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REPORT TO THE CAPITAL REGIONAL DISTRICT BOARD
MEETING OF WEDNESDAY, JULY 09, 2025

SUBJECT **CAO Quarterly Progress Report No. 2, 2025**

ISSUE SUMMARY

To provide the Board with a quarterly update on Corporate Activities and Initiatives, progress made on the 2023-2026 Board and Corporate Priorities, Capital and Operating Budget Variances, and People, Safety & Culture statistics up to June 30, 2025.

BACKGROUND

In February 2023, the Board approved the *CRD Board Strategic Priorities 2023-2026* (the "*Board Priorities*") that identifies five strategic priorities with 17 initiatives to be advanced over the four-year term. The Board Priorities Dashboard tracks progress on the Board and Corporate strategic priorities and will be presented quarterly to the Board. Core service priorities are prepared and reviewed annually in departmental Service Plans in alignment with Board and Corporate Priorities, with corresponding KPIs and other service information that is approved by the Board. The Capital Regional District (CRD), Capital Regional Hospital District (CRHD) and Capital Region Housing Corporation (CRHC) Financial Plans are reviewed and approved annually, and staff have developed a quarterly variance report to highlight differences between budget and actual expenditures on operating budgets and capital projects over $500,000. An update on non-confidential people, safety and culture matters, including labour relations and workforce trends is also included in this report.

DISCUSSION

Corporate Activities and Initiatives

Appendix A highlights some corporate activities and initiatives in the last quarter and a few photographs have been included to represent announcements and events that occurred in the quarter.

At the CRD, we believe our people are our greatest strength and that's the foundation of our Employee Recognition and Service Program. Each year, employees celebrating 5, 10, and 15 years of service are acknowledged at the departmental level by their managers, in appreciation of the valuable contributions they've made over the years. Longer service milestones including 20, 25, 30, and 35+ years are honoured through a dedicated career service recognition event, which took place this year on April 29, 2025.

On May 15, 2025, the SȾÁUTW̱ (Tsawout) First Nation signed a Memorandum of Understanding (MOU) with the CRD, formalizing their government-to-government relationship. By outlining priority topics for collaboration and principles for working together, this MOU will directly support the creation of new processes for respectful and reciprocal government-to-government decision-making.

The Hartland Renewable Natural Gas Facility opening took place on May 22, 2025. The CRD, working together with FortisBC and Waga Energy Canada, has started producing Renewable Natural Gas (RNG) from biogas gas captured at the Hartland Landfill. The RNG is injected into FortisBC's gas system. The $32 million Hartland Landfill RNG facility is Vancouver Island's first RNG facility and is designed to produce 360,000 gigajoules of RNG annually, reducing the capital

region's greenhouse gas emissions by up to 475,000 tonnes of carbon dioxide over the next 25 years.

On June 12th, CRD exempt managers gathered for a full-day, in-person session that that featured new manager introductions, project and initiative updates, and, for the first time, a CRD Managers Leadership Panel. The panel brought together six managers from across departments and at varying stages of their leadership journeys; from new managers to a general manager. This engaging session was a valuable addition to the day, offering participants the chance to hear a wide range of leadership experiences, insights, and practical advice.

On June 10, 2025, the Island Corridor Foundation (ICF) coordinated a Hirail Trip with CRD Directors in support of the shared vision project that the CRD is participating in and as an opportunity to view the corridor and the rail infrastructure between View Royal and Shawnigan Lake. ICF will be a participant in the upcoming regional transportation planning discussions. The presentation on the screen is a photo that was taken at the lunch stop with the Malahat "Tunnel Hill" tunnel in the background.

On June 20, 2025, Royal Roads University, in collaboration with partner organizations including the CRD, hosted a community celebration in honour of National Indigenous Peoples Day. This annual event invites community members to witness the traditional canoe landing protocol, enjoy performances by Indigenous artists and musicians, explore guided nature walks, and support local Indigenous vendors. As a proud partner, the CRD hosted a Regional Parks outreach booth featuring educational and culturally appropriate craft activities, while also highlighting our Indigenous Perspectives programming. In addition to event promotion and planning efforts, the CRD provided a monetary donation.

June is Pride Month, a vibrant celebration of love, inclusion, and community. On June 24, CRD employees came together to decorate this year's float in preparation for the Victoria Pride Parade happening on Sunday, July 6, 2025. The CRD is proud to take part in this meaningful event hosted by the Victoria Pride Society. On July 6, the CRD will be participating to celebrate and stand in solidarity with Gender, Sexuality, and Relationship Diverse members across the regional district.

Board Priorities and Corporate Plan Initiatives

In April 2023, the CRD Board approved the CRD 2023 – 2026 Corporate Plan (the Corporate Plan) that identifies 134 initiatives to be advanced over the four-year term. Progress on the Board Priorities and Corporate Plan initiatives from January 2023 to date is reflected in Progress Report Q2, 2025, as Appendix B. The "Comments" section provides a summary of completed actions as well as any issues or problems that have arisen that may impact progress on the priority. The "Next Steps" section identifies future planned actions and associated timing. Attached as Appendix C is the Board Priorities Dashboard Summary of Completed Actions.

Board Advocacy

The CRD Board approved Advocacy Strategy, attached as Appendix D, forms the basis for advocacy initiatives. An Advocacy Dashboard based on the Board's Strategic Priorities for 2023 - 2026 has been prepared which tracks the ongoing advocacy work being done by the CRD Board, partners, and staff.

Progress on advocacy is reflected in the Advocacy Dashboard Progress Report Q2, 2025 as Appendix E.

Operating Variance Financial Report – Q1, 2025

The Financial Operating Variance Report details the quarterly operating variance, providing actual results and annual forecasts for services with an annual budget greater than $1.5 million. The report lags by one quarter to allow time for financial reconciliation prior to reporting. These services constitute approximately 88% of the consolidated financial plans for the CRD, CRHD, and CRHC.

The amount of budget expended through the quarter will vary from service to service, depending on planned expenditures, seasonality, and the timing of the transactions. Budgeted revenue can also fluctuate by quarter. For example, requisition funding is received in Q3, while utilities, landfill, and recreation services sales revenue is earned throughout the year and influenced by seasonal trends.

The quarterly Financial Operating Variance Report (Appendix F) highlights highlights the percentage of the annual budget that has been expended to date, for both revenue and expenses, throughout 2025.

Capital Regional District

The quarterly and year-end forecasts indicate the majority of services are on track and aligned with the annual budget, funding essential community services such as water, wastewater management, and solid waste disposal.

Notable variances include:

- Core Area Wastewater Operations experienced increased higher residuals and biosolids disposal costs, which will likely continue the rest of the year. A budget amendment was approved in Q2, where the additional cost will be funded by the operating reserve;
- Salary savings across various service areas due to challenges in hiring and temporary vacancies.

Capital Regional Hospital District

The report highlights minor savings resulting from the deferral of feasibility studies, lower debt servicing costs, and lower maintenance costs forecasted on The Summit, 950 Kings and Oak Bay Lodge properties.

Capital Region Housing Corporation

The actuals for CRHC are presented by portfolio and reflects the estimated cost savings and revenue variances forecasted at the end of Q1. Minor savings are anticipated, primarily due to some salary savings and the timing of mortgage payment for Caledonia which is scheduled to open in August 2025. While the mortgage charges were originally budgeted to begin in Q3, actual payments will now commence in Q4.

Specific details on CRD, CRHD and CRHC expense and revenue forecasts are outlined in Appendix F.

Capital Variance Financial Report – Q1, 2025

The Capital Variance Financial Report (Appendix G) highlights variances between actual expenditures and both the quarterly and annual capital budgets for all entities (CRD, CRHD and CRHC). The report is current to the end of Q1 and includes all capital projects with a budget greater than $0.5 million.

The Capital Plan is budgeted on a quarterly basis, reflecting the scope and schedule of each initiative. Forecasts are also updated each quarter to improve accuracy and provide more detailed updates as projects progress and tenders are finalized. As the year advances and tenders are awarded, capital activity and forecast precision are expected to increase.

Capital Regional District

In 2025, the CRD is forecasting to come under its Capital budget due to delays in Integrated Water Services projects and Parks, Recreation and Environmental Services. Capital expenditures on projects greater than $0.5 million totaled $11.8 million in Q1, 41% below Q1 budgeted costs of $19.9 million. The $8.1 million variance can be largely attributed to:

- Delay in construction due to design and contract approvals and building permit issuance on the Goldstream Field Office, accounting for $2.2 million (Regional Water);
- Timing of Sooke Lake & Deception Water Supply Area dam upgrades and improvements , now expected to progress later in 2025, contributing $0.9 million (Regional Water);
- Facility commissioning and final construction of the RNG Optimization project began in Q1, with completion deferred to later in 2025, contributing $0.7 million (Environmental Resource Management);
- Delayed timing of the Mount Tolmie Tank Structural and Infiltration Improvements project, now expected for completion in 2026, contributing $0.6 million (Regional Water); and
- Timing of the Cell 1, 2 & 3 Transition Liner at Hartland Landfill, projected to be completed late in 2025, contributing $0.5 million (Environmental Resource Management).

Other variance contributors include construction delays for the Saanich Peninsula Water System Upgrade, delay in procurement of supplies for the Schooner Way Trail on Pender Island, equipment delivery delay and grant funding agreement for the Regional electric vehicle charging infrastructure, and timing adjustments for Aggregate Stockpile Cover for Hartland Landfill.

Capital Regional Hospital District

As of Q1, no capital spending has occurred.

Capital Region Housing Corporation

Capital expenditures on projects greater than $0.5 million totaled $6.4 million in Q1, in line with forecast. Projects are forecasted to remain on plan for the remainder of 2025, with the exception of the Caledonia redevelopment. A $4.0 million budget amendment will be required to complete the redevelopment, addressing escalating material costs, increased borrowing costs and the unanticipated remediation of an isolated area of contaminated soils within the property.

People, Safety & Culture

Appendix H provides an analysis of current and emerging trends in workforce composition, turnover, promotions, absenteeism and occupational health and safety. The CRD continuously monitors human resource organizational health, and proactively modifies and adapts its People, Safety & Culture programs and systems where trends may show challenges arising.

The CRD continues to experience increased pressures associated with economic conditions, a highly competitive labour market, and a steady number of retirements, especially in areas requiring specialized labour. The CRD has implemented significant employment engagement and work strategies, including comprehensive workforce planning and impactful talent acquisition and

outreach strategies, as part of our comprehensive People, Safety & Culture Strategic Plan to aid in ensuring we attract and retain a high caliber workforce. We also continue to modernize the work environment through the Alternative Work Options (AWO) program (earned time off and/or compressed work week alternatives), hybrid work from home, and workplace flexibility initiatives.

Aligned with the Corporate Plan and Board Strategic Priorities, a comprehensive People, Safety & Culture Strategic Plan has been developed and implemented for 2024-2027. This Plan includes significant efforts and actions on enhancing efforts around our people and culture. Included in the Plan are robust strategies and outcomes around: Equity, Diversity, Inclusion and Accessibility; Organizational Capacity; Talent Excellence; Employee Experience and Recognition; Talent Acquisition; and People, Safety and Culture Excellence. These activities ensure the organization is supported in this key service area, and the CRD remains competitive and is an employer of choice in the competitive market.

Since implementation in mid-2023, approximately 80% of eligible CRD employees have elected to participate in the AWO, hybrid work from home, and/or workplace flexibility programs. These programs build upon our flexibility initiatives of:

- providing employees with greater flexibility and work life balance, which in turn supports the retention of our employees and ensures the CRD is a competitive employer who takes into consideration employee circumstances including diversity, equity and inclusion, employee engagement, satisfaction, health, and wellness;
- ensuring organizational and business needs are being met and are effective and efficient; and
- contributing to the CRD's climate action goals regarding sustainability including the reduction of CO2 emissions by decreasing work related travel.

The AWO and workplace flexibility initiatives have had a positive impact in our employee engagement and recruitment initiatives, and employee turnover is approximately three-quarters of that of years prior to the implementation of our program. In addition, and based on regional census journey calculations, the hybrid work from home arrangements have had a direct and positive impact on the CRD regional transportation goal of reducing congestion in the morning and afternoon peak periods by upwards of 25,000 trips since program implementation (5,200 for 2025 to date). We will continue to monitor the program on a regular basis to ensure the core targets are being met and maintained.

The CRD's proactive and positive focus on workplace health and safety remains a top of priority, and the CRD's comprehensive occupational health and safety (OHS) strategy, which is aligned with OHS best practice standards, meets or exceeds requirements of the WorkSafeBC approved municipal Certificate of Recognition (CoR) program. The CRD continues to experience a positive (merit) situation with WorkSafeBC which, when combined with our CoR program is resulting in a 47.6% better-than-industry Employer Rating Assessment and 47.6% premium reduction over industry base rates.

In 2024, the CRD successfully completed its external 2024 Certificate of Recognition (CoR) recertification audit with a score of 95%. The CRD is currently conducting the 2025 BCMSA-approved internal audit which will be complete by September, 2025. The next external audit is in 2027, and in 2026 the CRD conducts another BCMSA-approved internal audit.

CONCLUSION

The CAO Quarterly Progress Report No. 2, 2025 provides the Board with a quarterly update on Corporate Activities and Initiatives, progress made on the 2023-2026 Board and Corporate Priorities, Capital and Operating Budget Variances, and People, Safety & Culture statistics up to June 30, 2025.

RECOMMENDATION

There is no recommendation. This report is for information only.

Submitted by:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

ATTACHMENT(S)

Appendix A: Photographs of Corporate Activities and Initiatives
Appendix B: Board Priorities Dashboard Progress Q2, 2025
Appendix C: Board Priorities Dashboard – Summary of Completed Actions
Appendix D: Capital Regional District Advocacy Strategy
Appendix E: Advocacy Dashboard Progress Q2, 2025
Appendix F: Operating Variance Financial Report Q1, 2025
Appendix G: Capital Variance Financial Report Q1, 2025
Appendix H: People, Safety & Culture Trends

2025 Career Service Awards



Memorandum of Understanding with SȾÁUTW _ (Tsawout) First Nation



Hartland Renewable Natural Gas Facility Opening



CRD Exempt Managers' Meeting



Island Corridor Foundation/CRD Hirail Trip



National Indigenous Peoples Day & History Month



Pride Month



Board Priorities Dashboard

Making a difference...together

Transportation

Residents have access to convenient, green and affordable multi-modal transportation systems that enhance livability.

CONDITION LEGEND

- Proceeding as planned
- Potential or emerging issue
- Issue has arisen
- Timing has changed

Board Initiatives	Status & Condition			Resolutions	Comments	Next Steps	
	Not Started	In Progress	Completed			Action	Timing
1a Improve regional connectivity and safety across transportation modes		ℹ		***Board, June 11, 2025***	Staff have started preparations to support the development of a new Regional Transportation Plan. The Regional Transportation Plan outlines the regional multi-modal network and gives policy direction and actions. The current plan was published in 2014. The Island Rail Corridor visioning work continues. Several directors and the Chief Administrative Officer participated in the CRD Hirail Trip on June 10th. An expansion to the Piers Island dock was completed in February 2025. ***Media Release***: CRD Traffic Safety Commission Cst. Sarah Beckett Memorial Scholarship (May 23, 2025)	• Support advocacy requests for investments in multi-modal infrastructure and services • Report on interim options and implications regarding the use of rigid bollards based on findings from the regional trestles renewal and trails widening and lighting project • Complete a multi-use trail safety enhancement study to examine opportunities to improve user safety on the regional trail network • Construct two bus shelters on Salt Spring Island	• *Ongoing* • *Q3 2025* • *~~Q2 2025~~ Q3 2025* • *Q3 2025*

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	Not Started	In Progress	Completed			Action	Timing
1b Support investments, expansion and equitable access to active and low carbon transportation		ℹ			Staff have started preparations for the transition of the Regional Trails into the management of the Regional Transportation Service. Work is progressing as planned on the CRD's Ready Step Roll Sustainable School Commute Planning initiative. For the 2024 cohort, draft action plans are currently being reported. The 2025 cohort of schools has been selected, and work is now advancing. Construction of the Rainbow Road sidewalk and pedestrian path has been deferred to 2027 as grant funding was not secured. Staff plan to reapply for grant funding next year with a revised project plan that includes Jackson Avenue and McPhillips Avenue. Construction on the Pender Island Schooner Way Active Transportation Project Phase 1 is expected to begin in June 2025. The project is expected to be complete by early 2026 or sooner. ***Media Release***: Capital Regional District reports on grant funding for the Electoral Areas (May 26, 2025)	‣ Report back on Feasibility study for Salt Spring Island Regional Trail options ‣ Complete installation of two additional EV chargers at Witty's Lagoon Regional Park – Sitting Lady Falls ‣ Complete Merchant Mews Trail ‣ Complete Kanaka Connector Trail	‣ ~~*Q2 2025*~~ *Q4 2025* ‣ *Q3 2025* ‣ *Q3 2025* ‣ *Q3 2025*

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Board Initiatives	Status & Condition			Resolutions	Comments	Next Steps	
	Not Started	In Progress	Completed			Action	Timing
1c Present options for changes in governance for transportation in the region, including the Electoral Areas		✓		***Board, June 11, 2025***	The Board has approved the bylaw to establish the Regional Transportation Service on June 11, 2025. The bylaw was adopted after receiving approval of the electors through a regional alternative approval process. ***Media Release***: Regional Transportation Service Bylaw Approved (June 11, 2025) ***Media Release***: CRD launches Alternative Approval Process for the proposed Regional Transportation Service (April 3, 2025) The results of a study of regional transportation governance and operating model options was presented at the Transportation Committee meeting of June 25, 2025. A follow-up implementation report is planned for September 2025. Staff engaged the Traffic Safety Commission on long-term governance and coordination with a new Regional Transportation Service.	Report back on transportation service governance implementation	*Q3 2025*

Board Priorities Dashboard

Housing

Residents have access to affordable housing that enhances livability.

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CONDITION LEGEND

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Board Initiatives	Status & Condition			Resolutions	Comments	Next Steps	
	Not Started	In Progress	Completed			Action	Timing
2a Increase supply of affordable, inclusive and adequate housing in the region		✓		***Board, June 11, 2025***	After evaluating funding options, on June 11, 2025, the CRD Board directed staff to prepare and launch an application to the BC Housing Community Housing Fund with the Capital Regional Housing Corporation as the lead proponent for the housing project at at 280 Georgeson Bay Road on Galiano Island (Thuthiqut Hulelum' Housing Project). Staff were also directed to consider a future property management agreement with the Galiano Affordable Living Initiative. The Rural Housing Pilot Program (RHP) is underway. ***Media Release***: CRD seeks expressions of interest for new Rural Housing Program Pilot Project Grants (April 15, 2025) Pandora, a new 21-storey building at 926/930 Pandora Avenue, with 158 affordable rental homes, 47 supportive homes and a community space expected to include childcare services, was officially announced May 3, 2025. ***Media Release***: Nearly 300 new homes coming to Victoria (May 3, 2025)	• Caledonia to be completed • Campus View to begin development • Village on the Green in Victoria to begin development • Continue advancing the RHP by hiring a Rural Housing Coordinator, promoting the RHP Funding Program and evaluating applications, awarding funds and administering the program.	• *Q3 2025* • *Q3 2025* • *Q3 2025* • *Q3 2025*

Board Priorities Dashboard

Climate Action & Environment

Progress on adaptation, reduced greenhouse gas emissions and triple-bottom line solutions that consider social, environmental and economic impacts.

Making a difference...together

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Board Initiatives	Status & Condition			Resolutions	Comments	Next Steps	
	Not Started	In Progress	Completed			Action	Timing
3a Maximize solid waste diversion and resource recovery from waste materials		✓		› *Board, May 14, 2025*	Published 2024 Solid Waste Management Plan Progress Report, reporting a per capita disposal rate of 338 kg/capita. Extended Hartland Expanded Hours Pilot. Began work with consultants to develop Waste and Recycling Sorting Area, Space, Access & Source Separation resources for residential and commercial buildings Hosted a Hartland Neighbours Landfill Tour to give nearby residents a chance to see major projects recently completed, ask questions, and meet Hartland Landfill leadership team and staff. ***Media Release***: What Goes Where: Your Go-To Tool for Waste Sorting (April 11, 2025) ***Media Release***: Residents threw out less garbage in 2024 (May 21, 2025) ***Media Release***: Hartland Landfill Producing Renewable Natural Gas for FortisBC (May 22, 2025)	› Share results of the flexible plastics collection for the multi-family dwelling pilot project › Develop a model bylaw for demolition waste and deconstruction for municipalities in the capital region › Continue to investigate options to divert additional material streams to the MDTS	› *Q3 2025* › *Q3 2025* › *Q3 2025*
3b Explore options for a regional approach to biodiversity and the protection of ecological assets			✓		**Operationalized.** The Board has approved the bylaw to establish the Biodiversity and Environmental Stewardship Service that will allow the CRD to begin to play a regional role in the preservation of biodiversity and protection of natural assets. The bylaw was adopted after receiving elector assent through a regional Alternative Approval Process (AAP) and approved in the 2025 final budget presented in March 2025.		

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3c Increase resilience, community and adaptation planning to address climate related risks and disasters		✓			Completed a backgrounder on climate adaptation efforts in the region and explored CRD action prioritization at an internal Climate Action Strategy renewal workshop. Began implementation of Climate Adaptation Capacity Building project with local government staff network. CRD Emergency Program staff are preparing the 2025-2030 Training and Exercise Plan. The CRD Emergency Program staff are redrafting the Corporate Emergency Plan to incorporate the linkage of a business continuity event to the activation of a department operations centre and to the activation of the CRD emergency operations centre. Initiated electoral area multi-hazard Evacuation Plan, route planning and public notification review, update and redraft. ***Media Release***: Updates to Electoral Area Water Conservation Bylaw 4492 (April 17, 2025) ***Media Release***: Southern Gulf Islands Emergency Resilience Grant (April 30, 2025) ***Media Release***: Emergency Preparedness Week (May 6, 2025)	‣ Secure consultant support and deliver a series of capacity building workshops ‣ Prioritize actions, integrate into a renewed Climate Action Strategy and present renew strategy ‣ Present update to the Corporate Emergency Plan	‣ *Q4 2025* ‣ *Q1 2026* ‣ *Q3 2025*

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	Not Started	In Progress	Completed			Action	Timing
3d Support energy efficient and low carbon buildings across the region		✓		***Board, May 14, 2025***	Completed legal analysis and began work on local government oil heating regulation study with the District of Saanich. Completed a list of buildings across the region that would be covered under the harmonized model bylaw. Began contracting for a regional energy benchmarking program for large buildings across the region. Supported District of Saanich and City of Victoria to pass a harmonized model bylaw in Spring 2025.	Complete local government level oil heating regulation study with the District of Saanich Support the development of a model mandatory benchmarking bylaw with municipal partners and create a list of buildings that would be covered under a region benchmarking program Create a Benchmarking toolkit and municipal partners to passing the model benchmarking bylaw Develop and implement a regional energy benchmarking program for large buildings across the region	*Q3 2025* *Q3 2025* *Q3 2025* *Q4 2025*

Board Priorities Dashboard

First Nations

Strong relationships with First Nations based on trust and mutual respect, partnerships and working together on shared goals.

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Board Initiatives	Status & Condition			Resolutions	Comments	Next Steps	
	Not Started	In Progress	Completed			Action	Timing
4a Develop mechanisms to hear more from First Nations' governments as to how they would like the CRD to approach reconciliation		✓			Met with xʷsepsəm (Kosapsum) Nation leadership to discuss the findings of the Inclusive Regional Governance Study Grant and opportunities for involvement in decision-making. Supported the W̱SÁNEC Leadership Council to offer a W̱SÁNEC Awareness Session for Board Directors.	• Continue to gather input from First Nations on inclusive regional governance and mechanisms to support the government-to-government relationship	• *Ongoing*
4b Collaborate with First Nations to build and strengthen new processes for respectful, reciprocal government-to-government decision-making and service delivery that uplift Indigenous self-determination		✓			***Media Release***: CRD and ST̓ÁUTW̱ (Tsawout) First Nation sign Memorandum of Understanding (May 15, 2025) ***Media Release***: Memorandum of Understanding signed by CRD and xʷsepsəm (Kosapsum) Nation (April 7, 2025) ***Media Release***: The CRD, Tsartlip and Tseycum First Nations sign Memorandum of Understanding (March 31, 2025) Quarterly staff-level Memorandum of Understanding (MOU) implementation meetings initiated with one First Nation and continued with several others. ***Media Release***: Celebrating National Indigenous History Month and National Indigenous Peoples Day (June 2, 2025)	• Negotiate MOU/protocol agreements for Board approval with interested First Nations • Continued participation in the joint planning process to develop a vision for the future of the island rail corridor	• *Ongoing* • *Ongoing*

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4c Invite, respect and incorporate Indigenous leadership and traditional knowledge to enhance initiatives and strategies that support other priorities in the plan		ℹ			Elder from Sc'ianew First Nation shared teachings and perspectives on collaboration at a CRD all managers meeting. Held a gathering with Sc'ianew First Nation and T'Sou-ke Nation to recognize and celebrate collaborative approaches underway for management of East Sooke Regional Park. Regional Parks continue to work with WSÁNEC Leadership Council Society to gather input into the Mount Work Management Plan. Working with Sc'ianew First Nation to incorporate their feedback into the Regional Water Supply Master Plan, Strategic Plan, and Development Cost Charge Bylaw. Initiated First Nations engagement on the Regional Parks Cultural Use and Safety Policy. Working in collaboration with multiple First Nations on invasive species removal. Initiated First Nations engagement on the update of the Climate Action Strategy. Collaborating with Sc'ianew First Nation on their Tribal Journeys event to be held in East Sooke Park.	• Invite involvement from First Nations in the development of a Regional Parks Stewardship Plan • Initiate First Nations Engagement for Phase 2 of the Land Acquisition Strategy • Complete restoration project with Pauquachin at Coles Bay Regional Park	• *Q4 2025* • ~~*Q2 2025*~~ *Q4 2025* • *Q4 2025*

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4d Support shared prosperity by enhancing economic opportunities, in partnership with First Nations		✓			Water and wastewater servicing discussions continue with multiple First Nations. Brokered an agreement between xʷsepsəm (Kosapsum) Nation and the Township of Esquimalt to increase wastewater capacity for xʷsepsəm (Kosapsum) Nation. Contracting Nations directly to provide cultural monitoring for projects involving ground disturbance in areas of archaeological or cultural significance. Collaborating with Pacheedaht First Nation on the Port Renfrew Official Community Plan and on the development of a Water and Wastewater Master Plan for Port Renfrew.	• Finalize a Solid Waste Partnership Agreement with the WSÁNEC Leadership Council that may include procurement, employment and training opportunities as part of implementation of the Solid Waste Management Plan	• *Q4 2025*

Board Priorities Dashboard

Governance

Effective advocacy, coordinated and collaborative governance, and leadership in organizational performance and service delivery.

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5a Influence regional issues and advocate in a consistent, focused way that aligns with the Board strategic priorities			✓		**Operationalized.** Advocacy Strategy has been revised and the Advocacy Dashboard will continue to be updated quarterly. A complete list of all advocacy correspondence is available at ***Board Advocacy***		
5b Strengthen Board decision-making frameworks to include First Nations reconciliation, equity, diversity and inclusion, and climate action lenses			✓		**Operationalized.** Developed Guidance documents for the First Nations, Equity, Diversity and Inclusion (EDI) and Climate Action Implications sections of Staff Reports. These Guidance documents were reviewed by the Governance Committee (April 3, 2024) and the Board (April 10, 2024).		
5c Develop understanding of, and accountability for, equity, diversity and inclusion across CRD decision-making bodies			✓		**Operationalized.** Presented the CRD Accessibility Plan to the CRD Governance Committee and CRD Board, and made available publicly through the posting on the CRD's Accessibility webpage, which includes our tool to receive feedback on accessibility. Equity, Diversity and Inclusion strategic plan development underway.		

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Board Initiatives	Status & Condition			Resolutions	Comments	Next Steps	
	Not Started	In Progress	Completed			Action	Timing
5d Foster greater civic participation among diverse community members		✓		***Board, April 9, 2025***	Public participation policy, framework & toolkit revisions underway in tandem with equity lens review and staff feedback. IAP2 Canada revising spectrum of participation; changes to be incorporated into final drafts. ***Regional resident survey*** results shared with Board. ***Media Release***: Residents invited to help shape updated Blueprint for Bowker Creek (May 27, 2025) ***Media Release***: Alternative Approval Process to borrow funds for watershed land launched (May 22, 2025) ***Media Release***: Local Government Awareness Week: Celebrating Infrastructure (May 12, 2025) ***Media Release***: The CRD and CRHC present 2024 Annual Reports (May 15, 2025) ***Media Release***: CRD to discontinue the use of X social media platform (April 10, 2025)	Present revised Public Participation Framework to Governance and First Nations Committee	*Q3 2025*
5e Explore changes to growth management approaches and identify implementation actions appropriate for local, regional and provincial implementation		✓			Initiated an update to regional population and employment forecasts at a sub-regional level.	Regional coordination on impacts of new housing legislation	*Ongoing*

Board Priorities Dashboard

Appendix C

Making a difference...together

Transportation

Residents have access to convenient, green and affordable multi-modal transportation systems that enhance livability.

Board Initiatives	Resolutions	Summary of Completed Actions
1a Improve regional connectivity and safety across transportation modes	***Board, Feb. 8, 2023*** ***Board, August 9, 2023*** ***Board, September 13, 2023*** ***Board, December 13, 2023*** ***Board, March 13, 2024*** ***Board, July 10, 2024*** ***Board, October 9, 2024*** ***Board, February 12, 2025*** ***Board, March 12, 2025***	The Traffic Safety Commission (TSC) has approved its 2023 priority action areas: distracted driving, speeding and impaired driving. These will be implemented through education and awareness campaigns. TSC provided their annual update to the CRD Transportation Committee on September 12, 2023. The TSC has completed the research for the report on eMobility in the region. ***Media Release***: CRD Traffic Safety Commission Awards Seventh Annual Cst. Sarah Beckett Memorial Scholarship (October 11, 2023). TSC completed research and delivered a report on micromobility to Transportation Committee and CRD Board in Q1 2024. CRD Traffic Safety Commission launched the multi-modal intersection safety campaign. ***Media Release***: Investments in EV charging ports a bright spark for greener motoring in Greater Victoria (April 22, 2024). The TSC received a presentation of findings related to the evaluation of the PARTY (Prevent Alcohol Risk Related Trauma in Youth) program on September 10, 2024. The program is a one-day injury awareness and prevention program for youth ages 15 and older that has been operating since 1986. Initial results suggest the online program (since the pandemic) has been effective. The TSC will determine whether to extend research into the program to a larger sample at its next meeting. The Traffic Safety Commission delivered its annual program update to the Transportation Committee outlining a range of advocacy program and studies aimed at improving traffic safety. A report on automated speed enforcement will be forthcoming in Q1 2025. A partnership with Saanich Police, Mothers Against Drunk Driving and ICBC was established to deliver road safety campaigns working through sporting associations and clubs. Programing will be delivered through 2025. Engineering contractor retained to prepare design proposal for potential trail on Pender Island from Magic Lake Fire Hall to the island's school. Completed the 2022 Origin Destination Household Travel Survey and presented results to the CRD Transportation Committee. ***Media Release***: Household Travel Survey Shows Increase In Walking And Cycling (September 13, 2023). ***Media Release***: Salt Spring Island Active Transportation Network Plan focuses on five big moves (August 8, 2023). Advocacy to provincial government on Motor Vehicle Act amendments to allow mobility aids to operate in bike lanes. Due to changes in the types and volumes of trail users, including the increasing presence of motor assisted personal mobility devices, the CRD Board directed staff on July 10, 2024, to advance interim options to enhance safety on multi-use trails. These options include augmenting the signage program on the regional trails that reinforce legal requirements and courtesy protocols (i.e. speeds, passing with courtesy, etc.). As a follow up action, on September 25, 2025 the Regional Parks Committee approved the staff recommendation to engage a consultant to provide comprehensive recommendations to further enhance safety on the CRD's multi-use trails. Received approval from the Inspector of Municipalities to advance with elector approval of the proposed Regional Transportation Service Bylaw. Staff initiated the Growth & Mobility Study to provide comprehensive data analysis and to support scoping for the Regional Transportation Plan update.

Board Priorities Dashboard

Transportation

Residents have access to convenient, green and affordable multi-modal transportation systems that enhance livability.

Making a difference...together

Board Initiatives	Resolutions	Summary of Completed Actions
1b Support investments, expansion and equitable access to active and low carbon transportation	***Board, June 14, 2023*** ***Board, September 13, 2023*** ***Board, November 8, 2023*** ***Board, May 8, 2024*** ***Board, July 10, 2024*** ***Board, October 9, 2024***	Regional all-ages and Abilities cycling facility criteria to support consistent planning and reporting on implementation of the regional cycling network was received by the Transportation Committee on March 15, 2023. Increased Saturday transit service on Fulford Harbour to Ganges, including southbound service along Cusheon Lake Road for select trips effective May 6, 2023. Pender Island Parks and Recreation Commission Schooner Way Active Transportation project at 30% engineering design completion. Phase 1 of Schooner Way Trail to connect the Magic Lake neighbourhood with the school approved for funding by BC Active Transportation Fund. Design and development has been initiated, and collection of community donation pledges underway. Kimta E&N Connector construction completed. The Ganges Harbourwalk Project is a community project being developed in consultation with interest holders. This project is overseen by the Salt Spring Island Local Community Commissions and the Ganges Harbourwalk Steering Committee. Conceptual designs are currently being developed for consultation with First Nations, Upland owners and the community. CRD Regional Trails Closure Policy information report provided to Transportation Committee and CRD Board. Presented Regional Trails Widening and Lighting Project funding options and directed to accelerate by inclusion of the project in the 2024-2028 Financial Plan and that staff continue to develop partnerships, pursue grant opportunities and report back with options to generate additional funds through non-tax revenue. Selkirk Trestle upgrades and Galloping Goose Regional Trail Widening & Lighting Project design and construction, loan authorization in place Q4 2023. The regional trestles renewal and trails widening and lighting project has been initiate an is ongoing. Submitted a $30M grant application to the Federal Active Transportation Fund to support the Regional Trestles Renewal, Trails Widening and Lighting Project. Juan de Fuca Parks submitted a grant application in to develop an Active Transportation Network Plan to guide future active transportation infrastructure investments. Grant funding for the Juan de Fuca Active Transportation Network Plan was confirmed in March and has now been received. A consultant has been selected and the plan is now expected to be completed by Q2, 2025. Mayne Island Regional Trail Phase 1 Development Project construction completed. The Juan de Fuca Active Transportation Network Plan (ATNP) is on track to be completed by March 31, 2025, in accordance with the requirements of the ATNP Grant Program. ***Media Release***: CRD seeks feedback on proposed projects for the Juan de Fuca Active Transportation Network Plan (February 21, 2025) The Active Transportation Infrastructure Stream – BC Active Transportation Infrastructure Grants Program approved $500,000 for the Mayne Island Regional Trail Phase 1 Development Project. Construction continues in Q3 2023 on Project Area 1 of the Mayne Island Regional Trail project. The focus over the next few months will be completing trail support structures, culvert extensions, and placement of base and final surface materials. Negotiations to continue into the new year for the remaining Mayne Island Regional Trail statutory right-of-way. The contractor working on the Mayne Island-Regional Trail is currently working on wall 2 of Phase 1, from the ferry to Maple Drive. Working with realty to finalize the alignment of Phase 2. It is anticipated that Phase 2 will proceed shortly with an anticipated completion later in the year. Completed 85 metres of multi-use trail at Brinkworthy (Salt Spring Island) to connect a community with the existing CRD trail network. Salt Spring Island Administration preparing contract to retain contractor to complete the Regional Trail Feasibility Study by November 2024. The planned 2024 regional trail maintenance projects have been completed. Projects delivered in Q4 included work on the Galloping Goose Regional Trail at Talcott Road, Seaton Road, and Hospital Way. In addition, a capital project was initiated in Q4 related to the full-depth refurbishment of the Lochside Regional Trail at Weiler Road. This project will continue into Q1 2025. Electric vehicle (EV) charging station installations are planned for high-use parks and two EV chargers were installed in Q4 2024 at Elk/Beaver Lake Regional Park – Beaver Beach.

Board Priorities Dashboard

Transportation

Residents have access to convenient, green and affordable multi-modal transportation systems that enhance livability.

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Board Initiatives	Resolutions	Summary of Completed Actions
1c Present options for changes in governance for transportation in the region, including the Electoral Areas	***Board, April 12, 2023*** ***Board, June 14, 2023*** ***Board, November 8, 2023*** ***Board, December 13, 2023*** ***Board, July 10, 2024*** ***Board, September 11, 2024*** ***Board, December 11, 2024*** ***Board, March 12, 2025***	Initiated the planning required to scope regional transportation governance options with a background report to the Transportation Committee on March 15, 2023. ***Media Release***: CRD to gather input on regional transportation governance (June 14, 2023). Initiated an engagement process with municipal councils, electoral areas and agency partners on regional transportation governance. The transportation workbook was distributed to all stakeholders earlier in the summer. The completed workbooks and feedback have been requested by September 29, 2023. 13 municipal councils, three electoral area and two partner agencies provided input to a survey on transportation governance in the region. Two First Nations indicated interest in participating in the initiative. The CRD Board directed staff to initiate concept development and analysis for a service feasibility study and develop an engagement plan. The CRD Board also endorsed three guiding principles on transportation governance. Initiated the feasibility study phase of the transportation governance initiative. Timing change due to delays in procurement of consultant services for the transportation service design and feasibility study. A CRD Transportation Workshop was held with local governments, agency partners and First Nations on May 24, 2024 to seek input on service categories for the establishment of a regional transportation service. The Transportation Committee received a summary report on June 19, 2024. A service feasibility study by KPMG is underway to inform this work. The CRD Board introduced the Regional Transportation Service Establishment Bylaw on September 11, 2024, read it for the first, second, and third time, and directed staff to forward it to the Inspector of Municipalities for approval. Participating area approval will be obtained by a regional alternative approval process. ***Media Release***: Capital Regional District Introduces Regional Transportation Service Bylaw (September 12, 2024). The Regional Transportation Service Establishment Bylaw No. 4630 has been advanced to the Inspector of Municipalities for endorsement in preparation for a regional alternative approval process. Completed independent analysis (KPMG) of Governance options for CRD Board reporting and consideration. Presentation of the report on transportation service governance options has been postponed due to a delay in obtaining approval for the Regional Transportation Service bylaw from the Inspector of Municipalities.

Board Priorities Dashboard

Housing

Residents have access to affordable housing that enhances livability.

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Board Initiatives	Resolutions	Summary of Completed Actions
2a Increase supply of affordable, inclusive and adequate housing in the region	***Board, May 10, 2023*** ***Board, September 13, 2023*** ***Board, October 11, 2023*** ***Board, December 13, 2023*** ***Board, March 13, 2024*** ***Board, May 8, 2024*** ***Board, September 11, 2024*** ***Board, January 8, 2025*** ***Board, February 12, 2025*** ***Board, March 12, 2025***	Opened 58 units of affordable rental housing at **2782 Spencer Road** in Langford in November 2022 , in partnership with the Capital Region Housing District (CRHC) through the Community Housing Fund. Opened 72 units of affordable rental housing at **210 Gorge Road** in Victoria in February 2023, in partnership with the Cool Aid Society through the Regional Housing First Program (RHFP). ***Media Release***: More than 130 affordable rental homes open in Langford (Feb 17, 2023). Opened 52 units of supportive housing at **2933 and 2949 Albina Stree**t in Saanich in February 2023, in partnership with BC Housing and Our Place Society through Rapid Housing Initiative (RHI) Round 1. ***Media Release***: Fifty-two new homes with 24/7 services open in Saanich (Feb 10, 2023). Opened 75 units of affordable rental housing at **2170 Charters Road** in Sooke in partnership with the M'akola Housing Society through the RHFP. Project completed December 2022. Tenant move-ins began February 2023. Opened 51 units of affordable housing at **Prosser Place** (7612 East Saanich Road) in Central Saanich, in partnership with the CRHC through the RHFP. Opened 39 units of supportive housing at 1909 Prosser Road in Central Saanich, in partnership with BC Housing and Pacifica Housing through the RHI Round 2. Opened 45 units of supportive housing at **865 Catherine Street (House of Courage)** in Victoria in partnership with BC Housing and the Aboriginal Coalition to End Homelessness through the RHI Round 2. ***Media Release***: B.C., Canada opening supportive housing in capital region (Mar. 31, 2023). Development Permit Application to the City of Victoria submitted through Rapid Deployment of Affordable Housing process for **Village on the Green** redevelopment, in partnership with the CRHC though the Regional Housing First Program (RHFP). After completing the District of Saanich's Advisory Design Panel review, the **Campus View** redevelopment is proceeding with a public hearing. **Carey Lane**, an existing 22-unit CRHC townhouse complex, will undergo a full building envelope remediation as well as upgrades to the ventilation, heating, and cooling systems. The project will provide 170 units of housing for Indigenous peoples, people with low-to-moderate incomes and people with disabilities. ***Media Release***: Province Partners with CRD and CRHC to Build 593 New Homes (March 21, 2024). ***Media Release***: Sixty-six affordable homes underway for Songhees Nation members (February 16, 2024) ***Media Release***: Capital Regional District Announces Acquisition to Support Future Affordable Housing (March 1, 2024). CRHC received financial support from the provincial government for four affordable rental projects. This announcement is expected to advance 593 new homes. Two of the projects approved include partnerships with local governments and two of the projects represent redevelopment opportunities for CRHC. **1183 Verdier Avenue**, Central Saanich – The CRD has an accepted offer to purchase the property and is working closely with the CRHC and the District of Central Saanich to add 110 homes in Brentwood Bay Village. **3950 Cedar Hill Road**, Saanich – The District of Saanich and the CRHC have partnered to redevelop the Nellie McClung library site. This initiative will advance a new mixed-use development that includes a larger library with 200 affordable rental homes. Two additional projects in Greater Victoria are expected to provide approximately 283 total new homes. Both projects are in the preliminary planning stages. **Michigan Square**, 97 units redevelopment, is now set to reopen in August 2024. ***Media Release***: Indigenous people in Sooke get access to 170 below-market homes (May 7, 2024) Work ongoing to implement the Rural Housing Strategy. A Rural Housing Program framework is being further developed with proposal for program launch in 2025. A Salt Spring Island housing workshop was held May 22, 2024. ***Media Release***: The CRD and CRHC present 2023 Annual Reports (May 9, 2024). On August 10, 2023, a bylaw amendment to increase the annual requisition for the Land Assembly, Housing and Land Banking Service to $85 million obtained statutory approval and the CRD may now proceed with obtaining two-thirds consent on behalf of the participating areas and consent from the Electoral Area Directors without further delay. Consent for the accompanying loan authorization bylaw for long-term borrowing will be obtained by Alternative Approval Process for the entire service area. ***Media Release***: CRD to Increase Borrowing Authority for Housing (June 2, 2023). Elector approval for amendment to the Land Assembly, Housing and Land Banking Service bylaw approved at the December Board meeting. CRHC Chair and CAO met with Minister Kahlon, BC Housing Minister, to advise the Ministry of Housing of the CRD Board's proposal to increase the borrowing authority and request that the province consider providing up to $170 million in funding to facilitate the development of approximately 2,000 affordable housing units across the region. ***Media Release***: 2023 Greater Victoria Point-in-Time Count results announced (August 3, 2023). ***Media Release***: Regional Alternative Approval Process launched to increase borrowing authority for housing (January 3, 2024). ***Media Release***: CRD adopts bylaw to increase borrowing authority for housing (February 15, 2024). Throughout 2023, CRHC staff advanced the feasibility analysis and preliminary design work for potential development projects in anticipation of the 2023 Community Housing Fund call for proposals.

Board Priorities Dashboard

Housing

Residents have access to affordable housing that enhances livability.

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Board Initiatives	Resolutions	Summary of Completed Actions (continued)
2a Increase supply of affordable, inclusive and adequate housing in the region	***Board, May 10, 2023*** ***Board, September 13, 2023*** ***Board, October 11, 2023*** ***Board, December 13, 2023*** ***Board, March 13, 2024*** ***Board, May 8, 2024*** ***Board, September 11, 2024*** ***Board, October 9, 2024***	As of Fall 2024, the CRD is designing a Rural Housing Program through the development of a pilot that will take place on the Southern Gulf Islands and Salt Spring Island Electoral Areas. Community engagement is underway seeking input into the design of the pilot project. ***Media Release***: CRD is developing a Rural Housing Program Pilot Project (July 22, 2024) Michigan Square, which is operated by the Capital Region Housing District, opened in Q3 with 97 new affordable rental homes in the James Bay neighborhood of Victoria. ***Media Release***: More than 150 new rental homes coming to Victoria (September 13, 2024) ***Media Release***: The CRD acquires property on Galiano Island for affordable rental housing (July 8, 2024) In September 2024, the North Salt Spring Waterworks District announced proposals to partially lift its water moratorium policy for new water connections, which has been in place since 2014. They will initiate engagement with community members, groups and governing bodies this fall to determine the best way to approach this. In light of this, plans to drill for water at 161 Drake Road have been deferred pending more information. Development of the Rural Housing Program is on track. Final implementation preparations will be completed in Q1 2025 to ready the program for launch in Q2 2025, as planned. The Capital Region Housing Corporation (CRHC) approved the Five-year Major Capital Plan (2025-2029) on November 27, 2024. The Major Capital Plan (2025-2029), when complete, will increase the CRHC's housing stock from approximately 2,000 homes to more than 3,000 homes while continuing to invest in the renewal and redevelopment of the existing CRHC portfolio. Projects planned and underway for 2025 include: Caledonia, a redevelopment in Victoria's Fernwood neighbourhood that will increase the number of homes onsite from 26 to 158. Campus View, an existing 12-unit CRHC townhouse complex located in the Gordon Head neighbourhood of Saanich will see the number of homes increase to 119. Village on the Green in Victoria, which will increase the number of homes from 38 to 160. On March 26, 2025, and throughout the following day, the Community Social Planning Council, with support CRD, conducted the bi-annual Point-in-Time Homeless Count and Survey. The count survey provides a "snapshot" of homelessness in the region and important information that improves understanding of the needs and circumstances of the people who are affected by homelessness in the community. ***Media Release***: 2025 Greater Victoria Point in Time Count & Survey to Take Place on March 26 (March 3, 2025)

Board Priorities Dashboard

Climate Action & Environment

Progress on adaptation, reduced greenhouse gas emissions and triple-bottom line solutions that consider social, environmental and economic impacts.

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Board Initiatives	Resolutions	Summary of Completed Actions
3a Maximize solid waste diversion and resource recovery from waste materials	***Board, Mar. 15, 2023*** ***Board, May 10, 2023*** ***Board, August 9, 2023*** ***Board, December 13, 2023*** ***Board, June 12, 2024*** ***Board, October 9, 2024*** ***Board, November 13, 2024*** ***Board, January 8, 2025*** ***Board, March 12, 2025***	The CRD Board approved the new Solid Waste Management Plan to reduce how much material is sent to Hartland Landfill and guide how the region's solid waste is managed in a safe, secure and sustainable way now and in the future. The final plan includes strategies and actions for reducing and managing all streams of solid waste—including recyclables, compostable material and garbage—with an eye to extending the life of Hartland Landfill to 2100 and beyond. ***Media Release***: CRD releases report highlighting what residents and businesses are putting in the garbage (Mar 8, 2023). Presented proposed amendments to the Hartland Landfill Tipping Fee Bylaw, a revised tipping fee schedule and new material bans to better encourage diversion. ***Media Release***: Policy changes and material stream diversion initiatives at Hartland Landfill (May 12, 2023). Remain on track to procure processing for source separated materials and submit final amended Hartland Landfill Tipping Fee Bylaw for Board consideration. Submitted final amended Hartland Landfill Tipping Fee Bylaw for final Board consideration. Initiated procurement for processing of source separated materials to be banned from the landfill in 2024, including wood waste, asphalt shingles, carpet and underlay. ***Media Release***: Changes to Residential Curbside Blue Box Recycling Service Effective January 2, 2024 (October 11, 2023) ***Media Release***: 2024 policy changes at Hartland Landfill (December 13, 2023). Launched Phase 1 of the Hartland Landfill Waste Diversion Policies and Landfill Bans including ban on clean wood waste, changes to the tipping fee structure, introduction of the waste stream collector incentive program, increases in fine rates, reductions for early payment of fines and introduction of an education and warning ticket program. Received Board direction to enter into contract with DLs Bins to construct and operate a material diversion transfer station beginning in Q3, 2024. Received Board direction to initiate consultation on policies to regulate the flow of solid waste within the Capital Region. Received Board direction to enter into contract with DLs Bins to construct and operate a material diversion transfer station beginning in Q3, 2024. Received Board direction to initiate consultation on policies to regulate the flow of solid waste within the Capital Region. ***Media Release***: Hartland Landfill Phase Two Changes begin July 2, 2024 (April 11, 2024). ***Media Release***: More Hours, More Convenience at Hartland Landfill (June 3, 2024). Successful launch of phase 2 of the Hartland Landfill Waste Diversion Policies and Landfill Bans including further landfill bans on treated wood waste, asphalt shingles and further changes to the tipping fee structure. The Hartland Material Diversion Transfer Station (MDTS) been constructed and is now in operation under contract with DL Bins. ***Media Release***: Three surveys will explore attitudes and common practices on waste management (July 18, 2024). Continue diverting wood and asphalt shingles to the Hartland Material Diversion Transfer Station (MDTS). Submit an amendment to the Hartland Landfill Tipping Fee Bylaw and the CRD Ticket Information Authorization Bylaw for Board consideration. The Hartland Landfill Tipping Fee Bylaw and the CRD Ticket Information Authorization Bylaw have been amended as needed for tipping fee adjustments and bylaw enforcement. ***Media Release***: Results from the Solid Waste Market Research and Engagement Study (January 22, 2025)
3b Explore options for a regional approach to biodiversity and the protection of ecological assets	***Board, October 11, 2023*** ***Board, December 13, 2023*** ***Board, November 13, 2024*** ***Board, February 12, 2025***	**Operationalized.** CRD Staff continue with internal discussions to understand the scope and breadth of a regional approach to environmental stewardship with a focus on biodiversity and the protection of ecological assets. CRD Staff are submitting a new establishing bylaw based on internal discussions related to a regional approach to environmental stewardship, with a focus on biodiversity and the protection of ecological assets. Maintain current service level through Climate Action Service Establishing Bylaw for 2024. ***Media Release***: CRD Releases Greenhouse Gas Inventory (October 12, 2023). ***Media Release***: The CRD Invites Families to Explore Biodiversity This Weekend (April 24, 2024). In August 2024, staff started planning for Alternative Approval Process for Bylaw No 4575 Regional Coordination of Biodiversity and Environmental Stewardship. In November, 2024, the CRD began the regional Alternative Approval Process (AAP) to consider the establishment of a Biodiversity and Environmental Stewardship Service. ***Media Release***: CRD initiates two regional Alternative Approval Processes (November 21, 2024). The Board has approved the bylaw to establish the Biodiversity and Environmental Stewardship Service that will allow the CRD to begin to play a regional role in the preservation of biodiversity and protection of natural assets. The bylaw was adopted after receiving elector assent through a regional Alternative Approval Process (AAP) and approved in the 2025 final budget presented in March 2025. ***Media Release***: Regional Foodlands Access and Regional Biodiversity Services Bylaws Approved (February 13, 2025)

Board Priorities Dashboard

Climate Action & Environment

Progress on adaptation, reduced greenhouse gas emissions and triple-bottom line solutions that consider social, environmental and economic impacts.

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Board Initiatives	Resolutions	Summary of Completed Actions
3c Increase resilience, community and adaptation planning to address climate related risks and disasters	***Board, October 11, 2023*** ***Board, April 10, 2024*** ***Board, June 12, 2024*** ***Board, October 9, 2024*** ***Board, November 13, 2024***	Launched capital region heat vulnerability mapping project with inter-municipal partners. Received Pacific Institute for Climate Solutions grant to hire a summer intern to support climate adaptation research. Hosted two inter-municipal workshops to collect information and build staff capacity related to climate projections project. Developed Capital Region Extreme Heat Information Portal, and hosted local inter-municipal, inter-agency staff workshop to share information related to forthcoming report and tool. Presented the updated Climate Projections for the Capital Region report and the new Extreme Heat Information Portal to Highlands Council (July 15, 2024). Presented regional climate adaptation update to Regional Emergency management Partnership (REMP) steering committee. Successfully applied for Local Leadership in Climate Adaptation grant funding in the amount of $144,423.00 from Federation of Canadian Municipalities to conduct a regional Climate Adaptation Capacity Building Initiative for local government staff and elected officials. Completed Electoral Area Community Wildfire Resiliency Plans. Adopted new open burning bylaw to prevent human-caused wildfire. Community Wildfire Resiliency webinar series conducted for Electoral Areas. Community Evacuation Guides completed. ***Media Release***: Electoral Area Emergency Programs Share Household Evacuation Guides to Help Residents Prepare (May 9, 2023). Staff secured funding and are offering several Emergency Operations Centre related training. Electoral Area community wildfire exposure maps completed and will be shared with residents. Project is a collaboration between Islands Trust and Protective Services to prioritize wildfire mitigation efforts. Staff continue to socialize the community wildfire exposure and evacuation maps and other preparedness resources to enhance personal and community resiliency planning in the Electoral Areas. With the recent passing of the Emergency and Disaster Management Act (EDMA), CRD will be reviewing the legislation and planning program adjustments necessary to align with the new legislation. ***Media Release***: CRD Electoral Area Wildfire Exposure Maps Show Risk (October 3, 2023). Conducting in-person community speaking engagements to present on wildfire risk, seasonal outlook, FireSmart, evacuations, etc. (Pender Island, Mayne Island, Saturna Island, Galiano Island, Salt Spring upcoming). Applied on NRCAN's Wildfire Resilient Futures Initiatives grant to establish a region wildfire mitigation workgroup with a 5-year operational horizon. Residential FireSmart 2023 grant final report has been submitted. 2024 application submitted and approved. CRD Emergency Program staff are drafting a Corporate Resilience Framework that adopts an all-department and all-of-society approach to disaster risk reduction. This approach enhances collaboration across the organization and engages external partners and communities in building resilience. CRD Emergency Program staff are preparing the 2025-2030 Training and Exercise Plan. This multi-year plan contains two three-year training and exercise concentrations. Climate Adaptation risk assessment grant application successful. Emergency Management Programs actively engaged in the preliminary stages of conducting a risk assessment as outlined in the grant application. Successfully presented four public engagement sessions on emergency management in the Southern Gulf Island Electoral Area (EA) and one in the Salt Spring Island EA. Preparing curriculum for "Fall Storm" public speaking series. Protective Services was successful on an Energy Resource Canada (NRCAN) grant to establish a multi-year, region-wide wildfire mitigation and resilience forum bringing together all levels of government, Indigenous Peoples, public and private sectors, and individuals. CRD Emergency Program staff are in the final draft stages for three After-Action Reports (AAR); the Old Man Lake Wildfire, CrowdStrike IT disruption, and the apartment fire at the Heathers housing facility. AARs are conducted to identify opportunities to better prepare for and respond to a broad range of emergency incidents in the region. ***Media Release***: Park Re-Openings After Wildfire near Sooke Potholes (Old Man Lake Wildfire) (August 15, 2024).

Board Priorities Dashboard

Climate Action & Environment

Progress on adaptation, reduced greenhouse gas emissions and triple-bottom line solutions that consider social, environmental and economic impacts.

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Board Initiatives	Resolutions	Summary of Completed Actions
3d Support energy efficient and low carbon buildings across the region	‣ ***Board, October 11, 2023*** ‣ ***Board, September 11, 2024*** ‣ ***Board, March 12, 2025***	Implemented and promoted Home Energy Navigator program to support retrofits in single family homes. 253 participants between November 8 2022 and February 28, 2023. Support municipalities in advancing new Energy Step Code and new Zero Carbon Step Code policy changes. Participated in Provincial Local Government Retrofit Peer network, Step Code Peer network, and the new Embodied Carbon Peer network and shared learnings with CRD Climate Action Inter-Municipal Working Group. Salt Spring Island's rainwater harvesting rebate program was renewed for one year. Implemented and expanded existing rain barrel program for the Southern Gulf Islands. Corporate Green Building Policy and Carbon Price Policy adopted and implementation underway. Released 2022 Regional and Local Government Greenhouse Gas Inventory report. Developed and launched Neighbourhood Navigator pilot targeting fossil fuel heated neighbourhoods. Continued to support staff in several communities to consider Zero Carbon Step Code policy approaches. Launched the Climate Action To Go Kits, including new thermal imaging cameras for borrowing through regional libraries. ***Media Release***: New Thermal Imaging Camera Kits Available at Local Libraries (November 28, 2024). Supported implementation of public Climate Friendly Homes tour. Initiated industry consultation on energy and emission reporting for large buildings in the region, in conjunction with City of Victoria and the District of Saanich. Completed industry consultation on energy and carbon emissions (ECE) reporting for large buildings in the region, in conjunction with City of Victoria and the District of Saanich, and with participation from Town of Sidney, Township of Esquimalt, and City of Colwood. Promoted Building Benchmark BC participation amongst Part 3 buildings owners/managers through the ECE consultations. Completed home retrofit financing study. With Victoria and Saanich completed development of a model mandatory benchmarking bylaw, and developed a regional list of buildings that would fall under benchmarking program, at local government scale. Ongoing promotion and expansion of the Home Energy Navigator Program via online ads and community outreach events, and refining of marketing strategies through focus group research. Continued to provide support to local governments on Zero Carbon Step Code implementation. Initiated local government staff working group to support forthcoming innovative policy analysis. Advanced scoping of local government policy analysis project in collaboration with municipal partners. Completed research to refine understanding of regional/local government opportunities related to Energy Carbon Emissions reporting/benchmarking program. Completed local government policy analysis project in collaboration with municipal partners. Completed research to refine understanding of regional/local government opportunities related to Energy and Carbon Emissions Reporting/Benchmarking program. Hosted regional staff workshop on local carbon building policy, research and programs.

Board Priorities Dashboard

First Nations

Strong relationships with First Nations based on trust and mutual respect, partnerships and working together on shared goals.

Making a difference...together

Board Initiatives	Resolutions	Summary of Completed Actions
4a Develop mechanisms to hear more from First Nations' governments as to how they would like the CRD to approach reconciliation	‣ *Board, October 11, 2023* ‣ *Board, December 13, 2023*	The Government-to-Government Relationship Building Initiative will, amongst other goals, invite First Nations to share their priority topics for a CRD Reconciliation Action Plan, and will provide an opportunity for Board Directors to hear directly from local Nations. Cultural perspectives training offered to CRD Board Directors and Alternate Directors. Hosted a gathering for CRD staff to learn from W̱SÁNEC cultural workers regarding archaeology and heritage conservation. Hosted Forum & produced Summary Report that includes feedback from Nations regarding the structure of the event as well as priority topics for collaboration. Co-hosted with W̱SÁNEC Leadership Council a relationship building event for Southern Gulf Islands and Salt Spring Island Directors and Commissioners. Launched Board coaching program.Held a site visit with T'Sou-ke Nation to discuss protected areas management and collaboration opportunities. Met with multiple First Nations regarding their priorities around water and wastewater servicing. Met with the W̱SÁNEC Leadership Council to continue negotiating a Solid Waste Partnership Agreement. Hosted a lunch & learn for staff: Xe Smun' Eem "Our Sacred Children" and the Ongoing Legacy of Residential Schools. Sponsored the South Island Powwow for Truth and Reconciliation Day. Supported the Penelakut Coastal Blood Singers to perform on Salt Spring Island at an event for Truth and Reconciliation Day. Partnered with Orange Shirt Day Victoria to fly their Xe Smun' Eem "Our Sacred Children" flag for Truth and Reconciliation Day. Drafted an Inclusive Regional Governance Final Report to summarize feedback received from First Nations on the topic of inclusive governance. Submitted the final report to the Ministry of Housing and Municipal Affairs, to close out the Inclusive Regional Governance Study Grant. Met with Pacheedaht First Nation leadership to discuss the findings of the Inclusive Regional Governance Study Grant and opportunities for involvement in decision-making. Letter from the Board Chair to First Nations inviting dialogue and input into a CRD Reconciliation Action Plan.

Board Priorities Dashboard

First Nations

Strong relationships with First Nations based on trust and mutual respect, partnerships and working together on shared goals.

Making a difference...together

Board Initiatives	Resolutions	Summary of Completed Actions
4b Collaborate with First Nations to build and strengthen new processes for respectful, reciprocal government-to-government decision-making and service delivery that uplift Indigenous self-determination	‣ *Board, December 13, 2023* ‣ *Board, May 8, 2024*	The upcoming Government-to-Government Relationship Building Initiative is an opportunity for the CRD and First Nations to strengthen our relationship and co-create mechanisms to support respectful, reciprocal, ongoing engagement at both the leadership and operational levels. Invites from Board Chair sent to First Nations to participate. New Regional Parks land acquisition notification process launched. Juan de Fuca Community Parks co-hosted an open-house with Pacheedaht First Nation to gather information and identify concerns related to the replacement of playground equipment in Port Renfrew. On September 13, 2023, CRD Board adopted policy direction to support land reversion to First Nations within the island rail corridor, in accordance with a process that is informed by a reconciliation-based approach. The CRD Board Chair wrote to the Island Corridor Foundation in September to inform its Board of this direction. Staff have participated in two inter-governmental island rail corridor planning sessions, facilitated by the province. Government-to-government leadership-level meetings held with T'Sou-ke, Songhees, Pacheedaht, and Pauquachin First Nations. Government-to-Government relationship building initiative letters of engagement signed with Sc'ianew First Nation and the W̱SÁNEC Leadership Council. Implemented new staff-level quarterly meeting series with Pacheedaht First Nation. Government-to-government leadership-level meetings held with Songhees, Tsawout and Pacheedaht Nations. ***Media Release***: CRD and the Pacheedaht First Nation sign Memorandum of Understanding (January 30, 2024). Implemented new Regional Parks land acquisition notification process and held meetings with First Nations prior to acquiring the Royal Oak Golf Course. Discussions with Nations ongoing regarding interim management guidelines and future uses of the Royal Oak property. Established a technical team with the T'Sou-ke Nation to discuss protected areas management and operations within T'Sou-ke's traditional territories. MOU negotiations continue with four First Nations and are anticipated to begin soon with two additional Nations. Quarterly staff-level meetings held with First Nations on the topic of land altering works. The CRD has been coordinating wtih Songhees and Kosapsum Nations to schedule meetings to discuss their vision for the island rail corridor. Quarterly staff-level Memorandum of Understanding (MOU)implementation meetings continue with several First Nations. CRD staff invited to present on CRD source control efforts at a Tri-Department Revitalization Working Group for Esquimalt and Victoria Harbours, hosted by Songhees Nation, Kosapsum Nation and Department of National Defence. CRD staff invited to present on CRD environmental protection initiatives at a Tsartlip First Nation Recognition of Indigenous Rights and Self Determination table. Met with Songhees Nation and Kosapsum Nation to discuss their vision for the island rail corridor. CRD staff invited by First Nations to witness and contribute to a Coastal Erosion Winter Working Group gathering.

Board Priorities Dashboard

First Nations

Strong relationships with First Nations based on trust and mutual respect, partnerships and working together on shared goals.

Making a difference...together

Board Initiatives	Resolutions	Summary of Completed Actions
4c Invite, respect and incorporate Indigenous leadership and traditional knowledge to enhance initiatives and strategies that support other priorities in the plan	‣ ***Board, June 14, 2023*** ‣ ***Board, July 12, 2023*** ‣ ***Board, December 13, 2023***	Regional Parks engaging with First Nations for input into the Regional Parks Strategic Plan and the Regional Parks Land Acquisition Strategy, as well as ongoing collaboration on management plans. Feedback presented Regional Parks Committee in June for approval recommendation at the July Board meeting. Ongoing collaboration with First Nations on the conservation and protection of heritage sites, across all service delivery. Ongoing meetings with First Nations regarding Regional Parks Land Acquisition Strategy, land acquisitions, and management plans. Developed and shared with staff a Working with Indigenous Elders guidance document, to support respectful relationships where elders are interested to share their knowledge to inform CRD initiatives. First Nations Feedback on the Interim Regional Parks and Trails Strategic Plan 2022-2032 brought to Regional Parks Committee in June 2023 and approved at the July 2023 Board meeting. Invited First Nation participation on the Technical and Community Advisory Committee for Core Area Liquid Waste Management Planning. Invited First Nation participation on a Technical Working Group to recommend updates to the Saanich Peninsula Liquid Waste Management Plan. Invited input from First Nations regarding the transportation governance initiative. Ongoing engagement with First Nations regarding the conservation and protection of heritage sites. Environmental Protection and Integrated Water Services staff provided keynote presentation to Tsartlip community event about water and wastewater, as invited. Collaborating with T'Sou-ke and Sc'ianew regarding heritage conservation, ecological restoration and management planning for East Sooke Regional Park. Collaborating with the W̱SÁNEC Leadership Council on management planning for Mount Work Regional Park. Collaborated with Tsawout First Nation on mosquito management at Island View Beach Regional Park. Partnering with T'Sou-ke and the District of Sooke on the Sooke River Knotweed Control Project. Invited input from First Nations in the development of the HWMET'UTSUM Community Park Interim Management Approach on Salt Spring Island. Invited First Nations to participate in the Canada Goose Regional Working Group. Staff participated in Pauquachin marine stewardship day, interacting with 65 community members and building relationships. CRD staff joined with Tsawout Elders, Tsawout First Nation staff and community members to remove almost 1500lbs of invasive plants at T̓IXEN and share food and stories on the land. Sc'ianew knowledge keeper shared knowledge as part of archaeological and cultural awareness training related to invasive species removal volunteers in regional parks. Facilitating Malahat Nation to take drone footage in the Greater Victoria Water Supply Area that will be used to build a virtual space for elders and community to virtually visit different ecosystems and cultural spaces around the territory. It will also be used as a communication tool with proponents to teach about Malahat culture, tradition, and values around specific ecosystems, plants, or cultural sites. Pacheedaht and CRD are undertaking a study aimed at better understanding, the archaeological historical and cultural history in Port Renfrew. Completion of the Royal Oak Interim Management Guidelines (IMG) and initiation of the Mountain Forest IMG will guide the management of these properties over the next several years, while the CRD engages Nations that include these areas as part of their traditional territories. Regional Parks is working with First Nations to gather input into the Mount Work Management Plan. Request For Proposals posted for an infrastructure feasibility study for Port Renfrew area, with input from Pacheedaht First Nation. The study will include water and sewer servicing requirements related to both existing users and future development. Ecological restoration projects in East Sooke Regional Park are underway in collaboration with First Nations. First Nations' feedback is being incorporated into an Engagement Summary regarding the development of a management plan for Salt Spring Island Mount Maxwell Community Park. Elders from Sc'ianew First Nation supported three archaeological and cultural heritage conservation training sessions for staff, volunteers and contractors.

Board Priorities Dashboard



First Nations

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Board Initiatives	Resolutions	Summary of Completed Actions
4d Support shared prosperity by enhancing economic opportunities, in partnership with First Nations	‣ ***Board, May 10, 2023***	Partnered with Greater Victoria Harbour Authority, City of Victoria, and the South Island Prosperity Partnership to develop an Indigenous Business Directory for the south island to support enhanced procurement from Indigenous businesses. ***Media Release***: New Business Directory Supports Indigenous Entrepreneurs (June 7, 2023). Released CRD Indigenous Employment Project Reports: Summary Report, Full Findings Report, and Wise Practices Report for Indigenous Employment and Culturally Safe and Supportive Workplaces. Proposed a new HR position for 2024 service planning, to lead the development of an Indigenous Employment Strategy. Funded solid waste bin removal to support a community clean-up for the Pacheedaht First Nation (Q1 - Q2 2023). Provided draft updated water service agreements to T'Sou-ke Nation, Kosapsum Nation, Sc'ianew First Nation and Pauquachin First Nation. Met with Sc'ianew First Nation and Esquimalt Nation to discuss. Provided a draft updated wastewater service agreement to Pauquachin and Tseycum First Nations. Meeting scheduled and confirmed with Esquimalt and Songhees to discuss wastewater projects and capacity in December 2023. Met with a member of Tsartlip First Nation to discuss opportunities for the Water Supply Area to provide wood for carving. Spring Salmon Place Campground Operating Agreement between CRD and T'Sou-ke Nation. Ongoing meetings with Pacheedaht to discuss solid waste management partnership opportunities. Provide firewood to First Nations as available. Met with Pauquachin First Nation and Kosapusm Nation to discuss water and wastewater service agreements. Met with Sc'ianew First Nation to discuss water service agreement. Regional Housing offered support to the Songhees Nation's affordable housing initiative, announced February 2024. Providing mapping support for Kosapsum Nation as requested. Sent a letter to Te'muwx Treaty Association confirming that the Regional Growth Strategy does not prevent water and wastewater servicing to treaty settlement lands. Significant progress made on Water Supply Service Agreements with two First Nations. Expectation is to finalize Agreements in early Q3 and seek approval by Juan de Fuca Water Distribution Commission and Regional Water Supply Commission. Worked with partners to maintain and update the South Island Indigenous Business Directory. Awarded contracts for cultural workers to monitor land altering works. Engaged First Nation archaeological technicians and representatives to support archaeological work carried out under regulatory permits for a wide range of CRD projects. An updated draft operating agreement with a five year term for the seasonal operation of Spring Salmon Place campground has been sent to T'Sou-ke Nation for review. Signing ceremony held with Sc'ianew First Nation for their Bulk Water Service Agreement. Water and wastewater servicing discussions continue with multiple First Nations. Regular meetings continue to be held as staff continue to negotiate a Solid Waste Partnership Agreement with the W̱SÁNEC Leadership Council.

Board Priorities Dashboard

Governance

Effective advocacy, coordinated and collaborative governance, and leadership in organizational performance and service delivery.

Making a difference...together

Board Initiatives	Resolutions	Summary of Completed Actions
5a Influence regional issues and advocate in a consistent, focused way that aligns with the Board strategic priorities	• ***Board, April 12, 2023*** • ***Board, Aug. 9, 2023***	**Operationalized.** Corporate Advocacy Dashboard updated and included in CAO quarterly report. A complete list of all advocacy correspondence is available on the ***Board Advocacy webpage.*** The CRD Board approved an updated ***CRD Advocacy Strategy*** on August 9, 2023. Administrative Policy for Intergovernmental Relations information report provided to Board.
5b Strengthen Board decision-making frameworks to include First Nations reconciliation, equity, diversity and inclusion, and climate action lenses	• ***Board, May 10, 2023*** • ***Board, October 25, 2023*** • ***Board, March 13, 2024*** • ***Board, April 10, 2024*** • ***Board, May 8, 2024***	**Operationalized.** The 2023-2026 CRD Corporate Plan has been developed in alignment with this priority. Additional information has been included in the plan to support the Board's understanding of how the three lenses impact future initiatives and activities. All staff report templates updated to include decision-making considerations for First Nations reconciliation, equity, diversity and inclusion, and climate action lenses. 2024 Service and Financial Planning Guidelines approved by Board. Committees and commissions will consider service plans (Community Need Summaries) for 2024 between September and October 2023. The CRD Board approved the 2024 service plans (Community Need Summaries) and provisional Financial Plans on October 25, 2024 following their deliberation. These documents form the foundation of the CRD budget. ***Media Release***: CRD and CRHD look for public feedback on the 2024 provisional financial plans (October 30, 2023). The Board approved the 2024 to 2028 Financial Plan on March 13, 2024. ***Media Release***: CRD and CRHD 2024 financial plans approved (March 14, 2024). The Human Resources and Corporate Safety Strategic Plan has been completed and received by Board. An ***addendum*** to the Corporate Plan has been published highlighting new initiatives which were approved in 2024 but not foreseen in the 2023-2026 Corporate Plan. This addendum will be kept up-to-date annually if more initiatives are approved. Developed Guidance documents for the First Nations, Equity, Diversity and Inclusion (EDI) and Climate Action Implications sections of Staff Reports. These Guidance documents were reviewed by the Governance Committee (April 3, 2024) and the Board (April 10, 2024). Ongoing staff training sessions are scheduled related to guidance documents.
5c Develop understanding of, and accountability for, equity, diversity and inclusion across CRD decision-making bodies	• ***Board, December 13, 2023*** • ***Board, February 14, 2024*** • ***Board, March 13, 2024*** • ***Board, November 13, 2024*** • ***Board, January 8, 2025***	**Operationalized.** The CRD has established a statement of Commitment to Equity, Diversity and Inclusion (EDI) to guide internal decisions and policies. Staff training and awareness courses ongoing through 2023. Staff have secured a training specialist for the Equity, Diversity and Inclusion initiative. Staff training for applying the EDI lens for staff reports will be prioritized. ***Accessibility Advisory Committee*** established and Terms of Reference approved. Staff have defined the scope of deliverables and learning outcomes for the EDI training seminar for CRD Board members. Consultants have been engaged to secure dates for the Equity, Diversity and Inclusion (EDI) training which will now be offered slightly earlier than anticipated. The Accessibility Advisory Committee's inaugural meeting was held in October and orientation is underway. Board Code of Conduct Bylaw and Member Statement of Commitment approved at the March 2023 Board meeting. Delivered Equity Diversity and Inclusion (EDI) training seminar (Inclusion Literacy and Board Readiness) for CRD Board members January 31, 2024. Filled staffing vacancy for Manager of Equity, Diversity, Inclusion and Accessibility. Corporate Accessibility Plan reviewed by the ***Accessibility Advisory Committee*** on March 19, 2024. Delivered follow-up Equity, Diversity, and Inclusion (EDI) training session for CRD Board members on May 29, 2024 to build upon the learning from previous training. Delivered online sessions of EDI training (Inclusion Literacy) on May 3 and May 17, 2024 to elected officials who sit on CRD committees and commissions as well as Board alternates and those who were unable to attend previous sessions. Promoted National AccessAbility Week (May 26 - June 1, 2024). ***Media Release***: Accessibility and Infrastructure Improvements in CRD Regional Parks (May 28, 2024). Provided an informational presentation to the Accessibility Advisory Committee on the work being done internally by the EDI Steering Committee on July 16, 2024. Finalized the CRD Accessibility Plan content with the Accessibility Advisory Committee on September 17 19, 2024. Presented the CRD Accessibility Plan to the CRD Governance Committee and CRD Board, and made available publicly through the posting on the CRD's Accessibility webpage, which includes our tool to receive feedback on accessibility.

