Okanagan Falls Incorporation Study

Okanagan Falls Incorporation Study Committee
May 28, 2024

AGENDA

TIME & PLACE: Tuesday, May 28, 2024
6:00 pm – 8:30 pm
Okanagan Falls Community Centre
1141 Cedar Street, Okanagan Falls

PURPOSE: From 6:00 pm to 8:30 pm on Tuesday, May 28, 2024, the Okanagan Falls Incorporation Study Committee will hold its final meeting of the analysis phase of the study. At this meeting the Committee will receive the Provincial Offer of Assistance, will review a seven-year budget for a potential Okanagan Falls municipality, and will review an issue sheet titled *Implementation Overview*. Members of the public in attendance will be invited to ask questions and provide comments on agenda items towards the end of the meeting.

AGENDA:

1. Call to Order – 6:00 pm

   – Chair Wilson will call the meeting to order and ask for the agenda to be adopted

2. Introductions

   – Chair Wilson will ask Committee members, the consultants, RDOS staff and the Ministry of Municipal Affairs representatives to introduce themselves

3. Committee Meeting Minutes

   – The Committee will be asked to adopt the April 16, 2024, Committee Meeting Minutes (see attached)

4. Study Purpose and Process

   – The consultants will briefly review, as they do at every Committee meeting, the purpose of and process for the Incorporation Study

5. Local Roads

   - The Committee received the *Local Roads Service Sheet* at the last meeting (attached)
   - The *Sheet* was tabled pending receipt of information from the Ministry of Transportation and Infrastructure (MOTI)
   - Attached is the information from MOTI; the Committee will be asked to review the MOTI information and endorse the *Local Roads Service Sheet*

6. Tax Comparison — RDOS and Municipal Scenarios

   - The updated 2024 comparison figures for the two local government scenarios will be presented and reviewed (attached)

7. Provincial Offer of Assistance

   - Representatives of the Ministry of Municipal Affairs will introduce and review the Provincial Offer of Assistance
   - Committee members will be given an opportunity to ask questions on the Offer
   - The Committee will be asked to endorse the Offer once reviewed
   - Note that the formal letter from the Minister with the Offer is expected to be received by the Committee Chair on Monday, May 27; it will be distributed and posted once received

8. Seven-Year Budget

   - The consultants will introduce and review the Seven-Year Budget for a potential Okanagan Falls municipality (attached)
   - The consultants will introduce and review a series of Sample Property Tax Notices (notices are small font; they are attached, but will also be reviewed on-screen)

9. Implementation Overview

   - The consultants will review an *Implementation Overview* document to explain how a referendum and incorporation would proceed (attached)

10. Communications and Engagement

    - The consultants will review with the Committee the Engagement Phase of the study and the upcoming engagement activities
    - The Chair will ask for volunteers to participate in a July 1, 2024, information booth in Okanagan Falls

11. Questions and Comments from Public in Attendance – 8:00 pm (20 mins)

- Individuals who wish to ask questions or provide comments will be asked to identify themselves and indicate if they live in the study area

12. Next Meeting

- The consultants will set out upcoming engagement and other dates of importance to the Committee

13. Adjourn — 8:30 pm

ATTACHMENTS: The following documents are included in the agenda package for review:

- April 16, 2024, Committee Meeting Minutes
- *Local Road Services* — Service Sheet
- Ministry of Transportation and Infrastructure Memorandum on Okanagan Falls Local Roads
- Tax Comparison — RDOS and Municipal Scenarios
- *Budget Overview*
- Seven-Year Expenses, Revenues, Utilities, Capital
- Sample Property Tax Notices
- *Implementation Overview*

Okanagan Falls Incorporation Study Committee
Committee Meeting
April 16, 2024

MINUTES

MEMBERS PRESENT:	Debbie Rose	Eugene Dettling
	Judy Garner	Kelvin Hall
	Randy Ludwar	Eleanor Walker
	Ian Bowen	Kea Adachi
	Marcel Olsthoorn	Rick Wilson
EX-OFFICIO MEMBERS PRESENT:	Electoral Area "D" Director M. Taylor	
	Alternate Director J. D'Andrea	
OTHERS PRESENT:	Allan Neilson, Neilson Strategies Inc.	
	Sherry Hurst, Leftside Partners Inc.	
	Natasha Horsman, Horsman Strategies	
	Simon Rasmussen, Ministry of Municipal Affairs	
	Rick Collins, Urban Systems	
STAFF PRESENT;	C. Malden, Corporate Officer / Deputy CAO	
	D. Francisco, Senior Manager of Information Services	
	K. Roemer, Clerk	

The meeting was called to order at 6:02 pm by Rick Wilson, Chair

A. INTRODUCTIONS

B. APPROVAL OF MINUTES

MOVED AND SECONDED
THAT the Minutes for the Okanagan Falls Incorporation Study Committee Meeting of February 5, 2024 be adopted. – **CARRIED**

C. STUDY PURPOSE and PROCESS
The consultants reviewed with the Committee the purpose and process for the Incorporation Study.

D. SERVICE SHEETS

1. The Local Roads Service Sheet was presented and reviewed by the committee. Rick Collins from Urban Systems spoke to the Urban Systems report. Discussion included but was not limited to:
    a. *Question asked about the cost for road drainage.*
        i. *Rick Collins responded that not a lot of money is being spent on road drainage currently.*
    b. *Question: What are the risks associated with the roads / drainage being "OK"*
        i. *Rick Collins responded there are some maintenance issues that could be addressed.*
    c. *Question asked about commercial vehicles vs residential vehicles and the impact on the roads.*
        i. *Rick Collins responded that a road that was built to a commercial vehicle standard every 25 years they would be expected to need reinvestment in it and a local road around every 40 years just over all but there are always exceptions.*
    d. *Question: If Incorporated would the Okanagan Falls tax payers be responsible for maintaining the roads that are used by the RDOS for the landfill, logging trucks, and other commercial vehicles.*
        i. *Rick Collins responded yes, and that is a very common question asked by municipalities and there are grants that can be applied for.*
    e. *Question: Is the capital cost for building new roads or for repair and maintenance of existing roads?*
        i. *It's not maintenance, that is covered under the operations and maintenance budget. The capital budget is more for roads that need greater work done than regular maintenance covers to extend the life of the road.*
    f. *Question: Does the Province have any obligation to give the municipality good roads if incorporated?*
        i. *The Province does not have an "obligation" but generally speaking it's common to ask that roads be turned over in a decent condition.*

    MOVED and SECONDED
    THAT the Local Roads Service sheet be endorsed as presented by the consultants, with reservations pending the Provincial Offer. **–CARRIED**

2. The Sewer and Utility Service Sheet was presented and reviewed by the committee. Discussion included but was not limited to:
    a. *Question: If another community wanted to tie into the Okanagan Falls sewage plant how would costs be recovered?*
        i. *Generally speaking if Okanagan Falls is Incorporated and another community ties into the sewer system they would have to become part of the Okanagan Falls municipality boundary as one option. Another option is having a service agreement for anyone using the system that is outside of the boundary.*
    b. *Question: Who pays for the service?*
        i. *Only those connected to the service pay for the service through user fees.*

    MOVED and SECONDED
    THAT the Sewer and Utility Service Sheet be endorsed as presented by the consultants -**CARRIED**

DRAFT

3. The Water Service Sheet was presented and reviewed by the committee. No discussion followed.

   MOVED and SECONDED
   THAT the Water Service Sheet be endorsed as presented by the consultants. **–CARRIED**

4. The Local Policing Service Sheet was presented and reviewed by the committee. Discussion included but was not limited to:
   a. *Question: Is the community currently meeting the provinces targeted collection of 33%?*
      i. *Yes the consultants believe Okanagan Falls is.*
   b. *Question:* W*hat would be the cost increase if the population surpasses 5,000?*
      i. *When the municipality grows to over 5,000 residents then the cost would increase from 33% to around 70%.*

   MOVED and SECONDED
   THAT the Local Policing Service Sheet be endorsed as presented by the consultants.
   -CARRIED

5. The Administration Service Sheet was presented and reviewed by the consultants. Discussion included but was not limited to:
   a. *Question: Would the municipality pay for the person that sits on the RDOS Board?*
      i. *The Regional District would pay the Municipal Director (and all directors) through the General Government service. The cost of the service would be recovered through requisitions sent to all jurisdictions, including a new Okanagan Falls municipality.*

   MOVED and SECONDED
   THAT the Administration Service Sheet be endorsed as presented by the consultants.
   -CARRIED

   b. The Economic Development Service Sheet was brought back to the committee for review. No discussion followed.

   MOVED and SECONDED
   THAT the Economic Development Service Sheet be endorsed as presented by the consultants. **–CARRIED**

E. COMMUNICATIONS and ENGAGEMENT

1. Consultants reviewed with the Committee all the information that has been posted on the study website and around the community.

F. QUESTIONS AND COMMENTS FROM THE PUBLIC IN ATTENDANCE

DRAFT

Members of the Public that were in attendance in person and online were given the opportunity to identify themselves and indicate if they lived in the study area to ask questions. Questions and discussion included but were not limited to:

a. *Question asked about how information will be given to the community.*
    i. *All information once gathered will be given to the community in a fashion that is understandable to everyone.*
b. *Question asked regarding the highways at the 7th and Maple strip that needs repairs / area of concern, will the neighbours be advised by Highways or by anyone of the adjustments that are being done within the budget and will they have a say on it?*
    i. *If the community chooses to incorporate then residents in the municipality will have input into decision that are made about the road systems including decisions that are made about traffic calming*
c. *Question: There was no mention of tourism, is there any budget if incorporated for tourism, parking, signage?*
    i. *In the Economic Development Service sheet tourism was mentioned in there as a portion of that service.*
d. *Question: When the time comes for voting who will be allowed to vote?*
    i. *Anyone who currently votes in Electoral elections will be allowed to vote.*

G. NEXT MEETING

1. The next meeting is confirmed for May 28, 2024 at 6:00pm.
2. The consultants will provide a brief preview of what to expect at the next meeting.

H. ADJOURNMENT

MOVED and SECONDED
That the meeting adjourn at 8:40 pm. **-CARRIED**

DRAFT

Local Road Services

The Local Roads Services Sheet was developed for presentation to the Okanagan Falls Incorporation Study Committee at its meeting on April 16, 2024. The sheet was prepared using information available at the time of writing. Changes will be made if new information becomes available.

Information presented on the Okanagan Falls Incorporation scenario is based on the following assumption:

> *That an Okanagan Falls municipality would assume ownership of, and responsibility for operating and maintaining all local roads within the municipality*

THE PRESENT

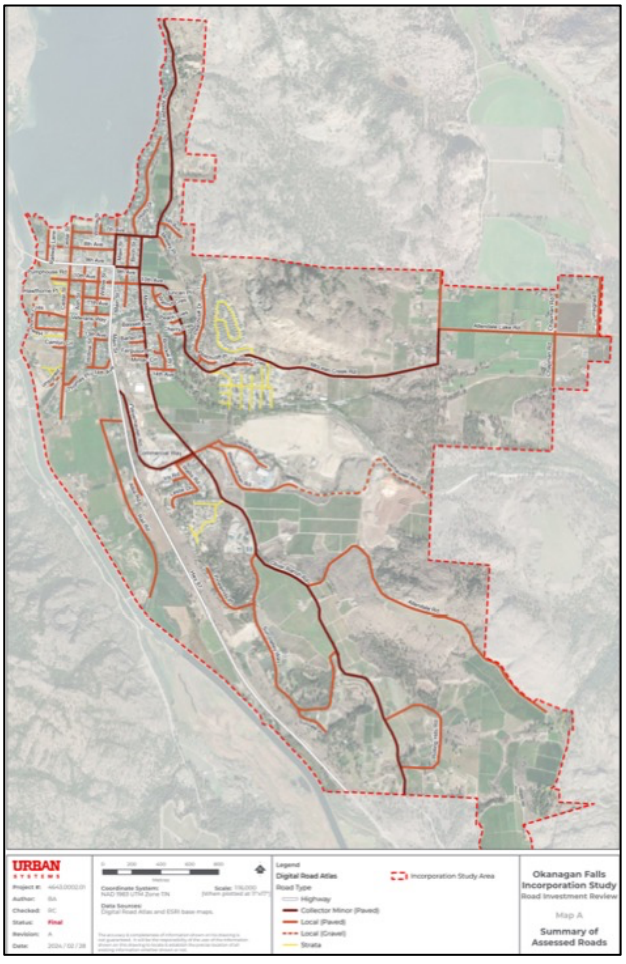
➤ What service is provided?

As in all unincorporated areas, local roads in Okanagan Falls are owned by the provincial government and managed by the Ministry of Transportation and Infrastructure (MOTI). MOTI's road management function includes regular maintenance of the roads and their associated drainage, plus periodic road resurfacing and rehabilitation works. Specific tasks include:

- road sweeping
- snow clearing and ice control
- ditch clearing
- pothole patching
- gravel road maintenance
- signage maintenance
- crack sealing
- traffic management

The Ministry is responsible for all types of public roads in unincorporated areas, from multi-lane provincial highways to gravel local roads. The only roads the Ministry is not responsible for are strata (i.e., private) roads. The Okanagan Falls Incorporation Study Area has an inventory of approximately 34 km of local roads, not including Highway 97, as depicted in Figure 1. The inventory includes minor collector, and both paved and gravel local roads.

Figure 1: Okanagan Falls Road Inventory by Type



For the purposes of road maintenance, MOTI divides the Province into 28 service areas. MOTI engages private contractors in multi-year agreements to undertake routine maintenance, repairs, upkeep of surrounding electrical infrastructure and application of pavement markings in each service area. Okanagan Falls is located within Service Area 8 — South Okanagan. The contractor responsible for Area 8 is Aim Roads. The value of the 10-year contract (signed in 2019) is approximately $17.7 million per year (amounts are adjusted annually for inflation and changes to infrastructure). The contract is scheduled to expire on March 31, 2029.

All MOTI contractors, including Aim Roads, sign a Highway Maintenance Agreement which includes specifications related to maintenance of road surfaces, control of roadside vegetation (including noxious weeds), drainage, winter clearing, traffic signs, etc. The maintenance specifications describe what services are to be provided and set out minimum standards for completed work as well as performance timelines. Detailed specifications for all aspects of maintenance are available on the MOTI website.

Road Condition

As part of the Incorporation Study, a *Roads Investment Review* (RIR) was conducted by Urban Systems Ltd. The key objective of the RIR was to identify and assess the physical condition of the area's roads through visual inspection, and to provide information related to the ongoing budget expected to sustain the level of service of their roads through road maintenance and renewal projects.

The RIR provides a surface condition rating — good, fair or poor— as well as an inventory of other roadway components that directly affect the condition and lifespan of the road surface and cost of roadway improvements (maintenance, resurface and reconstruction). The inspection evaluation informs the estimated annual roads capital and maintenance programs and future asset management planning initiatives should the area incorporate. In some cases more detailed geotechnical and road structure investigations are recommended to help determine if alternative road rehabilitation methods (e.g., full depth reclamation) would be appropriate as part of road rehabilitation works. The findings of the surface conditions are summarized in Figure 2.

Figure 2: Surface Distress Overview

GENERALIZED CONDITION RATING	LENGTH (KM)	PERCENTAGE (%)
Poor	3.7	11%
Fair	26.2	78%
Good	3.7	11%
TOTAL	**33.6**	100%

The RIR estimated the investments required to rehabilitate the roads in poor condition, and to bring the local roads to a standard where routine maintenance would be sufficient to extend the life of the road network. Some of the key findings in the report, and associated estimates are as follows:

- the cost to either reclaim or reconstruct the 3.7 km of roads rated "poor" was estimated to range from $2.4 million to $4.74 million, depending on the approach needed (will depend upon a geotechnical analysis)
- roads identified as "fair" were recommended for a mill and overlay program that would extend over 20 years, at an estimated cost of $700,000 per year
- a backlog of crack sealing and spray patching was noted, totalling an estimated $410,000, which could be completed over a 5-year period
- an assessment of drainage was outside the scope of work of the condition assessment; however, the report notes that several drainage concerns were identified, including areas with no natural drainage connectivity, roads where surface drainage improvements were needed, places where vegetation at the pavement edge is causing ponding on the road, a lack of crown or crossfall on some roads, a lack of ditching and a number of areas where drainage improvements would extend the life of the existing roads

The report was intended to help inform the Committee and the Study, but will also be shared with the Province and MOTI to help them appreciate the road-related issues the Incorporation Study Area would be facing if it were to incorporate.

➤ Who makes decisions?

Decisions on road maintenance and upgrading are currently made by MOTI through its District Office. The District Office has some discretion over the allocation of spending, but is constrained by budgetary decisions and priorities set in Victoria. Resurfacing and capital projects are identified at the District level, then compared and prioritized across the broader region (the Southern Interior Region is comprised of 5 districts).

Electoral area directors have no authority over the way MOTI allocates its budget. Directors may, however, make representations to the provincial government.

Through its long-range land use planning, the Regional District addresses local transportation needs and preferences in an effort to influence Ministry decisions. Area "D" has not updated its Official Community Plan (OCP) since 2013 (prior to when the electoral area was divided into two). Regardless, the OCP identifies objectives and policies as a means of informing MOTI of the RDOS and local interests related to roads. Safety of transportation modes is a key theme in the OCP. Policies and transportation priorities referenced in the OCP include:

- an acknowledgement that the location of Highway 97, which extends through Okanagan Falls, has a significant impact on local travel safety and pedestrian safety
- statements encouraging the Province to identify and make improvements that will increase the safety at the intersection of 10th Avenue and Highway 97, and the intersection of 9th Avenue and Main Street (Highway 97)
- statements encouraging the development of walkways and bicycle routes particularly within Okanagan Falls
- a statement that rights-of-way acquired by the Province for major roads are encouraged to be developed wide enough to accommodate bicycle and pedestrian traffic as well as vehicular traffic
- a stated desire to work with the Province to identify grades, roadway widths, and other road standards that may be more appropriate for this area than the Province-wide standards, while recognizing that roads need to meet standards regarding function, safety, maintenance and emergency vehicle access
- statements encouraging the Province to engage the community when continuing to undertake capital works to improve the safety of Eastside Road and provide adequate paved road widths for bicyclists and pedestrians

Under its maintenance contract, Aim Roads is expected to meet defined service obligations and specifications related to maintenance of road surfaces, control of roadside vegetation, drainage maintenance, winter clearing, traffic signs and other items. The specifications describe the services as well as minimum standards and performance timelines. Staff in MOTI's District Office oversee the contract.

➤ What is spent on the service?