Board Priorities Dashboard

Governance

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Board Initiatives	Resolutions	Summary of Completed Actions
5d Foster greater civic participation among diverse community members	***Board, December 13, 2023*** ***Board, February 14, 2024*** ***Board, May 8, 2024*** ***Board, October 30, 2024*** ***Board, February 12, 2025***	The 2023-2026 CRD Corporate Plan includes initiatives to review and enhance engagement practices, tools and frameworks in alignment with this priority. The CRD engagement platform ***Get Involved*** hosts initiatives and campaigns that have public participation components. Presentation at the December 2023 Governance committee on provincial engagement tool. Staff presented an overview of CRD Engagement practices and platforms to the February Governance Committee. The CRD has an existing engagement platform in place and is planning to review and update its public participation framework in 2024, ahead of running a competitive procurement process for online engagement solutions in 2025. ***Media Release***: The CRD invites members of the public to learn more about the 2024 Provisional Financial Plan (January 3, 2024). ***Media Release***: Community consultation begins to determine best use for Biosolids (January 11, 2024). ***Media Release***: Have Your Say! CRD Regional Parks and Trails Resident Survey Seeks Input from Invited Residents (January 23, 2024). ***Media Release***: CRD and CRHD look for public feedback on the 2025 provisional financial plans (November 8, 2024) Project charter for website redesign finalized. Procurement process and internal analysis underway for website redesign project. Scope refinement and contract negotiations underway for work to start early 2024 on the website redesign project. Website Redesign Project contract awarded January 2024. Creative and technical planning underway. Website Redesign Project continues to be underway with the launch scheduled for February 2025. Website development phase underway, including third party integrations and identity provider solution. Website Redesign Project development phase and content migration on target for completion by end of year. Website launched March 5, 2025 with stabilization and project closeout planned for April. ***Media Release***: CRD Launches New Public Website (March 5, 2025). ***Media Release***: The CRD invites feedback on stage 2 engagement for the Regional Water Supply Strategic Plan (February 18, 2025). ***Media Release***: Residents invited to learn more about the CRD's 2025 Provisional Financial Plan (January 15, 2025) The Strategic Communications and Engagement Plan has been approved and received by Board. Website Redesign Project underway. Website user feedback sessions completed and design concepts approved. Confirmed collaborative approach with the Regional District of Naniamo to review and update public participation framework. Engaged consultant to conduct scan of best practices. The Corporate Communications and Engagement Strategic Plan was presented to the May 2024 Board for information. Resident survey planning, vendor assessment and selection completed. Resident survey completed November 2024. Data being compiled and analyzed. Focus group and interviews being conducted through to mid-December. Regional resident survey complete. Staff will bring report to the Governance and First Nations Committee in the Spring.

Board Priorities Dashboard

Governance

Effective advocacy, coordinated and collaborative governance, and leadership in organizational performance and service delivery.

Making a difference...together

Board Initiatives	Resolutions	Summary of Completed Actions
5e Explore changes to growth management approaches and identify implementation actions appropriate for local, regional and provincial implementation	‣ *Board, July 12, 2023* ‣ *Board, April 10, 2024*	Hosted the Development and Planning Advisory Committee on January 16 and March 13, 2023. Initiated research and analysis to support CRD Regional Housing and local governments to take action on housing and development challenges. The Planning and Protective Services Committee approved a grant application to the Union of BC Municipalities (UBCM) Complete Communities Fund for a regional growth and mobility study. Recipient of a UBCM Complete Communities grant to undertake a regional growth and mobility study. The timing for a policy white paper has shifted with newly announced provincial legislation on housing, land use and transit-oriented development. Staff will prepare a Growth and Mobility study to document the cumulative housing, transportation and infrastructure impacts of growth to support informed land-use decision making. Initiated Growth and Mobility Study (including project charter and scope of work for consultants). Staff brought forward a report on timing and implications of the work required to consider an update to the Regional Growth Strategy in 2026 in March 2024. Work continues for the Growth and Mobility Study. One year extension for the grant was received as provincial housing legislation was published later than originally anticipated. Work on policy white paper on housing and development challenges has been integrated into the project design for the Growth & Mobility Study. A Request for Proposal for a Growth and Mobility Study was issued and closed with work anticipated to commence in Q4 2024. Virtual information sessions and public engagement on the Regional Water Supply Development Cost Charge Program to help fund eligible growth-related water projects. ***Media Release***: The CRD invites feedback on proposed Regional Water Supply Development Cost Charge Program (May 29, 2024). Initiated the Growth & Mobility Study to provide comprehensive data analysis and to support scoping for a future Regional Growth Strategy update, and to inform a future Employment Land Study. The timeframe for the Employment Lands Study has been amended to coordinate with the outcomes of the Growth & Mobility Study.

August 2023

Advocacy Strategy for the Capital Regional District

Responding to community needs, the Capital Regional District (CRD) Board of Directors identify priorities and set the strategic course for the CRD over a four-year period, including an annual check-in and review of Board Priorities. For the 2023-2026 mandate, the CRD Board agreed to focus on five strategic priorities. As regional leaders, members of the CRD Board have and continue to be active in their advocacy on several policy initiatives that flow from these priorities.

To be effective in gaining the support of senior orders of government, local government, and partners, the Priorities agreed to by the Board will remain the basis of the advocacy strategy, unless updated by the Board annually, or supplemented by resolutions of the Board to advocate on specific initiatives. A successful advocacy strategy should be targeted, focused, and requires message discipline and consistency. Those we are advocating to need to understand what our priorities are and that we are committed to advancing them. The Board Priorities are organized under five themes with defined initiatives and desired outcomes. Role clarity, clear communication and reporting is essential for both elected officials and staff to enhance effectiveness and portray the strength of common cause.

Board Priorities (2023 – 2026 Term) and associated outcome statements

Transportation

Residents have access to convenient, green, and affordable multi-modal transportation systems that enhance livability.

Housing

Residents have access to affordable housing that enhances livability.

Climate Action & Environment

Progress on adaptation, reduced greenhouse gas emissions and triple-bottom line solutions that consider social, environmental, and economic impacts.

First Nations

Strong relationships with First Nations based on trust and mutual respect, partnerships and working together on shared goals.

Governance

Effective advocacy coordinated and collaborative governance, and leadership in organizational performance and service delivery.

A key initiative within the Governance priority is to "Influence regional issues and advocate in a consistent, focused way that aligns with the Board strategic priorities".

Within the legislative framework which the Board and administration of the CRD, Capital Regional Hospital District (CRHD) and Capital Region Housing Corporation (CRHC) operate, the Board, its members and staff must work collaboratively to address multi-jurisdictional issues that impact the wellbeing of the region's residents. Board governance includes region wide general government and legislated authority as well as mandated and agreed on participant based sub-regional and local service delivery responsibilities that require infrastructure, regulatory, legislative, financial, and operational support, to evolve and remain efficient and effective.

Residents and rate payers expect progressive action by the CRD to solve problems and advance regional, sub-regional, and local priorities within its mandate in partnership and collaboration with other authorities. As orders of government, the CRD and CRHD are delegated powers to operate by the Province of British Columbia and as corporate entities and publicly accountable authorities, can enter into agreements, partnerships with other public authorities, other corporate entities, and individuals. The CRHC is a wholly owned non-profit corporation of the CRD. Each entity may delegate or direct certain responsibilities including advocacy, however decisions of record, including the priorities for advocacy are established by resolution of each individual Board.

Advocacy Strategies

For issues that require regional action outside the CRD's mandate, the Board can leverage the collective voice of its members, partners, and staff to contribute its experience and resources to advance solutions and achieve greater outcomes. As a member of the Federation of Canadian Municipalities, Union of British Columbia Municipalities and Association of Vancouver Island Coastal Communities, and with member, director, or staff representation in a variety of other organizations, the CRD has an opportunity advance our priorities and initiatives or seek the support of these bodies as part of its advocacy strategy. Through its governance and service delivery mandate, the CRD also has the opportunity to directly advocate to the Provincial and Federal Government, government Ministries, appointed bodies and agencies and to partner with other entities. There may also be an opportunity this term to work more closely with First Nations on issues as outlined in the Board priority.

Board Advocacy

Agreed on Board Priorities are the basis of the Board advocacy and the process for adding to those priorities is by Board resolutions with follow up actions typically directed through the Board Chair or the Executive Leadership Team. The Board Chair may ask for the support of other Directors to assist with efforts based on relationships, expertise, and experience or participant jurisdiction and geography. While the Board collectively has responsibility for the interests of the electoral areas, it has included or may delegate specific advocacy to the electoral area Directors for those areas. The Board may decide this term to pursue a focused more assertive strategy on a particular matter of importance at selected times during this term.

Inter-Regional Municipal and Electoral Area Advocacy

Board Priorities are only as strong as the support for them in our communities and working with the municipalities and electoral areas to ensure they support Board initiatives is key. The Board Chair, working directly with Board members, and the CAO working directly with Municipal CAOs should engage with elected officials and senior CRD, municipal and electoral area staff to ensure that there is a clear understanding of Board priorities, while identifying and responding to any divergent priorities to ensure alignment within any advocacy initiatives. The Advocacy Strategy needs to align with the Board approved Intergovernmental Relations Policy.

Corporate Advocacy

The CAO will lead corporate advocacy based on Board direction and the Corporate Plan. The CAO will lead the staff efforts on how best to drive initiatives forward with the right agreements and protocols with other organizations and has delegated authority from the Board to enter into agreements including memorandums of understandings with other agencies. The CAO will work closely with the Chair and play a major role in supporting the Chair and Board in advocacy efforts and will update the Board quarterly.

An advocacy strategy must be flexible, nimble and pivot on emerging issues or opportunities and the CAO will respond to and assign specific priorities and strategies for action. The Board Priorities Quarterly Dashboard progress report tracks resolutions of the Board, current initiatives, and planned actions related to advocacy as well as other priorities.

Advocacy can include formal letters, requests for meetings, presentations, partnering with agencies, campaigns, advisories, and announcements. Strong relationships with media who cover the CRD are essential to an effective advocacy strategy and engagement and outreach to editorial boards and media briefings, releases, and advisories as well as the CRD website and social media posts are effective tools.

Service Mandate and Operational Advocacy

Under the direction of their General Manger, CRD staff participate in many conversations with regulators and policy makers on efficient and effective service delivery approaches, and with organizations that engage with senior orders of government on policy and implementation. The Executive Leadership Team will coordinate communications with senior orders of government on policy and implementation to ensure alignment with Board direction, service mandate, and consistency of messaging in any advocacy.

Over the past few years, local government associations and related organizations have increased their role in advocacy for the municipal sector. The CRD needs to stay active in these organizations and drive our issues into and through their process. At times, senior orders of government will only consider policy changes that have been approved by these voices for our sector.

Potential Advocates

The following parties have been recognized as potential advocates and have been categorized based on each stakeholders' potential ability to influence the CRD's work (positively or negatively) or according to each stakeholder or groups interest in CRD and whether they are internal or external to the organization.

A Primary Level stakeholder or group interest has or may be identified as a result of a delegated authority, partnership agreement, contract or operating agreement, funding agreement, grant, or other formal relationship or understanding with the CRD.

A Secondary Level stakeholder or group interest has or may be identified as a result of receiving a service or benefit, in a contract, operating agreement, funding agreement or through a secondary or related affiliation with a primary group or stakeholder or having a mandate aligned with the CRD.

Internal stakeholders or groups include individuals or groups that have a duty or direct affiliation with the CRD or whose organizations participate directly or have a formal relationship with the CRD.

External stakeholders of groups include individuals or groups whose decision-making authority either directly impacts the CRD at a Primary Level or whose decision-making authority influences the CRD at a Secondary Level.

This categorization provides a focus for advocacy and communications activity by identify primary and secondary advocacy relationships and the preferred approach for advocacy.

Advocacy Internal/External Stakeholders

Advocacy	Internal	External
Primary Level	Board Members and, Alternates Member municipal councils Delegated CRD Commission Members including First Nations Members Local Area Elected Officials Local Area CAOs Local Area Senior Staff	• Premier's office • Province: Ministers, Ministers' offices, and Deputy Ministers of select Government of BC ministries and Opposition Leaders • Vancouver Island Region MLAs • Federal Government: Vancouver Island Region MPs, Ministers, and staff of select ministries • First Nations
Secondary Level	Agencies and organizations, including First Nations who have entered into formal agreement with the CRD. CRD representatives appointed to an affiliated governance body	• First Nations • Federation of Canadian Municipalities • Union of BC Municipalities • Association of Vancouver Island Coastal • Communities
Operational Level	ELT and designated staff who participate in various external initiatives, committees, and groups as a representative of the organization.	• Membership in various Professional Associations, Boards and Groups • Engagement work with Federal, Provincial, Institutional and Local Government staff. • Engagement with Crown and Non-profit bodies aligned and mandated to advance similar priorities.

Advocacy Approach

Advocate	Objectives	Methods
Board Includes Board Members and Alternates	Advance Board priorities and actions required by other orders of government to address regional issues.	Board resolutions reported and conveyed to the media and appropriate party by way correspondence and follow up meetings as required.
CRD Member Representatives Member municipalities and Local Area Elected Officials. Designated CRD Commissions and Commissioners, including Frist Nations Members	Coordinate actions based on shared interests and in support of shared goal to improve regional outcomes.	Advance Board and Corporate priorities as identified by the CRD Board and included in the Corporate Plan and other approved CRD Strategies when aligned with municipal and commission interests.
Intergovernmental Relations A framework for establishing and maintaining effective relationships with other orders of government,	Convey one regional voice on issues.	Ensure municipal partners are aware and involved as appropriate in advocacy efforts.
Partnerships Agencies and organizations, including First Nations, who have entered into formal agreement with the CRD and/or a CRD representative is appointed to a governance body of that organization.	Identify shared interests as a result of delegated authority, partnership agreement, contract or operating agreement, funding agreement, grant, or other formal relationship or understanding.	Advance Board and Corporate priorities as identified by the CRD Board and included in the corporate plan and other approved CRD Strategies when aligned with agencies and organization's interest.
Staff ELT and designated staff who participate in various external initiatives, committees, and groups as a representative of the organization when adhering with corporate policy and/or by professional affiliation.	Communicate formal CRD policy or position and share professional expertise. Act on behalf of the organization to advance initiatives in support of Board and Corporate Priorities.	Advance Board and Corporate Priorities as identified by the CRD Board and included in the Corporate Plan and other approved CRD Strategies when aligned with external agencies and organization's interests.

Transportation

Advocacy Dashboard | Quarter 2 – 2025

Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
21-01-02	Regional Transportation Priorities	Confirm the CRD Board's Regional Transportation Priorities.	✓			✓	Letter to Minister Fleming Met with Minister Fleming by teleconference October 4, 2021 Letter to Minister Fleming Virtual Meeting with Minister Fleming March 31, 2022	Initiated the planning required to scope regional transportation governance options with a background report to the Transportation Committee on March 15, 2023.
22-01-01	Vancouver Island Rail Corridor	Request the federal government to provide an update on their position regarding the protection of the Island Rail Corridor.	✓			✓	Letter to MP Randall Garrison Letter to MP Laurel Collins Letter to MP Alistair MacGregor Letter to Minister Fleming Letter to Minister Alghabra Letter from Minister Fleming Meeting with MP Alistair MacGregor August 17, 2022 Letter from Minister Alghabra Letter to Minister Alghabra Letter to Minister Miller Letter from MP Alistair MacGregor Letter from MP Gord Johns Letter to Chair, Island Corridor Foundation Letter to Deputy Director, South Coast Region MOTI	March 31, 2023 Funding Agreement signed between the Province and the CRD to enable engagement in short and long-term planning for the Island Rail Corridor in collaboration with First Nations and local governments impacted and/or bisected by the Corridor.

Transportation

Advocacy Dashboard | Quarter 2 – 2025

Making a difference...together

Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
23-01-01	Active Transportation Infrastructure Investment	Request the Provincial government to secure funding support for the Trails Widening and Lighting Project.	✓			✓	Letter to Minister Fleming	
24-01-01	Intersection Safety Camera Program	Request the Provincial government to expand the Intersection Safety Camera Program.	✓			✓	Letter to Minister Farnworth Letter from Minister Farnworth	
24-01-02	Amendment of the BC Motor Vehicle Act	Request the Provincial government to amend the BC Motor Vehicle Act to allow electric wheelchairs, mobility scooters, and micro mobility devices to operate in designated bike lanes and/or routes.	✓			✓	Letter to Minister Fleming Letter from Minister Fleming	
24-01-03	Province-wide Trip Reduction Program	Request the Provincial government to create a province-wide Trip Reduction Program.	✓			✓	Letter to Premier Eby Letter to Minister Farnworth Letter from Minister Farnworth	

Transportation

Advocacy Dashboard | Quarter 2 – 2025

Making a difference...together

Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
25-01-01	BC Ferries Advisory Committees	Request BC Ferries to reinstate the Ferry Advisory Committees.	✓	✓		✓	Letter to BC Ferries President & CEO, Nicolas Jimenez	
25-01-02	Speed limits in CRD Electoral Areas	Request the Provincial government for greater engagement from Ministry of Transportation and Transit.	✓	✓		✓	Letter to Minister Farnworth Letter from Minister Farnworth	
25-01-03	BC Ferries Crofton-Vesuvius Route	Request BC Ferries to home port one vessel at Crofton and one at Vesuvius.	✓	✓		✓	Letter to BC Ferries President & CEO, Nicolas Jimenez	
25-01-04	Interregional Transit Service on Southern Vancouver Island	Request the Provincial Government and BC Transit for support for Better Island Transit.	✓	✓		✓	Letter to Minister Farnsworth and Sherri Bell, BC Transit Board Chair	

Housing

Advocacy Dashboard | Quarter 2– 2025

Making a difference...together

Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
23-06-01	**Explore funding opportunities with the Province to further advance affordable housing in the Capital Regional District**	To enter a Memorandum of Understanding with the Province to partner on housing projects to increase the delivery of affordable housing in the Capital Regional District.	✓			✓	Chair, CRHC and CAO attended in person meeting with Minister Kahlon at UBCM on Sept. 19, 2023. Letter to Minister Kahlon Letter to MLAs Letter to Premier Eby *Note Premier Eby forwarded the letter to Minister Kahlon Letter from Minister Kahlon	
23-06-02	**Secondary Suite Incentive Program**	Request the Province to include Electoral Areas in the Secondary Suite Incentive Program.	✓	✓		✓	Letter to Minister Kahlon	Program discontinued by provincial government effective March 31, 2025.
23-06-03	**Housing needs in Electoral Areas**	Support for Mike Harcourt to advocate for rural housing solutions.	✓	✓		✓	Letter to Mike Harcourt	
23-06-04	**Drake Road Housing Project on Salt Spring Island (SSI)**	Request the Province to expedite the completion of the Drake Road supportive housing project on SSI.	✓	✓		✓	Letter to Minister Kahlon Letter from Minister Kahlon	

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Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
24-06-01	Inclusion of alternate forms of housing within the BC Building Code	Request the Province to review the inclusion of alternative forms of housing within the BC Building Code.	✓			✓	Letter to Minister Kahlon	
24-06-02	Rural housing stream	Request the Province to create a rural housing stream.	✓	✓		✓	Letter to the Premier and Minister Kahlon Letter from Minister Kahlon	

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Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
19-02-01	Climate Emergency	Ask Federal government to strengthen national efforts to meet the Paris Agreement. Ask Provincial government to fully implement CleanBC and provide data on utilities vehicles and community energy emission inventories to local governments.	✓	✓	✓	✓	Letter to Premier Horgan Letter to Minister McKenna Representation from all CRD local governments on Climate Action Task force and staff Working Group sharing information and collaborating on projects. Partner with NGO's, Academic Institutions and Utilities with staff support through shared research, policy development and program delivery.	
19-02-02	Climate Action Leadership	Seek Strategic partnership	✓				Letter to Minister Heyman Response from Minister Heyman Letter to Minister McKenna	Continue to seek partnership with senior governments.
20-02-02	Parkland Acquisition	Ask provincial government to participate in further parkland acquisition in the Capital Region.	✓			✓	Letter to Minister Heyman Met with Minister Heyman by teleconference on February 17, 2021.	
21-02-01	Climate Action Revenue Incentive Program (CARIP)	Ask provincial government to re-establish CARIP funding or similar program.	✓			✓	Letter to Premier John Horgan, Minister Osborne, Minister Heyman and Brian Frenkel (UBCM). Letter from Minister Osborne	CARIP was replaced with the Local Government Climate Action Program (LGCAP) with approved funding through 2024.

Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
23-02-01	**Update of Marine Invasive Species List**	Ask provincial and federal government to list the red algae Asparagopsis on its invasive species list and review the aquaculture permitting requirements.	✓			✓	Letter to Minister Ralston Letter to Minister Murray Letter from Minister Murray	
24-02-01	**Long-Term Biosolids Management Plan**	Request for a meeting with the Minister of Environment & Climate Change Strategy to seek an extension for the submission date of the Long-Term Biosolids Management Plan.	✓			✓	Letter to Minister Heyman Board Chair and CAO met with Minister Heyman on June 6, 2024 Letter from Minister Heyman Letter to Minister Heyman	
24-02-02	**Boat related issues in the Capital Region**	Invite provincial and federal Ministers and their staff to participate in a regional workshop on collaborative action to resolve boat related issues in the capital region.	✓			✓	Letter to Minister Cullen Letter to Minister Guilbeault Letter to Minister Rodriguez Letter to Minister Lebouthillier Letter to Elizabeth May, MP Letter to Adam Olsen, MLA	
24-02-03	**Invasive fallow deer**	Request the Province for sustained funding for control	✓	✓		✓	Letter to Minister Davidson Letter from Minister Davidson	

Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
		of invasive fallow deer on the Southern Gulf Islands.						

Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
19-03-01	First Nations Reconciliation	Enhance Indigenous reconciliation at the community level.	✓			✓	Letter from Minister Robinson identifying the opportunity to meet with Snr. Provincial staff from the Ministry of Indigenous Relations and Reconciliation. Letter to Ministers Fraser and Robinson Letter from Minister Robinson Met with senior provincial staff on March 7, 2019 and agreed to follow up as required. Letters to MPs (Collins, Garrison, MacGregor and May) Letter to JOŁEŁP (Tsartlip First Nation) Chief and Council Forum of All Councils took place on November 28, 2019.	Ongoing
22-03-02	First Nations Reconciliation	Secure Provincial capacity funding to support government to government relationship building with First Nations to support efforts towards reconciliation.	✓			✓	Board Chair met with Minister Rankin to communicate the need for Provincial capacity funding on August 12, 2022.	

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Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
22-04-01	Greater Victoria Harbour Authority (GVHA)	Advocate for funding for the GVHA Shore Power Project	✓			✓	Letter to Minister LeBlanc seeking federal support Letter from Minister LeBlanc Letter of Support to Transport Canada	
22-04-01	Speculation & Vacancy Tax – SSI Electoral Area	Advocate that Speculation & Vacancy Tax be applied to the Salt Spring Island Electoral Area	✓			✓	Letter to Minister Robinson Letter from Minister Robinson Letter to Minister Conroy Letter from Minister Conroy	
23-04-01	Recapitalization of the Island Coastal Economic Trust	Ask the provincial government to recapitalize the Island Coastal Economic Trust.	✓			✓	Letter to Minister Bailey	
23-04-02	Increased high-speed broadband connectivity for the Jordan River and Shirley communities.	Advocate for funding from the Connecting Communities BC Fund to support increased high-speed broadband connectivity for the Jordan River and Shirley communities.	✓			✓	Letter to Ministry of Citizens' Services	
23-04-03	Intergovernmental relationship building with Minister of Municipal Affairs	Introductory meeting to discuss issues of mutual interest.	✓		✓	✓	Board Chair and CAO met with Minister Kang on April 27, 2023.	Ongoing dialogue regarding best practice as to how Electoral Areas could be supported in future granting opportunities.

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Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
23-04-04	Capital Region Emergency Service Telecommunications (CREST)	Advocate for the implementation of a call answer levy on cell phone devices and that the revenue be available to the CRD to fund the CREST service.	✓		✓	✓	Letter to Minister Farnworth Letter from Minister Farnworth	
24-04-01	Emergency and Disaster Management Act	Advocate for time, funding and supports from the province and for clarification in the legislation regarding responsibility for infrastructure.	✓	✓		✓	Letter to Premier Eby, Minister Ma and Minister Heyman Letter from Minister Ma	
24-04-02	Local Government Act (LGA) Legislative Reform Initiative	Advocate to the province that UBCM Executive form a working group for the LGA Reform Initiative.	✓			✓	Letter to Minister Kang Letter from Minister Kahlon	
24-04-03	Local Government Act	Request the Province to amend the Local Government Act to allow for two year terms for the positions of Board Chair and Vice-Chair within regional districts.	✓			✓	Letter to Minister Kahlon Letter from Minister Kahlon	

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Making a difference...together

Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
24-04-04	Municipal Regional District Tax	Advocate for the Sidney Business Improvement Area Society's Application to levy a Municipal Regional District Tax.	✓		✓	✓	Letter to Destination BC	
25-04-01	Farm Classification	Request the Province review BC Assessment's farm classification criteria.	✓			✓	Letter to Minister Bailey	

Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
23-07-01	**Advocacy for the Salt Spring Island Electoral Area**	Support for Farmland Trust's funding application.		✓		✓	Letter of Support	
		Support for the Universal Broadband Fund application.		✓		✓	Letter to CityWest	
		Support for Kings Lane affordable housing project.		✓		✓	Letter of support	
		Support for SSI Chamber of Commerce as official provider of community visitor services.		✓		✓	Letter to Destination BC	
		Support for Vision Zero application.		✓		✓	Letter of support	
		Support for Salt Spring Elementary Parent Advisory Council application.		✓		✓	Letter of support	
		Support for Tourism Growth Program application.		✓		✓	Letter of support	
		Support for SSI Primary Care Network Service Plan		✓		✓	Letter of support	

Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
		Support for Raincoast Conservation Foundation's application for Climate Resiliency Grant		✓		✓	Letter of support	
23-07-02	**Advocacy for the Southern Gulf Islands Electoral Area**	Support for New Horizons' grant application.		✓		✓	Letter to Chair, Pender Island Health Care Society	
		Support for the Rural Islands Economic Partnership Society's (RIEP) application to fund the expansion of the RIEP's Rising Tide Business Services.		✓		✓	Letter to Ministry of Jobs, Economic Development and Innovation	
		Support for New Horizons' grant application.		✓		✓	Letter to Employment and Social Development Canada	
		Support for the Connected Coast Project.		✓		✓	Letter to CityWest	
		Support for REDIP Economic Diversification application by the Islands Futures Society of Gabriola Island for Islands Alive Project.		✓		✓	Letter to Ministry of Jobs, Economic Development and Innovation	

Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
		Support for application by the SGI Community Resource Centre and the Housing NOW Project.		✓		✓	Letter to Ministry of Jobs, Economic Development and Innovation	
		Support for the AquaLink Application by the SGI Tourism Partnership Funding.		✓		✓	Letter to Rural Economic Diversification and Infrastructure Program	
		Support for the Salish Grove Affordable Housing Project by Mayne Island Housing Society.		✓		✓	Letter of support	
		Support for the Galiano Affordable Living Initiative (GALI) Project application to the BC Housing Community Housing Fund.		✓		✓	Letter of support	
		Support for the Pender HANDY-Dart Taxi Pilot Project by Moving Around Pender Alternate Transportation Society.		✓		✓	Letter of support	

Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
		Support for the Galiano Island Recycling Resources Society Grant application to the Plastics Action Fund.		✓		✓	Letter of support	
		Support for the SGI Neighbourhood House Society application for a community gaming grant.		✓		✓	Letter of support	
		Support for Green Municipal Fund's Study Grant Program.		✓		✓	Letter of support	
		Support for Building Communities Through Arts and Heritage Grant Program.		✓		✓	Letter of support	
		Support for Infrastructure Canada's Rural Transit Solutions Fund application.		✓		✓	Letter of support	
		Support for redesignation of the SGI Tourism Partnership as the Destination Marketing Organization to receive		✓		✓	Letter of support	

Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
		Municipal and Regional District Tax revenues.						
		Support for Green Municipal Fund's Study Grant Program Application.		✓		✓	Letter of support	
		Support for New Horizon's grant for seniors.		✓		✓	Letter of support	
		Support for Galiano Cottage Co-Op application for the CMHC Co-op Housing Development Program.		✓		✓	Letter of support	
		Support for New Horizon's for Seniors grant program for the Savvy Seniors of the Salish Sea project.		✓		✓	Letter of support	
		Support for the Pender Island Royal Canadian Legion Branch 239 grant application.		✓		✓	Letter of support	

Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
		Support for Mayne Island Assisted Living New Horizon's for Seniors grant.		✓		✓	Letter of support	
		Support for Mayne Island Assisted Living New Horizon's for Seniors grant to expand the Creative Café into a full day program.		✓		✓	Letter of support	
		Support for Schooner Way Trail Project on Pender Island		✓		✓	Letter of support	
		Support for Galiano Affordable Living Initiative Society's application to REDIP for funding to support the development of 1663 Georgia View Road on Galiano Island.		✓		✓	Letter of support	
		Support for SGI Community Resource Centre Society's Sea Food Farm project.		✓		✓	Letter of support	

Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
		Support for Salish Sea Inter Island Transportation Society's Funding request for the AquaLink project.		✓		✓	Letter of support	
		Support for the Pender Island Chamber of Commerce Grant Application.		✓		✓	Letter of support	
		Support for Rural Islands Economic Partnership Society's Grant Application for funding to support the Communities Talking Project.		✓		✓	Letter of support	
		Support for SGI Neighbourhood House Society Grant Application.		✓		✓	Letter of support	
		Support for Connecting Communities BC Application		✓		✓	Letter to CityWest	
		Support for Pender Island Wildlife Tree Stewardship Program Application.		✓		✓	Letter of support	

Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
19-05-05	**Deer Management**	Encourage province to take responsibility for wildlife.	✓	✓			Letter to Ministers Popham, Heyman and Donaldson Several municipalities are now advocating as a group and individually for Provincial action and support. Letter from Nancy Liesch, ED, Natural Resources	Ongoing
20-05-03	**Request the province to develop a strategy and plan for ongoing coordination between BC Ferries, BC Transit and MoTI on integrated, low carbon, active transportation-oriented solutions for SSI and SGI**	Advocate for this approach mostly around integration of transportation planning.	✓	✓			Letter to Minister Trevena Letter from Minister Trevena	Ongoing
20-05-04	**Write to UBCM and FCM asking them to advocate to the Federal Government to broaden the guidelines of Community Works Funds for capital and operating expenditures as a result**	Asking for relaxed guidelines in light of economic and financial impacts for up to one year subject to local government due diligence and as long as expenditures are in the public interest.	✓	✓			Letter to UBCM and FCM Board Chair and CAO - call with FCM on May 21 Board Chair and CAO - call with UBCM on June 4 Letter from FCM Letter from UBCM UBCM indicated that they are generally aligned with the CRD position in their advocacy with FCM to the Federal Government. UBCM is in engaged in discussions with FCM and the Federal	Ongoing

Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
	of the COVID-19 pandemic						Government to utilize the gas tax funding model for recovery funding and granting. There continue to be challenges with Regional District EAs with respect to the request for funding non-profits and ineligible projects and risks to RDs in proceeding to fund projects that might ultimately not received UBCM and Federal funding approval. EA continue to what to pursue funding approvals for non-profit services. UBCM administer under the Federal Provincial agreement approved in 2014 for 10 years and that would be difficult to change without renegotiating the whole agreement which would come with some risks. Acknowledged social services and emergency and public service buildings being asked to be included as eligible projects.	

No Associated Board Priority

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Making a difference...together

Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
21-05-01	**Opioid Overdose Crisis**	Advocate the provincial and federal government to declare the overdose crisis a national public health emergency and develop comprehensive action plans.	✓		✓	✓	Resolution to UBCM and AVICC.	Ongoing
23-05-02	**Mobile Youth Services Team**	Ask the province to support the Pacific Centre Family Services Association's Mobile Youth Services Team.	✓				Letter to Minister Dean *Note: Minister Dean forwarded the letter to Minister Farnworth Letter from Minister Farnworth Letter to Minister Farnworth, Minister Lore, and Attorney General Sharma	
23-05-03	**Letters of congratulations to locally elected First Nations Leaders**	Relationship building, discuss issues of mutual interest and establish means of communication.	✓		✓	✓	Letter to Pauquachin First Nation Letter to SȾÁUTW Letter to xʷsepsum Letter to Sc'ianew Letter to T'Sou-ke Nation Letter to Pacheedaht Nation	
24-05-01	**BC Arts Council "Regional Areas" Policy**	Advocate the province to repeal or modify the BC Arts Council's "Regional Areas' policy.				✓	Letter to Minister Popham	

Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
24-05-02	**Pacheedaht First Nation Addition to Reserve (ATR) Application**	CRD's letter of support for the ATR application by Pacheedaht First Nation for the fee simple parcels the Nation owns on Brown's Mountain.		✓		✓	Letter to Chief Daniels	
24-05-03	**City of Victoria's Application to the Green and Inclusive Community Buildings Program Fund**	CRD's letter of support for the City of Victoria's application to the Green and Inclusive Community Buildings Program Fund in support of the construction of the new Crystal Pool & Wellness Centre.				✓	Letter to Housing, Infrastructure and Communities Canada	
24-05-04	**Letters of congratulations to locally elected MLAs, Ministers and the Premier**	Relationship building, discuss issues of mutual interest and establish means of communication.	✓		✓	✓	Letter to Premier Eby Letter to Minister Kelly Greene Board Chair and CAO met with Minister Kelly Greene December 9, 2024 Letter to Minister Ravi Kahlon Letter to Minister Mike Farnworth Letter to Minister Christine Boyle Letter to Minister Diana Gibson Email from Minister Diana Gibson Letter to Minister Ravi Parmar	

Tracking #	Issue	Objective	Advocates				Comments	Status/Update
			Board	LG/EA	Partner	Staff		
							Letter to Minister Grace Lore Letter to Minister Lana Popham Letter to MLA Nina Krieger Letter to MLA Rob Botterell Letter to MLA Darlene Rotchford Letter to MLA Dana Lajeunesse Letter to Minister Brittny Anderson Letter to MLA Elizabeth May Letter to Minister Robertson Letter to MLA Will Greaves Letter to MLA Jeff Kibble Letter to Minister McLean	
25-05-01	**Island Health's submission for the redevelopment of the Oak Bay Lodge site**	CRHD's letter of support for Island Health's submission for the redevelopment of the former Oak Bay Lodge site.	✓		✓	✓	Letter to Minister Josie Osborne and Minister Bowinn Ma	

Capital Regional District
Quarterly Operating Variance Report - Q1, 2025
Service Budgets Greater than $1,500,000

		2025 Operating Expenses							2025 Operating Revenue						
			Year to Q1			Annual Forecast				Year to Q1			Annual Forecast		
Service Number	Service Description	Annual Budget $ (Schedule A)	Actual $	Actual % of Budget	2024 Actual % of Budget	$ Annual Forecast	% Budget (over)/under	Explanation	Annual Budget $ (Schedule A)	Actual $	Actual % of Budget	2024 Actual % of Budget	$ Annual Forecast	% Budget (over)/under	Explanation
1.010	Legislative & General	44,195,605	9,164,558	21%	24%	43,599,070	1%	Savings forecasted due primarily to one-time staff vacancies, hiring delays, and reduced staff training and meeting expenses.	44,195,605	8,223,161	19%	17%	44,097,605	0%	Half of revenue is derived from allocations to other services; one-third is funded by requisition, with balance from reserves, grants and other revenue. Savings forecasted due to reduction in funds required for one-time initiatives.
1.105	Facility Management	2,158,469	455,977	21%	21%	2,150,000	0%	Service is facilities management services delivered to CRD HQ and satellite facilities. Savings experienced in Q1 due seasonal variance in expenditures and temporary vacancies.	2,158,469	450,393	21%	20%	2,150,000	0%	Revenues derived from delivery of service to other services and projected to remain on plan for the year.
1.106	CRD Headquarters Building	2,742,025	655,696	24%	24%	2,740,000	0%	Service experienced no significant variance in operating costs during Q1 and is projected to be on plan for the fiscal year.	2,742,025	661,029	24%	25%	2,740,000	0%	Service provides office space to other CRD services and is forecasted on plan.
1.111	Electoral Area Admin Exp - SSI	1,598,333	409,691	26%	16%	1,532,705	4%	Savings forecasted due to temporary staff vacancy and staff training costs.	1,598,333	130,581	8%	0%	1,542,083	4%	Service is funded approximately 51% from requisition, 46% from labour recovery allocation and 3% from other. Forecasted lower recovery allocations, mainly due to six months staff vacancy for engineering technician position.
1.112	CRD Regional Grant in Aid	1,692,433	-	-	-	-	100%	CRD raised the funds in 2013-2015 through tax requisition specifically for one-time funding request from Island Corridor Foundation (ICF). The timeline hasn't been established for the distribution of the funds.	1,692,433	1,660,494	98%	99%	1,692,433	0%	Service revenue is 100% surplus carryforward.
1.226	Health Facilities - VIHA	1,811,746	21,535	1%	9%	1,700,000	6%	Service provides leased buildings to VIHA, and is 100% recovered from tenant. Q1 is largely on budget, with reserve transfers representing the largest proportion of the budget to be made later in the fiscal year.	1,811,746	387,483	21%	22%	1,700,000	6%	Service provides leased buildings to VIHA, and is 100% recovery from tenant. The CRD is currently negotiating new 5 year leases with VIHA.
1.280	Regional Parks	21,310,198	3,099,872	15%	17%	21,300,000	0%	Service experiences a seasonal nature to expenditures, primarily weighted to Q2 and Q3. Payroll savings will be redirected to other projects that are currently experiencing resource constraints.	21,310,198	1,664,272	8%	5%	21,300,000	0%	Revenues are primarily from requisition and are on plan.
1.297	Arts Grants & Development	3,301,886	248,734	8%	3%	3,301,000	0%	Service is a grant funding service, which had limited grant distribution in Q1. Projecting to disburse remaining budget for grant funding to arts organizations in the remaining quarters.	3,301,886	173,373	5%	6%	3,301,000	0%	Revenues are primarily from requisition and are on plan.
1.309	Climate Action and Adaptation	3,081,849	310,363	10%	15%	2,881,849	6%	Projecting operating expenses under budget, mainly due to savings related to the timing of contract cost for the Home Energy Retrofit Program.	3,081,849	224,536	7%	12%	2,891,849	6%	Revenues are primarily from requisition, and forecast slightly below plan due to less grant revenue.
1.310	Land Banking & Housing	5,521,962	641,685	12%	12%	5,521,965	(0%)	Expenditure forecasted to be on plan.	5,521,962	240,497	4%	15%	5,521,962	0%	Revenues are approximately 54% requisition, 22% grants, and 24% allocation recoveries and surplus carryforward. Forecasted on plan.
1.311	Regional Housing Trust Fund	4,362,430	8,282	0%	0%	4,362,430	0%	Expenses are driven by internal and external grants, with timing contingent on external factors such as municipal approvals. The plan is the wind down this fund, therefore the forecasted is on plan.	4,362,430	4,283,009	98%	79%	4,362,430	0%	Revenues are 77% surplus carryforward, 17% requisition and 6% other. Forecasted on plan.
1.313	Animal Care Services	1,888,210	467,141	25%	26%	1,893,618	(0%)	Projected costs slightly above budget mainly due to higher auxiliary staff wages, due to staff temporary leave.	1,888,210	487,862	26%	26%	1,863,317	1%	Service is funded approximately 29% from requisition, 53% from contract revenue, 14% from dog tag sales and 4% from other. Forecasted lower animal shelter service revenue mainly due to reduced facility capacity because of renovations.
1.318	Building Inspection	2,403,242	539,441	22%	20%	2,314,000	4%	Projecting operating expenses under budget, mainly due to salary savings from temporary staff vacancies, which will be partially offset by increased auxiliary wages starting in Q2.	2,403,242	773,603	32%	11%	2,400,000	0%	Service is funded by approximately 58% permit fee revenue, with the balance funded by tax requisition (28%), reserve funds (13%) and other (1%). Permit fee revenue for Q1 was above forecast due to commercial projects but forecasted to level out in Q2.
1.324	Regional Planning Services	2,594,383	335,078	13%	15%	2,496,383	4%	Operating expenses are on expected to be lower than budget due to savings from temporary staff vacancies.	2,594,383	85,620	3%	13%	2,594,350	0%	Revenue is approximately 52% requisition, 45% operating reserve and 3% other. Overall revenue is forecasted on plan.
1.40X	SEAPARC	5,711,058	1,154,222	20%	19%	5,711,000	0%	Service has a seasonal nature to operating expenses. In line with service delivery, 2025 operations are projected higher than 2024 due to growth in service delivery. Forecasted in line with budget for the year.	5,711,058	556,656	10%	10%	5,711,000	0%	Revenues are approximately 61% from requisition; 39% from fees and other. Service is projected to be on plan for the year.
1.44X	Panorama Rec. Center	11,508,989	2,423,841	21%	19%	11,508,000	0%	Service has a seasonal nature to operating expenses. In line with service delivery, 2025 operations are projected higher than 2024 due to growth in service delivery. Forecasted in line with budget for the year.	11,508,989	1,755,229	15%	14%	11,508,000	0%	Revenues are approximately 51% from requisition; 49% from fees and other. Service project to be on plan for the year.
1.459	Salt Spring Is- Pool, Parks, Land, Art & Rec. Prog	2,713,369	601,643	22%	24%	2,651,777	2%	Forecasting overall operating expenses to be lower than the budget mainly due to lower salaries and wages due to temporary staff vacancies, which is partially offset by higher software and licences allocations.	2,713,369	145,316	5%	6%	2,709,100	0%	Forecasting operating revenue slightly under the budget mainly due to lower rental revenue from Phoenix building.

Capital Regional District
Quarterly Operating Variance Report - Q1, 2025
Service Budgets Greater than $1,500,000

		2025 Operating Expenses							2025 Operating Revenue						
			Year to Q1			Annual Forecast				Year to Q1			Annual Forecast		
Service Number	Service Description	Annual Budget $ (Schedule A)	Actual $	Actual % of Budget	2024 Actual % of Budget	$ Annual Forecast	% Budget (over)/under	Explanation	Annual Budget $ (Schedule A)	Actual $	Actual % of Budget	2024 Actual % of Budget	$ Annual Forecast	% Budget (over)/under	Explanation
1.521	Environmental Resource Management	52,223,347	11,058,415	21%	22%	51,784,569	1%	Operating services are continuing as planned. Experienced increased costs with emerging leachate management issues. Forecast largely on plan with some savings on both RNG contract and electricity cost, because of the delayed completion time of the RNG plant.	52,223,347	10,735,733	21%	23%	50,741,802	3%	Tipping fee revenue forecast largely on plan. RNG sales revenues lower due to the delayed completion time of the RNG plant. Excessing disposal of banned materials resulting in more tickets being issued.
1.576	Environmental Engineering Services	3,851,300	703,511	18%	21%	3,750,000	3%	Service provides engineering and project management services to multiple services across the CRD's recreation and environmental management services. Savings in Q1 from temporary staff vacancies, but not anticipated to continue throughout the year.	3,851,300	774,887	20%	22%	3,750,000	3%	Revenues are driven by providing services to other CRD services which continue to operate as planned. Recovery revenue from CRD service forecasted slightly below annual budget due to staff vacancies.
1.577	IW - Environmental Operations	15,682,076	3,094,169	20%	21%	14,686,542	6%	Overhead service budget, continuing to deliver services as planned. Expenditures are forecasted to come in under budget, primarily due to savings from temporary staff vacancies.	15,682,076	3,551,479	23%	25%	14,696,299	6%	96% of revenue is driven by labour recovery, providing services to other CRD services. The remaining 4% of revenue is from reserves' transfer to cover one-time costs. Recovery revenue from CRD services forecasted to be below annual budget due to staff vacancies.
1.578	Environmental Protection and Water Quality	9,728,043	2,036,406	21%	23%	9,528,043	2%	Overhead service budget, continuing to provide service as planned. Forecast largely on plan, with some minor savings on temporary staff vacancies.	9,728,043	2,314,815	24%	25%	9,628,043	1%	Revenues are driven by providing services to other CRD services that continue to operate as planned.
1.911	911 Systems	2,677,917	432,254	16%	15%	2,678,277	(0%)	This service collects 911 levies from phone carriers and distributes a percentage to participating municipalities. Fixed contracts and debt servicing costs are on track with budget.	2,677,917	556,045	21%	23%	2,669,517	0%	Sources of revenue are fixed source requisitions, lease revenue, and variable 911 levies received from phone carriers and are on plan.
1.921	Regional CREST	2,008,152	505,649	25%	26%	2,011,740	(0%)	This is a contribution service that provides support to CREST based on service agreement. Operating expenses are on track with budget	2,008,152	103,571	5%	**5%**	2,008,152	0%	Operating revenues are primarily requisition and are on plan.
2.610	Saanich Peninsula Water Supply	8,325,361	1,344,915	16%	16%	8,325,360	0%	Operational services and system maintenance are continuing as planned. Expenditures are forecasted to be in line with budget.	8,325,361	1,420,966	17%	17%	8,325,360	0%	Revenues are driven by seasonal water sales. Demand is forecasted to be similar to the prior year and in line with the plan. Generally fall and winter are periods of low usage, while spring and summer see higher volumes.
2.670	Regional Water Supply	44,959,023	8,917,981	20%	9%	44,959,000	0%	Operational services and system maintenance are proceeding as planned. Expenditures are forecasted to remain in line with the budget. Higher expense at Q1 compared to prior year, as transfers to capital funding are occurring monthly in 2025, rather than at year end in 2024.	44,959,023	7,660,699	17%	17%	44,959,000	0%	Revenues are driven by seasonal water sales. Demand is forecasted to be similar to the prior year and in line with the plan. Generally fall and winter are periods of low usage, while spring and summer see higher volumes.
2.680	Juan de Fuca Water Distribution	29,313,997	5,496,768	19%	12%	29,313,990	0%	Operational services and system maintenance are proceeding as planned. Expenditures are forecasted to remain in line with the budget. Higher expense at Q1 compared to prior year, as transfers to capital funding are occurring monthly in 2025, rather than at year end in 2024.	29,313,997	3,279,089	11%	8%	29,313,900	0%	Revenues are driven by seasonal water sales. Demand is forecast to be similar to prior year and in line with plan. Generally fall and winter are periods of low usage, while spring and summer see higher volumes.
3.717	Core Area Wastewater Operations	37,196,627	8,703,027	23%	22%	38,501,843	(4%)	Operational services are progressing as planned. However, overspending on waste sludge disposal in the initial months is likely to continue throughout the rest of the year. A budget amendment is recommended for Q2, transferring funds from the Operating Reserve Fund to cover the shortfall.	37,196,627	1,021,983	3%	3%	37,196,627	0%	Revenues are approximately 94.7% from requisition, 5.3% from other, with a potential additional transfer from Operating Reserve Fund to cover the overspending on waste sludge.
3.718	Saanich Peninsula Wastewater	5,215,006	1,185,166	23%	19%	5,026,171	4%	The service delivery proceeded as planned. In Q1, primary savings were in labor consumption. The majority of these savings are anticipated to be utilized later in the year.	5,215,006	39,813	1%	1%	5,185,485	1%	Approximately 94.7% of revenues come from requisitions, with the remaining 5.3% derived from various sources, including reserve transfers, heat recovery from the Panorama Recreation Centre, and lab service recoveries. Actual heat recovery revenue is expected to fall below budget due to a lower annual rate being set. Overall, revenue is expected to remain on target.
3.755	Regional Source Control	1,755,201	408,668	23%	26%	1,705,201	3%	Service delivery continuing as planned. No changes anticipated at this time.	1,755,201	108,493	6%	7%	1,735,201	1%	Revenues are primarily from requisition, and forecast slightly below plan due to less permit fee revenue.
	Total Services above	331,532,237	85%						331,532,237	85%					
	Other CRD Services	57,218,851	15%						57,218,851	15%					
	Total CRD*	**388,751,088**							**388,751,088**						

Capital Regional District
Quarterly Operating Variance Report - Q1, 2025
Service Budgets Greater than $1,500,000

		2025 Operating Expenses							2025 Operating Revenue						
			Year to Q1			Annual Forecast				Year to Q1			Annual Forecast		
Service Number	Service Description	Annual Budget $ (Schedule A)	Actual $	Actual % of Budget	2024 Actual % of Budget	$ Annual Forecast	% Budget (over)/under	Explanation	Annual Budget $ (Schedule A)	Actual $	Actual % of Budget	2024 Actual % of Budget	$ Annual Forecast	% Budget (over)/under	Explanation
CRHD	Capital Regional Hospital District	33,096,568	2,863,689	9%	9%	32,796,568	1%	Savings forecasted due to deferred feasibility studies, and anticipated lower maintenance costs forecasted for 950 Kings, The Summit, and Oak Bay Lodge properties.	33,096,568	2,431,506	7%	9%	32,796,568	1%	Lower transfer from property management reserve required to fund 950 Kings and Royal Bay properties due to savings on maintenance costs.
	Total CRHD	**33,096,568**							**33,096,568**						
CRHC	Administration	4,915,014	1,144,989	23%	21%	4,694,529	4%	Forecasting some administrative expense savings due to staff vacancies and turnover.	4,915,014	1,074,061	22%	24%	4,871,176	1%	Revenue is tied to fixed property management fees, and forecasted on plan.
CRHC	Development Services	1,878,992	281,604	15%	14%	1,708,274	9%	Savings forecasted due to staff vacancy and hiring challenges.	1,942,980	132,000	7%	5%	1,942,980	0%	Revenues are 100% project management fees from multiple projects, with a large amount budgeted in Q3 & Q4 as new projects comes onstream.
CRHC	CHF Operating	4,160,098	469,039	11%	16%	3,406,121	18%	Forecasted savings primarily due to the timing of mortgage payment for Caledonia which is scheduled to open in Aug 2025. The mortgage charges were budgeted to start Q3, but actual payments will begin in Q4.	4,160,098	456,114	11%	15%	4,100,098	1%	Revenues are approximately 50% tenant rents and 50% provincial subsidies. Forecasting slightly lower revenues due to slow rental pick of Michigan B.
CRHC	UOA buildings	13,300,044	3,384,708	25%	24%	13,203,879	1%	Forecasted to be on track with plan with some minor savings in salaries primarily due to caretaker vacancies.	13,379,813	3,550,174	27%	26%	13,174,594	2%	Forecasted on plan.
CRHC	ILBC building	932,891	147,045	16%	25%	855,604	8%	Forecasting decreased as contracted services actual spend is low in Q1.	932,891	239,565	26%	18%	932,891	0%	Revenues are approximately 60% provincial subsidies and 40% tenant rents. Island Health controls occupancy and subsidy is adjusted based on occupancy. Forecasting on plan.
CRHC	NOA buildings	1,783,359	431,264	24%	23%	1,764,987	1%	Forecasted on plan with some small savings in caretaker salaries and utilities.	1,839,812	444,575	24%	25%	1,823,213	1%	Revenues are 100% from tenant rents, forecasted lower than plan for Q1.
CRHC	RHFP buildings	10,833,892	2,590,706	24%	23%	10,754,295	1%	Forecasted on plan with some minor savings in salaries due to caretaker vacancies.	10,965,517	2,569,095	23%	25%	10,793,233	2%	Revenues are 100% from tenant rents, forecasted lower than plan for Q1.
CRHC	IHI building	792,301	187,847	24%	24%	782,527	1%	Savings forecasted due to staff vacancy and hiring challenges	930,841	242,897	26%	26%	941,028	(1%)	Revenues are 100% tenant rents. Forecasting increased revenue due to increased occupancy.
CRHC	RR Services	646,565	73,449	11%	6%	599,160	7%	Savings forecasted due to staff vacancies and hiring delays.	646,565	159,673	25%	25%	644,597	0%	Administration costs are 100% recovered from capital replacement reserves. Estimating a lower recovery due to staff vacancies and hiring delays.
	Total CRHC	39,243,156							39,713,531						
	Total Services (CRD + CRHD + CRHC)	**$461,090,812**							**$461,561,187**						

CAPITAL PROJECT			QUARTER 1					TOTAL 2025				ANNUAL STATUS OF CAPITAL PROJECT		
Department	Service Description	Capital Project Title	Q1 Budget	Q1 Actuals	Variance (over) / under	Variance %	Q1 Variance Explanation	Total 2025 Budget (as per approved budget)	Total 2025 Forecast	Forecast Variance $ (over) / under	Forecast Variance %	Scope	Timing	Budget
CRD														
Infrastructure & Water Services	Core Area Wastewater	SCADA and Radio Assessment	-	-	0	0%	Spending is contingent on SCADA Master Plan creation and approval that is still ongoing. Hoping for approval in Q3 2025. The overall project remains within scope and budget	750,000	750,000	0	0%		2026 plan revised; Completion Delayed	
	Core Area Wastewater	Annual Provisional Emergency Repairs	375,000	302,308	72,692	19%	The nature of the project is to address emergency repairs arising from unforeseen events and circumstances. In Q1, primary costs were incurred for repairing a disk filter and a blower. Overall project costs will fluctuate throughout the year dependent on magnitude, scope, and urgency of emergency repairs required. The overall project is forecasted to remain on time and within scope and budget.	1,500,000	1,499,908	92	0%			
	Core Area Wastewater	Marigold Electrical and Building Upgrades	100,000	9,034	90,966	91%	A small engineering management charge was applied to the project in Q1. The construction phase is expected to commence in Q2. The overall project is forecasted to remain on time and within scope and budget.	1,850,000	1,849,034	966	0%			
	Core Area Wastewater	Harling Pump Station - Complete Replacement	145,000	66,663	78,337	54%	Design costs and some engineering time were allocated in Q1. The construction phase is expected to commence in Q2. The overall project is forecasted to remain on time and within scope and budget.	2,425,000	2,425,000	0	0%			
	Core Area Wastewater	Shoreline Trunk Sewer Upgrade	10,000	4,646	5,354	54%	Staff time was dedicated to preparing an RFP to retain a consulting engineering firm, which was issued in Q2. Design completion is anticipated later in 2025. While the overall project is forecasted to be delayed, with the majority of costs expected in 2026, it remains within scope and budget.	2,828,508	304,646	2,523,862	89%		2026 plan revised; Construction Delayed	
	Core Area Wastewater	Western Trunk Sewer Twinning	5,000	1,616	3,384	68%	Staff time was spent preparing an RFP to retain a consulting engineering firm. The RFP was issued in Q2. Design is anticipated to be completed in 2026, and construction costs are expected to be deferred to 2028. The pre-build sewer section by Colwood for the Galloping Goose Bridge is scheduled for completion in Q2. While the overall project is forecasted to be delayed, it remains within scope and budget.	720,000	251,616	468,384	65%		2026 plan revised; Construction Delayed	
	Core Area Wastewater	Manhole Repairs and Replacement	75,000	69,950	5,050	7%	Retained a consultant to complete condition assessment on MHs and provide recommendations for repair/replacement. One Manhole will be replaced in 2025. Several others will be designed in 2025 and repaired in 2026. While the overall project is forecasted to be delayed, it remains within scope and budget.	2,000,000	619,950	1,380,050	69%		2026 plan revised; Construction Delayed	
	Core Area Wastewater	Western Trunk Grit Chamber Repairs	5,000	3,636	1,364	27%	Retained a consultant to complete condition assessment on grit chamber and provide recommendations for repair/replacement. Design is anticipated to be completed in 2025/26. Construction will commence in 2026/27. The overall project remains within scope and budget.	1,250,000	73,636	1,176,364	94%		2026 plan revised; Construction Delayed	
	Core Area Wastewater	Harriet Siphon Inlet Chamber Upgrade	5,000	-	5,000	100%	Design is expected to be completed in 2025/26, with construction rescheduled to commence in 2026/27. The overall project remains within scope and budget.	1,000,000	70,000	930,000	93%		2026 plan revised; Construction Delayed	
	Core Area Wastewater	Process & Mechanical Upgrades	100,000	75,782	24,218	24%	The nature of this provisional project is to address various process and mechanical upgrades to the Core Area and conveyance infrastructure, based on the optimization of operational needs. In Q1, the focus was on arranging contracts and developing procurement strategies, with most items scheduled for delivery in Q4. The overall project is forecasted to remain on time and within scope and budget.	850,000	840,782	9,218	1%			
	Core Area Wastewater	Safety & Security Upgrades	50,000	21,107	28,893	58%	The nature of this provisional project is to address various safety and security upgrades to the Core Area and conveyance infrastructure, driven by operational needs. In Q1 was for contracts and developing procurement strategies, with items scheduled for delivery in Q4. The overall project is forecasted to remain on time and within scope and budget.	600,000	571,107	28,893	5%			
	Core Area Wastewater	Gorge Siphon Inlet Chamber Upgrade	10,000	6,115	3,885	39%	A construction contract awarded in Q1, with construction forecast to be completed in Q2/Q3. The overall project is forecasted to remain on time and within scope and budget.	3,430,000	6,115	3,423,885	100%			
	Core Area Wastewater	Optimization of Residual Treatment Facility Operations	-	-	0	0%	Project is dependent on the settlement agreement. Results to be known in Q2 2025.	3,250,000	3,250,000	0	0%			
	Core Area Wastewater	Secondary Odour Collection System Upgrade	-	-	0	0%	The contract has been awarded, and construction is scheduled to begin in Q4. The overall project is forecasted to remain on schedule and within scope and budget.	750,000	600,000	150,000	20%			
	Core Area Wastewater	Lang Cove Electrical and Building Upgrades	65,000	3,666	61,334	94%	Some minor costs incurred in Q1 for project management, with construction commencing in Q2. The overall project is forecasted to remain on schedule and within scope and budget.	550,000	488,666	61,334	11%			
	Regional Water Supply	Goldstream IWS Field Office	2,750,000	559,828	2,190,172	80%	Delay in construction is due to design and contract approvals and building permit issuance. Completion forecast to be completed in 2026. The overall project remains within scope and budget.	11,000,000	4,059,828	6,940,172	63%		2026 plan revised; Completion Delayed	
	Regional Water Supply	Main No.3 Segment Replacement	50,000	22,564	27,436	55%	Preliminary design costs were incurred in Q1. The project's priority has shifted, and its construction is now planned for several years down the line. The overall project remains within scope and budget.	1,030,000	52,564	977,436	95%		2026 plan revised; Completion Delayed	
	Regional Water Supply	Goldstream Water Supply Area Dams - Regulatory Compliance, Dam Safety Planning & Analyses	175,000	8,547	166,453	95%	Delays due to internal resource availability. Planning and consultation with regulator completed for the 2025 Dam Safety Review Audit, for 11 dams in the Goldstream Watershed. RFP advertised. Completion forecasted to be delayed to 2026. The overall project is within scope and budget.	700,000	283,547	416,453	59%		2026 plan revised; Completion Delayed	
	Regional Water Supply	Sooke Lake & Deception Water Supply Area Dams - Regulatory Compliance, Dam Safety Planning & Analyses	225,000	70,334	154,666	69%	Delays due to internal resource availability. Consultant is finishing Phase 1 of Flood Forecasting System, including Reservoir Operating Rules. Planning in progress for seismic rehabilitation study. Sooke Lake Dam Safety Review complete, and report received. Planning in progress for actioning dam improvements for Deception Gulch Dam and Sooke Lake Saddle Dam. Completion forecasted to be delayed to 2026. The overall project is within scope and budget.	900,000	320,334	579,666	64%		2026 plan revised; Completion Delayed	
	Regional Water Supply	Sooke Lake & Deception Water Supply Area Dams - Upgrades and Improvements Program	1,000,000	75,587	924,413	92%	Project work has been delayed, but forecast to be completed over remaining quarters of 2025. The overall project is within scope and budget.	4,000,000	4,075,587	(75,587)	(2%)			

CAPITAL PROJECT			QUARTER 1					TOTAL 2025				ANNUAL STATUS OF CAPITAL PROJECT		
Department	Service Description	Capital Project Title	Q1 Budget	Q1 Actuals	Variance (over) / under	Variance %	Q1 Variance Explanation	Total 2025 Budget (as per approved budget)	Total 2025 Forecast	Forecast Variance $ (over) / under	Forecast Variance %	Scope	Timing	Budget
Infrastructure & Water Services	Regional Water Supply	Replacement of UV System	1,412,743	1,412,743	0	0%	Construction is underway and expected to be completed in Q2. The overall project is on time and within scope and budget.	2,530,500	1,780,500	750,000	30%			
	Regional Water Supply	Integrate Dam Performance and Hydromet to SCADA	200,000	202	199,798	100%	Delays due to internal resource availability and prioritization of projects. Project planning ongoing internally, led by IT and supported by IWS Dam Safety staff. Completion forecasted to be delayed to 2026. The overall project is within scope and budget.	1,170,000	90,202	1,079,798	92%		2026 plan revised; Completion Delayed	
	Regional Water Supply	RWS Supply Main No. 4 Upgrade	50,000	63,188	(13,188)	(26%)	Q1 activity relates to contract preparation. Construction phase has been delayed until 2026. The overall project remains within scope and budget.	2,785,000	463,188	2,321,812	83%		2026 plan revised; Completion Delayed	
	Regional Water Supply	Vehicle & Equipment Replacement (Funding from Replacement Fund)	300,000	83,251	216,749	72%	One replacement vehicle was delivered in Q1, and additional units have been ordered. Delays continue due to internal resource constraints, shifting project priorities, and vendor supply issues.	1,376,250	959,501	416,749	30%		2026 plan revised; Completion Delayed	
	Regional Water Supply	Critical Spare Equipment Storage & Pipe Yard	250,000	16,273	233,727	93%	RFP for Design closed and awarded in Q1. Some delay in acquisitions is expected. The overall project remains within scope and budget.	1,035,000	801,273	233,727	23%		2026 plan revised; Completion Delayed	
	Regional Water Supply	Head Tank Valve & Main No. 4&5 Valve Replacement	235,000		235,000	100%	Due to operational priorities, the project will be delayed until late 2025 and may extend into 2026. However, some minor design and project management costs may be incurred later in the year. The overall project remains within scope and budget.	940,000	100,000	840,000	89%		2026 plan revised; Completion Delayed	
	Regional Water Supply	Main No. 4 - Mt Newton to Highway 17 & Bear Hill Trunk Extension (RWS Contribution to SPWS Project)	160,000	132,112	27,888	17%	Detail design and project management charges were incurred in Q1. Contractor award is forecasted for Q3, with construction expected to begin in Q4. The project timeline extends into 2026 and 2027. The overall project is within scope and budget.	27,815,000	11,126,000	16,689,000	60%		2026 plan revised; Completion Delayed	
	Regional Water Supply	Microwave Radio Upgrades	160,000	-	160,000	100%	Due to its priority level, the project has been deferred to a later year and 2026.	645,000	50,000	595,000	92%		2026 plan revised; Completion Delayed	
	Regional Water Supply	Bulk Supply Meter Replacement Program	26,229	26,229	0	0%	The project management charges was incurred in Q1. The overall project is on schedule and remains within scope and budget.	850,000	850,000	0	0%			
	Regional Water Supply	Kapoor Main Mile 1 Bridge and Asphalt Upgrade	18,000	24,316	(6,316)	(35%)	Consulting engineering costs for final bridge designs and Invitation to Tender support costs are more than planned in Q1. However, the overall project is forecasted to remain within scope and budget.	840,000	840,000	0	0%			
	Regional Water Supply	Corrosion Protection Program	135,000	120,444	14,556	11%	This is a long-term program. The Q1 costs were related to cathodic protection. Overall, the project remains within scope and budget.	550,000	535,444	14,556	3%			
	Regional Water Supply	Forest Resilience Treatments	150,000	-	150,000	100%	A juvenile spacing treatment is planned for Q4. Minor planning costs forecasted in Q2 andQ3. Overall scope and budget to be re-evaluated in 2025.	600,000	190,000	410,000	68%	2025 to be re-evaluated		2025 to be re-evaluated
	Regional Water Supply	SCADA Masterplan and System Upgrades	240,000	-	240,000	100%	Spending is contingent on SCADA Master Plan creation and approval that is still ongoing. Hoping for approval in Q3 2025. Completion forecasted to be delayed to 2026. The overall project remains within scope and budget	960,000	480,000	480,000	50%		2026 plan revised; Completion Delayed	
	Regional Water Supply	Cecelia Meter Replacement	87,639	87,639	0	0%	Shop drawing reviews and material orders took place in Q1. The major project costs are now expected to be delayed until 2026. The overall project remains within scope and budget.	1,350,000	1,440,639	(90,639)	(7%)		2026 plan revised; Completion Delayed	
	Regional Water Supply	Mount Tolmie Tank Structural and Infiltration Improvements	575,000	18,770	556,230	97%	The design contract was issued for RFP in Q1, with the RFP scheduled to close in Q2. The majority of the project's activity will be carried forward to 2026. The overall project remains within scope and budget.	3,270,000	468,770	2,801,230	86%		2026 plan revised; Completion Delayed	
	JDF Water Distribution	Comprehensive Pump Station Upgrades (10 year Program)	1,141,000	1,128,017	12,983	1%	Construction of the Coppermine Pump Station progressed in Q1 and will continue into Q2. The contractor is making steady progress, and the overall project remains within scope and budget.	3,966,000	3,253,017	712,983	18%			
	JDF Water Distribution	AC Pipe Replacement Program	1,145,322	1,145,322	0	0%	Q1 work included CRD crews completing four of the 2025 water main upgrades in addition to the award of the construction contract for the larger Sooke Rd WM Upgrade. Construction for the Sooke Rd WM Upgrade is expected to span Q2, Q3 and Q4. Overall, 2025 planned work is within scope and budget.	8,900,000	8,900,000	0	0%			
	JDF Water Distribution	Residential Service & Meter Replacement Program	450,000	736,588	(286,588)	(64%)	This is an annually provisioned project, with expenditures made as needed and aligned with shifting priorities. It is an ongoing program focused on repair and maintenance work, with fluctuating deliverables and schedules. The overall project remains on time and within scope and budget.	1,800,000	1,786,588	13,412	1%			
	JDF Water Distribution	Vehicle & Equipment Replacement (Funding from Replacement Fund)	170,000	6,552	163,448	96%	Two vehicles were ordered in Q1, with additional units expected to be ordered later. The delay is due to internal resource constraints, shifting project priorities, and vendor supply issues.	1,670,000	1,106,552	563,448	34%			
	JDF Water Distribution (DCC)	Sooke Henlyn Supply & Distribution Mains	-		0	0%	This project is developer-driven and no work or planning has begun to trigger this project. The overall project remains within scope and budget.	1,000,000	-	1,000,000	100%		2026 plan revised; Completion Delayed	
	JDF Water Distribution	SCADA Master Plan Update & Upgrades	25,000	-	25,000	100%	Spending is contingent on SCADA Master Plan creation and approval that is still ongoing. Hoping for approval in Q3 2025. The overall project remains within scope and budget.	1,500,000	1,500,000	0	0%			
	JDF Water Distribution	JDF Site Decommissioning Program	-	2,536	(2,536)	(100%)	The scope of work was developed in Q1, and the design consultant will be selected in Q2. The overall project remains on schedule and within scope and budget.	530,000	530,000	0	0%			

CAPITAL PROJECT			QUARTER 1					TOTAL 2025				ANNUAL STATUS OF CAPITAL PROJECT		
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Infrastructure & Water Services	JDF Water Distribution	Hwy 14 Watermain Relocation	-		0	0%	MOTT update on May 8, 2025 confirms revised timeline: going to tender late summer-early fall 2025 to completion in the fall of 2026. This project requires a one time contribution from CRD to pay MOTT for the relocation of the CRD watermain in their ROW. The overall project remains within scope and budget.	2,000,000	150,000	1,850,000	93%		2026 plan revised; Completion Delayed	
	Saanich Peninsula Treatment Plant	Odour Control Upgrade Construction	-	-	0	0%	Spending will depend on the tender pricing received in June, with the contract expected to be awarded in July. Construction will likely carry over into 2026.	3,300,000	250,000	3,050,000	92%		2026 plan revised; Completion Delayed	
	Saanich Peninsula Water Supply	Reservoir Seismic Isolation Valves	200,000		200,000	100%	Finalizing the detailed design contract with the consultant in Q1. The project is expected to be delayed to later in 2025, with completion forecast for 2026. Project remains within scope and budget.	800,000	600,000	200,000	25%		2026 plan revised; Completion Delayed	
	Saanich Peninsula Water Supply	SPW System Upgrade and Expansion	450,000	17,884	432,116	96%	Project management expenses incurred in Q1. The contract will be awarded in Q3, with construction starting in Q4. The project is expected to extend through 2026. The overall project is within scope and budget.	13,950,000	17,884	13,932,116	100%		2026 plan revised; Completion Delayed	
Local Services	Maliview Sewer Utility (SSI)	Wastewater Treatment Plant Upgrade	5,000	2,628	2,372	47%	Detailed design work on schedule in Q1. Project work largely deferred to 2026 due to timing of the petition process for approval of required debt funding. Construction delayed to 2026. 2026 budget will be increased as a result of Increased construction costs. The overall project remains within scope.	1,221,000	302,628	918,372	75%		2026 plan revised; Construction Delayed	2026 plan revised
	Lyall Harbour Boot Cove Water (Saturna)	Dam Improvement and Regulatory Requirements	30,000	28,823	1,177	4%	Geotechnical engineering work on schedule in Q1. Project completion delayed to 2026 due to timing of the petition process for approval of project debt funding. The overall project remains within scope.	630,000	78,823	551,177	87%		2026 plan revised; Completion Delayed	2026 plan revised
	SSI Park Land and Rec Programs	Park Maintenance Facility	-	-	0	0%	Project is on hold while Islands Trust reviews the submitted rezoning application. The overall project is still on schedule to be completed in 2025 and within scope and budget.	645,000	645,000	0	0%			
	Pender Island Community Parks	Schooner Way Trail	500,000	69,855	430,145	86%	Variance is due to delay in procurement of supplies. Construction to commence in Q2 with project forecasted to be completed on time and within scope and budget.	2,154,301	1,800,855	353,446	16%			
Parks and Environmental Services	Regional Parks	Replacement of Weed Harvester	-	-	0	0%	Equipment purchase is planned for Q4 and remains within the overall scope and budget.	700,000	700,000	0	0%			
	Regional Parks	Design & Expand East Sooke Aylard Farm Parking	400,000	333,999	66,001	17%	Project is expected to be completed in late Q2. The overall project remains on time and within scope and budget.	1,210,000	1,210,000	0	0%			
	Regional Parks	Regional Trestle Renewal, Trails Widening and Lighting Project	800,000	653,893	146,107	18%	Project progressing with work on the Selkirk Trestle, underside structural work to be completed in Q2. Project design and consultation progressing in 2025 with trail work deferred to begin in 2026. The overall project remains within scope and budget.	9,750,000	1,853,893	7,896,107	81%		2026 plan revised; Completion Delayed	
	SEAPARC	Skate Park Renewal	24,000	23,800	200	1%	Project is dependent on results of AAP for debt financing. Results to be known in Q2 2025.	1,124,000	1,124,000	0	0%			
	Panorama Recreation	Heat Recovery Plant	50,000	25,618	24,382	49%	Project delayed in Q1 awaiting budget amendment for revised costings. Contracts to be signed in Q2, with work continuing into 2026. The overall project is within scope.	1,911,456	1,325,618	585,838	31%		2026 plan revised; Completion Delayed	2025 to be amended
	Panorama Recreation	Centennial Park Multi-Sport Box	600,000	978,602	(378,602)	(63%)	Project is progressing ahead of schedule in Q1, with substantial forecast for completion in late Q2. The overall project remains within scope and budget.	2,943,793	2,943,793	0	0%			
	Environmental Resource Management	Gas & Leachate Collection Pipe Extension	-	176,396	(176,396)	(100%)	Installation of a new gas header pipe to expand the LFG collection system occurred in Q1. Work occurred earlier than budgeted, and the overall project is on time and within scope and budget.	650,000	646,396	3,604	1%			
	Environmental Resource Management	RNG Optimization Projects	831,000	145,929	685,071	82%	Facility commissioning and final construction tasks occurred in Q1. RNG started circulating through the Fortis station pipes. The overall 2025 phase of the project is forecasted to be completed within scope and budget.	1,831,000	1,815,929	15,071	1%			
	Environmental Resource Management	Aggregate Production for Internal Use	500,000	473,034	26,966	5%	Production of 50% of the 2025 aggregate production occurred in Q1. The remainder will be made in Q2 and the overall project is projected to remain on time and within scope and budget.	850,000	823,034	26,966	3%			
	Environmental Resource Management	Landfill Gas Utilization	250,000	250,000	0	0%	Facility commissioning and fixing final project deficiencies occurred in Q1. RNG started circulating through the Fortis station pipes. The overall 2025 phase of the project is forecasted to be completed within scope and budget.	6,228,751	6,220,000	8,751	0%			
	Environmental Resource Management	Hartland North Electrical	50,000		50,000	100%	No work occurred in Q1. The timeline for this project has changed from Q1 to Q2. The overall project is within scope and budget.	750,000	750,000	0	0%			
	Environmental Resource Management	Hartland Amenity Project	200,000	60,535	139,465	70%	Project management on Hartland Intersection Improvements design occurred in Q1, awaiting permits (Fortis). The overall project is within scope and budget.	3,530,595	3,520,535	10,060	0%			

CAPITAL PROJECT			QUARTER 1					TOTAL 2025				ANNUAL STATUS OF CAPITAL PROJECT		
Department	Service Description	Capital Project Title	Q1 Budget	Q1 Actuals	Variance (over) / under	Variance %	Q1 Variance Explanation	Total 2025 Budget (as per approved budget)	Total 2025 Forecast	Forecast Variance $ (over) / under	Forecast Variance %	Scope	Timing	Budget
Parks and Environmental Services	Environmental Resource Management	Contractor Workshop Relocation	-	-	0	0%	Project construction costs forecast to be incurred in Q2. The overall project remains on time and within scope and budget.	1,141,057	1,141,000	57	0%			
	Environmental Resource Management	Cell 5&6 Gravity Retaining Wall Construction	-	-	0	0%	Planning for this project forecast for Q2. The overall project remains on time and within scope and budget.	750,000	750,000	0	0%			
	Environmental Resource Management	Cell 5 Liner Construction	500,000	1,295,657	(795,657)	(159%)	Significant progress on the groundwater pore pressure relief system and Cell 5 liner installation occurred in Q1, ahead of budget. The overall project is within scope and budget.	5,992,138	5,987,795	4,343	0%			
	Environmental Resource Management	Cell 1, 2 & 3 Transition Liner	1,000,000	503,554	496,446	50%	Progress on the groundwater pore pressure relief system and Cell 1, 2 &3 Transition Liner installation occurred in Q1. The overall project is within scope and budget.	2,000,000	1,993,554	6,446	0%			
	Environmental Resource Management	Diversion Transfer Station	100,000	39,654	60,346	60%	Final Project deficiencies addressed in Q1. Additional paving to occur in Q2. The overall 2025 phase of the project is forecasted to be completed within scope and budget.	539,982	539,654	328	0%			
	Environmental Resource Management	RNG Spare Parts Inventory	-		0	0%	List of spare parts finalized in Q1. Procurement of parts through WAGA to occur in Q2 on schedule. The overall project s within scope and budget.	700,000	700,000	0	0%			
	Environmental Resource Management	NE & NW Aggregate Stockpile cover	200,000		200,000	100%	No work occurred in Q1. Delayed start to Q2. Significant reclamation of NE stockpile to occur in Q2. The overall project remains on time and within scope and budget.	750,000	750,000	0	0%			
	L.W.M.P. - Core and West Shore	Biosolids Advanced Thermal Pilot Demonstration Plant	100,000	44,379	55,621	56%	Development a detailed design for an advanced thermal demonstration plant occurred in Q1, and a contract award is anticipated in Q2. Majority of design deferred to Q3 2025 due to the delay of RFP process, with completion deferred to 2026. The overall project is within scope.	1,888,000	744,379	1,143,621	61%		2026 plan revised; Completion Delayed	2026 plan revised
	Millstream Meadows Remediation	Millstream Meadows Remediation	165,000	207,822	(42,822)	(26%)	Site remediation activities, including finalization of site investigation documents and submission of the application for Certificates of Compliance to the Ministry of Environment and Parks, were completed in Q1. One-time regulatory submission fees were also incurred during this period. The CRD is currently awaiting approval from the Ministry of Environment and Parks, which is anticipated by Q4 2025. The project remains within scope and budget.	658,000	657,822	178	0%			
	Climate Action and Adaptation	Regional electric vehicle charging infrastructure	358,314	19,101	339,213	95%	Ongoing project management occurred in Q1 and will continue to develop requirements for the project. Remaining activity deferred to Q2 2025 due to grant funding agreement timelines and equipment procurement process. The overall project is within scope and budget.	1,433,257	1,424,044	9,213	1%			
Facilities	CRD Headquarters	New FOC Building	-	-	0	0%	Spending is planned for Q2 and later. The overall project is forecasted to be complete in 2025, remains on time and within scope and budget.	3,000,000	3,000,000	0	0%			
	Family Court Building	Detail Design & Replacement of HVAC	-	-	0	0%	Project is anticipated for Q3 and later, based on signing of a new lease with VIHA. The overall project remains on time and within scope and budget.	1,050,000	1,050,000	0	0%			
Royal Theatre	Royal Theatre	Repair Building Envelope	215,000	-	215,000	100%	Project work scheduled for Q3, based on weather and theatre usage. Balance of work to be carried over to 2026. The overall project remains within scope and budget.	860,000	500,000	360,000	42%		2026 plan revised; Completion Delayed	
Finance and Technology	Information Technology	SAP Migration from ECC to S4 and New Financial Model	174,838	-	174,838	100%	Phase 1 of the new financial model with Deloitte is now forecasted for completion by the end of Q2. Procurement for financial planning and analysis tools is ongoing. The overall project remains within scope and budget.	2,335,105	2,042,207	292,898	13%			
	Information Technology	SAP S4HANA Enhancements	-	-	0	0%	Project is set to begin in late Q2, following completion of the New Financial Model work. The project scope is being refined in relation to utility billing customer engagement, user interface, data archiving, financial reporting, and payroll modernization. The overall project remains on time and within budget.	810,000	810,000	0	0%	2025 to be re-evaluated		

CAPITAL PROJECT			QUARTER 1					TOTAL 2025				ANNUAL STATUS OF CAPITAL PROJECT		
Department	Service Description	Capital Project Title	Q1 Budget	Q1 Actuals	Variance (over) / under	Variance %	Q1 Variance Explanation	Total 2025 Budget (as per approved budget)	Total 2025 Forecast	Forecast Variance $ (over) / under	Forecast Variance %	Scope	Timing	Budget
Land Banking and Housing	Land Banking and Housing	Village on the Green	-	-	0	0%	Project ongoing (pre-construction); construction expected to start in Q4 2025 when expenditure will occur. The overall project remains on time and within scope and budget.	10,300,000	10,300,000	0	0%			
	Land Banking and Housing	Campus View	-	-	0	0%	Project ongoing (pre-construction); construction expected to start in Q4 2025 when expenditure will occur. The overall project remains on time and within scope and budget.	5,800,000	5,800,000	0	0%			
	Land Banking and Housing	Verdier/Brentwood & Mt Tolmie	70,000	67,919	2,081	3%	Acquisition of property expected to be completed in Q2 when grant funding will be expended. The overall project remains on time and within scope and budget.	6,200,000	6,200,000	(0)	(0%)			
	Land Banking and Housing	Rural Housing Pilot Program	-	-	0	0%	Revenue for rural housing program to be sourced from Regional Housing Trust Fund (RHTF) pending Board approval in July 2025.	500,000	250,000	250,000	50%			
	Land Banking and Housing	GCF Contribution and CWF Contribution	60,000	50,056	9,944	17%	Land was acquired in 2024, Forest Homes on Galiano Island. In June 2025, the Board directed CRHC make applications to the BCH Community Housing Fund for project development funding. BCH Community Housing Fund applications close July 31, 2025.	2,928,000	2,778,000	150,000	5%			
		Total Projects >$500k	**19,909,085**	**11,774,703**	**8,134,382**	**41%**		**213,281,693**	**133,840,837**	**79,440,856**	**37%**			
		Total Projects <$500K; Potential Parkland Acquisitions						**98,015,154**						
		Total Projects						**311,296,847**						

CAPITAL PROJECT			QUARTER 1					TOTAL 2025				ANNUAL STATUS OF CAPITAL PROJECT		
Department	Service Description	Capital Project Title	Q1 Budget	Q1 Actuals	Variance (over) / under	Variance %	Q1 Variance Explanation	Total 2025 Budget (as per approved budget)	Total 2025 Forecast	Forecast Variance $ (over) / under	Forecast Variance %	Scope	Timing	Budget
CRHD														
Planning & Protective Services	Capital Regional Hospital District	950 Kings Redevelopment	-	-	-	0%	Project forecasted to begin in Q4 2025 and is within scope and budget.	3,000,000	-	3,000,000	100%			
		Total Projects >$500k	**-**	**-**	**-**	#DIV/0!		**3,000,000**	**-**	**3,000,000**	**100%**			
		Total Projects <$500K; Capital Grants						**23,373,443**						
		Total Projects						**26,373,443**						
CRHC														
Planning & Protective Services	Regional Housing	New Redevelopment Projects	20,000	18,436	1,564	8%	Two projects; 1800 McKenzie – the project is in the early design phase, the funding source is Community Housing Fund(CHF), was approved in March 2024. Swanlea– the project is in the early design phase, the funding source, Community Housing Fund(CHF), was approved in March 2024. Design consultants are exploring feasibility options to determine the most efficient use of the redevelopment sites. It is expected that the overall projects will be within scope and 2025 approved budget.	2,500,000	2,500,000	-	0%			
		Future Redevelopment Projects	-	-	-	0%	On-going feasibility work to support redevelopment efforts of CRHC existing portfolio. No funding received as at Q1, funding calls are expected imminently (starting in Q2). $1.5M is forecasted for Q4, utilizing the pre-development fund provided by BC Housing. Design consultants are exploring feasibility options to determine the most efficient use of three redevelopment sites.	1,500,000	1,500,000	-	0%			
		Caledonia Redevelopment Housing	3,810,000	3,804,793	5,207	0%	A $4.0 million budget shortfall has been forecasted, which was approved by BC Housing in March 2025. A budget amendment will be requested in July, to complete the project, addressing escalating material costs, increased borrowing costs and the unanticipated remediation of an isolated area of contaminated soils within the property. Project is now forecasted for completion in Q3 2025 and remains within scope.	12,459,835	12,459,835	-	0%			2025 to be amended
		Carey Lane BER	710,000	701,769	8,231	1%	In Q1, spending was for building envelope remediation, mechanical system installations, and structural repairs of roof systems are ongoing.. The project is on track for completion in October 2025. The overall project is within scope and budget.	5,142,431	5,142,431	-	0%			
		Campus View Redevelopment	90,000	85,503	4,497	5%	The final funding gap has been provisionally secured. The construction management firm was procured in March, pre-construction activities are ongoing , and trade contractor procurement is targeted for Q3 2025. Overall project is within scope and budget.	18,227,203	18,227,203	-	0%			
		Village on the Green Redevelopment	170,000	169,383	617	0%	The acquisition of the adjacent lot is in progress, conditional on grant funding approval for the expanded development, which increases the unit count from 140 to 160. The Development Permit for the expanded project was issued in Q1, as well as the Building Permit Application. The overall project remains on time and within scope and budget.	27,395,730	27,395,730	-	0%			
		Cedar Hill Library & HSG Redevelopment	520,000	516,600	3,400	1%	The development permit was issued in Q1, and the building permit application is targeted for Q3 2025. Pre-construction activities are ongoing. The overall project is within scope and budget.	12,100,000	12,100,000	-	0%			
		Verdier/Brentwood	270,000	269,705	295	0%	The development permit was issued in Q1, and the building permit application is currently under review. The land will be acquired and the construction management firm will be procured in Q2. Pre-construction activities are ongoing. The overall project is within scope and budget.	8,301,416	8,301,416	-	0%			
		Routine Capital	850,000	840,396	9,604	1%	Routine upgrades of housing townhouses and apt buildings. Projects planned to be within scope and per approved plan.	3,957,789	3,957,789	-	0%			
		Total Projects >$500k	**6,440,000**	**6,406,585**	**33,415**	**1%**		**91,584,404**	**91,584,404**	**-**	**0%**			
		Total Projects <$500K						**(32,435,514)**						
		Total Projects						**59,148,890**						

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APPENDIX H
PEOPLE, SAFETY & CULTURE TRENDS
OPEN CAPITAL REGIONAL DISTRICT BOARD
MEETING OF WEDNESDAY, JULY 9, 2025

Capital Regional District (CRD) Administration provides the Board regular updates on the state of human resources and corporate safety at the CRD as part of the service planning process. In addition, the Board receives quarterly updates. CRD information is compared to industry averages, as recorded through the *HR Metrics Services*^{TM} program, for which the CRD is a member. This report is for the first Quarter of 2025, with some trending information, as metrics details lag given reporting times through the metrics service.

1. Workforce Composition and Turnover

The Chief Administrative Officer submits a Staff Establishment Chart (SEC) annually together with the Financial Plan for consideration of approval by the Board. For 2025, the SEC identifies 848.14 FTE's (810.14 regular ongoing and 38 regular term positions). The CRD also has 524 auxiliary staff, with most of these staff working in Parks and Recreation where we see a number of seasonal opportunities. In addition, the CRD engages a large number of registered volunteers to assist in the support of many of its services and programs including volunteer fire services and emergency response and support. 89.1% of the CRD's paid workforce is unionized. The average length of service and average workforce age of CRD staff is 8.7 years and 45.9 years respectively, and this has been relatively consistent year over year. Turnover rates for the first quarter are trending consistent with previous years' quarters, with retirements accounting for approximately 20% of all employee turnover.

Table 1:

Corporate CRD Human Capital Performance Metric	*CRD Current (By Quarter 2025)*	CRD Current (Annual 2025)	Industry Average (Annual 2025)	*CRD Annual (2024)*	*Industry Average (2024)*
Total Unionized Workforce (all staff)	***Q1: 89.1%***	***89.1%***	***82.6%***	*89.7%*	*82.9%*
Average Length of Service (regular staff)	***Q1: 8.7 years***	***8.7 years***	***10.9 years***	*8.8 years*	*10.7 years*
Average Employee Age (regular staff)	***Q1: 45.9 yrs***	***45.9 years***	***46.5 years***	*45.4 years*	*46.6 years*
Turnover Rate / Retirement Rate (regular staff)	***Q1: 1.5% (0.3% retire.)***	***1.5% (0.3% retirements)***	***1.8% (0.5% retirements)***	*9.1% (2.6% retirements)*	*7.7% (2.0% retirements)*

2. ***Job Opportunities***

The CRD continues to actively enhance its recruitment strategies and approaches as needed to better attract and retain staff especially in the hard-to-fill market positions, and recruitment strategies form a key aspect of the CRD's People, Safety and Culture Strategic Plan. Through Quarter 1, 2025 the CRD has received 2,909 applications for 235 individual job opportunities by means of 111 job postings. This is trending higher than in 2024 where a total of 6,852 applications were received for 568 individual job opportunities. As of writing, there are 40 job postings under active recruitment and listed on the CRD's website, inclusive of 20 auxiliary job postings.

Significant workplace onboarding and orientation is undertaken for all new employees. In addition to the workplace orientations and required training programs, all new employees attend the regular twice per month onboarding sessions which are geared to inform and engage new staff early in their CRD careers. To date, 1,248 new employees have been oriented under this program.

Table 2:

Corporate CRD Human Capital Performance Metric	*CRD Current (By Quarter 2025)*	CRD Current (Annual 2025)	Industry Average (Annual 2025)	*CRD Annual (2024)*	*Industry Average (2024)*
Job Opportunities (all staff)	***Q1: 235***	***235***	***N/A***	*568*	*N/A*
Job Applications Received	***Q1: 2,909***	***2,909***	***N/A***	*6,852*	*N/A*

3. ***Absenteeism and Occupational Health and Safety***

As an essential service, the CRD closely monitors the impact of absenteeism and takes appropriate measures to ensure essential operations are maintained. The CRD measures and monitors absenteeism by both its sick leave usage and safety ratings and has commenced a comprehensive disability management program aimed at early intervention and proactive and positive return to work programs. The CRD is continuing its proactive disability management efforts to ensure costs of absenteeism are appropriately managed, and employees are actively engaged early in return-to-work measures to aid in their recovery to work from illness, as well as its proactive healthy workplace program focused on providing employees personal tools to keep them healthy.

Typically, sick leave absenteeism rates will be higher in Quarters 1 and 4 of a year given higher levels of cold-and-flus in the community. Quarter 1, 2025 was consistent with this normal trend. Sick leave usage is closely monitored through our comprehensive leave management programs.

Table 3:

Corporate CRD Human Capital Performance Metric	*CRD Current (By Quarter 2025)*	CRD Current (Annual 2025)	Industry Average (Annual 2025)	*CRD Annual (2024)*	*Industry Average (2024)*
Absenteeism (Sick Leave) Rate (regular staff)	***Q1: 5.4%***	**5.4%**	**5.3%**	*4.4%*	*4.4%*

With our proactive focus on safety, absences related to workplace illness or injury remain far below those of industry. This has also resulted in the CRD being in a positive (merit) position with WorkSafeBC resulting in a lower-than-industry Employer Rating Assessment (ERA). The ERA is the premium WorkSafeBC charges employers based on their claims experience over the previous three-year period.

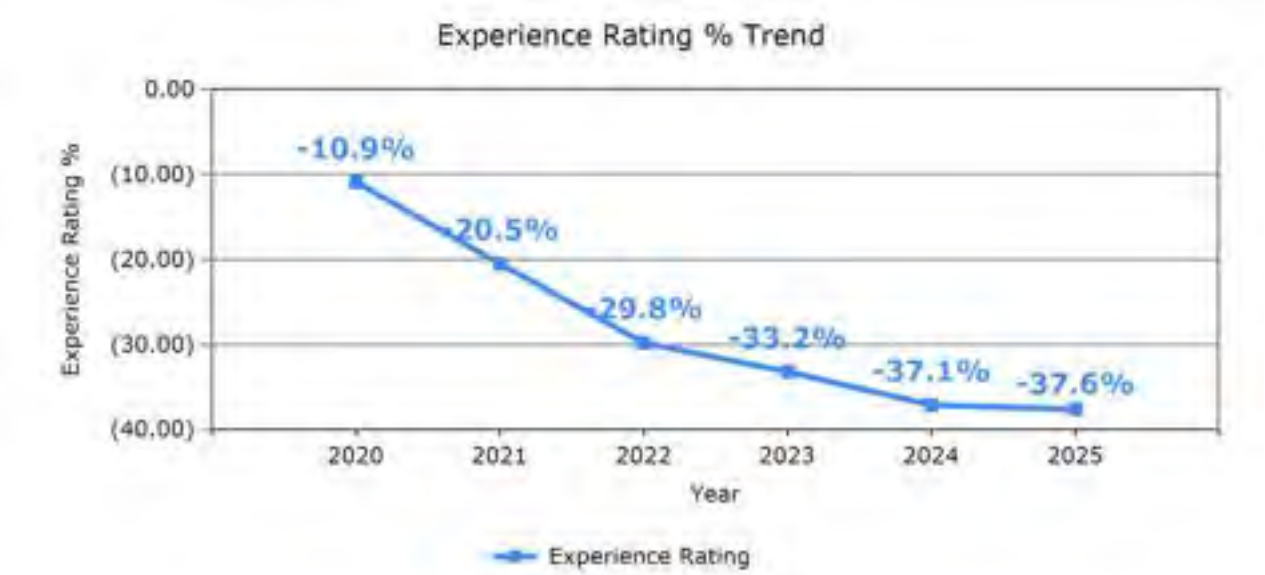
Local government industry WorkSafeBC base rates have increased 81% since 2019 (from 2.08% to 3.76% in 2025). Despite this base trend, the CRD's Actual ERA ("Net Rate") remains consistently below the rate for industry as a result of our proactive and diligent safety program. For 2025, the CRD's total Net Rate with WorkSafeBC, inclusive of our industry leading Certificate of Recognition (CoR) certification, is 47.6% below the base rate for the industry, which corresponds to a savings to the CRD of over $1,300,000 in WorkSafeBC premiums for 2025.

Table 4:

Corporate CRD Human Capital Performance Metric	*CRD Current (By Quarter 2025)*	CRD Current (Annual 2024)	Industry Average (Annual 2024)	*CRD Annual (2023)*	*Industry Average (2023)*
WorkSafeBC Employer Rate (all staff)	***Q1-4: 2.35% less 10%*** [1]	***2.35% less 10%*** [1]	***3.76%***	*2.41% less 10%* [1]	*3.83%*

[1] *CoR certification further reduces the Employer Rate by an additional 10%*

Table 5:





4. ***People, Safety and Culture Strategies***

Earlier this year the CRD introduced and implemented a comprehensive People, Safety and Culture Strategic Plan. Aligning with the Corporate Plan and Board Strategic Priorities and over the next four years, significant focus will be placed on enhancing efforts around our people and culture. Included in the Plan are robust strategies and outcomes around: Equity, Diversity, Inclusion and Accessibility; Organizational Capacity; Talent Excellence; Employee Experience and Recognition; Talent Acquisition; and People, Safety and Culture Excellence. The Plan has sixty-six (66) actions over a 4-year period, and the CRD remains on track to implement these as scheduled. A copy of the Strategic Plan is here.

5. Awards and Recognition

At the Capital Regional District (CRD), creating a livable, sustainable, and resilient region is at the heart of our mission, and we are proud to have been recognized with the 2025 Canada's Greenest Employers Award, an honour that reflects our unwavering commitment to sustainable practices and climate leadership. Presented to the CRD on April 22, 2025, this award highlights the CRD's dedication to reducing environmental impact and fostering a more sustainable future for the region.

Our sustainability efforts are made possible by the hard work and dedication of employees across the organization, including education programs, funding, volunteer opportunities and new infrastructure:

- Programs like the Cool It! Climate Leadership Training Program empower communities to take climate action, while internal green initiatives ensure that sustainability is integrated into daily operations. Each employee plays a crucial role—whether by adopting eco-friendly work habits, participating in green programs, or championing environmental responsibility in the community.

- The Rethink Waste Community Grant is an initiative that provides up to $5,000 in funding to support innovative ideas aimed at reducing waste in the region. This program plays a key role in extending the life of the Hartland Landfill to 2100 and beyond, helping to manage waste sustainably and efficiently.

- The Restoration Volunteers Program focuses on the removal of invasive species to help protect native ecosystems.

- Installation of EV chargers at Elk/Beaver Lake Regional Park and plans to expand the number of charging stations across other parks in the region to support the transition to electric vehicles.

We are grateful for every member of the CRD team for their contributions to sustainability. Staff's commitment to innovation and leadership in environmental stewardship makes a real difference, and together we can continue building a sustainable future for generations to come.

CONCLUSION

The CRD continuously monitors human resource organizational health, and proactively modifies and adapts human resource programs and systems where trends may show challenges arising. Overarching to this is the newly implemented People, Safety and Culture Strategic Plan for 2024-2027. While there continues to be no significantly concerning organizational health trends based on metrics information, the CRD continues to monitor environmental factors affecting the workplace and workforce closely and adapt workplace practices and programs to continue to ensure essential services are maintained.

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REPORT TO CAPITAL REGIONAL DISTRICT BOARD
MEETING OF WEDNESDAY, JULY 9, 2025

SUBJECT **CRD Evolves 2024-2025 Organizational Plan Update**

ISSUE SUMMARY

Implementation of the CRD Evolves 2024-2025 organizational plan started on January 15, 2025. Additional changes will take effect on July 7, 2025. The CRD Board has requested quarterly updates on the plan's implementation and outcomes.

BACKGROUND

Bylaw No. 3343 Officers, General Managers & Management Staff outlines that the Chief Administrative Officer (CAO) is authorized to organize or reorganize departments as necessary to ensure the efficient and effective administration of the CRD.

In the fall of 2023, the CAO initiated strategic discussions about organizational effectiveness and capacity with the Executive Leadership Team (ELT). These led to the development of CRD Evolves 2024-2025 (CRD Evolves). This plan sought to redefine how the CRD works through strategic name, structural, functional, and service changes aimed at strengthening internal corporate service delivery ultimately benefiting the delivery of the CRD's regional, sub-regional and local services.

The ELT set out the broad vision, desired outcomes, and a detailed timeline, and communicated the CRD Evolves plan to the entire organization and CUPE Local 1978, through a series of engagement sessions in November 2023. Recognizing that change on this scale can be challenging, this transparency helped reduce uncertainty and gave staff a clear roadmap from the beginning. Seven cross-functional transition teams, composed of staff from impacted areas, then led the development of detailed Transition Plans over the course of 2024, grounded in operational realities. Key support services created an Accommodation Plan to ensure the smooth implementation of these plans. The changes rolled out in two phases, in January and July 2025.

Throughout 2024, the CAO provided regular verbal updates to the CRD Board about the CRD Evolves initiative. As part of CRD Evolves, on September 11, 2024, the CRD Board approved the establishment of a new Electoral Area Services department along with a new General Manager position to oversee the new department. On October 9, 2024, the CRD Board received a supplementary information report offering additional context, including an outline of planned changes.

As part of its April 30, 2025, discussion on regional district services and service review options, the CRD Board directed staff to "*provide quarterly progress reporting on CRD Evolves implementation*", among other actions.

IMPLICATIONS

Service Delivery Implications

Four major organizational changes were implemented on January 15, 2025, directly affecting around 50 members of staff:

1. Asset management, maintenance management, and fleet management resources and responsibilities were consolidated in a new Corporate Asset & Maintenance Management division in the Infrastructure & Water Services (IWS) department.
2. Communications resources and responsibilities were consolidated in the Corporate Communication & Engagement division in the Executive Services department.
3. Procurement and purchasing resources and responsibilities were consolidated in a new Procurement section in the Finance & Technology department.
4. IWS's committees and commissions responsibilities and resources were transferred to Legislative Services in the Corporate Services department.

Each of these changes marked the beginning of a longer-term journey of service transformation. So far, the changes have generally met expectations in terms of anticipated outcomes. Across the various divisions, common themes have emerged. The consolidation of resources has required managers and supervisors to invest time in understanding new workplans and responsibilities. This process has been essential for identifying gaps, overlaps, and opportunities for improvement, such as workload rebalancing and determining corporate priorities (balanced with divisional or departmental priorities). Although transition plans were in place, teams have remained flexible during implementation. They have adapted plans in response to new information, and piloted and implemented only those solutions that proved effective. In most cases, the ELT anticipates further change management efforts and revised resourcing strategies will be necessary as the service delivery models continue to evolve.

Below is a non-exhaustive summary of achievements since January across these newly formed or expanded divisions.

The **Asset Management and Maintenance Management** sections have collaborated more closely than before and together they have identified efficiencies and improvement opportunities; for example, the team identified a service and role clarity gap related to asset operations and maintenance data and have taken steps to address it. In addition, the division is piloting a more service-oriented (e.g., Regional Water Supply service) delivery model to improve collaboration, enable cross-functional planning, and enhance service delivery. Initial outputs have shown positive results. Staff are considering further analysis to explore potential efficiencies in warehouse operations and planning coordination more broadly, and a strategy and development workshop in the fall focused on defining goals, optimizing resourcing structure, and aligning with the ongoing process improvement efforts.

Fleet and equipment maintenance responsibilities and staffing resources for Regional Parks have been consolidated under the Corporate Fleet section. As anticipated, the expansion of supervisory duties has reduced the time available for the supervisor to perform hands-on mechanical work. However, staff expect this change to lead to a meaningful increase in overall mechanic hours and improved operational efficiency, helping to reduce reliance on outsourced maintenance services. In collaboration with the Financial Services team, staff have implemented

enhanced tracking of labour and costs to improve service assumptions, inform future budgeting, and support the further development of performance metrics for fleet maintenance and asset management. The Corporate Fleet section has also established common standards across mechanical shops and completed safety equipment upgrades.

All Communications Coordinators now report to the **Corporate Communication & Engagement** division. This has improved visibility over service-related communication plans, alignment with corporate standards, and the division's ability to provide strategic advice early to create consistency and advance overarching communication goals. While the reporting relationships have changed, the coordinators remain embedded within their client service area to ensure they remain an integral part of operations. Thanks in part to the deployment of the Alternative Work Options in 2023 and supporting digital tools, the team has successfully transitioned to a hybrid management model, with staff located both downtown and at regional facilities. To support a smooth first year of operation, the service levels provided to service areas were maintained as they were pre-transition. Analysis is now underway to identify and address inconsistencies in service levels, distribution of workload, and access to communication resources, with a goal of harmonizing services by the end 2026. The division also aims to implement new tools to support more efficient operations. Progress has been steady, albeit slower than anticipated due to the increased number of direct reports and associated supervisory demands.

The **Legislative Services** division has been working closely with IWS to improve understanding of and adherence to corporate practices across the IWS committees and commissions. For smaller divisions, such as Legislative Services, resource consolidation has enhanced service reliability by enabling better backfill during absences. However, the new scope of responsibility, including onboarding and supervising a newly transferred role to support IWS committees and commissions, has exceeded management capacity. In response, a recent vacancy has been repurposed to add management capacity to this division. This will be essential to create additional resilience, balance the workload and support the upcoming General Local Elections in 2026.

Historically, **procurement and purchasing** at the CRD have been decentralized, with each service area managing its own processes and vendors in accordance with corporate policies. In June, following a longer-than-anticipated recruitment process, a new Manager of Procurement was hired to lead the development and implementation of a more centralized procurement framework for the CRD. Separately, a consultant was engaged in 2025 to assess the current state of procurement and explore options for centralization. The resulting report will guide the new framework. A change management plan will follow, recognizing that significant effort will be needed to build organization-wide awareness and compliance with the new framework. As a first step, IWS procurement and purchasing resources were consolidated in January, but the existing service model remained in place until the new Manager of Procurement assumed the role. As the framework evolves, staff will explore the consolidation of procurement for the rest of the CRD.

In order to build organizational resilience and capacity, and to support staff leading and experiencing change, a customized training program was rolled out in October 2024 and is ongoing. The program included structured change management training and one-on-one professional coaching for managers and supervisors, and change resilience training for all staff.

Financial Implications

The ELT directed the Transition Teams to track any direct or indirect expenditures associated

with the implementation of CRD Evolves. As of June 30, 2025, staff have recorded expenditures of around $62,000, excluding tax, for change management training, team building events, safety equipment upgrades at the mechanical shops, and an executive recruitment specialist. Expenses related to day-to-day operations (e.g., staff time, printing, etc.) have been excluded. All expenditures incurred so far have been absorbed within the impacted division's core budgets.

CRD Evolves was largely designed, planned and implemented by CRD employees without the use of external consulting services. Instead, the ELT leveraged the deep operational knowledge, skills, and expertise of staff to identify meaningful changes that align with the CRD's core service mandates and its unique context as a regional district.

Alignment with Board & Corporate Priorities

CRD Evolves aligns with the following 2023-2026 CRD Corporate Plan community needs, goals and initiatives:

People, Goal 11b – Organizational capacity

- Initiative 11b-3 Maintain business continuity, efficiency and resilience by rightsizing the staffing complement and facilities
- Initiative 11b-4 Implement the recommendations of the 2023 CRD Employee Experience Survey report

Business Systems & Processes, Goal 13a – Effective systems, processes and policies

- Initiative 13a-1 Advance strategic approaches to procurement and project delivery to build capacity, improve standardization and support affordable services.

CONCLUSION

The ELT has developed an organizational plan called CRD Evolves to guide the next phase of the CRD's organizational journey. Throughout 2024, staff developed detailed plans for implementing the CRD Evolves goals and transforming operations, starting in January 2025. Progress against the goals are being measured in 2025 to ensure that the organization remains on track. Starting in July 2025, the CAO will provide quarterly updates about the implementation to the CRD Board.

RECOMMENDATION

There is no recommendation. This report is for information only.

Submitted by:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

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REPORT TO CAPITAL REGIONAL DISTRICT BOARD
MEETING OF WEDNESDAY, JULY 9, 2025

SUBJECT **AAP Results & Adoption for Bylaw No. 4664 - Regional Water Watershed Land Acquisition Loan Authorization Bylaw No. 1, 2025**

ISSUE SUMMARY

To report back on the results of the Alternative Approval Process for Bylaw No. 4664 and advance the bylaw for adoption.

BACKGROUND

In 2024, the Regional Board approved a recommendation from the Regional Water Supply Commission (RWSC) that a loan authorization bylaw be prepared to provide financing for a watershed land acquisition. This land acquisition has been included in the 2025 capital plan.

At its meeting held January 8, 2025, the Capital Regional District (CRD) Board gave third reading to Bylaw No. 4664, "Regional Water Watershed Land Acquisition Loan Authorization Bylaw No. 1, 2025". The bylaw authorizes the borrowing of Thirty-Two Million and Three Hundred Thousand Dollars ($32,300,000), to be repaid over a period not exceeding 30 years, for the purpose of acquiring land for supplying water within the Water Supply Local Service Area.

On January 8, 2025, the CRD Board established that elector approval be obtained by Alternative Approval Process (AAP) for the electors in the entire service area in accordance with section 342(4) of the *Local Government Act* (*LGA*). The number of registered electors was determined to be 315,117 of which 10% is 31,512 electors [the number needed to voice opposition].

Notice was first published on May 22, 2025 in the Times Colonist with additional notices published on June 7, June 11 and June 14 2025. The notice was also published on May 22, 2025, to the CRD website in accordance with section 345(2) of the *LGA* and the CRD's Public Notice Bylaw. In addition to the statutory notices, additional notices were placed in all six editions of the Black Press Newspaper between June 4 and June 26, 2025, and on various public notice boards throughout the region. Additional communication channels included notice to CRD email subscribers and social media posts on Facebook, Instagram and LinkedIn.

The CRD received 65 valid response forms indicating opposition to the adoption of the bylaw by the closing date of June 30, 2025. As the response rate was less than 10% of electors, elector approval was received for Bylaw No. 4664. In accordance with section 86(8) of the *LGA*, the Corporate Officer's certification of results is attached as Appendix B.

ALTERNATIVES

Alternative 1

1. That the attached Certificate of Results of Alternative Approval Process for Bylaw No. 4664 (Appendix B) be received; and
2. That Bylaw No. 4664, "Regional Water Watershed Land Acquisition Loan Authorization Bylaw No. 1, 2025" be adopted.

Alternative 2
That this report be referred back to staff for additional information.

CONCLUSION

On June 30, 2025 elector approval was obtained by an Alternative Approval Process (AAP) for Bylaw No. 4664, "Regional Water Watershed Land Acquisition Loan Authorization Bylaw No. 1, 2025". The bylaw authorizes the borrowing of Thirty-Two Million and Three Hundred Thousand Dollars ($32,300,000), to be repaid over a period not exceeding 30 years, for the purpose of acquiring land for supplying water within the Water Supply Local Service Area. The Bylaw received approval from the Inspector of Municipalities on March 12, 2025 prior to elector approval by AAP, and is now ready for adoption.

RECOMMENDATION

1. That the attached Certificate of Results of Alternative Approval Process for Bylaw No. 4664 (Appendix B) be received; and
2. That Bylaw No. 4664, "Regional Water Watershed Land Acquisition Loan Authorization Bylaw No. 1, 2025" be adopted.

Submitted by:	Marlene Lagoa, MPA, Manager, Legislative Services & Deputy Corporate Officer
Concurrence:	Alicia Fraser, P. Eng., General Manager, Infrastructure and Water Services
Concurrence:	Kristen Morley, J.D., General Manager, Corporate Services & Corporate Officer
Concurrence:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

ATTACHMENT(S)

Appendix A: Bylaw No. 4664
Appendix B: Certificate of Results for Bylaw No. 4664

CAPITAL REGIONAL DISTRICT

BYLAW NO. 4664

****

A BYLAW TO AUTHORIZE PLANNED BORROWING OF THIRTY-TWO MILLION AND THREE HUNDRED THOUSAND DOLLARS ($32,300,000) FOR LAND ACQUISITION IN THE REGIONAL WATER SUPPLY SERVICE

****

WHEREAS:

A. Under Bylaw No. 2537, "Water Supply Local Service Area Establishment Bylaw No. 1, 1997", and as amended by subsequent bylaws, the Board of the Regional District established a local service area for the purpose of supplying water in the Regional District;

B. The Board of the Capital Regional District may, by bylaw, borrow money for capital purposes in acquisition of water supply lands in the Regional District;

C. The estimated cost of the acquisition of water supply lands, including expenses incidental thereto to be funded by debt servicing, is the sum of Thirty-Two Million and Three Hundred Thousand Dollars ($32,300,000); which is the amount of debt intended to be authorized by this bylaw;

D. Pursuant to s. 407 of the *Local Government Act*, participating area approval is required for this borrowing and shall be obtained by alternative approval process for the entire service area under section 345 of the *Local Government Act*;

E. The approval of the Inspector of Municipalities is required under Section 403 of the *Local Government Act*; and

F. Financing is proposed to be undertaken by the Municipal Finance Authority of British Columbia pursuant to agreements between it and the Capital Regional District.

NOW THEREFORE the Capital Regional District Board in open meeting assembled hereby enacts as follows:

1. For the purposes of the Regional Water Supply Service, the Board is hereby empowered and authorized to undertake and carry out or cause to be carried out to acquire all such real property, easements, rights-of-way, leases, licenses, rights or authorities as may be requisite or desirable for or in connection with the acquisition of land deemed necessary in connection with land acquisition in the regional water supply services; and to do all things necessary in connection therewith and without limiting the generality of the foregoing:

   (a) to borrow upon the credit of the Capital Regional District a sum not exceeding Thirty-Two Million and Three Hundred Thousand Dollars ($32,300,000); and

   (b) to acquire all such real property, easements, rights-of-way, licenses, rights or authorities as may be requisite or desirable for or in connection with land acquisition.

2. The maximum term for which debentures may be issued to secure the debt intended to be created by this bylaw is 30 years.

3. This Bylaw may be cited as “Regional Water Watershed Land Acquisition Loan Authorization Bylaw No. 1, 2025”.

READ A FIRST TIME THIS	8th	day of	January,	2025
READ A SECOND TIME THIS	8th	day of	January,	2025
READ A THIRD TIME THIS	8th	day of	January,	2025
APPROVED BY THE INSPECTOR OF MUNICIPALITIES THIS	12th	day of	March,	2025
APPROVED BY ALTERNATIVE APPROVAL PROCESS PER s.345 OF THE *LOCAL GOVERNMENT ACT*	30th	day of	June,	2025
ADOPTED THIS		day of		20__

CHAIR

CORPORATE OFFICER

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CORPORATE OFFICER'S CERTIFICATION

I, the undersigned Corporate Officer, as the person assigned responsibility for corporate administration under section 236 of the *Local Government Act*, certify the results of the alternative approval process that was conducted to obtain the approval of the electors for Capital Regional District **Bylaw No. 4664 "Regional Water Watershed Land Acquisition Loan Authorization Bylaw No. 1, 2025"** as follows:

315,117	Estimated number of eligible electors
31,512	10% of the number of eligible electors
66	Number of elector response forms submitted by the deadline
1	Number of elector response forms rejected
65	Number of elector response forms accepted

and in accordance with section 86 of the *Community Charter,* the approval of the electors was obtained.

Dated this 2nd day of July, 2025

Kristen Morley, Corporate Officer

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REPORT TO CAPITAL REGIONAL DISTRICT BOARD
MEETING OF WEDNESDAY, JULY 9, 2025

SUBJECT **Bylaw No. 4700: Temporary Borrowing (Regional Water Watershed Land Acquisition) Bylaw No. 1, 2025**

ISSUE SUMMARY

Approval requested for a temporary borrowing bylaw authorizing short-term funds for projects included in the approved five-year capital plan for the Regional Water Watershed Land Acquisition.

BACKGROUND

On July 9, 2025, the Capital Regional District (CRD) Board has adopted Bylaw No. 4664, "Regional Water Watershed Land Acquisition Loan Authorization Bylaw No. 1, 2025" to fund land acquisition at the south end of the Sooke Lake watershed.

A temporary borrowing bylaw is required to provide short-term financing for the land acquisition before long-term debt is issued. Long-term debt will be issued once the land acquisition is complete and the total borrowing amount is finalized. Converting temporary borrowing to long-term debt also requires Board approval. At that time, staff will bring forward a Security Issuing Bylaw for the Board's approval, in advance of the regular Municipal Finance Authority (MFA) spring or fall long-term debt issuances.

The following temporary borrowing bylaw is proposed:

Service Area	Action	Purpose	Bylaw
Regional Water Supply	Temporary Borrowing Bylaw No. 4700	To create a temporary borrowing bylaw to permit short-term borrowing related to the acquisition of land for this service.	Temporary Borrowing (Regional Water Watershed Land Acquisition) Bylaw No. 1, 2025

ALTERNATIVES

Alternative 1

1. That Bylaw No. 4700, "Temporary Borrowing (Regional Water Watershed Land Acquisition) Bylaw No. 1, 2025", be introduced and read a first, second and third time; and
2. That Bylaw No. 4700 be adopted.

Alternative 2

That Bylaw No. 4700 be referred back to staff for additional information.

IMPLICATIONS

Financial Implications

The proposed temporary borrowing bylaw will give the CRD access to interim financing under the terms specified in loan authorization Bylaw No. 4664. Temporary borrowing will not exceed the remaining balance of the $32.3 million authorized by the loan authorization bylaw, after subtracting any amounts already drawn which, as of July 9, 2025, are nil. Borrowings will be drawn in accordance with the timing of the approved land acquisition. Associated financing costs will be monthly, variable, interest-only payments. Currently, MFA's short-term borrowing rate is 3.27% (variable rate as of June 5, 2025). Cash flows required to service short-term debt are included in the approved financial plan.

CONCLUSION

Temporary borrowing authority, through approval of Temporary Borrowing Bylaw No. 4700, cited as "Temporary Borrowing (Regional Water Watershed Land Acquisition) No. 1, 2025", is required to access interim financing for the land acquisition. Timely access to these borrowed funds is critical to completing the approved acquisition. All temporary borrowings will be converted to long-term debt, up to the maximum authorized under loan authorization Bylaw No. 4664.

RECOMMENDATION

1. That Bylaw No. 4700, "Temporary Borrowing (Regional Water Watershed Land Acquisition) Bylaw No. 1, 2025", be introduced and read a first, second and third time; and
2. That Bylaw No. 4700 be adopted.

Submitted by:	Varinia Somosan, CPA, CGA, Sr. Mgr., Financial Services / Deputy CFO
Concurrence:	Nelson Chan, MBA, FCPA, FCMA, Chief Financial Officer, GM Finance & IT
Concurrence:	Alicia Fraser, P. Eng., General Manager, Integrated Water Services
Concurrence:	Kristen Morley, J.D., General Manager, Corporate Services & Corporate Officer
Concurrence:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

ATTACHMENT

Appendix A: Bylaw No. 4700, "Temporary Borrowing (Regional Water Watershed Land Acquisition) Bylaw No. 1, 2025"

CAPITAL REGIONAL DISTRICT
BYLAW NO. 4700

****

A BYLAW TO AUTHORIZE TEMPORARY BORROWING OF THIRTY-TWO MILLION AND THREE HUNDRED THOUSAND DOLLARS ($32,300,000) FOR LAND ACQUISITION IN THE REGIONAL WATER SUPPLY SERVICE

****

WHEREAS:

A. It is provided by Section 409 of the *Local Government Act* that the Capital Regional District Board (the "Board") may, where it has adopted a loan authorization bylaw, without further assents or approvals, borrow temporarily from any person under the conditions therein set out;

B. The Board has adopted Bylaw No. 4664, cited as "Regional Water Watershed Land Acquisition Loan Authorization Bylaw No. 1, 2025", in the amount of Thirty-Two Million and Three Hundred Thousand Dollars ($32,300,000); and

C. The issuance of the said Security Issuing Bylaw has been temporarily deferred.

NOW THEREFORE the Board of the Capital Regional District in open meeting assembled enacts as follows:

1. The Regional Board is hereby authorized and empowered to borrow an amount or amounts not exceeding the sum of Thirty-Two Million and Three Hundred Thousand Dollars ($32,300,000), as the same may be required, at the prevailing interest rate.

2. The form of obligation to be given as acknowledgement of the liability shall be a promissory note or notes bearing the corporate seal and signed by the Chair and the Financial Administration Officer.

3. The money so borrowed shall be used solely for the purposes set out in Loan Authorization Bylaw No. 4664.

4. The proceeds from the Security Issuing bylaw, or so much thereof as may be necessary, shall be used to repay the money so borrowed.

5. This Bylaw may be cited as the "Temporary Borrowing (Regional Water Watershed Land Acquisition) Bylaw No. 1, 2025".

READ A FIRST TIME THIS	day of	20__
READ A SECOND TIME THIS	day of	20__
READ A THIRD TIME THIS	day of	20__
ADOPTED THIS	day of	20__

CHAIR

CORPORATE OFFICER

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EEI 25-30

REPORT TO CAPITAL REGIONAL DISTRICT BOARD
MEETING OF WEDNESDAY, JULY 09, 2025

SUBJECT **Biosolids Beneficial Use Management – June Update**

To provide a monthly update to the Capital Regional District (CRD) Board on the beneficial uses of biosolids in alignment with the Long-Term Biosolids Management Strategy.

BACKGROUND

The CRD has been producing Class A biosolids at the Residuals Treatment Facility since the commissioning of the Core Area Wastewater Treatment Project in 2020. On March 19, 2025, the Minister of Environment and Parks confirmed the CRD's Long-Term Biosolids Management Strategy. The strategy prioritizes advanced thermal treatment as the preferred option for biosolids management with a portfolio of out-of-region, non-agricultural beneficial uses for resiliency and contingency purposes.

This report provides a monthly update on the beneficial uses of CRD produced biosolids in alignment with the Long-Term Biosolids Management Strategy.

Biosolids Beneficial Use Management

Biosolids Production and Management

In June 2025, the CRD Residuals Treatment Facility produced 302 tonnes of Class A Biosolids. All the biosolids were beneficially used for out-of-region, non-agricultural applications.

The CRD has established three options for biosolids beneficial uses including energy feedstock for cement manufacturing in Richmond, BC, as a soil amendment for the reclamation of a quarry site in Cassidy, BC, and in a non-agricultural growing medium for potted cedar trees and shrubs.

CRD staff conduct ongoing daily coordination of biosolids management to mitigate costs across its portfolio of options based on available capacity.

The biosolids receiving silo in Richmond has been experiencing ongoing challenges with reliability and as a result, the majority of biosolids produced in June were managed at the Cassidy quarry site.

Out-of-region Compliance Options

To add further resilience and to encourage cost-competitive options under the CRD's portfolio for beneficial use of biosolids, staff have posted a Request For Proposals (RFP) to identify additional non-agricultural, out-of-region options, which will remain open until December 31, 2025. As of the date of this report, there have been no new submissions under the RFP.

Financial Implications

As of June 24, 2025, biosolids management expenses were $1.4 million. The 2025 budget for biosolids management was amended from $1.2 to $2.8 million at the June 11, 2025 CRD Board meeting which is expected to accommodate the forecasted biosolids beneficial use costs remaining for 2025.

CONCLUSION

Throughout June, the Capital Regional District continued to beneficially use all of its produced Class A biosolids in alignment with the Long-Term Biosolids Management Strategy using a portfolio of out-of-region non-agricultural options. The primary beneficial use for CRD produced Class A biosolids for the month of June continues to be quarry land reclamation.

RECOMMENDATION

There is no recommendation. This report is for information only.

Submitted by:	Rory Tooke, PhD, Senior Manager, Environmental Innovation
Concurrence:	Glenn Harris, Ph.D., R.P.Bio., Acting General Manager, Parks, Recreation & Environmental Services
Concurrence:	Nelson Chan, MBA, FCPA, FCMA, Chief Financial Officer, GM Finance & IT
Concurrence:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

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REPORT TO ELECTORAL AREAS COMMITTEE
MEETING OF WEDNESDAY, JULY 09, 2025

SUBJECT **Bylaw No. 4510: Port Renfrew Fire Protection and Emergency Response Service Establishment Bylaw No. 1, 1989, Amendment Bylaw No. 4, 2025**

ISSUE SUMMARY

The proposed bylaw amendment expands the Port Renfrew Local Fire Service boundary. The amendment impacts two parcels of land with two separate owners.

BACKGROUND

Owners of property on Cerantes Road in Port Renfrew have submitted requests for inclusion for their parcels of land that are currently located outside of the Port Renfrew Local Fire Service boundary.

The portions of the individual parcels to be included into fire protection are:

Legal Description	Property ID	Civic Address
Lot A District Lot 155 Renfrew Plan VIP60552 Except Plan VIP61175	023-021-802	6510 Cerantes Road
Lot A District Lot 155 Renfrew Plan VIP35011	000-316-547	6457 Cerantes Road

ALTERNATIVES

Alternative 1
The Electoral Areas Committee recommends to the Capital Regional District Board:
1. That Bylaw No. 4510, "Port Renfrew Fire Protection and Emergency Response Service Establishment Bylaw No. 1, 1989, Amendment Bylaw No. 4, 2025", be introduced and read a first, second, and a third time;
2. That participating area approval to Bylaw No. 4510 be provided by the Electoral Area Director consenting on behalf; and
3. That Bylaw No. 4510 be referred to the Inspector of Municipalities for approval.

Alternative 2
That this report be referred back to staff for additional information based on Electoral Areas Committee direction.

IMPLICATIONS

Financial Implications

This bylaw is not expected to negatively impact the service requisition.

Service Delivery Implications

No negative impact to service area participants or volunteer firefighters is expected. The level of service provided to the property would be consistent with the policies and operating guidelines of the Port Renfrew Fire Department.

Legal Implications

The amendment of the service area, which only services the Juan de Fuca Electoral Area, is subject to a vote of the Board and consent of the Electoral Area director. Minor amendments will be made to Bylaw No. 1743 at the same time to reflect updated sections of the *Local Government Act*. The amendment must be referred to the Inspector of Municipalities for approval prior to adoption.

CONCLUSION

The property owners and staff have reached an understanding to provide fire service and ensure fire safety code compliance. Inclusion in the fire protection area will provide assurance to the fire department and property owners during a fire, rescue or medical incident.

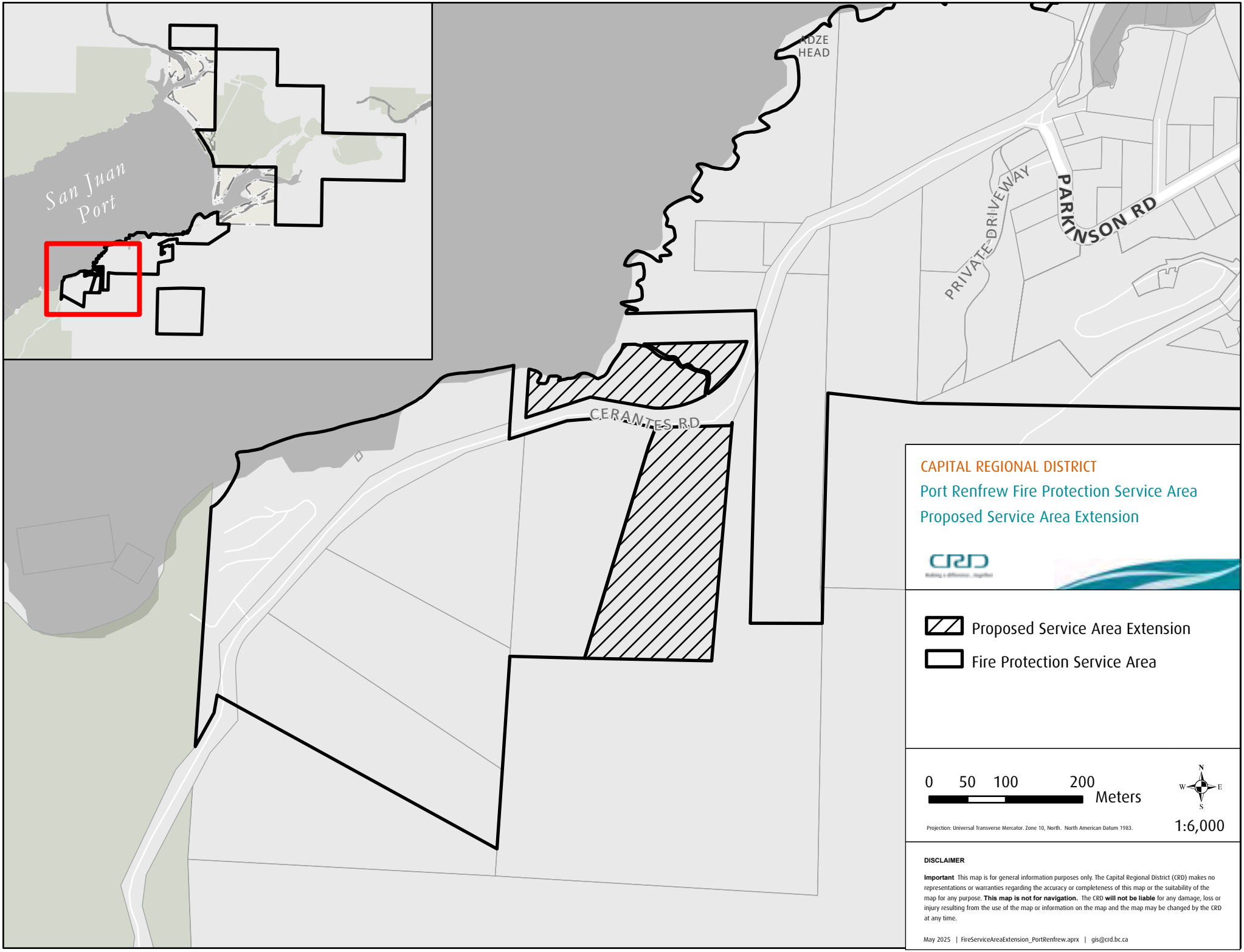
RECOMMENDATION

The Electoral Areas Committee recommends to the Capital Regional District Board:
1. That Bylaw No. 4510, "Port Renfrew Fire Protection and Emergency Response Service Establishment Bylaw No. 1, 1989, Amendment Bylaw No. 4, 2025", be introduced and read a first, second, and a third time; and
2. That participating area approval to Bylaw No. 4510 be provided by the Electoral Area Director consenting on behalf; and
3. That Bylaw No. 4510 be referred to the Inspector of Municipalities for approval.

Submitted by:	Shawn Carby, CD, MAL, Senior Manager, Protective Services
Concurrence:	Kevin Lorette, P.ENG., MBA., General Manager, Planning & Protective Services
Concurrence:	Kristen Morley, J.D., General Manager, Corporate Services & Corporate Officer
Concurrence:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

ATTACHMENTS

Appendix A: Map of Proposed Port Renfrew Fire Protection Local Service Area Amendment
Appendix B: Bylaw No. 4510, "Port Renfrew Fire Protection and Emergency Response Service Establishment Bylaw No. 1, 1989, Amendment Bylaw No. 4, 2025"


San Juan Port
KOZE HEAD
PRIVATE DRIVEWAY
PARKINSON RD
CERANTES RD
CAPITAL REGIONAL DISTRICT
Port Renfrew Fire Protection Service Area
Proposed Service Area Extension
Proposed Service Area Extension
Fire Protection Service Area
0 50 100 200
Meters
N
W
E
S
Projection: Universal Transverse Mercator. Zone 10, North. North American Datum 1983.
1:6,000
DISCLAIMER
Important This map is for general information purposes only. The Capital Regional District (CRD) makes no representations or warranties regarding the accuracy or completeness of this map or the suitability of the map for any purpose. This map is not for navigation. The CRD will not be liable for any damage, loss or injury resulting from the use of the map or information on the map and the map may be changed by the CRD at any time.
May 2025 | FireServiceAreaExtension_PortRenfrew.aprx | gis@crd.bc.ca

CAPITAL REGIONAL DISTRICT
BYLAW NO. 4510

****

A BYLAW TO AMEND BYLAW THE PORT RENFREW FIRE PROTECTION AND EMERGENCY RESPONSE SERVICE ESTABLISHMENT BYLAW (BYLAW NO. 1743)

****

WHEREAS:

A. Under Bylaw No. 1743, "Port Renfrew Fire Protection and Emergency Response Service Establishment Bylaw No. 1, 1989", the Regional Board established a service to provide fire protection service to residents of the Local Service Area;

B. The Electoral Area Director for the Juan de Fuca Electoral Area has consented to the modifications to the establishing bylaw under ss. 347 and 349 of the *Local Government Act*; and

C. The Board wishes to amend Bylaw No. 1743 to add parcel ID 023-021-802 (6510 Cerantes Road) and parcel ID 000-316-547 (6457 Cerantes Road) with consent of the property owners to ensure fire protection and emergency response in the community;

NOW THEREFORE, the Capital Regional District Board in open meeting assembled hereby enacts as follows:

1. Bylaw No. 1743, "Port Renfrew Fire Protection Local Service Establishment Bylaw No. 1, 1989" is hereby amended as follows:

   (a) by replacing Schedule "A" with the Schedule "A" attached to this bylaw, which includes parcel ID 023-021-802 (6510 Cerantes Road) and parcel ID 000-316-547 (6457 Cerantes Road);

   (b) by replacing section 4 with:

      4. As provided in Section 378 of the *Local Government Act,* the annual costs of providing the Service may be recovered by one or more of the following:

         a) by property value taxes imposed in accordance with Division 3 of the *Local Government Act*;

         b) parcel taxes imposed in accordance with Division 3 of the *Local Government Act;*

         c) fees and charges imposed under section 397 of the *Local Government Act*;

         d) revenues raised by other means authorized under the *Local Government Act* or another Act;

         e) revenues received by agreement, enterprise, grant, gift, or otherwise.

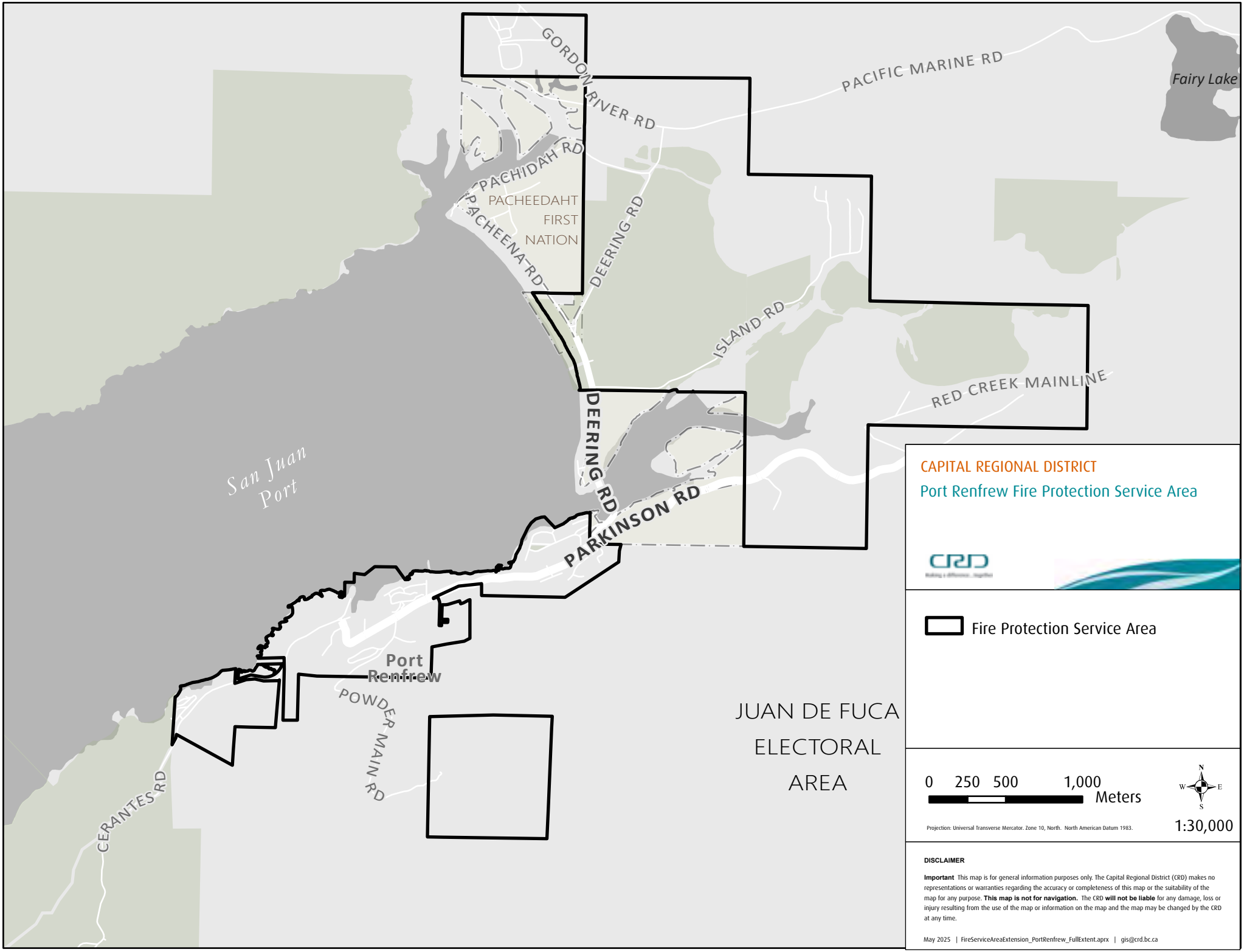
2. This bylaw may be cited for all purposes as “Port Renfrew Fire Protection and Emergency Response Service Establishment Bylaw No. 1, 1989, Amendment Bylaw No. 4, 2025”.

READ A FIRST TIME THIS	th	day of	2025
READ A SECOND TIME THIS	th	day of	2025
READ A THIRD TIME THIS	th	day of	2025
APPROVED BY THE ELECTORAL AREA DIRECTOR THIS	th	day of	2025
APPROVED BY THE INSPECTOR OF MUNICIPALITIES THIS	th	day of	2025
ADOPTED THIS	th	day of	2025

CHAIR

CORPORATE OFFICER

SCHEDULE A



DISCLAIMER

Important This map is for general information purposes only. The Capital Regional District (CRD) makes no representations or warranties regarding the accuracy or completeness of this map or the suitability of the map for any purpose. **This map is not for navigation.** The CRD **will not be liable** for any damage, loss or injury resulting from the use of the map or information on the map and the map may be changed by the CRD at any time.

May 2025 | FireServiceAreaExtension_PortRenfrew_FullExtent.aprx | gis@crd.bc.ca

Making a difference...together

ERM 25-24

REPORT TO ENVIRONMENTAL SERVICES COMMITTEE
MEETING OF WEDNESDAY, JUNE 18, 2025

SUBJECT **Hartland Landfill Tipping Fee and Regulation Bylaw No. 3881 Amendment and Adoption of Bylaw Nos. 4685 and 4675**

ISSUE SUMMARY

To amend Hartland Landfill Tipping Fees for general refuse and clean renovation / demolition waste, as approved in the 2024-2028 Environmental Resource Management Budget. The report also proposes the introduction of a fine for failing to source separate solid waste, specifically targeting large loads of recyclable material delivered to the landfill in walking floor trailers. In addition, the continuation of the Waste Stream Collector Incentive Program into 2026 is presented for Capital Regional District (CRD) Board consideration.

BACKGROUND

The Solid Waste Management Plan, approved by the CRD Board in May 2021, targets an annual disposal rate of 250 kg per capita by 2031. To work towards this objective, a reduced tipping fee for wood and shingles, a fine for the failure to separate these materials from general refuse, and an increase to the tipping fee for general refuse were introduced in 2024. The Waste Stream Collector Incentive Program, which incents haulers to share waste flow data with the CRD, and ensures their customers have multi-stream collection in place, was also implemented. Together, these diversion strategies contributed to a 44 kg per capita reduction in general refuse disposal. To maintain this downward trend, staff recommend increases to the tipping fees in 2026 through 2028 and the introduction of a fine specifically for large loads of improperly sorted waste being brought to the active face in walking floor trailers as well as the continuation of the Waste Stream Collector Incentive Program into 2026.

General Tipping Fees / Fines

Included in the 2024 Board approved five-year Environmental Resource Management budget (Appendix A), was a $5 per tonne annual increase to the general refuse tipping fee rate, beginning in 2025 with an increase from $150 per tonne to $155 per tonne, and continuing until 2028, at which time the rate will be $170 per tonne. The annual rate increases:

- compensate for revenue loss due to declining tonnages of general refuse resulting from the new diversion strategies,
- incent diversion by widening the gap between the tipping fee for divertible materials and general refuse,
- reduce the rate differential with the neighbouring regional district, and
- keep pace with inflation.

Wood and asphalt shingles were banned from general refuse in 2024 and are accepted in dedicated source separated loads for diversion at a reduced rate of $80 per tonne for clean wood and $110 per tonne for treated wood or asphalt shingles. Increasing the tipping fee for general refuse helps offset some of the revenue loss due to the reduced rates and furthers the gap between the divertible materials and the general refuse rates, adding to the financial incentive to divert materials. In 2024, approximately 9,500 tonnes of wood and shingles were diverted from the general refuse waste stream through the material diversion transfer station at Hartland Landfill.

The general refuse tipping fee in the Cowichan Valley Regional District rose from $204 per tonne in 2024 to $220 per tonne in 2025. The annual rate increases to the Hartland tipping fee for general refuse reduces the difference and discourages illegal importation of waste from the Cowichan Valley Regional District. The rate also aligns with the tipping fee in the Nanaimo Regional District which is $150 per tonne.

Raising the general refuse tipping fee annually to $160 per tonne in 2026, $165 per tonne in 2027, and $170 per tonne in 2028 ensures that the rate keeps pace with inflation.

Presented for Board consideration is a fine for the offence of failing to source separate solid waste that is specifically for large loads coming to the active face of the landfill in walking floor trailers. The fine for this offence is currently $500, and it may be applied to non-compliant loads of any size. It is an effective deterrent for haulers of small to medium loads (weighing 1 to 15 tonnes) that arrive in standard refuse trucks because it increases the per tonne disposal rate for loads of this size significantly. However, when the $500 fine is applied to walking floor trailers whose loads range from 22 to 26 tonnes, the current fine amount increases the cost to dispose of the material by approximately $20 per tonne and may therefore be viewed as a business cost rather than a deterrent. A fine amount of $1,000, applicable only to walking floor trailers, would increase the disposal cost by approximately $40 per tonne and would incent haulers to separate the divertible materials from the general refuse waste stream.

Discounted Tipping Fees / Waste Stream Collector Incentives

The Waste Stream Collector Incentive program was implemented in January 2024 to promote multi-stream collection, to incent private companies and municipalities to share their waste collection data with the CRD, and to minimize the financial impact on local waste haulers of the increase to the general refuse tipping fee. The program has 20 active registrants, including those operating all four major waste transfer stations in the capital region, a variety of large and small hauling companies, and five municipalities, which together hauled 86% of the general refuse brought to Hartland in 2024.

To be eligible for the program, participants must offer multi-stream collection or have a program in place to ensure that recyclables do not enter the general refuse stream, and this criterion aims to reduce the quantity of divertible material brought to the active face of the landfill.

Participants report both the tonnages and end disposal locations of the waste and recycling streams they collect. This data shows the movement of waste within and out of region and could help inform future policy decisions such as flow control.

Participants were discounted $25 on the $150 per tonne tipping fee in 2024 and $15 on the $155 per tonne tipping fee in 2025. A rebate of $15 on the $160 per tonne disposal fee in 2026 would keep the discount close to 10% and would ensure that it provides enough value to participants, so they continue to participate.

Staff have prepared an amending bylaw, Bylaw No. 4685, to amend Bylaw No. 3881, “Hartland Landfill Tipping Fee and Regulation Bylaw No. 6, 2013” (Appendix B) and Bylaw No. 4675, to amend Schedule 19 of Bylaw No. 1857, “Capital Regional District Ticket Information Authorization Bylaw, 1990, Amendment Bylaw No. 85, 2024” (Appendix C). Appendix D provides a ‘redline’ version of the proposed bylaw amendments.

ALTERNATIVES

Alternative 1
The Environmental Services Committee recommends to the Capital Regional District Board:
1. That Bylaw No. 4685, "Hartland Landfill Tipping Fee and Regulation Bylaw No. 6, 2013, Amendment Bylaw No. 7, 2025", be read a first, second, and third time;
2. That Bylaw No. 4685 be adopted.
3. That Bylaw No. 4675, "Capital Regional District Ticket Information Authorization Bylaw, 1990, Amendment Bylaw No. 85, 2025", be read a first, second, and third time;
4. That Bylaw No. 4675 be adopted.

Alternative 2
The Environmental Services Committee recommends to the Capital Regional District Board:
That staff bring back alternative options based on committee direction.

IMPLICATIONS

Financial Implications

Based on the anticipated tonnages of general refuse in 2026, 2027 and 2028 as outlined in the 2024 Environmental Resource Management budget, the $5 per tonne annual increase would generate a total of $3.85 million in additional revenue over three years.

Based on the 139,000 tonnes of general refuse and clean renovation / demolition waste hauled by Waste Stream Collector Incentive Program participants in 2024, a discount of $15 on the $160 per tonne tipping fee would reduce the tipping fee revenue by approximately $2.085 million in 2026. The discount rate will be offered during 2026, funded with operating surplus from the solid waste service and will be revisited during 2027 Service and Financial Planning process.

The impact of the increased fine rate on revenue generated at the landfill is difficult to determine as the intention is it would reduce the number of loads containing banned material that are deposited at the active face.

Environmental Implications

By providing discounted tipping fees for segregated loads of divertible materials brought to Hartland's material diversion transfer station, and increasing the costs for landfilling mixed garbage, this should encourage a reduction in landfilling and help to extend the life of Hartland Landfill.

CONCLUSION

To reduce the volume of material being sent to Hartland Landfill, the Capital Regional District Board approved the Solid Waste Management Plan in 2021. Increases to tipping fees for general refuse were introduced as well as fines and a Waste Stream Collector Incentive Program to incent proper disposal, and these diversion strategies contributed to a reduction in per capita garbage disposal in 2024. Staff recommend amendments to the tipping fee bylaw, as presented, to continue incenting the downward trend in per capita waste disposal. Staff will return to the Environmental Services Committee with an update on the effect of these measures on disposal rates.

RECOMMENDATION

The Environmental Services Committee recommends to the Capital Regional District Board:

1. That Bylaw No. 4685, "Hartland Landfill Tipping Fee and Regulation Bylaw No. 6, 2013, Amendment Bylaw No. 7, 2025", be read a first, second, and third time;
2. That Bylaw No. 4685 be adopted.
3. That Bylaw No. 4675, "Capital Regional District Ticket Information Authorization Bylaw, 1990, Amendment Bylaw No. 85, 2025", be read a first, second, and third time;
4. That Bylaw No. 4675 be adopted.

Submitted by:	Russ Smith, Senior Manager, Environmental Resource Management
Concurrence:	Luisa Jones, MBA, General Manager, Parks, Recreation & Environmental Services
Concurrence:	Kristen Morley, J.D., General Manager, Corporate Services & Corporate Officer
Concurrence:	Varinia Somosan, CPA, CGA, Acting Chief Financial Officer
Concurrence:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

ATTACHMENTS

Appendix A: Approved Budget Environmental Resource Management 2024-2028
Appendix B: Bylaw No. 4685, "Hartland Landfill Tipping Fee and Regulation Bylaw No. 6, 2013, Amendment Bylaw No. 7, 2025"
Appendix C: Bylaw No. 4675, "Capital Regional District Ticket Information Authorization Bylaw, 1990, Amendment Bylaw No. 85, 2025
Appendix D: Bylaw No. 3881, "Hartland Tipping Fee and Regulation Bylaw No. 6, 2024", Redlined Consolidation

APPENDIX A

1.521 & 1.525 - ERM	2023 BOARD BUDGET	2023 ESTIMATED ACTUAL	BUDGET REQUEST 2024 CORE BUDGET	2024 ONGOING	2024 ONE-TIME	2024 TOTAL	2025 TOTAL	2026 TOTAL	2027 TOTAL	2028 TOTAL
GENERAL PROGRAM EXPENDITURES:										
Diversion Services	16,136,927	15,989,188	16,965,035	5,753,753	-	22,718,788	23,781,688	25,031,822	25,146,697	25,462,798
Landfilling Services	10,716,470	10,515,234	11,645,185	500,000	200,000	12,345,185	12,567,992	13,551,631	13,014,025	13,312,826
Energy Recovery Services	2,277,455	2,167,231	1,568,723	-	-	1,568,723	1,580,867	1,622,310	1,610,806	1,640,338
TOTAL OPERATING COSTS	29,130,852	28,671,652	30,178,943	6,253,753	200,000	36,632,696	37,930,547	40,205,763	39,771,528	40,415,962
*Percentage Increase over prior year		-1.6%	3.6%	21.5%	0.7%	25.8%	3.5%	6.0%	-1.1%	1.6%
CAPITAL / RESERVE										
Transfer to Equipment Replacement Fund	30,176	30,176	200,000	-	-	200,000	204,000	204,000	204,000	204,000
Transfer to Operating Reserve Fund	15,372	2,415,621	356,635		-	356,635	3,162,797	-	-	-
Transfer to General Capital Reserve Fund	4,000	2,404,249	1,100,370	-	-	1,100,370	1,100,370	4,000	4,000	4,000
Transfer to Landfill Closure Capital Reserve Fund	455,120	455,120	455,120	-	-	455,120	455,120	455,120	455,120	455,120
Transfer to Millstream Remediation Debt	55,467	55,467	6,262	-	-	6,262	3,717	-	-	-
TOTAL CAPITAL / RESERVES	560,135	5,360,633	2,118,387	-	-	2,118,387	4,926,004	663,120	663,120	663,120
Debt Expenditures	314,054	290,127	1,229,666	-	-	1,229,666	2,137,816	2,726,996	2,765,453	2,791,453
TOTAL COSTS	30,005,041	34,322,412	33,526,996	6,253,753	200,000	39,980,749	44,994,367	43,595,879	43,200,101	43,870,535
*Percentage Increase over prior year		14.4%	11.7%	20.8%	0.7%	33.2%	12.5%	-3.1%	-0.9%	1.6%
Allocation Recovery										
OPERATING COSTS LESS INTERNAL RECOVERIES	30,005,041	34,322,412	33,526,996	6,253,753	200,000	39,980,749	44,994,367	43,595,879	43,200,101	43,870,535
FUNDING SOURCES (REVENUE)										
Surplus / (Deficit)										
Balance C/F from Prior to Current year										
Sale of Renewable Natural Gas (net revenue)	-	-	(495,000)	-	-	(495,000)	(6,395,537)	(6,335,817)	(6,285,331)	(6,244,071)
Revenue - Other	(8,307,913)	(9,177,490)	(8,258,750)	(1,996,000)	-	(10,254,750)	(12,854,750)	(12,854,750)	(12,854,100)	(12,854,100)
Transfer from Operating Reserve	(1,000,000)			(2,540,000)	(200,000)	(2,740,000)	(3,080)	(314,312)	(119,671)	(1,031,363)
TOTAL REVENUE	(9,307,913)	(9,177,490)	(8,753,750)	(4,536,000)	(200,000)	(13,489,750)	(19,253,367)	(19,504,879)	(19,259,102)	(20,129,534)
TIPPING FEE (based on inflation)	**(20,697,128)**	**(25,144,922)**	**(24,773,247)**	**(1,717,753)**	**-**	**(26,491,000)**	**(25,741,001)**	**(24,091,000)**	**(23,940,999)**	**(23,741,000)**
PROJECTED TONNAGE (General Refuse)	165,000	186,747	160,000			160,000	150,000	135,000	130,000	125,000
*Percentage Increase over prior year		21.5%	19.7%	8.3%	0.0%	28.0%	-2.8%	-6.4%	-0.6%	-0.8%
AUTHORIZED POSITIONS:										
On-going	25.70	25.70	25.70	3.00		28.70	28.70	28.70	28.70	28.70
Term	2.00	2.00	1.00			1.00	1.00			

Service:	1.521	Environmental Resource Management	Committee: Environmental Services

General Refuse Disposal - Per Capita Disposal Rate for Capital Region

			Hartland Landfill General Refuse						Recycling (Diversion Revenue)		
Year	Population	General Refuse Rate*	Budget Volume (Tonne)	Actual Volume (Tonne)	Beneficial Use	Landfilled	Disposal Rate kg/person	Recycling Rate*	Budget Volume (Tonne)	Actual Volume (Tonne)
2018	413,406	$110	135,000	148,551 [1]	-2,120	146,431	380			
2019	418,511	$110	140,000	146,544 [1]	-1,142	145,402	382			
2020	425,503	$110	135,000	155,041 [1]	-5,476	149,565	395			
2021	432,062	$110	135,000	167,169 [1]	-1,013	166,156	400			
2022	439,950	$110	145,000	183,397 [1]	-5,107	178,290	405			
2023	455,092	$110	165,000	179,075 [1]	-5,100	173,975	382			
2024 Budget		$150	160,000					$80-$110	20,300	
2025 Budget		$155	150,000					$80-$110	20,300	
2026 Budget		$160	135,000					$80-$110	20,300	
2027 Budget		$165	130,000					$80-$110	20,300	
2028 Budget		$170	125,000					$80-$110	20,300	

* Tipping fee: rate in $/tonne

[1] Actual Tonnage Volume
[2] Estimated Tonnage Volume

CAPITAL REGIONAL DISTRICT
BYLAW NO. 4685

****

A BYLAW TO AMEND HARTLAND LANDFILL TIPPING FEE AND REGULATION BYLAW NO. 6, 2013 (BYLAW NO. 3881)

****

WHEREAS:

A. Under Bylaw No. 3881, "Hartland Landfill Tipping Fee and Regulation Bylaw No. 6, 2013", the Regional Board established fees and regulations for the operations of the Hartland Landfill;

B. The Board wishes to amend Bylaw No. 3881 to update the disposal cost for general refuse and clean renovation and demolition waste on an annual basis, up to and including 2028 to keep pace with inflation; and

C. The Board wishes to amend Bylaw No. 3881 to include a hauler incentive rate for 2026 to continue to promote multi-stream collection, incent waste collection data sharing, and lessen the financial impact of increases to the general refuse tipping fees.