MOTI spends more than $415 million annually on highway contracts throughout the Province. The annual figure for the most recent South Okanagan (Area 8) contract — the area in which Okanagan Falls is located — is $17.7 million for the 2019-2020 fiscal year. This amount is adjusted annually to reflect changes to the infrastructure, as well as inflation. Based on the 2,330 km of roads included in Area 8, the contract equates to approximately $7,600 of maintenance costs per road kilometre (2019 figure). This figure includes maintenance costs for highways through the area, including Highway 97.

As noted in the RIR, MOTI has estimated that the annual maintenance budget for the Okanagan Falls Incorporation Study Area local roads is $284,000. MOTI has indicated that the cost is derived by assigning the total regional road maintenance contract amount to a cost per kilometer, then applying that cost for the length of the subject roads. The cost includes activities such as snow clearing, street sweeper, maintaining signs and line painting and other routine maintenance tasks (a cost breakdown was not provided).

MOTI has indicated that annual resurfacing (capital) amount was estimated at $116,000 per year. This amount was based on a high-level estimate for resurfacing per km, not specifically on the roads within Okanagan Falls or any actual road assessment. Based on these estimates, the annual spending on local roads in Okanagan Falls is $400,000, including general maintenance and longer-term capital works.

➤ How are the costs recovered?

Residents in electoral areas pay a rural area property tax to the Province that is not paid by taxpayers in municipalities. While there is no direct relationship between the rural area tax and the funding of roads, the tax is typically described as a source of funding for provincial services, including local roads, to residents in unincorporated areas. Based on the provincial rural property tax rate ($0.34 on every $1,000 of property value in 2023) and the assessment base of Okanagan Falls Study Area, in 2023 the study area contributed approximately $354,000 in provincial rural rate taxes, as shown in Figure 3.

Figure 3: Annual Road Costs (2023)

SERVICE	COST[1]	TAX REQ[2]
Roads	$400,000	$353,895
Total	**$400,000**	**$353,895**

[1] *Cost is based on a high-level MOTI estimate*

[2] *Tax Requisition reflects the Provincial Rural Rate and not necessarily allocated directly or solely to roads*

Figure 4 shows the cost of the Provincial Rural Tax rate on a residence within Okanagan Falls valued at $500,000.

Figure 4: Cost Impact on a Typical Residence (2023)

SERVICE	RES RATE	OWING[1]
Roads	0.3400	$170.00
	Total	**$170.00**

[1] *Impact is calculated on a home assessed at $500,000.*

INCORPORATION

➤ What impact would incorporation have on these services?

A decision by local electors to incorporate would result in the transfer of responsibility for, and ownership of, the local road network (33.6 km) from the provincial government to the new Okanagan Falls municipality. The transfer would empower the municipal council to:

- change road classifications and maintenance standards
- set priorities for annual and long-term capital road works, and integrate the works with other servicing priorities and projects
- give priority to alternate modes of travel such as walking and cycling
- integrate land-use planning and road planning decisions
- identify commercial truck routes in the municipality (not on the provincial highway)
- develop a strategy for financing growth-related infrastructure (e.g., grants, reserves, capital borrowing, development cost charges)

Based on experiences in past incorporation initiatives, the new Council could face pressure to upgrade certain roads and, in general, increase the level of investment

in the local road network. The new municipal Council would have considerable discretion, however, over the municipality's local roads budget and how it is spent.

➢ How would incorporation impact service delivery?

Once under municipal authority, and past a transition period identified by the Province, service delivery would no longer be through MOTI and its contract with AIM Roads. While it may be possible for the municipality to contract AIM to provide the service, the new municipality would no longer be part of the broader MOTI contract for the Service Area 8.

The municipality would evaluate whether to have its own public works and roads crew to provide part or all of the roads maintenance service, or to contract the service out (or a combination of the two). Having the service provided through MOTI for a transition period enables new municipalities the time to establish its own roads crew, including the acquisition of the associated equipment and materials, or to find a suitable contractor.

For the purposes of this *Service Sheet*, it is assumed that the new municipality would hire staff to complete the majority of the routine road maintenance work in-house, and use extra contracted resources as needed. In addition, some of the engineering staff identified in other *Service Sheets* (sewer, water) would provide some engineering oversight, management, long-range planning and management of capital projects for the new municipality. Some of these services are beyond those captured in local road maintenance, and include broader transportation planning and review of roads as part of new developments.

➢ How would incorporation impact service costs?

Local Road Operations and Maintenance Cost

MOTI's current cost to maintain the roads, as noted previously, is based on a 10-year contract for a large service area. While the Ministry's maintenance contract cost provides some baseline information, it is generally not helpful in establishing the true cost of maintaining the existing road network by the new municipality. MOTI benefits by significant economies of scale associated with the large maintenance service area (2,330 km of roads) and lengthy service contract. The Ministry is also able to exercise its considerable purchasing power to negotiate competitive rates.

The RIR acknowledges the shortcoming of the MOTI estimates, and uses experience with the MOTI costs, as well as other municipal budgets, as the basis for estimating the annual maintenance cost for the Okanagan Falls Incorporation Study Area local roads. The Town of Oliver and Osoyoos were used as comparables with care taken to remove the budget items from maintenance budgets that would not apply in the Okanagan Falls context (e.g., sidewalk maintenance and drainage works). The RIR concludes that an operations and maintenance budget of approximately $426,000 is an appropriate range for Okanagan Falls, based on the length of the road inventory, and assuming roads transferred to the municipality are in fair or good condition.

Additional Operating Costs

As noted previously, neither the MOTI maintenance, nor the comparable municipal amounts include an allowance for drainage. The RIR notes that drainage concerns exist. While the Incorporation Study typically estimates the costs to provide the same service levels, drainage is one matter on which the current level of service provided by MOTI may not be acceptable, particularly given climate change factors and risks of flood events. If nothing else, the lack of a drainage assessment is worth noting, with acknowledgment that some investments in both assessing and resolving drainage issues, and conducting routine maintenance, would be prudent for any new municipality to expect. Relying upon estimates in other municipalities may not adequately reflect the Okanagan Falls context; however, in the absence of any evaluation, it is noted that the Town of Osoyoos, which has 41.4 km of local roads, budgeted $32,550 in 2023, and $43,900 in 2024 toward storm drainage maintenance.

In addition to the regular maintenance, which would be undertaken by the public works department or on contract, there are some additional roads-related engineering functions undertaken by the municipality, such as preparation and updating of municipal roads standards, capital planning (long-term transportation plans), management of roads capital projects, as well as roads-related reviews of development applications. Staff time spent on these roles has been accounted for in addition to the roads maintenance budget, based upon an assumed staff complement that includes 2.5 FTE public works operators (equipment operators/ labourers), and other engineering/operations resources shared between the water and sewer utilities, including a director of engineering, engineering technologist and manager of capital works, for a total of 3.6 FTE.

Local Road Capital Cost

Roads require capital investments in order to maximize their life spans. The RIR report recommends that proactive road maintenance be prioritized to stretch the useful life of the existing roads by lessening the rate of further deterioration. An estimate has been provided in the report for an annual amount of $700,000 to upgrade the fair roads over a period of 20 years, in addition to the completion of backlogged crack sealing or patching, estimated at $410,000. Note that this amount does not anticipate upgrading the road standards, such as the inclusion of sidewalks or curb and gutters, but rather assumes the existing road widths and standards, but with maintenance that allows the roads to continue to function.

Reserves and Capital Funding

Communities take on a financial burden when they incorporate and accept responsibility for local roads. To help ease this burden, the provincial government may extend funding for road maintenance, based on the existing road maintenance levels, during an incorporation transition period of between three and five years.[1] During this period the new municipality could begin to build a roads capital reserve using its own municipal funds that would not be required for roads maintenance. Time and funds could also be used during the transition period to acquire equipment needed to establish a public works department (or identify one or more contractors). The new municipality could identify and apply for federal and provincial grants to assist with ongoing road capital needs.

Even with the transition funding and access to grants, to satisfy the ongoing capital requirements that come with maintaining roads municipalities typically establish and contribute toward capital reserves on an annual basis. Reserve amounts are a function not only of the magnitude of the capital costs that are needed, but also of the likelihood of obtaining granting funding, and of the ability for the local tax base to afford any increases. As a guide, contributing $75,000 annually to a roads reserve would result in a property tax increase of approximately $36 on a house valued at $500,000.

Federal Gas Tax

A newly-incorporated municipality would be entitled to receive Community Works Funding, otherwise described as Gas Tax. The current gas tax agreement with BC expired in March 2024. The Provinces are currently negotiating a new agreement with the federal government, also anticipated to be a 10-year agreement. The Union of BC Municipalities (UBCM) is undertaking the negotiations on behalf of the BC municipalities. UBCM has indicated they “aim to be in a position to have a 10-year Agreement signed in advance of the program’s next allocated payment in July.” Until a renewed Agreement is signed, the program will continue to operate under the terms and conditions of the existing CCBF Agreement. Based on funding for municipalities with the closest populations, an estimate of $180,000 has been assumed. While grants are not typically included in operations, the Community Works Fund is a known amount that can be counted to help fund eligible infrastructure projects, including local roads and bridges.

[1] Any extension would be outlined by the Province in its Offer of Restructure Assistance.

Summary

Figure 6 provides a local roads service budget for the new municipality. The budget assumes that the road network transferred to the municipality has a condition rating of fair or better, with the backlog of crack sealing already completed ($410,000).[2] The budget includes

- $426,000 in maintenance and operations funding
- $26,400 in additional drainage funding
- $64,770 in long-range roads planning and engineering
- $75,000 in annual capital reserve contributions.

Figure 6 also notes the capital requirement estimate of $700,000 per year, which would be partially offset by approximately $180,000 in annual Community Works Fund grants.

Figure 6: Municipal Local Roads Budget

MUNICIPAL ROADS BUDGET	
Operating	
Maintenance & operations	$426,000
Storm Drainage	$26,400
Engineering/admin	$64,700
Capital Reserve	$75,000
Total	**$592,100**
Capital	
Annual Capital	$700,000
Community Works Fund	-$180,000
Total	**$520,000**

SUMMARY OF TAX IMPACTS

Figure 7 presents the tax impact of the two scenarios – the current situation (RDOS) and incorporation (MUNICIPAL).

Figure 7: Tax Comparison of Regional District and Incorporation Scenarios

SERVICE	RDOS[1]	MUNICIPAL[1]
Local Roads	$170.00	$284.43
Total	**$170.00**	**$284.43**

[1] *Impact is calculated on a home assessed at $500,000*

[2] It is assumed these items would be addressed in the transition period where MOTI continues to maintain a new municipality's local roads.

BRITISH COLUMBIA

Ministry of Transportation and Infrastructure Office of the Okanagan Shuswap District

M E M O R A N D U M

March 25, 2024

Bayle Chamberlain
Operations Manager South Okanagan Similkameen
Ministry of Transportation and Infrastructure

Re: Regional District Okanagan Shuswap Okanagan Falls Area D Incorporation Study

Summary

The Ministry of Transportation and Infrastructure (MoTI) has collected data to provide information on the inventory and condition of the major structures and road inventory currently maintained by MoTI within the Okanagan Falls Municipality scenario boundary (Figure 1)

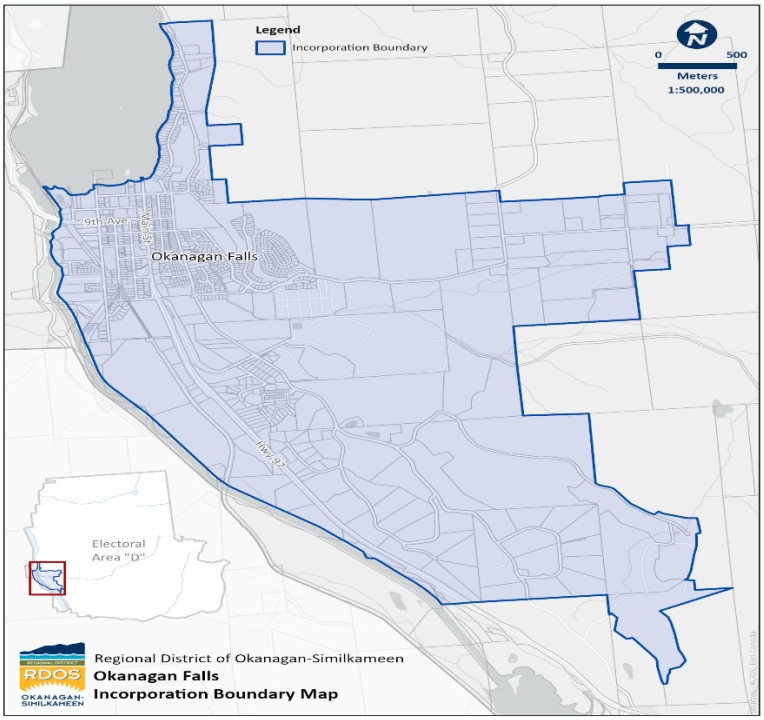


Figure 1: Okanagan Falls Municipality Scenario Boundary Map

Road Inventory

MoTI's Corporate Highway and Resource Information System (CHRIS) is a continuously updated database of all road Network and Inventory information. The completeness of data may vary across the province and across inventory types. Table 1 provides the CHRIS surface type inventory within the boundary, as of March 25, 2024.

Table 1. Total maintained road kilometer length based on surface type in the Okanagan Falls Municipality scenario boundary.

SURFACE TYPE	ROAD KM's
Hard Surface	28.411
Gravel	0.3

Road Surface Conditions

Initial road surface condition ratings were completed by the Ministry of Transportation and Infrastructure on December 19, 2023, and an additional post winter assessment was completed on March 25, 2024. Conditions were rated through windshield surveys (visual observations only) for paved and graded aggregate sealed roads (Hard Surface Roads). Road surfaces were rated between Very Poor and Very Good, based on conditions observed using the table below. Table 2 provides the five categories for the road conditions of paved and graded aggregate sealed roads.

Table 2. Pavement Condition Rating based on conditions observed and prescribed repair.

Pavement Condition Rating	Condition(s) Observed	Prescribed Repair(s)
Very Poor	Road base failure(s)/drops, extensive freeze thaw damages. Extensive alligator cracking, raveling, potholes etc.	Reconstruction – road base repairs, resurfacing etc. Rehabilitation required < 2 Years
Poor	Moderate alligator cracking, raveling, potholes etc.	Rehabilitation > 2 Years
Fair	Minimal alligator cracking, raveling, potholes etc.	Rehabilitation > 5 Years
Good	Isolated cracking, potholes etc.	Routine Maintenance – crack sealing, pothole patching etc.
Very Good	None – recently resurfaced	Line painting – if required

Gravel roads were also included in the windshield survey. Gravel road surfaces were rated between Poor and Good. An initial assessment was completed on December 19, 2023, and an additional post winter assessment was completed on March 25, 2024. Table 3 provides the three categories for the road conditions of gravel roads.

Table 3. Gravel Condition Rating based on conditions observed and prescribed repair.

Gravel Condition Rating	Condition(s) Observed	Prescribed Repair(s)
Poor	Road base failure(s) major to moderate loss of aggregates throughout	Road base repairs, gravelling required throughout
Fair	Moderate to minor loss of aggregates - isolated	Gravelling required in isolated areas only
Good	None or Routine Grading/Reshaping required	Dust suppression as required

Hard Surface Road Observations and Ratings

Table 4. Hard Surface Roads – observations and ratings

ROAD NAME	VERY POOR	POOR	FAIR	GOOD	VERY GOOD	TOTAL KMS
10TH AVE		0.36	0.291	0.101		0.752
11TH AVE			0.284			0.284
13TH AVE				0.118		0.118
14TH AVE (H97)			0.037	0.168		0.205
14th AVE				0.202		0.202
6TH AVE		0.005	0.199			0.204
7TH AVE			0.306			0.306
8TH AVE			0.158	0.303		0.461
9TH AVE			0.183			0.183
ALLENDALE LAKE RD		1.12				1.12
ALLENDALE RD			2.34			2.34
ASH ST				0.554		0.554
BARTEN PLC				0.116		0.116
BASSETT AVE				0.092	0.032	0.124
BIRCH ST		0.326	0.189			0.515
BROCKIE PLC				0.25		0.25
CAMLYN CRT					0.1	0.1
CEDAR ST			0.331	0.483	0.450	1.264
CHAPMAN RD	0.04	0.579				0.619
CHERRY CRES			0.081			0.081
COMMERCIAL WAY				0.147		0.147
DUNCAN PLC			0.054			0.054
EASTSIDE RD				0.382	1.488	1.87
FERGUSON PLC				0.11		0.11
HAWTHORNE CRES			0.558			0.558
HODY DR		0.744				
IRIS RD				0.089		
LESLIE DR				0.249		
MAIN ST				0.343		
MALLORY CRES			0.086	0.088		
MAPLE ST		0.329	0.191	1.073		
MCLEAN CREEK RD			2.49		0.5	
MIMAC CRT				0.076		
MOSLEY PLC			0.108			
OLIVER RANCH RD				0.295		
PEACH CRES			0.068			
PEACHCLIFF DR			0.651			
PEACHCLIFF PLC			0.132			
PINEWINDS PLC				0.5		
RAILWAY LANE					0.209	

ROLLING HILLS RD			1.032			
SUN VALLEY WAY				1.799		
SUNVALE PLC				0.275		
THOMAS PLC				0.129		
UN NAMED RD – OFF HODY DR		0.066				
VETERANS WAY			0.206			
WALLIS RD				0.241		
WALNUT CRES		0.086	0.178			
WILLOW ST			0.435	0.33		
WEYERHAEUSER RD				0.2		
ALBA RD		0.014	0.17			
RAIL RD					0.14	

Unmaintained Roadways

Within the Okanagan Falls Municipality scenario boundary area there are some roads that the Ministry of Transportation currently deems "unmaintained" or "unconstructed". These roads were also included in the windshield survey (if constructed). Condition comments are included in Table 5.

Table 5. Completely Unmaintained and Unconstructed Roads

Name OR Location – Approximate GPS Start	**Road Length**	**Condition and Location Comments**
Eastside Road – 49.350062, -119.566251	0.151	Road is unconstructed
Eastside Road - 49.353143, -119.566549	0.11	Road is unconstructed
Eastside Road – 49.354544, -119.566935	0.05	Road is unconstructed
Eastside Road – 49.356314, -119.566487	0.08	Road is unconstructed
Eastside Road – 49.359908, -119.567575	0.03	Road is unconstructed
Pumphouse Rd	0.115	Unmaintained – entrance to home immediately southeast of OK Falls Bridge. Road is paved and in **good** condition.
Hawthorne Plc/Stockyard Rd	0.203	Unmaintained - End of the north side of Hawthorne Cres – west of the stockyard. Road is gravel and in **Fair** condition – used as a driveway.

Structure Conditions

Two major structures are currently maintained by the Ministry of Transportation and Infrastructure (MoTI) within the Okanagan Falls Municipality scenario boundary.