NOW THEREFORE, the Capital Regional District Board in open meeting assembled hereby enacts as follows:

1. Bylaw No. 3881, "Hartland Landfill Tipping Fee and Regulation Bylaw No. 6, 2013", is hereby amended as follows:

   a) By replacing the Schedule "C" in Bylaw No. 3881 with the Schedule "C" attached to this bylaw.

   b) In Section 1, Definitions, inserting in alphabetical list order the definition:
   "Walking Floor Trailer" means a trailer equipped with a moving floor, designed or constructed to move a load forward or backward.

   c) in Section 2, Conditions, replacing section 2.28 with the following:

   2.28 (a) No person shall deposit Solid Waste at the Disposal Site that is not Source-separated when this Bylaw requires that it be Source-separated.

   (b) As an exception to 2.28 (a), where a person deposits Solid Waste at the Disposal Site, by use of a Walking Floor Trailer, that is not Source-separated when this Bylaw requires Solid Waste to be Source-separated, that person commits an offence.

2. This bylaw may be cited for all purposes as “Hartland Landfill Tipping Fee and Regulation Bylaw No. 6, 2013, Amendment Bylaw No. 7, 2025”.

READ A FIRST TIME THIS th day of 20__

READ A SECOND TIME THIS th day of 20__

READ A THIRD TIME THIS th day of 20__

ADOPTED THIS th day of 20__

CHAIR

CORPORATE OFFICER

SCHEDULE "C"

TIPPING FEES

CAPITAL REGIONAL DISTRICT
BYLAW NO. 3881

FEES

1. The fees for depositing solid waste at the Disposal Site are:

Waste Type	Disposal Site Designated Location	Tipping Fee (per tonne)	Other Fees	Minimum Tipping Fee
Asbestos Containing Material	As directed by CRD staff	$214		$20
Asphalt Roofing Shingles (effective July 1, 2024)	Public Drop Off Area	$110	$10 bin fee	
Asphalt Roofing Shingles (effective July 1, 2024)	As directed by CRD staff	$110		$10
Bicycle tires and tubes	Public Drop Off Area	No fee	$6 recycling area entry fee	No fee
Bulky Waste	Active Face	$254		$10
Clean Renovation and Demolition Waste (effective from January 1 to December 31, 2025)	Public Drop Off Area	$155	$10 bin fee	
Clean Renovation and Demolition Waste (effective from January 1 to December 31, 2025)	As directed by CRD staff	$155		$10
Clean Renovation and Demolition Waste (effective from January 1 to December 31, 2026)	Public Drop Off Area	$160	$10 bin fee	
Clean Renovation and Demolition Waste (effective from January 1 to December 31, 2026)	As directed by CRD staff	$160		$10
Clean Renovation and Demolition Waste (effective from January 1 to December 31, 2027)	Public Drop Off Area	$165	$10 bin fee	
Clean Renovation and Demolition Waste (effective from January 1 to December 31, 2027)	As directed by CRD staff	$165		$10
Clean Renovation and Demolition Waste (effective from January 1, 2028)	Public Drop Off Area	$170	$10 bin fee	
Clean Renovation and Demolition Waste (effective from January 1, 2028)	As directed by CRD staff	$170		$10
Clean Wood Waste (effective January 1, 2024)	Public Drop off Area	$80	$10 bin fee	

Clean Wood Waste (effective January 1, 2024)	As directed by CRD staff	$80		$10
Controlled Waste	As directed by CRD staff	As listed in Schedule "E"		$20
Cooking oil and grease	Public Drop Off Area	No fee		No fee
Extended Producer Responsibility Product listed in Schedule "G" (excluding tires on rims)	Public Drop Off Area	No fee		No fee
Extended Producer Responsibility Product listed in Schedule "G" tires on rims	Public Drop Off Area	No fee	$6 recycling area entry fee	No fee
Hauler Incentive Rates (effective from January 1 to December 31, 2025)		$135		
Hauler Incentive Rates (effective from January 1, 2026)		$145		
Household Hazardous Waste	Public Drop Off Area	No fee		No fee
International Low Risk Waste	As directed by CRD staff	$135		
Kitchen Scraps until December 31, 2021	Kitchen Scraps Transfer Station	$120		
Kitchen Scraps effective January 1, 2022	Kitchen Scraps Transfer Station	$140		
Mattresses and boxsprings	Public Drop Off Area	$110	$10 bin fee	
Propane tanks and fire extinguishers	Public Drop Off Area	No fee		No fee
Recyclable Material excluding Scrap Metal, mattresses and boxsprings, Yard and Garden Material and Clean Wood Waste (by non-commercial hauler)	Public Drop Off Area	No fee	$6 recycling area entry fee	No fee
Recyclable Material excluding Scrap Metal, mattresses and boxsprings, Yard and Garden Material and Clean Wood Waste (by Commercial Hauler)	Public Drop Off Area	No fee	$26 recycling area entry fee	No fee
Refuse (effective from January 1 to December 31, 2025)	Active Face	$155		$10
Refuse (effective from January 1 to December 31, 2025)	Public Drop Off Area	$155	$10 bin fee	
Refuse (effective from January 1 to December 31, 2026)	Active Face	$160		$10
Refuse (effective from January 1 to December 31, 2026)	Public Drop Off Area	$160	$10 bin fee	
Refuse (effective from January 1 to December 31, 2027)	Active Face	$165		$10

Refuse (effective from January 1 to December 31, 2027)	Public Drop Off Area	$165	$10 bin fee	
Refuse (effective from January 1, 2028)	Active Face	$170		$10
Refuse (effective from January 1, 2028)	Public Drop Off Area	$170	$10 bin fee	
Scrap Metal	Public Drop Off Area	No fee	No fee	
Stumps and Branches	As directed by CRD staff	$110		$10
Treated Wood and Wood Products (effective July 1, 2024)	As directed by CRD staff	$110	$10 bin fee	
Waste Asbestos which originates outside the CRD	As directed by CRD staff	$500		$20
Weeds (Source separated)	Active Face	$59		$10
Weeds (not Source –separated in Refuse)	Active Face	$150		$10
Weeds (not Source –separated in Refuse)	Public Drop Off Area	$150	$10 bin fee	
Weeds (Source separated)	Public Drop Off Area	$59		$10
Yard and Garden Materials	As directed by CRD staff	$59		$10
Uncovered or unsecured loads	All fees applicable to the Load are doubled			

GENERAL

2. Per tonne fees are based on weight as measured on the scale, based on the difference in weight between the loaded weight and the weight of the empty Vehicle.
3. Where a dollar amount per tonne is indicated, it is to be interpreted as allowing a proportionate fee for a portion of a tonne in 10 kg increments.
4. All fees shall be rounded up or down to the nearest quarter of a dollar.
5. In the event that the weigh scales provided at the Disposal Site are not operational, or in the event of traffic congestion, or at the discretion of the Manger, weights shall be as estimated based on volume by the Manager or Capital Regional District staff.
6. If a person disposes a Load containing Source-separated Recyclable Materials, Extended Producer Responsibility Products, Yard and Garden Material, Household Hazardous Waste, or other Refuse at the Public Drop Off Area and chooses not to weigh out after disposal of each class of material, they are subject to pay a tipping fee for Refuse for the entire Load.
7. All fees payable under this Bylaw shall be paid to the Capital Regional District in cash, by cheque, debit, or credit card at the time the disposal is made.
8. Notwithstanding Section 7, any person disposing Solid Waste, except Recyclable Materials, at the Disposal Site on a regular basis may apply to the Capital Regional District for credit, and, if the treasurer is satisfied of the credit worthiness of the person, he or she may grant credit to the person,

in which case payment of the fee imposed under Section 1 shall be made and the credit extended on the following conditions.

(a) the person receiving credit shall pay to the Capital Regional District all fees in full within thirty (30) days of the last day of the month for which an invoice has been submitted. The Capital Regional District will invoice monthly for Solid Waste disposed during the preceding month. The invoice amount will be based on the total quantity of Solid Waste delivered during the month and the posted disposal rates in effect at the time of delivery;

(b) late payment(s) will be subject to an interest penalty fee of 1.5% per month;

(c) the Capital Regional District reserves the right to cancel, upon five (5) days' notice, the credit offered herein for late payment, non-payment, or other justified cause as judged solely by the treasurer;

(d) if the person receiving credit fails to pay to the Capital Regional District all fees in full within thirty (30) days of the last day of the month in which an invoice has been issued, the Capital Regional District may withhold monies equivalent to those fees, plus interest, that are owed by the Capital Regional District to the person receiving credit under a separate contract, agreement, or offer between the Capital Regional District and the person receiving credit; and

(e) the Capital Regional District reserves the right to refuse access to the Disposal Site to a person receiving credit until outstanding fees are paid.

APPENDIX C

CAPITAL REGIONAL DISTRICT
BYLAW NO. 4675

****

A BYLAW TO AMEND BYLAW NO. 1857 CAPITAL REGIONAL DISTRICT TICKET INFORMATION AUTHORIZATION BYLAW, 1990

****

WHEREAS the Regional Board amended the Hartland Landfill Tipping Fee and Regulation Bylaw No. 6, 2013 by way of Bylaw No. 3881, Amendment Bylaw No. 7, 2025, to update disposal costs on an annual basis, up to and including 2028 to keep pace with inflation;

NOW THEREFORE, the Capital Regional District Board in open meeting assembled hereby enacts as follows:

1. Bylaw No. 1857, "Capital Regional District Ticket Information Authorization, Bylaw 1990" is hereby amended as follows:

   (a) By replacing Schedule 19 in its entirety with Schedule 19 attached as Appendix A to this bylaw.

2. This bylaw may be cited for all purposes as "Capital Regional District Ticket Information Authorization Bylaw, 1990, Amendment Bylaw No. 85, 2025."

READ A FIRST TIME THIS th day of 20__

READ A SECOND TIME THIS th day of 20__

READ A THIRD TIME THIS th day of 20__

ADOPTED THIS th day of 20__

CHAIR

CORPORATE OFFICER

SCHEDULE 19 TO BYLAW NO. 1857

HARTLAND LANDFILL TIPPING FEE AND REGULATION BYLAW NO. 6, 2013

WORDS OR EXPRESSIONS DESIGNATING OFFENCE	SECTION	FINE	EARLY PAYMENT
1. Disobey Site Regulations	2.1	$100.00	
2. Fail to follow Site Regulations	2.2	$500.00	
3. Non-district waste	2.3	$500.00	$375.00
4. Deposit Prohibited waste	2.5	$500.00	
5. Deposit Hazardous waste	2.8	$500.00	
6. Improper disposal asbestos	2.11	$1,000.00	
7. Deposit controlled waste	2.12	$500.00	
8. Deposit recyclable material	2.14	$500.00	$375.00
9. Improper deposit mandatory recyclable	2.15	$200.00	$150.00
10. Improper deposit voluntary recyclable	2.16	$200.00	$150.00
11. Improper deposit weeds	2.18	$50.00	
12. Deposit EPR material	2.19	$500.00	
13. Improper deposit EPR material	2.20	$200.00	$150.00
14. Deposit HHW by commercial hauler	2.21	$200.00	
15. Deposit HHW	2.22	$100.00	
16. Improper deposit of HHW	2.23	$50.00	
17. Deposit Contaminated Demo Waste	2.25	$300.00	$225.00
18. Improper Deposit Sorted Demo Waste	2.26	$200.00	$150.00
19. Improper deposit kitchen scraps	2.27	$200.00	
20. Fail to separate waste	2.28 (a)	$500.00	$375.00
21. Fail to separate waste (floor trailer)	2.28 (b)	$1,000.00	$750.00
22. Fail to pay fee	3.1	$300.00	
23. Deposit while charge unpaid	3.2 (b)	$100.00	
24. Uncovered/unsecured load	Sch. B, Reg. 2.1	$100.00	
25. Load not ready for disposal	Sch. B, Reg. 2.3	$100.00	
26. Drive off designated roads	Sch. B, Reg. 3.1	$100.00	
27. Fail to obey signs	Sch. B, Reg. 3.2	$100.00	
28. Fail to follow directions	Sch. B, Reg. 3.3	$100.00	
29. Scavenging	Sch. B, Reg. 3.5	$100.00	
30. Loitering on site	Sch. B, Reg. 3.6	$100.00	
31. Vehicle washing	Sch. B, Reg. 3.7	$100.00	
32. Disorderly conduct	Sch. B, Reg. 3.8	$100.00	
33. Overweight vehicle	Sch. B, Reg. 3.9	$100.00	
34. Children at site	Sch. B, Reg. 4.2	$50.00	
35. Pets at site	Sch. B, Reg. 4.3	$50.00	
36. Smoking at disposal site	Sch. B, Reg. 4.4	$100.00	
37. Use electronic device while driving	Sch. B, Reg. 4.7	$100.00	
38. No protective equipment	Sch. B, Reg. 4.8	$50.00	
39. Unauthorized videotaping or photography on site	Sch. B. Reg 3.12	$100.00	

*Early Payment: Fine if paid on or before the 30th day from the date on which the ticket is served.

Making a difference...together

BYLAW NO. 3881

HARTLAND LANDFILL TIPPING FEE AND REGULATION BYLAW NO. 6, 2013

Consolidated for Public Convenience

(This bylaw is for reference purposes only)

ORIGINALLY ADOPTED APRIL 10, 2013

(Consolidated with Amending Bylaws 3917, 4100, 4420, 4497, 4610 & 4636 & 4685. Please note that Bylaw 4685 contains amendments to disposal rates that take effect January 1, 2026, January 1, 2027, and January 1, 2028)

For reference to original bylaws or further details, please contact the Capital Regional District, Legislative Services Department, 625 Fisgard St., PO Box 1000, Victoria BC V8W 2S6
T: (250) 360-3127, F: (250) 360-3130, Email: legserv@crd.bc.ca, Web: www.crd.bc.ca

Amending Bylaws Consolidated

Bylaw No.	Adopted	Purpose
4685	TBD	To modernize the disposal cost for general refuse and clean renovation and demolition waste for 2026 through 2028 and to adjust the credit amount for registrants of the Waste Stream Collector Incentive program in 2026.
4636	Dec. 11, 2024	To modernize the disposal cost for general refuse and clean renovation and demolition waste, and to apply the same percent increase to the disposal cost for controlled waste and asbestos as was applied to the general refuse and clean renovation and demolition waste rates in Phase 1 of the material stream diversion strategy and housekeeping edits to the definitions of “knotweed” and “manager”
4610	June 12, 2024	To delay the bans on salvageable wood and carpet and underlay, and reduce the tip fee rate for unsorted construction and demolition waste.
4497	December 13, 2023	To amend the tipping fee rates; to update the definitions; to enact bans on asphalt roofing shingles, carpet and underlay, and wood waste; to make bylaw housekeeping edits; and, to update bylaw enforcement language.
4420	June 9, 2021	To address the Kitchen Scraps tipping fee by replacing Schedule C.
4100	May 8, 2016	To address tipping fees for asbestos containing material, kitchen scraps and to make bylaw housekeeping changes.
3917	Jan. 14, 2015	To enact a kitchen scraps ban, the stewardship program for packaging and printed paper (PPP) and to amend the tipping fee rate.

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CAPITAL REGIONAL DISTRICT

BYLAW NO. 3881

****

A BYLAW FOR THE PURPOSE OF ESTABLISHING A TIPPING FEE AND REGULATIONS FOR SOLID WASTE DISPOSAL AT HARTLAND LANDFILL

****

WHEREAS:

A. By Supplementary Letters Patent, dated 04 October 1973, the Capital Regional District was granted the function of Refuse Disposal under Division X of its Letters Patent;

B. The Capital Regional District has by bylaw, converted the function of Solid Waste Disposal to a local service for all of the Regional District;

C. The Capital Regional District is empowered to establish a scale of fees payable for depositing Solid Waste and Recyclable Materials at a Disposal Site;

D. The Regional Board of the Capital Regional District deems it advisable to enact regulations pertaining to Solid Waste and Recyclable Materials and to establish fees for depositing Solid Waste and Recyclable Materials.

NOW THEREFORE the Regional Board of the Capital Regional District in open meeting assembled enacts as follows:

SECTION 1 – DEFINITIONS

Note: Defined terms are capitalized in this bylaw.

In this Bylaw, unless the context otherwise requires:

"**Active Face**" means that area of the Disposal Site where active landfilling of Solid Waste takes place.

"**Aggregate**" means inert granular fill material.

"**Animal Fecal Waste**" means animal feces collected by a commercial business or generated at a site where animals are kept for commercial purposes, including, but not limited to, boarding kennels, animal shelters, stables, and similar operations.

"Asbestos Containing Material" means waste containing any amount of asbestos including waste asbestos as defined in the bylaw.

(Bylaw 4100)

"**Asbestos Cement**" means shingles, tiles, siding, board or pipe containing asbestos material tightly bound within a solid matrix not easily crumbled by hand but which is easily crumbled and friable by equipment during landfill Disposal.

"**Asphalt**" means recyclable asphaltic concrete originating from roadways, driveways, parking areas and other paved surfaces.

"Asphalt Roofing Shingles" means roofing shingles composed of a felt mat saturated with asphalt, with small rock granules added, but does not include tar and gravel roofing. *(Bylaw 4497)*

"**Biomedical Waste**" means waste as defined in the Hazardous Waste Regulation as Biomedical Waste.

"**Bulky Waste**" means individual articles of Refuse with a volume greater than one-and-a-half (1.5) cubic metres or greater than two and a half (2.5) metres in length.

"CRD" means Capital Regional District.

"Carpet and underlay" means flooring material made of woven wool, silk, cotton or synthetic fibers and foam padding underlayment where tack stripping material has been removed.

(Bylaw 4497)

"**Catch Basin Waste**" means the contents of catch basins or similar devices that detain and pre-treat stormwater to allow solids to settle and oily materials to float to the surface and be retained in the device while treated stormwater is discharged.

"Clean Renovation and Demolition Waste" means material that results from the construction, renovation or demolition of all or part of a building or structure that does not contain Surface Coating Waste, Asbestos Containing Material, Hazardous Waste, Prohibited Waste, Mandatory Recyclable Materials, or an Extended Producer Responsibility product. *(Bylaw 4497)*

"**Clean Soil**" means soil, sediment or fill material which contains the substances specified in Schedule 7, Column IV of the Contaminated Sites Regulation but in quantities less than those specified.

"Clean Wood Waste" means wood products such as dimensional lumber, pallets, crating, and salvaged wood waste:

1) that is untreated, unstained, unpainted, and
2) that does not include any antisapstain, coating, glues, or resins.

(Bylaw 4497)

"Commercial Hauler" means a person whose business collects and receives for a fee Refuse, Voluntary Recyclable Material, Mandatory Recyclable Material, Extended Producer Responsibility Products, or Weeds for Disposal, or a person whose business generates Voluntary Recyclable Material, Mandatory Recyclable Material, Extended Producer Responsibility Products, and who delivers those materials for Disposal at the Disposal Site. *(Bylaw 4497)*

"**Commercial Load**" means Uncontaminated Demolition Waste to be Disposed of at the Disposal Site brought into the Disposal Site in a Vehicle which with the Uncontaminated Demolition Waste has a gross vehicle weight greater than 5,500 kg.

"**Concrete**" means a hardened mixture of cement with sand and gravel.

"**Condemned or Spoiled Foods**" means food confiscated or quarantined, or designated as international high risk waste, by the Canadian Food Inspection Agency or the Canadian Border Service Agency and spoiled food from a commercial operation or spoiled food greater than 50 kilograms from a domestic residence.

"Contaminated Demolition Waste" means material that results from the demolition of all or part of a building that contains Hazardous Waste, Prohibited Waste, Mandatory Recyclable Materials or an Extended Producer Responsibility Product.

"**Contaminated Gypsum Board or Wallboard**" means Gypsum Board or Wallboard that is contaminated by oil, tar, fungus, mould, has been burned, or had other materials affixed to it.

"**Contaminated Sites Regulation**" means the Contaminated Sites Regulation, B.C. Regulation 395/96, enacted under the *Environmental Management Act.*

"**Contaminated Soil**" means soil or sediment or fill material containing substances in quantities or concentrations equal to or greater than those specified in Schedule 7, Column IV of the Contaminated Sites Regulation but which is not a Hazardous Waste under the Hazardous Waste Regulation.

“Contaminated Wood Waste” means wood products such as wood contaminated with asphalt shingles, wood painted with lead based paint, creosote wood products, pressure treated wood, or laminate flooring that is not Hazardous Waste due to the proportion of surface coatings or preservatives.

“**Controlled Waste**” means a material, substance or object listed in Schedule “E” which may be Disposed of if special handling and Disposal techniques are used to avoid creating health hazards, nuisances or environmental pollution excluding Hazardous Waste under the Hazardous Waste Regulation.

“**Corrugated Cardboard**” means recyclable paper that consists of a fluted corrugated sheet and one or more flat linerboards including pizza boxes free of food residue, but excluding materials which are impregnated with blood, grease, oil, chemicals, food residue, wax; or have polyethylene, polystyrene, foil or other non-paper liners; or are contaminated with a material which will render the Corrugated Cardboard Unmarketable.

“**Dead Animal**” means the carcass or part of the carcass of an animal excluding Hazardous Waste under the Hazardous Waste Regulation and Specified Risk Material.

“Designated Location” means the location at the Disposal Site designated by the Manager and identified as the location for Disposal of specific types of Solid Waste.

“**Dispose**”; “**Disposal**” means leaving Solid Waste at the Disposal Site for the purpose of landfilling, composting, or recycling.

“**Disposal Site**” means the Hartland Landfill site, more particularly described in Schedule “A”.

"**Environmental Management Act**" means the *Environmental Management Act* SBC 2003 c.53.

“**Extended Producer Responsibility Product**” means any material defined as a product in a “product category” listed in the Recycling Regulation for which a “product plan” as defined in the regulation has been “approved” and is operating.

“**Fibre Optic Cable**” means a cable consisting of a bundle of glass or plastic threadlike fibres used for the transmission of information by light impulses wrapped in layers of treated paper and plastic or metal cladding.

“Food Processing Waste” means waste, residues, byproducts or waste treatment residuals from commercial food manufacturing or packaging operations.

“Glass” means clear or coloured food and beverage containers made of glass but does not include plate glass, window glass, laminated glass, or safety glass.

“**Gypsum Board or Wallboard**” means a panel used for interior walls and ceilings made up of a liner typically made of paper with a core of gypsum plaster and additives.

“Hauler Incentive Rate” means a reduced tipping rate available for private and municipal haulers who conform to the requirements of the hauler incentive program. *(Bylaw 4497)*

“**Hazardous Waste**” means any chemical compound, mixture, substance, or article defined as a Hazardous Waste in the Hazardous Waste Regulation.

"**Hazardous Waste Regulation**" means Hazardous Waste Regulation, BC Reg. 63/88 enacted under the *Environmental Management Act*.

"**Health Hazard Waste**" means a gaseous, liquid or solid material, substance or object which, because of its inherent nature and quantity, may be a health hazard and includes, but is not limited to: infectious wastes that originate from foreign countries, including, without limiting the generality of the foregoing, waste confiscated at customs stations or received from ships or planes and which is not a Biomedical Waste.

"Household Hazardous Waste" means a class of Hazardous Waste that results from any of the following involving anything in a "product category" as defined in the Recycling Regulation:

(a) a domestic activity at a residence;
(b) personal use; or
(c) a person's use in relation to his or her own residence.

"**Ignitable**" means substances liable to spontaneous combustion or substances that on contact with water emit flammable gases having the properties of:

(a) flammable gas;
(b) flammable liquid; or
(c) flammable solids,

and as defined in the Hazardous Waste Regulation.

"Industrial Commercial Institutional" includes any industrial or commercial operations of any size including manufacturing, processing and packing and small businesses with one or more employees such as retail stores, offices, strip malls, vacation facilities, hotels, motels and resorts and institutional operations such as schools, student residences, correctional facilities, churches, community buildings, hospitals, licensed care facilities and hospices, but does not include residential premises. *(Bylaw 3917)*

"International High Risk Cruise Ship Waste" means any item, material, or load originating from a Cruise Ship that is identified as High Risk Material by Canadian Border Services Agency and/or the Canadian Food Inspection Agency. *(Bylaw 4497)*

"International Waste" means any item, material, or load that is defined as International Waste under the International Waste Directive or as identified by the Canadian Food Inspection Agency and/or the Canadian Border Services Agency. *(Bylaw 4497)*

"**Invasive Species Plants**" means plants set out in the Schedule to the Spheres of Concurrent Jurisdiction – Environment and Wildlife Regulation, B.C. Reg. 144/2004.

"Kitchen Scraps" means compostable waste generated by residential, business, institutional and commercial sources such as fruits, vegetables, meat, meat by-products, dairy products, baked goods, cereal, grains, pasta, bones, egg shells, coffee grounds and filters, tea bags, nuts and shells, houseplants and cut and dried flowers, and soiled paper products such as paper towels, tissues, food packaging, plates and cups but does not include Controlled Waste. *(Bylaw 3917)*

"Kitchen Scraps Transfer Station" means a facility at Hartland landfill designated for receipt and the transfer of **Kitchen Scraps** to another location. *(Bylaw 3917)*

"Knotweed" means Japanese knotweed (Follopia japonica), Himalayan knotweed (Persicaria wallichi), giant knotweed (Fallopia sachalinensis), and bohemian knotweed (Fallopian x bohemica) plants including stems, seeds, and rhizome fragments. *(Bylaw 4636)*

"**Lead Acid Battery**" means an electro-chemical cell contained in a plastic case consisting of lead and lead oxide plates and containing a mixture of acids which is used to supply an electric power source.

"**Load**" means Solid Waste which arrives at the Disposal Site in a Vehicle.

"Manager" means the General Manager of Parks, Recreation & Environmental Services of the Capital Regional District or his or her authorized agent. *(Bylaw 4636)*

"Mandatory Recyclable Material" means a Recyclable Material listed in Schedule "F".

"**Marketable**" means Recyclable Material which can be disposed of through an existing Capital Regional District program or a commercial market for recycling.

"Miscellaneous Controlled Waste" means a material, substance or object that the Manager considers to be an environmental or health and safety hazard and should be Disposed of as Controlled Waste but excludes Hazardous Waste under the Hazardous Waste Regulation.

"**Mixed Paper**" includes, but is not limited to, newspaper and inserts; office paper, including white and coloured ledger paper, computer paper, photocopy paper, writing pads, business forms, phone message notes, file folders, reports, envelopes, non-thermal fax paper, no carbon required (NCR) paper, calculator tape, 'post-it' type notes, business cards, paper index cards; boxboard, including paper egg cartons, laundry and cereal boxes; junk mail; gift wrapping and packing paper; magazines; catalogues; directories**;** calendars; postcards; shredded paper; cardboard storage boxes; cardboard storage; cardboard moving boxes; paper gift boxes; paper bags; paper lunch bags; paper pinata; paper gift bags; paper part hat; paper party décor; but excluding paperback and hardcover books; waxed paper; carbon paper; and other paper which are impregnated with blood, grease, oil, chemicals, food residue or have polyethylene, polystyrene, foil or other non-paper liners or attachments or are contaminated with a material which will render the paper fibres Unmarketable. *(Bylaw 4497)*

"Non-EPR Rigid Plastics" means rigid plastic items, such as children's toys, lawn chairs, and car seats that are not an Extended Producer Responsibility Product.

(Bylaw 4497)

"**Noxious Weeds**" means weeds designated within the Provincial and Regional Noxious Weeds Lists of the Weed Control Regulation.

"Out-of-Region Waste" means municipal solid waste that is originating from outside the boundaries of the Capital Regional District but is not International Waste.

(Bylaw 4497)

"**PCB**" means any monochlorinated, dichlorinated or polychlorinated biphenyl or any mixture that contains one or more of these.

"Printed Paper and Packaging" means the materials listed in Schedule "G" of this Bylaw under the heading **Printed Paper and Packaging originating from residential premises**.

(Bylaw 3917)

"**Prohibited Waste**" means a gaseous, liquid, or solid material, substance or object as listed in Schedule "D".

"**Propane Tank**" means a refillable or non-refillable metal container rated at a capacity of less than 46 kg (100 lbs.) which is used to contain flammable hydrocarbon gases used as fuel.

"**Public Drop Off Area**" means that area of the Disposal Site containing Designated Locations for the Disposal of Small Loads of Refuse, Voluntary Recyclable Material, Mandatory Recyclable Material, Extended Producer Responsibility Products, Weeds, or Household Hazardous Waste.

"Pumpings" means liquid and semi-solid materials collected by a vactor truck or pump and transported by vactor truck, tanker truck or other container to the Disposal Site.

"**Radioactive Waste**" means waste containing a prescribed substance as defined in the *Atomic Energy Control Act* (Canada) in sufficient quantity or concentration to require a licence for possession or use under that Act and regulations made under that Act.

"**Reactive**" means a gaseous, liquid or solid material, substance or object which is:

(a) explosive, oxidizing or so unstable that it readily undergoes violent change in the presence of air or water;
(b) generates toxic gases, vapours, or fumes by itself or when mixed with water; or
(c) polymerized in whole or in part by chemical action and causes damage by generating heat or increasing in volume,

and as defined in the Hazardous Waste Regulation.

"**Recyclable Material**" means Solid Waste that has been sorted by material, substance or object and that satisfies at least one of the following criteria:

(a) is organic material from residential, commercial, or institutional sources and is capable of being composted, at a site;
(b) is Marketable;
(c) is being used in the manufacture of a product that has an established market or is being processed as an intermediate stage of an existing manufacturing process; or
(d) has been identified as a Recyclable Material in the solid waste management plan,
and includes Mandatory Recyclable Material and Voluntary Recyclable Material.

"**Recycling Regulation**" means the Recycling Waste Regulation BC 449/2004 enacted under the *Environmental Management Act*.

"**Refuse**" means discarded or abandoned materials, substances or objects but does not include Controlled Waste, Prohibited Waste, Kitchen Scraps, Hazardous Waste, Mandatory Recyclable Materials and Extended Producer Responsibility Products**.**

(Bylaw 3917)

"**Regional Board**" means the Board of the Capital Regional District.

"**Residential Premises**" includes houses, apartments, condominiums, townhomes, and other premises in which persons reside but does not include institutional or commercial accommodations.

(Bylaw 3917)

"**Rubble**" means gravel, brick, Concrete block, refractory material, road asphalt or rock, or a combination of any or all of these.

(Bylaw 3917)

"Salvaged Wood Waste" means Clean Wood Waste:

1) that is dimensional lumber greater than 4 feet in length; and
2) that may or may not contain nails.

(Bylaw 4497)

"**Scrap Metal**" means ferrous and non-ferrous metallic materials, including, but not limited to, sheet metal, siding, roofing, rebar, flashings, pipes, window frames, doors, furnaces, duct work, wire, cable, bathtubs, fencing, bicycle frames, automotive body parts, machinery, garbage cans, metal furniture, tire rims.

"**Screenings**" means the material and debris captured by screens used in the treatment or processing of sewage or septage.

"**Sharps**" means needles and syringes, from domestic sources.

"**Site Regulations**" means regulations set out in Schedule "B" that regulate the conduct of a person using the Disposal Site.

"Small Appliances" means small electronic or electrical appliances as defined in the Recycling Regulation.

"**Small Load**" means Solid Waste to be Disposed of at the Disposal Site brought onto the Disposal Site in a Vehicle which, with the Solid Waste, has a gross vehicle weight of no more than 5,500 kgs.

"**Solid Waste**" means Refuse, Voluntary Recyclable Materials, Mandatory Recyclable Materials, Extended Producer Responsibility Products, Weeds, Kitchen Scraps, Hazardous Waste as permitted in this bylaw and Controlled Waste, but excludes Prohibited Waste. *(Bylaw 3917)*

"**Soot and Ash**" means black carbonaceous residue of wood, coal, oil and other fossil fuels originating in chimney linings, boilers, furnaces and other burners, residuals from burning fossil fuels, and includes material collected from duct cleaning and chimney cleaning.

"**Source-separated**" means materials, substances or objects that are separated by means of a barrier or containers into separate distinguishable accumulations of the same kind of materials, substances, or objects.

"Specified Risk Material" means any waste containing the Specified Risk Material as defined in the federal Fertilizers Regulations (C.R.C., c. 666), as amended from time to time, including material from the skull, brain, trigeminal ganglia, eyes, tonsils, spinal cord and dorsal root ganglia of cattle aged 30 months or older, or material from the distal ileum of cattle of all ages.

"**Stumps and Branches**" means wood material, substances or objects which have not been processed or manufactured and includes stumps, tree trunks and branches greater than 75 mm (3 in.) in diameter.

"Surface Coating Waste" means stucco, plaster, brick, or other unconsolidated or similar material coated with lead based paint that may present a respiratory hazard due to the presence of lead particulate and also includes paint chips, hull coatings and spent sandblast media generated from scraping, power washing or sandblasting from, but not limited to, ships, boats, cars, buildings, bridges and storage tanks. *(Bylaw 4100)*

"**Tires**" means the outer pneumatic rubber covering of wheels of passenger vehicles, light service trucks and motorcycles with an inner diameter of less than 42 centimetres.

"Treated Wood and Wood Products" means engineered wood products or pressure treated, stained, or painted wood and wooden furniture that may or may not contain nails or other metal fasteners. *(Bylaw 4497)*

"**Treasurer**" means the Director of Finance of the Capital Regional District or her or his authorized agent.

"Uncontaminated Demolition Waste" means material that results from the demolition of all or part of a building or a structure that does not contain Surface Coating Waste, Hazardous Waste, Prohibited Waste, Mandatory Recyclable Materials, or an Extended Producer Responsibility Product. *(Bylaw 4497)*

"**Unmarketable**" means Recyclable Materials which cannot be Disposed of through an existing Capital Regional District recycling program or a commercial market due to contamination.

"**Used Oil Filter**" means a spent cylindrical metal container housing a filter element which is used on a motor vehicle to remove impurities from its engine lubricating oil.

"**Vehicle**" means a Vehicle, as defined in the *Motor Vehicle Act,* R.S.B.C. 1996, c.318.

"Vehicle Washing Facility Waste" means Pumpings from sumps which collect effluent from vehicle washing facilities, but not from facilities used for maintenance or lubrication or automobile components or where solvents or sand blasting are employed for removal of paint, grease or oil.

"Vermiculite Insulation" means a mineral which expands greatly when heated and creates pockets of air that was used as an insulation material. *(Bylaw 4100)*

"**Visitor**" means a person who arrives at the Disposal Site for purposes other than to Dispose of Solid Waste.

"Voluntary Recyclable Material" means a Recyclable Material Listed in Schedule "F".

"Walking Floor Trailer" means a trailer equipped with a moving floor, designed or constructed to move a load forward or backward.

(Bylaw 4685)

"**Waste Asbestos**" means waste containing friable asbestos fibres or asbestos dust and as defined in the Hazardous Waste Regulation and includes Asbestos Cement.

"Waste Sludge" means the residual material resulting from chemical treatment, coagulation, flocculation, sedimentation, floatation or biological treatment of wastewater.

"Weed Control Regulation" means the *Weed Control Regulation* BC Reg 66/85 under the *Weed Control Act*.

"**Weeds**" means Invasive Species Plants and Noxious Weeds as defined in this bylaw and other plants with similar properties but excludes Knotweed.

"White Goods" means ~~a~~ppliances such as refrigerators, stoves, freezers, metal dishwashers, water coolers and air conditioners.

"**Yard and Garden Material**" means organic materials, substances or objects including, but not necessarily limited to, grass, lawn and hedge clippings, grass sod, flowers, leaves, vegetable stalks, shrubs, and shrub and tree branches less than 75 mm (3 inches) in diameter, but does not include:

(a) Invasive Species Plants
(b) Noxious Weeds
(c) plants or growing media that may have been identified by the Canadian Food Inspection Agency from time to time as infectious or potentially infectious and of which notice has been sent to the Capital Regional District or publicized by the Canadian Food Inspection Agency; or
(d) plant or tree material in municipal street sweepings.

SECTION 2 - CONDITIONS

2.1 No person shall Dispose of Solid Waste at the Disposal Site except in accordance with this Bylaw and the Site Regulations.

2.2 All persons attending the Disposal Site shall act in accordance with this Bylaw and Site Regulations.

2.3 No person shall Dispose of Solid Waste at the Disposal Site which originated outside the Capital Regional District.

2.4 Despite section 2.3, a person may Dispose of Solid Waste at the Disposal Site which originates outside the Capital Regional District if it is Waste Asbestos or Contaminated Gypsum Board or Wallboard.

2.5 Subject to 2.6 and 2.7, no person shall dispose of Prohibited Waste at the Disposal Site.

2.6 Despite section 2.5 and 2.8, a person may dispose of Asbestos Containing Material in accordance with Section 2.11, and Contaminated Gypsum Board or Wallboard, liquids, Sharps, or Vermiculite Insulation as Controlled Waste in accordance with section 2.12.

(Bylaw 4100)

2.7 Despite section 2.5, a person may dispose of light ballasts that may contain PCB as an Extended Producer Responsibility Product in accordance with section 2.20.

2.8 Subject to sections 2.9, 2.10, and 2.11, no person shall dispose of a Hazardous Waste at the Disposal Site.

2.9 Despite section 2.8, a person may Dispose of Household Hazardous Waste at a Designated Location in the Public Drop Off Area if it is:

(a) a Small Load; and
(b) Source-separated.

2.10 Despite section 2.8, a person may Dispose of an Extended Producer Responsibility Product listed in Schedule "G" that is a Hazardous Waste at a Designated Location in the Public Drop Off Area if it is:

(a) a Small Load; and
(b) Source-separated.

2.11 Despite section 2.8, a person may Dispose of Asbestos Containing Material at a Designated Location provided that:

(a) The disposal of Waste Asbestos is manifested as required by the British Columbia Ministry of Environment and Transport Canada;
(b) the Disposal is in accordance with the Occupational Health and Safety Regulation BC Reg 296/97 enacted pursuant to the Workers Compensation Act;
(c) the Disposal of Waste Asbestos is in accordance with the Hazardous Waste Regulation.
(d) the Disposal of Waste Asbestos is in accordance with the Transportation of Dangerous Goods Regulation.
(e) documentation has been submitted upon request of the Manager to confirm the presence of Asbestos Containing Material in the load.
(f) an appointment for Disposal is made with Capital Regional District staff a minimum of twenty-four (24) hours prior to Disposal, regular appointment hours for Asbestos Containing Material are Monday to Friday 9 a.m. to 2:30 p.m. excluding statutory holidays.

(Bylaw 4100)

2.12 No person shall Dispose of a Controlled Waste at the Disposal Site other than at a Designated Location and provided that:

(a) the person who is to Dispose of the Controlled Waste has made an application to the Manager for permission:
  (i) on a Controlled Waste permit application form provided by the Manager; and
  (ii) the application is received a minimum of 30 days prior to the requested Disposal date
(b) the Manager has issued a Controlled Waste permit for the waste including any terms and conditions of Disposal;
(c) the Controlled Waste has been inspected and accepted by designated Capital Regional District staff prior to being Disposed of;
(d) the Controlled Waste is one type and from no more than one source unless the Manager

gives written permission otherwise in the Controlled Waste permit;

(e) an appointment for Disposal is made with Capital Regional District staff a minimum of twenty-four (24) hours prior to Disposal of Controlled Waste, regular controlled waste appointment hours are Monday to Friday 9 a.m. to 2:30 p.m. excluding statutory holidays;

(f) the person who is to Dispose of the Controlled Waste has submitted a Declaration By Waste Carrier form provided by the Manager prior to Disposal;

(g) if the terms and conditions of the Controlled Waste permit are not met, or the Declaration By Waste Carrier form is not complete, Capital Regional District staff may refuse to allow Disposal;

(h) the Controlled Waste is not Marketable;

(i) the Disposal is conducted so as to minimize health and safety risks associated with the Disposal of the Controlled Waste; and

(j) the amount of Controlled Waste does not exceed the operational capacity of the Disposal Site including, without limitation, the Disposal is consistent with the provisions of the Solid Waste Management Plan or Operating Plan as amended from time to time.

2.13 Despite subsection 2.12(a)(ii) and 2.12(e), in cases of an emergency or hardship the Manager may permit the Disposal of Controlled Waste before the 30 day application period expires and without a minimum of twenty-four (24) hours' notice and outside regular appointment hours.

2.14 No person shall dispose of Mandatory Recyclable Material at the Active Face.

2.15 No person shall Dispose of Mandatory Recyclable Material at the Disposal Site other than at a Designated Location in the Public Drop Off Area provided that it is:

(a) a Small Load; and
(b) Source-separated.

2.16 A person may Dispose of Voluntary Recyclable Material at the Active Face as Refuse or at the Disposal Site at a Designated Location in the Public Drop Off Area provided that it is:

(a) a Small Load; and
(b) Source-separated.

(Bylaw 3917)

2.17 A person may Dispose of Weeds at the Active Face provided they are:

(a) Source-separated; or
(b) if not Source-separated, as refuse.

2.18 A person may Dispose of Weeds at a Designated Location in the Public Drop Off Area provided they are in:

(a) a Small Load and Source-separated; or
(b) if not Source-separated, as refuse.

2.19 No person shall Dispose of an Extended Producer Responsibility Product at the Active Face.

2.20 No person shall Dispose of an Extended Producer Responsibility Product other than those listed in Schedule "G" and other than at a Designated Location in the Public Drop Off Area provided that it:

(Bylaw 3917)

(a) is a Small Load; and
(b) is Source-separated.

2.21 No Commercial Hauler shall Dispose of Household Hazardous Waste at the Disposal Site.

2.22 No person shall dispose of Household Hazardous Waste at the Active Face.

2.23 No person shall Dispose of Household Hazardous Waste at the Disposal Site except at a Designated Location in the Public Drop Off Area and provided that it is:

(a) a Small Load; and
(b) Source-separated.

2.24 A person may Dispose of Refuse at the Active Face or in Small Loads at a Designated Location in the Public Drop Off Area.

2.25 No person shall Deposit Contaminated Demolition Waste at the Disposal Site.

2.26 No person shall Deposit Uncontaminated Demolition Waste at the Disposal Site other than:

(a) as a Controlled Waste in accordance section 2.12 and provided that it is a Commercial Load; or,
(b) at the Public Drop Off Area and provided it is a Small Load and Source-separated.

2.27 Effective January 1, 2015, no person shall deposit Kitchen Scraps at the Disposal Site except at the Kitchen Scraps Transfer Station and provided that they are Source-separated.

(Bylaw 3917)

2.28 (a) No person shall deposit Solid Waste at the Disposal Site that is not Source-separated when this Bylaw requires that it be Source-separated.

(Bylaw 4685)

(b) As an exception to 2.28 (a), where a person deposits Solid Waste at the Disposal Site, by use of a Walking Floor Trailer, that is not Source-separated when this Bylaw requires Solid Waste to be Source-separated, that person commits an offence.

(Bylaw 4685)

2.29 No person shall Deposit Vermiculite Insulation at the Disposal Site other than as a Controlled Waste in accordance with Section 2.12. *(Bylaw 4100)*

SECTION 3 - FEES

3.1 Every person depositing Solid Waste at the Disposal Site shall pay to the Capital Regional District the applicable fees in the amounts, and in accordance with the terms and conditions set out in Schedules “C", and "E".

3.2 Where a fee is not paid within the time specified in Schedule “C” for its payment, the person liable to pay such fee shall:

(a) pay interest on the fee at the rate set out in Schedule “C” from the date the fee was due to the date of payment; and
(b) not Dispose of any Solid Waste on or at the Disposal Site until such fee with interest owing has been paid in full.

SECTION 4 - VIOLATIONS & PENALTIES

4.1 A person who contravenes, violates or fails to comply with any provision of this Bylaw, or who suffers or permits any act or thing to be done in contravention or violation of this Bylaw, or who fails to do anything required by this Bylaw, commits an offence and shall be liable, upon conviction, to a fine of not more than $2,000, the costs of prosecution and any other penalty or order imposed pursuant to the *Local Government Act* or the *Offence Act* (British Columbia). Each day that an offence against this Bylaw continues or exists shall be deemed to be a separate and distinct offence.

4.2 The penalties imposed under Section 4.1 shall be in addition to and not in substitution for any other

penalty or remedy imposed by this Bylaw or any other statute, law, or regulation.

SECTION 5 - SEVERANCE

5.1 If a section, subsection, sentence, clause or phrase of this Bylaw is for any reason held to be invalid by the decision of a Court in competent jurisdiction, such decision shall not affect the validity of the remaining portions of this Bylaw.

5.2 Schedules “A,” “B,” “C,” “D”,"E", “F” and “G” are attached to and form part of this Bylaw.

SECTION 6 - REPEAL

6.1 Hartland Tipping Fee and Regulation Bylaw No. 5, 2003 is hereby repealed except insofar as it repeals any other bylaw.

SECTION 7 - TITLE

7.1 This Bylaw may be cited as “Hartland Landfill Tipping Fee and Regulation Bylaw No. 6, 2013.

READ A FIRST TIME THIS	13th	DAY OF	March	2013
READ A SECOND TIME THIS	13th	DAY OF	March	2013
READ A THIRD TIME THIS	13th	DAY OF	March	2013
ADOPTED THIS	10th	DAY OF	April	2013

Original signed by Alastair Bryson
CHAIR

Original signed by Sonia Santarossa
CORPORATE OFFICER

SCHEDULE "A"

DISPOSAL SITE

CAPITAL REGIONAL DISTRICT
BYLAW NO. 3881

DISPOSAL SITE means the Hartland Landfill site, more particularly described as:

PID: 023-851-457
Lot 1, Sections 54, 55 and 65, Highland District, Plan VIP64898

SCHEDULE "B"

SITE REGULATIONS

CAPITAL REGIONAL DISTRICT
BYLAW NO. 3881

PURPOSE:

To ensure a safe and orderly environment for the staff and public at the Disposal Site.

POLICY:

These Site Regulations shall be observed by a person while on the Disposal Site.

REGULATIONS:

1. **VEHICLES**

1.1 Capital Regional District staff may refuse to allow a Vehicle to enter the Disposal Site or require a Vehicle to leave the Disposal Site if:

(a) the Vehicle's Load exceeds the permitted weight limits set out in the regulations passed pursuant to the *Motor Vehicle Act*, or the *Commercial Transport Act*; or
(b) the Vehicle is noisy due to improper or poor muffling and braking systems; or
(c) the Load is poorly secured so as to be noisy or dangerous.
(d) the Vehicle is in unsafe conditions due to excessive tire wear, broken mirrors, or inadequate door restraint system.
(e) the Vehicle is owned, leased, operated, licensed, utilized, or otherwise associated with a person that is restricted from accessing, has been refused entry to, or has been prohibited re-entry to, the Disposal Site, whether under this bylaw or the *Trespass Act,* RSBC 2018 c 3.

(Bylaw 4497)

2. **LOADS**

2.1 All Loads of Solid Waste entering the Disposal Site shall be covered and secured. A cover shall be a tarpaulin or other overlay that is used to confine the load to the vehicle.

2.2 Despite Section 2.1, the following items are permitted at the disposal site without covers:

(a) stumps - chained on flat bed or within confines of truck box;
(b) Bulky Wastes strapped on flat beds or within confines of truck box.

2.3 A person must ensure that all Loads are ready for Disposal, including being Source-separated, before the Disposal Site closes for the day; otherwise they will not be permitted to Dispose of the Load. *(Bylaw 3917)*

3. **DISPOSAL SITE**

3.1 No person while driving a Vehicle at the Disposal Site shall drive their Vehicle on any part

of the Disposal Site other than on the roads and paved areas designated by the Capital Regional District.

3.2 No person while driving a Vehicle on the Disposal Site shall exceed the speed limits posted at the Disposal Site; or fail to obey posted signs.

3.3 No person delivering Solid Waste to the Disposal Site shall Dispose of Solid Waste except in such a place and in such a manner as directed by the Capital Regional District staff or the landfill contractor.

3.4 All Solid Waste Disposed of at the Disposal Site shall become the property of the Capital Regional District.

3.5 No person shall remove Solid Waste from the Disposal Site except with written approval of the Manager.

3.6 No person shall loiter at the Disposal Site. Vehicles must proceed directly to the Designated Location and then leave the Disposal Site as soon as possible after Disposal.

3.7 No person shall use the wheel wash facility unless their Vehicle was used to attend the active face. No person shall wash out the interior of truck boxes or wash the exterior of a Vehicle other than the wheels and wheel wells at the Wheel Wash Facility.

3.8 No person shall act with conduct that is disorderly or offensive including but not limited to excessive and loud use of offensive language or drunkenness.

3.9 No person shall enter the Disposal Site where the Vehicle Load exceeds the permitted weight limits set out in the regulations passed pursuant to the *Motor Vehicle Act*, or the *Commercial Transport Act*.

3.10 No person shall obstruct, intimidate, interfere, or harass Capital Regional District staff or officers who are performing their duties. *(Bylaw 4497)*

3.11 Clean wood, treated wood and asphalt shingles must be source separated prior to arriving to Hartland landfill. *(Bylaws 4497, 4610)*

3.12 No person shall record audio and/or video or take photographs at the Disposal Site without the permission of the manager. *(Bylaw 4497)*

4. SAFETY

4.1 Any person entering the Disposal Site does so at their own risk. The Capital Regional District accepts no responsibility or liability for damage or injury to person or to property.

4.2 Children are not permitted at the Disposal Site except when they are either inside a Vehicle or attending an event or education program supervised by CRD staff.

4.3 Pets or livestock are not permitted at the Disposal Site except when they are inside a Vehicle.

4.4 Smoking is not permitted at the Disposal Site.

4.5 All visitors to the Disposal Site must check in at the site office and complete the appropriate waiver forms.

4.6 Any person delivering Solid Waste to the Disposal Site shall Dispose of the waste in a manner that conforms with WorkSafe BC Board regulations.

4.7 No person shall use electronic devices as defined in the *Motor Vehicle Act* while driving a Vehicle at the Disposal Site except in a manner permitted by the *Motor Vehicle Act*.

4.8 No person shall attend the Active Face without personal protective equipment as required by WorkSafe BC Board regulations including but not limited to steel toed boots and a high visibility vest.

5. GENERAL

5.1 Every person who contravenes these regulations, fails to obey orders or directions given by Capital Regional District staff or fails to comply with the posted notices and signs on the Disposal Site may be refused or prohibited re-entry onto the Disposal Site.

5.2 Where a person has unpaid fines or amounts owing to the Capital Regional District resulting from violation of this bylaw, and any such amounts are outstanding for more than 45 days from the date of conviction or deemed conviction, Capital Regional District staff may refuse access or prohibit re-entry to the Disposal Site until such amounts are paid. Where the person operates a waste disposal, hauling, or other commercial waste generating business or is associated with such a business, this refusal may be extended to those entities or vehicles owned, leased, or operated by those entities, which in the opinion of Capital Regional District staff, are affiliated, associated, controlled, owned-by in part or in whole, conducting business on behalf of, or otherwise related to that person, corporately or by degree of co-sanguinity or family relationship, despite those persons not having unpaid fine amounts, amounts owing, or separate legal personality.

(Bylaw 4497)

5.3 The Manager is authorized to enforce all site rules, regulations, and bylaws at Hartland Landfill. They may also prohibit or restrict a person(s) who contravenes this Bylaw from attending the Hartland Landfill. *(Bylaw 4497)*

5.4 A person is entitled to a 25% reduction in monetary penalty resulting from violation of this bylaw if fines or fees are paid within 30 days from issue. *(Bylaw 4497)*

SCHEDULE "C"

TIPPING FEES

CAPITAL REGIONAL DISTRICT
BYLAW NO. 3881

(Bylaws 4685)

FEES

1. The fees for depositing solid waste at the Disposal Site are:

Waste Type	Disposal Site Designated Location	Tipping Fee (per tonne)	Other Fees	Minimum Tipping Fee
Asbestos Containing Material	As directed by CRD staff	$214		$20
Asphalt Roofing Shingles (effective July 1, 2024)	Public Drop Off Area	$110	$10 bin fee	
Asphalt Roofing Shingles (effective July 1, 2024)	As directed by CRD staff	$110		$10
Bicycle tires and tubes	Public Drop Off Area	No fee	$6 recycling area entry fee	No fee
Bulky Waste	Active Face	$254		$10
~~Clean Renovation and Demolition Waste~~	~~Public Drop Off Area~~	~~$155~~	~~$10 bin fee~~	
~~Clean Renovation and Demolition Waste~~	~~As directed by CRD staff~~	~~$155~~		~~$10~~
Clean Renovation and Demolition Waste (effective from January 1 to December 31, 2025)	Public Drop Off Area	$155	$10 bin fee	
Clean Renovation and Demolition Waste (effective from January 1 to December 31, 2025)	As directed by CRD staff	$155		$10
Clean Renovation and Demolition Waste (effective from January 1 to December 31, 2026)	Public Drop Off Area	$160	$10 bin fee	
Clean Renovation and Demolition Waste (effective from January 1 to December 31, 2026)	As directed by CRD staff	$160		$10
Clean Renovation and Demolition Waste (effective from January 1 to December 31, 2027)	Public Drop Off Area	$165	$10 bin fee	
Clean Renovation and Demolition Waste (effective from January 1 to December 31, 2027)	As directed by CRD staff	$165		$10
Clean Renovation and Demolition Waste (effective from January 1, 2028)	Public Drop Off Area	$170	$10 bin fee	
Clean Renovation and Demolition Waste (effective from January 1, 2028)	As directed by CRD staff	$170		$10

Clean Wood Waste (effective January 1, 2024)	Public Drop off Area	$80	$10 bin fee	
Clean Wood Waste (effective January 1, 2024)	As directed by CRD staff	$80		$10
Controlled Waste	As directed by CRD staff	As listed in Schedule "E"		$20
Cooking oil and grease	Public Drop Off Area	No fee		No fee
Extended Producer Responsibility Product listed in Schedule "G" (excluding tires on rims)	Public Drop Off Area	No fee		No fee
Extended Producer Responsibility Product listed in Schedule "G" tires on rims	Public Drop Off Area	No fee	$6 recycling area entry fee	No fee
~~Hauler Incentive Rates (effective January 1, 2024)~~		~~$125~~		
Hauler Incentive Rates (effective from January 1 to December 31, 2025)		$135		
Hauler Incentive Rates (effective from January 1, 2026)		$145		
Household Hazardous Waste	Public Drop Off Area	No fee		No fee
International Low Risk Waste	As directed by CRD staff	$135		
Kitchen Scraps until December 31, 2021	Kitchen Scraps Transfer Station	$120		
Kitchen Scraps effective January 1, 2022	Kitchen Scraps Transfer Station	$140		
Mattresses and boxsprings	Public Drop Off Area	$110	$10 bin fee	
Propane tanks and fire extinguishers	Public Drop Off Area	No fee		No fee
Recyclable Material excluding Scrap Metal, mattresses and boxsprings, Yard and Garden Material and Clean Wood Waste (by non-commercial hauler)	Public Drop Off Area	No fee	$6 recycling area entry fee	No fee
Recyclable Material excluding Scrap Metal, mattresses and boxsprings, Yard and Garden Material and Clean Wood Waste (by Commercial Hauler)	Public Drop Off Area	No fee	$26 recycling area entry fee	No fee
~~Refuse~~	~~Active Face~~	~~$155~~		~~$10~~
~~Refuse~~	~~Public Drop Off Area~~	~~$155~~	~~$10 bin fee~~	
Refuse (effective from January 1 to December 31, 2025)	Active Face	$155		$10
Refuse (effective from January 1 to December 31, 2025)	Public Drop Off Area	$155	$10 bin fee	

Refuse (effective from January 1 to December 31, 2026)	Active Face	$160		$10
Refuse (effective from January 1 to December 31, 2026)	Public Drop Off Area	$160	$10 bin fee	
Refuse (effective from January 1 to December 31, 2027)	Active Face	$165		$10
Refuse (effective from January 1 to December 31, 2027)	Public Drop Off Area	$165	$10 bin fee	
Refuse (effective from January 1, 2028)	Active Face	$170		$10
Refuse (effective from January 1, 2028)	Public Drop Off Area	$170	$10 bin fee	
Scrap Metal	Public Drop Off Area	No fee	No fee	
Stumps and Branches	As directed by CRD staff	$110		$10
Treated Wood and Wood Products (effective July 1, 2024)	As directed by CRD staff	$110	$10 bin fee	
Waste Asbestos which originates outside the CRD	As directed by CRD staff	$500		$20
Weeds (Source separated)	Active Face	$59		$10
Weeds (not Source –separated in Refuse)	Active Face	$150		$10
Weeds (not Source –separated in Refuse)	Public Drop Off Area	$150	$10 bin fee	
Weeds (Source separated)	Public Drop Off Area	$59		$10
Yard and Garden Materials	As directed by CRD staff	$59		$10
Uncovered or unsecured loads	All fees applicable to the Load are doubled			

GENERAL

2. Per tonne fees are based on weight as measured on the scale, based on the difference in weight between the loaded weight and the weight of the empty Vehicle.
3. Where a dollar amount per tonne is indicated, it is to be interpreted as allowing a proportionate fee for a portion of a tonne in 10 kg increments.
4. All fees shall be rounded up or down to the nearest quarter of a dollar.
5. In the event that the weigh scales provided at the Disposal Site are not operational, or in the event of traffic congestion, or at the discretion of the Manger, weights shall be as estimated based on volume by the Manager or Capital Regional District staff.
6. If a person disposes a Load containing Source-separated Recyclable Materials, Extended Producer Responsibility Products, Yard and Garden Material, Household Hazardous Waste, or other Refuse at the Public Drop Off Area and chooses not to weigh out after disposal of each class of material, they are subject to pay a tipping fee for Refuse for the entire Load.

7. All fees payable under this Bylaw shall be paid to the Capital Regional District in cash, by cheque, debit, or credit card at the time the disposal is made.

8. Notwithstanding Section 7, any person disposing Solid Waste, except Recyclable Materials, at the Disposal Site on a regular basis may apply to the Capital Regional District for credit, and, if the treasurer is satisfied of the credit worthiness of the person, he or she may grant credit to the person, in which case payment of the fee imposed under Section 1 shall be made and the credit extended on the following conditions.

   (a) the person receiving credit shall pay to the Capital Regional District all fees in full within thirty (30) days of the last day of the month for which an invoice has been submitted. The Capital Regional District will invoice monthly for Solid Waste disposed during the preceding month. The invoice amount will be based on the total quantity of Solid Waste delivered during the month and the posted disposal rates in effect at the time of delivery;

   (b) late payment(s) will be subject to an interest penalty fee of 1.5% per month;

   (c) the Capital Regional District reserves the right to cancel, upon five (5) days' notice, the credit offered herein for late payment, non-payment, or other justified cause as judged solely by the treasurer;

   (d) if the person receiving credit fails to pay to the Capital Regional District all fees in full within thirty (30) days of the last day of the month in which an invoice has been issued, the Capital Regional District may withhold monies equivalent to those fees, plus interest, that are owed by the Capital Regional District to the person receiving credit under a separate contract, agreement, or offer between the Capital Regional District and the person receiving credit; and

   (e) the Capital Regional District reserves the right to refuse access to the Disposal Site to a person receiving credit until outstanding fees are paid.

SCHEDULE "D"

(Bylaws 4497, 4610)

PROHIBITED WASTE

CAPITAL REGIONAL DISTRICT
BYLAW NO. 3881

Prohibited Waste
Aggregate
Asphalt Roofing Shingles, except as permitted in this Bylaw
Asbestos Containing Material, except as permitted in this bylaw
Asphalt and Rubble
Biomedical Waste
Clean Soil
Concrete
Contaminated Demolition Waste
Gypsum Board or Wallboard, except as permitted in this bylaw
Ignitable Waste
Kitchen Scraps, except as permitted in this Bylaw
Liquids, except as permitted in this Bylaw
Motor vehicle bodies and farm implements
Radioactive Waste
Reactive wastes
Sharps, except as permitted in this Bylaw
Specified Risk Material
Vermiculite Insulation, except as permitted in this Bylaw
Waste that is on fire or smouldering
Waste containing PCBs, except as permitted in this bylaw
Wood Waste, except as permitted in this Bylaw

SCHEDULE "E"

CONTROLLED WASTE

CAPITAL REGIONAL DISTRICT
BYLAW NO. 3881

(Bylaws 4497, 4610, 4636)

The fees for disposing of Controlled Waste in the Disposal Site are:

Controlled Waste	Disposal Fee
Animal Fecal Waste	$214 per tonne
Catch Basin Waste	$214 per tonne
Commercial Load of Uncontaminated Demolition Waste	$155 per tonne
Condemned or Spoiled Foods	$214 per tonne
Contaminated Gypsum Board or Wallboard	$311 per tonne
Contaminated Gypsum Board or Wallboard originating outside the CRD effective January 1, 2017	$500 per tonne
Contaminated Soil	$214 per tonne
Dead Animal	$254 per tonne
Fibre Optic Cable	$214 per tonne
Food Processing Wastes	$214 per tonne
Health Hazard Waste	$214 per tonne
International High Risk Cruise Ship Waste	$500 per tonne
Knotweed	$59 per tonne
Miscellaneous Controlled Waste	$214 per tonne
Pumpings from septage treatment facilities containing residual sludge	$214 per tonne
Pumpings from sewage treatment plants, pump stations and sewer lines	$214 per tonne
Screenings from sewage treatment plants, septage treatment facilities and pump stations	$214 per tonne
Sharps	$254 per tonne
Slurries which may contain non-hazardous solids, soil, sand, gravel, fibres, fats, oils and grease or mineral oil and grease	$214 per tonne
Soot and Ash	$214 per tonne
Spent charcoal from water purification plants and odour filters	$214 per tonne
Surface Coating Waste	$214 per tonne
Vehicle Washing Facility Waste	$214 per tonne
Vermiculite Insulation	$214 per tonne
Waste Sludge from sewage treatment plants containing no more than 80% total moisture	$165 per tonne

SCHEDULE "F"

(Bylaws 4497, 4610)

RECYCLABLE MATERIALS
RECEIVED AT HARTLAND LANDFILL AT A DESIGNATED LOCATION
AT THE PUBLIC DROP OFF AREA (SMALL SOURCE SEPARATED LOADS)

CAPITAL REGIONAL DISTRICT
BYLAW NO. 3881

Mandatory Recyclable Material
EPR Products
Clean Wood Waste (Effective January 1, 2024)
Asphalt Roofing Shingles (Effective July 1, 2024)
Treated Wood and Wood Products (Effective July 1, 2024)
Non-EPR Corrugated Cardboard
Propane Tanks and fire extinguishers
White Goods
Non-EPR Mixed Paper
Scrap Metal
Yard and Garden Material
Voluntary Recyclable Material
Books (textbooks, novels, soft and hardcover books)
Non-EPR Film plastic
Non-EPR Glass containers
Large rigid plastics
Mattresses and boxsprings
Rigid plastic containers
Non-EPR Polystyrene
Non-EPR Polycoated containers
Bicycle tubes and tires

SCHEDULE "G"

(Bylaw 4497)

EXTENDED PRODUCER RESPONSIBILITY PRODUCTS RECEIVED AT HARTLAND LANDFILL AT A DESIGNATED LOCATION AT THE PUBLIC DROP OFF AREA (SMALL SOURCE SEPARATED LOADS)

CAPITAL REGIONAL DISTRICT
BYLAW NO. 3881

Product Category	Materials Accepted at Hartland
Beverage container	• ready-to-serve beverage containers made of aluminium, glass, paper, plastic and/or steel
Solvent and flammable liquids,	• flammables,
Gasoline, Pesticide,	• gasoline and pesticides
Lubricating oil, oil filter, Paint product, Lead acid battery, antifreeze	• lubricating oil and empty oil containers • used oil filters • paint • lead acid batteries • antifreeze
Electronic and electrical	• display products and accessories (TV, monitor, remote) • desktop computers and accessories (CPU, keyboard, mouse, cable) • portable computers and accessories (laptop, netbook, tablet) • printing, scanning and multifunction devices (printer, fax machine, scanner) • audio products and accessories (radio, record player/stereo, walkie talkie, MP3, earphones) • video products and accessories (camera, video console, VCR/DVD/PVR) • video gaming systems and accessories (game console, controller, joystick, cable) • non-cellular telephones and answering machines • aftermarket vehicle audio and video systems (speaker, vehicle display, GPS) • electronic musical instruments (guitar, drum set, keyboard) • IT and Telecom devices (router, Ethernet switch, telecom bridge, cash register • medical monitoring and control devices (thermometer, blood pressure device, stethoscope, microscope) • small appliances and power tools (kitchen countertop, personal care, floor cleaning, weight measurement, garment care, air treatment, time measurement, sports and leisure, power tools, sewing and textile, exercise machines) • residential lights (fluorescent tubes and bulbs (CFLs), halogen and incandescent lamps, light emitting diode (LED) lamps, light ballasts

	(that may contain PCB), High Intensity Discharge (HID) and other mercury containing lamps) • residential light fixtures and products (bike lights, ceiling fixtures, chandeliers, flashlights, floor lamps, light strings, outdoor fixtures, recessed/pot lights) • batteries for use in electronic and electrical products listed in this section including primary and rechargeable batteries
Tire	• automotive tires (unrimmed)
Printed Paper and Packaging from Residential Premises but not from **Industrial Commercial Institutional** operations	• Cardboard storage box • Cardboard storage • Cardboard moving boxes • Paper gift boxes • Paper bag • Paper lunch bag • Paper pinata • Paper gift bag • Paper party hat • Paper party décor • Newspapers • Newspaper Inserts • Magazines • Catalogues • Telephone Directories • Other Printed Media • Residential Printed Paper • Miscellaneous Printed Paper • Old Corrugated Cardboard • Paper cup (hot) (Polycoated liner) • Paper Cup (hot) (biodegradable liner) • Paper Cup (cold) (waxed) • Paper Cup (cold) (2-sided Polycoated) • Polycoated Milk Cartons • Aseptic Containers • Multi-laminated Paper Packaging • Old Boxboard (OBB) • Wet Strength Boxboard • Moulded Pulp • Kraft Papers • Polycoated Boxboard • High-density polyethylene Films • Low-density polyethylene / Linear Low-density polyethylene Films • Polystyrene Clamshells Expanded polystyrene • Polystyrene Trays/Plates Expanded polystyrene • Polystyrene Meat Trays Expanded polystyrene • Polystyrene Hot Drink Cups Expanded polystyrene • Polystyrene Cushion Packaging Expanded polystyrene • Polyethylene terephthalate Bottles (non-beverage) • Polyethylene terephthalate Jars • Polyethylene terephthalate Clamshells

	• Polyethylene terephthalate Trays • Polyethylene terephthalate Tubs & Lids • Polyethylene terephthalate Cold Drink Cups • High-density polyethylene Bottles (non-beverage) • High-density polyethylene Jars • High-density polyethylene Pails • High-density polyethylene Trays • High-density polyethylene Tubs & Lids • High-density polyethylene Planter Pots • Polyvinyl chloride Bottles • Polyvinyl chloride Jars • Polyvinyl chloride Trays • Polyvinyl chloride Tubs & Lids • Low-density polyethylene Bottles (non-Beverage) • Low-density polyethylene Jars • Low-density polyethylene Tubs & Jars • Polypropylene Bottles (non-beverage) • Polypropylene Jars • Polypropylene Clamshells • Polypropylene Trays • Polypropylene Tubs & Lids • Polypropylene Cold Drink Cups • Polypropylene Planter Pots • Polystyrene Bottles (non-beverage) • Polystyrene Clamshells (rigid) • Polystyrene Trays (rigid) • Polystyrene Tubs & Lids (rigid) • Polystyrene Tubs & Lids (high impact) • Polystyrene Cold Drink Cups (rigid) • Polystyrene Planter Pots • Other1 Plastic Bottles (non-beverage) • Other Plastic Jars • Other Plastic Clamshells • Other Plastic Trays • Other Plastic Tubs & Lids • Other Plastic Cold Drink • Other Plastic Planter Pots • Steel Cans (non-beverage) • Steel Aerosol Cans • Spiral Would Cans (steel ends) • Aluminum Cans (non-beverage) • Aluminum Aerosol Cans • Aluminum Foil and Foil Containers • Bimetal Containers/Aerosols • Clear Glass Bottles and Jars (non-beverage) • Coloured Glass Bottles and Jars (non-beverage)

[1] 'Other' plastic packaging is typically: manufactured from a combination of recycled resins; manufactured with a barrier layer; or, lacking a resin code mark.

Making a difference...together

REPORT TO THE FINANCE COMMITTEE
MEETING OF WEDNESDAY, JULY 02, 2025

SUBJECT **Bylaw No. 4695: 2025 to 2029 Financial Plan Bylaw, 2025, Amendment Bylaw No. 2, 2025**

ISSUE SUMMARY

The 2025 to 2029 Financial Plan was adopted on March 12, 2025 and subsequently approved Bylaw No. 4676 on May 14, 2025. Amendments to the financial plan are required to authorize revised operating and capital expenditures.

BACKGROUND

The Capital Regional District (CRD) Board approved the 2025 to 2029 Financial Plan (Bylaw No. 4665, "2025 to 2029 Financial Plan Bylaw, 2025") on March 12, 2025 and then an amendment bylaw on May 14, 2025 (Bylaw No. 4676, "2025 to 2029 Financial Plan Bylaw, 2025, Amendment Bylaw No. 1, 2025").

Amendments are required in accordance with Section 374(2) of the *Local Government Act* (LGA), which states that the financial plan may be amended at any time by bylaw to incorporate changes in the budget. As new information becomes available, and pursuant with Section 374 of the LGA, the CRD Board may further revise the financial plan.

The impact of the proposed amendments to the 2025 budget of the Five-Year 2025 to 2029 Financial Plan are highlighted in Table 1.

Table 1: Impact of Proposed Amendments to the 2025 Budget (Five-Year Financial Plan)

Service	Description	Budget	Funding	Net Impact	Committee / Commission Approval
Core Area Wastewater Operations	Biosolids Management	Operating	Reserve	$1,600,000	CRD Board 11-June-2025
Regional Planning	Regional Transportation Manager and Projects	Operating	Reserve	$395,000	CRD Board 11-June-2025
Ganges Sewer	Aeration System Improvement	Capital	Reserve	$14,248	Ganges Sewer Commission 10-June-2025

Service	Description	Budget	Funding	Net Impact	Committee / Commission Approval
Maliview Sewer	Wastewater Treatment Plant Upgrade	Capital	Capital Funds on Hand	$47,000	Staff Directed
	Public Engagement	Capital	Capital Funds on Hand	$(47,000)	
Willis Point Fire	New Rescue Truck	Capital	Reserve	$60,000	Willis Point Fire Commission 27-May-2025
Regional Parks	Potential Land Acquisition	Capital	Reserve	$1,275,000	Staff Directed

The proposed financial plan amendment Bylaw No. 4695 incorporates the changes in Table 1 and is attached as Appendix A, inclusive of an updated Schedule A and B.

ALTERNATIVES

Alternative 1
The Finance Committee recommends to the Capital Regional District Board:
1. That Bylaw No. 4695, "2025 to 2029 Financial Plan Bylaw, 2025, Amendment Bylaw No. 2, 2025", be introduced and read a first, second and third time; and
2. That Bylaw No. 4695 be adopted.

Alternative 2
That Bylaw No. 4695 be deferred pending further analysis by Capital Regional District staff.

IMPLICATIONS

Financial Implications

Core Area Wastewater Operations

On June 11, 2025, the CRD Board approved the operating budget amendment for biosolids disposal associated with the Residual Treatment Facility. Due to greater-than-anticipated reliance on more costly biosolids management options, expenditures are expected to exceed the original budget. Staff have identified the need for up to an additional $1.6 million to support biosolids beneficial use for the remainder of the year. This additional funding will be drawn from the service's operating reserve.

At the same time, work is underway to procure more cost-effective contingency options consistent with Tier 2 of the CRD's Long-Term Biosolids Management Strategy.

Regional Planning – Transportation

The Regional Transportation Service (RTS) establishment bylaw was adopted at the June 11, 2025 Board meeting. The RTS has been identified as a Board priority with work planned in the 2025 initiative business case to be accelerated under the current Regional Planning Service authority. Staff are recommending an amendment of $395,000, funded by operating reserves, to hire a 1.0 full-time equivalent (FTE) Regional Transportation Manager, initiate strategic planning activities and engage consultants. Appendix B highlights the inclusion of the 1.0 FTE to the 2025-2029 Revised Staff Establishment Chart.

Ganges Sewer Utility Service

The Ganges Sewer Aeration System Improvement Design project contract was extended to accommodate additional meetings with designers and stakeholders to satisfactorily complete the design. As a result, an additional $14,248 of funding is needed to complete project management and design work. The Ganges Sewer Utility Commission approved an amendment to increase the budget from $130,000 to $144,248, funded from the Capital Reserve Fund at the June 10, 2025 meeting.

Maliview Sewer Utility Service

Since 2020, planned construction costs for the Maliview Wastewater Treatment Plant (WWTP) upgrade have increased significantly due to the costing of final design specifications, inflationary increases and recent tariffs on outstanding equipment. The current estimate requires an additional $1,726,000, bringing the current budget of $2,260,000 to $3,986,000. There have been various project stakeholder engagement opportunities over the life of the project and staff no longer feel that the existing separate $47,000 Public Engagement capital project is required.

Staff discussed and received support at the May 22, 2025, Maliview Sewer Utility Commission meeting to remove the Public Engagement project from the 2025 capital plan; and to increase the WWTP upgrade project budget by $1,726,000 ($47,000 in 2025 funded by capital on hand and $1,679,000 of new debt in 2026). The budget amendment was slated for the June 18, 2025, commission meeting; however, the meeting was cancelled on the day due to unforeseen circumstances. The staff recommended amendment recognized and reflects the Commission's support and direction from the May 22, 2025 meeting.

Willis Point Fire

On May 27, 2025, the Willis Point Fire Protection and Recreation Facility Commission passed a motion to add a new $60,000 rescue truck, to be funded from the Equipment Replacement Fund. A suitable vehicle is available for purchase from a local fire department. If the bid is successful, the new truck will replace an existing department vehicle ahead of schedule. The replacement of this vehicle was originally planned to be included in the 2025 capital plan at an estimated cost of $170,000. However, the Commission has opted to re-evaluate the fleet replacement strategy in light of this more cost-effective opportunity.

Regional Parks Potential Land Acquisition

The Regional Parks service has a 2025 budget of $2,000,000, funded by debt, for potential land acquisitions. As the year has progressed it has become apparent that there may be opportunities for certain land acquisitions where the use of the Statutory Land Acquisition Reserve would be advisable. To provide the Board with flexibility in pursuing these acquisitions it is recommended that the full Statutory Land Acquisition Reserve of $1,275,000 be made available in the capital plan for potential statutory land acquisitions in 2025. This brings the total funding available for potential land acquisitions during 2025 to $3,275,000.

CONCLUSION

In compliance with the *LGA*, the proposed amending Bylaw No. 4695 authorizes changes required to Bylaw No. 4665, "2025 to 2029 Financial Plan Bylaw, 2025", which the CRD Board approved on March 12, 2025.

RECOMMENDATION

The Finance Committee recommends to the Capital Regional District Board:
1. That Bylaw No. 4695, "2025 to 2029 Financial Plan Bylaw, 2025, Amendment Bylaw No. 2, 2025", be introduced and read a first, second and third time; and
2. That Bylaw No. 4695 be adopted.

Submitted by:	Varinia Somosan, CPA, CGA, Sr. Mgr., Financial Services / Deputy CFO
Concurrence:	Nelson Chan, MBA, FCPA, FCMA, Chief Financial Officer, GM Finance & IT
Concurrence:	Kristen Morley, J.D., General Manager, Corporate Services & Corporate Officer
Concurrence:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

ATTACHMENT

Appendix A: Bylaw No. 4695, "2025 to 2029 Financial Plan Bylaw, 2025, Amendment Bylaw No. 2, 2025" with Schedule A and Schedule B
Appendix B: Revised Staff Establishment Chart 2025-2029

CAPITAL REGIONAL DISTRICT

BYLAW NO. 4695

****

A BYLAW TO AMEND THE FIVE-YEAR FINANCIAL PLAN FOR THE YEARS 2025 – 2029 (BYLAW NO. 4665)

****

WHEREAS:

A. Under Bylaw No. 4665, “2025 to 2029 Financial Plan Bylaw, 2025”, pursuant to Section 374 of the *Local Government Act*, the Regional District must adopt a five-year financial plan for the years 2025 to 2029, by bylaw, by the 31 of March;

B. Amendments are required in accordance with Section 374(2) of the *Local Government Act*, which states that the financial plan may be amended at any time by bylaw to incorporate changes in budget, for certainty. As new information becomes available, and pursuant with Section 374 of the *Local Government Act*, the Regional District Board may approve revisions to the financial plan; and

C. The Board wishes to amend Bylaw No. 4665 to incorporate the changes outlined in Schedule A and Schedule B.

NOW THEREFORE, the Capital Regional District Board in open meeting assembled hereby enacts as follows:

1. Bylaw No. 4665, "2025 to 2029 Financial Plan Bylaw, 2025", is hereby amended by replacing Schedule A and Schedule B with the attached schedule hereto.

2. This Bylaw may be cited as “2025 to 2029 Financial Plan Bylaw, 2025, Amendment Bylaw No. 2, 2025”.

READ A FIRST TIME THIS	day of	20__
READ A SECOND TIME THIS	day of	20__
READ A THIRD TIME THIS	day of	20__
ADOPTED THIS	day of	20__

_____ _____

CHAIR CORPORATE OFFICER

Schedule A

CAPITAL REGIONAL DISTRICT 2025 FINANCIAL PLAN — **Schedule A**

		Expenditures						*Revenue*								
		Total 2025	Operations	Interest & Principal	Deficit	Capital	Transfers to Reserves	Total 2025	Surplus from Prior Year	Recovery from Other Services	Transfers from Reserves	Other Revenue	Fees & Charges	Parcel Tax	Property Value Tax	Requisition 2025
1.010	Legislative & General Government	44,195,606	40,816,450	98,000	-	1,424,470	1,856,686	44,195,606	800,000	24,764,759	2,766,729	2,280,748	106,580	-	13,476,790	13,476,790
1.10X	Facilities Management	5,196,915	4,551,303	-	73,612	75,000	497,000	5,196,915	-	4,884,554	73,612	68,472	-	-	170,277	170,277
1.101	G.I.S.	682,011	613,771	-	-	18,240	50,000	682,011	-	524,684	-	6,545	-	-	150,782	150,782
1.103	Elections	162	162	-	-	-	-	162	-	-	-	162	-	-	-	-
1.104	U.B.C.M.	13,600	13,422	-	178	-	-	13,600	-	-	-	100	-	-	13,500	13,500
1.108	Joint Electoral Area Admin	174,997	174,997	-	-	-	-	174,997	-	-	-	-	-	-	174,997	174,997
1.109	Electoral Area Admin Exp - JDF	74,777	73,777	-	-	-	1,000	74,777	-	-	-	260	-	-	74,517	74,517
1.110	Electoral Area Admin Exp - SGI	515,635	514,505	-	-	-	1,130	515,635	50,000	-	22,621	16,362	-	-	426,652	426,652
1.111	Electoral Area Admin Exp - SSI	1,598,333	1,511,137	-	44,196	-	43,000	1,598,333	53,264	720,640	7,208	5,986	-	-	811,235	811,235
1.112	Regional Grant in Aid	1,692,433	1,692,433	-	-	-	-	1,692,433	1,642,433	-	-	50,000	-	-	-	-
1.114	Grant-in-Aid - Juan de Fuca	30,282	30,282	-	-	-	-	30,282	18,516	-	-	290	-	-	11,476	11,476
1.116	Grant-in-Aid - Salt Spring Island	73,995	73,995	-	-	-	-	73,995	147	-	-	123	-	-	73,725	73,725
1.117	Grant-in-Aid - Southern Gulf Islands	119,099	119,099	-	-	-	-	119,099	4,489	-	-	1,258	-	-	113,352	113,352
1.119	Vancouver Island Regional Library	426,494	426,494	-	-	-	-	426,494	563	-	-	742	-	-	425,189	425,189
1.121	Sooke Regional Museum	299,972	299,972	-	-	-	-	299,972	56	-	-	670	-	-	299,246	299,246
1.123	Prov. Court of B.C. (Family Court)	149,360	-	-	-	-	149,360	149,360	-	-	-	149,360	-	-	-	-
1.124	SSI Economic Development Commission	120,089	120,089	-	-	-	-	120,089	51,652	-	3,345	610	-	-	64,482	64,482
1.125	SGI Economic Development Commission	666,772	666,772	-	-	-	-	666,772	39,172	-	-	496,995	-	-	130,605	130,605
1.126	Victoria Family Court Committee	48,652	48,652	-	-	-	-	48,652	32,849	-	-	803	-	-	15,000	15,000
1.128	Greater Victoria Police Victim Services	332,841	332,841	-	-	-	-	332,841	2,465	-	-	16,212	-	-	314,164	314,164
1.129	Vancouver Island Regional Library - Debt	340,166	1,900	338,266	-	-	-	340,166	-	-	-	340,166	-	-	-	-
1.133	Langford E.A. - Greater Victoria Public Library	34,683	34,683	-	-	-	-	34,683	723	-	-	100	-	-	33,860	33,860
1.137	Galiano Island Community Use Building	72,936	40,783	30,653	-	-	1,500	72,936	2,500	-	-	330	-	-	70,106	70,106
1.138	Southern Gulf Islands Regional Library	252,930	252,930	-	-	-	-	252,930	2,565	-	-	2,560	-	-	247,805	247,805
1.141	Salt Spring Island Public Library	768,618	620,252	146,651	-	-	1,715	768,618	-	-	-	1,940	-	-	766,678	766,678
1.15X	Municipalities' Own Debt - M.F.A.	17,964,718	95,050	17,869,668	-	-	-	17,964,718	-	-	-	95,050	-	-	17,869,668	17,869,668
1.170	Gossip Island Electric Power Supply	63,552	931	62,621	-	-	-	63,552	297	-	-	380	-	62,875	-	62,875
1.224	Community Health	923,215	923,215	-	-	-	-	923,215	-	-	38,750	258,833	-	-	625,632	625,632
1.226	Health Facilities - VIHA	1,811,746	856,906	-	-	-	954,840	1,811,746	-	-	-	1,811,746	-	-	-	-
1.227	Saturna Island Medical Clinic	12,521	12,521	-	-	-	-	12,521	1,327	-	-	1,571	-	-	9,623	9,623
1.228	Galiano Health Service	149,125	149,125	-	-	-	-	149,125	486	-	-	130	-	-	148,509	148,509
1.229	Pender Islands Health Care Centre	279,682	278,955	-	727	-	-	279,682	-	-	-	2,306	-	-	277,376	277,376
1.230	Traffic Safety Commission	99,639	99,639	-	-	-	-	99,639	23,457	-	-	3,161	-	-	73,021	73,021
1.232	Port Renfrew Street Lighting	11,092	11,092	-	-	-	-	11,092	2,274	-	-	360	4,310	4,148	-	4,148
1.234	SSI Street Lighting	32,872	32,872	-	-	-	-	32,872	-	-	-	40	-	-	32,832	32,832
1.235	SGI Small Craft Harbour Facilities	513,059	282,291	87,493	-	-	143,275	513,059	-	-	-	8,100	160,360	344,599	-	344,599
1.236	Salt Spring Island Fernwood Dock	18,040	17,040	-	-	-	1,000	18,040	-	-	-	170	-	17,870	-	17,870
1.238A	Community Transit (SSI)	672,382	629,312	-	-	-	43,070	672,382	-	-	-	217,811	-	-	454,571	454,571
1.238B	Community Transportation (SSI)	72,390	47,390	-	-	-	25,000	72,390	-	-	-	375	-	-	72,015	72,015
1.280	Regional Parks	21,310,198	15,756,350	1,324,207	-	275,400	3,954,241	21,310,198	535,000	77,539	-	1,121,439	729,366	-	18,846,854	18,846,854
1.290	Royal Theatre	595,242	105,242	-	-	105,000	385,000	595,242	-	-	-	-	-	-	595,242	595,242
1.295	McPherson Theatre	783,045	346,812	-	-	90,000	346,233	783,045	-	-	-	33,045	-	-	750,000	750,000
1.297	Arts Grants	3,301,886	3,300,856	-	-	-	1,030	3,301,886	-	15,628	66,914	172,779	-	-	3,046,565	3,046,565
1.299	Salt Spring Island Arts	147,895	147,895	-	-	-	-	147,895	2,312	-	-	190	-	-	145,393	145,393
1.309	Climate Action and Adaptation	3,081,849	1,970,526	-	-	1,043,257	68,066	3,081,849	-	-	465,536	946,362	25,347	-	1,644,604	1,644,604
1.310	Land Banking & Housing	5,641,538	3,511,784	2,090,904	-	34,720	4,130	5,641,538	-	627,883	100,000	1,598,983	35,130	-	3,279,542	3,279,542
1.311	Regional Housing Trust Fund	4,362,430	4,362,430	-	-	-	-	4,362,430	4,198,273	-	-	164,157	-	-	-	-
1.312	Regional Goose Management	331,444	331,444	-	-	-	-	331,444	-	-	66,425	12,793	-	-	252,226	252,226
1.313	Animal Care Services	1,888,210	1,846,055	-	-	-	42,155	1,888,210	-	-	20,000	1,271,480	53,090	-	543,640	543,640
1.314	SGI House Numbering	10,412	10,405	-	7	-	-	10,412	-	-	-	122	-	-	10,290	10,290
1.315	Biodiversity & Environmental Stewardship	212,803	212,803	-	-	-	-	212,803	-	102,296	-	-	-	-	110,507	110,507
1.316	SSI Building Numbering	10,594	10,535	-	59	-	-	10,594	-	-	-	19	-	-	10,575	10,575
1.317	JDF Building Numbering	14,270	14,270	-	-	-	-	14,270	52	-	-	49	-	-	14,169	14,169
1.318	Building Inspection	2,403,242	2,336,082	-	-	13,860	53,300	2,403,242	-	33,016	307,194	5,080	1,391,190	-	666,762	666,762
1.319	Soil Deposit Removal	26,294	26,294	-	-	-	-	26,294	-	-	15,185	40	-	-	11,069	11,069
1.320	Noise Control	77,618	67,618	-	10,000	-	-	77,618	-	-	-	269	-	-	77,349	77,349
1.322	Nuisances & Unsightly Premises	59,900	59,900	-	-	-	-	59,900	-	-	3,350	314	-	-	56,236	56,236
1.323	By-Law Enforcement	833,421	764,291	-	-	-	69,130	833,421	-	789,535	-	43,886	-	-	-	-
1.324	Regional Planning Services	2,989,383	2,986,883	-	-	-	2,500	2,989,383	-	91,440	1,523,263	66,551	-	-	1,308,129	1,308,129
1.325	Electoral Area Services - Planning	977,003	906,233	-	-	-	70,770	977,003	-	34,176	77,274	2,287	46,350	-	816,916	816,916
1.326	Foodlands Access	270,175	95,175	-	-	-	175,000	270,175	-	-	-	-	-	-	270,175	270,175
1.330	Regional Growth Strategy	792,714	779,214	-	-	-	13,500	792,714	-	-	450,862	17,460	-	-	324,392	324,392
1.335	Geo-Spatial Referencing System	188,729	123,179	-	-	30,550	35,000	188,729	-	-	-	8,382	8,920	-	171,427	171,427
1.340	JDF Livestock Injury Compensation	3,158	3,158	-	-	-	-	3,158	3,104	-	-	41	-	-	13	13
1.341	SGI Livestock Injury Compensation	3,185	3,185	-	-	-	-	3,185	3,165	-	-	20	-	-	-	-
1.342	SSI Livestock Injury Compensation	3,158	3,158	-	-	-	-	3,158	3,143	-	-	2	-	-	13	13
1.350	Willis Point Fire Protect & Recreation	195,629	129,732	-	-	6,720	59,177	195,629	-	-	-	35,000	-	-	160,629	160,629
1.352	South Galiano Fire Protection	636,003	371,176	141,027	-	10,500	113,300	636,003	-	-	-	1,420	-	141,027	493,556	634,583
1.353	Otter Point Fire Protection	750,559	531,692	-	-	14,147	204,720	750,559	8,097	-	-	350	-	-	742,112	742,112
1.354	Malahat Fire Protection	69,009	69,009	-	-	-	-	69,009	2,775	-	-	-	-	-	66,234	66,234
1.355	Durrance Road Fire Protection	3,016	2,716	-	-	-	300	3,016	-	-	-	-	-	3,016	-	3,016
1.356	Pender Fire Protection	1,479,126	1,152,630	111,596	11,560	-	203,340	1,479,126	-	-	111,596	13,426	-	-	1,354,104	1,354,104
1.357	East Sooke Fire Protection	721,891	429,467	178,274	-	5,150	109,000	721,891	8,781	-	-	29,014	71,430	-	612,666	612,666
1.358	Port Renfrew Fire Protection	228,171	202,051	-	-	-	26,120	228,171	-	-	-	1,498	91,604	-	135,069	135,069
1.359	North Galiano Fire Protection	338,770	272,407	56,363	-	5,000	5,000	338,770	10,000	-	-	1,275	-	24,440	303,055	327,495
1.360	Shirley Fire Protection	231,094	141,124	-	-	11,730	78,240	231,094	-	-	-	220	-	-	230,874	230,874
1.363	Saturna Island Fire	337,571	337,571	-	-	-	-	337,571	313	-	-	15,349	-	-	321,909	321,909
1.369	Electoral Area Fire Services	491,492	488,992	-	-	2,500	-	491,492	-	-	90,604	120	-	-	400,768	400,768
1.370	Juan de Fuca Emergency Program	109,407	97,527	-	-	-	11,880	109,407	-	-	-	269	-	-	109,138	109,138
1.371	SSI Emergency Program	136,329	136,329	-	-	-	-	136,329	-	-	12,049	200	-	-	124,080	124,080
1.372	Electoral Area Emergency Program	1,119,770	1,114,770	-	-	-	5,000	1,119,770	-	524,820	64,570	351,038	-	-	179,342	179,342
1.373	SGI Emergency Program	332,706	318,106	-	-	-	14,600	332,706	-	-	75,000	2,608	-	-	255,098	255,098
1.374	Regional Emergency Program Support	150,075	150,075	-	-	-	-	150,075	-	-	-	7,606	-	-	142,469	142,469
1.375	Hazardous Material Incident Response	531,470	521,910	-	-	-	9,560	531,470	-	-	32,066	19,091	-	-	480,313	480,313
1.377	JDF Search and Rescue	94,550	91,550	-	-	-	3,000	94,550	-	-	-	22,500	-	-	72,050	72,050
1.378	SSI Search and Rescue	27,525	27,525	-	-	-	-	27,525	945	-	-	100	-	-	26,480	26,480
1.40X	SEAPARC	5,711,058	5,062,692	68,966	-	-	579,400	5,711,058	25,000	-	-	540,881	1,652,350	-	3,492,827	3,492,827
1.405	JDF EA - Community Parks	256,379	243,579	-	-	-	12,800	256,379	-	-	-	1,005	-	-	255,374	255,374
1.408	JDF EA - Community Recreation	95,380	95,380	-	-	-	-	95,380	-	-	-	22,630	-	-	72,750	72,750

Schedule A

CAPITAL REGIONAL DISTRICT 2025 FINANCIAL PLAN — **Schedule A**

		Expenditures						*Revenue*								
		Total 2025	Operations	Interest & Principal	Deficit	Capital	Transfers to Reserves	Total 2025	Surplus from Prior Year	Recovery from Other Services	Transfers from Reserves	Other Revenue	Fees & Charges	Parcel Tax	Property Value Tax	Requisition 2025
1.44X	Panorama Rec. Center.	11,508,989	10,061,681	345,308	-	-	1,102,000	11,508,989	52,000	-	41,517	2,156,195	3,361,313	-	5,897,964	5,897,964
1.455	Salt Spring Island - Community Parks	1,050,126	1,022,126	-	-	-	28,000	1,050,126	-	371,867	-	24,723	-	-	653,536	653,536
1.458	Salt Spring Is.- Community Rec	402,378	399,878	-	-	-	2,500	402,378	-	-	-	10,088	257,230	-	135,060	135,060
1.459	Salt Spring Is- Pool, Parks, Land, Art & Rec. Prog	2,713,369	2,555,369	-	-	-	158,000	2,713,369	-	92,073	35,000	186,030	330,315	-	2,069,951	2,069,951
1.465	Saturna Island Comm. Parks	31,409	26,516	-	-	-	4,893	31,409	1,299	-	-	1,516	-	-	28,594	28,594
1.468	Saturna Island - Community Rec.	20,878	20,878	-	-	-	-	20,878	3,576	-	-	788	-	-	16,514	16,514
1.475	Mayne Is. Com. Parks & Rec	100,553	81,493	-	-	-	19,060	100,553	-	-	-	300	-	-	100,253	100,253
1.476	Mayne Is. Comm. Parks (reserve)	34,889	34,889	-	-	-	-	34,889	23,999	-	-	9,830	1,060	-	-	-
1.478	Mayne Is. Community Rec.	46,056	46,056	-	-	-	-	46,056	8,076	-	-	60	-	-	37,920	37,920
1.485	North & South Pender Com. Parks	189,018	164,018	-	-	-	25,000	189,018	-	-	-	2,257	-	-	186,761	186,761
1.488	North & South Pender Com. Rec	75,708	75,708	-	-	-	-	75,708	4	-	-	850	-	-	74,854	74,854
1.495	Galiano Parks	165,600	156,325	-	-	-	9,275	165,600	20,000	-	11,350	23,540	-	-	110,710	110,710
1.498	Galiano Community Recreation	47,934	47,934	-	-	-	-	47,934	140	-	-	30	-	-	47,764	47,764
1.521	SWMP -Solid Waste Disposal (Refuse Disposal)	52,223,347	47,342,958	-	-	-	4,880,389	52,223,347	-	232,000	3,877,066	16,470,038	31,644,243	-	-	-
1.523	Port Renfrew Refuse Disposal	164,775	146,775	-	-	-	18,000	164,775	-	27,233	-	72,796	2,400	-	62,346	62,346
1.525	Solid Waste Disposal - Debt	2,026,178	88,920	1,937,258	-	-	-	2,026,178	-	-	-	2,420	2,023,758	-	-	-
1.531	Stormwater Quality Management - Sooke	41,810	28,950	-	-	-	12,860	41,810	-	-	-	154	-	-	41,656	41,656
1.533	Stormwater Quality Management - SGI	42,828	42,828	-	-	-	-	42,828	-	-	-	576	-	-	42,252	42,252
1.535	Stormwater Quality Management - SSI	57,582	57,582	-	-	-	-	57,582	15,000	-	27,112	120	-	-	15,350	15,350
1.536	LWMP-Stormwater Quality Management-Core	788,233	775,240	-	-	-	12,993	788,233	-	-	-	88,554	-	-	699,679	699,679
1.537	Stormwater Quality Management - Peninsula	128,753	128,753	-	-	-	-	128,753	-	-	-	4,508	-	-	124,245	124,245
1.538	Source - Stormwater Quality - Peninsula	70,929	70,929	-	-	-	-	70,929	-	-	10,673	1,594	-	-	58,662	58,662
1.57X	Environmental Services	29,482,795	27,774,490	-	12,482	665,000	1,030,823	29,482,795	-	28,581,968	900,827	-	-	-	-	-
1.911	911 Systems	2,677,917	1,626,439	1,011,949	29,829	-	9,700	2,677,917	-	-	-	2,075,772	120,238	-	481,907	481,907
1.912B	911 Call Answer - Municipalities	37,303	-	-	37,303	-	-	37,303	-	631,757	-	-39,068	-	-	(555,386)	(555,386)
1.913	913 Fire Dispatch	403,406	398,118	-	-	-	5,288	403,406	-	-	14,646	17,953	-	-	370,807	370,807
1.921	Regional CREST Contribution	2,008,152	2,004,533	-	3,619	-	-	2,008,152	-	-	-	106,151	-	-	1,902,001	1,902,001
1.923	Emergency Comm - CREST - SGI	191,570	191,570	-	-	-	-	191,570	379	-	-	1,976	-	-	189,215	189,215
1.924	Emergency Comm - CREST - JDF	154,780	154,780	-	-	-	-	154,780	24,787	-	-	289	-	-	129,704	129,704
1.925	Emergency Comm - CREST - SSI	156,054	156,054	-	-	-	-	156,054	123	-	-	160	-	-	155,771	155,771
2.610	Saanich Peninsula Water Supply	8,325,361	7,535,061	90,300	-	-	700,000	8,325,361	-	-	-	129,500	8,195,861	-	-	-
2.620	SSI Highland Water System	13,844	83	13,761	-	-	-	13,844	5,240	-	-	60	-	8,544	-	8,544
2.621	Highland / Fernwood Water - SSI	584,314	382,797	43,177	-	-	158,340	584,314	-	-	-	1,020	495,538	87,756	-	87,756
2.622	Cedars of Tuam	54,026	36,916	-	-	-	17,110	54,026	-	-	-	90	53,936	-	-	-
2.624	Beddis Water	316,694	198,721	2,503	-	-	115,470	316,694	-	-	-	151	222,020	94,523	-	94,523
2.626	Fulford Water	246,858	168,665	15,433	-	-	62,760	246,858	-	-	-	750	189,220	56,888	-	56,888
2.628	Cedar Lane Water (SSI)	96,039	62,642	1,627	-	-	31,770	96,039	-	-	-	160	76,762	19,117	-	19,117
2.630	Magic Lakes Estate Water System	1,103,811	825,789	211,137	-	-	66,885	1,103,811	-	-	45,000	11,420	449,931	597,460	-	597,460
2.640	Saturna Island Water System (Lyall Harbour)	300,159	219,111	16,048	-	-	65,000	300,159	-	-	16,500	970	134,860	147,829	-	147,829
2.642	Skana Water (Mayne)	112,321	76,307	569	-	-	35,445	112,321	-	-	10,000	100	73,780	28,441	-	28,441
2.650	Port Renfrew Water	184,040	146,645	-	7,395	-	30,000	184,040	-	-	10,000	1,161	85,550	87,329	-	87,329
2.660	Fernwood Water	7,165	51	7,114	-	-	-	7,165	2,091	-	-	40	-	5,034	-	5,034
2.665	Sticks Allison Water (Galiano)	84,900	67,125	-	-	-	17,775	84,900	-	-	10,000	100	69,240	5,560	-	5,560
2.667	Surfside Park Estates (Mayne)	165,709	132,890	569	14,000	-	18,250	165,709	-	-	5,000	200	129,980	30,529	-	30,529
2.670	Regional Water Supply	44,959,023	22,294,227	2,587,255	-	19,500,000	577,541	44,959,023	-	-	-	768,433	44,190,590	-	-	-
2.680	Juan de Fuca Water Distribution	29,313,997	17,646,586	2,770,341	-	8,235,506	661,564	29,313,997	-	-	-	230,120	29,083,877	-	-	-
2.681	Florence Lake Water System Debt	19,038	-	19,038	-	-	-	19,038	118	-	-	37	-	18,883	-	18,883
2.682	Seagirt Water System Debt	114,767	20,000	94,767	-	-	-	114,767	-	-	-	-	-	114,767	-	114,767
2.691	Wilderness Mountain Water Service	205,500	149,296	25,664	15,000	-	15,540	205,500	-	-	10,000	160	116,370	78,970	-	78,970
3.700	Septage Disposal	163,563	163,563	-	-	-	-	163,563	-	-	-	163,563	-	-	-	-
3.701	Millstream Remediation Service	19,732	570	19,162	-	-	-	19,732	-	-	9,129	1,474	-	-	9,129	9,129
3.705	SSI Liquid Waste Disposal	1,223,914	1,069,967	116,557	-	-	37,390	1,223,914	-	-	30,000	1,821	785,916	406,177	-	406,177
3.707	LWMP - On Site System Management Program	201,727	201,727	-	-	-	-	201,727	-	-	21,968	12,232	-	167,527	-	167,527
3.71X	Core Area Wastewater Operations	39,227,260	38,427,260	-	-	-	800,000	39,227,260	-	647,113	2,460,406	30,100,539	-	-	6,019,202	6,019,202
3.718	Peninsula Wastewater TP	5,215,006	4,154,516	68,250	-	-	992,240	5,215,006	-	158,602	120,000	2,689,452	-	-	2,246,952	2,246,952
3.720	LWMP - (Peninsula) - Implementation	57,819	35,226	-	-	-	22,593	57,819	-	-	-	949	-	-	56,870	56,870
3.750	LWMP - Core and West Shore	590,804	335,943	-	-	-	254,861	590,804	-	-	-	158,077	200,000	-	232,727	232,727
3.751	LWMP - Core and West Shore Debt	21,427	11,000	10,427	-	-	-	21,427	-	-	-	7,703	-	-	13,724	13,724
3.752	LWMP - Harbour Studies	375,614	375,614	-	-	-	-	375,614	-	-	-	22,777	-	-	352,837	352,837
3.755	Regional Source Control	1,755,201	1,755,201	-	-	-	-	1,755,201	-	55,000	84,483	87,253	63,036	-	1,465,429	1,465,429
3.756	Harbours Environmental Action	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.7XX	Core Area & Legacy Trunk Sewer - Debt	24,232,880	400,762	10,760,757	2,337	5,529,745	7,539,279	24,232,880	5,522	-	-	17,738,547	-	-	6,488,811	6,488,811
3.810	Ganges Sewer	1,298,564	927,881	245,813	-	-	124,870	1,298,564	-	-	-	2,780	1,231,784	64,000	-	64,000
3.820	Maliview Estates Sewer System	239,608	182,167	6,836	-	-	50,605	239,608	-	-	-	25,280	209,108	5,220	-	5,220
3.830	Magic Lake Estates Sewer System	959,050	723,947	174,103	-	-	61,000	959,050	-	11,940	-	4,890	317,390	624,830	-	624,830
3.830D	Magic Lake Estates Sewer Debt	232,205	1,520	230,685	-	-	-	232,205	-	-	-	2,721	-	229,484	-	229,484
3.850	Port Renfrew Sewer	142,348	118,728	-	-	-	23,620	142,348	-	-	-	1,630	70,349	70,369	-	70,369
21.ALL	Feasibility Study Reserve Fund - All	162,876	162,876	-	-	-	-	162,876	20,509	-	-	10,367	-	-	132,000	132,000
21.E.A.	Feasibility Study Reserve Fund - E.A.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Schedule A

CAPITAL REGIONAL DISTRICT 2026 FINANCIAL PLAN — **Schedule A**

		Expenditures						*Revenue*								
		Total 2026	Operations	Interest & Principal	Deficit	Capital	Transfers to Reserves	Total 2026	Surplus from Prior Year	Recovery from Other Services	Transfers from Reserves	Other Revenue	Fees & Charges	Parcel Tax	Property Value Tax	Requisition 2026
1.010	Legislative & General Government	44,721,917	42,795,659	203,000	-	1,481,336	241,922	44,721,918	500,000	26,679,889	652,914	1,921,542	107,910	-	14,859,663	14,859,663
1.10X	Facilities Management	5,229,585	4,656,445	-	-	-	573,140	5,229,585	-	4,986,180	-	68,195	-	-	175,210	175,210
1.101	G.I.S.	697,966	629,366	-	-	18,600	50,000	697,966	-	535,180	-	6,150	-	-	156,636	156,636
1.103	Elections	314,786	273,226	-	-	-	41,560	314,786	-	-	148,915	81,960	-	-	83,911	83,911
1.104	U.B.C.M.	13,721	13,721	-	-	-	-	13,721	-	-	-	100	-	-	13,621	13,621
1.108	Joint Electoral Area Admin	320,863	320,863	-	-	-	-	320,863	-	-	-	-	-	-	320,863	320,863
1.109	Electoral Area Admin Exp - JDF	77,295	75,295	-	-	-	2,000	77,295	-	-	-	260	-	-	77,035	77,035
1.110	Electoral Area Admin Exp - SGI	478,187	477,037	-	-	-	1,150	478,187	-	-	23,099	16,808	-	-	438,280	438,280
1.111	Electoral Area Admin Exp - SSI	1,579,334	1,493,334	-	-	-	86,000	1,579,334	-	735,040	77,208	5,920	-	-	761,166	761,166
1.112	Regional Grant in Aid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.114	Grant-in-Aid - Juan de Fuca	21,520	21,520	-	-	-	-	21,520	-	-	-	290	-	-	21,230	21,230
1.116	Grant-in-Aid - Salt Spring Island	79,123	79,123	-	-	-	-	79,123	-	-	-	280	-	-	78,843	78,843
1.117	Grant-in-Aid - Southern Gulf Islands	116,956	116,956	-	-	-	-	116,956	-	-	-	1,310	-	-	115,646	115,646
1.119	Vancouver Island Regional Library	435,105	435,105	-	-	-	-	435,105	-	-	-	670	-	-	434,435	434,435
1.121	Sooke Regional Museum	306,018	306,018	-	-	-	-	306,018	-	-	-	690	-	-	305,328	305,328
1.123	Prov. Court of B.C. (Family Court)	149,360	-	-	-	-	149,360	149,360	-	-	-	149,360	-	-	-	-
1.124	SSI Economic Development Commission	69,609	68,739	-	-	-	870	69,609	-	-	-	660	-	-	68,949	68,949
1.125	SGI Economic Development Commission	134,813	134,813	-	-	-	-	134,813	-	-	-	1,550	-	-	133,263	133,263
1.126	Victoria Family Court Committee	15,824	15,824	-	-	-	-	15,824	-	-	-	824	-	-	15,000	15,000
1.128	Greater Victoria Police Victim Services	336,007	336,007	-	-	-	-	336,007	-	-	-	15,190	-	-	320,817	320,817
1.129	Vancouver Island Regional Library - Debt	340,166	1,900	338,266	-	-	-	340,166	-	-	-	340,166	-	-	-	-
1.133	Langford E.A. - Greater Victoria Public Library	35,384	35,384	-	-	-	-	35,384	-	-	-	100	-	-	35,284	35,284
1.137	Galiano Island Community Use Building	73,967	41,784	30,653	-	-	1,530	73,967	-	-	-	334	-	-	73,633	73,633
1.138	Southern Gulf Islands Regional Library	262,967	262,967	-	-	-	-	262,967	-	-	-	2,660	-	-	260,307	260,307
1.141	Salt Spring Island Public Library	794,170	633,914	146,651	-	-	13,605	794,170	-	-	-	1,960	-	-	792,210	792,210
1.15X	Municipalities' Own Debt - M.F.A.	17,107,901	95,050	17,012,851	-	-	-	17,107,901	-	-	-	95,050	-	-	17,012,851	17,012,851
1.170	Gossip Island Electric Power Supply	63,393	772	62,621	-	-	-	63,393	-	-	-	380	-	63,013	-	63,013
1.224	Community Health	893,792	893,792	-	-	-	-	893,792	-	-	-	249,438	-	-	644,354	644,354
1.226	Health Facilities - VIHA	1,847,981	878,802	-	-	-	969,179	1,847,981	-	-	-	1,847,981	-	-	-	-
1.227	Saturna Island Medical Clinic	12,776	12,776	-	-	-	-	12,776	-	-	-	1,490	-	-	11,286	11,286
1.228	Galiano Health Service	152,132	152,132	-	-	-	-	152,132	-	-	-	130	-	-	152,002	152,002
1.229	Pender Islands Health Care Centre	286,710	286,710	-	-	-	-	286,710	-	-	-	2,070	-	-	284,640	284,640
1.230	Traffic Safety Commission	77,718	77,718	-	-	-	-	77,718	-	-	-	3,740	-	-	73,978	73,978
1.232	Port Renfrew Street Lighting	9,654	9,654	-	-	-	-	9,654	-	-	-	370	4,400	4,884	-	4,884
1.234	SSI Street Lighting	33,540	33,540	-	-	-	-	33,540	-	-	-	40	-	-	33,500	33,500
1.235	SGI Small Craft Harbour Facilities	531,940	292,787	87,493	-	-	151,660	531,940	-	-	-	8,170	163,590	360,180	-	360,180
1.236	Salt Spring Island Fernwood Dock	26,423	17,688	-	-	-	8,735	26,423	-	-	-	180	-	26,243	-	26,243
1.238A	Community Transit (SSI)	709,730	659,095	-	-	-	50,635	709,730	-	-	-	221,734	-	-	487,996	487,996
1.238B	Community Transportation (SSI)	140,386	51,591	3,520	-	-	85,275	140,386	-	-	-	450	-	-	139,936	139,936
1.280	Regional Parks	22,532,428	16,250,647	1,919,207	-	280,908	4,081,666	22,532,428	-	79,090	20,000	971,293	742,445	-	20,719,600	20,719,600
1.290	Royal Theatre	602,000	112,000	-	-	105,000	385,000	602,000	-	-	-	-	-	-	602,000	602,000
1.295	McPherson Theatre	785,339	349,106	-	-	90,000	346,233	785,339	-	-	-	35,339	-	-	750,000	750,000
1.297	Arts Grants	3,374,276	3,373,226	-	-	-	1,050	3,374,276	-	16,080	52,700	186,993	-	-	3,118,503	3,118,503
1.299	Salt Spring Island Arts	165,876	165,876	-	-	-	-	165,876	-	-	-	190	-	-	165,686	165,686
1.309	Climate Action and Adaptation	2,770,510	1,890,536	-	-	792,961	87,013	2,770,510	-	-	301,674	717,352	67,653	-	1,683,831	1,683,831
1.310	Land Banking & Housing	4,960,275	2,463,148	2,467,747	-	25,210	4,170	4,960,275	-	474,607	-	712,367	2,000	-	3,771,301	3,771,301
1.311	Regional Housing Trust Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.312	Regional Goose Management	270,953	270,953	-	-	-	-	270,953	-	-	-	12,793	-	-	258,160	258,160
1.313	Animal Care Services	1,969,518	1,897,953	-	-	-	71,565	1,969,518	-	-	-	1,295,800	54,150	-	619,568	619,568
1.314	SGI House Numbering	10,630	10,630	-	-	-	-	10,630	-	-	-	130	-	-	10,500	10,500
1.315	Biodiversity & Environmental Stewardship	219,100	219,100	-	-	-	-	219,100	-	113,735	-	-	-	-	105,365	105,365
1.316	SSI Building Numbering	10,805	10,805	-	-	-	-	10,805	-	-	-	20	-	-	10,785	10,785
1.317	JDF Building Numbering	14,565	14,565	-	-	-	-	14,565	-	-	-	70	-	-	14,495	14,495
1.318	Building Inspection	2,489,719	2,412,269	-	-	14,150	63,300	2,489,719	-	33,680	245,550	4,690	1,419,020	-	786,779	786,779
1.319	Soil Deposit Removal	29,025	29,025	-	-	-	-	29,025	-	-	13,485	40	-	-	15,500	15,500
1.320	Noise Control	79,188	69,008	-	-	-	10,180	79,188	-	-	-	300	-	-	78,888	78,888
1.322	Nuisances & Unsightly Premises	65,904	65,904	-	-	-	-	65,904	-	-	4,294	340	-	-	61,270	61,270
1.323	By-Law Enforcement	1,021,109	954,134	-	-	-	66,975	1,021,109	-	976,418	-	44,691	-	-	-	-
1.324	Regional Planning Services	1,747,309	1,744,809	-	-	-	2,500	1,747,309	-	94,090	211,757	66,750	-	-	1,374,712	1,374,712
1.325	Electoral Area Services - Planning	988,554	917,784	-	-	-	70,770	988,554	-	34,860	57,514	2,250	47,280	-	846,650	846,650
1.326	Foodlands	378,254	248,254	-	-	-	130,000	378,254	-	-	-	-	-	-	378,254	378,254
1.330	Regional Growth Strategy	423,654	412,854	-	-	-	10,800	423,654	-	-	75,000	17,510	-	-	331,144	331,144
1.335	Geo-Spatial Referencing System	192,305	125,945	-	-	30,660	35,700	192,305	-	-	-	8,000	9,100	-	175,205	175,205
1.340	JDF Livestock Injury Compensation	3,163	3,163	-	-	-	-	3,163	-	-	-	30	-	-	3,133	3,133
1.341	SGI Livestock Injury Compensation	3,184	3,184	-	-	-	-	3,184	-	-	-	20	-	-	3,164	3,164
1.342	SSI Livestock Injury Compensation	3,163	3,163	-	-	-	-	3,163	-	-	-	20	-	-	3,143	3,143
1.350	Willis Point Fire Protect & Recreation	201,828	133,958	-	-	6,920	60,950	201,828	-	-	-	36,030	-	-	165,798	165,798
1.352	South Galiano Fire Protection	635,973	379,236	141,027	-	10,710	105,000	635,973	-	-	-	1,420	-	141,027	493,526	634,553
1.353	Otter Point Fire Protection	758,229	543,239	-	-	6,170	208,820	758,229	-	-	-	360	-	-	757,869	757,869
1.354	Malahat Fire Protection	70,424	70,424	-	-	-	-	70,424	-	-	-	-	-	-	70,424	70,424
1.355	Durrance Road Fire Protection	3,020	2,720	-	-	-	300	3,020	-	-	-	-	-	3,020	-	3,020
1.356	Pender Fire Protection	1,580,993	1,264,980	94,931	-	-	221,082	1,580,993	-	-	94,931	12,180	-	-	1,473,882	1,473,882
1.357	East Sooke Fire Protection	724,845	430,141	178,274	-	5,250	111,180	724,845	-	-	-	29,710	72,860	-	622,275	622,275
1.358	Port Renfrew Fire Protection	233,113	206,473	-	-	-	26,640	233,113	-	-	-	1,390	93,508	-	138,215	138,215
1.359	North Galiano Fire Protection	334,463	268,100	56,363	-	5,000	5,000	334,463	-	-	-	1,140	-	24,440	308,883	333,323
1.360	Shirley Fire Protection	234,607	144,337	-	-	10,510	79,760	234,607	-	-	-	220	-	-	234,387	234,387
1.363	Saturna Island Fire	344,485	344,485	-	-	-	-	344,485	-	-	-	15,660	-	-	328,825	328,825
1.369	Electoral Area Fire Services	481,040	464,065	-	-	2,500	14,475	481,040	-	-	-	120	-	-	480,920	480,920
1.370	Juan de Fuca Emergency Program	111,476	99,596	-	-	-	11,880	111,476	-	-	-	240	-	-	111,236	111,236
1.371	SSI Emergency Program	143,007	139,007	-	-	-	4,000	143,007	-	-	2,027	200	-	-	140,780	140,780
1.372	Electoral Area Emergency Program	917,454	912,454	-	-	-	5,000	917,454	-	535,320	12,384	176,020	-	-	193,730	193,730
1.373	SGI Emergency Program	287,850	273,430	-	-	-	14,420	287,850	-	-	25,000	2,860	-	-	259,990	259,990
1.374	Regional Emergency Program Support	154,668	154,668	-	-	-	-	154,668	-	-	-	7,640	-	-	147,028	147,028
1.375	Hazardous Material Incident Response	523,822	507,367	-	-	-	16,455	523,822	-	-	-	18,660	-	-	505,162	505,162
1.377	JDF Search and Rescue	96,430	93,430	-	-	-	3,000	96,430	-	-	-	22,940	-	-	73,490	73,490
1.378	SSI Search and Rescue	27,129	27,129	-	-	-	-	27,129	-	-	-	100	-	-	27,029	27,029
1.40X	SEAPARC	5,932,640	5,177,686	163,966	-	-	590,988	5,932,640	-	-	-	551,438	1,685,397	-	3,695,805	3,695,805
1.405	JDF EA - Community Parks	262,607	243,437	-	-	-	19,170	262,607	-	-	-	960	-	-	261,647	261,647
1.408	JDF EA - Community Recreation	97,290	97,290	-	-	-	-	97,290	-	-	-	23,080	-	-	74,210	74,210

Schedule A

CAPITAL REGIONAL DISTRICT 2026 FINANCIAL PLAN — **Schedule A**

		Expenditures						*Revenue*								
		Total 2026	**Operations**	**Interest & Principal**	**Deficit**	**Capital**	**Transfers to Reserves**	**Total 2026**	**Surplus from Prior Year**	**Recovery from Other Services**	**Transfers from Reserves**	**Other Revenue**	**Fees & Charges**	**Parcel Tax**	**Property Value Tax**	**Requisition 2026**
1.44X	Panorama Rec. Center.	12,121,277	10,363,489	606,728	-	-	1,151,060	12,121,277	-	-	75,000	2,273,433	3,538,030	-	6,234,814	6,234,814
1.455	Salt Spring Island - Community Parks	1,068,678	1,043,178	-	-	-	25,500	1,068,678	-	379,304	-	25,130	-	-	664,244	664,244
1.458	Salt Spring Is.- Community Rec	416,971	410,171	-	-	-	6,800	416,971	-	-	-	10,040	262,370	-	144,561	144,561
1.459	Salt Spring Is- Pool, Parks, Land, Art & Rec. Prog	3,050,559	2,658,516	27,458	-	-	364,585	3,050,559	-	93,914	-	184,210	341,415	-	2,431,020	2,431,020
1.465	Saturna Island Comm. Parks	32,073	27,083	-	-	-	4,990	32,073	-	-	-	1,360	-	-	30,713	30,713
1.468	Saturna Island - Community Rec.	17,640	17,640	-	-	-	-	17,640	-	-	-	710	-	-	16,930	16,930
1.475	Mayne Is. Com. Parks & Rec	102,909	83,469	-	-	-	19,440	102,909	-	-	-	300	-	-	102,609	102,609
1.476	Mayne Is. Comm. Parks (reserve)	11,100	11,100	-	-	-	-	11,100	-	-	-	10,020	1,080	-	-	-
1.478	Mayne Is. Community Rec.	38,740	38,740	-	-	-	-	38,740	-	-	-	60	-	-	38,680	38,680
1.485	North & South Pender Com. Parks	202,927	170,927	-	-	-	32,000	202,927	-	-	-	2,250	-	-	200,677	200,677
1.488	North & South Pender Com. Rec	79,470	79,470	-	-	-	-	79,470	-	-	-	870	-	-	78,600	78,600
1.495	Galiano Parks	150,730	139,397	-	-	-	11,333	150,730	-	-	11,580	24,010	-	-	115,140	115,140
1.498	Galiano Community Recreation	48,890	48,890	-	-	-	-	48,890	-	-	-	30	-	-	48,860	48,860
1.521	SWMP -Solid Waste Disposal (Refuse Disposal)	48,345,441	45,036,894	-	-	-	3,308,547	48,345,441	-	237,000	-	18,613,166	29,495,275	-	-	-
1.523	Port Renfrew Refuse Disposal	168,124	149,764	-	-	-	18,360	168,124	-	27,778	-	74,303	2,400	-	63,643	63,643
1.525	Solid Waste Disposal - Debt	2,718,145	25,920	2,692,225	-	-	-	2,718,145	-	-	-	2,420	2,715,725	-	-	-
1.531	Stormwater Quality Management - Sooke	92,575	79,772	-	-	-	12,803	92,575	-	-	50,000	86	-	-	42,489	42,489
1.533	Stormwater Quality Management - SGI	44,041	44,041	-	-	-	-	44,041	-	-	-	610	-	-	43,431	43,431
1.535	Stormwater Quality Management - SSI	27,888	27,888	-	-	-	-	27,888	-	-	1,910	121	-	-	25,857	25,857
1.536	LWMP-Stormwater Quality Management-Core	807,800	795,636	-	-	-	12,164	807,800	-	-	-	89,230	-	-	718,570	718,570
1.537	Stormwater Quality Management - Peninsula	132,112	132,112	-	-	-	-	132,112	-	-	-	4,455	-	-	127,657	127,657
1.538	Source - Stormwater Quality - Peninsula	62,757	62,757	-	-	-	-	62,757	-	-	682	1,763	-	-	60,312	60,312
1.57X	Environmental Services	29,778,795	28,690,885	-	-	-	1,087,910	29,778,795	-	29,608,571	170,224	-	-	-	-	-
1.911	911 Systems	2,676,466	1,648,167	1,011,949	-	-	16,350	2,676,466	-	-	-	2,051,051	117,833	-	507,582	507,582
1.912B	911 Call Answer - Municipalities	-	-	-	-	-	-	-	-	619,122	-	-45,640	-	-	(573,482)	(573,482)
1.913	913 Fire Dispatch	424,511	410,761	-	-	-	13,750	424,511	-	-	-	12,920	-	-	411,591	411,591
1.921	Regional CREST Contribution	2,102,572	2,102,572	-	-	-	-	2,102,572	-	-	-	104,490	-	-	1,998,082	1,998,082
1.923	Emergency Comm - CREST - SGI	195,438	195,438	-	-	-	-	195,438	-	-	-	2,090	-	-	193,348	193,348
1.924	Emergency Comm - CREST - JDF	157,913	157,913	-	-	-	-	157,913	-	-	-	260	-	-	157,653	157,653
1.925	Emergency Comm - CREST - SSI	159,208	159,208	-	-	-	-	159,208	-	-	-	160	-	-	159,048	159,048
2.610	Saanich Peninsula Water Supply	9,773,797	8,013,454	1,210,343	-	-	550,000	9,773,797	-	-	-	500	9,773,297	-	-	-
2.620	SSI Highland Water System	13,845	84	13,761	-	-	-	13,845	-	-	-	60	-	13,785	-	13,785
2.621	Highland / Fernwood Water - SSI	656,652	440,892	109,950	-	-	105,810	656,652	-	-	20,000	1,030	539,090	96,532	-	96,532
2.622	Cedars of Tuam	91,376	46,031	9,185	-	-	36,160	91,376	-	-	-	90	91,286	-	-	-
2.624	Beddis Water	366,401	204,208	19,323	-	-	142,870	366,401	-	-	-	150	252,820	113,431	-	113,431
2.626	Fulford Water	269,489	173,947	19,722	-	-	75,820	269,489	-	-	-	770	206,140	62,579	-	62,579
2.628	Cedar Lane Water (SSI)	137,139	83,770	11,494	-	-	41,875	137,139	-	-	20,000	160	93,080	23,899	-	23,899
2.630	Magic Lakes Estate Water System	1,129,677	831,231	165,861	-	-	132,585	1,129,677	-	-	40,000	11,530	462,767	615,380	-	615,380
2.640	Saturna Island Water System (Lyall Harbour)	297,810	199,433	33,497	-	-	64,880	297,810	-	-	-	990	141,600	155,220	-	155,220
2.642	Skana Water (Mayne)	122,771	74,266	12,220	-	-	36,285	122,771	-	-	-	102	88,536	34,133	-	34,133
2.650	Port Renfrew Water	208,005	147,555	-	-	-	60,450	208,005	-	-	8,000	1,190	98,383	100,432	-	100,432
2.660	Fernwood Water	4,161	51	4,110	-	-	-	4,161	-	-	-	40	-	4,121	-	4,121
2.665	Sticks Allison Water (Galiano)	77,125	57,850	-	-	-	19,275	77,125	-	-	-	100	71,300	5,725	-	5,725
2.667	Surfside Park Estates (Mayne)	192,810	144,983	20,592	-	-	27,235	192,810	-	-	-	200	155,980	36,630	-	36,630
2.670	Regional Water Supply	49,595,077	23,196,711	4,809,274	-	21,000,000	589,092	49,595,077	-	-	-	1,162,150	48,432,927	-	-	-
2.680	Juan de Fuca Water Distribution	31,697,178	18,944,788	3,312,394	-	8,820,200	619,796	31,697,178	-	-	-	237,120	31,460,058	-	-	-
2.681	Florence Lake Water System Debt	19,078	40	19,038	-	-	-	19,078	-	-	-	77	-	19,001	-	19,001
2.682	Seagirt Water System Debt	146,552	-	146,552	-	-	-	146,552	-	-	-	-	-	146,552	-	146,552
2.691	Wilderness Mountain Water Service	209,282	146,728	26,104	-	-	36,450	209,282	-	-	4,000	160	122,202	82,920	-	82,920
3.700	Septage Disposal	166,830	166,830	-	-	-	-	166,830	-	-	-	166,830	-	-	-	-
3.701	Millstream Remediation Service	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.705	SSI Liquid Waste Disposal	1,306,927	1,103,588	109,719	-	-	93,620	1,306,927	-	-	15,000	1,810	833,070	457,047	-	457,047
3.707	LWMP - On Site System Management Program	179,222	179,222	-	-	-	-	179,222	-	-	-	7,485	-	171,737	-	171,737
3.71X	Core Area Wastewater Operations	38,444,181	37,144,181	-	-	-	1,300,000	38,444,181	-	655,995	150,000	31,227,471	-	-	6,410,715	6,410,715
3.718	Peninsula Wastewater TP	5,615,857	4,627,222	314,745	-	-	673,890	5,615,857	-	161,770	135,000	2,896,654	-	-	2,422,433	2,422,433
3.720	LWMP - (Peninsula) - Implementation	58,957	36,270	-	-	-	22,687	58,957	-	-	-	949	-	-	58,008	58,008
3.750	LWMP - Core and West Shore	603,139	343,575	-	-	-	259,564	603,139	-	-	-	161,197	204,000	-	237,942	237,942
3.751	LWMP - Core and West Shore Debt	168,391	32,000	136,391	-	-	-	168,391	-	-	-	60,537	-	-	107,854	107,854
3.752	LWMP - Harbour Studies	384,674	384,674	-	-	-	-	384,674	-	-	-	21,382	-	-	363,292	363,292
3.755	Regional Source Control	1,816,445	1,816,445	-	-	-	-	1,816,445	-	55,495	61,133	87,253	64,297	-	1,548,267	1,548,267
3.756	Harbours Environmental Action	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.7XX	Core Area & Legacy Trunk Sewer - Debt	25,547,709	234,860	11,172,025	-	5,529,745	8,611,079	25,547,709	-	-	-	18,542,510	-	-	7,005,199	7,005,199
3.810	Ganges Sewer	1,419,322	993,589	263,138	-	-	162,595	1,419,322	-	-	30,000	2,832	1,318,010	68,480	-	68,480
3.820	Maliview Estates Sewer System	270,346	182,209	45,102	-	-	43,035	270,346	-	-	-	25,780	238,822	5,744	-	5,744
3.830	Magic Lake Estates Sewer System	1,027,640	779,427	174,103	-	-	74,110	1,027,640	-	12,180	40,000	4,980	326,910	643,570	-	643,570
3.830D	Magic Lake Estates Sewer Debt	232,205	1,520	230,685	-	-	-	232,205	-	-	-	2,770	-	229,435	-	229,435
3.850	Port Renfrew Sewer	149,418	121,213	-	-	-	28,205	149,418	-	-	-	1,660	73,869	73,889	-	73,889
21.ALL	Feasibility Study Reserve Fund - All	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21.E.A.	Feasibility Study Reserve Fund - E.A.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Schedule A

CAPITAL REGIONAL DISTRICT 2027 FINANCIAL PLAN — **Schedule A**

		Expenditures						*Revenue*								
		Total 2027	Operations	Interest & Principal	Deficit	Capital	Transfers to Reserves	Total 2027	Surplus from Prior Year	Recovery from Other Services	Transfers from Reserves	Other Revenue	Fees & Charges	Parcel Tax	Property Value Tax	Requisition 2027
1.010	Legislative & General Government	43,687,952	42,500,789	304,332	-	577,530	305,301	43,687,952	500,000	26,656,411	-	1,863,582	109,270	-	14,558,689	14,558,689
1.10X	Facilities Management	5,428,303	4,774,003	-	-	-	654,300	5,428,303	-	5,179,525	-	68,494	-	-	180,284	180,284
1.101	G.I.S.	713,842	644,872	-	-	18,970	50,000	713,842	-	545,880	-	6,270	-	-	161,692	161,692
1.103	Elections	43,801	561	-	-	-	43,240	43,801	-	-	500	101	-	-	43,200	43,200
1.104	U.B.C.M.	13,995	13,995	-	-	-	-	13,995	-	-	-	100	-	-	13,895	13,895
1.108	Joint Electoral Area Admin	329,753	329,753	-	-	-	-	329,753	-	-	-	-	-	-	329,753	329,753
1.109	Electoral Area Admin Exp - JDF	78,848	76,808	-	-	-	2,040	78,848	-	-	-	260	-	-	78,588	78,588
1.110	Electoral Area Admin Exp - SGI	484,991	483,821	-	-	-	1,170	484,991	-	-	19,119	17,192	-	-	448,680	448,680
1.111	Electoral Area Admin Exp - SSI	1,542,092	1,470,997	-	-	-	71,095	1,542,092	-	749,750	15,000	5,940	-	-	771,402	771,402
1.112	Regional Grant in Aid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.114	Grant-in-Aid - Juan de Fuca	21,550	21,550	-	-	-	-	21,550	-	-	-	290	-	-	21,260	21,260
1.116	Grant-in-Aid - Salt Spring Island	84,224	84,224	-	-	-	-	84,224	-	-	-	280	-	-	83,944	83,944
1.117	Grant-in-Aid - Southern Gulf Islands	119,301	119,301	-	-	-	-	119,301	-	-	-	1,330	-	-	117,971	117,971
1.119	Vancouver Island Regional Library	443,811	443,811	-	-	-	-	443,811	-	-	-	690	-	-	443,121	443,121
1.121	Sooke Regional Museum	312,139	312,139	-	-	-	-	312,139	-	-	-	710	-	-	311,429	311,429
1.123	Prov. Court of B.C. (Family Court)	149,360	-	-	-	-	149,360	149,360	-	-	-	149,360	-	-	-	-
1.124	SSI Economic Development Commission	71,000	69,020	-	-	-	1,980	71,000	-	-	-	670	-	-	70,330	70,330
1.125	SGI Economic Development Commission	137,520	137,520	-	-	-	-	137,520	-	-	-	1,580	-	-	135,940	135,940
1.126	Victoria Family Court Committee	15,824	15,824	-	-	-	-	15,824	-	-	-	824	-	-	15,000	15,000
1.128	Greater Victoria Police Victim Services	342,727	342,727	-	-	-	-	342,727	-	-	-	15,190	-	-	327,537	327,537
1.129	Vancouver Island Regional Library - Debt	340,166	1,900	338,266	-	-	-	340,166	-	-	-	340,166	-	-	-	-
1.133	Langford E.A. - Greater Victoria Public Library	36,087	36,087	-	-	-	-	36,087	-	-	-	100	-	-	35,987	35,987
1.137	Galiano Island Community Use Building	75,450	42,804	30,653	-	-	1,993	75,450	-	-	-	340	-	-	75,110	75,110
1.138	Southern Gulf Islands Regional Library	268,232	268,232	-	-	-	-	268,232	-	-	-	2,710	-	-	265,522	265,522
1.141	Salt Spring Island Public Library	810,032	647,684	9,888	-	-	152,460	810,032	-	-	-	1,980	-	-	808,052	808,052
1.15X	Municipalities' Own Debt - M.F.A.	15,569,425	95,050	15,474,375	-	-	-	15,569,425	-	-	-	95,050	-	-	15,474,375	15,474,375
1.170	Gossip Island Electric Power Supply	63,405	784	62,621	-	-	-	63,405	-	-	-	380	-	63,025	-	63,025
1.224	Community Health	293,781	293,781	-	-	-	-	293,781	-	-	-	60,958	-	-	232,823	232,823
1.226	Health Facilities - VIHA	1,884,941	901,198	-	-	-	983,743	1,884,941	-	-	-	1,884,941	-	-	-	-
1.227	Saturna Island Medical Clinic	13,027	13,027	-	-	-	-	13,027	-	-	-	1,520	-	-	11,507	11,507
1.228	Galiano Health Service	155,172	155,172	-	-	-	-	155,172	-	-	-	130	-	-	155,042	155,042
1.229	Pender Islands Health Care Centre	294,641	294,641	-	-	-	-	294,641	-	-	-	2,110	-	-	292,531	292,531
1.230	Traffic Safety Commission	79,256	79,256	-	-	-	-	79,256	-	-	-	3,810	-	-	75,446	75,446
1.232	Port Renfrew Street Lighting	9,843	9,843	-	-	-	-	9,843	-	-	-	380	4,490	4,973	-	4,973
1.234	SSI Street Lighting	34,208	34,208	-	-	-	-	34,208	-	-	-	40	-	-	34,168	34,168
1.235	SGI Small Craft Harbour Facilities	542,570	303,807	87,493	-	-	151,270	542,570	-	-	-	8,320	166,860	367,390	-	367,390
1.236	Salt Spring Island Fernwood Dock	30,369	18,369	-	-	-	12,000	30,369	-	-	-	190	-	30,179	-	30,179
1.238A	Community Transit (SSI)	730,739	704,994	-	-	-	25,745	730,739	-	-	-	225,891	-	-	504,848	504,848
1.238B	Community Transportation (SSI)	147,608	49,376	22,187	-	-	76,045	147,608	-	-	-	460	-	-	147,148	147,148
1.280	Regional Parks	23,926,841	16,660,629	3,019,207	-	286,526	3,960,479	23,926,841	-	80,672	-	990,676	755,558	-	22,099,935	22,099,935
1.290	Royal Theatre	608,000	118,000	-	-	109,000	381,000	608,000	-	-	-	-	-	-	608,000	608,000
1.295	McPherson Theatre	785,339	349,106	-	-	94,000	342,233	785,339	-	-	-	35,339	-	-	750,000	750,000
1.297	Arts Grants	3,443,238	3,442,168	-	-	-	1,070	3,443,238	-	16,546	52,700	186,993	-	-	3,186,999	3,186,999
1.299	Salt Spring Island Arts	169,191	169,191	-	-	-	-	169,191	-	-	-	190	-	-	169,001	169,001
1.309	Climate Action and Adaptation	2,059,491	1,808,246	-	-	164,023	87,222	2,059,492	-	-	-	216,152	67,653	-	1,775,687	1,775,687
1.310	Land Banking & Housing	4,817,720	2,282,966	2,504,834	-	25,710	4,210	4,817,720	-	371,776	-	716,643	2,000	-	3,727,301	3,727,301
1.311	Regional Housing Trust Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.312	Regional Goose Management	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.313	Animal Care Services	2,027,488	1,949,023	-	-	-	78,465	2,027,488	-	-	-	1,321,710	55,230	-	650,548	650,548
1.314	SGI House Numbering	10,840	10,840	-	-	-	-	10,840	-	-	-	130	-	-	10,710	10,710
1.315	Biodiversity & Environmental Stewardship	225,592	225,592	-	-	-	-	225,592	-	117,066	-	-	-	-	108,526	108,526
1.316	SSI Building Numbering	11,026	11,026	-	-	-	-	11,026	-	-	-	20	-	-	11,006	11,006
1.317	JDF Building Numbering	14,849	14,849	-	-	-	-	14,849	-	-	-	70	-	-	14,779	14,779
1.318	Building Inspection	2,480,110	2,402,370	-	-	14,440	63,300	2,480,110	-	34,350	65,250	4,730	1,447,380	-	928,400	928,400
1.319	Soil Deposit Removal	27,363	27,363	-	-	-	-	27,363	-	-	7,170	40	-	-	20,153	20,153
1.320	Noise Control	80,770	70,397	-	-	-	10,373	80,770	-	-	-	300	-	-	80,470	80,470
1.322	Nuisances & Unsightly Premises	67,243	67,243	-	-	-	-	67,243	-	-	1,343	340	-	-	65,560	65,560
1.323	By-Law Enforcement	967,263	876,938	-	-	-	90,325	967,263	-	921,673	-	45,590	-	-	-	-
1.324	Regional Planning Services	2,108,858	2,106,358	-	-	-	2,500	2,108,858	-	96,810	500,510	68,090	-	-	1,443,448	1,443,448
1.325	Electoral Area Services - Planning	1,025,643	954,873	-	-	-	70,770	1,025,643	-	35,557	62,366	2,290	48,230	-	877,200	877,200
1.326	Foodlands	456,747	326,747	-	-	-	130,000	456,747	-	-	-	-	-	-	456,747	456,747
1.330	Regional Growth Strategy	355,547	347,247	-	-	-	8,300	355,547	-	-	-	17,860	-	-	337,687	337,687
1.335	Geo-Spatial Referencing System	196,079	128,624	-	-	31,270	36,185	196,079	-	-	-	8,160	9,280	-	178,639	178,639
1.340	JDF Livestock Injury Compensation	3,166	3,166	-	-	-	-	3,166	-	-	-	30	-	-	3,136	3,136
1.341	SGI Livestock Injury Compensation	3,187	3,187	-	-	-	-	3,187	-	-	-	20	-	-	3,167	3,167
1.342	SSI Livestock Injury Compensation	3,166	3,166	-	-	-	-	3,166	-	-	-	20	-	-	3,146	3,146
1.350	Willis Point Fire Protect & Recreation	208,200	138,290	-	-	7,130	62,780	208,200	-	-	-	37,090	-	-	171,110	171,110
1.352	South Galiano Fire Protection	645,960	387,313	141,027	-	10,920	106,700	645,960	-	-	-	1,420	-	141,027	503,513	644,540
1.353	Otter Point Fire Protection	774,116	554,836	-	-	6,290	212,990	774,116	-	-	-	370	-	-	773,746	773,746
1.354	Malahat Fire Protection	71,830	71,830	-	-	-	-	71,830	-	-	-	-	-	-	71,830	71,830
1.355	Durrance Road Fire Protection	3,023	2,723	-	-	-	300	3,023	-	-	-	-	-	3,023	-	3,023
1.356	Pender Fire Protection	1,515,842	1,290,330	-	-	-	225,512	1,515,842	-	-	-	12,430	-	-	1,503,412	1,503,412
1.357	East Sooke Fire Protection	736,740	439,706	178,274	-	5,360	113,400	736,740	-	-	-	30,418	74,320	-	632,002	632,002
1.358	Port Renfrew Fire Protection	238,078	210,908	-	-	-	27,170	238,078	-	-	-	1,410	94,760	-	141,908	141,908
1.359	North Galiano Fire Protection	340,184	273,821	56,363	-	5,000	5,000	340,184	-	-	-	1,160	-	24,440	314,584	339,024
1.360	Shirley Fire Protection	239,299	147,609	-	-	10,720	80,970	239,299	-	-	-	220	-	-	239,079	239,079
1.363	Saturna Island Fire	351,481	351,481	-	-	-	-	351,481	-	-	-	15,970	-	-	335,511	335,511
1.369	Electoral Area Fire Services	505,092	470,757	-	-	2,500	31,835	505,092	-	-	-	120	-	-	504,972	504,972
1.370	Juan de Fuca Emergency Program	113,557	101,677	-	-	-	11,880	113,557	-	-	-	240	-	-	113,317	113,317
1.371	SSI Emergency Program	148,022	141,682	-	-	-	6,340	148,022	-	-	-	200	-	-	147,822	147,822
1.372	Electoral Area Emergency Program	764,718	759,718	-	-	-	5,000	764,718	-	546,030	11,328	1,040	-	-	206,320	206,320
1.373	SGI Emergency Program	268,114	253,734	-	-	-	14,380	268,114	-	-	-	2,920	-	-	265,194	265,194
1.374	Regional Emergency Program Support	159,171	159,171	-	-	-	-	159,171	-	-	-	7,780	-	-	151,391	151,391
1.375	Hazardous Material Incident Response	549,452	517,767	-	-	-	31,685	549,452	-	-	-	19,040	-	-	530,412	530,412
1.377	JDF Search and Rescue	98,350	95,350	-	-	-	3,000	98,350	-	-	-	23,390	-	-	74,960	74,960
1.378	SSI Search and Rescue	27,675	27,675	-	-	-	-	27,675	-	-	-	100	-	-	27,575	27,575
1.40X	SEAPARC	6,149,524	5,337,750	208,966	-	-	602,808	6,149,524	-	-	-	562,259	1,719,105	-	3,868,160	3,868,160
1.405	JDF EA - Community Parks	268,787	245,617	-	-	-	23,170	268,787	-	-	-	980	-	-	267,807	267,807
1.408	JDF EA - Community Recreation	99,230	99,230	-	-	-	-	99,230	-	-	-	23,540	-	-	75,690	75,690

Schedule A

CAPITAL REGIONAL DISTRICT 2027 FINANCIAL PLAN — **Schedule A**

		Expenditures						*Revenue*								
		Total 2027	Operations	Interest & Principal	Deficit	Capital	Transfers to Reserves	Total 2027	Surplus from Prior Year	Recovery from Other Services	Transfers from Reserves	Other Revenue	Fees & Charges	Parcel Tax	Property Value Tax	Requisition 2027
1.44X	Panorama Rec. Center.	12,340,174	10,547,493	606,728	-	-	1,185,953	12,340,174	-	-	-	2,315,376	3,608,790	-	6,416,008	6,416,008
1.455	Salt Spring Island - Community Parks	1,093,338	1,064,083	-	-	-	29,255	1,093,338	-	386,891	-	25,610	-	-	680,837	680,837
1.458	Salt Spring Is.- Community Rec	428,274	420,274	-	-	-	8,000	428,274	-	-	-	10,040	267,620	-	150,614	150,614
1.459	Salt Spring Is- Pool, Parks, Land, Art & Rec. Prog	3,146,575	2,626,151	157,394	-	-	363,030	3,146,575	-	95,791	-	187,640	348,240	-	2,514,904	2,514,904
1.465	Saturna Island Comm. Parks	32,740	27,650	-	-	-	5,090	32,740	-	-	-	1,390	-	-	31,350	31,350
1.468	Saturna Island - Community Rec.	17,995	17,995	-	-	-	-	17,995	-	-	-	720	-	-	17,275	17,275
1.475	Mayne Is. Com. Parks & Rec	105,296	85,466	-	-	-	19,830	105,296	-	-	-	300	-	-	104,996	104,996
1.476	Mayne Is. Comm. Parks (reserve)	11,320	11,320	-	-	-	-	11,320	-	-	-	10,220	1,100	-	-	-
1.478	Mayne Is. Community Rec.	39,510	39,510	-	-	-	-	39,510	-	-	-	60	-	-	39,450	39,450
1.485	North & South Pender Com. Parks	217,773	182,033	-	-	-	35,740	217,773	-	-	-	2,290	-	-	215,483	215,483
1.488	North & South Pender Com. Rec	83,420	83,420	-	-	-	-	83,420	-	-	-	890	-	-	82,530	82,530
1.495	Galiano Parks	156,050	142,490	-	-	-	13,560	156,050	-	-	11,810	24,490	-	-	119,750	119,750
1.498	Galiano Community Recreation	49,870	49,870	-	-	-	-	49,870	-	-	-	30	-	-	49,840	49,840
1.521	SWMP -Solid Waste Disposal (Refuse Disposal)	47,315,720	45,320,808	-	-	-	1,994,912	47,315,720	-	241,500	-	18,549,822	28,524,398	-	-	-
1.523	Port Renfrew Refuse Disposal	171,491	152,761	-	-	-	18,730	171,491	-	28,333	-	75,814	2,400	-	64,944	64,944
1.525	Solid Waste Disposal - Debt	2,764,022	2,420	2,761,602	-	-	-	2,764,022	-	-	-	2,420	2,761,602	-	-	-
1.531	Stormwater Quality Management - Sooke	43,425	30,606	-	-	-	12,819	43,425	-	-	-	86	-	-	43,339	43,339
1.533	Stormwater Quality Management - SGI	45,269	45,269	-	-	-	-	45,269	-	-	-	620	-	-	44,649	44,649
1.535	Stormwater Quality Management - SSI	28,176	28,176	-	-	-	-	28,176	-	-	1,680	122	-	-	26,374	26,374
1.536	LWMP-Stormwater Quality Management-Core	827,055	816,420	-	-	-	10,635	827,055	-	-	-	89,230	-	-	737,825	737,825
1.537	Stormwater Quality Management - Peninsula	135,605	135,605	-	-	-	-	135,605	-	-	-	4,455	-	-	131,150	131,150
1.538	Source - Stormwater Quality - Peninsula	64,465	64,465	-	-	-	-	64,465	-	-	716	1,763	-	-	61,986	61,986
1.57X	Environmental Services	30,408,275	29,241,615	-	-	-	1,166,660	30,408,275	-	30,239,521	168,754	-	-	-	-	-
1.911	911 Systems	2,697,436	1,671,132	1,011,949	-	-	14,355	2,697,436	-	-	-	2,033,770	115,476	-	548,190	548,190
1.912B	911 Call Answer - Municipalities	-	-	-	-	-	-	-	-	606,739	-	-46,560	-	-	(560,179)	(560,179)
1.913	913 Fire Dispatch	457,806	440,936	-	-	-	16,870	457,806	-	-	-	13,170	-	-	444,636	444,636
1.921	Regional CREST Contribution	2,163,494	2,163,494	-	-	-	-	2,163,494	-	-	-	106,580	-	-	2,056,914	2,056,914
1.923	Emergency Comm - CREST - SGI	199,346	199,346	-	-	-	-	199,346	-	-	-	2,130	-	-	197,216	197,216
1.924	Emergency Comm - CREST - JDF	161,069	161,069	-	-	-	-	161,069	-	-	-	260	-	-	160,809	160,809
1.925	Emergency Comm - CREST - SSI	162,390	162,390	-	-	-	-	162,390	-	-	-	160	-	-	162,230	162,230
2.610	Saanich Peninsula Water Supply	10,726,994	8,966,651	1,210,343	-	-	550,000	10,726,994	-	-	-	500	10,726,494	-	-	-
2.620	SSI Highland Water System	11,292	85	11,207	-	-	-	11,292	-	-	-	60	-	11,232	-	11,232
2.621	Highland / Fernwood Water - SSI	751,579	448,569	222,010	-	-	81,000	751,579	-	-	-	830	634,910	115,839	-	115,839
2.622	Cedars of Tuam	140,596	42,777	62,679	-	-	35,140	140,596	-	-	-	90	140,506	-	-	-
2.624	Beddis Water	426,050	226,301	62,444	-	-	137,305	426,050	-	-	-	150	289,780	136,120	-	136,120
2.626	Fulford Water	319,253	188,698	56,515	-	-	74,040	319,253	-	-	-	790	243,370	75,093	-	75,093
2.628	Cedar Lane Water (SSI)	148,782	66,345	21,477	-	-	60,960	148,782	-	-	-	160	117,550	31,072	-	31,072
2.630	Magic Lakes Estate Water System	1,121,409	810,356	152,803	-	-	158,250	1,121,409	-	-	-	11,580	475,989	633,840	-	633,840
2.640	Saturna Island Water System (Lyall Harbour)	312,668	203,430	38,888	-	-	70,350	312,668	-	-	-	1,010	148,680	162,978	-	162,978
2.642	Skana Water (Mayne)	175,385	74,626	63,209	-	-	37,550	175,385	-	-	6,000	101	122,180	47,104	-	47,104
2.650	Port Renfrew Water	229,858	151,635	10,083	-	-	68,140	229,858	-	-	-	1,220	113,139	115,499	-	115,499
2.660	Fernwood Water	3,398	51	3,347	-	-	-	3,398	-	-	-	40	-	3,358	-	3,358
2.665	Sticks Allison Water (Galiano)	79,417	59,027	-	-	-	20,390	79,417	-	-	-	100	73,420	5,897	-	5,897
2.667	Surfside Park Estates (Mayne)	279,485	136,186	115,409	-	-	27,890	279,485	-	-	-	200	226,171	53,114	-	53,114
2.670	Regional Water Supply	56,345,350	23,578,196	9,166,280	-	23,000,000	600,874	56,345,350	-	-	-	1,004,150	55,341,200	-	-	-
2.680	Juan de Fuca Water Distribution	34,606,467	20,657,040	3,701,035	-	9,620,200	628,192	34,606,467	-	-	-	247,120	34,359,347	-	-	-
2.681	Florence Lake Water System Debt	19,078	40	19,038	-	-	-	19,078	-	-	-	77	-	19,001	-	19,001
2.682	Seagirt Water System Debt	146,552	-	146,552	-	-	-	146,552	-	-	-	-	-	146,552	-	146,552
2.691	Wilderness Mountain Water Service	221,394	162,655	31,739	-	-	27,000	221,394	-	-	10,000	160	125,824	85,410	-	85,410
3.700	Septage Disposal	170,162	170,162	-	-	-	-	170,162	-	-	-	170,162	-	-	-	-
3.701	Millstream Remediation Service	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.705	SSI Liquid Waste Disposal	1,369,351	1,080,638	243,628	-	-	45,085	1,369,351	-	-	-	1,830	883,050	484,471	-	484,471
3.707	LWMP - On Site System Management Program	183,502	183,502	-	-	-	-	183,502	-	-	-	7,485	-	176,017	-	176,017
3.71X	Core Area Wastewater Operations	39,843,672	38,443,672	-	-	-	1,400,000	39,843,672	-	669,178	365,000	31,227,471	-	-	7,582,023	7,582,023
3.718	Peninsula Wastewater TP	5,786,795	4,584,842	496,383	-	-	705,570	5,786,795	-	165,000	30,000	2,896,654	-	-	2,695,141	2,695,141
3.720	LWMP - (Peninsula) - Implementation	60,117	37,330	-	-	-	22,787	60,117	-	-	-	949	-	-	59,168	59,168
3.750	LWMP - Core and West Shore	615,582	351,222	-	-	-	264,360	615,582	-	-	-	164,327	208,080	-	243,175	243,175
3.751	LWMP - Core and West Shore Debt	475,031	32,000	443,031	-	-	-	475,031	-	-	-	170,774	-	-	304,257	304,257
3.752	LWMP - Harbour Studies	395,361	395,361	-	-	-	-	395,361	-	-	-	21,382	-	-	373,979	373,979
3.755	Regional Source Control	1,825,221	1,825,221	-	-	-	-	1,825,221	-	55,945	20,899	87,253	65,583	-	1,595,541	1,595,541
3.756	Harbours Environmental Action	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.7XX	Core Area & Legacy Trunk Sewer - Debt	26,834,138	265,110	12,356,404	-	5,529,745	8,682,879	26,834,138	-	-	-	19,444,811	-	-	7,389,327	7,389,327
3.810	Ganges Sewer	1,539,136	1,010,907	374,889	-	-	153,340	1,539,136	-	-	25,000	2,872	1,436,630	74,634	-	74,634
3.820	Maliview Estates Sewer System	293,084	193,625	58,519	-	-	40,940	293,084	-	-	10,000	26,290	250,762	6,032	-	6,032
3.830	Magic Lake Estates Sewer System	1,032,090	769,944	93,471	-	-	168,675	1,032,090	-	12,420	15,000	5,070	336,720	662,880	-	662,880
3.830D	Magic Lake Estates Sewer Debt	232,205	1,520	230,685	-	-	-	232,205	-	-	-	2,800	-	229,405	-	229,405
3.850	Port Renfrew Sewer	156,828	123,693	-	-	-	33,135	156,828	-	-	-	1,690	77,558	77,580	-	77,580
21.ALL	Feasibility Study Reserve Fund - All	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21.E.A.	Feasibility Study Reserve Fund - E.A.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Schedule A