- Structure #06145 – Maple Street Bridge – Built in 1984
- Structure #06140 – Cedar Street Bridge – Built in 2001

MoTI and our maintenance contractor AIM Roads both inspect these structures annually, with the most recent inspection being completed on both Maple Street Bridge and on Cedar Street Bridge in October 2023. The results of these most recent inspections were,

- Maple Street – no issues noted.
- Cedar Street – no issues noted.

Maintained Roads Summary

Table 6 below lists all the maintained roadways within the Okanagan Falls municipality scenario boundary area, their current maintained length (unmaintained lengths are included as well, if applicable) maintained surface material(s) and their current road classification. For the purpose of this table "Hard Surface" will include asphalt and or chipseal surface material.

Table 6. Maintained Roads Summary

Road Name	Surface(s)	Total Length	Maintained Length	Unmaintained Length (8F)	Road Classification
10TH AVE	Hard Surface	0.776	0.752	West end of Cedar is unconstructed	6C
11TH AVE	Hard Surface	0.284	0.284		6C
13TH AVE	Hard Surface	0.118	0.118		6D
14TH AVE (H97)	Hard Surface	0.465	0.205	0.26	6D
14TH AVE	Hard Surface	0.392	0.202	0.19	6D
6TH AVE	Hard Surface	0.204	0.204		6D
7TH AVE	Hard Surface	0.306	0.306		5C
8TH AVE	Hard Surface	0.541	0.461	0.08	6D
9TH AVE	Hard Surface	0.183	0.183		6D
ALLENDALE LAKE ROAD	Hard Surface	1.12	1.12	N/A – 8F gravel portion outside of boundary area	6C
ALLENDALE ROAD	Hard Surface	2.34	2.34		6D
ASH ST	Hard Surface	0.709	0.554	0.155	6C
BARTEN PLC	Hard Surface	0.116	0.116		6D
BASSETT AVE	Hard Surface	0.124	0.124		6D
BIRCH ST	Hard Surface	0.515	0.515		6D
BROCKIE PLC	Hard Surface	0.25	0.25		6D
CAMLYN CRT	Hard Surface	0.1	0.1		6D
CEDAR ST	Hard Surface	1.31	1.264	0.046	6C
CHAPMAN RD	Hard	0.619	0.619		6D

	Surface/Gravel				
CHERRY CRES	Hard Surface	0.081	0.081		6D
COMMERCIAL WAY	Hard Surface	0.147	0.147		6D
DUNCAN PLC	Hard Surface	0.054	0.054		6D
EASTSIDE RD	Hard Surface	1.87	1.87		3B
FERGUSON PLC	Hard Surface	0.11	0.11		6D
HAWTHORNE CRES	Hard Surface	0.558	0.558		6D
HODY DR	Hard Surface	0.744	0.744		6D
IRIS RD	Hard Surface	0.089	0.089		6D
LESLIE DR	Hard Surface	0.249	0.249		6D
MAIN ST	Hard Surface	0.343	0.343		5C
MALLORY CRES	Hard Surface	0.174	0.174		6D
MAPLE ST	Hard Surface	1.593	1.593		5C
MCLEAN CREEK RD	Hard Surface	2.99	2.99		4C
MIMAC CRT	Hard Surface	0.076	0.076		6D
MOSLEY PLC	Hard Surface	0.108	0.108		6D
OLIVER RANCH RD	Hard Surface	2.95	2.95		5C
PEACH CRES	Hard Surface	0.068	0.068		6D
PEACHCLIFF DR	Hard Surface	0.651	0.651		6D
PEACHCLIFF PLC	Hard Surface	0.132	0.132		6D
PINEWINDS PLC	Hard Surface	0.5	0.5		6D
RAILWAY LANE	Hard Surface	0.209	0.209		6D
ROLLING HILLS RD	Hard Surface	1.032	1.032		6D
SUN VALLEY WAY	Hard Surface	1.799	1.799		6D
SUNVALE PLC	Hard Surface	0.275	0.275		6D
THOMAS PLC	Hard Surface	0.129	0.129		6D
UN NAMED ROAD – OFF HODY DR	Hard Surface	0.066	0.066		7E
VETERANS WAY	Hard Surface	0.206	0.206		6D
WALLIS RD	Hard Surface	0.241	0.241		6D
WALNUT CRES	Hard Surface	0.261	0.261		6D
WILLOW ST	Hard Surface	0.765	0.765		6D
WEYERHAUSER RD	Hard Surface	0.2	0.2		5C
ALBA RD	Hard Surface	0.184	0.184		6D
RAIL RD	Hard Surface	1.49	0.14	1.35	6D

Planned Roadway Resurfacing Improvements Summary

Table 7 below lists any forecasted resurfacing improvements on maintained roadways within the Okanagan Falls municipality scenario boundary area.

Table 7. Resurfacing Improvements

ROAD NAME	LOCATION	COMMENTS
Maple St	Between 7th and 10th	Resurface between 7th and 10th – regional paving, not finalized but forecasted for summer/fall 2024
Birch St	Between 7th and 10th	Resurface between 7th and 10th – regional paving, not finalized but forecasted for summer/fall 2024
Hody Dr	Throughout	Resurface throughout – regional paving, not finalized but forecasted for summer/fall 2024
6th Ave	Throughout	Resurface throughout – regional paving, not finalized but forecasted for summer/fall 2024
Mosley Plc	Throughout	Resurface throughout – regional paving, not finalized but forecasted for summer/fall 2024
9th Ave	Between Maple St and H97	Resurface between Maple St and H97 – regional paving, not finalized but forecasted for summer/fall 2024
10th Ave	Between McLean Creek Rd and H97	Resurface between McLean Creek Rd and H97 – regional paving, not finalized but forecasted for summer/fall 2024
McLean Creek Rd	Between 10th Ave and Allendale Lake Rd	Resurface between 10th Ave and Allendale Lake Rd, skip over recently resurfaced areas– regional paving, not finalized but forecasted for summer/fall 2024
Peachcliff Rd	Throughout	Resurface throughout – regional paving, not finalized but forecasted for summer/fall 2024
Peachcliff Plc	Throughout	Resurface throughout – regional paving, not finalized but forecasted for summer/fall 2024
Cherry Cres	Throughout	Resurface throughout – regional paving, not finalized but forecasted for summer/fall 2024
Peach Cres	Throughout	Resurface throughout – regional paving, not finalized but forecasted for summer/fall 2024
Allendale Lake Rd	Between McLean Creek Rd and Transfer Station	Resurface between McLean Creek Rd and Transfer Station – regional paving, not finalized but forecasted for summer/fall 2024
Chapman Rd	Both sides	Resurface throughout – regional paving, not finalized but forecasted for summer/fall 2024
Walnut Cres	Throughout	Resurface throughout – AIM Roads, scheduled for 2024
Duncan Plc	Throughout	Resurface throughout – AIM Roads, scheduled for 2024
Cedar St	Between H97 and Hawthorn Cres	Resurface between H97 and Hawthorne Cres – AIM Roads, completed April 2024
Alba St	Throughout	Resurface throughout – regional paving, not finalized but forecasted for summer/fall 2024

Tax Comparison – RDOS and Municipal Scenarios
Updated 2024 information (costs and assessment)

	2023					2024				
LOCAL SERVICE	**RDOS[1]**	**RDOS[1]**	**MUNICIPAL[1]**	**MUNICIPAL[1]**	**CHANGE**	**RDOS[1]**	**RDOS[1]**	**MUNICIPAL[1]**	**MUNICIPAL[1]**	**CHANGE**
Library (ORL)	0.1118	$55.92	0.1194	$59.72	$3.80	0.1020	$51.02	0.1175	$58.73	$7.71
Destruction of Pests	0.0000	$0.00	0.0000	$0.00	-	0.0004	$0.21	0.0004	$0.21	-
Mosquito Control	0.0048	$2.40	0.0048	$2.40	-	0.0047	$2.35	0.0047	$2.35	-
Invasive Species	0.0017	$0.85	0.0017	$0.85	-	0.0023	$1.13	0.0023	$1.13	-
Enviro. Conservation	0.0145	$7.25	0.0145	$7.25	-	0.0141	$7.04	0.0141	$7.04	-
Nuisance Starling	0.0006	$0.31	0.0006	$0.31	-	0.0007	$0.33	0.0007	$0.33	-
OKSIR[2]	0.0306	$7.66	0.0306	$7.66	-	0.0311	$7.79	0.0311	$7.79	-
Planning & Subdivision	0.1178	$58.91	0.1691	$84.54	$25.63	0.1194	$59.71	0.1740	$87.01	$27.30
Regional Growth Strategy	0.0013	$0.66	0.0013	$0.66	-	0.0015	$0.73	0.0015	$0.73	-
Building Inspection	0.0242	$12.10	0.0279	$13.95	$1.85	0.0233	$11.64	0.0286	$14.29	$2.65
Subdivision Servicing	0.0039	$1.96	0.0000	$0.00	-$1.96	0.0084	$4.21	0.0000	$0.00	-$4.21
Animal Control	0.0163	$8.14	0.0163	$8.14	-	0.0169	$8.47	0.0169	$8.47	-
Bylaw Enforcement	0.0245	$12.26	0.0470	$23.48	$11.22	0.0240	$12.00	0.0485	$24.26	$12.26
Business Licensing		n/a	0.0000	$0.00	-		n/a	0.0000	$0.00	-
OK Falls Fire	0.2447	$122.33	0.2695	$134.75	$12.42	0.2648	$132.40	0.2895	$144.76	$12.36
Emergency Planning	0.0082	$4.11	0.0082	$4.11	-	0.0185	$9.25	0.0185	$9.25	-
911 Call System[2]	0.0254	$12.68	0.0254	$12.68	-	0.0562	$14.05	0.0562	$14.05	-
Victim Services	0.0016	$0.80	0.0016	$0.80	-	0.0016	$0.81	0.0016	$0.81	-
Regional Transit	0.0061	$3.06	0.0061	$3.06	-	0.0050	$2.48	0.0050	$2.48	-
Area D Transit	0.0656	$32.80	0.0656	$32.80	-	0.0719	$35.95	0.0719	$35.95	-
Regional Economic Development (Film)	0.0009	$0.47	0.0009	$0.47	-	0.0010	$0.51	0.0010	$0.51	-
Economic Development	0.0731	$36.53	0.1201	$60.05	$23.52	0.0797	$39.86	0.1222	$61.10	$21.24
Garbage/Recycling		$135.00		$135.00	-		$135.00		$135.00	-
Waste Management	0.0072	$3.59	0.0072	$3.59	-	0.0044	$2.19	0.0044	$2.19	-
Illegal Dumping	0.0009	$0.47	0.0009	$0.47	-	0.0010	$0.52	0.0010	$0.52	-
Refuse Disposal	n/a	$0.00	n/a	$0.00	-	n/a		n/a		-
Regional Parks & Trails	0.0111	$5.57	0.0111	$5.57	-	0.0101	$5.04	0.0101	$5.04	-
OK Falls Parks and Recreation	0.4014	$200.72	0.4014	$200.72	-	0.4370	$218.50	0.4370	$218.50	-
Ok Falls Cemetery*	0.0395	$19.75	0.0318	$15.90	-$3.85	0.0751	$37.57	0.0616	$30.80	-$6.77
OBWB	0.0228	$11.39	0.0228	$11.39		0.0226	$11.32	0.0226	$11.32	-
Septage	0.0000	$0.00	0.0000	$0.00	-	0.0000	$0.00	0.0000	$0.00	-
OK Falls Street Lights*	n/a	$27.85	0.0268	$13.38	-$14.47	n/a	$30.00	0.0278	$13.88	-$16.12
General Government	0.0407	$20.36	0.0407	$20.36	-	0.0494	$24.68	0.0494	$24.68	-
EA Administration	0.2282	$114.10	0.5313	$265.64	$151.54	0.2101	$105.04	0.5406	$270.32	$165.28
Rural Projects	0.0158	$7.91	0.0158	$7.91	-	0.0109	$5.46	0.0109	$5.46	-
Grants In Aid	0.0034	$1.69	0.0034	$1.69	-	0.0034	$1.68	0.0034	$1.68	-
Service Administration (RDOS services)	0.1053	$52.64	0.0140	$7.02	-$45.62	0.0846	$42.32	0.0145	$7.24	-$35.08
Service Administration (subset of OK Falls)*	0.0011	$0.57	0.0000	$0.00	-$0.57	0.0022	$1.09	0.0000	$0.00	-$1.09
Roads	0.3400	$170.00	0.5689	$284.43	$114.43	0.3600	$180.00	0.5789	$289.44	$109.44
PROVINCIAL										
Police Tax	0.0889	$44.45	0.0974	$48.69	$4.24	0.0962	$48.10	0.1062	$53.10	$5.00
Surveyor of Taxes	0.0898	$44.91	0.0000	$0.00	-$44.91	0.0932	$46.58	0.0000	$0.00	-$46.58
Total	**2.1740**	**$1,242.17**	**2.7042**	**$1,479.44**	**$237.27**	**2.3077**	**$1,297.01**	**2.8744**	**$1,550.39**	**$253.38**
LOCAL AREA SERVICE (USER FEES)										
OK Falls Water*		$742.78		$769.16	$26.38		$802.21		$802.21	$0.00
Sun Valley Water*		$1,748.00		$1,810.09	$62.09		$1,826.00		$1,826.00	$0.00
Rolling Hills*		$2,090.00		$2,164.24	$74.24		$2,090.00		$2,090.00	$0.00
Ok Falls Sewer*		$957.00		$957.00	$0.00		$1,018.00		$1,018.00	$0.00

[1] *Impact is calculated on a home assessed at $500,000*

[2] *Taxes are levied on improvements or land only ($250,000 in assessed value)*

* *Applies to a subset or service area within Okanagan Falls*

DRAFT BUDGET OVERVIEW

May 2024

Budget Overview

The Budget Overview Sheet was first developed for presentation to the Okanagan Falls Incorporation Study Committee at its meeting on May 28, 2024. The sheet was prepared using information available at the time of writing. Further changes will be made if new information becomes available.

➤ Introduction

The terms of reference for the Incorporation Study include the development of a multi-year budget for an Okanagan Falls municipality that extends beyond the term of Provincial Offer of Restructure Assistance. This document outlines the information included in the budget, capital budget and associated sample tax notices. The consultants will review the budget and tax notices with the Committee at its meeting on May 28, 2024.

Notes and Assumptions

The budget presents the municipal revenues and expenses already reviewed with the Committee in the various *Service Sheets*, but where applicable, updates to the costs using the Okanagan-Similkameen Regional District's 2024 budget, as well as updated assessment information, have been used and extends the costs over a seven-year period beginning in 2025. The budget focuses on the municipal revenues and expenses, and does not include the costs of services provided by RDOS, or the Okanagan Regional Library (ORL), in which the new municipality would participate. The cost of the RDOS and ORL services are, however, included on the sample tax notices to provide the full picture. The costs and revenues are not adjusted for inflation.

Property Tax Rates

Property taxes shown in the budget are based on the amount of funds necessary to recover the costs of the services, once other revenue sources are deducted. The tax requisition is not reduced as the result of the transition funding or provincial assistance. Similarly, the amount required to operate a roads service in the first five-year period when the roads are still maintained by the Ministry of Transportation and Infrastructure (MoTI), is recovered throughout the seven-year period through taxes. Although these funds are not required to fund the service in the first five years, the municipality will need funds to build reserves and acquire equipment and associated public works facilities (sand and salt shed) to provide the service after year five. A stable property tax rate is therefore assumed over the entire seven-year period in order to establish the municipal services, create reserves and acquire the necessary facilities and equipment to provide the service.

The calculation of property tax rates assumes that the same tax ratios between the property classes as used by the regional district are used by the municipality. It should be noted, however, that the municipality would have the ability to alter the ratios for all property classes, including business and residential.

Properties that are residential dwellings on land classified as farm class are currently exempt from paying the provincial rural tax on the value of their residence. After incorporation, the dwelling is not exempt from the municipal property tax. To minimize the impact of this change, in accordance with the *Community Charter* (Section 222) the dwelling receives an exemption from municipal taxes, and the exemption is reduced by 20% each year. The exemption is therefore 100% in year one, until year six when there is no exemption. The reduced revenues for the municipality as a result of this phased exemption, is accounted for in the budget, and offset using some of the provincial transition funds, rather than

impacting the property tax rates for properties that do not receive any exemptions.

Operating Reserve

An operating reserve is assumed to be created from the transfer of operating reserve funds for each of the RDOS services in which Okanagan Falls would no longer be a participant. For each operating reserve, a portion of the reserve, estimated at the end of 2024, is allocated to the new municipality based on the proportion of converted assessment. Figure 1 shows the estimated reserve amounts that would be transferred to a new municipality. The resulting combined operating reserve represents approximately 7.7% of the municipality's annual operating expenses.

The combined operating reserve amount has been shown on the budget for the purposes of calculating interest. Operating reserves that relate to services and service areas that either extend beyond the municipal boundaries (such as fire), or service only a portion of the municipality (water, sewer) would remain dedicated for the benefit of the specific service area. The water and sewer operating accounts are shown separately, given the self-funding nature of utilities.

It is assumed that reserves would be invested in the Municipal Finance Authority's short-term investment funds, and a one-year interest rate of 4.5% has been used to calculate interest. Interest in both operating and capital reserves accrues to the individual reserve account.

Capital Budget

There are eight capital reserves shown in the capital budget for the municipality:

- Municipal Equipment (transition funds)[1]
- Fire Protection
- Water
- Sewer
- Roads
- Recreation
- Parkland Acquisition
- Community Works Fund

Figure 1 Reserve Accounts

Operating Accounts	
OK Falls Fire Operating	$112,138
OK Falls Water Operating	$96,869
OK Falls Municipal-wide Operating	$187,091
Total	**$396,097**

Capital Accounts	
OK Falls Fire	$1,082,089
OK Falls Water	$0
Sun Valley Water	$29,113
Rolling Hills Water	$75,000
OK Falls Sewer	$60,488
Parks & Recreation	$346,220
Parkland Acquisition	$3,681
Community Works Fund (gas tax)	$41,418
Building Inspection	$88,731
Total	**$1,726,740**

Similar to the operating reserves, it is assumed that the existing capital reserves would be transferred to the new municipality at a rate based on converted assessment for services where only a portion of the service is being transferred (see Figure 1). The full capital reserves are assumed to be transferred for the Okanagan Falls fire protection, Okanagan Falls and Sun Valley water systems, Okanagan Falls sewer service and Okanagan Falls recreation.[2]

Where services have more than one capital reserve (buildings, equipment) those have been consolidated for simplicity in sharing the information. In addition, the three separate water system capital reserve accounts have been consolidated for reporting purposes in the capital budget. The three funds would be kept separate for accounting purposes, to ensure the water users for each system pay for the local service provided. Similarly, even though the capital expenditure or development cost charge (DCC)

[1] Building Inspection capital reserve was included in Municipal Equipment reserve.

[2] Even though the fire and recreation services are provided to service areas that extend beyond the municipal boundaries, the reserves, which will benefit the entire service area, are assumed to be transferred to the municipality as the service provider.

reserves must be used only for specific growth-related projects, the sewer DCC account is included with the sewer capital budget for simplicity. Increases to DCC and CEC accounts due to development over the seven-year period have not been estimated and added to the reserves, although it is acknowledged that development will generate some additional capital funding.

The 2024 budget data has been used to estimate contributions to and withdrawals from the reserve accounts, with the estimated reserve status at the end of 2024 used to estimate transfers.

There are three service areas that have significant capital expenses to consider:

- The OK Falls Water system is planned in the RDOS 2024 budget for $9.6 million in capital upgrades between 2024 and 2028. The capital projects involve a variety of funding sources, including $4 million in borrowing and $3.1 in grants. Even though the municipal budget begins in year 2026 many of these costs will remain, and much of the dedicated capital reserves will be depleted. An allowance for borrowing costs has been included in the water operating budget, even though it was not part of the RDOS budget for 2024 (used as the basis for the costs), in recognition of the borrowing that will need to occur. Increases to the rates and expenses (9%) are therefore shown in each of years two and three of the OK Falls water budget. It is emphasized that the increases shown in the municipal budget are not a result of incorporation, and would occur in both an incorporation and status quo scenario. It is also noted that increases to OK Falls water system users do not impact the users of other municipal water systems (Sun Valley and Rolling Hills).

- It is estimated that establishing a public works department, and acquiring the equipment and facilities to support the municipality in providing roads maintenance, will total between $2 and $3 million. The estimate includes acquisition of equipment and a salt/sand shed. The estimate includes dump trucks equipped with snow plows and sand/salt spreaders, a flat deck truck, a pick-up truck, a backhoe, and other equipment (plate compactor, air compressor, chain saws, leaf blowers, power and hand tools). Some equipment that is only needed on occasion is assumed to be contracted out due to the size and scale of the municipality (i.e. crack sealer, mowers). The costs are recovered from transition funds (equipment reserve) in years four and five, as well as from the roads reserve in year four.

- In addition to the sand/salt shed, a shop/garage or public works yard will be needed to store equipment. A more fulsome public works building could be used to house both equipment and public works staff. Conversely, temporary structures, and combination of trailers can be used in the interim. Examples of purpose-built public works buildings (with shop for equipment/vehicle storage and repair) include the Town of Princeton, where a 10,000 ft^2 public works building was recently completed (2023) to replace the public works yard that was lost during the 2021 floods. The new building includes service bays, office space, breakroom, washroom, and parts storage. The building was completed in 2023 at a cost of $3.93 million.[3] The capital budget currently allocates $3 million in funds in total to acquiring the equipment and facilities to support the roads/public works function.

[3] The District of Sechelt just completed its public works building at a cost of approximately $3 million, but that community, with a population greater than 10,000 previously operated their public works and parks department out of portables, Quonset huts and storage containers for the past 10 years.

- The third major capital expense is the work associated with upgrading the road network once the roads are no longer maintained by the MoTI. As noted previously, the budget assumes that the full municipal tax rate is recovered from the time of incorporation (with 0% increases over the 7 years) to establish roads reserves that can be used to help fund capital works needed to support this function. While capital works estimated in the *Road Investment Review* prepared by Urban Systems were noted as necessary beginning in 2033, funds toward those works are shown in years six and seven (2031 and 2032) of the capital budget to demonstrate the impact this scale of capital works will have on reserves. Funds are drawn from both the roads reserve and the Community Works Fund (gas tax) to account for those improvements. Depending on the quality of roads at that time, and the availability of other revenue sources, such as grants and development cost charges, additional reserve contributions may need to be made to support the extent of capital works needed for this service.

Other assumptions reflected in the capital budget include:

- As noted in the *Administration Service Sheet*, it is assumed that in the short term, the former Okanagan Falls Irrigation District building can be used for some staff, but given the full staff complement outlined in the individual *Service Sheets* of approximately 25 FTE, additional space will be needed.[4] A budget of $50,000 for year is included in the Administration operating budget for lease of space, or mortgage if office space is secured. No additional funds are included in the capital budget for this purpose.

- No changes to the capital programs already identified through RDOS or MoTI services have been assumed, as those decisions would be made by Council. Where capital reserves are not sufficient, the community works fund has been used to supplement budgeted capital projects.

- Provincial transition assistance is allocated to the municipal equipment reserve to help acquire the equipment needed to establish the new municipality, and in particular the roads and public works equipment.

[4] Note that not all staff work indoors, and not all require dedicated office space. Staffing includes public works, sewer and water operators, fire chief, recreation workers, among others.

EXPENSES

ADMINISTRATION							
Grants in aid	$3,438	$3,438	$3,438	$3,438	$3,438	$3,438	$3,438
Projects	$11,178	$11,178	$11,178	$11,178	$11,178	$11,178	$11,178
Administration	$1,043,000	$1,043,000	$1,043,000	$1,043,000	$1,043,000	$1,043,000	$1,043,000
Transition costs	$180,000	$0	$0	$0	$0	$0	$0
First Nation Collaboration	$50,000	$50,000	$50,000	$0	$0	$0	$0
Municipal hall costs	$50,000	$50,000	$50,000	$50,000	$50,000	$50,000	$50,000
PLANNING & BUILDING							
Planning and subdivision	$178,000	$178,000	$178,000	$178,000	$178,000	$178,000	$178,000
Building Inspection	$81,500	$81,500	$81,500	$81,500	$81,500	$81,500	$81,500
Business License	$20,000	$20,000	$20,000	$20,000	$20,000	$20,000	$20,000
Bylaw Enforcement	$54,625	$54,625	$54,625	$54,625	$54,625	$54,625	$54,625
Economic Development	$125,000	$125,000	$125,000	$125,000	$125,000	$125,000	$125,000
PARKS, RECREATION AND CULTURE							
Parks and Recreation	$808,486	$808,486	$808,486	$808,486	$808,486	$808,486	$808,486
Cemetery	$68,405	$68,405	$68,405	$68,405	$68,405	$68,405	$68,405
PUBLIC WORKS & UTILITIES							
Street lights	$28,403	$28,403	$28,403	$28,403	$28,403	$28,403	$28,403
Roads Operating (maintenance)	$517,100	$517,100	$517,100	$517,100	$517,100	$517,100	$517,100
- Roads capital reserve contributions	$75,000	$75,000	$75,000	$75,000	$75,000	$75,000	$75,000
EMERGENCY SERVICES							
Fire	$397,817	$397,817	$397,817	$397,817	$397,817	$397,817	$397,817
- Fire capital reserve contributions	$109,500	$109,500	$109,500	$109,500	$109,500	$109,500	$109,500
Victim Services	$1,656	$1,656	$1,656	$1,656	$1,656	$1,656	$1,656
OPERATING RESERVE CONTRIBUTION	$67,000	$67,000	$67,000	$67,000	$67,000	$67,000	$67,000
SUBTOTAL	**$3,870,108**	**$3,690,108**	**$3,690,108**	**$3,640,108**	**$3,640,108**	**$3,640,108**	**$3,640,108**

	2025 YEAR 1	2026 YEAR 2	2027 YEAR 3	2028 YEAR 4	2029 YEAR 5	2030 YEAR 6	2031 YEAR 7
REVENUES							
UTILITY TAX AND FRANCHISE AGREEMENTS							
Utility Tax (1%)	$65,000	$65,000	$65,000	$65,000	$65,000	$65,000	$65,000
Fortis Franchise Agreement	$75,000	$75,000	$75,000	$75,000	$75,000	$75,000	$75,000
SALE OF SERVICES AND AGREEMENTS							
Area D contributions to Parks & Rec	$339,019	$339,019	$339,019	$339,019	$339,019	$339,019	$339,019
Planning & Subdivision Fees (Applications)	$20,000	$20,000	$20,000	$20,000	$20,000	$20,000	$20,000
Building Permit fees	$54,275	$54,275	$54,275	$54,275	$54,275	$54,275	$54,275
Bylaw Enforcement Fees	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000
Business Licenses	$20,000	$20,000	$20,000	$20,000	$20,000	$20,000	$20,000
Rental	$25,339	$25,339	$25,339	$25,339	$25,339	$25,339	$25,339
Recreation Fees	$17,142	$17,142	$17,142	$17,142	$17,142	$17,142	$17,142
Cemetery Fees	$10,404	$10,404	$10,404	$10,404	$10,404	$10,404	$10,404
Area D contribution to Fire Service	$231,172	$231,172	$231,172	$231,172	$231,172	$231,172	$231,172
UNCONDITIONAL GRANTS							
Small Communities Grant	$400,000	$400,000	$400,000	$400,000	$400,000	$400,000	$400,000
Community Works Fund	$180,000	$180,000	$180,000	$180,000	$180,000	$180,000	$180,000
PROVINCIAL OFFER/TRANSITION ASSISTANCE							
Provincial tax rebate (pre June)	$773,150	$0	$0	$0	$0	$0	$0
Pre-incorporation transition	$180,000	$0	$0	$0	$0	$0	$0
Provincial transition assistance (per capita	$623,150	$0	$0	$0	$0	$0	$0
Provincial post transition planning grant	$150,000	$0	$0	$0	$0	$0	$0
First Nation collaboration grant	$50,000	$50,000	$50,000	$0	$0	$0	$0
SUBTOTAL	**$3,218,651**	**$1,492,351**	**$1,492,351**	**$1,442,351**	**$1,442,351**	**$1,442,351**	**$1,442,351**
MUNICIPAL PROPERTY TAXES							
Municipal Revenues	$1,442,351	$1,442,351	$1,442,351	$1,442,351	$1,442,351	$1,442,351	$1,442,351
Transition assistance	$1,613,800	$115,000	$98,750	$32,500	$16,250	$0	$0
Municipal Expenses	($3,870,108)	($3,690,108)	($3,690,108)	($3,640,108)	($3,640,108)	($3,640,108)	($3,640,108)
Farm Residence Transition	($81,250)	($65,000)	($48,750)	($32,500)	($16,250)	$0	$0
Property tax needed	($895,207)	($2,197,757)	($2,197,757)	($2,197,757)	($2,197,757)	($2,197,757)	($2,197,757)
Property tax raised	**$2,377,757**	**$2,377,757**	**$2,377,757**	**$2,377,757**	**$2,377,757**	**$2,377,757**	**$2,377,757**
Capital reserve contributions	$1,482,550	$180,000	$180,000	$180,000	$180,000	$180,000	$180,000
Property Tax Rate	2.3246	2.3246	2.3246	2.3246	2.3246	2.3246	2.3246
On $500,000 residential property	$1,162	$1,162	$1,162	$1,162	$1,162	$1,162	$1,162
Annual Increase		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OPERATING RESERVES							
Operating reserve/surplus	$299,229	$379,694	$463,780	$551,651	$643,475	$739,431	$839,706
Operating reserve interest	$13,465	$17,086	$20,870	$24,824	$28,956	$33,274	$37,787
% of municipal expenses	7.7%	10.3%	12.6%	15.2%	17.7%	20.3%	23.1%

UTILITIES (SELF FUNDED)

WATER							
SUN VALLEY WATER							
Revenues							
User Fees	$85,849	$85,849	$85,849	$85,849	$85,849	$85,849	$85,849
Misc Fees	$100	$100	$100	$100	$100	$100	$100
Expenses							
Operating	$82,149	$82,149	$82,149	$82,149	$82,149	$82,149	$82,149
- Capital reserve contributions	$3,800	$3,800	$3,800	$3,800	$3,800	$3,800	$3,800
OK FALLS WATER							
Revenues							
User Fees	$813,273	$886,468	$966,250	$966,250	$966,250	$966,250	$966,250
Misc Fees	$10,120	$10,120	$10,120	$10,120	$10,120	$10,120	$10,120
Expenses							
Operating	$673,393	$746,588	$826,370	$826,370	$826,370	$826,370	$826,370
- Capital reserve contributions	$150,000	$150,000	$150,000	$150,000	$150,000	$150,000	$150,000
ROLLING HILLS							
Revenues							
User Fees	$20,900	$20,900	$20,900	$20,900	$20,900	$20,900	$20,900
Expenses							
Operating	$16,900	$16,900	$16,900	$16,900	$16,900	$16,900	$16,900
- Capital reserve contributions	$4,000	$4,000	$4,000	$4,000	$4,000	$4,000	$4,000
OK FALLS SEWER							
Revenues							
User Fees	$1,300,389	$1,300,389	$1,300,389	$1,300,389	$1,300,389	$1,300,389	$1,300,389
Misc Fees	$86,088	$86,088	$86,088	$86,088	$86,088	$86,088	$86,088
Expenses							
Operating	$1,366,477	$1,366,477	$1,366,477	$1,366,477	$1,366,477	$1,366,477	$1,366,477
- Capital reserve contributions	$20,000	$20,000	$20,000	$20,000	$20,000	$20,000	$20,000
UTILITY OPERATING RESERVES							
Water	$96,869	$118,336	$140,769	$164,211	$188,709	$214,309	$241,061
Reserve interest	$4,359	$5,325	$6,335	$7,390	$8,492	$9,644	$10,848
Sewer	$0	$30,500	$62,373	$95,741	$130,678	$167,259	$205,559
Reserve interest	$0	$1,373	$2,869	$4,437	$6,080	$7,800	$9,601
% of combined utility budgets	4.2%	6.2%	8.2%	10.5%	12.9%	15.4%	18.1%

CAPITAL RESERVES

	MUNICIPAL EQUIPMENT	FIRE	WATER	SEWER	ROADS	RECREATION	PARKLAND	CWF
BEGINNING OF 2026	$88,731	$1,082,089	$104,113	$60,488	$0	$346,220	$3,681	$41,418
In	$1,482,550	$109,500	$157,800	$20,000	$592,100	$80,000	$0	$180,000
Out	$0	($51,000)	($175,000)	($15,000)	$0	($67,000)	$0	($145,300)
Investment income	$37,350	$50,010	$4,298	$2,834	$13,322	$15,872	$166	$2,645
BEGINNING OF 2027	$1,608,631	$1,190,599	$91,211	$68,323	$605,422	$375,092	$3,846	$78,763
In	$0	$109,500	$157,800	$20,000	$592,100	$80,000	$0	$180,000
Out	$0	($51,000)	($150,000)	($80,000)	$0	($40,000)	$0	($180,000)
Investment income	$72,388	$54,893	$4,280	$1,725	$40,566	$17,779	$173	$3,544
BEGINNING OF 2028	$1,681,020	$1,303,993	$103,291	$10,047	$1,238,089	$432,872	$4,019	$82,307
In	$0	$109,500	$157,800	$20,000	$592,100	$80,000	$0	$180,000
Out	$0	($51,000)	($150,000)	($30,000)	$0	($40,000)	$0	($50,000)
Investment income	$75,646	$59,996	$4,824	$227	$69,036	$20,379	$181	$6,629
BEGINNING OF 2029	$1,756,666	$1,422,489	$115,914	$274	$1,899,225	$493,251	$4,200	$218,936
In	$0	$109,500	$157,800	$20,000	$592,100	$80,000	$0	$180,000
Out	($500,000)	($51,000)	($150,000)	$0	($2,000,000)	($40,000)	$0	($180,000)
Investment income	$67,800	$64,012	$5,216	$0	$85,465	$22,196	$189	$9,852
BEGINNING OF 2030	$1,324,466	$1,545,001	$128,930	$20,274	$576,790	$555,447	$4,389	$228,788
In	$0	$109,500	$157,800	$20,000	$592,100	$80,000	$0	$180,000
Out	($500,000)	($51,000)	($150,000)	($20,000)	$0	($40,000)	$0	($90,000)
Investment income	$48,351	$69,525	$5,802	$0	$25,956	$24,995	$198	$10,295
BEGINNING OF 2031	$872,816	$1,673,026	$142,532	$20,274	$1,194,845	$620,442	$4,587	$329,084
In	$0	$109,500	$157,800	$20,000	$75,000	$80,000	$0	$180,000
Out	$0	($51,000)	($150,000)	($20,000)	($520,000)	($40,000)	$0	($180,000)
Investment income	$39,277	$75,286	$6,414	$0	$53,768	$27,920	$206	$14,809
BEGINNING OF 2032	$912,093	$1,806,812	$156,746	$20,274	$803,613	$688,362	$4,793	$343,893
In	$0	$109,500	$157,800	$20,000	$75,000	$80,000	$0	$180,000
Out	$0	($51,000)	($150,000)	($40,000)	($520,000)	($40,000)	$0	($180,000)
Investment income	$41,044	$81,307	$7,054	$0	$36,163	$30,976	$216	$15,475
END OF YEAR 7	**$953,137**	**$1,946,618**	**$171,600**	**$274**	**$394,776**	**$759,338**	**$5,009**	**$359,368**

Tax Comparison - Okanagan Falls Mobile Home ($150,000)

PROPERTY LOCATION:	**Okanagan Falls**
PROPERTY VALUE:	**$150,000**
PROPERTY LAND VALUE	**$0**
PROPERTY BUILDING VALUE:	**$150,000**