CAPITAL REGIONAL DISTRICT 2028 FINANCIAL PLAN — **Schedule A**

		Expenditures						*Revenue*								
		Total 2028	Operations	Interest & Principal	Deficit	Capital	Transfers to Reserves	Total 2028	Surplus from Prior Year	Recovery from Other Services	Transfers from Reserves	Other Revenue	Fees & Charges	Parcel Tax	Property Value Tax	Requisition 2028
1.010	Legislative & General Government	44,305,620	43,095,604	304,332	-	594,860	310,824	44,305,620	500,000	27,081,466	-	1,578,709	110,660	-	15,034,785	15,034,785
1.10X	Facilities Management	5,622,436	4,891,946	-	-	-	730,490	5,622,436	-	5,368,139	-	68,795	-	-	185,502	185,502
1.101	G.I.S.	728,939	659,589	-	-	19,350	50,000	728,939	-	556,800	-	6,390	-	-	165,749	165,749
1.103	Elections	44,172	67	-	-	-	44,105	44,172	-	-	-	107	-	-	44,065	44,065
1.104	U.B.C.M.	14,268	14,268	-	-	-	-	14,268	-	-	-	100	-	-	14,168	14,168
1.108	Joint Electoral Area Admin	338,886	338,886	-	-	-	-	338,886	-	-	-	-	-	-	338,886	338,886
1.109	Electoral Area Admin Exp - JDF	80,427	78,347	-	-	-	2,080	80,427	-	-	-	260	-	-	80,167	80,167
1.110	Electoral Area Admin Exp - SGI	496,610	495,420	-	-	-	1,190	496,610	-	-	19,704	17,586	-	-	459,320	459,320
1.111	Electoral Area Admin Exp - SSI	1,563,337	1,494,157	-	-	-	69,180	1,563,337	-	764,700	-	5,960	-	-	792,677	792,677
1.112	Regional Grant in Aid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.114	Grant-in-Aid - Juan de Fuca	21,581	21,581	-	-	-	-	21,581	-	-	-	290	-	-	21,291	21,291
1.116	Grant-in-Aid - Salt Spring Island	89,326	89,326	-	-	-	-	89,326	-	-	-	280	-	-	89,046	89,046
1.117	Grant-in-Aid - Southern Gulf Islands	121,688	121,688	-	-	-	-	121,688	-	-	-	1,350	-	-	120,338	120,338
1.119	Vancouver Island Regional Library	452,690	452,690	-	-	-	-	452,690	-	-	-	710	-	-	451,980	451,980
1.121	Sooke Regional Museum	318,382	318,382	-	-	-	-	318,382	-	-	-	730	-	-	317,652	317,652
1.123	Prov. Court of B.C. (Family Court)	149,360	-	-	-	-	149,360	149,360	-	-	-	149,360	-	-	-	-
1.124	SSI Economic Development Commission	72,418	69,303	-	-	-	3,115	72,418	-	-	-	680	-	-	71,738	71,738
1.125	SGI Economic Development Commission	140,273	140,273	-	-	-	-	140,273	-	-	-	1,610	-	-	138,663	138,663
1.126	Victoria Family Court Committee	15,824	15,824	-	-	-	-	15,824	-	-	-	824	-	-	15,000	15,000
1.128	Greater Victoria Police Victim Services	349,581	349,581	-	-	-	-	349,581	-	-	-	15,190	-	-	334,391	334,391
1.129	Vancouver Island Regional Library - Debt	340,166	1,900	338,266	-	-	-	340,166	-	-	-	340,166	-	-	-	-
1.133	Langford E.A. - Greater Victoria Public Library	36,812	36,812	-	-	-	-	36,812	-	-	-	100	-	-	36,712	36,712
1.137	Galiano Island Community Use Building	76,950	43,863	30,653	-	-	2,434	76,950	-	-	-	340	-	-	76,610	76,610
1.138	Southern Gulf Islands Regional Library	273,613	273,613	-	-	-	-	273,613	-	-	-	2,760	-	-	270,853	270,853
1.141	Salt Spring Island Public Library	826,078	661,840	9,888	-	-	154,350	826,078	-	-	-	2,000	-	-	824,078	824,078
1.15X	Municipalities' Own Debt - M.F.A.	15,279,281	95,050	15,184,231	-	-	-	15,279,281	-	-	-	95,050	-	-	15,184,231	15,184,231
1.170	Gossip Island Electric Power Supply	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.224	Community Health	255,731	255,731	-	-	-	-	255,731	-	-	-	31,478	-	-	224,253	224,253
1.226	Health Facilities - VIHA	1,922,640	924,532	-	-	-	998,108	1,922,640	-	-	-	1,922,640	-	-	-	-
1.227	Saturna Island Medical Clinic	13,288	13,288	-	-	-	-	13,288	-	-	-	1,550	-	-	11,738	11,738
1.228	Galiano Health Service	158,273	158,273	-	-	-	-	158,273	-	-	-	130	-	-	158,143	158,143
1.229	Pender Islands Health Care Centre	302,809	302,809	-	-	-	-	302,809	-	-	-	2,150	-	-	300,659	300,659
1.230	Traffic Safety Commission	80,820	80,820	-	-	-	-	80,820	-	-	-	3,880	-	-	76,940	76,940
1.232	Port Renfrew Street Lighting	10,033	10,033	-	-	-	-	10,033	-	-	-	390	4,580	5,063	-	5,063
1.234	SSI Street Lighting	34,896	34,896	-	-	-	-	34,896	-	-	-	40	-	-	34,856	34,856
1.235	SGI Small Craft Harbour Facilities	553,420	315,652	87,493	-	-	150,275	553,420	-	-	-	8,470	170,200	374,750	-	374,750
1.236	Salt Spring Island Fernwood Dock	33,400	19,095	-	-	-	14,305	33,400	-	-	-	200	-	33,200	-	33,200
1.238A	Community Transit (SSI)	735,253	719,198	-	-	-	16,055	735,253	-	-	-	230,405	-	-	504,848	504,848
1.238B	Community Transportation (SSI)	167,813	51,721	23,672	-	-	92,420	167,813	-	-	-	470	-	-	167,343	167,343
1.280	Regional Parks	25,674,281	17,112,108	4,179,207	-	292,257	4,090,709	25,674,281	-	82,285	20,000	1,010,449	770,669	-	23,790,878	23,790,878
1.290	Royal Theatre	614,100	124,100	-	-	109,000	381,000	614,100	-	-	-	-	-	-	614,100	614,100
1.295	McPherson Theatre	785,339	349,106	-	-	94,000	342,233	785,339	-	-	-	35,339	-	-	750,000	750,000
1.297	Arts Grants	3,515,801	3,514,711	-	-	-	1,090	3,515,801	-	17,026	52,700	186,993	-	-	3,259,082	3,259,082
1.299	Salt Spring Island Arts	172,568	172,568	-	-	-	-	172,568	-	-	-	190	-	-	172,378	172,378
1.309	Climate Action and Adaptation	1,964,861	1,877,425	-	-	-	87,436	1,964,861	-	-	-	75,874	67,653	-	1,821,334	1,821,334
1.310	Land Banking & Housing	4,874,572	2,344,268	2,499,834	-	26,220	4,250	4,874,572	-	381,750	-	721,039	2,000	-	3,769,783	3,769,783
1.311	Regional Housing Trust Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.312	Regional Goose Management	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.313	Animal Care Services	2,068,029	1,998,319	-	-	-	69,710	2,068,029	-	-	-	1,348,140	56,330	-	663,559	663,559
1.314	SGI House Numbering	11,061	11,061	-	-	-	-	11,061	-	-	-	140	-	-	10,921	10,921
1.315	Biodiversity & Environmental Stewardship	232,274	232,274	-	-	-	-	232,274	-	120,492	-	-	-	-	111,782	111,782
1.316	SSI Building Numbering	11,247	11,247	-	-	-	-	11,247	-	-	-	20	-	-	11,227	11,227
1.317	JDF Building Numbering	15,144	15,144	-	-	-	-	15,144	-	-	-	70	-	-	15,074	15,074
1.318	Building Inspection	2,548,552	2,469,287	-	-	14,730	64,535	2,548,552	-	35,040	-	4,770	1,476,330	-	1,032,412	1,032,412
1.319	Soil Deposit Removal	31,289	31,289	-	-	-	-	31,289	-	-	7,065	40	-	-	24,184	24,184
1.320	Noise Control	82,380	71,825	-	-	-	10,555	82,380	-	-	-	300	-	-	82,080	82,080
1.322	Nuisances & Unsightly Premises	69,180	68,605	-	-	-	575	69,180	-	-	-	340	-	-	68,840	68,840
1.323	By-Law Enforcement	1,097,643	1,010,928	-	-	-	86,715	1,097,643	-	1,051,157	-	46,486	-	-	-	-
1.324	Regional Planning Services	1,734,822	1,732,322	-	-	-	2,500	1,734,822	-	99,620	50,122	69,460	-	-	1,515,620	1,515,620
1.325	Electoral Area Services - Planning	1,036,290	965,520	-	-	-	70,770	1,036,290	-	36,269	39,831	2,330	49,190	-	908,670	908,670
1.326	Foodlands	461,292	331,292	-	-	-	130,000	461,292	-	-	-	-	-	-	461,292	461,292
1.330	Regional Growth Strategy	362,600	356,400	-	-	-	6,200	362,600	-	-	-	18,220	-	-	344,380	344,380
1.335	Geo-Spatial Referencing System	200,094	131,284	-	-	31,900	36,910	200,094	-	-	-	8,330	9,470	-	182,294	182,294
1.340	JDF Livestock Injury Compensation	3,169	3,169	-	-	-	-	3,169	-	-	-	30	-	-	3,139	3,139
1.341	SGI Livestock Injury Compensation	3,190	3,190	-	-	-	-	3,190	-	-	-	20	-	-	3,170	3,170
1.342	SSI Livestock Injury Compensation	3,169	3,169	-	-	-	-	3,169	-	-	-	20	-	-	3,149	3,149
1.350	Willis Point Fire Protect & Recreation	214,794	142,794	-	-	7,340	64,660	214,794	-	-	-	38,180	-	-	176,614	176,614
1.352	South Galiano Fire Protection	656,196	395,629	141,027	-	11,140	108,400	656,196	-	-	-	1,420	-	141,027	513,749	654,776
1.353	Otter Point Fire Protection	790,416	566,746	-	-	6,420	217,250	790,416	-	-	-	380	-	-	790,036	790,036
1.354	Malahat Fire Protection	73,267	73,267	-	-	-	-	73,267	-	-	-	-	-	-	73,267	73,267
1.355	Durrance Road Fire Protection	3,026	2,726	-	-	-	300	3,026	-	-	-	-	-	3,026	-	3,026
1.356	Pender Fire Protection	1,546,209	1,316,179	-	-	-	230,030	1,546,209	-	-	-	12,680	-	-	1,533,529	1,533,529
1.357	East Sooke Fire Protection	748,983	449,569	178,274	-	5,470	115,670	748,983	-	-	-	31,141	75,810	-	642,032	642,032
1.358	Port Renfrew Fire Protection	243,187	215,477	-	-	-	27,710	243,187	-	-	-	1,430	96,833	-	144,924	144,924
1.359	North Galiano Fire Protection	346,062	279,699	56,363	-	5,000	5,000	346,062	-	-	-	1,180	-	24,440	320,442	344,882
1.360	Shirley Fire Protection	244,082	150,982	-	-	10,930	82,170	244,082	-	-	-	220	-	-	243,862	243,862
1.363	Saturna Island Fire	355,242	355,242	-	-	-	-	355,242	-	-	-	16,290	-	-	338,952	338,952
1.369	Electoral Area Fire Services	515,186	481,266	-	-	2,500	31,420	515,186	-	-	-	120	-	-	515,066	515,066
1.370	Juan de Fuca Emergency Program	115,679	103,799	-	-	-	11,880	115,679	-	-	-	240	-	-	115,439	115,439
1.371	SSI Emergency Program	155,409	144,429	-	-	-	10,980	155,409	-	-	-	200	-	-	155,209	155,209
1.372	Electoral Area Emergency Program	785,859	780,859	-	-	-	5,000	785,859	-	556,950	8,119	1,060	-	-	219,730	219,730
1.373	SGI Emergency Program	273,480	259,165	-	-	-	14,315	273,480	-	-	-	2,980	-	-	270,500	270,500
1.374	Regional Emergency Program Support	163,495	163,495	-	-	-	-	163,495	-	-	-	7,930	-	-	155,565	155,565
1.375	Hazardous Material Incident Response	576,371	528,271	-	-	-	48,100	576,371	-	-	-	19,430	-	-	556,941	556,941
1.377	JDF Search and Rescue	100,310	97,310	-	-	-	3,000	100,310	-	-	-	23,850	-	-	76,460	76,460
1.378	SSI Search and Rescue	28,233	28,233	-	-	-	-	28,233	-	-	-	100	-	-	28,133	28,133
1.40X	SEAPARC	6,426,072	5,437,241	373,966	-	-	614,865	6,426,072	-	-	-	573,297	1,753,487	-	4,099,288	4,099,288
1.405	JDF EA - Community Parks	274,863	251,233	-	-	-	23,630	274,863	-	-	-	1,000	-	-	273,863	273,863
1.408	JDF EA - Community Recreation	101,210	101,210	-	-	-	-	101,210	-	-	-	24,010	-	-	77,200	77,200

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CAPITAL REGIONAL DISTRICT 2028 FINANCIAL PLAN — **Schedule A**

		Expenditures						*Revenue*								
		Total 2028	Operations	Interest & Principal	Deficit	Capital	Transfers to Reserves	Total 2028	Surplus from Prior Year	Recovery from Other Services	Transfers from Reserves	Other Revenue	Fees & Charges	Parcel Tax	Property Value Tax	Requisition 2028
1.44X	Panorama Rec. Center.	12,703,816	10,807,905	606,728	-	-	1,289,183	12,703,816	-	-	-	2,358,150	3,680,966	-	6,664,700	6,664,700
1.455	Salt Spring Island - Community Parks	1,118,569	1,098,509	-	-	-	20,060	1,118,569	-	394,629	-	26,100	-	-	697,840	697,840
1.458	Salt Spring Is.- Community Rec	438,200	430,100	-	-	-	8,100	438,200	-	-	-	10,040	272,960	-	155,200	155,200
1.459	Salt Spring Is- Pool, Parks, Land, Art & Rec. Prog	3,208,625	2,690,366	157,394	-	-	360,865	3,208,625	-	97,707	-	191,150	355,200	-	2,564,568	2,564,568
1.465	Saturna Island Comm. Parks	33,412	28,222	-	-	-	5,190	33,412	-	-	-	1,420	-	-	31,992	31,992
1.468	Saturna Island - Community Rec.	18,350	18,350	-	-	-	-	18,350	-	-	-	730	-	-	17,620	17,620
1.475	Mayne Is. Com. Parks & Rec	107,787	87,557	-	-	-	20,230	107,787	-	-	-	300	-	-	107,487	107,487
1.476	Mayne Is. Comm. Parks (reserve)	11,540	11,540	-	-	-	-	11,540	-	-	-	10,420	1,120	-	-	-
1.478	Mayne Is. Community Rec.	40,300	40,300	-	-	-	-	40,300	-	-	-	60	-	-	40,240	40,240
1.485	North & South Pender Com. Parks	234,067	185,817	-	-	-	48,250	234,067	-	-	-	2,330	-	-	231,737	231,737
1.488	North & South Pender Com. Rec	87,560	87,560	-	-	-	-	87,560	-	-	-	910	-	-	86,650	86,650
1.495	Galiano Parks	161,560	145,672	-	-	-	15,888	161,560	-	-	36,880	140	-	-	124,540	124,540
1.498	Galiano Community Recreation	50,870	50,870	-	-	-	-	50,870	-	-	-	30	-	-	50,840	50,840
1.521	SWMP -Solid Waste Disposal (Refuse Disposal)	47,268,941	46,098,304	-	-	-	1,170,637	47,268,941	-	246,000	1,033,215	18,497,036	27,492,690	-	-	-
1.523	Port Renfrew Refuse Disposal	174,930	155,830	-	-	-	19,100	174,930	-	28,900	-	77,360	2,400	-	66,270	66,270
1.525	Solid Waste Disposal - Debt	2,770,730	5,920	2,764,810	-	-	-	2,770,730	-	-	-	2,420	2,768,310	-	-	-
1.531	Stormwater Quality Management - Sooke	44,292	31,429	-	-	-	12,863	44,292	-	-	-	86	-	-	44,206	44,206
1.533	Stormwater Quality Management - SGI	46,531	46,531	-	-	-	-	46,531	-	-	-	630	-	-	45,901	45,901
1.535	Stormwater Quality Management - SSI	28,469	28,469	-	-	-	-	28,469	-	-	1,445	122	-	-	26,902	26,902
1.536	LWMP-Stormwater Quality Management-Core	846,832	837,776	-	-	-	9,056	846,832	-	-	-	89,230	-	-	757,602	757,602
1.537	Stormwater Quality Management - Peninsula	138,948	138,948	-	-	-	-	138,948	-	-	-	4,455	-	-	134,493	134,493
1.538	Source - Stormwater Quality - Peninsula	66,209	66,209	-	-	-	-	66,209	-	-	730	1,763	-	-	63,716	63,716
1.57X	Environmental Services	31,212,556	30,036,986	-	-	-	1,175,570	31,212,556	-	31,065,370	147,186	-	-	-	-	-
1.911	911 Systems	2,722,339	1,696,090	1,011,949	-	-	14,300	2,722,339	-	-	-	2,017,134	113,167	-	592,038	592,038
1.912B	911 Call Answer - Municipalities	-	-	-	-	-	-	-	-	594,605	-	-47,490	-	-	(547,115)	(547,115)
1.913	913 Fire Dispatch	484,829	454,759	-	-	-	30,070	484,829	-	-	-	13,440	-	-	471,389	471,389
1.921	Regional CREST Contribution	2,206,770	2,206,770	-	-	-	-	2,206,770	-	-	-	108,710	-	-	2,098,060	2,098,060
1.923	Emergency Comm - CREST - SGI	203,334	203,334	-	-	-	-	203,334	-	-	-	2,170	-	-	201,164	201,164
1.924	Emergency Comm - CREST - JDF	164,286	164,286	-	-	-	-	164,286	-	-	-	260	-	-	164,026	164,026
1.925	Emergency Comm - CREST - SSI	165,633	165,633	-	-	-	-	165,633	-	-	-	160	-	-	165,473	165,473
2.610	Saanich Peninsula Water Supply	11,709,507	9,899,164	1,210,343	-	-	600,000	11,709,507	-	-	-	500	11,709,007	-	-	-
2.620	SSI Highland Water System	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.621	Highland / Fernwood Water - SSI	958,808	446,280	470,078	-	-	42,450	958,808	-	-	-	840	807,380	150,588	-	150,588
2.622	Cedars of Tuam	179,976	43,537	92,839	-	-	43,600	179,976	-	-	-	90	179,886	-	-	-
2.624	Beddis Water	571,308	257,361	216,517	-	-	97,430	571,308	-	-	20,000	150	367,400	183,758	-	183,758
2.626	Fulford Water	408,813	192,467	147,541	-	-	68,805	408,813	-	-	-	810	310,380	97,623	-	97,623
2.628	Cedar Lane Water (SSI)	189,918	71,652	43,156	-	-	75,110	189,918	-	-	-	160	149,370	40,388	-	40,388
2.630	Magic Lakes Estate Water System	1,154,097	833,965	101,612	-	-	218,520	1,154,097	-	-	-	11,630	489,607	652,860	-	652,860
2.640	Saturna Island Water System (Lyall Harbour)	328,273	209,878	44,555	-	-	73,840	328,273	-	-	-	1,030	156,110	171,133	-	171,133
2.642	Skana Water (Mayne)	177,861	70,272	65,799	-	-	41,790	177,861	-	-	-	110	128,290	49,461	-	49,461
2.650	Port Renfrew Water	277,187	164,445	70,156	-	-	42,586	277,187	-	-	13,000	1,250	130,110	132,827	-	132,827
2.660	Fernwood Water	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.665	Sticks Allison Water (Galiano)	82,561	60,246	-	-	-	22,315	82,561	-	-	-	100	76,330	6,131	-	6,131
2.667	Surfside Park Estates (Mayne)	314,416	142,458	139,293	-	-	32,665	314,416	-	-	7,000	200	248,789	58,427	-	58,427
2.670	Regional Water Supply	63,181,911	24,312,194	13,256,825	-	25,000,000	612,892	63,181,911	-	-	-	1,179,950	62,001,961	-	-	-
2.680	Juan de Fuca Water Distribution	36,445,207	22,305,811	3,772,441	-	9,730,200	636,755	36,445,207	-	-	-	186,120	36,259,087	-	-	-
2.681	Florence Lake Water System Debt	19,078	40	19,038	-	-	-	19,078	-	-	-	77	-	19,001	-	19,001
2.682	Seagirt Water System Debt	146,552	-	146,552	-	-	-	146,552	-	-	-	-	-	146,552	-	146,552
2.691	Wilderness Mountain Water Service	219,612	152,433	53,609	-	-	13,570	219,612	-	-	4,000	160	128,332	87,120	-	87,120
3.700	Septage Disposal	173,559	173,559	-	-	-	-	173,560	-	-	-	173,560	-	-	-	-
3.701	Millstream Remediation Service	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.705	SSI Liquid Waste Disposal	1,396,720	1,096,995	248,440	-	-	51,285	1,396,720	-	-	-	1,850	900,710	494,160	-	494,160
3.707	LWMP - On Site System Management Program	187,898	187,898	-	-	-	-	187,898	-	-	-	7,485	-	180,413	-	180,413
3.71X	Core Area Wastewater Operations	40,460,423	38,860,423	-	-	-	1,600,000	40,460,423	-	682,625	95,000	31,227,471	-	-	8,455,327	8,455,327
3.718	Peninsula Wastewater TP	6,041,640	4,763,323	547,437	-	-	730,880	6,041,640	-	168,300	130,000	2,896,654	-	-	2,846,686	2,846,686
3.720	LWMP - (Peninsula) - Implementation	61,300	38,418	-	-	-	22,882	61,300	-	-	-	949	-	-	60,351	60,351
3.750	LWMP - Core and West Shore	628,298	359,049	-	-	-	269,249	628,298	-	-	-	161,197	212,240	-	254,861	254,861
3.751	LWMP - Core and West Shore Debt	749,088	15,000	734,088	-	-	-	749,088	-	-	-	269,297	-	-	479,791	479,791
3.752	LWMP - Harbour Studies	406,359	406,359	-	-	-	-	406,359	-	-	-	21,382	-	-	384,977	384,977
3.755	Regional Source Control	1,877,827	1,877,827	-	-	-	-	1,877,827	-	56,392	22,948	87,253	66,894	-	1,644,340	1,644,340
3.756	Harbours Environmental Action	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.7XX	Core Area & Legacy Trunk Sewer - Debt	39,173,158	279,360	23,609,374	-	5,529,745	9,754,679	39,173,158	-	-	10,283,553	20,886,516	-	-	8,003,089	8,003,089
3.810	Ganges Sewer	1,669,740	1,069,569	481,591	-	-	118,580	1,669,740	-	-	80,000	2,910	1,508,460	78,370	-	78,370
3.820	Maliview Estates Sewer System	288,746	187,437	58,519	-	-	42,790	288,746	-	-	-	26,810	255,782	6,154	-	6,154
3.830	Magic Lake Estates Sewer System	1,047,420	778,837	72,588	-	-	195,995	1,047,420	-	12,670	-	5,160	346,820	682,770	-	682,770
3.830D	Magic Lake Estates Sewer Debt	232,205	1,520	230,685	-	-	-	232,205	-	-	-	2,830	-	229,375	-	229,375
3.850	Port Renfrew Sewer	164,618	128,238	2,200	-	-	34,180	164,618	-	-	-	1,720	81,439	81,459	-	81,459
21.ALL	Feasibility Study Reserve Fund - All	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21.E.A.	Feasibility Study Reserve Fund - E.A.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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CAPITAL REGIONAL DISTRICT 2029 FINANCIAL PLAN — **Schedule A**

		Expenditures						*Revenue*								
		Total 2029	**Operations**	**Interest & Principal**	**Deficit**	**Capital**	**Transfers to Reserves**	**Total 2029**	**Surplus from Prior Year**	**Recovery from Other Services**	**Transfers from Reserves**	**Other Revenue**	**Fees & Charges**	**Parcel Tax**	**Property Value Tax**	**Requisition 2029**
1.010	Legislative & General Government	45,333,165	44,099,638	304,332	-	612,710	316,485	45,333,165	500,000	27,613,889	-	1,586,779	112,070	-	15,520,427	15,520,427
1.10X	Facilities Management	5,743,619	5,011,919	-	-	-	731,700	5,743,619	-	5,483,652	-	69,099	-	-	190,868	190,868
1.101	G.I.S.	744,433	674,693	-	-	19,740	50,000	744,433	-	567,940	-	6,510	-	-	169,983	169,983
1.103	Elections	45,059	74	-	-	-	44,985	45,059	-	-	-	114	-	-	44,945	44,945
1.104	U.B.C.M.	14,552	14,552	-	-	-	-	14,552	-	-	-	100	-	-	14,452	14,452
1.108	Joint Electoral Area Admin	348,267	348,267	-	-	-	-	348,267	-	-	-	-	-	-	348,267	348,267
1.109	Electoral Area Admin Exp - JDF	82,042	79,922	-	-	-	2,120	82,042	-	-	-	260	-	-	81,782	81,782
1.110	Electoral Area Admin Exp - SGI	508,398	507,188	-	-	-	1,210	508,398	-	-	20,179	17,999	-	-	470,220	470,220
1.111	Electoral Area Admin Exp - SSI	1,599,707	1,533,457	-	-	-	66,250	1,599,707	-	779,920	-	5,980	-	-	813,807	813,807
1.112	Regional Grant in Aid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.114	Grant-in-Aid - Juan de Fuca	21,613	21,613	-	-	-	-	21,613	-	-	-	290	-	-	21,323	21,323
1.116	Grant-in-Aid - Salt Spring Island	94,429	94,429	-	-	-	-	94,429	-	-	-	280	-	-	94,149	94,149
1.117	Grant-in-Aid - Southern Gulf Islands	124,127	124,127	-	-	-	-	124,127	-	-	-	1,370	-	-	122,757	122,757
1.119	Vancouver Island Regional Library	461,743	461,743	-	-	-	-	461,743	-	-	-	730	-	-	461,013	461,013
1.121	Sooke Regional Museum	324,749	324,749	-	-	-	-	324,749	-	-	-	750	-	-	323,999	323,999
1.123	Prov. Court of B.C. (Family Court)	149,360	-	-	-	-	149,360	149,360	-	-	-	149,360	-	-	-	-
1.124	SSI Economic Development Commission	73,858	69,588	-	-	-	4,270	73,858	-	-	-	690	-	-	73,168	73,168
1.125	SGI Economic Development Commission	143,122	143,122	-	-	-	-	143,122	-	-	-	1,640	-	-	141,482	141,482
1.126	Victoria Family Court Committee	15,824	15,824	-	-	-	-	15,824	-	-	-	824	-	-	15,000	15,000
1.128	Greater Victoria Police Victim Services	356,573	356,573	-	-	-	-	356,573	-	-	-	15,190	-	-	341,383	341,383
1.129	Vancouver Island Regional Library - Debt	340,166	1,900	338,266	-	-	-	340,166	-	-	-	340,166	-	-	-	-
1.133	Langford E.A. - Greater Victoria Public Library	37,546	37,546	-	-	-	-	37,546	-	-	-	100	-	-	37,446	37,446
1.137	Galiano Island Community Use Building	78,360	44,856	-	-	-	33,504	78,360	-	-	-	220	-	-	78,140	78,140
1.138	Southern Gulf Islands Regional Library	279,102	279,102	-	-	-	-	279,102	-	-	-	2,810	-	-	276,292	276,292
1.141	Salt Spring Island Public Library	841,712	675,527	-	-	-	166,185	841,712	-	-	-	1,150	-	-	840,562	840,562
1.15X	Municipalities' Own Debt - M.F.A.	15,138,089	95,050	15,043,039	-	-	-	15,138,089	-	-	-	95,050	-	-	15,043,039	15,043,039
1.170	Gossip Island Electric Power Supply	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.224	Community Health	257,281	257,281	-	-	-	-	257,281	-	-	-	31,498	-	-	225,783	225,783
1.226	Health Facilities - VIHA	1,961,093	948,856	-	-	-	1,012,237	1,961,093	-	-	-	1,961,093	-	-	-	-
1.227	Saturna Island Medical Clinic	13,549	13,549	-	-	-	-	13,549	-	-	-	1,580	-	-	11,969	11,969
1.228	Galiano Health Service	161,435	161,435	-	-	-	-	161,435	-	-	-	130	-	-	161,305	161,305
1.229	Pender Islands Health Care Centre	311,220	311,220	-	-	-	-	311,220	-	-	-	2,190	-	-	309,030	309,030
1.230	Traffic Safety Commission	82,428	82,428	-	-	-	-	82,428	-	-	-	3,950	-	-	78,478	78,478
1.232	Port Renfrew Street Lighting	10,233	10,233	-	-	-	-	10,233	-	-	-	400	4,670	5,163	-	5,163
1.234	SSI Street Lighting	35,591	35,591	-	-	-	-	35,591	-	-	-	40	-	-	35,551	35,551
1.235	SGI Small Craft Harbour Facilities	564,530	328,287	87,493	-	-	148,750	564,530	-	-	-	8,620	173,610	382,300	-	382,300
1.236	Salt Spring Island Fernwood Dock	34,068	19,868	-	-	-	14,200	34,068	-	-	-	210	-	33,858	-	33,858
1.238A	Community Transit (SSI)	741,691	733,691	-	-	-	8,000	741,691	-	-	1,835	235,008	-	-	504,848	504,848
1.238B	Community Transportation (SSI)	177,243	52,736	33,032	-	-	91,475	177,243	-	-	-	480	-	-	176,763	176,763
1.280	Regional Parks	27,386,120	17,526,428	5,339,207	-	298,102	4,222,383	27,386,120	-	83,931	-	1,030,617	786,082	-	25,485,490	25,485,490
1.290	Royal Theatre	620,200	130,200	-	-	113,000	377,000	620,200	-	-	-	-	-	-	620,200	620,200
1.295	McPherson Theatre	785,339	349,106	-	-	98,000	338,233	785,339	-	-	-	35,339	-	-	750,000	750,000
1.297	Arts Grants	3,589,526	3,588,416	-	-	-	1,110	3,589,526	-	17,518	52,700	186,993	-	-	3,332,315	3,332,315
1.299	Salt Spring Island Arts	176,016	176,016	-	-	-	-	176,016	-	-	-	190	-	-	175,826	175,826
1.309	Climate Action and Adaptation	2,014,917	1,927,467	-	-	-	87,450	2,014,917	-	-	-	75,874	67,653	-	1,871,390	1,871,390
1.310	Land Banking & Housing	4,446,314	1,915,440	2,499,834	-	26,740	4,300	4,446,314	-	391,673	-	725,561	2,000	-	3,327,080	3,327,080
1.311	Regional Housing Trust Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.312	Regional Goose Management	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.313	Animal Care Services	2,109,382	2,048,982	-	-	-	60,400	2,109,382	-	-	-	1,375,090	57,460	-	676,832	676,832
1.314	SGI House Numbering	11,282	11,282	-	-	-	-	11,282	-	-	-	140	-	-	11,142	11,142
1.315	Biodiversity & Environmental Stewardship	239,160	239,160	-	-	-	-	239,160	-	124,025	-	-	-	-	115,135	115,135
1.316	SSI Building Numbering	11,468	11,468	-	-	-	-	11,468	-	-	-	20	-	-	11,448	11,448
1.317	JDF Building Numbering	15,459	15,459	-	-	-	-	15,459	-	-	-	70	-	-	15,389	15,389
1.318	Building Inspection	2,682,051	2,532,671	-	-	15,020	134,360	2,682,051	-	35,740	-	4,810	1,505,850	-	1,135,651	1,135,651
1.319	Soil Deposit Removal	31,916	31,916	-	-	-	-	31,916	-	-	2,856	40	-	-	29,020	29,020
1.320	Noise Control	84,020	73,274	-	-	-	10,746	84,020	-	-	-	300	-	-	83,720	83,720
1.322	Nuisances & Unsightly Premises	71,252	69,987	-	-	-	1,265	71,252	-	-	-	340	-	-	70,912	70,912
1.323	By-Law Enforcement	1,119,691	1,032,411	-	-	-	87,280	1,119,691	-	1,072,283	-	47,408	-	-	-	-
1.324	Regional Planning Services	1,779,149	1,776,649	-	-	-	2,500	1,779,149	-	102,500	14,398	70,850	-	-	1,591,401	1,591,401
1.325	Electoral Area Services - Planning	1,081,546	1,010,776	-	-	-	70,770	1,081,546	-	36,994	50,932	2,370	50,170	-	941,080	941,080
1.326	Foodlands	465,918	335,918	-	-	-	130,000	465,918	-	-	-	-	-	-	465,918	465,918
1.330	Regional Growth Strategy	369,890	365,790	-	-	-	4,100	369,890	-	-	-	18,580	-	-	351,310	351,310
1.335	Geo-Spatial Referencing System	204,095	134,005	-	-	32,440	37,650	204,095	-	-	-	8,500	9,660	-	185,935	185,935
1.340	JDF Livestock Injury Compensation	3,173	3,173	-	-	-	-	3,173	-	-	-	30	-	-	3,143	3,143
1.341	SGI Livestock Injury Compensation	3,194	3,194	-	-	-	-	3,194	-	-	-	20	-	-	3,174	3,174
1.342	SSI Livestock Injury Compensation	3,173	3,173	-	-	-	-	3,173	-	-	-	20	-	-	3,153	3,153
1.350	Willis Point Fire Protect & Recreation	219,756	146,316	-	-	7,490	65,950	219,756	-	-	-	38,940	-	-	180,816	180,816
1.352	South Galiano Fire Protection	666,579	404,192	141,027	-	11,360	110,000	666,579	-	-	-	1,420	-	141,027	524,132	665,159
1.353	Otter Point Fire Protection	807,119	578,969	-	-	6,550	221,600	807,119	-	-	-	390	-	-	806,729	806,729
1.354	Malahat Fire Protection	74,736	74,736	-	-	-	-	74,736	-	-	-	-	-	-	74,736	74,736
1.355	Durrance Road Fire Protection	3,028	2,728	-	-	-	300	3,028	-	-	-	-	-	3,028	-	3,028
1.356	Pender Fire Protection	1,577,055	1,342,437	-	-	-	234,618	1,577,055	-	-	-	12,940	-	-	1,564,115	1,564,115
1.357	East Sooke Fire Protection	761,514	459,680	178,274	-	5,580	117,980	761,514	-	-	-	31,880	77,330	-	652,304	652,304
1.358	Port Renfrew Fire Protection	248,414	220,154	-	-	-	28,260	248,414	-	-	-	1,450	99,072	-	147,892	147,892
1.359	North Galiano Fire Protection	352,105	285,746	21,359	-	5,000	40,000	352,105	-	-	-	1,200	-	24,440	326,465	350,905
1.360	Shirley Fire Protection	248,963	154,453	-	-	11,150	83,360	248,963	-	-	-	220	-	-	248,743	248,743
1.363	Saturna Island Fire	355,572	355,572	-	-	-	-	355,572	-	-	-	16,620	-	-	338,952	338,952
1.369	Electoral Area Fire Services	525,491	492,031	-	-	2,500	30,960	525,491	-	-	-	120	-	-	525,371	525,371
1.370	Juan de Fuca Emergency Program	117,857	105,977	-	-	-	11,880	117,857	-	-	-	240	-	-	117,617	117,617
1.371	SSI Emergency Program	163,172	147,242	-	-	-	15,930	163,172	-	-	-	200	-	-	162,972	162,972
1.372	Electoral Area Emergency Program	807,624	802,624	-	-	-	5,000	807,624	-	568,090	4,444	1,080	-	-	234,010	234,010
1.373	SGI Emergency Program	278,952	264,857	-	-	-	14,095	278,952	-	-	-	3,040	-	-	275,912	275,912
1.374	Regional Emergency Program Support	167,942	167,942	-	-	-	-	167,942	-	-	-	8,080	-	-	159,862	159,862
1.375	Hazardous Material Incident Response	604,600	538,975	-	-	-	65,625	604,600	-	-	-	19,820	-	-	584,780	584,780
1.377	JDF Search and Rescue	102,310	99,310	-	-	-	3,000	102,310	-	-	-	24,320	-	-	77,990	77,990
1.378	SSI Search and Rescue	28,800	28,800	-	-	-	-	28,800	-	-	-	100	-	-	28,700	28,700
1.40X	SEAPARC	6,574,937	5,573,809	373,966	-	-	627,162	6,574,937	-	-	-	584,556	1,788,555	-	4,201,826	4,201,826
1.405	JDF EA - Community Parks	281,097	256,997	-	-	-	24,100	281,097	-	-	-	1,020	-	-	280,077	280,077
1.408	JDF EA - Community Recreation	103,230	103,230	-	-	-	-	103,230	-	-	-	24,490	-	-	78,740	78,740

Schedule A

CAPITAL REGIONAL DISTRICT 2029 FINANCIAL PLAN — **Schedule A**

		Expenditures						*Revenue*								
		Total 2029	**Operations**	**Interest & Principal**	**Deficit**	**Capital**	**Transfers to Reserves**	**Total 2029**	**Surplus from Prior Year**	**Recovery from Other Services**	**Transfers from Reserves**	**Other Revenue**	**Fees & Charges**	**Parcel Tax**	**Property Value Tax**	**Requisition 2029**
1.44X	Panorama Rec. Center.	13,002,581	11,076,246	606,728	-	-	1,319,607	13,002,581	-	-	-	2,401,790	3,754,583	-	6,846,208	6,846,208
1.455	Salt Spring Island - Community Parks	1,144,389	1,125,399	-	-	-	18,990	1,144,389	-	402,521	-	26,610	-	-	715,258	715,258
1.458	Salt Spring Is.- Community Rec	448,313	440,193	-	-	-	8,120	448,313	-	-	-	10,040	278,410	-	159,863	159,863
1.459	Salt Spring Is- Pool, Parks, Land, Art & Rec. Prog	3,271,908	2,756,674	157,394	-	-	357,840	3,271,908	-	99,661	-	194,710	362,300	-	2,615,237	2,615,237
1.465	Saturna Island Comm. Parks	34,108	28,818	-	-	-	5,290	34,108	-	-	-	1,450	-	-	32,658	32,658
1.468	Saturna Island - Community Rec.	18,718	18,718	-	-	-	-	18,718	-	-	-	740	-	-	17,978	17,978
1.475	Mayne Is. Com. Parks & Rec	110,368	89,738	-	-	-	20,630	110,368	-	-	-	300	-	-	110,068	110,068
1.476	Mayne Is. Comm. Parks (reserve)	11,770	11,770	-	-	-	-	11,770	-	-	-	10,630	1,140	-	-	-
1.478	Mayne Is. Community Rec.	41,100	41,100	-	-	-	-	41,100	-	-	-	60	-	-	41,040	41,040
1.485	North & South Pender Com. Parks	251,629	189,709	-	-	-	61,920	251,629	-	-	-	2,370	-	-	249,259	249,259
1.488	North & South Pender Com. Rec	91,920	91,920	-	-	-	-	91,920	-	-	-	930	-	-	90,990	90,990
1.495	Galiano Parks	167,280	148,960	-	-	-	18,320	167,280	-	-	37,620	140	-	-	129,520	129,520
1.498	Galiano Community Recreation	51,890	51,890	-	-	-	-	51,890	-	-	-	30	-	-	51,860	51,860
1.521	SWMP -Solid Waste Disposal (Refuse Disposal)	48,023,183	46,842,694	-	-	-	1,180,489	48,023,183	-	250,500	1,227,017	18,454,807	28,090,859	-	-	-
1.523	Port Renfrew Refuse Disposal	178,442	158,962	-	-	-	19,480	178,442	-	29,478	-	78,937	2,400	-	67,627	67,627
1.525	Solid Waste Disposal - Debt	2,797,561	2,420	2,795,141	-	-	-	2,797,561	-	-	-	2,420	2,795,141	-	-	-
1.531	Stormwater Quality Management - Sooke	45,176	32,278	-	-	-	12,898	45,176	-	-	-	86	-	-	45,090	45,090
1.533	Stormwater Quality Management - SGI	47,827	47,827	-	-	-	-	47,827	-	-	-	640	-	-	47,187	47,187
1.535	Stormwater Quality Management - SSI	28,767	28,767	-	-	-	-	28,767	-	-	1,205	122	-	-	27,440	27,440
1.536	LWMP-Stormwater Quality Management-Core	867,179	859,722	-	-	-	7,457	867,179	-	-	-	89,230	-	-	777,949	777,949
1.537	Stormwater Quality Management - Peninsula	142,623	142,623	-	-	-	-	142,623	-	-	-	4,455	-	-	138,168	138,168
1.538	Source - Stormwater Quality - Peninsula	67,999	67,999	-	-	-	-	67,999	-	-	746	1,763	-	-	65,490	65,490
1.57X	Environmental Services	31,347,771	30,162,657	-	-	-	1,185,114	31,347,771	-	31,195,076	152,695	-	-	-	-	-
1.911	911 Systems	2,751,472	1,723,243	1,011,949	-	-	16,280	2,751,472	-	-	-	2,001,159	110,903	-	639,410	639,410
1.912B	911 Call Answer - Municipalities	-	-	-	-	-	-	-	-	582,713	-	-48,440	-	-	-534,273	-534,273
1.913	913 Fire Dispatch	513,380	486,880	-	-	-	26,500	513,380	-	-	-	13,710	-	-	499,670	499,670
1.921	Regional CREST Contribution	2,250,900	2,250,900	-	-	-	-	2,250,900	-	-	-	110,870	-	-	2,140,030	2,140,030
1.923	Emergency Comm - CREST - SGI	207,405	207,405	-	-	-	-	207,405	-	-	-	2,210	-	-	205,195	205,195
1.924	Emergency Comm - CREST - JDF	167,585	167,585	-	-	-	-	167,585	-	-	-	260	-	-	167,325	167,325
1.925	Emergency Comm - CREST - SSI	168,948	168,948	-	-	-	-	168,948	-	-	-	160	-	-	168,788	168,788
2.610	Saanich Peninsula Water Supply	12,724,235	10,913,892	1,210,343	-	-	600,000	12,724,235	-	-	-	500	12,723,735	-	-	-
2.620	SSI Highland Water System	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.621	Highland / Fernwood Water - SSI	1,248,207	475,079	654,853	-	-	118,275	1,248,207	-	-	20,000	860	1,031,590	195,757	-	195,757
2.622	Cedars of Tuam	228,986	59,962	118,214	-	-	50,810	228,986	-	-	20,000	90	208,896	-	-	-
2.624	Beddis Water	768,731	262,330	409,266	-	-	97,135	768,731	-	-	-	150	502,130	266,451	-	266,451
2.626	Fulford Water	545,233	216,319	251,542	-	-	77,372	545,233	-	-	20,000	830	397,490	126,913	-	126,913
2.628	Cedar Lane Water (SSI)	243,389	73,043	87,876	-	-	82,470	243,389	-	-	-	160	190,730	52,499	-	52,499
2.630	Magic Lakes Estate Water System	1,187,769	854,100	80,334	-	-	253,335	1,187,769	-	-	-	11,680	503,639	672,450	-	672,450
2.640	Saturna Island Water System (Lyall Harbour)	344,662	216,943	64,639	-	-	63,080	344,662	-	-	-	1,050	163,920	179,692	-	179,692
2.642	Skana Water (Mayne)	196,739	82,460	70,299	-	-	43,980	196,739	-	-	10,000	110	134,700	51,929	-	51,929
2.650	Port Renfrew Water	303,661	152,025	112,856	-	-	38,780	303,661	-	-	-	1,280	149,627	152,754	-	152,754
2.660	Fernwood Water	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.665	Sticks Allison Water (Galiano)	94,508	68,978	550	-	-	24,980	94,508	-	-	7,000	100	80,910	6,498	-	6,498
2.667	Surfside Park Estates (Mayne)	322,782	142,312	147,160	-	-	33,310	322,782	-	-	-	200	261,231	61,351	-	61,351
2.670	Regional Water Supply	71,096,754	25,582,474	17,889,131	-	27,000,000	625,149	71,096,754	-	999,500	-	883,150	69,214,105	-	-	-
2.680	Juan de Fuca Water Distribution	38,314,258	24,123,061	3,345,507	-	10,200,200	645,490	38,314,258	-	-	-	186,352	38,127,906	-	-	-
2.681	Florence Lake Water System Debt	19,078	40	19,038	-	-	-	19,078	-	-	-	77	-	19,001	-	19,001
2.682	Seagirt Water System Debt	146,552	-	146,552	-	-	-	146,552	-	-	-	-	-	146,552	-	146,552
2.691	Wilderness Mountain Water Service	229,917	161,633	53,609	-	-	14,675	229,917	-	-	10,000	160	130,897	88,860	-	88,860
3.700	Septage Disposal	177,027	177,027	-	-	-	-	177,027	-	-	-	177,027	-	-	-	-
3.701	Millstream Remediation Service	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.705	SSI Liquid Waste Disposal	1,424,635	1,118,388	172,302	-	-	133,945	1,424,635	-	-	-	1,870	918,720	504,045	-	504,045
3.707	LWMP - On Site System Management Program	192,408	192,408	-	-	-	-	192,408	-	-	-	7,485	-	184,923	-	184,923
3.71X	Core Area Wastewater Operations	41,893,327	40,293,327	-	-	-	1,600,000	41,893,327	-	696,345	640,000	33,594,770	-	-	6,962,212	6,962,212
3.718	Peninsula Wastewater TP	6,085,045	4,728,698	600,067	-	-	756,280	6,085,045	-	171,660	-	3,220,026	-	-	2,693,359	2,693,359
3.720	LWMP - (Peninsula) - Implementation	62,507	39,540	-	-	-	22,967	62,507	-	-	-	949	-	-	61,558	61,558
3.750	LWMP - Core and West Shore	658,034	367,060	-	-	-	290,974	658,034	-	-	-	177,073	216,480	-	264,481	264,481
3.751	LWMP - Core and West Shore Debt	1,026,978	-	1,026,978	-	-	-	1,026,978	-	-	-	369,199	-	-	657,779	657,779
3.752	LWMP - Harbour Studies	417,667	417,667	-	-	-	-	417,667	-	-	-	21,382	-	-	396,285	396,285
3.755	Regional Source Control	1,931,266	1,931,266	-	-	-	-	1,931,266	-	58,623	23,213	87,253	68,232	-	1,693,945	1,693,945
3.756	Harbours Environmental Action	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.7XX	Core Area & Legacy Trunk Sewer - Debt	71,165,946	190,860	53,929,444	-	5,529,745	11,515,897	71,165,946	-	-	41,134,212	21,687,605	-	-	8,344,129	8,344,129
3.810	Ganges Sewer	1,637,373	1,009,414	488,509	-	-	139,450	1,637,373	-	-	-	2,943	1,553,710	80,720	-	80,720
3.820	Maliview Estates Sewer System	294,516	191,359	58,519	-	-	44,638	294,516	-	-	-	27,340	260,900	6,276	-	6,276
3.830	Magic Lake Estates Sewer System	1,098,710	799,608	69,767	-	-	229,335	1,098,710	-	12,920	-	4,720	364,160	716,910	-	716,910
3.830D	Magic Lake Estates Sewer Debt	232,205	1,520	230,685	-	-	-	232,205	-	-	-	2,860	-	229,345	-	229,345
3.850	Port Renfrew Sewer	172,789	131,839	17,170	-	-	23,780	172,789	-	-	-	1,750	85,509	85,530	-	85,530
21.ALL	Feasibility Study Reserve Fund - All	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21.E.A.	Feasibility Study Reserve Fund - E.A.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

SCHEDULE B

CAPITAL REGIONAL DISTRICT

CAPITAL EXPENDITURE PLAN SUMMARY - 2025 to 2029

EXPENDITURE / FUNDING SUMMARY (ALL SERVICES)	2025	2026	2027	2028	2029	TOTAL
EXPENDITURE						
Buildings	56,170,125	9,736,155	7,164,500	1,746,000	2,522,500	77,339,280
Equipment	29,294,562	14,713,779	10,731,753	6,046,670	6,772,031	67,558,795
Land	37,783,000	7,130,000	3,025,000	4,695,000	2,865,000	55,498,000
Engineered Structures	182,084,158	112,978,975	131,123,888	141,414,275	96,833,000	664,434,296
Vehicles	9,014,250	3,802,000	4,365,000	3,799,500	2,127,500	23,108,250
	314,346,095	**148,360,909**	**156,410,141**	**157,701,445**	**111,120,031**	**887,938,621**
SOURCE OF FUNDS						
Capital Funds on Hand	100,573,461	32,151,883	31,039,472	32,494,000	36,898,000	233,156,816
Debenture Debt	132,740,508	78,492,155	88,116,163	100,403,594	59,451,000	459,203,420
ERF	14,007,304	8,113,618	6,698,610	6,923,650	5,635,531	41,378,713
Grants (Federal, Provincial)	17,738,814	3,577,478	4,843,001	7,464,781	379,000	34,003,074
Reserve Fund	38,814,045	24,995,775	25,487,895	10,415,420	8,556,500	108,269,635
Other	10,471,963	1,030,000	225,000	-	200,000	11,926,963
	314,346,095	**148,360,909**	**156,410,141**	**157,701,445**	**111,120,031**	**887,938,621**

Making a difference...together

2025 - CAPITAL EXPENDITURE PLAN

Schedule B

		CAPITAL EXPENDITURE						SOURCE OF FUNDING						
Service #	Service Name	Equipment	Vehicles	Buildings	Engineered Structures	Land	TOTAL	Capital Funds on Hand	Debenture Debt	Equipment Repl Fund	Grants	Other	Capital Reserves	TOTAL
1.011	Board Expenditures	751,000					751,000			751,000				751,000
1.014	CAO / Corporate Services	5,754					5,754			5,754				5,754
1.015	Real Estate	-					-			-				-
1.016	Human Resources	9,590					9,590			9,590			-	9,590
1.017	Finance	30,182		100,000			130,182	100,000		30,182				130,182
1.018	Health & Capital Planning Strategies	-					-			-				-
1.022	Information Technology	3,800,453	120,000	50,000			3,970,453	3,775,105		195,348				3,970,453
1.024	GM - Planning & Protective Services	-					-			-				-
1.025	Corporate Emergency	14,000					14,000			14,000				14,000
1.027	First Nations Relations	-					-			-				-
1.105	Facilities Management	35,000	165,000				200,000			200,000				200,000
1.106	Facilities and Risk	300,000		465,000	25,000		790,000	300,000					490,000	790,000
1.107	Corporate Satellite Facilities			3,050,000			3,050,000						3,050,000	3,050,000
1.109	JDF Admin. Expenditures	-					-			-				-
1.110	SGI Admin. Expenditures	-					-			-				-
1.111	SSI Admin. Expenditures	24,900	-				24,900			24,900				24,900
1.118	Corporate Communications	116,701					116,701			5,754			110,947	116,701
1.123	Family Court Building			1,361,795			1,361,795	46,795				700,000	615,000	1,361,795
1.137	Galiano Island Community Use Building			42,000			42,000						42,000	42,000
1.141	SSI Public Library			140,000			140,000				110,000		30,000	140,000
1.226	Health Facilities - VIHA	440,000		3,687,760	75,000		4,202,760	1,057,760				835,000	2,310,000	4,202,760
1.235	SGI Small Craft Harbour Facilities			40,000	623,000		663,000	327,000			40,000		296,000	663,000
1.236	SSI Small Craft Harbour (Fernwood Dock)				250,000		250,000	30,000			95,000		125,000	250,000
1.238A	Community Transit (SSI)				175,000		175,000	105,000			60,000		10,000	175,000
1.238B	Community Transportation (SSI)				871,000		871,000	235,000	-		536,000		100,000	871,000
1.280	Regional Parks	88,400	1,622,000	650,000	15,037,000	3,275,000	20,672,400	798,000	11,250,000	1,710,400	500,000		6,414,000	20,672,400
1.290	Royal Theatre	345,000		1,231,000			1,576,000	222,000			-	375,000	979,000	1,576,000
1.295	McPherson Theatre	122,000		781,500			903,500	227,500					676,000	903,500
1.297	Arts Grants and Development	-					-			-				-
1.309	Climate Action and Adaptation	1,433,257					1,433,257	668,236			765,021			1,433,257
1.310	Land Banking and Housing	5,000		26,053,000			26,058,000		22,000,000	5,000	2,778,000	1,275,000		26,058,000
1.313	Animal Care Services	23,000	50,000	100,000	45,000		218,000	155,000		63,000				218,000
1.318	Building Inspection	72,000	125,000				197,000			197,000				197,000
1.323	ByLaw Services	4,000	75,000				79,000			79,000				79,000
1.324	Regional Planning Services	48,000					48,000			48,000				48,000
1.325	Community Planning	43,290			550,000		593,290			43,290	550,000			593,290
1.326	Foodland Access	175,000					175,000						175,000	175,000
1.335	Geo-Spatial Referencing	250,000					250,000			250,000				250,000
1.350	Willis Point Fire	72,250	60,000	20,000			152,250	40,250		70,000			42,000	152,250
1.352	South Galiano Fire	45,200	120,000				165,200	5,000		125,200			35,000	165,200
1.353	Otter Point Fire	15,000	-	50,000			65,000			15,000			50,000	65,000
1.356	Pender Island Fire	5,000		35,000			40,000			5,000			35,000	40,000
1.357	East Sooke Fire	52,500	450,000				502,500	-		502,500			-	502,500
1.358	Port Renfrew Fire	47,000		10,000			57,000	15,000		32,000			10,000	57,000
1.359	North Galiano Fire	180,000		20,000			200,000			180,000			20,000	200,000
1.360	Shirley Fire Department	10,000					10,000			10,000				10,000
1.370	JDF Emergency Program	4,100					4,100			4,100				4,100
1.371	SSI Emergency Program	31,700					31,700			1,700	10,000		20,000	31,700
1.372	Emergency Planning Coordination	2,500	-				2,500			2,500				2,500
1.373	SGI Emergency Program	78,000					78,000	53,000					25,000	78,000
1.375	Hazardous Material Incident Response	75,000	-				75,000			75,000				75,000
1.377	JDF Search and Rescue		205,000				205,000			92,000		113,000		205,000
1.405	JDF EA Community Parks & Recreation	45,000			412,000	100,000	557,000	292,000			265,000			557,000
1.408	JDF EA Community Recreation			100,000	25,000		125,000				125,000			125,000
1.40X	SEAPARC	523,750		822,250	1,157,000		2,503,000	104,000	1,300,000	393,250	79,000		626,750	2,503,000
1.44x	Panorama Recreation	1,583,433	137,000	4,949,086	3,063,793		9,733,312	209,186	3,403,000	1,141,233	2,137,293		2,842,600	9,733,312
1.455	SSI Community Parks	50,000	90,000		305,000		445,000	155,000		45,000	200,000	5,000	40,000	445,000
1.458	SSI Community Recreation	30,000			260,000		290,000			5,000	150,000		135,000	290,000
1.459	SSI Park Land & Rec Programs	50,000	-	943,000	570,000	120,000	1,683,000	805,000	-	40,000	325,000	378,000	135,000	1,683,000
1.465	Saturna Island Community Parks				52,000		52,000	2,000					50,000	52,000
1.475	Mayne Island Community Parks	9,500		92,734	31,000		133,234	26,734			45,000		61,500	133,234
1.485	Pender Island Community Parks	7,000			2,234,101	50,000	2,291,101	548,834			1,015,000	352,267	375,000	2,291,101
1.495	Galiano Community Parks	2,616			91,037		93,653	31,037		2,616			60,000	93,653

Making a difference...together

2025 - CAPITAL EXPENDITURE PLAN

Schedule B

		CAPITAL EXPENDITURE						SOURCE OF FUNDING						
Service #	Service Name	Equipment	Vehicles	Buildings	Engineered Structures	Land	TOTAL	Capital Funds on Hand	Debenture Debt	Equipment Repl Fund	Grants	Other	Capital Reserves	TOTAL
1.521	Environmental Resource Management	455,000			27,918,523	-	28,373,523	14,018,523	8,650,000	455,000			5,250,000	28,373,523
1.523	Port Renfrew Refuse Disposal				334,500		334,500	292,500					42,000	334,500
1.575	Environmental Administration Services	6,000					6,000			6,000				6,000
1.576	Environmental Engineering Services	40,000	155,000				195,000	45,000		150,000				195,000
1.577	Wastewater Operations	55,000	1,537,000				1,592,000			1,592,000	-			1,592,000
1.578	Environmental Protection	438,971	180,000				618,971	300,000		318,971				618,971
1.579	Environmental Water Quality	10,766					10,766			10,766				10,766
1.911	911 Call Answer	-					-			-				-
2.610	Saanich Peninsula Water Supply	660,000			16,140,000		16,800,000		12,900,000	240,000		100,000	3,560,000	16,800,000
2.620	Highland Water (SSI)				10,000		10,000	10,000						10,000
2.621	Highland & Fernwood Water (SSI)				1,119,000		1,119,000	170,500	790,000		40,000		118,500	1,119,000
2.622	Cedars of Tuam Water (SSI)	15,000			116,000		131,000	15,000	-		92,000		24,000	131,000
2.624	Beddis Water (SSI)	19,000			400,000		419,000	54,000	220,000		-		145,000	419,000
2.626	Fulford Water (SSI)	161,000			86,000		247,000	98,000	-		90,000		59,000	247,000
2.628	Cedar Lane Water (SSI)				343,000		343,000	80,000	143,000		110,000		10,000	343,000
2.630	Magic Lake Estates Water (Pender)				270,000		270,000	120,000	-				150,000	270,000
2.640	Lyall Harbour Boot Cove Water (Saturna)	-			780,000		780,000	270,000	460,000		30,000		20,000	780,000
2.642	Skana Water (Mayne)	60,000			42,000		102,000	27,000	50,000				25,000	102,000
2.650	Port Renfrew Water	-			185,000		185,000	175,000	-		-		10,000	185,000
2.665	Sticks Allison Water (Galiano)				5,000		5,000		-		-		5,000	5,000
2.667	Surfside Park Estates (Mayne)	20,000			72,500		92,500		50,000				42,500	92,500
2.670	Regional Water Supply	13,708,500	2,091,250	11,251,000	46,729,000	33,580,000	107,359,750	53,553,000	40,500,000	1,376,250	6,000,000	5,930,500		107,359,750
2.680	JDF Water Distribution	830,000	1,755,000	125,000	23,928,000		26,638,000	18,301,000	4,700,000	1,670,000		375,000	1,592,000	26,638,000
2.682	Seagirt Water System				-		-		-					-
2.691	Wilderness Mountain Water Service	20,000			54,000		74,000	4,000	-		50,000		20,000	74,000
3.701	Millstream Site Remediation					658,000	658,000	401,500			256,500			658,000
3.705	SSI Septage / Composting				319,196		319,196	75,000	120,000		60,000	33,196	31,000	319,196
3.718	Saanich Peninsula Wastewater	1,090,000			4,505,000		5,595,000		3,000,000	1,023,000	-		1,572,000	5,595,000
3.750	L.W.M.P. - Core and West Shore				1,888,000		1,888,000	788,000	1,100,000					1,888,000
3.798C	Debt - Core Area Wastewater Treatment Program	50,000			28,374,508		28,424,508	200,000	21,503,508	791,000			5,930,000	28,424,508
3.810	Ganges Sewer Utility (SSI)	539,248	77,000		310,000		926,248	764,000	-		75,000		87,248	926,248
3.820	Maliview Sewer Utility (SSI)				1,713,000		1,713,000	102,000	601,000		950,000		60,000	1,713,000
3.830	Magic Lake Sewer Utility (Pender)	60,000			400,000		460,000	200,000	-		200,000		60,000	460,000
3.850	Port Renfrew Sewer				190,000		190,000	175,000	-				15,000	190,000
Total		**29,294,562**	**9,014,250**	**56,170,125**	**182,084,158**	**37,783,000**	**314,346,095**	**100,573,461**	**132,740,508**	**14,007,304**	**17,738,814**	**10,471,963**	**38,814,045**	**314,346,095**

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2026 - CAPITAL EXPENDITURE PLAN

Schedule B

		CAPITAL EXPENDITURE						SOURCE OF FUNDING						
Service #	Service Name	Equipment	Vehicles	Buildings	Engineered Structures	Land	TOTAL	Capital Funds on Hand	Debenture Debt	Equipment Repl Fund	Grants	Other	Capital Reserves	TOTAL
1.011	Board Expenditures	55,000					55,000			55,000				55,000
1.014	CAO / Corporate Services	17,262					17,262			17,262				17,262
1.015	Real Estate	1,918					1,918			1,918				1,918
1.016	Human Resources	349,736					349,736			3,836			345,900	349,736
1.017	Finance	32,754		-			32,754	-		32,754				32,754
1.018	Health & Capital Planning Strategies	3,836					3,836			3,836				3,836
1.022	Information Technology	3,199,688	-	-			3,199,688	3,149,000		50,688				3,199,688
1.024	GM - Planning & Protective Services	2,125					2,125			2,125				2,125
1.025	Corporate Emergency	7,000					7,000			7,000				7,000
1.027	First Nations Relations	4,043					4,043			4,043				4,043
1.105	Facilities Management	10,000	75,000				85,000			85,000				85,000
1.106	Facilities and Risk	-		370,000	-		370,000	-					370,000	370,000
1.107	Corporate Satellite Facilities			-			-						-	-
1.109	JDF Admin. Expenditures	2,000					2,000			2,000				2,000
1.110	SGI Admin. Expenditures	2,800					2,800			2,800				2,800
1.111	SSI Admin. Expenditures	15,900	-				15,900			15,900				15,900
1.118	Corporate Communications	11,508					11,508			11,508			-	11,508
1.123	Family Court Building			-			-	-				-	-	-
1.137	Galiano Island Community Use Building			-			-						-	-
1.141	SSI Public Library			10,000			10,000				-		10,000	10,000
1.226	Health Facilities - VIHA	-		937,500	-		937,500	-				200,000	737,500	937,500
1.235	SGI Small Craft Harbour Facilities			-	360,000		360,000	50,000			35,000		275,000	360,000
1.236	SSI Small Craft Harbour (Fernwood Dock)				60,000		60,000	-			-		60,000	60,000
1.238A	Community Transit (SSI)				70,000		70,000	-			55,000		15,000	70,000
1.238B	Community Transportation (SSI)				1,640,000		1,640,000	-	320,000		1,095,000		225,000	1,640,000
1.280	Regional Parks	147,700	655,000	600,000	14,790,000	2,000,000	18,192,700	-	12,000,000	802,700	-		5,390,000	18,192,700
1.290	Royal Theatre	55,000		1,043,000			1,098,000	-			380,000	380,000	338,000	1,098,000
1.295	McPherson Theatre	44,000		238,000			282,000	-					282,000	282,000
1.297	Arts Grants and Development	3,800					3,800			3,800				3,800
1.309	Climate Action and Adaptation	792,961					792,961	211,483			581,478			792,961
1.310	Land Banking and Housing	10,000		500,000			510,000		500,000	10,000	-	-		510,000
1.313	Animal Care Services	5,000	50,000	-	-		55,000	-		55,000				55,000
1.318	Building Inspection	6,000	60,000				66,000			66,000				66,000
1.323	ByLaw Services	4,000	75,000				79,000			79,000				79,000
1.324	Regional Planning Services	8,000					8,000			8,000				8,000
1.325	Community Planning	-			-		-			-	-			-
1.326	Foodland Access	-					-						-	-
1.335	Geo-Spatial Referencing	10,000					10,000			10,000				10,000
1.350	Willis Point Fire	6,000		-			6,000	-		6,000			-	6,000
1.352	South Galiano Fire	45,800	-				45,800	-		10,800			35,000	45,800
1.353	Otter Point Fire	20,000	300,000	50,000			370,000			320,000			50,000	370,000
1.356	Pender Island Fire	80,000		30,000			110,000			80,000			30,000	110,000
1.357	East Sooke Fire	65,160	-				65,160	3,300		53,860			8,000	65,160
1.358	Port Renfrew Fire	16,000		-			16,000	-		16,000			-	16,000
1.359	North Galiano Fire	-		-			-			-			-	-
1.360	Shirley Fire Department	12,380					12,380			12,380				12,380
1.370	JDF Emergency Program	-					-			-				-
1.371	SSI Emergency Program	18,000					18,000			1,000	12,000		5,000	18,000
1.372	Emergency Planning Coordination	2,500	-				2,500			2,500				2,500
1.373	SGI Emergency Program	-					-	-					-	-
1.375	Hazardous Material Incident Response	-	-				-			-				-
1.377	JDF Search and Rescue		-				-			-		-		-
1.405	JDF EA Community Parks & Recreation	-			-	-	-	-			-			-
1.408	JDF EA Community Recreation			-	-		-				-			-
1.40X	SEAPARC	189,250		2,205,500	33,750		2,428,500	-	1,850,000	174,250	175,000		229,250	2,428,500
1.44x	Panorama Recreation	483,909	-	573,000	-		1,056,909	-	-	483,909	-		573,000	1,056,909
1.455	SSI Community Parks	15,000	-		30,000		45,000	-		15,000	-	-	30,000	45,000
1.458	SSI Community Recreation	10,000			2,500		12,500			5,000	-		7,500	12,500
1.459	SSI Park Land & Rec Programs	50,000	25,000	2,581,155	-	50,000	2,706,155	-	2,496,155	40,000	70,000	-	100,000	2,706,155
1.465	Saturna Island Community Parks				8,225		8,225	2,000					6,225	8,225
1.475	Mayne Island Community Parks	9,000		18,000	-		27,000	-			-		27,000	27,000
1.485	Pender Island Community Parks	25,000			120,000	-	145,000	2,100			-	50,000	92,900	145,000
1.495	Galiano Community Parks	2,000			10,000		12,000	-		2,000			10,000	12,000
1.521	Environmental Resource Management	385,000			11,125,000	1,000,000	12,510,000	125,000	2,350,000	385,000			9,650,000	12,510,000
1.523	Port Renfrew Refuse Disposal				27,500		27,500	-					27,500	27,500
1.575	Environmental Administration Services	6,000					6,000			6,000				6,000

2026 - CAPITAL EXPENDITURE PLAN

Schedule B

		CAPITAL EXPENDITURE						SOURCE OF FUNDING						
Service #	Service Name	Equipment	Vehicles	Buildings	Engineered Structures	Land	TOTAL	Capital Funds on Hand	Debenture Debt	Equipment Repl Fund	Grants	Other	Capital Reserves	TOTAL
1.576	Environmental Engineering Services	40,000	55,000				95,000	-		95,000				95,000
1.577	Wastewater Operations	70,000	900,000				970,000			970,000	-			970,000
1.578	Environmental Protection	126,269	60,000				186,269	50,000		136,269				186,269
1.579	Environmental Water Quality	6,480					6,480			6,480				6,480
1.911	911 Call Answer	1,000,000					1,000,000			1,000,000				1,000,000
2.610	Saanich Peninsula Water Supply	300,000			1,569,000		1,869,000		-	200,000		-	1,669,000	1,869,000
2.620	Highland Water (SSI)				-		-	-						-
2.621	Highland & Fernwood Water (SSI)				1,945,000		1,945,000	-	1,800,000		-		145,000	1,945,000
2.622	Cedars of Tuam Water (SSI)	-			885,000		885,000	5,000	835,000		10,000		35,000	885,000
2.624	Beddis Water (SSI)	-			393,000		393,000	-	340,000		-		53,000	393,000
2.626	Fulford Water (SSI)	-			415,000		415,000	-	390,000		-		25,000	415,000
2.628	Cedar Lane Water (SSI)				189,000		189,000	-	124,000		15,000		50,000	189,000
2.630	Magic Lake Estates Water (Pender)				222,000		222,000	-	-				222,000	222,000
2.640	Lyall Harbour Boot Cove Water (Saturna)	58,000			25,000		83,000	-	83,000		-		-	83,000
2.642	Skana Water (Mayne)	740,000			35,000		775,000	-	745,000				30,000	775,000
2.650	Port Renfrew Water	-			30,000		30,000	-	-		-		30,000	30,000
2.665	Sticks Allison Water (Galiano)				30,000		30,000		-		30,000		-	30,000
2.667	Surfside Park Estates (Mayne)	-			1,550,000		1,550,000		1,550,000				-	1,550,000
2.670	Regional Water Supply	3,907,500	773,000	540,000	36,070,000	4,080,000	45,370,500	19,497,500	24,700,000	773,000	-	400,000		45,370,500
2.680	JDF Water Distribution	217,500	774,000	40,000	13,751,000		14,782,500	8,951,500	4,100,000	774,000		-	957,000	14,782,500
2.682	Seagirt Water System				-		-		-					-
2.691	Wilderness Mountain Water Service	-			50,000		50,000	-	40,000		-		10,000	50,000
3.701	Millstream Site Remediation					-	-	-			-			-
3.705	SSI Septage / Composting				2,330,000		2,330,000	-	2,280,000		40,000	-	10,000	2,330,000
3.718	Saanich Peninsula Wastewater	1,755,000			1,100,000		2,855,000		2,070,000	415,000	-		370,000	2,855,000
3.750	L.W.M.P. - Core and West Shore				3,200,000		3,200,000	-	3,200,000					3,200,000
3.798C	Debt - Core Area Wastewater Treatment Program	250,000			16,235,000		16,485,000	-	13,235,000	800,000			2,450,000	16,485,000
3.810	Ganges Sewer Utility (SSI)	-	-		1,980,000		1,980,000	105,000	1,575,000		300,000		-	1,980,000
3.820	Maliview Sewer Utility (SSI)				2,698,000		2,698,000	-	1,909,000		779,000		10,000	2,698,000
3.830	Magic Lake Sewer Utility (Pender)	-			-		-	-	-		-		-	-
3.850	Port Renfrew Sewer				-		-	-	-				-	-
Total		**14,713,779**	**3,802,000**	**9,736,155**	**112,978,975**	**7,130,000**	**148,360,909**	**32,151,883**	**78,492,155**	**8,113,618**	**3,577,478**	**1,030,000**	**24,995,775**	**148,360,909**