SERVICE/TAX CATEGORY	INCORPORATION			RDOS (2024)		
	Business Tax Rate	Business Assessment	TOTAL OWING	Business Tax Rate	Business Assessment	TOTAL OWING
SCHOOL, HOSPITAL, BC ASSESSMENT & MFA						
School tax	1.5521	$150,000	$232.82	1.5521	$150,000	$232.82
Hospital District Tax	0.1836	$150,000	$27.54	0.1836	$150,000	$27.54
BC Assessment	0.0347	$150,000	$5.21	0.0347	$150,000	$5.21
Municipal Finance Authority	0.0002	$150,000	$0.03	0.0002	$150,000	$0.03
SUBTOTAL			**$265.59**			**$265.59**
LOCAL GOVERNMENT SERVICES						
PLANNING & BUILDING			**$30.60**			**$22.89**
RGS	0.0015	$150,000	$0.22	0.0015	$150,000	$0.22
Heritage	0.0000	$150,000	$0.00	0.0000	$150,000	$0.00
Planning	0.1740	$150,000	$26.10	0.1194	$150,000	$17.91
Building Inspection	0.0286	$150,000	$4.29	0.0233	$150,000	$3.49
Subdivision Servicing (Infrastructure Review)	0.0000	$150,000	$0.00	0.0084	$150,000	$1.26
PARKS			**$76.30**			**$78.34**
Okanagan Falls Parks & Recreation	0.4370	$150,000	$65.55	0.4370	$150,000	$65.55
Regional Parks & Trails	0.0101	$150,000	$1.51	0.0101	$150,000	$1.51
Cemetery	0.0616	$150,000	$9.24	0.0751	$150,000	$11.27
ECONOMIC DEVELOPMENT			**$18.48**			**$12.11**
Economic Development	0.1222	$150,000	$18.33	0.0797	$150,000	$11.96
OK Film	0.0010	$150,000	$0.15	0.0010	$150,000	$0.15
TRANSPORTATION			**$11.53**			**$11.53**
Area D Transit	0.0719	$150,000	$10.78	0.0719	$150,000	$10.78
Regional Transit	0.0050	$150,000	$0.74	0.0050	$150,000	$0.74
SOLID WASTE			**$0.81**			**$0.81**
Waste Management	0.0044	$150,000	$0.66	0.0044	$150,000	$0.66
Illegal Dumping	0.0010	$150,000	$0.15	0.0010	$150,000	$0.15
ENVIRONMENTAL SERVICES			**$6.71**			**$6.71**
Destruction of Pests	0.0004	$150,000	$0.06	0.0004	$150,000	$0.06
Mosquito Control	0.0047	$150,000	$0.70	0.0047	$150,000	$0.70
Invasive Species	0.0023	$150,000	$0.34	0.0023	$150,000	$0.34
Environmental Conservation	0.0141	$150,000	$2.11	0.0141	$150,000	$2.11
Nuisance (Starling)	0.0007	$150,000	$0.10	0.0007	$150,000	$0.10
OKSIR (land only)	0.0311	$0	$0.00	0.0311	$0	$0.00
OBWB	0.0226	$150,000	$3.39	0.0226	$150,000	$3.39
EMERGENCY SERVICES			**$54.88**			**$51.17**
Fire Protection	0.2895	$150,000	$43.43	0.2648	$150,000	$39.72
Emergency Planning	0.0185	$150,000	$2.77	0.0185	$150,000	$2.77
911 Call System (improvements only)	0.0562	$150,000	$8.43	0.0562	$150,000	$8.43
Victim Services	0.0016	$150,000	$0.24	0.0016	$150,000	$0.24
UTILITY SERVICES			**$4.16**			**$30.00**
Street Lights	0.0278	$150,000	$4.16	per parcel	per parcel	$30.00
BYLAW ENFORCEMENT			**$9.82**			**$6.14**
Bylaw Enforcement (includes Noise, Unsightly)	0.0485	$150,000	$7.28	0.0240	$150,000	$3.60
Business Licensing	0.0000	$150,000	$0.00	n/a	n/a	n/a
Animal Control	0.0169	$150,000	$2.54	0.0169	$150,000	$2.54
ADMINISTRATION SERVICES			**$92.81**			**$54.08**
Municipal Administration	0.5406	$150,000	$81.09	n/a	n/a	n/a
RDOS Administration	0.04936	$150,000	$7.40	0.0494	$150,000	$7.40
Electoral Area Administration	n/a	n/a	n/a	0.2101	$150,000	$31.51
Rural Projects	0.01093	$150,000	$1.64	0.0109	$150,000	$1.64
Grants in Aid	0.00336	$150,000	$0.50	0.0034	$150,000	$0.50
Admin fees for RD services	0.01448	$150,000	$2.17	0.0846	$150,000	$12.70
Admin fees for subset of OK Falls	n/a	n/a	n/a	0.0022	$150,000	$0.33
ROADS			**$86.83**			
Local Roads	0.5789	$150,000	$86.83	n/a	n/a	n/a
LIBRARY			**$17.62**			**$15.31**
Library	0.1175	$150,000	$17.62	0.1020	$150,000	$15.31
LOCAL GOVERNMENT TAXES SUBTOTAL			**$410.56**			**$289.08**
MUNICIPAL	2.3246	$150,000	$348.68	n/a	n/a	n/a
RDOS & ORL	0.3563	$150,000	$53.44	1.6710	$150,000	$250.65
Parcel Tax + improvement/land only taxes		$150,000	$8.43			$38.43
USER FEES			**$1,709.52**			**$1,709.52**
Recycling & Garbage Collection			$135.00			$135.00
Water - OK Falls			$709.52			$709.52
Sewer - OK Falls			$865.00			$865.00
LOCAL GOVERNMENT TAX + USER FEE SUBTOTAL			**$2,120.08**			**$1,998.60**
PROVINCIAL TAXES						
Provincial Rural Tax	n/a	n/a	n/a	0.3600	$150,000	$54.00
Police Tax	0.1062	$150,000	$15.93	0.0962	$150,000	$14.43
Surveyor of Taxes	n/a	n/a	n/a			$15.18
PROVINCIAL SUBTOTAL			**$15.93**			**$83.61**
TOTAL TAXES						
SCHOOL, HOSPITAL, BC ASSESSMENT & MFA			**$265.59**			**$265.59**
LOCAL GOVERNMENT TAX + USER FEE			**$2,120.08**			**$1,998.60**
PROVINCIAL			**$15.93**			**$83.61**
TOTAL			**$2,401.60**			**$2,347.80**
HOME OWNER GRANT	**NONE**		**$2,401.60**	**NONE**		**$2,347.80**
HOME OWNER GRANT	**REGULAR ($770)**		**$1,631.60**	**REGULAR ($770)**		**$1,577.80**
HOME OWNER GRANT	**ADDITIONAL GRANT ($1,045)**		**$1,356.60**	**ADDITIONAL GRANT ($1,045)**		**$1,302.80**

IMPACT	**$53.80**

Tax Comparison - Okanagan Falls Townhouse ($385,000)

PROPERTY LOCATION: Okanagan Falls
PROPERTY VALUE: $385,000
PROPERTY LAND VALUE $275,000
PROPERTY BUILDING VALUE: $110,000

SERVICE/TAX CATEGORY	INCORPORATION			RDOS (2024)		
	Business Tax Rate	Business Assessment	TOTAL OWING	Business Tax Rate	Business Assessment	TOTAL OWING
SCHOOL, HOSPITAL, BC ASSESSMENT & MFA						
School tax	1.5521	$385,000	$597.56	1.5521	$385,000	$597.56
Hospital District Tax	0.1836	$385,000	$70.69	0.1836	$385,000	$70.69
BC Assessment	0.0347	$385,000	$13.36	0.0347	$385,000	$13.36
Municipal Finance Authority	0.0002	$385,000	$0.08	0.0002	$385,000	$0.08
SUBTOTAL			**$681.69**			**$681.69**
LOCAL GOVERNMENT SERVICES						
PLANNING & BUILDING			**$78.55**			**$58.74**
RGS	0.0015	$385,000	$0.56	0.0015	$385,000	$0.56
Heritage	0.0000	$385,000	$0.00	0.0000	$385,000	$0.00
Planning	0.1740	$385,000	$66.99	0.1194	$385,000	$45.98
Building Inspection	0.0286	$385,000	$11.00	0.0233	$385,000	$8.96
Subdivision Servicing (Infrastructure Review)	0.0000	$385,000	$0.00	0.0084	$385,000	$3.24
PARKS			**$195.84**			**$201.06**
Okanagan Falls Parks & Recreation	0.4370	$385,000	$168.24	0.4370	$385,000	$168.24
Regional Parks & Trails	0.0101	$385,000	$3.88	0.0101	$385,000	$3.88
Cemetery	0.0616	$385,000	$23.72	0.0751	$385,000	$28.93
ECONOMIC DEVELOPMENT			**$47.44**			**$31.08**
Economic Development	0.1222	$385,000	$47.05	0.0797	$385,000	$30.69
OK Film	0.0010	$385,000	$0.39	0.0010	$385,000	$0.39
TRANSPORTATION			**$29.59**			**$29.59**
Area D Transit	0.0719	$385,000	$27.68	0.0719	$385,000	$27.68
Regional Transit	0.0050	$385,000	$1.91	0.0050	$385,000	$1.91
SOLID WASTE			**$2.08**			**$2.08**
Waste Management	0.0044	$385,000	$1.68	0.0044	$385,000	$1.68
Illegal Dumping	0.0010	$385,000	$0.40	0.0010	$385,000	$0.40
ENVIRONMENTAL SERVICES			**$25.78**			**$25.78**
Destruction of Pests	0.0004	$385,000	$0.16	0.0004	$385,000	$0.16
Mosquito Control	0.0047	$385,000	$1.81	0.0047	$385,000	$1.81
Invasive Species	0.0023	$385,000	$0.87	0.0023	$385,000	$0.87
Environmental Conservation	0.0141	$385,000	$5.42	0.0141	$385,000	$5.42
Nuisance (Starling)	0.0007	$385,000	$0.25	0.0007	$385,000	$0.25
OKSIR (land only)	0.0311	$275,000	$8.56	0.0311	$275,000	$8.56
OBWB	0.0226	$385,000	$8.71	0.0226	$385,000	$8.71
EMERGENCY SERVICES			**$125.39**			**$115.88**
Fire Protection	0.2895	$385,000	$111.47	0.2648	$385,000	$101.95
Emergency Planning	0.0185	$385,000	$7.12	0.0185	$385,000	$7.12
911 Call System (improvements only)	0.0562	$110,000	$6.18	0.0562	$110,000	$6.18
Victim Services	0.0016	$385,000	$0.62	0.0016	$385,000	$0.62
UTILITY SERVICES			**$10.69**			**$30.00**
Street Lights	0.0278	$385,000	$10.69	per parcel	per parcel	$30.00
BYLAW ENFORCEMENT			**$25.20**			**$15.76**
Bylaw Enforcement (includes Noise, Unsightly)	0.0485	$385,000	$18.68	0.0240	$385,000	$9.24
Business Licensing	0.0000	$385,000	$0.00	n/a	n/a	n/a
Animal Control	0.0169	$385,000	$6.52	0.0169	$385,000	$6.52
ADMINISTRATION SERVICES			**$238.21**			**$138.82**
Municipal Administration	0.5406	$385,000	$208.13	n/a	n/a	n/a
RDOS Administration	0.04936	$385,000	$19.00	0.0494	$385,000	$19.00
Electoral Area Administration	n/a	n/a	n/a	0.2101	$385,000	$80.88
Rural Projects	0.01093	$385,000	$4.21	0.0109	$385,000	$4.21
Grants in Aid	0.00336	$385,000	$1.29	0.0034	$385,000	$1.29
Admin fees for RD services	0.01448	$385,000	$5.57	0.0846	$385,000	$32.59
Admin fees for subset of OK Falls	n/a	n/a	n/a	0.0022	$385,000	$0.84
ROADS			**$222.87**			
Local Roads	0.5789	$385,000	$222.87	n/a	n/a	n/a
LIBRARY			**$45.22**			**$39.29**
Library	0.1175	$385,000	$45.22	0.1020	$385,000	$39.29
LOCAL GOVERNMENT TAXES SUBTOTAL			**$1,046.87**			**$688.08**
MUNICIPAL	2.3246	$385,000	$894.95	n/a	n/a	n/a
RDOS & ORL	0.3563	$385,000	$137.17	1.6710	$385,000	$643.33
Parcel Tax, improvement/land only & surveyor		$385,000	$14.75			$44.75
USER FEES			**$1,709.52**			**$1,709.52**
Recycling & Garbage Collection			$135.00			$135.00
Water - OK Falls			$709.52			$709.52
Sewer - OK Falls			$865.00			$865.00
LOCAL GOVERNMENT TAX + USER FEE SUBTOTAL			**$2,756.39**			**$2,397.60**
PROVINCIAL TAXES						
Provincial Rural Tax	n/a	n/a	n/a	0.3600	$385,000	$138.60
Police Tax	0.1062	$385,000	$40.89	0.0962	$385,000	$37.04
Surveyor of Taxes	n/a	n/a	n/a			$36.12
PROVINCIAL SUBTOTAL			**$40.89**			**$211.76**
TOTAL TAXES						
SCHOOL, HOSPITAL, BC ASSESSMENT & MFA			**$681.69**			**$681.69**
LOCAL GOVERNMENT TAX + USER FEE			**$2,756.39**			**$2,397.60**
PROVINCIAL			**$40.89**			**$211.76**
TOTAL			**$3,478.97**			**$3,291.05**
HOME OWNER GRANT	**NONE**		**$3,478.97**	**NONE**		**$3,291.05**
HOME OWNER GRANT	**REGULAR ($770)**		**$2,708.97**	**REGULAR ($770)**		**$2,521.05**
HOME OWNER GRANT	**ADDITIONAL GRANT ($1,045)**		**$2,433.97**	**ADDITIONAL GRANT ($1,045)**		**$2,246.05**

IMPACT $187.92

Tax Comparison - Okanagan Falls Single Family Residential ($500,000)

PROPERTY LOCATION: Okanagan Falls
PROPERTY VALUE: $500,000
PROPERTY LAND VALUE $200,000
PROPERTY BUILDING VALUE: $300,000

SERVICE/TAX CATEGORY	INCORPORATION			RDOS (2024)		
	Business Tax Rate	Business Assessment	TOTAL OWING	Business Tax Rate	Business Assessment	TOTAL OWING
SCHOOL, HOSPITAL, BC ASSESSMENT & MFA						
School tax	1.5521	$500,000	$776.05	1.5521	$500,000	$776.05
Hospital District Tax	0.1836	$500,000	$91.81	0.1836	$500,000	$91.81
BC Assessment	0.0347	$500,000	$17.35	0.0347	$500,000	$17.35
Municipal Finance Authority	0.0002	$500,000	$0.10	0.0002	$500,000	$0.10
SUBTOTAL			**$885.31**			**$885.31**
LOCAL GOVERNMENT SERVICES						
PLANNING & BUILDING			**$102.02**			**$76.28**
RGS	0.0015	$500,000	$0.73	0.0015	$500,000	$0.73
Heritage	0.0000	$500,000	$0.00	0.0000	$500,000	$0.00
Planning	0.1740	$500,000	$87.00	0.1194	$500,000	$59.71
Building Inspection	0.0286	$500,000	$14.29	0.0233	$500,000	$11.64
Subdivision Servicing (Infrastructure Review)	0.0000	$500,000	$0.00	0.0084	$500,000	$4.21
PARKS			**$254.34**			**$261.12**
Okanagan Falls Parks & Recreation	0.4370	$500,000	$218.50	0.4370	$500,000	$218.50
Regional Parks & Trails	0.0101	$500,000	$5.04	0.0101	$500,000	$5.04
Cemetery	0.0616	$500,000	$30.80	0.0751	$500,000	$37.57
ECONOMIC DEVELOPMENT			**$61.61**			**$40.37**
Economic Development	0.1222	$500,000	$61.10	0.0797	$500,000	$39.86
OK Film	0.0010	$500,000	$0.51	0.0010	$500,000	$0.51
TRANSPORTATION			**$38.43**			**$38.43**
Area D Transit	0.0719	$500,000	$35.95	0.0719	$500,000	$35.95
Regional Transit	0.0050	$500,000	$2.48	0.0050	$500,000	$2.48
SOLID WASTE			**$2.70**			**$2.70**
Waste Management	0.0044	$500,000	$2.19	0.0044	$500,000	$2.19
Illegal Dumping	0.0010	$500,000	$0.52	0.0010	$500,000	$0.52
ENVIRONMENTAL SERVICES			**$28.59**			**$28.59**
Destruction of Pests	0.0004	$500,000	$0.21	0.0004	$500,000	$0.21
Mosquito Control	0.0047	$500,000	$2.35	0.0047	$500,000	$2.35
Invasive Species	0.0023	$500,000	$1.13	0.0023	$500,000	$1.13
Environmental Conservation	0.0141	$500,000	$7.04	0.0141	$500,000	$7.04
Nuisance (Starling)	0.0007	$500,000	$0.33	0.0007	$500,000	$0.33
OKSIR (land only)	0.0311	$200,000	$6.23	0.0311	$200,000	$6.23
OBWB	0.0226	$500,000	$11.32	0.0226	$500,000	$11.32
EMERGENCY SERVICES			**$171.68**			**$159.32**
Fire Protection	0.2895	$500,000	$144.76	0.2648	$500,000	$132.40
Emergency Planning	0.0185	$500,000	$9.25	0.0185	$500,000	$9.25
911 Call System (improvements only)	0.0562	$300,000	$16.86	0.0562	$300,000	$16.86
Victim Services	0.0016	$500,000	$0.81	0.0016	$500,000	$0.81
UTILITY SERVICES			**$13.88**			**$30.00**
Street Lights	0.0278	$500,000	$13.88	per parcel	per parcel	$30.00
BYLAW ENFORCEMENT			**$32.73**			**$20.47**
Bylaw Enforcement (includes Noise, Unsightly)	0.0485	$500,000	$24.26	0.0240	$500,000	$12.00
Business Licensing	0.0000	$500,000	$0.00	n/a	n/a	n/a
Animal Control	0.0169	$500,000	$8.47	0.0169	$500,000	$8.47
ADMINISTRATION SERVICES			**$309.37**			**$180.28**
Municipal Administration	0.5406	$500,000	$270.30	n/a	n/a	n/a
RDOS Administration	0.04936	$500,000	$24.68	0.0494	$500,000	$24.68
Electoral Area Administration	n/a	n/a	n/a	0.2101	$500,000	$105.04
Rural Projects	0.01093	$500,000	$5.46	0.0109	$500,000	$5.46
Grants in Aid	0.00336	$500,000	$1.68	0.0034	$500,000	$1.68
Admin fees for RD services	0.01448	$500,000	$7.24	0.0846	$500,000	$42.32
Admin fees for subset of OK Falls	n/a	n/a	n/a	0.0022	$500,000	$1.09
ROADS			**$289.44**			
Local Roads	0.5789	$500,000	$289.44	n/a	n/a	n/a
LIBRARY			**$58.73**			**$51.02**
Library	0.1175	$500,000	$58.73	0.1020	$500,000	$51.02
LOCAL GOVERNMENT TAXES SUBTOTAL			**$1,363.51**			**$888.58**
MUNICIPAL	2.3246	$500,000	$1,162.28	n/a	n/a	n/a
RDOS & ORL	0.3563	$500,000	$178.14	1.6710	$500,000	$835.49
Parcel Tax + improvement/land only taxes		$500,000	$23.09			$53.09
USER FEES			**$1,908.12**			**$1,908.12**
Recycling & Garbage Collection			$135.00			$135.00
Water - OK Falls			$755.12			$755.12
Sewer - OK Falls			$1,018.00			$1,018.00
LOCAL GOVERNMENT TAX + USER FEE SUBTOTAL			**$3,271.63**			**$2,796.70**
PROVINCIAL TAXES						
Provincial Rural Tax	n/a	n/a	n/a	0.3600	$500,000	$180.00
Police Tax	0.1062	$500,000	$53.10	0.0962	$500,000	$48.10
Surveyor of Taxes	n/a	n/a	n/a			$46.65
PROVINCIAL SUBTOTAL			**$53.10**			**$274.75**
TOTAL TAXES						
SCHOOL, HOSPITAL, BC ASSESSMENT & MFA			**$885.31**			**$885.31**
LOCAL GOVERNMENT TAX + USER FEE			**$3,271.63**			**$2,796.70**
PROVINCIAL			**$53.10**			**$274.75**
TOTAL			**$4,210.04**			**$3,956.76**
HOME OWNER GRANT	**NONE**		**$4,210.04**	**NONE**		**$3,956.76**
HOME OWNER GRANT	**REGULAR ($770)**		**$3,440.04**	**REGULAR ($770)**		**$3,186.76**
HOME OWNER GRANT	**ADDITIONAL GRANT ($1,045)**		**$3,165.04**	**ADDITIONAL GRANT ($1,045)**		**$2,911.76**

IMPACT $253.28

Tax Comparison - Sun Valley Residential Property ($800,000)

PROPERTY LOCATION: Sun Valley
PROPERTY VALUE: $800,000
PROPERTY LAND VALUE $350,000
PROPERTY BUILDING VALUE: $450,000

SERVICE/TAX CATEGORY	INCORPORATION			RDOS (2024)		
	Business Tax Rate	Business Assessment	TOTAL OWING	Business Tax Rate	Business Assessment	TOTAL OWING
SCHOOL, HOSPITAL, BC ASSESSMENT & MFA						
School tax	1.5521	$800,000	$1,241.68	1.5521	$800,000	$1,241.68
Hospital District Tax	0.1836	$800,000	$146.90	0.1836	$800,000	$146.90
BC Assessment	0.0347	$800,000	$27.76	0.0347	$800,000	$27.76
Municipal Finance Authority	0.0002	$800,000	$0.16	0.0002	$800,000	$0.16
SUBTOTAL			**$1,416.50**			**$1,416.50**
LOCAL GOVERNMENT SERVICES						
PLANNING & BUILDING			**$163.23**			**$122.05**
RGS	0.0015	$800,000	$1.17	0.0015	$800,000	$1.17
Heritage	0.0000	$800,000	$0.00	0.0000	$800,000	$0.00
Planning	0.1740	$800,000	$139.20	0.1194	$800,000	$95.53
Building Inspection	0.0286	$800,000	$22.86	0.0233	$800,000	$18.62
Subdivision Servicing (Infrastructure Review)	0.0000	$800,000	$0.00	0.0084	$800,000	$6.73
PARKS			**$406.95**			**$357.67**
Okanagan Falls Parks & Recreation	0.4370	$800,000	$349.60	0.4370	$800,000	$349.60
Regional Parks & Trails	0.0101	$800,000	$8.07	0.0101	$800,000	$8.07
Cemetery	0.0616	$800,000	$49.28	0.0000	$800,000	$0.00
ECONOMIC DEVELOPMENT			**$98.57**			**$64.59**
Economic Development	0.1222	$800,000	$97.76	0.0797	$800,000	$63.78
OK Film	0.0010	$800,000	$0.81	0.0010	$800,000	$0.81
TRANSPORTATION			**$61.48**			**$61.48**
Area D Transit	0.0719	$800,000	$57.52	0.0719	$800,000	$57.52
Regional Transit	0.0050	$800,000	$3.97	0.0050	$800,000	$3.97
SOLID WASTE			**$4.32**			**$4.32**
Waste Management	0.0044	$800,000	$3.50	0.0044	$800,000	$3.50
Illegal Dumping	0.0010	$800,000	$0.82	0.0010	$800,000	$0.82
ENVIRONMENTAL SERVICES			**$46.68**			**$46.68**
Destruction of Pests	0.0004	$800,000	$0.33	0.0004	$800,000	$0.33
Mosquito Control	0.0047	$800,000	$3.75	0.0047	$800,000	$3.75
Invasive Species	0.0023	$800,000	$1.80	0.0023	$800,000	$1.80
Environmental Conservation	0.0141	$800,000	$11.26	0.0141	$800,000	$11.26
Nuisance (Starling)	0.0007	$800,000	$0.52	0.0007	$800,000	$0.52
OKSIR (land only)	0.0311	$350,000	$10.90	0.0311	$350,000	$10.90
OBWB	0.0226	$800,000	$18.10	0.0226	$800,000	$18.10
EMERGENCY SERVICES			**$273.00**			**$253.23**
Fire Protection	0.2895	$800,000	$231.62	0.2648	$800,000	$211.85
Emergency Planning	0.0185	$800,000	$14.79	0.0185	$800,000	$14.79
911 Call System (improvements only)	0.0562	$450,000	$25.29	0.0562	$450,000	$25.29
Victim Services	0.0016	$800,000	$1.30	0.0016	$800,000	$1.30
UTILITY SERVICES			**$22.21**			
Street Lights	0.0278	$800,000	$22.21	per parcel	per parcel	n/a
BYLAW ENFORCEMENT			**$52.37**			**$32.75**
Bylaw Enforcement (includes Noise, Unsightly)	0.0485	$800,000	$38.82	0.0240	$800,000	$19.20
Business Licensing	0.0000	$800,000	$0.00	n/a	n/a	n/a
Animal Control	0.0169	$800,000	$13.55	0.0169	$800,000	$13.55
ADMINISTRATION SERVICES			**$494.99**			**$286.70**
Municipal Administration	0.5406	$800,000	$432.48	n/a	n/a	n/a
RDOS Administration	0.04936	$800,000	$39.49	0.0494	$800,000	$39.49
Electoral Area Administration	n/a	n/a	n/a	0.2101	$800,000	$168.07
Rural Projects	0.01093	$800,000	$8.74	0.0109	$800,000	$8.74
Grants in Aid	0.00336	$800,000	$2.69	0.0034	$800,000	$2.69
Admin fees for RD services	0.01448	$800,000	$11.58	0.0846	$800,000	$67.71
Admin fees for subset of OK Falls	n/a	n/a	n/a	0.0000	$800,000	$0.00
ROADS			**$463.10**			
Local Roads	0.5789	$800,000	$463.10	n/a	n/a	n/a
LIBRARY			**$93.97**			**$81.63**
Library	0.1175	$800,000	$93.97	0.1020	$800,000	$81.63
LOCAL GOVERNMENT TAXES SUBTOTAL			**$2,180.87**			**$1,311.12**
MUNICIPAL	2.3246	$800,000	$1,859.65	n/a	n/a	n/a
RDOS & ORL	0.3563	$800,000	$285.03	1.5937	$800,000	$1,274.93
Parcel Tax + improvement/land only taxes			$36.19			$36.19
USER FEES			**$1,961.00**			**$1,961.00**
Recycling & Garbage Collection			$135.00			$135.00
Water - Sun Valley			$1,826.00			$1,826.00
LOCAL GOVERNMENT TAX + USER FEE SUBTOTAL			**$4,141.87**			**$3,272.12**
PROVINCIAL TAXES						
Provincial Rural Tax	n/a	n/a	n/a	0.3600	$800,000	$288.00
Police Tax	0.1062	$800,000	$84.96	0.0962	$800,000	$76.96
Surveyor of Taxes	n/a	n/a	n/a			$68.83
PROVINCIAL SUBTOTAL			**$84.96**			**$433.79**
TOTAL TAXES						
SCHOOL, HOSPITAL, BC ASSESSMENT & MFA			**$1,416.50**			**$1,416.50**
LOCAL GOVERNMENT TAX + USER FEE			**$4,141.87**			**$3,272.12**
PROVINCIAL			**$84.96**			**$433.79**
TOTAL			**$5,643.32**			**$5,122.41**
HOME OWNER GRANT	**NONE**		**$5,643.32**	**NONE**		**$5,122.41**
HOME OWNER GRANT	**REGULAR ($770)**		**$4,873.32**	**REGULAR ($770)**		**$4,352.41**
HOME OWNER GRANT	**ADDITIONAL GRANT ($1,045)**		**$4,598.32**	**ADDITIONAL GRANT ($1,045)**		**$4,077.41**

IMPACT $520.91

Tax Comparison - Okanagan Falls Single Family Residential ($2,200,000)

PROPERTY LOCATION: Okanagan Falls
PROPERTY VALUE: $2,200,000
PROPERTY LAND VALUE $1,700,000
PROPERTY BUILDING VALUE: $500,000

SERVICE/TAX CATEGORY	INCORPORATION			RDOS (2024)		
	Business Tax Rate	Business Assessment	TOTAL OWING	Business Tax Rate	Business Assessment	TOTAL OWING
SCHOOL, HOSPITAL, BC ASSESSMENT & MFA						
School tax	1.5521	$2,200,000	$3,414.62	1.5521	$2,200,000	$3,414.62
Hospital District Tax	0.1836	$2,200,000	$403.96	0.1836	$2,200,000	$403.96
BC Assessment	0.0347	$2,200,000	$76.34	0.0347	$2,200,000	$76.34
Municipal Finance Authority	0.0002	$2,200,000	$0.44	0.0002	$2,200,000	$0.44
SUBTOTAL			**$3,895.36**			**$3,895.36**
LOCAL GOVERNMENT SERVICES						
PLANNING & BUILDING			**$448.87**			**$335.65**
RGS	0.0015	$2,200,000	$3.22	0.0015	$2,200,000	$3.22
Heritage	0.0000	$2,200,000	$0.00	0.0000	$2,200,000	$0.00
Planning	0.1740	$2,200,000	$382.80	0.1194	$2,200,000	$262.72
Building Inspection	0.0286	$2,200,000	$62.85	0.0233	$2,200,000	$51.21
Subdivision Servicing (Infrastructure Review)	0.0000	$2,200,000	$0.00	0.0084	$2,200,000	$18.51
PARKS			**$1,119.11**			**$1,148.92**
Okanagan Falls Parks & Recreation	0.4370	$2,200,000	$961.40	0.4370	$2,200,000	$961.40
Regional Parks & Trails	0.0101	$2,200,000	$22.20	0.0101	$2,200,000	$22.20
Cemetery	0.0616	$2,200,000	$135.52	0.0751	$2,200,000	$165.32
ECONOMIC DEVELOPMENT			**$271.07**			**$177.63**
Economic Development	0.1222	$2,200,000	$268.84	0.0797	$2,200,000	$175.40
OK Film	0.0010	$2,200,000	$2.23	0.0010	$2,200,000	$2.23
TRANSPORTATION			**$169.07**			**$169.07**
Area D Transit	0.0719	$2,200,000	$158.17	0.0719	$2,200,000	$158.17
Regional Transit	0.0050	$2,200,000	$10.90	0.0050	$2,200,000	$10.90
SOLID WASTE			**$11.89**			**$11.89**
Waste Management	0.0044	$2,200,000	$9.62	0.0044	$2,200,000	$9.62
Illegal Dumping	0.0010	$2,200,000	$2.27	0.0010	$2,200,000	$2.27
ENVIRONMENTAL SERVICES			**$151.34**			**$151.34**
Destruction of Pests	0.0004	$2,200,000	$0.91	0.0004	$2,200,000	$0.91
Mosquito Control	0.0047	$2,200,000	$10.33	0.0047	$2,200,000	$10.33
Invasive Species	0.0023	$2,200,000	$4.95	0.0023	$2,200,000	$4.95
Environmental Conservation	0.0141	$2,200,000	$30.98	0.0141	$2,200,000	$30.98
Nuisance (Starling)	0.0007	$2,200,000	$1.44	0.0007	$2,200,000	$1.44
OKSIR (land only)	0.0311	$1,700,000	$52.95	0.0311	$1,700,000	$52.95
OBWB	0.0226	$2,200,000	$49.79	0.0226	$2,200,000	$49.79
EMERGENCY SERVICES			**$709.30**			**$654.93**
Fire Protection	0.2895	$2,200,000	$636.94	0.2648	$2,200,000	$582.58
Emergency Planning	0.0185	$2,200,000	$40.69	0.0185	$2,200,000	$40.69
911 Call System (improvements only)	0.0562	$500,000	$28.10	0.0562	$500,000	$28.10
Victim Services	0.0016	$2,200,000	$3.56	0.0016	$2,200,000	$3.56
UTILITY SERVICES			**$61.07**			**$30.00**
Street Lights	0.0278	$2,200,000	$61.07	per parcel	per parcel	$30.00
BYLAW ENFORCEMENT			**$144.01**			**$90.06**
Bylaw Enforcement (includes Noise, Unsightly)	0.0485	$2,200,000	$106.74	0.0240	$2,200,000	$52.79
Business Licensing	0.0000	$2,200,000	$0.00	n/a	n/a	n/a
Animal Control	0.0169	$2,200,000	$37.27	0.0169	$2,200,000	$37.27
ADMINISTRATION SERVICES			**$1,361.21**			**$793.23**
Municipal Administration	0.5406	$2,200,000	$1,189.32	n/a	n/a	n/a
RDOS Administration	0.04936	$2,200,000	$108.60	0.0494	$2,200,000	$108.60
Electoral Area Administration	n/a	n/a	n/a	0.2101	$2,200,000	$462.20
Rural Projects	0.01093	$2,200,000	$24.04	0.0109	$2,200,000	$24.04
Grants in Aid	0.00336	$2,200,000	$7.39	0.0034	$2,200,000	$7.39
Admin fees for RD services	0.01448	$2,200,000	$31.86	0.0846	$2,200,000	$186.21
Admin fees for subset of OK Falls	n/a	n/a	n/a	0.0022	$2,200,000	$4.80
ROADS			**$1,273.54**			
Local Roads	0.5789	$2,200,000	$1,273.54	n/a	n/a	n/a
LIBRARY			**$258.41**			**$224.49**
Library	0.1175	$2,200,000	$258.41	0.1020	$2,200,000	$224.49
LOCAL GOVERNMENT TAXES SUBTOTAL			**$5,978.90**			**$3,787.22**
MUNICIPAL	2.3246	$2,200,000	$5,114.03	n/a	n/a	n/a
RDOS & ORL	0.3563	$2,200,000	$783.83	1.6710	$2,200,000	$3,676.17
Parcel Tax + improvement/land only taxes		$2,200,000	$81.05			$111.05
USER FEES			**$2,000.81**			**$2,000.81**
Recycling & Garbage Collection			$135.00			$135.00
Water - OK Falls			$847.81			$847.81
Sewer - OK Falls			$1,018.00			$1,018.00
LOCAL GOVERNMENT TAX + USER FEE SUBTOTAL			**$7,979.71**			**$5,788.03**
PROVINCIAL TAXES						
Provincial Rural Tax	n/a	n/a	n/a	0.3600	$2,200,000	$792.00
Police Tax	0.1062	$2,200,000	$233.64	0.0962	$2,200,000	$211.64
Surveyor of Taxes	n/a	n/a	n/a			$198.83
PROVINCIAL SUBTOTAL			**$233.64**			**$1,202.47**
TOTAL TAXES						
SCHOOL, HOSPITAL, BC ASSESSMENT & MFA			**$3,895.36**			**$3,895.36**
LOCAL GOVERNMENT TAX + USER FEE			**$7,979.71**			**$5,788.03**
PROVINCIAL			**$233.64**			**$1,202.47**
TOTAL			**$12,108.72**			**$10,885.86**
HOME OWNER GRANT	**NONE**		**$12,108.72**	**NONE**		**$10,885.86**
HOME OWNER GRANT	**REGULAR ($770)**		**$11,338.72**	**REGULAR ($770)**		**$10,115.86**
HOME OWNER GRANT	**ADDITIONAL GRANT ($1,045)**		**$11,063.72**	**ADDITIONAL GRANT ($1,045)**		**$9,840.86**

IMPACT $1,222.86

Tax Comparison - Farm + Residential Property Rolling Hills ($650,000)

PROPERTY LOCATION:	**Rolling Hills**
PROPERTY VALUE:	**$650,000**
PROPERTY FARM LAND VALUE (CLASS 9)	**$40,000**
RESIDENCE (BUILDING) VALUE: (CLASS 1)	**$600,000**
FARM BUILDINGS (CLASS 1)	**$10,000**