2027 - CAPITAL EXPENDITURE PLAN

Schedule B

		CAPITAL EXPENDITURE						SOURCE OF FUNDING						
Service #	Service Name	Equipment	Vehicles	Buildings	Engineered Structures	Land	TOTAL	Capital Funds on Hand	Debenture Debt	Equipment Repl Fund	Grants	Other	Capital Reserves	TOTAL
1.011	Board Expenditures	-					-			-				-
1.014	CAO / Corporate Services	15,965					15,965			15,965				15,965
1.015	Real Estate	-					-			-				-
1.016	Human Resources	725,710					725,710			9,590			716,120	725,710
1.017	Finance	49,321		-			49,321	-		49,321				49,321
1.018	Health & Capital Planning Strategies	1,918					1,918			1,918				1,918
1.022	Information Technology	883,637	-	-			883,637	840,000		43,637				883,637
1.024	GM - Planning & Protective Services	3,836					3,836			3,836				3,836
1.025	Corporate Emergency	-					-			-				-
1.027	First Nations Relations	5,754					5,754			5,754				5,754
1.105	Facilities Management	10,000	75,000				85,000			85,000				85,000
1.106	Facilities and Risk	-		2,540,000	-		2,540,000	-					2,540,000	2,540,000
1.107	Corporate Satellite Facilities			-			-						-	-
1.109	JDF Admin. Expenditures	-					-			-				-
1.110	SGI Admin. Expenditures	-					-			-				-
1.111	SSI Admin. Expenditures	85,900	-				85,900			85,900				85,900
1.118	Corporate Communications	3,836					3,836			3,836			-	3,836
1.123	Family Court Building			-			-	-				-	-	-
1.137	Galiano Island Community Use Building			-			-						-	-
1.141	SSI Public Library			10,000			10,000				-		10,000	10,000
1.226	Health Facilities - VIHA	-		-	-		-	-				-	-	-
1.235	SGI Small Craft Harbour Facilities			-	239,000		239,000	-			-		239,000	239,000
1.236	SSI Small Craft Harbour (Fernwood Dock)				10,000		10,000	-			-		10,000	10,000
1.238A	Community Transit (SSI)				70,000		70,000	-			55,000		15,000	70,000
1.238B	Community Transportation (SSI)				30,000		30,000	-	-		-		30,000	30,000
1.280	Regional Parks	82,800	890,000	500,000	15,120,000	2,000,000	18,592,800	-	12,000,000	972,800	-		5,620,000	18,592,800
1.290	Royal Theatre	-		-			-	-			-	-	-	-
1.295	McPherson Theatre	-		190,000			190,000	-					190,000	190,000
1.297	Arts Grants and Development	-					-			-				-
1.309	Climate Action and Adaptation	164,023					164,023	43,745			120,278			164,023
1.310	Land Banking and Housing	-		-			-		-	-	-	-		-
1.313	Animal Care Services	13,000	50,000	-	-		63,000	-		63,000				63,000
1.318	Building Inspection	6,000	60,000				66,000			66,000				66,000
1.323	ByLaw Services	4,000	25,000				29,000			29,000				29,000
1.324	Regional Planning Services	3,000					3,000			3,000				3,000
1.325	Community Planning	2,700			-		2,700			2,700	-			2,700
1.326	Foodland Access	-					-						-	-
1.335	Geo-Spatial Referencing	10,000					10,000			10,000				10,000
1.350	Willis Point Fire	6,000		-			6,000	-		6,000			-	6,000
1.352	South Galiano Fire	44,700	-				44,700	-		9,700			35,000	44,700
1.353	Otter Point Fire	20,000	-	50,000			70,000			20,000			50,000	70,000
1.356	Pender Island Fire	20,000		15,000			35,000			20,000			15,000	35,000
1.357	East Sooke Fire	34,227	625,000				659,227	-		651,227			8,000	659,227
1.358	Port Renfrew Fire	16,000		-			16,000	-		16,000			-	16,000
1.359	North Galiano Fire	-		-			-			-			-	-
1.360	Shirley Fire Department	10,000					10,000			10,000				10,000
1.370	JDF Emergency Program	-					-			-				-
1.371	SSI Emergency Program	10,900					10,900			6,900	4,000		-	10,900
1.372	Emergency Planning Coordination	-	70,000				70,000			70,000				70,000
1.373	SGI Emergency Program	-					-	-					-	-
1.375	Hazardous Material Incident Response	-	300,000				300,000			300,000				300,000
1.377	JDF Search and Rescue		-				-			-		-		-
1.405	JDF EA Community Parks & Recreation	-			-	-	-	-			-			-
1.408	JDF EA Community Recreation			-	-		-				-			-
1.40X	SEAPARC	1,628,100		254,500	35,000		1,917,600	-	-	112,100	1,500,000		305,500	1,917,600
1.44x	Panorama Recreation	360,400	-	3,395,000	350,000		4,105,400	-	-	260,400	-		3,845,000	4,105,400
1.455	SSI Community Parks	35,000	90,000		30,000		155,000	-		30,000	75,000	-	50,000	155,000
1.458	SSI Community Recreation	10,000			2,500		12,500			5,000	-		7,500	12,500
1.459	SSI Park Land & Rec Programs	50,000	-	10,000	-	50,000	110,000	-	-	40,000	-	-	70,000	110,000
1.465	Saturna Island Community Parks				7,502		7,502	1,727					5,775	7,502
1.475	Mayne Island Community Parks	-		-	-		-	-			-		-	-
1.485	Pender Island Community Parks	-			25,000	-	25,000	-			-	-	25,000	25,000
1.495	Galiano Community Parks	1,000			3,000		4,000	-		1,000			3,000	4,000
1.521	Environmental Resource Management	385,000			6,600,000	-	6,985,000	-	-	385,000			6,600,000	6,985,000
1.523	Port Renfrew Refuse Disposal				-		-	-					-	-
1.575	Environmental Administration Services	9,000					9,000			9,000				9,000

2027 - CAPITAL EXPENDITURE PLAN

Schedule B

		CAPITAL EXPENDITURE						SOURCE OF FUNDING						
Service #	Service Name	Equipment	Vehicles	Buildings	Engineered Structures	Land	TOTAL	Capital Funds on Hand	Debenture Debt	Equipment Repl Fund	Grants	Other	Capital Reserves	TOTAL
1.576	Environmental Engineering Services	40,000	-				40,000	-		40,000				40,000
1.577	Wastewater Operations	75,000	615,000				690,000			690,000	-			690,000
1.578	Environmental Protection	85,309	-				85,309	-		85,309				85,309
1.579	Environmental Water Quality	14,717					14,717			14,717				14,717
1.911	911 Call Answer	-					-			-				-
2.610	Saanich Peninsula Water Supply	300,000			1,950,000		2,250,000		-	200,000		-	2,050,000	2,250,000
2.620	Highland Water (SSI)				-		-	-						-
2.621	Highland & Fernwood Water (SSI)				3,801,000		3,801,000	-	3,750,000		-		51,000	3,801,000
2.622	Cedars of Tuam Water (SSI)	-			470,000		470,000	-	435,000		-		35,000	470,000
2.624	Beddis Water (SSI)	-			2,117,000		2,117,000	-	2,117,000		-		-	2,117,000
2.626	Fulford Water (SSI)	-			1,550,000		1,550,000	-	1,500,000		40,000		10,000	1,550,000
2.628	Cedar Lane Water (SSI)				340,000		340,000	-	250,000		-		90,000	340,000
2.630	Magic Lake Estates Water (Pender)				275,000		275,000	-	200,000				75,000	275,000
2.640	Lyall Harbour Boot Cove Water (Saturna)	-			50,000		50,000	-	50,000		-		-	50,000
2.642	Skana Water (Mayne)	-			30,000		30,000	-	30,000				-	30,000
2.650	Port Renfrew Water	50,000			2,100,000		2,150,000	-	916,667		1,233,333		-	2,150,000
2.665	Sticks Allison Water (Galiano)				30,000		30,000		-		-		30,000	30,000
2.667	Surfside Park Estates (Mayne)	-			400,000		400,000		400,000				-	400,000
2.670	Regional Water Supply	3,650,000	855,000	100,000	57,595,000	975,000	63,175,000	20,895,000	41,200,000	855,000	-	225,000		63,175,000
2.680	JDF Water Distribution	225,000	710,000	100,000	14,441,000		15,476,000	9,259,000	5,400,000	710,000		-	107,000	15,476,000
2.682	Seagirt Water System				-		-		-					-
2.691	Wilderness Mountain Water Service	-			733,200		733,200	-	733,200		-		-	733,200
3.701	Millstream Site Remediation					-	-	-			-			-
3.705	SSI Septage / Composting				82,500		82,500	-	82,500		-	-	-	82,500
3.718	Saanich Peninsula Wastewater	1,580,000			950,000		2,530,000		550,000	200,000	1,080,000		700,000	2,530,000
3.750	L.W.M.P. - Core and West Shore				3,200,000		3,200,000	-	3,200,000					3,200,000
3.798C	Debt - Core Area Wastewater Treatment Program	-			15,795,000		15,795,000	-	13,495,000	500,000			1,800,000	15,795,000
3.810	Ganges Sewer Utility (SSI)	-	-		2,552,186		2,552,186	-	1,806,796		735,390		10,000	2,552,186
3.820	Maliview Sewer Utility (SSI)				-		-	-	-		-		-	-
3.830	Magic Lake Sewer Utility (Pender)	-			120,000		120,000	-	-		-		120,000	120,000
3.850	Port Renfrew Sewer				20,000		20,000	-	-				20,000	20,000
Total		**10,731,753**	**4,365,000**	**7,164,500**	**131,123,888**	**3,025,000**	**156,410,141**	**31,039,472**	**88,116,163**	**6,698,610**	**4,843,001**	**225,000**	**25,487,895**	**156,410,141**

2028 - CAPITAL EXPENDITURE PLAN

Schedule B

		CAPITAL EXPENDITURE						SOURCE OF FUNDING						
Service #	Service Name	Equipment	Vehicles	Buildings	Engineered Structures	Land	TOTAL	Capital Funds on Hand	Debenture Debt	Equipment Repl Fund	Grants	Other	Capital Reserves	TOTAL
1.011	Board Expenditures	-					-			-				-
1.014	CAO / Corporate Services	17,262					17,262			17,262				17,262
1.015	Real Estate	1,918					1,918			1,918				1,918
1.016	Human Resources	128,446					128,446			13,426			115,020	128,446
1.017	Finance	49,321		-			49,321	-		49,321				49,321
1.018	Health & Capital Planning Strategies	1,918					1,918			1,918				1,918
1.022	Information Technology	109,184	-	-			109,184	60,000		49,184				109,184
1.024	GM - Planning & Protective Services	1,918					1,918			1,918				1,918
1.025	Corporate Emergency	5,000					5,000			5,000				5,000
1.027	First Nations Relations	1,918					1,918			1,918				1,918
1.105	Facilities Management	10,000	-				10,000			10,000				10,000
1.106	Facilities and Risk	-		140,000	-		140,000	-					140,000	140,000
1.107	Corporate Satellite Facilities			-			-						-	-
1.109	JDF Admin. Expenditures	-					-			-				-
1.110	SGI Admin. Expenditures	5,000					5,000			5,000				5,000
1.111	SSI Admin. Expenditures	6,100	-				6,100			6,100				6,100
1.118	Corporate Communications	3,836					3,836			3,836			-	3,836
1.123	Family Court Building			-			-	-				-	-	-
1.137	Galiano Island Community Use Building			-			-						-	-
1.141	SSI Public Library			25,000			25,000				-		25,000	25,000
1.226	Health Facilities - VIHA	-		-	-		-	-				-	-	-
1.235	SGI Small Craft Harbour Facilities			-	100,000		100,000	-			-		100,000	100,000
1.236	SSI Small Craft Harbour (Fernwood Dock)				10,000		10,000	-			-		10,000	10,000
1.238A	Community Transit (SSI)				70,000		70,000	-			55,000		15,000	70,000
1.238B	Community Transportation (SSI)				485,000		485,000	-	135,000		320,000		30,000	485,000
1.280	Regional Parks	94,400	1,328,000	750,000	14,645,000	2,000,000	18,817,400	-	15,000,000	1,197,400	-		2,620,000	18,817,400
1.290	Royal Theatre	16,500		-			16,500	-			-	-	16,500	16,500
1.295	McPherson Theatre	16,500		-			16,500	-					16,500	16,500
1.297	Arts Grants and Development	-					-			-				-
1.309	Climate Action and Adaptation	-					-	-			-			-
1.310	Land Banking and Housing	-		-			-		-	-	-	-		-
1.313	Animal Care Services	5,000	50,000	-	-		55,000	-		55,000				55,000
1.318	Building Inspection	-	-				-			-				-
1.323	ByLaw Services	4,000	75,000				79,000			79,000				79,000
1.324	Regional Planning Services	4,000					4,000			4,000				4,000
1.325	Community Planning	-			-		-			-	-			-
1.326	Foodland Access	300,000					300,000						300,000	300,000
1.335	Geo-Spatial Referencing	10,000					10,000			10,000				10,000
1.350	Willis Point Fire	6,000		-			6,000	-		6,000			-	6,000
1.352	South Galiano Fire	10,000	-				10,000	-		10,000			-	10,000
1.353	Otter Point Fire	20,000	600,000	-			620,000			620,000			-	620,000
1.356	Pender Island Fire	100,000		15,000			115,000			100,000			15,000	115,000
1.357	East Sooke Fire	94,102	-				94,102	-		94,102			-	94,102
1.358	Port Renfrew Fire	16,000		-			16,000	-		16,000			-	16,000
1.359	North Galiano Fire	-		-			-			-			-	-
1.360	Shirley Fire Department	10,000					10,000			10,000				10,000
1.370	JDF Emergency Program	-					-			-				-
1.371	SSI Emergency Program	14,500					14,500			2,500	2,000		10,000	14,500
1.372	Emergency Planning Coordination	-	-				-			-				-
1.373	SGI Emergency Program	-					-	-					-	-
1.375	Hazardous Material Incident Response	-	-				-			-				-
1.377	JDF Search and Rescue		-				-			-		-		-
1.405	JDF EA Community Parks & Recreation	-			-	-	-	-			-			-
1.408	JDF EA Community Recreation			-	-		-				-			-
1.40X	SEAPARC	153,650		201,000	35,500		390,150	-	45,000	92,150	-		253,000	390,150
1.44x	Panorama Recreation	525,207	-	525,000	-		1,050,207	-	-	495,207	-		555,000	1,050,207
1.455	SSI Community Parks	15,000	-		30,000		45,000	-		15,000	-	-	30,000	45,000
1.458	SSI Community Recreation	10,000			2,500		12,500			5,000	-		7,500	12,500
1.459	SSI Park Land & Rec Programs	50,000	-	10,000	85,000	50,000	195,000	-	-	40,000	-	-	155,000	195,000
1.465	Saturna Island Community Parks				4,000		4,000	-					4,000	4,000
1.475	Mayne Island Community Parks	-		-	-		-	-			-		-	-
1.485	Pender Island Community Parks	25,000			10,000	-	35,000	-			-	-	35,000	35,000
1.495	Galiano Community Parks	-			35,900		35,900	-		-			35,900	35,900
1.521	Environmental Resource Management	385,000			2,350,000	-	2,735,000	-	350,000	635,000			1,750,000	2,735,000
1.523	Port Renfrew Refuse Disposal				-		-	-					-	-
1.575	Environmental Administration Services	6,000					6,000			6,000				6,000

2028 - CAPITAL EXPENDITURE PLAN

Schedule B

		CAPITAL EXPENDITURE						SOURCE OF FUNDING						
Service #	Service Name	Equipment	Vehicles	Buildings	Engineered Structures	Land	TOTAL	Capital Funds on Hand	Debenture Debt	Equipment Repl Fund	Grants	Other	Capital Reserves	TOTAL
1.576	Environmental Engineering Services	40,000	65,000				105,000	-		105,000				105,000
1.577	Wastewater Operations	155,000	436,500				591,500			591,500	-			591,500
1.578	Environmental Protection	136,175	-				136,175	-		136,175				136,175
1.579	Environmental Water Quality	6,815					6,815			6,815				6,815
1.911	911 Call Answer	-					-			-				-
2.610	Saanich Peninsula Water Supply	300,000			1,100,000		1,400,000		-	200,000		-	1,200,000	1,400,000
2.620	Highland Water (SSI)				-		-	-						-
2.621	Highland & Fernwood Water (SSI)				2,715,000		2,715,000	-	2,665,000		40,000		10,000	2,715,000
2.622	Cedars of Tuam Water (SSI)	-			460,000		460,000	-	435,000		20,000		5,000	460,000
2.624	Beddis Water (SSI)	-			2,830,000		2,830,000	-	2,780,000		40,000		10,000	2,830,000
2.626	Fulford Water (SSI)	-			1,500,000		1,500,000	-	1,500,000		-		-	1,500,000
2.628	Cedar Lane Water (SSI)				680,000		680,000	-	645,000		-		35,000	680,000
2.630	Magic Lake Estates Water (Pender)				860,000		860,000	-	800,000				60,000	860,000
2.640	Lyall Harbour Boot Cove Water (Saturna)	-			270,000		270,000	-	250,000		-		20,000	270,000
2.642	Skana Water (Mayne)	-			65,000		65,000	-	50,000				15,000	65,000
2.650	Port Renfrew Water	200,000			400,000		600,000	-	600,000		-		-	600,000
2.665	Sticks Allison Water (Galiano)				20,000		20,000		-		-		20,000	20,000
2.667	Surfside Park Estates (Mayne)	-			50,000		50,000		50,000				-	50,000
2.670	Regional Water Supply	2,230,500	495,000	40,000	76,520,000	2,645,000	81,930,500	22,655,500	58,780,000	495,000	-	-		81,930,500
2.680	JDF Water Distribution	215,500	750,000	40,000	9,800,000		10,805,500	9,778,500	-	750,000		-	277,000	10,805,500
2.682	Seagirt Water System				-		-		-					-
2.691	Wilderness Mountain Water Service	-			6,632,000		6,632,000	-	-		6,632,000		-	6,632,000
3.701	Millstream Site Remediation					-	-	-			-			-
3.705	SSI Septage / Composting				-		-	-	-		-	-	-	-
3.718	Saanich Peninsula Wastewater	530,000			850,000		1,380,000		400,000	380,000	-		600,000	1,380,000
3.750	L.W.M.P. - Core and West Shore				1,500,000		1,500,000	-	1,500,000					1,500,000
3.798C	Debt - Core Area Wastewater Treatment Program	-			15,700,000		15,700,000	-	13,300,000	600,000			1,800,000	15,700,000
3.810	Ganges Sewer Utility (SSI)	-	-		474,375		474,375	-	118,594		355,781		-	474,375
3.820	Maliview Sewer Utility (SSI)				-		-	-	-		-		-	-
3.830	Magic Lake Sewer Utility (Pender)	-			925,000		925,000	-	800,000		-		125,000	925,000
3.850	Port Renfrew Sewer				200,000		200,000	-	200,000				-	200,000
Total		**6,046,670**	**3,799,500**	**1,746,000**	**141,414,275**	**4,695,000**	**157,701,445**	**32,494,000**	**100,403,594**	**6,923,650**	**7,464,781**	**-**	**10,415,420**	**157,701,445**

2029 - CAPITAL EXPENDITURE PLAN

Schedule B

		CAPITAL EXPENDITURE						SOURCE OF FUNDING						
Service #	Service Name	Equipment	Vehicles	Buildings	Engineered Structures	Land	TOTAL	Capital Funds on Hand	Debenture Debt	Equipment Repl Fund	Grants	Other	Capital Reserves	TOTAL
1.011	Board Expenditures	20,000					20,000			20,000				20,000
1.014	CAO / Corporate Services	7,672					7,672			7,672				7,672
1.015	Real Estate	1,918					1,918			1,918				1,918
1.016	Human Resources	23,836					23,836			3,836			20,000	23,836
1.017	Finance	43,567		-			43,567	-		43,567				43,567
1.018	Health & Capital Planning Strategies	1,918					1,918			1,918				1,918
1.022	Information Technology	109,184	-	-			109,184	60,000		49,184				109,184
1.024	GM - Planning & Protective Services	1,918					1,918			1,918				1,918
1.025	Corporate Emergency	-					-			-				-
1.027	First Nations Relations	3,836					3,836			3,836				3,836
1.105	Facilities Management	-	-				-			-				-
1.106	Facilities and Risk	-		100,000	-		100,000	-					100,000	100,000
1.107	Corporate Satellite Facilities			-			-						-	-
1.109	JDF Admin. Expenditures	-					-			-				-
1.110	SGI Admin. Expenditures	-					-			-				-
1.111	SSI Admin. Expenditures	6,000	65,000				71,000			71,000				71,000
1.118	Corporate Communications	3,836					3,836			3,836			-	3,836
1.123	Family Court Building			-			-	-				-	-	-
1.137	Galiano Island Community Use Building			-			-						-	-
1.141	SSI Public Library			6,000			6,000				-		6,000	6,000
1.226	Health Facilities - VIHA	-		-	-		-	-				-	-	-
1.235	SGI Small Craft Harbour Facilities			-	100,000		100,000	-			-		100,000	100,000
1.236	SSI Small Craft Harbour (Fernwood Dock)				10,000		10,000	-			-		10,000	10,000
1.238A	Community Transit (SSI)				70,000		70,000	-			55,000		15,000	70,000
1.238B	Community Transportation (SSI)				455,000		455,000	-	135,000		320,000		-	455,000
1.280	Regional Parks	412,000	920,000	1,150,000	12,275,000	2,000,000	16,757,000	-	13,000,000	1,032,000	-		2,725,000	16,757,000
1.290	Royal Theatre	-		-			-	-			-	-	-	-
1.295	McPherson Theatre	-		-			-	-					-	-
1.297	Arts Grants and Development	4,000					4,000			4,000				4,000
1.309	Climate Action and Adaptation	-					-	-			-			-
1.310	Land Banking and Housing	-		-			-		-	-	-	-		-
1.313	Animal Care Services	13,000	50,000	-	-		63,000	-		63,000				63,000
1.318	Building Inspection	6,000	-				6,000			6,000				6,000
1.323	ByLaw Services	4,000	25,000				29,000			29,000				29,000
1.324	Regional Planning Services	72,000					72,000			72,000				72,000
1.325	Community Planning	-			-		-			-	-			-
1.326	Foodland Access	-					-						-	-
1.335	Geo-Spatial Referencing	10,000					10,000			10,000				10,000
1.350	Willis Point Fire	10,000		-			10,000	-		10,000			-	10,000
1.352	South Galiano Fire	10,000	-				10,000	-		10,000			-	10,000
1.353	Otter Point Fire	20,000	-	-			20,000			20,000			-	20,000
1.356	Pender Island Fire	162,000		15,000			177,000			162,000			15,000	177,000
1.357	East Sooke Fire	19,484	-				19,484	-		19,484			-	19,484
1.358	Port Renfrew Fire	-		-			-	-		-			-	-
1.359	North Galiano Fire	-		-			-			-			-	-
1.360	Shirley Fire Department	12,380					12,380			12,380				12,380
1.370	JDF Emergency Program	-					-			-				-
1.371	SSI Emergency Program	5,800					5,800			1,800	4,000		-	5,800
1.372	Emergency Planning Coordination	-	-				-			-				-
1.373	SGI Emergency Program	-					-	-					-	-
1.375	Hazardous Material Incident Response	-	-				-			-				-
1.377	JDF Search and Rescue		-				-			-		-		-
1.405	JDF EA Community Parks & Recreation	-			-	-	-	-			-			-
1.408	JDF EA Community Recreation			-	-		-				-			-
1.40X	SEAPARC	596,100		711,500	36,500		1,344,100	-	426,000	170,100	-		748,000	1,344,100
1.44x	Panorama Recreation	926,845	-	450,000	40,000		1,416,845	-	-	926,845	-		490,000	1,416,845
1.455	SSI Community Parks	15,000	-		20,000		35,000	-		15,000	-	-	20,000	35,000
1.458	SSI Community Recreation	5,000			2,500		7,500			5,000	-		2,500	7,500
1.459	SSI Park Land & Rec Programs	60,000	-	10,000	-	-	70,000	-	-	50,000	-	-	20,000	70,000
1.465	Saturna Island Community Parks				-		-	-					-	-
1.475	Mayne Island Community Parks	-		-	-		-	-			-		-	-
1.485	Pender Island Community Parks	-			20,000	-	20,000	-			-	-	20,000	20,000
1.495	Galiano Community Parks	-			3,000		3,000	-		-			3,000	3,000

2029 - CAPITAL EXPENDITURE PLAN

Schedule B

		CAPITAL EXPENDITURE						SOURCE OF FUNDING						
Service #	Service Name	Equipment	Vehicles	Buildings	Engineered Structures	Land	TOTAL	Capital Funds on Hand	Debenture Debt	Equipment Repl Fund	Grants	Other	Capital Reserves	TOTAL
1.521	Environmental Resource Management	385,000			1,600,000	-	1,985,000	-	-	385,000			1,600,000	1,985,000
1.523	Port Renfrew Refuse Disposal				-		-	-					-	-
1.575	Environmental Administration Services	6,000					6,000			6,000				6,000
1.576	Environmental Engineering Services	40,000	-				40,000	-		40,000				40,000
1.577	Wastewater Operations	500,000	462,500				962,500			962,500	-			962,500
1.578	Environmental Protection	98,971	-				98,971	-		98,971				98,971
1.579	Environmental Water Quality	10,766					10,766			10,766				10,766
1.911	911 Call Answer	-					-			-				-
2.610	Saanich Peninsula Water Supply	100,000			525,000		625,000		-	200,000		-	425,000	625,000
2.620	Highland Water (SSI)				-		-	-						-
2.621	Highland & Fernwood Water (SSI)				2,665,000		2,665,000	-	2,665,000		-		-	2,665,000
2.622	Cedars of Tuam Water (SSI)	-			-		-	-	-		-		-	-
2.624	Beddis Water (SSI)	-			2,780,000		2,780,000	-	2,780,000		-		-	2,780,000
2.626	Fulford Water (SSI)	-			1,500,000		1,500,000	-	1,500,000		-		-	1,500,000
2.628	Cedar Lane Water (SSI)				645,000		645,000	-	645,000		-		-	645,000
2.630	Magic Lake Estates Water (Pender)				1,080,000		1,080,000	-	1,000,000				80,000	1,080,000
2.640	Lyall Harbour Boot Cove Water (Saturna)	-			500,000		500,000	-	500,000		-		-	500,000
2.642	Skana Water (Mayne)	-			100,000		100,000	-	100,000				-	100,000
2.650	Port Renfrew Water	-			350,000		350,000	-	350,000		-		-	350,000
2.665	Sticks Allison Water (Galiano)				50,000		50,000		50,000		-		-	50,000
2.667	Surfside Park Estates (Mayne)	-			450,000		450,000		450,000				-	450,000
2.670	Regional Water Supply	2,779,500	355,000	40,000	50,030,000	865,000	54,069,500	26,414,500	27,100,000	355,000	-	200,000		54,069,500
2.680	JDF Water Distribution	214,500	250,000	40,000	11,276,000		11,780,500	10,423,500	1,000,000	250,000		-	107,000	11,780,500
2.682	Seagirt Water System				-		-		-					-
2.691	Wilderness Mountain Water Service	-			-		-	-	-		-		-	-
3.701	Millstream Site Remediation					-	-	-			-			-
3.705	SSI Septage / Composting				-		-	-	-		-	-	-	-
3.718	Saanich Peninsula Wastewater	50,000			2,400,000		2,450,000		1,700,000	200,000	-		550,000	2,450,000
3.750	L.W.M.P. - Core and West Shore				-		-	-	-					-
3.798C	Debt - Core Area Wastewater Treatment Program	-			6,250,000		6,250,000	-	4,450,000	300,000			1,500,000	6,250,000
3.810	Ganges Sewer Utility (SSI)	-	-		-		-	-	-		-		-	-
3.820	Maliview Sewer Utility (SSI)				-		-	-	-		-		-	-
3.830	Magic Lake Sewer Utility (Pender)	-			1,300,000		1,300,000	-	1,300,000		-		-	1,300,000
3.850	Port Renfrew Sewer				300,000		300,000	-	300,000				-	300,000
Total		**6,772,031**	**2,127,500**	**2,522,500**	**96,833,000**	**2,865,000**	**111,120,031**	**36,898,000**	**59,451,000**	**5,635,531**	**379,000**	**200,000**	**8,556,500**	**111,120,031**

Making a difference...together

2025 Staff Establishment Chart FINAL

REGULAR POSITIONS - ONGOING	Approved			Proposed					
Department/Division	2023	2024	2025	2026	2027	2028	2029	Community Need	IBC Reference
Executive Services									
Executive Operations	5.00	6.00	6.00	6.00	6.00	6.00	6.00		
Corporate Communications	8.00	8.00	11.50	12.50	12.50	12.50	12.50	Open Government	12c-1.1 Support Division IBC (2026:1)
Human Resources & Corporate Safety	14.00	17.00	18.00	21.00	23.00	23.00	23.00	People	11b-1.2 Manager, Safety (2025:1) 11b-1.1 HRIS Talent Suite (2027:1) 11b-1.4 Corporate Recruiting (2026:2, 2027:1) 11b-3.1 Benefits, Wellness & Abilities Management (2026:1)
TOTAL EXECUTIVE SERVICES	[illegible]	[illegible]	[illegible]	39.50	41.50	41.50	41.50		
SSI Administration (Executive Svcs)									
SSI Administration	6.00	7.00	7.00	7.00	7.00	7.00	7.00		
SSI Parks & Recreation	12.33	11.93	12.23	12.23	12.23	12.23	12.23	Local Government	16b-1.2 SSI Parks & Recreation Staffing (2025:0.3)
TOTAL SSI ADMINISTRATION	[illegible]	[illegible]	[illegible]	19.23	19.23	19.23	19.23		
Electoral Area Services									
Electoral Area Services			2.00	2.00	2.00	2.00	2.00	Local Government	16e-5.1 Electoral Area Services Department Oversight (2025:2)
TOTAL ELECTORAL AREA SERVICES	[illegible]	[illegible]	[illegible]	2.00	2.00	2.00	2.00		
Corporate Services									
Administration, Legal and Risk Management	9.00	10.00	10.00	11.00	11.00	11.00	11.00	Business Systems & Processes	13a-1.4 Departmental Administrator - Paralegal & Legal Assistant (2026:1)
Privacy and Information Services	4.60	5.60	6.60	7.60	8.60	8.60	8.60	Business Systems & Processes	13a-3.1 M365 SharePoint Online Transition to IM (2025;1, 2026:1, 2027:1)
Legislative Services	4.00	4.00	4.00	4.00	4.00	4.00	4.00		
First Nations Relations	4.00	5.00	6.00	6.00	6.00	6.00	6.00	First Nations	(2024 Approval) 15a-1.2 First Nations Relations Staffing (2025:1)
Real Estate and SGI Administration	4.00	4.00	4.00	4.00	4.00	4.00	4.00		
TOTAL CORPORATE SERVICES	[illegible]	[illegible]	[illegible]	32.60	33.60	33.60	33.60		
Finance & Technology									
Administration and Corporate Finance	7.50	7.50	7.00	7.00	7.00	7.00	7.00		
Financial Services	47.50	48.50	49.00	51.00	51.00	51.00	51.00	Business Systems & Processes	13c-1.3 Senior Financial Advisor (2025:1) 13d-1.1 Support Division IBC - Financial Services (2025:2, 2026:2) 13a-1.2 Manager of Procurement (2025:1) 13a-4.1 Data Architect (2026:1)
Technology & Digital Transformation	48.27	49.27	54.77	56.27	56.77	56.77	56.77	Business Systems & Processes	13a-4.5 Alternate Data Centre (2027:0.5) 13a-5.1 JIRA/Confluence Project (2025:0.5) 13a-5.2 MyCRD and Supporting Platforms (2025:1) 13a-6.2 Cybersecurity Risk Specialist (2025:1) 13a-6.3 Senior IT Administrative Coordinator - Conversion (2025:1) 13d-1.2 Support Division IBC - IT&GIS (2025:2, 2026:0.5)
Arts & Culture	3.00	3.00	3.00	3.00	3.00	3.00	3.00		
TOTAL FINANCE & TECHNOLOGY	[illegible]	[illegible]	[illegible]	117.27	117.77	117.77	117.77		
Integrated Water Services									
Administration	8.29	9.29	7.29	7.29	7.29	7.29	7.29		
Corporate Asset & Maintenance Management	17.00	17.00	22.00	22.00	22.00	22.00	22.00	Business Systems & Processes Climate Action	13b-2.1 Enterprise Asset Management System (2025:1) 6b-2.1 Corporate Fleet Mechanic (2025:1)
Infrastructure Engineering	27.00	28.00	31.00	34.00	34.00	34.00	34.00	Climate Action	(2024 Approval) 2b-1.1 Dam Safety Program (2025:2, 2026:3) 2b-2.2 Capital Projects Resource (2025:1)
Wastewater Infrastructure Operations	74.50	74.50	76.50	76.50	76.50	76.50	76.50	Water	2b-2.3 Systems Maintenance Electronics Technologist (2025:1) 2b-2.4 Systems Maintenance Electrician (2025:1)
Water Infrastructure Operations	50.00	51.00	54.00	54.00	54.00	54.00	54.00	Water	(2024 Approval) 2b-1.1 Dam Safety Program (2025:1) 2b-2.1 Utility Operator - Water Operations (2025:1)
Watershed Protection	27.00	27.00	28.50	28.50	28.50	28.50	28.50	Water	2a-5.1 Seasonal Watershed Operators (2025:1.5)
TOTAL INTEGRATED WATER SERVICES	[illegible]	[illegible]	[illegible]	222.29	222.29	222.29	222.29		
Parks, Recreation & Environmental Services									
Administration	3.00	3.00	3.00	3.00	3.00	3.00	3.00		
Climate Action Programs	5.00	5.00	5.00	6.00	6.00	6.00	6.00	Climate Action	6a-1.1 Implement Climate Action Strategy 2026 (2026:1)
Environmental Protection	54.30	54.30	52.40	52.40	52.40	52.40	52.40	Water	2a-8.2 Water Quality Sampling Technician (2025:0.6) 2a-8.3 Laboratory Assistant (2025:1)
Environmental Resource Mgmt.	25.70	28.70	34.70	35.20	35.20	35.20	35.20	Solid Waste & Recycling Wastewater	3a-1.3 Hartland 2100 (2025:3, 2026:0.5) 1b-4.2 - Innovative Projects Work Unit (2025:2)
Facility Mgmt. & Engineering	25.00	26.00	27.00	27.00	27.00	27.00	27.00		
Panorama Recreation	36.85	37.75	39.75	39.75	39.75	39.75	39.75	Arts & Recreation	10c-1.3 Aquatic Program Assistant (2025:0.5) 10c-1.4 Maintain Recreation Staffing Levels (2025:1.5)
Regional Parks	77.00	77.00	83.40	83.40	83.40	83.40	83.40	Regional Parks	7c-4.1 Regional Parks Maintenance Workers (2025:6.4)
SEAPARC	19.10	20.10	20.60	20.60	20.60	20.60	20.60	Arts & Recreation	10c-2.1 Maintain SEAPARC Reception Staffing (2025:0.5)
TOTAL PARKS & ENVIRONMENTAL SERVICES	[illegible]	[illegible]	[illegible]	267.35	267.35	267.35	267.35		
Planning & Protective Services									
Administration	3.00	3.00	3.00	3.00	3.00	3.00	3.00		
Building Inspection	11.20	11.20	11.60	11.60	11.60	11.60	11.60	Local Government	16f-1.1 Maintaining Building Inspection Operations (2025:0.4)
Health & Capital Planning	2.00	2.00	2.00	2.00	2.00	2.00	2.00		
JDFEA Services	4.30	4.30	4.30	4.30	4.30	4.30	4.30		
Protective Services	19.50	21.00	24.00	25.00	25.00	26.00	26.00	Local Government Solid Waste & Recycling Safety & Emergency Management	16g-3.2 Electoral Area Fire Services Compliance (2025:0.5) 16g-3.4 Bylaw Enforcement Staffing (2025:1, 2028:1) 3a-1.3 Hartland 2100 (2025:0.5, 2026:1) 9a-2.1 Resiliency and Recovery Coordinator (2025:1)
Regional Planning	8.00	8.00	9.00	9.00	9.00	9.00	9.00	Transportation	4a-1.2 Transportation Service Implementation (2025:1)
Regional Housing	57.00	62.00	71.00	71.00	75.00	75.00	75.00	Housing & Health	5a-1.4 Maintaining CRHC Operations (2025:9, 2027:4)
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		
TOTAL CRD REGULAR POSITIONS (ONGOING)	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		

REGULAR POSITIONS - FIXED DURATION	Approved			Proposed					
Department/Division	2023	2024	2025	2026	2027	2028	2029	Community Need	IBC Reference
Executive Services									
Corporate Communications			1.00	1.00	1.00	1.00		Transportation	4b-4.1 Regional Trestles Renewal, Trails Widening Project (2025:1)
Human Resources & Corporate Safety			0.50	2.50	2.00			People	11b-1.1 HRIS Talent Suite (2026:2) 13a-3.2 SAP S4/HANA Enhancements (2025:0.5)
Finance & Technology									
Financial Services	2.50	3.50	4.00	3.50	1.50	1.50	1.00	Housing & Health	5a-1.6 Manager Finance Regional Housing (2025:1)
Technology & Digital Transformation	4.00	4.00	3.00	3.00					
Parks, Recreation & Environmental Services									
Climate Action Programs	1.00	1.00	1.00	0.00					6a-1.1 Implement Climate Action Strategy 2026 (-1 FTE)
Environmental Protection	3.50	3.50	3.50	3.50					
Environmental Resource Mgmt.	1.00	1.00	0.00						3a-1.3 Hartland 2100 2025 (-1 FTE)
Facility Mgmt. & Engineering	1.00	1.00	3.00	3.00	3.00	3.00		Transportation	4b-4.1 Regional Trestles Renewal, Trails Widening Project (2025:2)
Planning & Protective Services									
Health & Capital Planning	2.00	2.00	2.00	2.00	1.00			Housing & Health	5e-1.2 Health Capital Planning (2025:1)
Regional Housing	12.00	14.00	20.00	15.00	13.00	13.00	5.00	Housing & Health	5a-1.3 Increasing Housing Supply & Rural Pilot Program (2026:1) 5a-1.5 Capital Project Delivery (2025:5) 5d-1.1 Regional Data System & HIFIS (2025:1)
Regional Planning					0.50	0.50	0.50	Planning	8b-1.1 Foodlands Access - Service Creation & Activation (2028:0.5)
TOTAL CRD REGULAR POSITIONS (FIXED DURATION)	27.00	30.00	38.00	33.50	22.00	19.00	6.50		
TOTAL CRD REGULAR POSITIONS (ALL)	758.94	786.94	849.14	859.64	855.64	853.64	841.14		

Making a difference...together

REPORT TO THE FINANCE COMMITTEE
MEETING OF WEDNESDAY, JULY 2, 2025

SUBJECT **Bylaw No. 4680: Capital Regional District Recreation Services and Facilities Fees and Charges 2025-2026**

ISSUE SUMMARY

To update the Capital Regional District (CRD) recreation services and facilities fees and charges schedules for 2025-2026.

BACKGROUND

The CRD charges fees for access to recreation services and facilities. Fee schedules are currently in place for the following recreation facilities: Panorama, SEAPARC, Salt Spring Island (SSI) Parks and Recreation, Juan de Fuca Electoral Area Community Parks and Port Renfrew Community Recreation Centre. Bylaw No. 4680 updates the annual fees and charges schedules (Appendix A).

Recreation fees and charges are reviewed and adjusted annually, or as required, to ensure that the cost for access to recreation services remains in line with service plan objectives and that they recover an appropriate portion of operating costs and funding for maintenance and asset investment. The overarching goal is to set reasonably affordable fees and charges that remain competitive within the marketplace.

ALTERNATIVES

Alternative 1
The Finance Committee recommends to the Capital Regional District Board:
1. That Bylaw No. 4680, "Capital Regional District Recreation Services and Facilities Fees and Charges Bylaw No. 1, 2009, Amendment Bylaw No. 20, 2025", be introduced and read a first, second and third time; and
2. That Bylaw No. 4680 be adopted.

Alternative 2
That the proposed fees and charges be referred back to staff for further information.

IMPLICATIONS

This bylaw is required to provide the necessary authority before these services can collect updated fees and charges from patrons using these facilities. Please refer to Appendix B for a list of revisions included in the bylaw. The proposed fees and charges have been recommended by the respective Commissions.

CONCLUSION

The proposed fees and charges bylaw includes the fee schedules as approved by the respective Parks and Recreation Commissions for the 2025-2026 season.

RECOMMENDATION

The Finance Committee recommends to the Capital Regional District Board:

1. That Bylaw No. 4680, "Capital Regional District Recreation Services and Facilities Fees and Charges Bylaw No. 1, 2009, Amendment Bylaw No. 20, 2025", be introduced and read a first, second and third time; and
2. That Bylaw No. 4680 be adopted.

Submitted by:	Varinia Somosan, CPA, CGA, Sr. Mgr., Financial Services / Deputy CFO
Concurrence:	Nelson Chan, MBA, FCPA, FCMA, Chief Financial Officer, GM Finance & IT
Concurrence:	Luisa Jones, MBA, GM Parks, Recreation & Environmental Services
Concurrence:	Kristen Morley, J.D., General Manager, Corporate Services & Corporate Officer
Concurrence:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

ATTACHMENTS:

Appendix A: Bylaw No. 4680, "Capital Regional District Recreation Services and Facilities Fees and Charges Bylaw No. 1, 2009, Amendment Bylaw No. 20, 2025"
Appendix B: List of Revisions

APPENDIX A

CAPITAL REGIONAL DISTRICT

BYLAW NO. 4680

****

A BYLAW TO AMEND BYLAW NO. 3623
TO UPDATE THE RECREATION SERVICES AND FACILITES FEES FOR 2025-2026

****

WHEREAS:

A. Under Bylaw No. 3623, "Capital Regional District Recreation Services and Facilities Fees and Charges Bylaw No. 1, 2009", the Regional Board authorized and imposed fees and charges for the use of recreation services and facilities with the Capital Regional District;

B. Recreation fees and charges are reviewed and adjusted annually to ensure that the cost for access remains in line with service plan objectives and that they recover an appropriate portion of operating costs and funding for maintenance and asset investment; and

C. The Board wishes to amend Bylaw No. 3623, "Capital Regional District Recreation Services and Facilities Fees and Charges Bylaw No. 1, 2009", to include fee schedules as approved by the respective Parks and Recreation Commissions for the 2025-2026 season.

NOW THEREFORE, the Capital Regional District Board in open meeting assembled hereby enacts as follows:

1. Bylaw No. 3623, "Capital Regional District Recreation Services and Facilities Fees and Charges Bylaw No. 1, 2009" is hereby amended as follows:

    (a) As of September 1, 2025, by deleting Schedules "A" through "E" in their entirety and replacing them with the attached Schedules "A" through "E":

    Schedule "A" – Panorama Recreation Centre;

    Schedule "B" – SEAPARC (Sooke and Juan de Fuca Electoral Area) Recreation Centre;

    Schedule "C" – Salt Spring Island (SSI) Parks and Recreation;

    Schedule "D" – Juan de Fuca (JDF) Electoral Area Parks and Recreation; and

    Schedule "E" – Port Renfrew Community Recreation Centre.

2. This bylaw may be cited for all purposes as “Capital Regional District Recreation Services and Facilities Fees and Charges Bylaw No. 1, 2009, Amendment Bylaw No. 20, 2025”.

READ A FIRST TIME THIS	day of	20__
READ A SECOND TIME THIS	day of	20__
READ A THIRD TIME THIS	day of	20__
ADOPTED THIS	day of	20__

CHAIR

CORPORATE OFFICER

SCHEDULE "A"

PANORAMA RECREATION CENTRE FEES AND CHARGES
Effective September 1, 2025

DROP- IN FEES (swim, skate, weight room, aerobic classes) Admission fees inclusive of tax		
Adult (19 – 59)	Single Admission	$ 7.50
	10x	$ 67.50
	25x	$ 159.40
	50x	$ 300.00
	1 month	$ 63.95
	12 month	$ 416.25
	Continuous Pass-Month 1	$ 63.95
	Continuous Pass-Monthly	$ 34.70
Senior (60 plus) and Student (19+ with ID)	Single Admission	$ 5.95
	10x	$ 53.55
	25x	$ 126.45
	50x	$ 238.00
Senior (90 plus)	Lifetime Membership	Free
Children and Youth (6 – 18)	Single Admission	$ 4.00
	10x	$ 36.00
	25x	$ 85.00
	50x	$ 160.00
	12 month	$ 112.40
	With Family Pass	Free
Children (0-5)	Single Admission	Free
Family (Max. 5; 2 adults & 3 youth or 1 adult & 4 youth)	Single Admission	$ 15.00
Two Adult Family (2 adults & up to 3 children/youth)	12 month	$ 832.50
	Continuous Pass-Month 1	$ 127.90
	Continuous Pass-Monthly	$ 69.40
One Adult Family (1 adult & up to 4 children/youth)	12 month	$ 528.65
	Continuous Pass-Month 1	$ 74.05
	Continuous Pass-Monthly	$ 44.05
Military Participant Fee	12 month	$ 253.05

Other Drop-in Fees inclusive of tax		
Yoga	Single Admission	$ 14.25
Skating Weekend Special Family (Max 5; admissions and rentals for 2 adults & 3 youth or 1 adult & 4 youth)	Single Admission	$19.75

RACQUET SPORTS (fees Inclusive of tax)	
Rates per hour unless otherwise noted*	
Outdoor Tennis	$ 6.55
Tennis – Prime	$ 31.40
Tennis – Economy	$ 28.70
Tennis – Non-Prime	$ 17.40
Squash & Convertible – Prime (45 minutes)	$ 16.60
Squash & Convertible – Non-Prime (45 minutes)	$ 13.30
Rates per day	
Tennis Complex – Off Season	$ 1,729.75
Tennis Complex – In Season	$ 2,420.50
Tennis Complex – Off Season Commercial	$ 2,420.50
Tennis Complex – In Season Commercial	$ 3,094.15

*See Panorama Recreation brochure for the definition of prime, non-prime and economy.
Off Season May 1st and August 31st 50% off listed price (prime, economy, non-prime)

SPORT COURTS (fees Inclusive of tax)	
Rates per hour unless otherwise noted*	
JSMSC - Outdoor Convertible Court	$ 6.55
JSMSC - Outdoor Basketball Court	$ 13.10
JSMSC - Complex	$ 26.20
Centennial Park Sport Box - Pickleball Court	$ 10.00
Centennial Park Sport Box - Youth	$ 17.05
Centennial Park Sport Box - Adult	$ 31.00
Centennial Park Sport Box – Commercial and Birthday Party	$ 62.00
CENTRAL SAANICH CENTENNIAL PARK (fees Inclusive of tax)	
Rates per hour unless otherwise noted*	
Fieldhouse – Youth	$ 5.00
Fieldhouse – Adult	$ 18.00
Fieldhouse – Commercial	$ 40.00
Picnic Shelter 1&3 – Youth	$ 5.00
Picnic Shelter 1&3 – Adult	$ 5.00
Picnic Shelter 1&3 – Commercial	$ 10.00
Picnic Shelter 2 – Youth	$ 5.00
Picnic Shelter 2 – Adult	$ 5.00
Picnic Shelter 2 – Commercial	$ 15.00

AQUATICS (fees inclusive of tax)	
Rates per hour	
Pool Rental – Youth	$ 130.35
Pool Rental – Adult	$ 178.40
Pool Rental – Commercial	$ 214.70
Pool Rental – Lifeguard/Instructor (additional staff) *	$ 43.50
Lane Rental – Youth	$ 16.60
Lane Rental – Adult	$ 24.65
Lane Rental – Commercial	$ 30.35

*Lifeguard/Instructor is charged outside of normal operating hours and where addition staff is needed. 1 lifeguard per 35 participants. Pool Rentals do not include slide use. Slide use will require an additional 2 lifeguards.

ARENA FACILITY (fees inclusive of tax)	
Rates per hour unless otherwise noted	
Ice – Adult Prime*	$ 255.75
Ice – Adult Non-Prime*	$ 205.75
Ice – Adult Midnight*	$ 134.05
Ice – Youth Prime	$ 139.25
Ice – Youth Non-Prime	$ 117.00
Ice - Commercial Youth (e.g. Jr B, Youth Academies)	$ 152.50
Ice – Commercial (Tournament rate e.g. Pacific Cup)	$ 288.55
Dry Floor – Adult	$ 81.00
Dry Floor – Youth	$ 51.75
Dry Floor – Commercial (Trade Show)	$ 92.20
Skate Rental	$ 4.00
Skate Sharpening	$ 6.25
Skate Sharpening 10x	$ 56.25
Arena Staff	$ 43.50
Rates per day	
Complex – Ice Season Commercial (per day)	$ 3,408.05
Complex – Dry Floor Commercial (per day)	$ 1,382.15

* See the Peninsula Recreation Commission Ice Allocation Policy for the definition of prime/non-prime and midnight.

PANORAMA ROOM RENTAL (fees inclusive of tax)	
Rates per hour unless otherwise noted	
Boardroom – Youth	$ 24.75
Boardroom – Adult	$ 32.95
Boardroom – Commercial and Birthday Party	$ 41.80
Island Room – Youth	$ 23.40
Island Room – Adult	$ 31.30
Island Room – Commercial and Birthday Party	$ 44.10
Fitness Studio – Youth	$ 33.30
Fitness Studio – Adult	$ 50.85
Fitness Studio – Commercial and Birthday Party	$ 65.55
Lookout Room - Youth	$ 32.00
Lookout Room - Adult	$ 49.50
Lookout Room – Commercial and Birthday Party	$ 60.65
Lobby/Concourse	$ 14.20
Poolside Room - Youth	$ 20.05
Poolside Room – Adult	$ 31.30
Poolside Room – Commercial and Birthday Party	$ 44.10
ARC Room – Youth	$ 20.60
ARC Room – Adult	$ 32.25
ARC Room – Commercial and Birthday Party	$ 44.10
Parking Lot - Commercial	Negotiated
Parking Lot per zone/day	$ 84.00
GREENGLADE COMMUNITY CENTRE (fees inclusive of tax)	
Rates per hour unless otherwise noted	
Classroom – Youth	$ 27.05
Classroom – Adult	$ 34.25
Classroom – Commercial and Birthday Party *	$ 54.40
Fitness/Dance Studio (Rm 4) - Youth	$ 33.30
Fitness/Dance Studio (Rm 4) - Adult	$ 42.60
Fitness/Dance Studio (Rm 4) - Commercial/Birthday Party	$ 65.55
Gymnasium – Youth	$ 41.35
Gymnasium – Adult	$ 50.15
Gymnasium – Commercial and Birthday Party	$ 88.45
Gymnasium – Court Rental Fee (Pickleball, Badminton)	$ 20.00
Teen Lounge	$ 49.50
Staff Supervision*	$ 43.50
Playing Field	$ 17.70

*Two hour minimum required.

CENTRAL SAANICH CULTURAL CENTRE (fees inclusive of tax)	
Rates per hour unless otherwise noted	
Cultural Centre Room A – Youth	$ 32.00
Cultural Centre Room A – Adult	$ 41.25
Cultural Centre Room A – Commercial *	$ 54.40
Cultural Centre Room B – Youth	$ 29.95
Cultural Centre Room B – Adult	$ 39.10
Cultural Centre Room B – Commercial *	$ 51.80
NORTH SAANICH MIDDLE SCHOOL (fees inclusive of tax)	
Rates per hour unless otherwise noted	
Science Classroom – Youth	$ 27.05
Science Classroom – Adult	$ 34.25
Science Classroom – Commercial	$ 54.40
Multipurpose – Youth	$ 79.05
Multipurpose – Adult	$ 93.20
Multipurpose – Commercial	$ 152.85
Gymnasium – Youth*	$ 57.50
Gymnasium – Adult*	$ 73.10
Gymnasium – Commercial and Birthday Party*	$ 119.95
Staff Supervision**	$ 53.50

* Half Gymnasium rental is half the regular fee
** Two hour minimum required

Equipment (fees inclusive of tax)	
Rates per day unless otherwise noted*	
Table Rental Fee	$ 3.50
Chair Rental Fee	$ 0.85
Fitness/aquatic fitness staff*	$ 53.50/hr
Maintenance staff	$ 53.50/hr
Event Power (special events/tournament)	Negotiated
Dumpster (special events/tournament)	Negotiated
Damage Deposit – Major Event/Tournament	20% of contract
Facility rental for commercial film rental	Negotiated

* Two hour minimum required.

Administration (Inclusive of tax)	
NSF Cheque/Declined Credit Card Fee	$ 25.00
Card Replacement	$ 10.50
Loonie Admission	$ 1.00
Toonie Admission	$ 2.00
Locker (small/medium)	$ 0.25
Locker (large)	$ 0.50

ADVERTISING FEES		
BROCHURE ADVERTISING (fees inclusive of tax)		
Banner Ad (2 x 7.25)		$ 266.25
Banner Ad (2 x 7.25) three brochures (20% discount)		$ 668.35
Banner Ad (4 x 7.25)		$ 440.15
Banner Ad (4 x 7.25) three brochures (20% discount)		$ 1,092.20
Front/Back Inside Cover (full gloss 9.5 x 7.25)		$ 1,168.25
Front/Back Inside Cover (full gloss 9.5 x 7.25) three brochures		$ 2,896.20
Back Cover (full gloss 9.5 x 7.25)		$ 1,385.60
Back Cover (full gloss 9.5 x 7.25) three brochures		$ 3,477.60
Inside Full Page		$ 869.40
Design Fee (per hour)		$ 81.50
FACILITY ADVERTISING (fees inclusive of tax)		
Rink Board A (per year)		$ 1,575.00
Wall Board A (per year)		$ 1,050.00
Rink Board B (per year)		$ 1,575.00
Wall Board B (per year)		$ 1,050.00
Electronic Road Sign	Daily	$ 80.00
	Weekly	Negotiated
Aquatic Wall Board		$ 603.75
Tennis Wall Board		$ 603.75
LCD Display		Negotiated
Panther's Arena B Advertising Exclusivity		Negotiated
Arena B Screen		$ 1,575.00
Hanging Banner (per year)		Negotiated
Title Sponsor of Event		Negotiated
Lexan for rink boards (if required)		$ 245.00
SPECIAL EVENTS (fees inclusive of tax)		
Slider & Handler- Community/Non-Profit*		$ 74.40
Slider & Handler- Commercial*		$ 113.30
Special Event Staff - Community/Non-Profit*		$ 37.20
Special Event Staff - Commercial*		$ 56.65
Small Inflatable - Community/Non-Profit*		$ 37.20
Small Inflatable - Commercial*		$ 56.65
Large Inflatable - Community/Non-Profit**		$ 111.60
Inflatable - Commercial**		$ 169.95

* Two hour minimum required

**Three hour minimum and three staff required for two hour event, with one hour travel time.

PARTNERSHIPS (fees inclusive of tax)	
Partners of Panorama	Negotiated

SCHEDULE "B"

SEAPARC RECREATION FEES AND CHARGES
Effective September 1, 2025

DROP- IN FEES (swim, skate, weight room, aerobic classes) Admission fees inclusive of tax		
Adult (19 – 59)	Single Admission	$ 7.25
	10x	$ 65.25
	1 month	$ 69.50
	3 month	$ 155.00
	12 month	$ 432.00
Senior (60+)	Single Admission	$ 5.50
	10x	$ 49.50
	1 month	$ 52.00
	3 month	$ 120.00
	12 month	$ 432.00
Student (19+)	Single Admission	$ 5.50
	10x	$ 49.50
	1 month	$ 52.00
	3 month	$ 120.00
	12 month	$ 432.00
Youth (13 – 18)	Single Admission	$ 4.00
	10x	$ 36.00
	1 month	$ 39.00
	3 month	$ 93.00
	12 month	$ 249.00
Child (5 – 12)	Single Admission	$ 3.50
	10x	$ 31.50
	1 month	$ 33.50
	3 month	$ 77.25
	12 month	$ 210.00
Family (Maximum 5)	Single Admission	$14.50
	10x	$ 130.50
	1 month	$ 139.00
	12 month	$ 864.00
Commercial Access	Single Admission	$ 22.00
Preschool Age (4 and Under)	Single Admission	$ 0.00

MISCELLANOUS ADMINISTRATION (Includes applicable tax)	
NSF Cheque / Declined Credit Card Fee	$ 25.00
Card Replacement/Refund	$ 5.00
Late Withdrawal Fee	$ 10.00
Towel Rental	$ 3.25
Shower Fee	$ 3.25
Toonie Admission	$ 2.00

POOL FACILITY (Rates per hour unless otherwise noted; Subject to applicable tax)	
Pool Rental (includes 2 guards)	$ 170.00
Pool Rental Guard/Instructor (additional staff)	$ 43.50
Lane Rental – Commercial	$ 28.00
Lane Rental – Adult	$ 20.00
Lane Rental – Youth	$ 15.00
*Lifeguard/Instructor addition charge if required based on Lifeguard to Patron ratio	
ARENA FACILITY (Rates per hour unless otherwise noted; Subject to applicable tax)	
Ice - Adult Prime*	$ 249.00
Ice - Adult Non-Prime*	$ 202.00
Ice – Youth Prime Rate *	$ 136.00
Ice – Youth Non-Prime	$ 115.00
Ice – Youth Early Morning Resident*	$ 62.00
Ice – Youth Early Morning Non Resident*	$ 115.00
Ice – Youth Commercial	$ 165.00
SD 62 School Use*	$ 92.00
Dry Floor – Adult Non Profit*	$ 82.00
Dry Floor – Youth Resident*	$ 44.00
Dry Floor – Commercial*	$ 119.00
Arena Staff	$ 43.50
Arena Office Space – fee per month	$ 368.00
RATES PER DAY FOR THE FOLLOWING ITEMS:	
Complex – Dry Floor Non Profit (per day)*	$ 1,310.00
Complex – Dry Floor Non Profit (Move In/Out)*	$ 655.00
Complex – Dry Floor Commercial (per day)*	$ 1,960.00
Complex – Dry Floor Commercial (Move In/Out)*	$ 980.00
Concession – Non Profit (per day)	$ 30.00
Concession – Commercial (per day)	$ 165.00
As per Fees & Charges Policy: Prime Time Rate: 4pm-10pm weekdays: 8am-10pm weekends Early Morning Rate: 12am-8am Non-Resident: Less than 75% of members living in SEAPARC service area	
ARENA SKATE SHOP FEES (Includes applicable tax)	
Skate Rental	$ 3.75
Skate Rental – Family Rate (Maximum 5)	$ 7.50
Skate Sharpening	$ 5.75
Skate Sharpening 10x	$ 51.75

SEAPARC ROOM RENTAL (Rates per hour; Subject to applicable tax)	
Boardroom	$ 22.75
Boardroom – Local Non Profit	$ 0.00
Multipurpose Room – Half Room	$ 34.00
Multipurpose Room – Full Room	$ 68.00
Parking Lot (daily rate per ¼ of parking lot)	$ 75.00
Facility Rental for Commercial Film Rental	Negotiated
Fitness Instructor	$ 53.50
Maintenance Staff	$ 53.50
Table Rental (per booking)	$ 3.00
Chair Rental (per booking)	$ 1.00
SEAPARC STAN JONES FIELD (Subject to applicable tax)	
Adult Per Game	$ 29.00
Youth Per Game	$ 14.00
Commercial / Community Event	Negotiated
SUNRIVER SPORT BOX FACILITY (Rates per hour; Subject to applicable tax)	
Youth	$ 16.25
Adult	$ 32.50
Commercial	$ 65.00
GOLF COURSE GREEN FEES AND RENTALS (Includes applicable tax)	
Adult	$ 18.00
Adult 10x	$ 162.00
Adult – season pass	$ 535.00
Senior (60+)	$ 16.00
Senior (60+) 10x	$ 144.00
Youth (8-16)	$ 11.25
Youth 10x	$ 101.25
Youth – season pass	$ 227.00
Family (Max 4 incl. 2 adults)	$ 47.00
Extra Round	$ 11.00
Pull Cart Rental	$ 5.50
Club Rental	$ 7.75
Golf Tournament Fee	Negotiated
FACILITY ADVERTISING (Subject to applicable tax)	
Rink Board (per year)	$ 655.00
Zamboni Ad (per year)	$ 1,100.00
Brochure Advertising	Negotiated

SCHEDULE "C"

SALT SPRING ISLAND PARKS AND RECREATION FEES AND CHARGES
Effective September 1, 2025

RECREATION CENTRES (General Admission Fees; Subject to applicable tax)		
Adult (19yrs and older)	Single Admission	$ 6.75
	10x*	$ 60.55
	20x*	$ 114.35
	1 month	$ 67.40
	Annual Pass (12 months)*	$ 459.45
Youth (13-18 yrs or valid student card)	Single Admission	$ 5.05
	10x*	$ 45.45
	20x*	$ 85.80
	1 month	$ 50.55
	Annual Pass (12 months)*	$ 344.60
Child (5-12 yrs)	Single Admission	$ 4.05
	10x*	$ 36.35
	20x*	$ 68.60
	1 month	$ 40.45
	Annual Pass (12 months)*	$ 275.65
Tot (4 yrs and under)		No charge
Family (Maximum 5)	Single Admission	$13.50
	10x*	$121.10
	20x*	$ 228.70
	1 month	$ 134.80
	Annual Pass (12 months)*	$ 918.90
Aquatic Fitness	Single Admission	$ 8.40
	10x*	$ 75.45
	20x*	$ 142.50
	1 month	$ 75.95
	Annual Pass (12 months)*	$ 644.35
- No charge for support workers for those users needing additional support. - Single admission rates apply to each entry per day. - Showers and half price swim times are half price of single admission. - $5.00 roller skate rental fee - $25.00 Annual Staff Pass		
RAINBOW RECREATION POOL RENTAL (Rates per hour unless otherwise noted; Subject to applicable tax)		
Commercial	Per Lane	$ 26.50
	Entire Facility*	$ 159.10
Adult Non-Profit	Per Lane	$ 19.90
	Entire Facility*	$ 119.30
Youth Non-Profit	Per Lane	$ 15.90
	Entire Facility*	$ 95.45
Lifeguard/Instructor (additional staff)	Per Lane	$ 34.90
* Lifeguard/Instructor is additional charge outside of regular operating hours or where additional staff is needed.		

FIELD AND COURT RENTAL (Rates per hour unless otherwise noted; Subject to applicable tax)		
Tennis Courts (per court)	Youth Non-Profit	$ 5.00
	Adult Non-Profit	$ 5.00
	Commercial	$ 7.40
Tennis Courts (per tournament)	Youth Non-Profit	$ 28.80
	Adult Non-Profit	$ 28.80
	Commercial	See Park Use Fees
Multisport Court	Youth Non-Profit	$ 7.55
	Adult Non-Profit	$ 9.45
	Commercial	$ 12.60
Ball Diamonds	Youth Non-Profit	$ 2.50/hr
	Adult Non-Profit	$ 3.25/hr
	Commercial	See Park Use Fees
Ball Diamonds (per tournament)	Youth Non-Profit	$ 28.80
	Adult Non-Profit	$ 28.80
	Commercial	See Park Use Fees
Main Field / Side Field – Portlock	Youth Non-Profit	$ 2.50/hr
	Adult Non-Profit	$ 3.25/hr
	Commercial	See Park Use Fees
Main or Side Field – Portlock (per tournament)	Youth Non-Profit	$ 28.80
	Adult Non-Profit	$ 28.80
	Commercial	See Park Use Fees
Jogging Track		No Charge
GYM RENTAL (Subject to applicable tax)		
Youth Non-Profit	Per Hour	$ 53.20
	Per Day*	$ 266.10
After School Group	Per Hour	$ 26.80
Adult Non-Profit	Per Hour	$ 66.50
	Per Day*	$ 332.60
Commercial	Per Hour	$ 88.70
	Per Day*	$ 443.50
* Day fee based on five hours of use.		
ROOM AND STORAGE RENTAL (Rates per month unless otherwise noted; Subject to applicable tax)		
Small Classroom	Youth Non-Profit	$ 371.15
	Adult Non-Profit	$ 463.95
	Commercial	$ 618.60
Large Classroom	Youth Non-Profit	$ 404.95
	Adult Non-Profit	$ 506.15
	Commercial	$ 674.90
Small Storage Room	Youth Non-Profit	$ 49.85
	Adult Non-Profit	$ 62.35
	Commercial	$ 83.10
Large Storage Room	Youth Non-Profit	$ 99.80
	Adult Non-Profit	$ 124.75
	Commercial	$ 166.30
Meeting Room / Classroom (per hour)	Youth Non-Profit	$ 17.30
	Adult Non-Profit	$ 21.60
	Commercial	$ 28.80
Dance Room (per hour)	Youth Non-Profit	$ 22.45
	Adult Non-Profit	$ 28.10
	Commercial	$ 37.45

PARK USE (Rates per day unless otherwise noted; Subject to applicable tax)		
Commercial Filming		$ 347.85
Commercial Service or Activity		$ 240.05
	Rate Per Week	$ 600.05
Commercial Temporary One-Time Use	Rate Per Hour	$ 119.95
Research Activity – such as specimen collection, surveys, inventories, monitoring plots		$ 36.05
Wedding Ceremony		$ 277.15
Special Event or Activity:		
Youth Non-Profit	Rate per Hour	$ 10.35
	Rate per Day*	$ 51.95
Adult Non-Profit	Rate per Hour	$ 13.00
	Rate per Day*	$ 64.90
Commercial	Rate per Hour	$ 17.30
	Rate per Day*	$ 86.55
Gazebo and Picnic Shelters:		
Youth Non-Profit	Rate per Hour	$ 7.55
	Rate per Day*	$ 38.25
Adult Non-Profit	Rate per Hour	$ 9.45
	Rate per Day*	$ 47.80
Commercial	Rate per Hour	$ 12.60
	Rate per Day*	$ 63.75
* Day fee based on five hours of use.		
MISCELLANEOUS FEES (Subject to applicable tax)		
Tent Rental (Plus staff time)		$ 48.45
Road Sign at Portlock (Commercial)	Rate per Week	$ 30.00
Clean Up Fee	Rate per Hour	$ 45.30
Maintenance Staff	Rate per Hour	$ 45.30
Table Rental (per table)	Rate per Day	$ 12.35
Chair Rental (per chair)	Rate per Day	$ 2.45
Refund Fee (No charge to leave credit on account)	(non-taxable)	$ 5.40
NSF Cheque Fee/Declined Credit Card	(non-taxable)	$ 21.40
Membership Card Replacement	(non-taxable)	$ 5.40
Locker (Small/Medium)	(non-taxable)	$ 0.25
Locker (Large)	(non-taxable)	$ 0.50
Water/Wash Station	Rate per Season	$ 52.05
Power	Rate per Season	$ 37.65
Damage Deposit (Major Event/Tournament)		20% of Contract

SCHEDULE "D"

JUAN DE FUCA ELECTORAL AREA PARKS AND RECREATION
FEES AND CHARGES
Effective September 1, 2023

Special Events or Activities

PARK USE PERMIT SPECIAL USE CATEGORIES	PERMIT FEE (Subject to applicable tax)
For events or activities such as a festival, tournament, competition, show or outdoor ceremony which attracts participants and spectators.	$30.00/permit
Frequent Users:5 or more events/year	$120.00/permit
For children's parties.	$30.00/permit
For private event such as weddings or birthdays with 10 or more participants.	$100.00/permit

SCHEDULE "E"

PORT RENFREW COMMUNITY RECREATION CENTRE
FEES AND CHARGES

Effective September 1, 2023

Dance Hall (Subject to applicable tax)	
Events up to 100 people	$ 200.00 day/night
Events with greater than 100 people	Negotiated
Set-up Fee	$ 50.00
Clean-up Fee (minimum 4 hours)	$ 25.00/hr
Damage deposit – events up to 100 people	$100.00
Damage deposit – events greater than 100 people	$ 500.00
Meeting Room (Subject to applicable tax)	
Rate per hour (4 hour minimum)	$ 25.00/hr
Fee for use of kitchen	$ 50.00
Offices (Subject to applicable tax)	
Monthly lease	Negotiated

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APPENDIX B

List of Revisions

Below is a summary of the changes to fees and charges for recreation services and facilities, starting September 1, 2025. The changes have been considered and recommended by the respective service's commission, and summarized as follows.

Panorama Recreation Centre: The primary consideration in the review of recreation fees and charges is to balance fiscal responsibility, equitable access to recreation services and the marketplace.

Historically, the Peninsula Recreation Commission has determined that a ratio of 50% funding by users and 50% funding by requisition is the goal to meet and maintain. The ratio of user pay to tax requisition was impacted by the COVID-19 pandemic, and is gradually returning to the goal ratio (2020-31.3%, 2021-37.1%, 2022- 43.5%, 2023, 46.5%and 2024 47.5%).

Although attendance and revenues have nearly recovered to pre-pandemic levels, wages, operating costs and inflation impact the cost to operate facilities and to deliver programs and services. Staff have considered expected revenues, increasing costs, recreation fees across the region and previous rate increases and are recommending a 2 to 5% increase to most fees.

The proposed increases establish Panorama Recreation rates in line with the regional average and align with or work towards better alignment with subsidy levels outlined in the Peninsula Recreation Fees and Charges Policy.

Proposed changes to fees and charges include:

1. *Increase to single admission, per visit and timed passes.*
    - A review of regional admissions and pass fees was completed. Panorama Recreation's admission rates are competitive in the region. The proposed 2 to 3.5% increase to most single admission, per visit and timed pass fees would not change Panorama Recreation's current position as third highest in the region.
2. *Increase to child/youth 12-month pass.*
    - The child/youth 12-month pass rate is well below the regional average for this pass, which ranges from $175 to $420 annually. The proposed 15% increase from $97.75 to $112.40 per year will work towards alignment with the Fees & Charges Policy, which indicates child and youth rates be set at 55% of the comparable adult rate.
3. *Increase to facility rental rates.*
    - Proposed rate increases of 2 to 5% for most youth and adult facility rentals are due to increasing staffing and maintenance costs and alignment with rental fees across Greater Victoria. Due to the continued high demand for facility rentals across all areas, the market can tolerate the increase. The higher 7% increase to commercial rental fees seeks closer alignment to the Fees & Charges Policy, which indicates commercial rates to be set at 200% of the comparable adult rate.
4. *Increase to supplemental staff rates.*
    - The proposed 2.4% increase to most supplemental staff rates is to align the fees with overall staffing cost related to the workers performing these duties.
5. *Fees added.*
    - The skating weekend special family rate has been added to the Fees & Charges Bylaw to ensure it is reviewed and increased in alignment with other fees in the bylaw. Centennial Park picnic shelter and fieldhouse fees have been added as Panorama Recreation now operates these facilities. Increases have been applied to these fees from those previously set by the District of

Central Saanich to better align them with other fees in the bylaw, and to account for the costs associated with operating these facilities. Advertising fees for arena boards, wall boards and digital screens have been added to the bylaw to ensure consistency and transparency in how these fees are applied.

6. *Fees removed.*

   - Pottery single admission and per visit fees have been removed from the bylaw. Pottery studio demand has grown significantly and sessions now require registration.

SEAPARC: The primary consideration in the review of SEAPARC recreation fees and charges is to find a balance between fiscal accountability, access to recreation services, and the marketplace.

Wages, operating costs, and inflation impact the cost to operate facilities and deliver programs and services. As expected, membership pass sales and admission revenue, a significant source of revenue, have somewhat plateaued through 2024-2025 and are expected to continue with this trend. Staff have considered the balance of expected revenues and escalating costs, recreation fees across the region, and previous rate increases and are recommending an average increase of 3% to fees. Keeping in the mind the escalating costs that households are managing, monthly and annual pass options have remained relatively unchanged..

Proposed changes to fees and charges include:

1. *Increase to single admission, per visit and timed passes.*

   The proposed increases establish SEAPARC Recreation rates in line with the regional average while recognizing the value included in the timed passes.

   - Child and youth single admission rates increase 4%, student, adult and senior rates increase 4-5% and all timed passes increase 0-1%.

2. *Adjustment to facility and arena rental rates.*

   - Ice and dry floor, pool and room rental fees – 3-9% increase.
   - Stan Jones Field fees – 5-8% increase.
   - Regional averages and cash rounding considerations are factored into the proposed skate shop fee increases.

3. *Increase in golf fees.*

   Given increased costs of materials, fuel and staff, an increase of 1-5% is proposed for most of the existing golf course green fees for the 2026 golf season.

Salt Spring Island Parks and Recreation: As part of the annual review of fees and charges, the Salt Spring Island Local Community Commission conducts an analysis of, including but not limited to, market averages of like facilities and to establish base rates for admission and rental fees and applies formulas to allow for subsidies for local non-profit organizations and different age groups..

The main changes are:

1. *General rate increase.*

   A 3-5% change in the admissions and rental rates is proposed for 2025/2026.

2. *New specific changes.*

   - The addition of punch and timed passes now available at SIMS.
   - The addition of free access to support workers.
   - The addition of a $5.00 daily court rental for pickleball and tennis.
   - The addition of an hourly playing field rental fee for adults and youth.

Juan De Fuca Electoral Area Parks and Recreation: has no fee changes.

Port Renfrew Community Recreation Centre: has no fee changes.

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REPORT TO FINANCE COMMITTEE
MEETING OF WEDNESDAY, JULY 2, 2025

SUBJECT **Bylaw No. 4687: Temporary Borrowing (Sooke and Electoral Area Recreation and Facilities Service) Bylaw No. 1, 2025**

ISSUE SUMMARY

Approval of a temporary borrowing bylaw authorizing short-term funds for projects included in the approved five-year capital plan for the Sooke and Electoral Area Parks and Recreation Commission (SEAPARC) recreational service capital.

BACKGROUND

On June 11, 2025, the Capital Regional District (CRD) Board adopted Bylaw No. 4634, "Sooke and Electoral Area Recreation and Facilities Service Loan Authorization Bylaw No. 1, 2025", to fund the construction of the Recreational Services Capital. A temporary borrowing bylaw is required when short-term financing is requested to fund capital expenditures in advance of long-term debt issuance.

A temporary borrowing bylaw is required to provide short-term financing for the capital plan before long-term debt is issued. Long-term debt will be issued near or at capital project completion and the total borrowing amount is finalized. Converting temporary borrowing to long-term debt also requires Board approval. At that time, staff will bring forward a Security Issuing Bylaw for the Board's approval, in advance of the regular Municipal Finance Authority (MFA) spring or fall long-term debt issuances.

The following temporary borrowing bylaw is proposed:

Service Area	Action	Purpose	Bylaw
SEAPARC	Temporary Borrowing Bylaw No. 4687	Construction of the Recreational Services Capital	Temporary Borrowing (Sooke and Electoral Area Recreation and Facilities Service) Bylaw No. 1, 2025

ALTERNATIVES

Alternative 1
The Finance Committee recommends to the Capital Regional District Board:
1. That Bylaw No. 4687, "Temporary Borrowing (Sooke and Electoral Area Recreation and Facilities Service) Bylaw No. 1, 2025", be introduced and read a first, second and third time; and
2. That Bylaw No. 4687 be adopted.

Alternative 2
That Bylaw No. 4687 be referred back to staff for additional information.

IMPLICATIONS

Financial Implications

The proposed temporary borrowing bylaw will give the CRD access to interim financing under the terms specified in loan authorization Bylaw No. 4634. Temporary borrowing will not exceed the remaining balance of the $3,150,000 million authorized by the loan authorization bylaw, after subtracting any amounts already drawn which, as of July 9, 2025, are nil. Borrowings will be drawn in accordance with the timing of the approved capital expenditures. Associated financing costs will be monthly, variable, interest-only payments. Currently, MFA's short-term borrowing rate is 3.27% (variable rate as of May 26, 2025). Cash flows required to service short-term debt are included in the approved financial plan.

CONCLUSION

Temporary borrowing authority, through the approval of the Temporary Borrowing (Sooke and Electoral Area Recreation and Facilities Service) Bylaw No. 4687, is required to access interim financing to fund the Recreational Service Capital Projects. Timely access to borrowed funds is critical to meeting the approved five-year capital program. All temporary borrowings will be either repaid within five years or converted to long-term debt up to the maximum stated in the approved loan authorization Bylaw No. 4634.

RECOMMENDATION

The Finance Committee recommends to the Capital Regional District Board:

1. That Bylaw No. 4687, "Temporary Borrowing (Sooke and Electoral Area Recreation and Facilities Service) Bylaw No. 1, 2025", be introduced and read a first, second and third time; and
2. That Bylaw No. 4687 be adopted.