SERVICE/TAX CATEGORY	INCORPORATION							RDOS (2024)						
	Farm Tax Rate	Farm Assessm't	**Farm Tax**	Residential Rate	Residential Assessm't	**Residential Tax**	**TOTAL OWING**	Farm Tax Rate	Farm Assessm't	**Farm Tax**	Residential Rate	Residential Assessm't	**Residential Tax**	**TOTAL OWING**
SCHOOL, HOSPITAL, BC ASSESSMENT & MFA														
School tax	7.15	$20,000	**$143.00**	1.5521	$600,000	**$931.26**	$1,074.26	7.15	$20,000	**$143.00**	1.5521	$600,000	**$931.26**	$1,074.26
(School Tax Farm Credit)			**($71.50)**				($71.50)			**($71.50)**				($71.50)
Hospital District Tax	0.1836	$20,000	**$3.67**	0.1836	$600,000	**$110.17**	$113.84	0.1836	$20,000	**$3.67**	0.1836	$600,000	**$110.17**	$113.84
BC Assessment	0.0347	$20,000	**$0.69**	0.0347	$600,000	**$20.82**	$21.51	0.0347	$20,000	**$0.69**	0.0347	$600,000	**$20.82**	$21.51
Municipal Finance Authority	0.0002	$20,000	**$0.00**	0.0002	$600,000	**$0.12**	$0.12	0.0002	$20,000	**$0.00**	0.0002	$600,000	**$0.12**	$0.12
SUBTOTAL			**$75.87**			**$1,062.37**	**$1,138.24**						**$1,062.37**	**$1,138.24**
LOCAL GOVERNMENT SERVICES														
PLANNING & BUILDING							**$130.55**							**$94.59**
RGS	0.0015	$20,000	**$0.03**	0.0015	$600,000	**$0.88**	$0.91	0.0015	$20,000	**$0.03**	0.0015	$600,000	**$0.88**	$0.91
Heritage	0.0000	$20,000	**$0.00**	0.0000	$600,000	**$0.00**	$0.00	0.0000	$20,000	**$0.00**	0.0000	$600,000	**$0.00**	$0.00
Planning	0.1740	$40,000	**$6.96**	0.1740	$600,000	**$104.40**	$111.36	0.1194	$20,000	**$2.39**	0.1194	$600,000	**$71.65**	$74.04
Building Inspection	0.0286	$40,000	**$1.14**	0.0286	$600,000	**$17.14**	$18.28	0.0233	$20,000	**$0.47**	0.0233	$600,000	**$13.97**	$14.43
Subdivision Servicing (Infrastructure Review)	0.0000	$40,000	**$0.00**	0.0000	$600,000	**$0.00**	$0.00	0.0084	$20,000	**$0.17**	0.0084	$600,000	**$5.05**	$5.22
PARKS							**$325.36**							**$277.19**
Okanagan Falls Parks & Recreation	0.4370	$40,000	**$17.48**	0.4370	$600,000	**$262.20**	$279.68	0.4370	$20,000	**$8.74**	0.4370	$600,000	**$262.20**	$270.94
Regional Parks & Trails	0.0101	$20,000	**$0.20**	0.0101	$600,000	**$6.05**	$6.26	0.0101	$20,000	**$0.20**	0.0101	$600,000	**$6.05**	$6.26
Cemetery	0.0616	$40,000	**$2.46**	0.0616	$600,000	**$36.96**	$39.42	0.0000	$20,000	**$0.00**	0.0000	$600,000	**$0.00**	$0.00
ECONOMIC DEVELOPMENT							**$78.84**							**$50.06**
Economic Development	0.1222	$40,000	**$4.89**	0.1222	$600,000	**$73.32**	$78.21	0.0797	$20,000	**$1.59**	0.0797	$600,000	**$47.84**	$49.43
OK Film	0.0010	$20,000	**$0.02**	0.0010	$600,000	**$0.61**	$0.63	0.0010	$20,000	**$0.02**	0.0010	$600,000	**$0.61**	$0.63
TRANSPORTATION							**$47.65**							**$47.65**
Area D Transit	0.0719	$20,000	**$1.44**	0.0719	$600,000	**$43.14**	$44.58	0.0719	$20,000	**$1.44**	0.0719	$600,000	**$43.14**	$44.58
Regional Transit	0.0050	$20,000	**$0.10**	0.0050	$600,000	**$2.97**	$3.07	0.0050	$20,000	**$0.10**	0.0050	$600,000	**$2.97**	$3.07
SOLID WASTE							**$3.35**							**$3.35**
Waste Management	0.0044	$20,000	**$0.09**	0.0044	$600,000	**$2.62**	$2.71	0.0044	$20,000	**$0.09**	0.0044	$600,000	**$2.62**	$2.71
Illegal Dumping	0.0010	$20,000	**$0.02**	0.0010	$600,000	**$0.62**	$0.64	0.0010	$20,000	**$0.02**	0.0010	$600,000	**$0.62**	$0.64
ENVIRONMENTAL SERVICES							**$28.35**							**$28.35**
Destruction of Pests	0.0004	$20,000	**$0.01**	0.0004	$600,000	**$0.25**	$0.26	0.0004	$20,000	**$0.01**	0.0004	$600,000	**$0.25**	$0.26
Mosquito Control	0.0047	$20,000	**$0.09**	0.0047	$600,000	**$2.82**	$2.91	0.0047	$20,000	**$0.09**	0.0047	$600,000	**$2.82**	$2.91
Invasive Species	0.0023	$20,000	**$0.05**	0.0023	$600,000	**$1.35**	$1.40	0.0023	$20,000	**$0.05**	0.0023	$600,000	**$1.35**	$1.40
Environmental Conservation	0.0141	$20,000	**$0.28**	0.0141	$600,000	**$8.45**	$8.73	0.0141	$20,000	**$0.28**	0.0141	$600,000	**$8.45**	$8.73
Nuisance (Starling)	0.0007	$20,000	**$0.01**	0.0007	$600,000	**$0.39**	$0.41	0.0007	$20,000	**$0.01**	0.0007	$600,000	**$0.39**	$0.41
OKSIR (land only)	0.0311	$20,000	**$0.62**	0.0000	$0	**$0.00**	$0.62	0.0311	$20,000	**$0.62**	0.0000	$0	**$0.00**	$0.62
OBWB	0.0226	$20,000	**$0.45**	0.0226	$600,000	**$13.58**	$14.03	0.0226	$20,000	**$0.45**	0.0226	$600,000	**$13.58**	$14.03
EMERGENCY SERVICES							**$231.52**							**$210.38**
Fire Protection	0.2895	$40,000	**$11.58**	0.2895	$600,000	**$173.71**	$185.29	0.2648	$20,000	**$5.30**	0.2648	$600,000	**$158.89**	$164.18
Emergency Planning	0.0185	$20,000	**$0.37**	0.0185	$600,000	**$11.10**	$11.47	0.0185	$20,000	**$0.37**	0.0185	$600,000	**$11.10**	$11.47
911 Call System (improvements only)	0.0000	$0	**$0.00**	0.0562	$600,000	**$33.72**	$33.72	0.0000	$0	**$0.00**	0.0562	$600,000	**$33.72**	$33.72
Victim Services	0.0016	$40,000	**$0.06**	0.0016	$600,000	**$0.97**	$1.04	0.0016	$20,000	**$0.03**	0.0016	$600,000	**$0.97**	$1.00
UTILITY SERVICES							**$17.77**							
Street Lights	0.0278	$40,000	**$1.11**	0.0278	$600,000	**$16.66**	$17.77	per parcel	per parcel				**n/a**	n/a
BYLAW ENFORCEMENT							**$41.56**							**$25.38**
Bylaw Enforcement (Noise, Unsightly)	0.0485	$40,000	**$1.94**	0.0485	$600,000	**$29.11**	$31.05	0.0240	$20,000	**$0.48**	0.0240	$600,000	**$14.40**	$14.88
Business Licensing	0.0000	$40,000	**$0.00**	0.0000	$600,000	**$0.00**	$0.00	n/a	n/a	**n/a**	n/a	n/a	**n/a**	n/a
Animal Control	0.0169	$20,000	**$0.34**	0.0169	$600,000	**$10.16**	$10.50	0.0169	$20,000	**$0.34**	0.0169	$600,000	**$10.16**	$10.50
ADMINISTRATION SERVICES							**$394.71**							**$222.20**
Municipal Administration	0.5406	$40,000	**$21.62**	0.5406	$600,000	**$324.36**	$345.98	n/a	n/a	n/a	n/a	n/a	n/a	n/a
RDOS Administration	0.04936	$20,000	**$0.99**	0.04936	$600,000	**$29.62**	$30.60	0.0494	$20,000	**$0.99**	0.0494	$600,000	**$29.62**	$30.60
Electoral Area Administration	n/a	n/a	**n/a**	n/a	n/a	**n/a**	n/a	0.2101	$20,000	**$4.20**	0.2101	$600,000	**$126.05**	$130.26
Rural Projects	0.01093	$40,000	**$0.44**	0.01093	$600,000	**$6.56**	$6.99	0.0109	$20,000	**$0.22**	0.0109	$600,000	**$6.56**	$6.78
Grants in Aid	0.00336	$40,000	**$0.13**	0.00336	$600,000	**$2.02**	$2.15	0.0034	$20,000	**$0.07**	0.0034	$600,000	**$2.02**	$2.08
Admin fees for RD services	0.01448	$20,000	**$0.29**	0.01448	$600,000	**$8.69**	$8.98	0.0846	$20,000	**$1.69**	0.0846	$600,000	**$50.78**	$52.48
Admin fees for subset of OK Falls	n/a		**n/a**	n/a	n/a	**n/a**	n/a	0.0000	$20,000	**$0.00**	0.0000	$600,000	**$0.00**	$0.00
ROADS							**$370.48**							
Local Roads	0.5789	$40,000	**$23.16**	0.5789	$600,000	**$347.33**	$370.48	n/a	n/a	n/a	n/a	n/a	n/a	n/a
LIBRARY							**$72.83**							**$63.27**
Library	0.1175	$20,000	**$2.35**	0.1175	$600,000	**$70.48**	$72.83	0.1020	$20,000	**$2.04**	0.1020	$600,000	**$61.23**	$63.27
LOCAL GOVERNMENT TAXES SUBTOTAL							**$1,742.96**							**$1,022.41**
MUNICIPAL	2.3246	$40,000	**$92.98**	2.3246	$600,000	**$1,394.73**	$1,487.72	n/a	n/a	**n/a**	n/a	n/a	**n/a**	n/a
RDOS & ORL	0.3563	$20,000	**$7.13**	0.3563	$600,000	**$213.77**	$220.90	1.59	$20,000	**$31.87**	1.5937	$600,000	**$956.19**	$988.07
Parcel Tax + improvement/land only taxes			**$0.62**			**$33.72**	$34.35			**$0.62**			**#VALUE!**	#VALUE!
USER FEES							**$2,225.00**							**$2,225.00**
Recycling & Garbage Collection							$135.00							$135.00
Water - Rolling Hills							$2,090.00							$2,090.00
LOCAL GOV'T TAX + USER FEE SUBTOTAL							**$3,967.96**							**$3,247.41**
PROVINCIAL TAXES														
Provincial Rural Tax (residence exempt)	n/a	n/a	**n/a**	n/a	n/a	**n/a**	n/a	0.5700	$40,000	**$22.80**	0.3600	$0	**$0.00**	$22.80
Police Tax	0.1062	$20,000	**$2.12**	0.1062	$600,000	**$63.72**	$65.84	0.0962	$20,000	**$1.92**	0.0962	$600,000	**$57.72**	$59.64
Surveyor of Taxes	n/a	n/a	**n/a**	n/a	n/a	**n/a**	n/a							$53.68
PROVINCIAL SUBTOTAL							**$65.84**							**$136.12**
TOTAL TAXES														
SCHOOL, HOSPITAL, BC ASSESSM'T & MFA							**$1,138.24**							**$1,138.24**
LOCAL GOVERNMENT SERVICES							**$3,967.96**							**$3,247.41**
PROVINCIAL							**$65.84**							**$136.12**
TOTAL							**$5,172.05**							**$4,521.78**
HOME OWNER GRANT	**NONE**						**$5,172.05**	**NONE**						**$4,521.78**
HOME OWNER GRANT	**REGULAR ($770)**						**$4,402.05**	**REGULAR ($770)**						**$3,751.78**
HOME OWNER GRANT	**ADDITIONAL GRANT ($1,045)**						**$4,127.05**	**ADDITIONAL GRANT ($1,045)**						**$3,476.78**

TAXES - WITH TRANSITION ASSISTANCE INCLUDED, BEFORE HOME OWNER GRANT	EXEMPTION	TOTAL OWING	TRANSITION IMPACT
TOTAL - YEAR 1 WITH TRANSITION	**$1,394.73**	**$3,777.31**	**($744.47)**
TOTAL - YEAR 2 WITH TRANSITION	**$1,115.79**	**$4,056.26**	**($465.52)**
TOTAL - YEAR 3 WITH TRANSITION	**$836.84**	**$4,335.21**	**($186.57)**
TOTAL - YEAR 4 WITH TRANSITION	**$557.89**	**$4,614.15**	**$92.37**
TOTAL - YEAR 5 WITH TRANSITION	**$278.95**	**$4,893.10**	**$371.32**

Municipal Responsibility
Regional Responsibility
Provincial
Other

IMPACT $650.27

Tax Comparison - Business Property ($1,010,000)

PROPERTY LOCATION: **Okanagan Falls**
PROPERTY VALUE (GROSS): **$1,010,000**
PROPERTY VALUE (NET): **$1,000,000**
PROPERTY LAND VALUE: **$450,000**
PROPERTY NET BUILDING VALUE: **$550,000** **net amount after $10,000 exemption (gross value is $560,000)*

SERVICE/TAX CATEGORY	INCORPORATION			RDOS (2024)		
	Business Tax Rate	Business Assessment	TOTAL OWING	Business Tax Rate	Business Assessment	TOTAL OWING
SCHOOL, HOSPITAL, BC ASSESSMENT & MFA						
School tax	3.3900	$1,000,000	$3,390.00	3.3900	$1,000,000	$3,390.00
Hospital District Tax	0.4499	$1,000,000	$449.87	0.4499	$1,000,000	$449.87
BC Assessment	0.0963	$1,000,000	$96.30	0.0963	$1,000,000	$96.30
Municipal Finance Authority	0.0005	$1,000,000	$0.50	0.0005	$1,000,000	$0.50
SUBTOTAL			**$3,936.67**			**$3,936.67**
LOCAL GOVERNMENT SERVICES						
PLANNING & BUILDING			**$499.95**			**$373.79**
RGS	0.0036	$1,000,000	$3.58	0.0036	$1,000,000	$3.58
Heritage	0.0000	$1,000,000	$0.00	0.0000	$1,000,000	$0.00
Planning	0.4263	$1,000,000	$426.30	0.2926	$1,000,000	$292.57
Building Inspection	0.0701	$1,000,000	$70.07	0.0570	$1,000,000	$57.03
Subdivision Servicing (Infrastructure Review)	0.0000	$1,000,000	$0.00	0.0206	$1,000,000	$20.61
PARKS			**$1,246.29**			**$1,279.48**
Okanagan Falls Parks & Recreation	1.0706	$1,000,000	$1,070.65	1.0706	$1,000,000	$1,070.65
Regional Parks & Trails	0.0247	$1,000,000	$24.72	0.0247	$1,000,000	$24.72
Cemetery	0.1509	$1,000,000	$150.92	0.1841	$1,000,000	$184.11
ECONOMIC DEVELOPMENT			**$301.87**			**$197.81**
Economic Development	0.2994	$1,000,000	$299.39	0.1953	$1,000,000	$195.33
OK Film	0.0025	$1,000,000	$2.48	0.0025	$1,000,000	$2.48
TRANSPORTATION			**$188.29**			**$188.29**
Area D Transit	0.1761	$1,000,000	$176.14	0.1761	$1,000,000	$176.14
Regional Transit	0.0121	$1,000,000	$12.14	0.0121	$1,000,000	$12.14
SOLID WASTE			**$13.24**			**$13.24**
Waste Management	0.0107	$1,000,000	$10.72	0.0107	$1,000,000	$10.72
Illegal Dumping	0.0025	$1,000,000	$2.53	0.0025	$1,000,000	$2.53
ENVIRONMENTAL SERVICES			**$143.92**			**$143.92**
Destruction of Pests	0.0010	$1,000,000	$1.01	0.0010	$1,000,000	$1.01
Mosquito Control	0.0115	$1,000,000	$11.50	0.0115	$1,000,000	$11.50
Invasive Species	0.0055	$1,000,000	$5.52	0.0055	$1,000,000	$5.52
Environmental Conservation	0.0345	$1,000,000	$34.50	0.0345	$1,000,000	$34.50
Nuisance (Starling)	0.0016	$1,000,000	$1.61	0.0016	$1,000,000	$1.61
OKSIR (land only)	0.0763	$450,000	$34.34	0.0763	$450,000	$34.34
OBWB	0.0554	$1,000,000	$55.45	0.0554	$1,000,000	$55.45
EMERGENCY SERVICES			**$834.34**			**$773.80**
Fire Protection	0.7093	$1,000,000	$709.32	0.6488	$1,000,000	$648.78
Emergency Planning	0.0453	$1,000,000	$45.31	0.0453	$1,000,000	$45.31
911 Call System (improvements only)	0.1377	$550,000	$75.74	0.1377	$550,000	$75.74
Victim Services	0.0040	$1,000,000	$3.97	0.0040	$1,000,000	$3.97
UTILITY SERVICES			**$68.01**			**$30.00**
Street Lights	0.0680	$1,000,000	$68.01	per parcel	per parcel	$30.00
BYLAW ENFORCEMENT			**$160.33**			**$100.29**
Bylaw Enforcement (Noise, Unsightly)	0.1188	$1,000,000	$118.83	0.0588	$1,000,000	$58.79
Business Licensing	0.0000	$1,000,000	$0.00	n/a	n/a	n/a
Animal Control	0.0415	$1,000,000	$41.50	0.0415	$1,000,000	$41.50
ADMINISTRATION SERVICES			**$1,515.89**			**$883.37**
Municipal Administration	1.3245	$1,000,000	$1,324.47	n/a	n/a	n/a
RDOS Administration	0.1209	$1,000,000	$120.94	0.1209	$1,000,000	$120.94
Electoral Area Administration	n/a	n/a	n/a	0.5147	$1,000,000	$514.72
Rural Projects	0.0268	$1,000,000	$26.77	0.0268	$1,000,000	$26.77
Grants in Aid	0.0082	$1,000,000	$8.23	0.0082	$1,000,000	$8.23
Admin fees for RD services	0.0355	$1,000,000	$35.48	0.2074	$1,000,000	$207.37
Admin fees for subset of OK Falls	n/a	n/a	n/a	0.0053	$1,000,000	$5.34
ROADS			**$1,418.26**			
Local Roads	1.4183	$1,000,000	$1,418.26	n/a	n/a	n/a
LIBRARY			**$287.78**			**$250.00**
Library	0.2878	$1,000,000	$287.78	0.2500	$1,000,000	$250.00
TAXES	**6.5681**	**$1,000,000**	**$6,678.16**	**4.0939**	**$1,000,000**	**$4,233.99**
MUNICIPAL	5.6952	$1,000,000	$5,695.19	n/a	n/a	n/a
RDOS & ORL	0.8729	$1,000,000	$872.90	4.0939	$1,000,000	$4,093.92
Parcel Tax + improvement/land only taxes			$110.08			$140.08
USER FEES			**$2,757.80**			**$2,757.80**
Recycling & Garbage Collection			N/A			N/A
Water - OK Falls			$923.80			$923.80
Sewer - OK Falls			$1,834.00			$1,834.00
LOCAL GOVERNMENT TAX + USER FEE SUBTOTAL			**$9,435.96**			**$6,991.79**
PROVINCIAL TAXES						
Provincial Rural Tax	n/a	n/a	n/a	2.4300	$1,000,000	$2,430.00
Police Tax	0.2602	$1,000,000	$260.19	0.2358	$1,000,000	$235.80
Surveyor of Taxes	n/a	n/a	n/a			$222.28
PROVINCIAL SUBTOTAL			**$260.19**			**$2,888.08**
TOTAL TAXES						
SCHOOL, HOSPITAL, BC ASSESSMENT & MFA			**$3,936.67**			**$3,936.67**
LOCAL GOVERNMENT TAX + USER FEE SUBTOTAL			**$9,435.96**			**$6,991.79**
PROVINCIAL			**$260.19**			**$2,888.08**
TOTAL			**$13,632.82**			**$13,816.54**
HOME OWNER GRANT			**N/A**			**N/A**

IMPACT ($183.72)

Tax Comparison - Industrial Property ($4,060,000)

PROPERTY LOCATION: Okanagan Falls
PROPERTY LAND VALUE (GROSS): $4,060,000
PROPERTY VALUE (NET): $4,050,000
PROPERTY LAND VALUE: $550,000
PROPERTY NET BUILDING VALUE: $3,500,000 **net amount after $10,000 exemption (gross value is $3,510,000)*

SERVICE/TAX CATEGORY	INCORPORATION			RDOS (2024)		
	Light Industrial Tax Rate	Light Industrial Assessment	TOTAL OWING	Light Industrial Tax Rate	Light Industrial Assessment	TOTAL OWING
SCHOOL, HOSPITAL, BC ASSESSMENT & MFA						
School tax	3.3900	$4,050,000	$13,729.50	3.3900	$4,050,000	$13,729.50
Hospital District Tax	0.6243	$4,050,000	$2,528.45	0.6243	$4,050,000	$2,528.45
BC Assessment	0.0963	$4,050,000	$390.02	0.0963	$4,050,000	$390.02
Municipal Finance Authority	0.0007	$4,050,000	$2.84	0.0007	$4,050,000	$2.84
SUBTOTAL			**$16,650.80**			**$16,650.80**
LOCAL GOVERNMENT SERVICES						
PLANNING & BUILDING			**$2,809.94**			**$2,100.85**
RGS	0.0050	$4,050,000	$20.14	0.0050	$4,050,000	$20.14
Heritage	0.0000	$4,050,000	$0.00	0.0000	$4,050,000	$0.00
Planning	0.5916	$4,050,000	$2,395.98	0.4060	$4,050,000	$1,644.37
Building Inspection	0.0972	$4,050,000	$393.82	0.0791	$4,050,000	$320.51
Subdivision Servicing (Infrastructure Review)	0.0000	$4,050,000	$0.00	0.0286	$4,050,000	$115.83
PARKS			**$7,004.64**			**$7,191.19**
Okanagan Falls Parks & Recreation	1.4858	$4,050,000	$6,017.48	1.4858	$4,050,000	$6,017.48
Regional Parks & Trails	0.0343	$4,050,000	$138.93	0.0343	$4,050,000	$138.93
Cemetery	0.2094	$4,050,000	$848.23	0.2555	$4,050,000	$1,034.78
ECONOMIC DEVELOPMENT			**$1,696.65**			**$1,111.77**
Economic Development	0.4155	$4,050,000	$1,682.69	0.2711	$4,050,000	$1,097.82
OK Film	0.0034	$4,050,000	$13.95	0.0034	$4,050,000	$13.95
TRANSPORTATION			**$1,058.25**			**$1,058.25**
Area D Transit	0.2444	$4,050,000	$990.00	0.2444	$4,050,000	$990.00
Regional Transit	0.0169	$4,050,000	$68.25	0.0169	$4,050,000	$68.25
SOLID WASTE			**$74.43**			**$74.43**
Waste Management	0.0149	$4,050,000	$60.23	0.0149	$4,050,000	$60.23
Illegal Dumping	0.0035	$4,050,000	$14.19	0.0035	$4,050,000	$14.19
ENVIRONMENTAL SERVICES			**$674.12**			**$674.12**
Destruction of Pests	0.0014	$4,050,000	$5.70	0.0014	$4,050,000	$5.70
Mosquito Control	0.0160	$4,050,000	$64.63	0.0160	$4,050,000	$64.63
Invasive Species	0.0077	$4,050,000	$31.01	0.0077	$4,050,000	$31.01
Environmental Conservation	0.0479	$4,050,000	$193.88	0.0479	$4,050,000	$193.88
Nuisance (Starling)	0.0022	$4,050,000	$9.03	0.0022	$4,050,000	$9.03
OKSIR (land only)	0.1059	$550,000	$58.24	0.1059	$550,000	$58.24
OBWB	0.0769	$4,050,000	$311.63	0.0769	$4,050,000	$311.63
EMERGENCY SERVICES			**$4,932.50**			**$4,592.23**
Fire Protection	0.9844	$4,050,000	$3,986.69	0.9004	$4,050,000	$3,646.42
Emergency Planning	0.0629	$4,050,000	$254.66	0.0629	$4,050,000	$254.66
911 Call System (improvements only)	0.1911	$3,500,000	$668.86	0.1911	$3,500,000	$668.86
Victim Services	0.0055	$4,050,000	$22.30	0.0055	$4,050,000	$22.30
UTILITY SERVICES			**$382.26**			**$30.00**
Street Lights	0.0944	$4,050,000	$382.26	per parcel	per parcel	$30.00
BYLAW ENFORCEMENT			**$901.12**			**$563.68**
Bylaw Enforcement (Noise, Unsightly)	0.1649	$4,050,000	$667.85	0.0816	$4,050,000	$330.41
Business Licensing	0.0000	$4,050,000	$0.00	n/a	n/a	n/a
Animal Control	0.0576	$4,050,000	$233.27	0.0576	$4,050,000	$233.27
ADMINISTRATION SERVICES			**$8,519.93**			**$4,964.93**
Municipal Administration	1.8380	$4,050,000	$7,444.06	n/a	n/a	n/a
RDOS Administration	0.1678	$4,050,000	$679.72	0.1678	$4,050,000	$679.72
Electoral Area Administration	n/a	n/a	n/a	0.7143	$4,050,000	$2,892.94
Rural Projects	0.0372	$4,050,000	$150.48	0.0372	$4,050,000	$150.48
Grants in Aid	0.0114	$4,050,000	$46.28	0.0114	$4,050,000	$46.28
Admin fees for RD services	0.0492	$4,050,000	$199.39	0.2878	$4,050,000	$1,165.49
Admin fees for subset of OK Falls	n/a	n/a	n/a	0.0074	$4,050,000	$30.02
ROADS			**$7,971.18**			
Local Roads	1.9682	$4,050,000	$7,971.18	n/a	n/a	n/a
LIBRARY			**$1,617.42**			**$1,405.11**
Library	0.3994	$4,050,000	$1,617.42	0.3469	$4,050,000	$1,405.11
TAXES	**9.1149**	**$4,050,000**	**$37,642.43**	**5.6814**	**$4,050,000**	**$23,766.57**
MUNICIPAL	7.9035	$4,050,000	$32,009.29	n/a	n/a	n/a
RDOS & ORL	1.2114	$4,050,000	$4,906.04	5.6814	$4,050,000	$23,009.47
Parcel Tax + improvement/land only taxes			$727.10			$757.10
USER FEES			**$1,394.64**			**$1,394.64**
Recycling & Garbage Collection			n/a			n/a
Water - OK Falls			$1,394.64			$1,394.64
LOCAL GOVERNM'T TAX + USER FEE SUBTOTAL			**$39,037.07**			**$25,161.21**
PROVINCIAL TAXES						
Provincial Rural Tax	n/a	n/a	n/a	2.7300	$4,050,000	$11,056.50
Police Tax	0.3611	$4,050,000	$1,462.37	0.3272	$4,050,000	$1,325.16
Surveyor of Taxes	n/a	n/a	n/a			$1,247.74
PROVINCIAL SUBTOTAL			**$1,462.37**			**$13,629.40**
TOTAL TAXES						
SCHOOL, HOSPITAL, BC ASSESSMENT & MFA			**$16,650.80**			**$16,650.80**
LOCAL GOVERNM'T TAX + USER FEE SUBTOTAL			**$39,037.07**			**$25,161.21**
PROVINCIAL			**$1,462.37**			**$13,629.40**
TOTAL			**$57,150.25**			**$55,441.41**
HOME OWNER GRANT			**n/a**			**n/a**

IMPACT $1,708.83

Implementation Overview

The Implementation Overview Sheet was developed for presentation to the Okanagan Falls Incorporation Study Committee at its meeting on May 28, 2024. The sheet was prepared using information available at the time of writing. Further changes will be made if new information becomes available.

This Overview Sheet provides information on what would happen if a referendum proceeds, not because it is assumed that will occur, but to provide information to the Committee and residents on the process to expect if that direction is ultimately recommended by the Committee and RDOS, and accepted by the Province. Understanding what would happen under all scenarios is part of providing the Committee and residents with a fulsome understanding of the process.

➢ What are the next steps in the Study?

The presentation of all the Service Sheets, Issue Sheets, and a 7-year budget (capital and operating) marks the conclusion of the initial analysis phase of the Incorporation Study.

Phase 2 of the study involves taking the results of the analysis, creating public information materials, and engaging with the public through mailouts, public events, meetings and panels to ensure residents of the study area have the opportunity to learn about the impacts and have their questions answered.

At the conclusion of Phase 2, the Incorporation Study Committee will decide if it is satisfied that residents have had sufficient opportunity to learn and become informed about the options. Once satisfied, the Committee will be expected to make a recommendation to the RDOS Board of Directors on the matter of an incorporation referendum. It is anticipated that the Committee will be in a position to make that decision at the beginning of 2025 if not earlier.

➢ Who decides if there will be a referendum?

Once the Committee makes its recommendation on whether a referendum be held, the RDOS Board of Directors will be expected to make its own recommendation on the matter, informed by the Committee's recommendation, to the Ministry of Municipal Affairs.

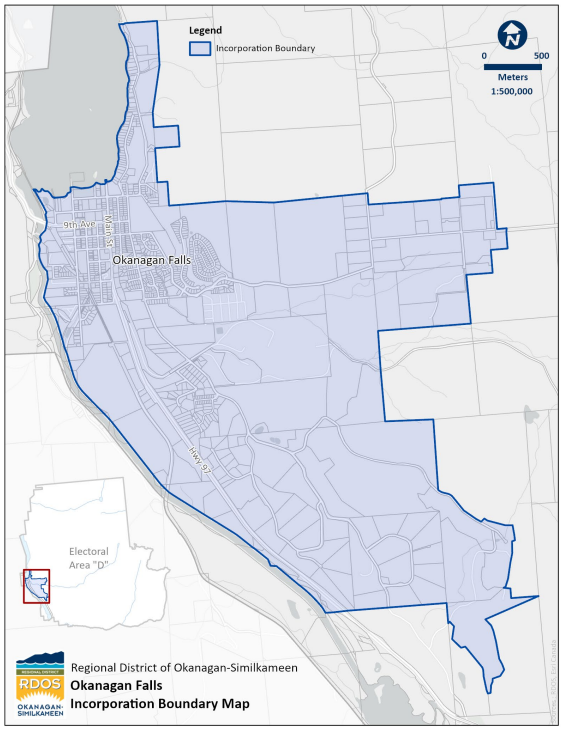
If the RDOS Board recommended that a referendum be held, and if the Ministry chose to accept the recommendation and proceed to referendum, a vote would be held for electors within the Study Area. A date would be set for the referendum consistent with the legislative requirements for notice, mail-in ballots, etc. The earliest timing for a referendum would be spring 2025.

➢ What happens in a referendum?

A referendum is the process by which electors get to decide the outcome of an issue. People who are residents or own property within the Incorporation Study Area (Figure 1) and are eligible to vote in municipal elections (see requirements below) would be able to vote in the referendum. The referendum would include a single question that asked whether residents want incorporation to proceed. The question would be decided by a simple majority; whichever response (yes or no) received more than 50 per cent of the votes cast. The result would be determined by those who voted; there would be no minimum turnout required, or need for the total number of votes cast to represent a pre-set percentage of the eligible voters.

As with all local elections, there would be advance polling available prior to the referendum date for those who could not vote on the referendum date. One polling station would be offered on the voting day, and mail-in ballots would also be available.

Figure 1: Incorporation Study Area



If a referendum were set, the referendum date and all relevant information for voting, including advance polls, dates, polling stations and instructions for requesting and submitting mail-in ballots, would be published on the RDOS website, in Skaha Matters and will be widely advertised in the community.

➢ Who would be eligible to vote in a referendum?

In the event that a referendum on incorporation were scheduled, all eligible voters that are residents within the Incorporation Study Area would be able to vote. There would be no need for voters to pre-register; registration of qualified electors would take place at the time of voting. At the time of voting eligible voters would be required to make a declaration that they meet the following requirements:

- 18 years of age or older on voting day
- Canadian citizen
- resident of BC for at least 6 months immediately before the day of registration
- resident of the Incorporation Study Area OR
- registered owner of real property in the Incorporation Study Area for at least 30 days immediately before the referendum date, and
- not disqualified under the *Local Government Act* or any other enactment from voting and not otherwise disqualified by law.

Resident electors would be required to produce two pieces of identification (at least one with a signature). Picture identification is not necessary. The identification must prove both residency and identity.

Non-resident property electors are people who own property within the Incorporation Study Area (at least 30 days prior to the referendum date), but are not residents. Non-resident property electors must live in BC, and produce two pieces of identification (at least one with a signature) to prove identity, provide proof that they are entitled to register in relation to the property. Where properties are owned by more than one non-resident owner, only one owner can vote. Voters in that instance must have written consent from a majority of the property owners confirming they are the one owner eligible to vote on behalf of the ownership group. In the event of a referendum, forms would be made available online at www.rdosregionalconnections.ca or in-person at the RDOS office.

➢ What are mail-in ballots?

Mail-in ballot packages are an option for voting in the RDOS. If a referendum were scheduled, mail-in ballots would be requested by filling out an Application for Mail-In Ballot Package form available from the RDOS – either online (www.rdosregionalconnections.ca) or in-person at the RDOS office (101 Martin Street, Penticton), and providing the information required

(name, address, property information, method of mail ballot package delivery, identification, etc.). Additional information would be shared about how and when mail ballots must be received by the Chief Election Officer once a referendum is scheduled. The mail ballot packages contain instructions on how to complete and return the mail ballot.

➢ Who would NOT be eligible to vote in a referendum?

Residents who live outside the Incorporation Study Area (elsewhere in Area "D" such as Skaha Estates, Heritage Hills, Lakeshore Highlands, Vaseux Lake) and do not own property within the Study Area would not be eligible to vote in an incorporation referendum. Others who would not be eligible include:

- People who are permanent residents in another province, even if they own property within the Incorporation Study Area
- Residents who are under the age of 18
- Corporations. No corporation is entitled to be registered as an elector or have a representative registered as an elector

A person cannot vote in any local elections, including an incorporation referendum (as either a **resident elector** or a **non-resident property elector**) when that person:

- has been convicted and sentenced for an indictable offence and are in custody; or,
- has been found guilty of an election offence, such as intimidation or vote-buying; or,
- does not otherwise meet voter eligibility requirements.

➢ What if the majority of electors who voted, voted no (against incorporation)?

If incorporation is not desired by a majority of those who vote in a referendum, then incorporation will not proceed, and the Incorporation Study Area will continue to be a part of Area "D" within the RDOS. Residents will not see any changes as a result of the referendum, and the area will continue to be represented by a single electoral area director (Area "D" director) on the RDOS Board of Directors.

➢ What if the majority of electors who voted, voted yes (for incorporation)?

If incorporation were desired by a majority of those who voted, the Ministry of Municipal Affairs would present the Letters Patent[1] to Cabinet to incorporate the new municipality. Letters Patent are formal pieces of legislation that outline the boundary and servicing arrangements of every local government in the province. Cabinet, through a document called an Order in Council (OIC), approves municipal incorporation.

The Letters Patent will document the service arrangements and the transition for services from the RDOS to a new municipality, and set up an interim structure to help establish the municipal corporation. An election would be held to identify a Council to guide the municipality until the next scheduled municipal election in October 2026.

➢ Does the Committee have input into the Letters Patent?

If the Ministry and Cabinet agree to a referendum, the Ministry prepares draft Letters Patent in advance of a referendum vote. There are some aspects of the Letters Patent that the Ministry may seek guidance on from the Committee at the conclusion of the Incorporation Study, based on the Committee's understanding of the community preferences and issues. At that time the Committee will have had the benefit of hearing from and engaging with the community throughout the summer and fall.

Topics that the Committee may want to share input and guidance upon include:

[1] The Letters Patent will be developed in draft form prior to the referendum vote

- Transitional provisions that the Committee considers warranted based on feedback heard from the community with respect to governance, such as advisory committees
- Guidance on the classification of the municipality as a Town or a District
- Guidance on the size of the Council (5 or 7 members)

Governance

During the analysis phase the potential for advisory committees to assist in ensuring broader input on services that are provided beyond the municipal boundaries, or in instances where the local area services are impacted, was discussed with the Committee. In particular, the Okanagan Falls Recreation service was discussed, due to the current service area that extends well beyond the proposed Incorporation Study Area. It was assumed for the purposes of the analysis that the Recreation Service would be provided by the municipality, but that the municipality would continue to serve the current service area (including areas outside the municipality). Where electoral areas contribute toward a service provided by a municipality, there is often a joint committee created to provide the residents of the electoral area with a voice in the service and service delivery decisions. The desire for specific advisory bodies such as a Recreation Committee or Commission may be something the Committee wants to identify as input into the Letters Patent.

Similarly, given that incorporation would involve the dissolution of the Rolling Hills Waterworks improvement district, and that the new municipality would encompass two other distinct water service areas, the Committee may also want to consider recommending the creation of a water users advisory committee with representatives from each of the three local water service areas, to help ensure input from ratepayers of each of the three systems, and resolve issues regarding those separate local area services moving forward.

Municipal Classification

Section 10(1) of the *Local Government Act* identifies the system of classification that applies to new municipalities. As per that section, municipalities with more than 2,500 residents and fewer than 5,000 are classified as towns. Section 10(1)(d) of the *Act*, however, explains that if the area to be incorporated is greater than 800 hectares and has an average population density of fewer than five persons per hectare, the municipality must be incorporated as a district municipality. The Okanagan Falls Incorporation Study Area has both of these attributes, and would therefore be designated a district municipality.

Finally, section 10(3) states that despite subsection (1), if the "Lieutenant Governor in Council considers it to be in the public interest to do so, a municipality may be incorporated in another classification provided for in this Act." This authority granted to Cabinet typically results in the province seeking input from the Committee, on whether, if incorporated, the resulting municipality should be referred to as a town instead of as a district municipality (the default classification).

In almost all respects, towns and district municipalities operate with the exact same authorities, under the exact same rules and regulations. One difference, however, relates to the regulation of drainage. While all municipalities may regulate drainage, section 639 of the *Local Government Act* gives district municipalities the power to collect water from any road using drains or ditches, and to discharge the water into the most convenient natural waterway or watercourse. The same section extends some protection to district municipalities against claims for damages related to drainage.

A second difference concerns the size of council assigned, by default, to each type of municipality.

Size of Council

Section 118(1) of the *Community Charter* sets out the size of the municipal council for different types of municipalities. The section notes, specifically, that unless otherwise provided by letters patent:

- a city or district municipality with fewer than 50,000 people shall have a council of one mayor and six councillors
- a village or town shall have a council of one mayor and four councillors

Subsection (1) notwithstanding, the municipal council once formed may, by bylaw, change the size of council to make it larger or smaller than that which is set out at the time of incorporation.

The choice of classification (i.e., town or district municipality) would automatically determine the size of the municipal council unless the letters patent established by Cabinet (on the advice of the Ministry) stated otherwise. Input from the Committee could be provided to help the Ministry appreciate any reason to depart from the classification-determined size.

A smaller council of five may be preferred by community members who wish to minimize the cost — or, more accurately, the perception of cost — associated with governance and administration. The actual cost of two additional council members would not be significant; however, the choice of a small council may be considered as a demonstration of efficient, low-cost government. The analysis and administrative costs referenced within the *Administration Services Sheet* adopted by the Committee, and in the draft budget, assumes a five-member council.