Submitted by:	Varinia Somosan, CPA, CGA, Sr. Mgr., Financial Services / Deputy CFO
Concurrence:	Nelson Chan, MBA, FCPA, FCMA, Chief Financial Officer, GM Finance & IT
Concurrence:	Luisa Jones, MBA, General Manager, Parks, Recreation & Environmental Services
Concurrence:	Kristen Morley, J.D., General Manager, Corporate Services & Corporate Officer
Concurrence:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

ATTACHMENT

Appendix A: Bylaw No. 4687, "Temporary Borrowing (Sooke and Electoral Area Recreation and Facilities Service) Bylaw No. 1, 2025"

APPENDIX A

CAPITAL REGIONAL DISTRICT

BYLAW NO. 4687

****

A BYLAW TO AUTHORIZE TEMPORARY BORROWING OF THREE MILLION ONE HUNDRED FIFTY THOUSAND DOLLARS ($3,150,000) FOR THE CONSTRUCTION OF RECREATIONAL SERVICE CAPITAL PROJECTS IN THE DISTRICT OF SOOKE AND THE JUAN DE FUCA ELECTORAL AREA

****

WHEREAS:

A. It is provided by Section 409 of the *Local Government Act* that the Capital Regional District Board (the "Board") may, where it has adopted a loan authorization bylaw, without further assents or approvals, borrow temporarily from any person under the conditions therein set out;

B. The Board has adopted Bylaw No. 4634, cited as "Sooke and Electoral Area Recreation and Facilities Service Loan Authorization Bylaw No. 1, 2025", in the amount of Three Million One Hundred Fifty Thousand Dollars ($3,150,000); and

C. The issuance of the said Security Issuing Bylaw has been temporarily deferred.

NOW THEREFORE the Board of the Capital Regional District in open meeting assembled enacts as follows:

The Regional Board is hereby authorized and empowered to borrow an amount or amounts not exceeding the sum of Three Million One Hundred Fifty Thousand Dollars ($3,150,000), as the same may be required, at the prevailing interest rate.

The form of obligation to be given as acknowledgement of the liability shall be a promissory note or notes bearing the corporate seal and signed by the Chair and the Financial Administration Officer.

The money so borrowed shall be used solely for the purposes set out in Loan Authorization Bylaw No. 4634.

The proceeds from the Security Issuing bylaw, or so much thereof as may be necessary, shall be used to repay the money so borrowed.

This Bylaw may be cited as the "Temporary Borrowing (Sooke and Electoral Area Recreation and Facilities Service) Bylaw No. 1, 2025".

READ A FIRST TIME THIS	day of	20__
READ A SECOND TIME THIS	day of	20__
READ A THIRD TIME THIS	day of	20__

ADOPTED THIS day of 20__

CHAIR

CORPORATE OFFICER

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REPORT TO FINANCE COMMITTEE
MEETING OF WEDNESDAY, JULY 02, 2025

SUBJECT **Municipal Finance Authority 2025 Fall Issue - Capital Regional District Security Issuing Bylaw Nos. 4701 and 4702**

ISSUE SUMMARY

Approval of the security issuing Bylaw Nos. 4701 and 4702 for borrowings by the Capital Regional District (CRD) and for borrowings by the District of Saanich.

BACKGROUND

Under Sections 410 and 411 of the *Local Government Act*, the CRD must adopt a security issuing bylaw to provide for the issue of debt for all or any part of the debt authorized under loan authorization bylaws for its own borrowings and on behalf of municipalities requesting debt.

Debt issuance is undertaken twice annually by the Municipal Finance Authority (MFA). The process requires the CRD Board to adopt separate security issuing bylaws for each borrower. The approved bylaws are then submitted to the Ministry of Municipal Affairs for approval.

The CRD is requesting the issue of securities as follows in Table 1 below:

Table 1: Capital Regional District Financial Plan Borrowing – ($ Millions)

Security Issuing Bylaw No.	Service	LOAN AUTHORIZATION				Term of issue	Issue amount ($M)	Notes
		Bylaw No.	Authorized ($M)	Borrowed ($M)	Remaining ($M)			
4701	Environmental Resource Management	4515	$36.00	$22.15	$13.85	15	$3.50	2025 Capital Plan Projects
	TOTAL		**$36.00**	**$22.15**	**$13.85**		**$3.50**	

Pursuant to Section 182 of the *Community Charter*, municipality borrowing under a loan authorization bylaw must be undertaken by the applicable regional district on behalf of the municipality. Pursuant to Section 410 of the *Local Government Act*, the regional district will finance the municipalities loan authorization bylaw approved under the *Community Charter*. For municipalities, the requisite loan authorization bylaws, provincial certificates of approval and municipal resolutions for the proposed security issuing bylaws are in place.

A municipal request for the Fall 2025 MFA issue has been submitted by the District of Saanich. The request is outlined in Table 2 below.

Table 2: Municipal Borrowings – ($ Millions)

Security Issuing Bylaw No.	Municipality	LOAN AUTHORIZATION				Term of issue	Issue amount ($M)	Notes
		Bylaw No.	Authorized ($M)	Borrowed ($M)	Remaining ($M)			
4702	District of Saanich	9902	$0.80	$0.00	$0.80	15	$0.80	Parks Capital Program
		9903	$2.20	$0.00	$2.20	10	$2.20	Fire Truck Purchase
		10056	$18.80	$0.00	$18.80	30	$12.00	Firehall #2 Redevelopment Project
	Total		**$21.80**	**$0.00**	**$21.80**		**$15.00**	

ALTERNATIVES

Alternative 1
The Finance Committee recommends to the Capital Regional District Board:
1. That Bylaw No. 4701, "Security Issuing Bylaw No. 6, 2025", be introduced and read a first, second and third time; and
2. That Bylaw No. 4701 be adopted.
3. That Bylaw No. 4702, "Security Issuing Bylaw No. 7, 2025", be introduced and read a first, second and third time; and
4. That Bylaw No. 4702 be adopted.

Alternative 2
That adoption of Bylaw Nos. 4701 and 4702 be deferred back to staff for amendments.

IMPLICATIONS

Financial Implications

The CRD funds capital projects through various sources including long-term borrowing. Debt is one financing tool utilized to spread the cost of capital over time. Financial implications for borrowings are included within the approved financial plan bylaw for the respective years.

Under the final 2025–2029 Budget, the Environmental Resource Management service plans to borrow a total of $3,500,000 in fall 2025 to fund four capital projects:

- Cell 5 Liner Construction: $1,400,000
- Cells 1, 2 and 3 Transition Liner: $1,000,000
- Northeast and Northwest Aggregate Stockpile Cover: $350,000
- Cell 5 and 6 Gravity Retaining Wall Construction: $750,000

The $3.5 million borrowing will be financed through MFA loan proceeds and repaid from tipping fee revenue. At MFA's current indicative interest rate of 4.53% for a 15-year term, the annual debt servicing (principal plus interest) is estimated at $341,281, amounting to total repayments of $5,119,209 over the borrowing term.

For the municipal borrowings, the amounts owed and due are the responsibility of the District of Saanich. However, both the liabilities and amounts due from municipalities are reflected in the accounts and financial statements of the CRD. There is no funding impact to the CRD. The CRD invoices and receives funds from the municipalities, and then the CRD remits payments to the MFA.

Borrowing Terms

Each borrowing request will be funded by the MFA as part of the fall issue, with proceeds expected to be received between September and December. The amortization period is stipulated in the respective loan authorization bylaw and is for a period established during the public approval process. The rate and initial term will be determined by the MFA at the time of issuance. As of 2021, the period rates will be locked in and will no longer follow the general 10-year initial term, with 5-year renewal terms thereafter. Depending on market conditions at the time of issuance, the MFA may use longer initial and renewal periods.

The MFA provides current indicative market interest rates as an estimate of potential rates for the upcoming issue. The indicative rates, as of June 11, 2025, are:

Loan Amortization	MFABC – Indicative Rates
5 years	3.33%
10 years	4.12%
15 years	4.53%
20 years	4.75%
25 years	4.75%
30 years	4.75%

CONCLUSION

The CRD, through security issuing bylaws, is authorized to borrow from the MFA for both regional district and municipal borrowings. Borrowing costs are covered by the requesting CRD service or municipality. For the fall MFA debt issuance, the CRD has submitted one security issuing bylaw request, and one municipality has submitted their respective request. Approval of these bylaws is recommended to facilitate participation in the fall MFA debt issuance.

RECOMMENDATION

The Finance Committee recommends to the Capital Regional District Board:

1. That Bylaw No. 4701, "Security Issuing Bylaw No. 6, 2025", be introduced and read a first, second and third time; and
2. That Bylaw No. 4701 be adopted.
3. That Bylaw No. 4702, "Security Issuing Bylaw No. 7, 2025", be introduced and read a first, second and third time; and
4. That Bylaw No. 4702 be adopted.

Submitted by:	Varinia Somosan, CPA, CGA, Sr. Mgr., Financial Services / Deputy CFO
Concurrence:	Nelson Chan, MBA, FCPA, FCMA, Chief Financial Officer, GM Finance & IT
Concurrence:	Kristen Morley, J.D., General Manager, Corporate Services & Corporate Officer
Concurrence:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

ATTACHMENTS

Appendix A: Bylaw No. 4701, "Security Issuing Bylaw No. 6, 2025"
Appendix B: Bylaw No. 4702, "Security Issuing Bylaw No. 7, 2025"

APPENDIX A

CAPITAL REGIONAL DISTRICT

BYLAW NO. 4701

****

A BYLAW TO AUTHORIZE ENTERING INTO AN AGREEMENT RESPECTING FINANCING BETWEEN THE CAPITAL REGIONAL DISTRICT AND THE MUNICIPAL FINANCE AUTHORITY OF BRITISH COLUMBIA

****

WHEREAS:

A. The Municipal Finance Authority of British Columbia (the "Authority") may provide financing of capital requirements for regional districts or for their member municipalities by the issue of debentures or other evidence of indebtedness of the Authority and lending the proceeds therefrom to the regional district on whose request the financing is undertaken;

B. Under the provisions of section 411 of the *Local Government Act*, the amount of borrowing authorized by each of the following loan authorization bylaws, the amount already borrowed under the authority thereof, the amount of authorization to borrow remaining thereunder, and the amount being issued under the authority thereof by this bylaw;

C. The table contained in this bylaw is to provide clarity and information for the purposes of this bylaw; and

D. The Capital Regional District Board (the "Regional District"), by this bylaw, hereby requests such financing shall be undertaken through the Authority.

NOW THEREFORE the Board of the Capital Regional District in open meeting assembled enacts as follows:

1. The Authority is hereby requested and authorized to finance from time to time the undertakings, as further described in the Loan Authorization Table below, at the sole cost and on behalf of the Regional District up to, but not exceeding Three Million and Five Hundred Thousand Dollars ($3,500,000) in lawful money of Canada (provided that the Regional District may borrow all or part of such amount in such currency as the Trustees of the Authority shall determine but the aggregate amount in lawful money of Canada and in Canadian Dollar equivalents so borrowed shall not exceed $3,500,000 in Canadian Dollars) at such interest and with such discounts or premiums and expenses as the Authority may deem appropriate in consideration of the market and economic conditions pertaining.

Security Issuing Bylaw No.	Service	LOAN AUTHORIZATION				Term of issue	Issue amount ($M)	Notes
		Bylaw No.	Authorized ($M)	Borrowed ($M)	Remaining ($M)			
4701	Environmental Resource Management	4515	$36.00	$22.15	$13.85	15	$3.50	2025 Capital Plan Projects
	TOTAL		**$36.00**	**$22.15**	**$13.85**		**$3.50**	

2. Upon completion by the Authority of financing undertaken pursuant hereto, the Chair and officer assigned the responsibility of financial administration of the Regional District, on behalf of the Regional District and under its seal shall, at such time or times as the Trustees of the Authority may request, enter into and deliver to the Authority one or more agreements, which said agreement or agreements shall be substantially in the form annexed hereto as Schedule A and made part of this bylaw (such Agreement or Agreements as may be entered into, delivered or substituted hereinafter referred to as the "Agreement") providing for payment by the Regional District to the Authority of the amounts required to meet the obligations of the Authority with respect to its borrowings undertaken pursuant hereto, which Agreement shall rank as debenture debt of the Regional District.

3. The Agreement in the form of Schedule A shall be dated and payable in the principal amount or amounts of monies and in Canadian dollars or as the Authority shall determine and subject to the *Local Government Act*, in such currency or currencies as shall be borrowed by the Authority under Section 1 and shall set out the schedule of repayment of the principal amount together with interest on unpaid amounts as shall be determined by the Treasurer of the Authority.

4. The obligation incurred under the said Agreement shall bear interest from a date specified therein, which date shall be determined by the Treasurer of the Authority, and shall bear interest at a rate to be determined by the Treasurer of the Authority.

5. The Agreement shall be sealed with the seal of the Regional District and shall bear the signature of the Chair and the officer assigned the responsibility of financial administration of the Regional District.

6. The obligations incurred under the said Agreement as to both principal and interest shall be payable at the Head Office of the Authority in Saanich and at such time or times as shall be determined by the Treasurer of the Authority.

7. During the currency of the obligations incurred under the said Agreement to secure borrowings in respect of the Capital Regional District Loan Authorization Bylaw No. 4515 if the anticipated revenues accruing to the Regional District from the operation of the "Solid Waste Disposal Local Service Establishment Bylaw No. 1, 1991" service is at any time insufficient to meet the annual payment of interest and the repayment of principal in any year, there shall be requisitioned an amount sufficient to meet such insufficiency.

8. The Regional District shall provide and pay over to the Authority such sums as are required to discharge its obligations in accordance with the terms of the Agreement, provided, however, that if the sums provided for in the Agreement are not sufficient to meet the obligations of the Authority, any deficiency in meeting such obligations shall be a liability of the Regional District to the Authority and the Regional Board of the Regional District shall make due provision to discharge such liability.

9. The Regional District shall pay over to the Authority at such time or times as the Treasurer of the Authority so directs such sums as are required pursuant to section 15 of the *Municipal Finance Authority Act* to be paid into the Debt Reserve Fund established by the Authority in connection with the financing undertaken by the Authority on behalf of the Regional District pursuant to the Agreement.

10. This bylaw may be cited as “Security Issuing Bylaw No. 6, 2025”.

READ A FIRST TIME THIS	day of	20__
READ A SECOND TIME THIS	day of	20__
READ A THIRD TIME THIS	day of	20__
ADOPTED THIS	day of	20__

_____ _____

CHAIR CORPORATE OFFICE

Schedule A to Bylaw # ____

CANADA

PROVINCE OF BRITISH COLUMBIA

AGREEMENT

Regional District of _____

The Regional District of _____ (the "Regional District") he promises to pay to the Municipal Finance Authority of British Columbia (the "Authority") at its Head Office in Saanich, British Columbia, the sum of _____ DOLLARS ($_____) in lawful money of Canada, together with interest thereon from the ____ day of _____ 20__, at varying rates of interest, calculated semi-annually, in each and every year during the currency of this Agreement; and payments of principal and interest shall be as specified in the schedule attached commencing on the ____ day of _____ 20___, provided that in the event the payments of principal and interest hereunder are insufficient to satisfy the obligations of the Authority undertaken on behalf of the Regional District, the Regional District shall pay over to the Authority such further sums as are sufficient to discharge the obligations of the Regional District to the Authority.

DATED at _____, British Columbia, this ____ day of _____, 20____.

IN TESTIMONY WHEREOF and under the authority of Bylaw # _____ cited as "_____ _____", this Agreement is sealed with the Corporate Seal of the Regional District of _____ and signed by the Chair and Treasurer thereof.

_____
Chair

_____
Treasurer

Pursuant to the *Local Government Act*, I certify that the within Agreement has been lawfully and validly made and issued and that its validity is not open to question on any ground whatsoever in any court of the Province of British Columbia.

_____
Deputy Inspector of Municipalities of British Columbia

PRINCIPAL AND/OR SINKING FUND DEPOSIT AND INTEREST PAYMENTS

Date of Payment	Total Payment	Principal/Sinking Fund Deposit	Interest
	$	$	$
	$	$	$
	$	$	$

APPENDIX B

CAPITAL REGIONAL DISTRICT

BYLAW NO. 4702

****

A BYLAW TO AUTHORIZE THE ENTERING INTO AN AGREEMENT RESPECTING FINANCING BETWEEN THE CAPITAL REGIONAL DISTRICT AND THE MUNICIPAL FINANCE AUTHORITY OF BRITISH COLUMBIA

****

WHEREAS

A. The Municipal Finance Authority of British Columbia (the "Authority") may provide financing of capital requirements for regional districts or for their member municipalities by the issue of debentures or other evidence of indebtedness of the Authority and lending the proceeds therefrom to the regional district on whose request the financing is undertaken;

B. The District of Saanich is a member municipality of the Capital Regional District (the "Regional District");

C. The Regional District will finance from time to time on behalf of and at the sole cost of its member municipalities, under the provisions of Section 410 of the *Local Government Act*, the works financed pursuant to the herein mentioned loan authorization bylaws;

D. Under the provisions of Section 411 of the *Local Government Act*, the amount of borrowing authorized by each of the following loan authorization bylaws, the amount already borrowed under the authority thereof, the amount of authorization to borrow remaining thereunder, the amount being issued under the authority thereof by this bylaw, and the term of the debt are included in this bylaw;

E. The tables contained in this bylaw are to provide clarity and information for the purposes of this bylaw; and

F. The Board of the Capital Regional District (the "Regional District"), by this bylaw, hereby requests such financing shall be undertaken through the Authority.

NOW THEREFORE the Regional Board of the Capital Regional District in open meeting assembled enacts as follows:

1. The Regional Board hereby consents to financing the debt of the District of Saanich and further described in the Municipal Loan Authorization Bylaws table, in the amount of Fifteen Million Dollars ($15,000,000) in accordance with the following terms.

Security Issuing Bylaw No.	Municipality	LOAN AUTHORIZATION				Term of issue	Issue amount ($M)	Notes
		Bylaw No.	Authorized ($M)	Borrowed ($M)	Remaining ($M)			
4702	District of Saanich	9902	$0.80	$0.00	$0.80	15	$0.80	Parks Capital Program
		9903	$2.20	$0.00	$2.20	10	$2.20	Fire Truck Purchase
		10056	$18.80	$0.00	$18.80	30	$12.00	Firehall #2 Redevelopment Project
	Total		**$21.80**	**$0.00**	**$21.80**		**$15.00**	

2. The Authority is hereby requested and authorized to finance from time to time the above noted undertakings, and further described in the Municipal Loan Authorization Bylaws table, at the sole cost and on behalf of the District of Saanich up to, but not exceeding Fifteen Million Dollars ($15,000,000) in lawful money of Canada (provided that the Regional District may borrow all or part of such amount in such currency as the Trustees of the Authority shall determine but the aggregate amount in lawful money of Canada and in Canadian Dollar equivalents so borrowed shall not exceed $15,000,000 in Canadian Dollars) at such interest and with such discounts or premiums and expenses as the Authority may deem appropriate in consideration of the market and economic conditions pertaining.

3. Upon completion by the Authority of financing undertaken pursuant hereto, the Chair and officer assigned the responsibility of financial administration of the Regional District, on behalf of the Regional District and under its seal shall, at such time or times as the Trustees of the Authority may request, enter into and deliver to the Authority one or more agreements, which said agreement or agreements shall be substantially in the form annexed hereto as Schedule A and made part of this bylaw (such Agreement or Agreements as may be entered into, delivered or substituted hereinafter referred to as the "Agreement") providing for payment by the Regional District to the Authority of the amounts required to meet the obligations of the Authority with respect to its borrowings undertaken pursuant hereto, which Agreement shall rank as debenture debt of the Regional District.

4. The Agreement in the form of Schedule A shall be dated and payable in the principal amount or amounts of monies and in Canadian dollars or as the Authority shall determine and subject to the *Local Government Act*, in such currency or currencies as shall be borrowed by the Authority under section 1 and shall set out the schedule of repayment of the principal amount together with interest on unpaid amounts as shall be determined by the Treasurer of the Authority.

5. The obligation incurred under the said Agreement shall bear interest from a date specified therein which date shall be determined by the Treasurer of the Authority and shall bear interest at a rate to be determined by the Treasurer of the Authority.

6. The Agreement shall be sealed with the seal of the Regional District and shall bear the signature of the Chair and the officer assigned the responsibility of financial administration of the Regional District.

7. The obligations incurred under the said Agreement as to both principal and interest shall be payable at the Head Office of the Authority in Saanich and at such time or times as shall be determined by the Treasurer of the Authority.

8. During the currency of the obligations incurred under the said Agreement to secure borrowings in respect of the District of Saanich Loan Authorization Bylaws 9902, 9903 and 10056 there shall be requisitioned annually an amount sufficient to meet the annual payment of interest and the repayment of principal.

9. The Regional District shall provide and pay over to the Authority such sums as are required to discharge its obligations in accordance with the terms of the Agreement, provided, however, that if the sums provided for in the Agreement are not sufficient to meet the obligations of the Authority, any deficiency in meeting such obligations shall be a liability of the Regional District to the Authority and the Regional Board of the Regional District shall make due provision to discharge such liability.

10. The Regional District shall pay over to the Authority at such time or times as the Treasurer of the Authority so directs such sums as are required pursuant to Section 15 of the *Municipal Finance Authority Act* to be paid into the Debt Reserve Fund established by the Authority in connection with the financing undertaken by the Authority on behalf of the Regional District pursuant to the Agreement.

11. This bylaw may be cited as “Security Issuing Bylaw No. 7, 2025”

READ A FIRST TIME THIS	day of	20__
READ A SECOND TIME THIS	day of	20__
READ A THIRD TIME THIS	day of	20__
ADOPTED THIS	day of	20__

_____ _____

CHAIR CORPORATE OFFICER

Schedule A to Bylaw # ____

CANADA

PROVINCE OF BRITISH COLUMBIA

AGREEMENT

Regional District of _____

The Regional District of _____ (the "Regional District") hereby promises to pay to the Municipal Finance Authority of British Columbia (the "Authority") at its Head Office in Saanich, British Columbia, the sum of _____ DOLLARS ($_____) in lawful money of Canada, together with interest thereon from the ____ day of _____ 20__, at varying rates of interest, calculated semi-annually, in each and every year during the currency of this Agreement; and payments of principal and interest shall be as specified in the schedule attached commencing on the ____ day of _____ 20___, provided that in the event the payments of principal and interest hereunder are insufficient to satisfy the obligations of the Authority undertaken on behalf of the Regional District, the Regional District shall pay over to the Authority such further sums as are sufficient to discharge the obligations of the Regional District to the Authority.

DATED at _____, British Columbia, this ____ day of _____, 20____.

IN TESTIMONY WHEREOF and under the authority of Bylaw # _____ cited as "_____ _____", this Agreement is sealed with the Corporate Seal of the Regional District of _____ and signed by the Chair and Treasurer thereof.

_____
Chair

_____
Treasurer

Pursuant to the *Local Government Act*, I certify that the within Agreement has been lawfully and validly made and issued and that its validity is not open to question on any ground whatsoever in any court of the Province of British Columbia.

_____
Deputy Inspector of Municipalities of British Columbia

PRINCIPAL AND/OR SINKING FUND DEPOSIT AND INTEREST PAYMENTS

Date of Payment	Total Payment	Principal/Sinking Fund Deposit	Interest
	$	$	$
	$	$	$
	$	$	$

Making a difference...together

REPORT TO HOSPITALS AND HOUSING COMMITTEE
MEETING OF WEDNESDAY, JULY 2, 2025

SUBJECT **Bylaw No. 4691, "A Bylaw to Repeal Bylaws No. 3294 and 3296, 2025" - Regional Housing Trust Fund Commission and Advisory Committee**

ISSUE SUMMARY

To recommend to the Capital Regional District (CRD) Board that it approves Bylaw No. 4691 to repeal two bylaws that established a Regional Housing Trust Fund (RHTF) Commission and Advisory Committee, and to further recommend to the CRD Board that it approves disbursement of remaining unallocated funds under the RHTF.

BACKGROUND

The RHTF provides capital funding to support the development of housing that is affordable and has issued approximately $15.2 million (M) in funding since 2005. There is an additional $3.2M in committed funding for the Capital Region Housing Corporation's (CRHC) Campus View (CV) and Village on the Green (VoG) projects.

As a sub-regional service, the RHTF draws an annual requisition, which is used to provide capital grants to approved projects. Since 2019, the RHTF has prioritized funding to Regional Housing First Program (RHFP) projects. As debt servicing costs were incurred under the RHFP, the annual requisition under the RHTF was proportionally reduced to help offset requisition increases related to the CRD's contribution to the RHFP. Starting in 2025, the budgeted requisition under the RHTF was $0 as the full borrowing under the RHFP has been advanced. Staff have identified a remaining balance of approximately $1.1M in uncommitted funds from the RHTF, which is due to interest earned on retained funds from prior years. This balance can be used to support eligible projects, with the final RHFP project being the Verdier development in Central Saanich.

Staff have also received clarification regarding the funding strategy for the Rural Housing Program (RHP) Pilot Project, which was initially to borrow the $1.0M in funds through the Municipal Finance Authority (MFA) to support Accessory Dwelling Units (ADUs) and Pre-Development Funding (PDF). Staff had intended to use Housing Agreements and Contribution Agreements as the means through which the MFA borrowing could be secured. However, it has since been identified that MFA requires borrowed funds be used only for tangible capital assets owned by the borrowing entity. Therefore, the CRD needs to revise its approach to funding the $1.0M commitment in support of the RHP Pilot Project and the RHTF has the authority to requisition for this purpose.

The RHTF is delivered through a series of bylaws including, Bylaw No. 3294, "A Bylaw Establishing the Regional Housing Trust Fund Commission and the Administration of the Fund", which created a RHTF Commission and Bylaw No. 3296, "A Bylaw to Establish a Regional Housing Trust Fund Advisory Committee", which established an Advisory Committee.

Repealing these bylaws helps streamline the approval process and enables the CRD Board to allocate the remaining uncommitted RHTF funds directly without obligations to operationalize an advisory committee and appoint members to a commission. This would support both the CRHC's Verdier Project and the CRD's RHP Pilot Project. Bylaw No. 4691, "A Bylaw to Repeal Bylaws No. 3294 and 3296, 2025" is attached to this staff report as Appendix A.

ALTERNATIVES

Alternative 1
The Hospitals and Housing Committee recommends to the Capital Regional District Board:
1) That Bylaw No. 4691, "A Bylaw to Repeal Bylaws No. 3294 and 3296, 2025", be introduced and read a first, second and third time;
2) That Bylaw No. 4691 be adopted;
3) That up to $250,000 of the funds in the Regional Housing Trust Fund be allocated to the Rural Housing Program Pilot Project, with the remaining funds (approximately $850,000) allocated to the Capital Region Housing Corporation's Verdier Project;
4) That $750,000 in requisition under the Regional Housing Trust Fund be included in the CRD provisional 2026 Financial Plan; and
5) That Edward Robbins, Chief Administrative Officer, or their duly authorized delegate, be authorized to negotiate and execute agreements, issue funds from the Regional Housing Trust Fund to the Rural Housing Pilot Project and the Capital Region Housing Corporation's Verdier Project, and do all things incidental to finalize such agreements and implement the projects.

Alternative 2
That this report be referred back to staff for additional information based on Hospitals and Housing Committee direction.

IMPLICATIONS

Service Delivery Implications

The CRHC's Verdier project is a proposed multi-unit, mixed use development at 1183 Verdier Avenue in Central Saanich. In addition to 110 residential units, the project includes approximately 2000 sq. ft. of commercial space. Following discussions with the District of Central Saanich, the CRHC is proposing to use this space as a childcare facility, which would provide an additional benefit to the community. Appendix B contains the Verdier Project's application for RHTF funding, submitted on May 5, 2025, which offers a detailed overview of the project for the Board's consideration.

In March 2025, a staff report was presented to the CRD Board providing information on the RHP Pilot Project, which launched in April 2025 on the Southern Gulf Islands (SGI) and Salt Spring Island (SSI) Electoral Areas (EAs), which is attached as Appendix C.

Shortly after the March CRD Board meeting, the Province of British Columbia announced that the Secondary Suite Incentive Pilot Program will cease accepting applications as of March 31, 2025. This decision was attributed to uncertain economic conditions and the federal government's stated intention to introduce a similar national secondary suite initiative. Apart from a news release issued in December 2024, CRD staff have not received further information from the federal government regarding the scope, details, or implementation of the proposed Canada Secondary Suite Loan Program.

Financial Implications

Verdier *Project*
Existing funding for the Verdier project includes approximately $23.0M in partnership grant funding, with over $5.0M contributed by the RHFP. Since much of the partnership funding is allocated to support the residential components of the development, CRD staff estimate that approximately $850 thousand (K) in uncommitted funds from the RHTF could be used to support the mixed-use elements of the project.

Since February 2019, the RHTF Commission has only allocated funds to approved RHFP projects, the last of which will be the Verdier development in Central Saanich, which does not have any RHTF funds currently committed. Verdier was approved on the CRHC's Major Capital Plan with a total estimated cost of $65.4M and has been awarded funds through the RHFP and BC Housing's Community Housing Fund (CHF). However, since November 2024, due in part to price escalation and ongoing refinements to design and costing, CRHC staff are forecasting an increase of almost $600K, which would bring the total estimated cost to more than $66.0M. To help mitigate the cost escalation, support the mixed-use aspects of the project, and advance the project as rapidly as possible, the CRHC is seeking a RHTF contribution of $850K.

RHP Pilot Project

In the March 2025 staff report on the RHP Pilot Project, the 2025-2029 Land Banking and Housing 5-Year Capital Plan included $500K/year for both 2025 and 2026 to support the initiative. The $1.0M in total funding was initially planned to be borrowed from the MFA, with repayment by requisition through service 1.310 Land Banking and Housing.

However, due to MFA lending constraints, staff are seeking authority from the CRD Board to pivot approach and commit $250K from the unallocated resources in the RHTF in 2025. The remaining $750K needed for the project will be included as a one-time requisition increase in 2026 budget. This maintains the $1.0M total funding commitment over two years that the CRD Board has committed to the RHP Pilot Project, but may result in a higher-than-anticipated requisition impact in 2026 compared to the initial forecast in the CRD's Financial Plan.

Regional Housing Trust Fund

The RHTF currently contains a balance of approximately $4.3M, with $3.2M in committed funding for the CV and VoG projects under development by the CRHC, for a current total of $1.1M in uncommitted funding.

Requisition under the RHTF has been reduced to $0 starting in 2025 and ongoing, which was to help offset the impacts of increased debt servicing costs under the RHFP. For the RHP Pilot Project to continue, the CRD would need to include a one-time requisition of $750K under the RHTF in the 2026 Financial Plan. Without this additional requisition, the RHP Pilot Project would not be financially viable and could not continue into its second year.

Legal Implications

Adopting Bylaw No. 4691 would repeal Bylaw Nos. 3294 and 3296, and enable the CRD to streamline the allocation of uncommitted funds from the RHTF to the Verdier project and the RHP Pilot Project, in accordance with the direction provided by the CRD Board.

Intergovernmental Implications

Participating jurisdictions include the District of Metchosin, the District of North Saanich, the District of Saanich, the Town of View Royal, the City of Victoria, the District of Sooke, the Township of Esquimalt, the District of Central Saanich, the District of Oak Bay, the Town of Sidney, the District of Highlands and the electoral areas of Salt Spring Island and Southern Gulf Islands. Jurisdictions that do not participate include the City of Langford, the City of Colwood and the Juan de Fuca Electoral Area.

As the RHTF is a sub-regional service, it is the intent of staff to requisition $750K in 2026 solely for the purpose of completing the RHP Pilot Project. Staff will also canvas jurisdictions not currently participating in the program to assess their interest in supporting the RHP on an ongoing basis, should the Board provide direction to continue the program beyond its pilot period.

CONCLUSION

The adoption of Bylaw No. 4691 will repeal Bylaws No. 3294 and 3296, formally dissolving the Regional Housing Trust Fund Commission and Advisory Committee. This will enable the reallocation of approximately $1.1M in uncommitted RHTF funds, including approximately $850K for the Verdier project and a $250K commitment toward the RHP Pilot Project. The proposed approach ensures that the remaining resources are directed toward advancing current regional housing priorities.

RECOMMENDATION

The Hospitals and Housing Committee recommends to the Capital Regional District Board:

1) That Bylaw No. 4691, "A Bylaw to Repeal Bylaws No. 3294 and 3296, 2025", be introduced and read a first, second and third time;
2) That Bylaw No. 4691 be adopted;
3) That up to $250,000 of the funds in the Regional Housing Trust Fund be allocated to the Rural Housing Program Pilot Project, with the remaining funds (approximately $850,000) allocated to the Capital Region Housing Corporation's Verdier Project;
4) That $750,000 in requisition under the Regional Housing Trust Fund be included in the CRD provisional 2026 Financial Plan; and
5) That Edward Robbins, Chief Administrative Officer, or their duly authorized delegate, be authorized to negotiate and execute agreements, issue funds from the Regional Housing Trust Fund to the Rural Housing Pilot Project and the CRHC's Verdier Project, and do all things incidental to finalize such agreements and implement the projects.

Submitted by:	Don Elliott, BA, MUP, Senior Manager, Regional Housing
Concurrence:	Kevin Lorette, P. Eng., MBA, General Manager, Housing, Planning and Protective Services
Concurrence:	Kristen Morley, J.D., General Manager, Corporate Services & Corporate Officer
Concurrence:	Varinia Somosan, CPA, CGA, Acting Chief Financial Officer
Concurrence:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

ATTACHMENTS

Appendix A: Bylaw No. 4691, "A Bylaw to Repeal Bylaws No. 3294 and 3296, 2025"
Appendix B: Regional Housing Trust Fund Application: 1183 Verdier Avenue
Appendix C: Rural Housing Program Pilot Project Staff Report, March 2025

APPENDIX A

CAPITAL REGIONAL DISTRICT

BYLAW NO. 4691

****

A BYLAW TO REPEAL BYLAWS NO. 3294 AND 3296 FOR REGIONAL HOUSING TRUST FUND COMMISSION AND ADVISORY COMMITTEE

****

WHEREAS:

A. The Board of the Capital Regional District established a fund for use in developing regional affordable housing by Bylaw No. 3266, "Capital Regional District Regional Housing Trust Fund Service Establishment Bylaw No. 1, 2005", called the "Regional Housing Trust Fund";

B. By Bylaw No. 3294, "Capital Regional District Housing Trust Fund Commission and Administrative Bylaw No. 1, 2005", established the Regional Housing Trust Fund Commission, and by Bylaw No. 3296, "Capital Regional District Housing Trust Fund Advisory Committee Bylaw No. 1, 2005", established the Regional Housing Trust Fund Advisory Committee; and

C. The Board of the Capital Regional District wishes to adjust the governance and utilize funds in the Regional Housing Trust Fund as it deems necessary and desirable by repealing Bylaws No. 3294 and 3296.

NOW THEREFORE, the Capital Regional District Board in open meeting assembled hereby enacts as follows:

1. Bylaw No. 3294, "Capital Regional District Housing Trust Fund Commission and Administrative Bylaw No. 1, 2005", is hereby repealed;

2. Bylaw No. 3296, "Capital Regional District Housing Trust Fund Advisory Committee Bylaw No. 1, 2005", is hereby repealed*;*

3. This Bylaw may be cited for all purposes as "Bylaw to Repeal Bylaws No. 3294 and 3296, 2025".

READ A FIRST TIME THIS th day of 2025

READ A SECOND TIME THIS th day of 2025

READ A THIRD TIME THIS th day of 2025

ADOPTED THIS th day of 2025

CHAIR

CORPORATE OFFICER

Verdier Affordable Housing Development

1183 Verdier Avenue, Central Saanich, BC

Regional Housing Trust Fund (RHTF)



May 05, 2025

Capital Region Housing Corporation

Submitted by:
Blake Clark, Senior Project Lead, Capital Region Housing Corporation
Kyla Rushton, Capital Region Housing Corporation

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Appendices

Appendix A: Architectural Drawings

Appendix B: Detailed Capital Budget

Appendix C: Detailed Operating Budget

Appendix D: CRHC Applicant Eligibility Policy

1.1 Summary Information

Sponsor Information:

Name of Society:	Capital Region Housing Corporation
Mailing Address:	631 Fisgard St. Victoria BC, V8W 1R7
Telephone:	250-360-5675
Date of Incorporation:	December 10, 1982
CRA Charity Number:	100799642RT001
GST Registration #:	100799642

Contact Information:

Project Manager:	Blake Clark
Title:	Senior Project Lead, Capital Region Housing Corporation
Telephone:	250-360-5675
Email:	bclark@crd.bc.ca

Proposal Summary

The Capital Region Housing Corporation (CRHC) has an approved development permit to develop an affordable housing project at 1183 Verdier Avenue in Central Saanich. The design, which includes a six-storey building over one level of underground parking with additional surface parking, has been guided by District of Central Saanich's (DoCS) Official Community Plan (OCP). The site is designated for Multi-Unit Residential and aligns with policy supporting apartments higher than five-storeys within established village centres when they provide a community benefit such as affordable housing. The Verdier Affordable Housing Development (Project) will create 110 new affordable rental units for families, seniors, and people with disabilities capable of living independently without on-site supports. In addition, a 2,300 sf commercial space intended for a daycare facility will be included as part of the Project. The site is at the northern end of Brentwood Bay Village's Commercial district and has many amenities less than 500 metres (two-minute walk) away including several schools in additional to three bus stops within 100 metres of the site.

The Verdier Affordable Housing Development is targeting BC Energy Step Code - Step 4, as well as Zero Carbon Step Code Emissions Level four. This energy standard is a more stringent standard than what is currently required by the DoCS and aligns with the CRHC's goals of accelerating energy efficiency and emissions reduction in new buildings. The development also includes stormwater management features designed for controlled release of stormwater to reduce and delay the volume of flow into the municipal storm system.

The design facilitates increased use of active transportation options which helps reduce the reliance on motor vehicles, including 165 secured long term bike stalls, seven that are to allow non-standard bikes. The Project also features 17 short term bike stalls and end of trip facilities to support ongoing bicycle use and encourage

cycling as an alternative transportation mode for building residents. Underground residential parking stalls will be 100% energized ready to accept charging stations, and the commercial parking above ground will include a charging station for two spaces.

The Project has been designed to primarily accommodate low-to-moderate income individuals, seniors and families. 10% of the total units will be accessible in order to accommodate individuals with disabilities who are able to live independently without additional on-site supports. **Table 1, below, provides a breakdown of the unit types, mix, sizes and rent levels anticipated.**

Table 1: Affordable Housing Unit Type, Mix and Rents

Unit Type	Income	# of Units	% of Units	Rent*
Studio (Shelter Rate)	Very Low	6	6%	$445
1-Bedroom (Shelter Rate)	Very Low	10	9%	$445
1-Bedroom (Rent Geared to Income)	Low-Moderate	17	15%	$875
1-Bedroom (Near Market)	Moderate	10	9%	$1600
2-Bedroom (Shelter Rate)	Very Low	4	4%	$635
2-Bedroom (Rent Geared to Income)	Low-Moderate	34	30%	$1,138
2-Bedroom (Near Market)	Moderate	18	16%	$2,200
3-Bedroom (Shelter Rate)	Very Low	2	2%	$736
3-Bedroom (Rent Geared to Income)	Low-Moderate	4	4%	$1,435
3-Bedroom (Near Market)	Moderate	5	5%	$3,000
Total		110	100%	

* Rental rate quotes are based on 2024 values

Project Status

The Project is currently in the design development stage with the construction documents 85% complete. The building permit application was submitted to the DoCS in February 2025. The rezoning & development permit was approved by the DoCS in March 2025 and the Capital Regional District (CRD) anticipates closing on the land in May 2025. While CRD will be the owner of 1183 Avenue, CRHC will be securing a 60-year lease on title once vacant possession occurs in September 2025. It is anticipated that the building permit will be issued in Q3 of 2025 with construction commencing in Q4 2025. The Project is being funded primarily though BC Housing's Community Housing Fund and Provisional Project Approval was received from BC Housing in March 2025.

Target Clientele

The Verdier Affordable Housing development is designed to primarily accommodate low to moderate income individuals and be affordable to people in the region at risk of experiencing homelessness. 11 of the units (10% of total units) provided will be accessible in order to accommodate individuals with disabilities who are able to live independently without additional on-site supports.

Target Occupancy Date

The Verdier Affordable Housing Development is anticipated to be completed in Q4 of 2027 with occupancy to occur, pending municipal approvals, Q1 2028.

2.1 Society Capacity

The CRHC is a wholly-owned subsidiary of the Capital Regional District (CRD). The Corporation is governed by a 24-person Board of Directors who are committed to improving and expanding housing opportunities in the years to come. The board has adopted the following Value Statement:

We value honesty, integrity, reliability, and openness. We work collaboratively with the stakeholders, community partners and our tenants to build safe, vibrant, and accessible communities where our tenants can feel a sense of pride and belonging.

The CRD Board's 2023-2026 Corporate Plan includes five strategic priorities: Transportation; Housing; Climate Action & Environmental Stewardship; First Nations Reconciliation and Advocacy; and Governance & Accountability. The Board's strategic initiative includes a mandate to create and deliver inclusive, adequate and affordable housing across the region and to pursue funding to deliver more housing while supporting a coordinated, regional and collaborative response to homelessness.

CRHC Experience

As the largest social housing provider in the capital region, the CRHC delivers affordable, inclusive, sustainable housing. The CRHC provides low to moderate income families with safe, suitable homes that remain affordable as their lives and families change and grow. The CRHC also provides affordable housing for low income seniors and people living on government disability pensions. Table 2 below outlines recently complete and currently underway projects where development has been undertaken directly by the CRHC.

Table 2: Current or Recently Complete CRHC Developments

CRHC Affordable Housing Projects	*Total Units*	*Funding Program*	*Status*
Millstream Ridge	132	RHFP	Complete 2019
Westview	73	RHFP	Complete 2020
Spencer Close	130	RHFP	Complete 2020
West Park	152	RHFP, RHTF	Complete 2021
Hockley House	120	RHFP	Complete 2021
2780 Spencer Road	58	CHF	Complete 2022
Prosser	51	RHFP	Complete 2023
Michigan Square	97	CHF, RHFP, RHTF	Complete 2024
Caledonia	158	CHF	Construction (2025)*
Village on the Green	140	RHFP, RHTF	Preconstruction (2027)*
Campus View	119	RHFP, RHTF	Preconstruction (2027)*
Pandora	158	CHF	Preconstruction (2029)*

Cedar Hill	210	CHF	Preconstruction (2029)*

* NOTE: anticipated completion dates shown in brackets; RHFP - Regional Housing First Program; CHF - Community Housing Fund

CRHC Organization

The primary activities of the CRHC are the day-to-day property and asset management of affordable rental housing, as well as providing services to residents who live in over 50 housing complexes across the capital region. The CRHC has been operating housing since 1983 in the capital region and currently manages approximately 2000 units of housing. The CRHC has annualized preventative maintenance programs, unit inspections, portfolio-wide service contracts, and 5-year capital plans for all of its properties. The CRHC adheres to the Capital Regional District Procurement Policy which ensures all goods, services and construction is acquired in a competitive, fair and open manner and which meets the requirements of the *Community Charter,* the *Local Government Act,* the Canadian Free Trade Agreement, the New West Partnership Trade agreement and public sector procurement standards and competitive bidding law. The CRHC also has a dedicated staff of property managers and caretakers to manage and address property maintenance. In order to support the new housing at 1183 Verdier Avenue, the CRHC will increase its staffing component accordingly. CRHC Senior Staff and CRHC Board of Directors are responsible for the implementation of successful projects. Please refer to Table 3 & 4 below to see their experience.

Table 3: CRHC Staff

Title	Name	Role & Responsibility	Years' Experience	Affiliation
Chief Administrative Officer	Ted Robbins	CRD, CRHD & CRHC	18	CRD
Chief Financial Officer	Nelson Chan	CRD, CRHD & CRHC	20	CRD
General Manager	Kevin Lorette	Housing, Planning & Protective Services	25	CRD
Senior Manager, Regional Housing	Don Elliott	Management & Oversight of Regional Housing	10	CRD, CRHC
Manager, Housing and Business Development	Hans Rodinger	Ongoing operations of the CRHC & management of Tenant Engagement	12	CRHC
Manager of Planning & Capital Projects	Rob Fowles	Management of planning & development projects	23	CRD, CRHC
Manager, Development Projects	Abbie MacPherson	Management of planning & development projects	20	CRD, CRHC
Manager, Development Strategies	Mahnaz Farzad	Management of planning & development projects	20	CRD, CRHC
Senior Project Lead	Blake Clark	Project manager of planning and development projects	12	CRD, CRHC

Project Coordinator	Vahid Oriany	Project coordinator of planning & development projects	7	CRD, CRHC
Planning and Development Assistant	Kyla Darlington (Rushton)	Coordination support for planning & development projects	4	CRD, CRHC
Senior Manager, Communications	Andy Orr	Management of CRD Communications	25	CRD, CRHC
Communications Coordinator	Jamie Gripich	Coordination of Communications	30	CRD, CRHC

Table 4: CRHC Board of Directors Leadership Positions

Title	Name
Chair	Zac de Vries, Councillor, Saanich
Vice-Chair	Jeremy Caradonna, Councillor, Victoria

Partnerships

The Verdier Affordable Housing Development represents a strategic investment by CRHC into affordable housing stock. The project is supported by our project partner, BC Housing, through the provision of financial contributions to assist with project planning, development and construction. The CRHC has significant experience working with both federal and provincial housing agencies demonstrated through recently completed projects, with many more underway. The DoCS initiated the rezoning process for 1183 Verdier, and has been collaborative throughout the municipal approval process.

Current & Ongoing CRHC Affordable Housing Projects

Westview – 73 Units (2020)



Hockley – 120 Units (2021)



Michigan - 97 Units (2024)



Spencer – 130 Units (2020)



West Park – 152 Units (2021)



Caledonia - 158 Units (2025)



Village on the Green – 140 Units (2027)



Pandora – 158 Units (2029)



Cedar Hill – 210 Units (2029)



Campus View – 119 Units (2027)



3.1 Project Rationale: Business Case

Community Need

According to Statistics Canada, the growth rate in the Capital Region was higher than the provincial average between 2016-2021 at a rate of 8.4%. Additionally, as part of the Regional Growth Strategy research, the CRD estimated that the Capital Region experienced addition growth of 6.2% between 2021 and 2024. On that trend, in a study commissioned by the CRD, an additional growth of 20% between 2019 and 2028 was forecasted for the Capital Region (BC Stats). Compounding the community need, in the 2018 Regional Housing Affordability Strategy, the CRD estimated that there was a shortall of 6200 rental housing units in the Capital Region. This included approximately 3,000 units that are affordable to households with an average annual income of $22,378 (households in Core Housing Need) as well as approximately 3,000 units that are affordable to households with an average annual income of $55,551.

CMHC data (2021 census) for the related census tracts within DoCS indicated that 61% of households that rent in this area are below CMHC's affordability standard, which is defined as housing costs that exceed 30% of before tax household income. Further, CMHC data (2021 census) for DoCS indicated that 33% of rental households that have at least one senior and 22% of rental households with an activity limitation are in the core housing need. In total, 50% of households in DoCS are below one or more housing standards to qualify for the core housing need criteria (2021 census). This includes the affordability standard, adequacy standard and suitability standard. Further, the average shelter cost to income ratio for DoCS is 48.2%, well above the 30% threshold for affordability (2021 census). This CMHC data further reinforces the need for increased affordable rental options for seniors, families (including small families with single parent households), and low to moderate income single occupant households.

The Saanich Peninsula Affordable Housing Needs Assessment Report completed in August 2016, estimated that there was a housing gap of 5,056 units for little to moderate income earners, and highlighted the need for rental housing for low-income families on the Saanich Peninsula. The DoCS Housing Needs Report (July 2024) identified that DoCS will need 1,117 units of new housing by 2029 including 186 units to address core housing need and homelessness.

Location

1183 Verdier Avenue currently operates as a commercial strip mall (zoned as CD-3: Brentwood Bay Shopping Centre) with several specialty retail stores including a hair salon, café, cannabis dispensary and a dollar store. Through the successful rezoning, an amendment to the CD-3 was approved to allow for the increased density allowing for the project to move forward. Surrounding land use is comprised of Core Commercial (C-1), Comprehensive Development (CD-3), and Residential (R2, RM-1, and RM-2).

The site is at the northern end of Brentwood Bay Village's Commercial district and has many amenities less than 500 metres (two-minute walk) away including a grocery store, several small scale and sit-down restaurants, a pub, two liquor stores, two drug stores, a bank, a hair salon, a library with electric vehicle charging stations, along with several schools nearby.

There are three bus stops within 100 metres of the site. The nearest bus stop located across the road on the north side of Verdier Avenue, which is served by the 75 (Saanichton/Royal Oak/Downtown) every 20 minutes and 83 (Sidney/Brentwood/Royal Oak) every two hours during the weekday and travel southwards to Victoria.

Table 5 below outlines additional site information and Figure 1 shows the site location and the context of the surrounding area.

Table 5: Site Details

Site Location	1183 Verdier Avenue, Central Saanich, BC
Legal Description	LOT A SECTION 10 RANGE 1 WEST SOUTH SAANICH DISTRICT PLAN EPP128063
Current Owner/Developer	Current Owner: 1083194 B.C. Ltd (Sale completes in May 2025, when CRD will become the Owner) Developer: CRHC
Surrounding Land Uses	Core Commercial (C-1), Comprehensive Development (CD-3), and Residential (R2, RM-1, and RM-2).
Utilities	Connected to municipal water, storm, and sanitary sewer
Total site size (acre/ sm)	1 acre / 4031.25 sm

Proximity to Community Amenities	The site is at the northern end of Brentwood Bay Village's Commercial district offering many amenities less than 500 metres (two-minute walk) away including a grocery store, several small scale and sit-down restaurants, a pub, two liquor stores, two drug stores, a bank, a hair salon, a library with electric vehicle charging stations, along with several schools facilities nearby.
Proximity to Public Transit	There are three bus stops within 100 metres of the site. The nearest bus stop located across the road on the north side of Verdier Avenue, which is served by the 75 (Saanichton/Royal Oak/Downtown) every 20 minutes and 83 (Sidney/Brentwood/Royal Oak) every two hours during the weekday and travel southwards to Victoria.

Figure 1: Site Location



4.1 Housing Concept

Building Design

Based on the housing needs identified for the area, the Project will be designed to primarily accommodate low-to-moderate income individuals and families. Through the RHFP program support, the Project will also accommodate 22 shelter rate units for people at risk of experiencing homelessness in the region. The housing needs identified for the local area also include families and seniors, which are both accommodated through a high proportion of two-bedroom and larger 3-bedroom units. Table 1 outlines this unit mix based on unit type and affordability level. Approximately 50% of the units are 2-bedroom and 10% are 3-bedroom units and are proportioned across different levels of affordability. These unit types provide a much needed increase in housing options for families within the community. The other 40% of the units contain 1 bedroom or less and also range across a variety of affordability levels. These unit types cater to seniors, single occupant households and couples with no children. All unit sizes are planned to give residents a comfortable amount of space for long-term livability while also being efficient in order to keep them affordable. Table 1 above also outlines anticipated rent levels for the various unit types.

Table 6 below outlines general building details and Figure 2 shows the proposed site plan. The main entry to the site will be retained from Verdier Avenue. Figure 3 below shows the above grade schematic floor plans for the building. Floors two to six are standardized to provide units of varying sizes and affordability levels ensuring high levels of efficiency and ease of constructability. The proposed site plan also includes a variety of high-quality amenity and common area spaces including an indoor amenity with adjoining outdoor patio along with a variety of onsite sustainable landscape features.

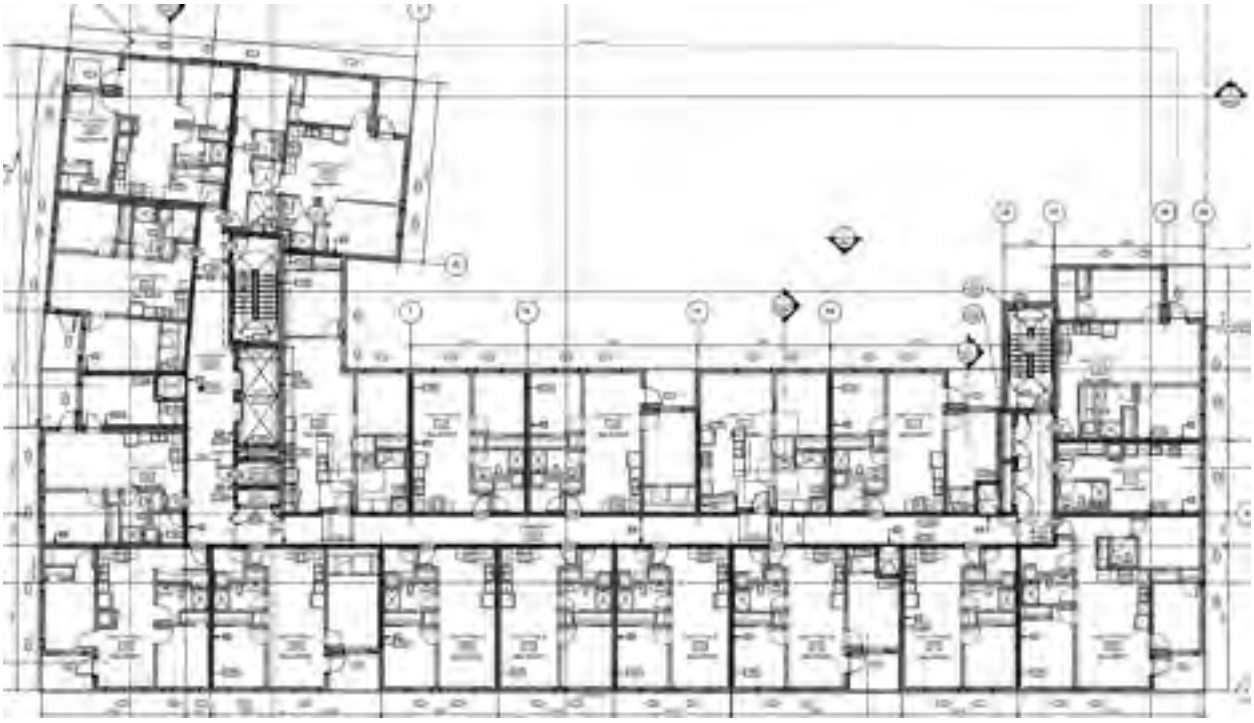
Table 6: Building Details

Buildings size (sq.ft.)	91,588
Buildings description	6-storey wood frame construction
Number of residential units	110
On-Site Parking	38 surface stalls (To be shared with neighboring bank and liquor store) and 71 underground stalls
Site Access	Vehicle Access from Verdier Avenue

Figure 2: Site Plan



Figure 3: Building Typical Floorplan Levels 2-6



5.1 Society & Community Contributions

The funding contribution of $850,000 through RHTF will allow the CRHC to provide 110 units of rental housing at an affordable rate for the target population. The Project has received a grant contribution from the Regional Housing First Program for $5.075M. The Project has also received Provisional Project Approval from BC Housing's Community Housing Fund which includes a grant for $18,108,860. The CRHC will continue to evaluate the Project's eligibility for additional funding contributions to further improve the affordability of the rents and the related financial viability of the Project. The summary of equity contributions is outlined in Table 7.

Table 7: Project Equity

	Project Equity
RHTF Grant Requested	$850,000
RHFP Grant	$5,075,000
BC Housing Community Housing Fund Grant	$18,108,860
Total Confirmed Equity	$23,183,860

6.1 Capital Budget

The Capital Costs for this Project are $66,012,147 as outlined in the capital budget provided in table 8 below. Note, the Capital Costs are $574,756 higher than the $65,437,391 budget approved in the 2025-2029 Major Capital Plan due to additional PRE-IAD interest costs that were included as part of the BC Housing Provisional Project Approval. To ensure proper financial controls and the Project's capital costs are being tracked, the CRHC reports quarterly to the CRHC board & Project oversight committee. Once capital work begins the CRHC also provides monthly progress billing to BC Housing for their review. Please see Appendix B for a detailed capital budget.

Table 8: Capital Costs

	Projected Costs
Hard Costs	$38,740,291
Soft Costs	$5,448,738
Contingency	$13,876,778
Land Value	$6,191,812
Borrowing Costs	$1,754,528
Total Project Costs	$66,012,147

7.1 Services Concept

Community Impacts & Benefits

The Project's vision is to provide inclusive housing opportunities that are near important commercial and community amenities, and convenient public transportation options. The Project is located in Brentwood Bay's Village Centre and is surrounded by neighbourhood amenities including active transportation modes. 1183 Verdier's location within Brentwood Bay Village Centre will encourage diversity of lifestyles, promote economic and cultural opportunities, and support active modes of transportation through the concentration of residential densities and employment activities. The Project will have minimal impacts on the surrounding community given the commercial context of the existing site. The provision of 110 new affordable rental units is well suited in this urban context and will assist in addressing the ongoing housing affordability crisis in the region.

There are four existing commercial retail units within an existing commercial building on the property, of which three are tenanted. The CRD has provided communication to the tenants throughout the municipal approvals process with the development plans and timelines. As the CRD has satisfied the conditions of the rezoning and will be completing the purchase of 1183 Verdier Avenue, the current owner will be providing notices to the tenants to vacate. The CRHC will be registering a leasehold interest on the title of 1183 Verdier Avenue with a 60 year lease, as of vacant possession scheduled for August 31, 2025.

Target Population Impacts & Benefits

Based on the housing needs identified for the area, the development has been designed to primarily accommodate low-to-moderate income individuals and be affordable to people in the region at risk of

experiencing homelessness. The housing needs identified for the local area also include families and seniors. Families targeted include small families such as single parent households. Units also target single occupant households including individuals leaving transitional and supportive housing, and youth leaving the care system. Table 1 outlined previously in this proposal shows the unit mix based on unit type and affordability level, which are in alignment with the RHFP requirements for 20% of units to be provided at provincial income assistance rates and the remaining 80% of units to be offered at affordable below market levels.

Please see Appendix D - CRHC Applicant Eligibility Policy & Procedures Manual for details surrounding resident selection and management.

8.1 Operating Budget: Housing

Monthly debt servicing and operating expenses are covered by the rental and parking income along with an operating subsidy from BC Housing achieving a 1.0 debt coverage ratio (DCR). A high-level operating budget outlining this is provided in the table below. Please see Appendix C for a detailed operating budget.

Table 9: Operating Budget – Year 1 Revenue & Expenses

	Projected Revenue
Tenant Rent Revenue	$1,692,468
Parking Revenue	$40,800
Less 2% Vacancy Loss	$34,665
Total Project Revenue	$1,698,603
	Projected Expenses
Operating Expenses	$810,376
Net Operating Income	$888,226
Annual Mortgage Debt Servicing	$2,425,260
Annual Operating Subsidy	$1,537,034
Debt Service Ratio	1.0

9.1 Schedule

A high-level project schedule has been provided below. Construction is anticipated to commence in Q4 2025, completed within 24 months by Q4 2027 with occupancy occurring immediately following.

Table 10: Project Timeline

Phase	Timeline	Detailed Activities
Development Phase	Q1 2024	Rezoning & Development Permit Application (Complete)
	Q1 2025	Rezoning & Development Permit Approval (Complete)
	Q1 2025	Building Permit Application (Complete)
	Q4 2025	BC Housing Final Project Approval
Construction Phase	Q4 2025	Construction Start
	Q4 2027	Construction Complete
Occupancy Phase	Q1 2028	Tenant Selection Begins
	Q1 2028	Mortgage Takeout
	Q1 2028	Full Operation Commences (Rent-up Ongoing)



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1.1 - ZONING BYLAW SUMMARY

PREVIOUS ZONE: COMPREHENSIVE DEVELOPMENT ZONE, CD-3 (BRENTWOOD BAY SHOPPING CENTRE)
NEW ZONE: COMPREHENSIVE DEVELOPMENT ZONE, CD-3 Updated to allow Apartments and Daycare as proposed
USE: Comprehensive Develpoment Zone 3 - Residential Apartments & Child Care Facility

	PERMITTED	PROPOSED
SITE AREA (m²):		4031.25 m2
GROSS FLOOR AREA (m²): *See "Gross Floor Area" Table*		8508.76 m2
FLOOR AREA RATIO: 8,590.74/4,031.25		2.13
GROSS LEASABLE AREA: 6,907.1/8,508.76 = 0.82		82%
AVERAGE GRADE (GEODETIC) (m): *See 1/A001 for calculation*		62.14
LOT COVERAGE: (1,431.79/4,031.25 = 0.36)		36%
BUILDING HEIGHT (m)		20.29m
NUMBER OF STOREYS:		6
VEHICLE & BICYCLE PARKING *See Table 1.3*		

BUILDING SETBACKS (m)		
FRONT YARD - North (min.):	0.00	6.35
REAR YARD - South (min.):	7.50	21.40
SIDE YARD - West (min).:	6.00	6.20
SIDE YARD - East (min.):	0.00	6.50
INSIDE CORNER - Southeast (min.):	0.00	1.60

BUILDING HEIGHT CALCULATION NOTES

Means the vertical distance from the average grade at the perimeter of a building or structure to: the highest point of the roof surface of a flat roof having a roof pitch of 1:12 or less; the highest point of all other structures.

1.2 - GROSS FLOOR AREA

*As per District of Central Saanich Land Use Bylaw**

	m²
Level 1	1431.79
Level 2	1431.79
Level 3	1431.79
Level 4	1431.79
Level 5	1431.79
Level 6	1431.79
TOTAL	**8590.74**

"GROSS FLOOR AREA" means the total area of all floors of a building with a floor to ceiling height of 1.5 m or greater, measured to the extreme outer limits of the building, the centre of party walls, or support posts where applicable, and includes stairwells, but excludes: basement; any portion of an underground storey used for parking purposes, accessory storage areas, or areas containing mechanical equipment where that storey is located entirely below grade; any elevator, electrical, or mechanical penthouse.

1.3 - VEHICLE & BICYCLE PARKING REQUIREMENTS

SURFACE PARKING

LAND USE	BYLAW REQUIREMENT	NUMBER OF UNITS	PARKING REQUIRED
Commercial*	-	-	36
Apartment Visitors	0.1/unit	110	(11)
Daycare	-	-	(7)
Daycare (staff)	-	-	2
TOTAL SURFACE PARKING			**38**

*Required for neighbouring property, shared with Apartment Visitor & Daycare

UNDERGROUND PARKING

Apartments	.62/unit	110	71
TOTAL ON-SITE PARKING**			**109**
**Total available parking includes six from "Area 2" rights			115

PARKING MIX

Regular Stalls		69
Small Car Stalls	30%	32
Accessible - Type A (2 Residential, 1 Daycare)		3
Accessible - Type B (All Residential)		5

BIKE PARKING REQUIRED/PROVIDED

OCCUPANT	BYLAW RATIO	REQUIRED	PROVIDED
Apartment	1.5 Long Term/suite	165	170
Visitors (short term, surface)	1 space/10 vehicle parking spaces	8	9
Daycare	-	-	-

1.4 - RESIDENTIAL UNIT MIX

UNIT TYPE	TYPICAL SIZE, m2	COUNT	TARGET RATIO	PROPOSED RATIO
STUDIO				
Unit Type A - Studio	33.0			
		6	**7%**	**5%**
ONE BEDROOM				
Unit Type B - One Bedroom	50.5	31		
Unit Type C - One Bedroom - Accessible	57.1	6		5%
		37	**33%**	**34%**
TWO BEDROOM				
Unit Type D1 - Two Bedroom	67.6	17		
Unit Type D2 - Two Bedroom	65.2	17		
Unit Type E1 - Two Bedroom	67.9	11		
Unit Type E2 - Two Bedroom	71.3	6		
Unit Type F - Two Bedroom - Accessible	78.3	5		5%
		56	**50%**	**51%**
THREE BEDROOM				
Unit Type G1 - Three Bedroom	89.7	6		
Unit Type G2 - Three Bedroom	87.8	5		
		11	**10%**	**10%**
TOTAL UNITS		**110**		

GENERIC FUNCTIONAL PROGRAM - R2 24-12-09

Project Name:	Verdier Affordable Housing
Address:	1183 Verdier Ave, Central Saanich
Building Type:	Six-storey wood frame
Parking Type:	Surface and underground

Function	Description of units/spaces	sq m/unit or room	sq ft/unit or room	# of Units	Total sq m	Total sq ft
a - Residential Units	Unit Type A - Studio	33.0	355.2	6.0	198.0	2131.3
	Unit Type B - One Bedroom	50.5	543.6	31.0	1565.5	16850.9
	Unit Type C - One Bedroom - Accessible	57.1	614.6	6.0	342.6	3687.7
	Unit Type D1 - Two Bedroom - Typical	67.6	727.6	17.0	1149.2	12369.9
	Unit Type D2 - Two Bedroom	65.2	701.8	17.0	1108.4	11930.7
	Unit Type E1 - Two Bedroom	67.9	730.9	11.0	746.9	8039.6
	Unit Type E2 - Two Bedroom	71.3	767.5	6.0	427.8	4604.8
	Unit Type F - Two Bedroom - Accessible	78.3	842.8	5.0	391.5	4214.1
	Unit Type G1 - Three Bedroom	89.7	965.5	6.0	538.2	5793.1
	Unit Type G2 - Three Bedroom	87.8	87.8	5.0	439.0	4725.4
	Four Bedroom	0.0		0.0	0.0	0.0
Total number of units				**110.0**		
b - Resident's Amenity	L1 Lounge	0.0	0.0	0.0	0.0	0.0
	Multipurpose Room	70.6	759.9	1.0	70.6	759.9
	Resident Laundry	0.0	0.0	0.0	0.0	0.0
	Common Dining Room	0.0	0.0	0.0	0.0	0.0
	Commercial Kitchen	0.0	0.0	0.0	0.0	0.0
	L1 Common Washroom	6.8	73.2	1.0	6.8	73.2
c - Administration/Program Support	Office	6.6	71.0	1.0	6.6	71.0
	Staff Washrooms	0.0	0.0	0.0	0.0	0.0
	Staff Laundry	0.0	0.0	0.0	0.0	0.0
d - Circulation	L1 Corridor and Lobby	159.0	1711.5	1.0	159.0	1711.5
	Stairs	32.1	345.5	6.0	192.6	2073.1
	Elevator Shaft at L1	13.9	149.6	1.0	13.9	149.6
	Typical Floor Corridors	136.0	1463.9	5.0	680.0	7319.5
e - Service Rooms (above grade)	L1 Janitor's Room	3.7	39.8	1.0	3.7	39.8
	Typical Floors Janitor's Room	3.9	42.0	5.0	19.5	209.9
	General Storage Closet	4.4	47.4	3.0	13.2	142.1
	Communications Closet	4.4	47.4	3.0	13.2	142.1
	Mail Room	10.8	116.3	1.0	10.8	116.3
	Typical Floors - Electrical A	3.1	33.4	6.0	18.6	200.2
	Typical Floors - Electrical B	2.6	28.0	5.0	13.0	139.9
a - Total Residential Area					6907.1	74347.4
b - Total Residents' Amenity Area					77.4	833.1
c - Total Admin/Support					6.6	71.0
d - Circulation					1045.5	11253.7
e - Service Rooms (above grade)					92.0	990.3
f - GROSS LIVABLE AREA (a + b + c + d + e)					8128.6	87495.5
Overall Building Efficiency (Total Residential Area/Gross Liveable Area) a/f				85.0%		85.0%

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This drawing is the property of the Architect and is not to be used for any purpose other than that authorized by the Architect. Do not scale drawings. Contractor shall verify and be responsible for all dimensions and conditions on the job and report any discrepancies to the Architect before proceeding with the work.

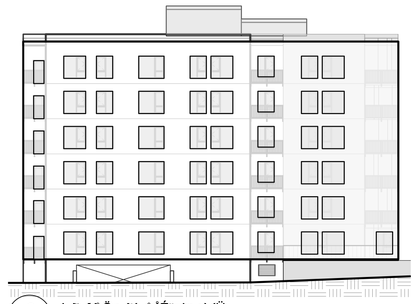
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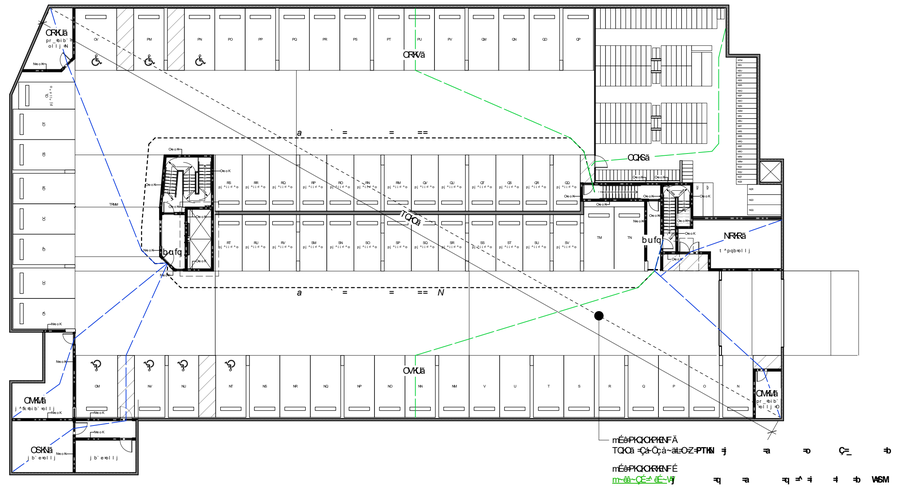
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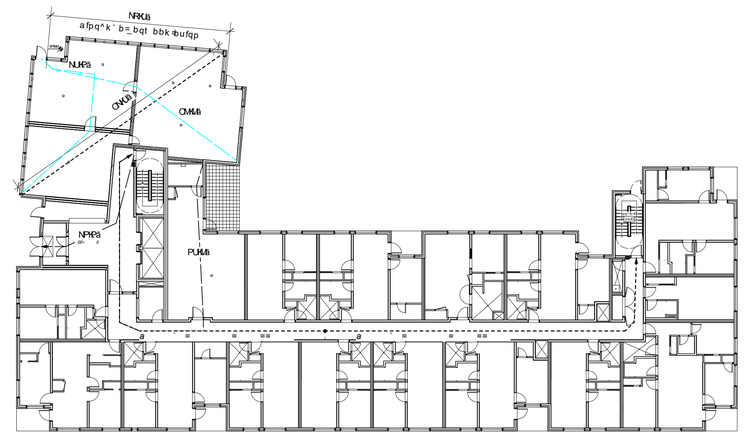
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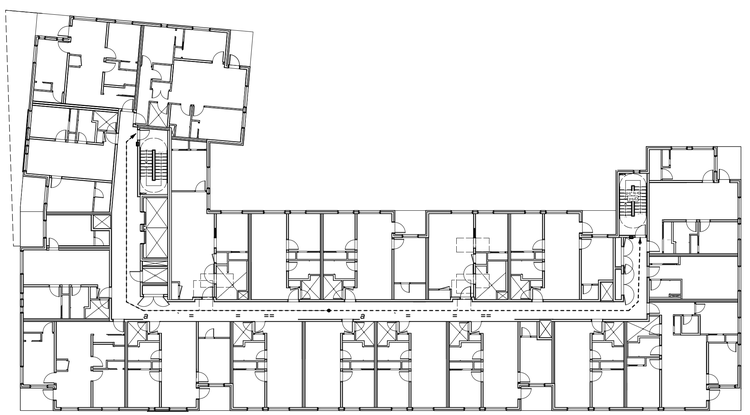


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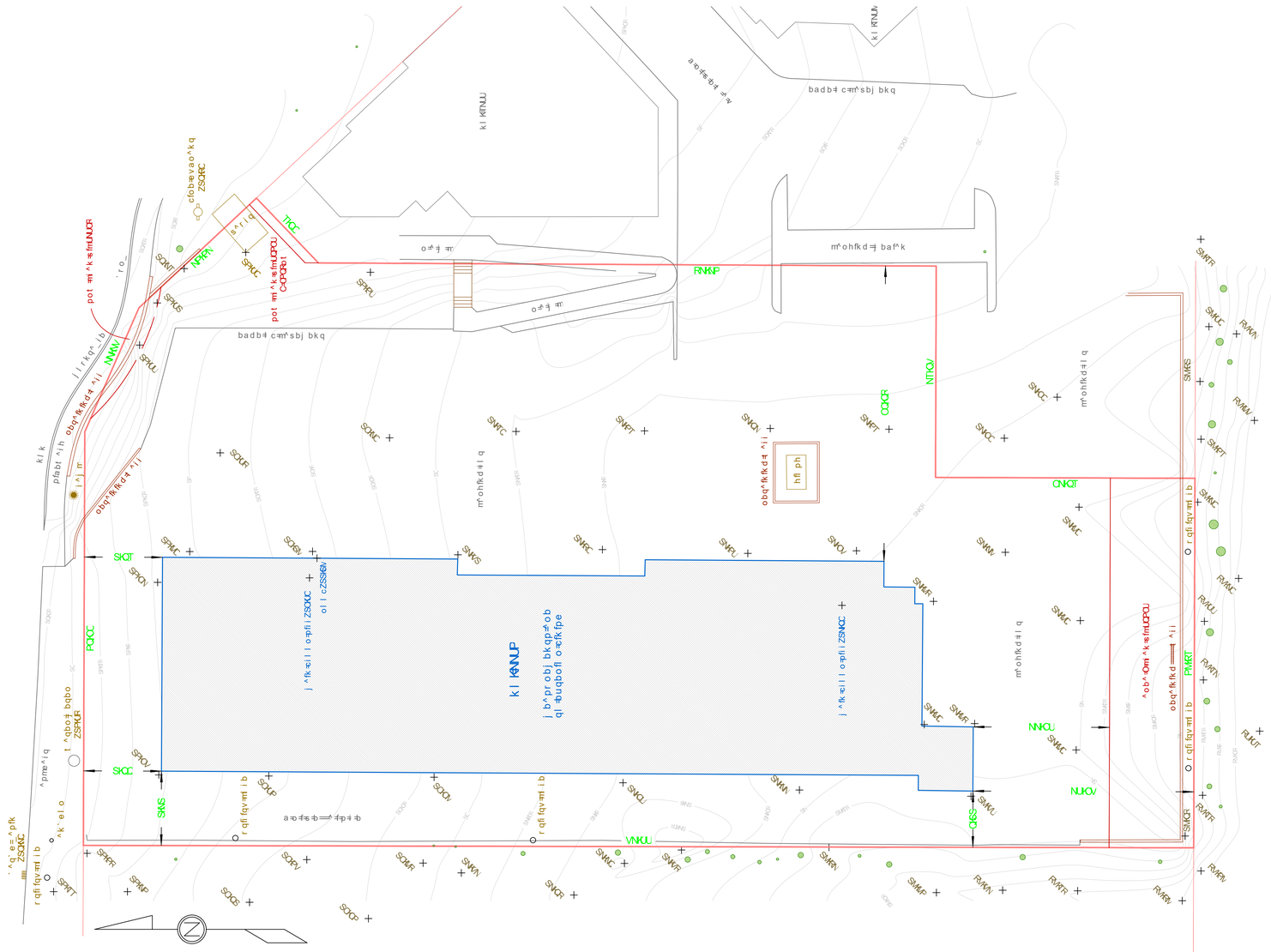
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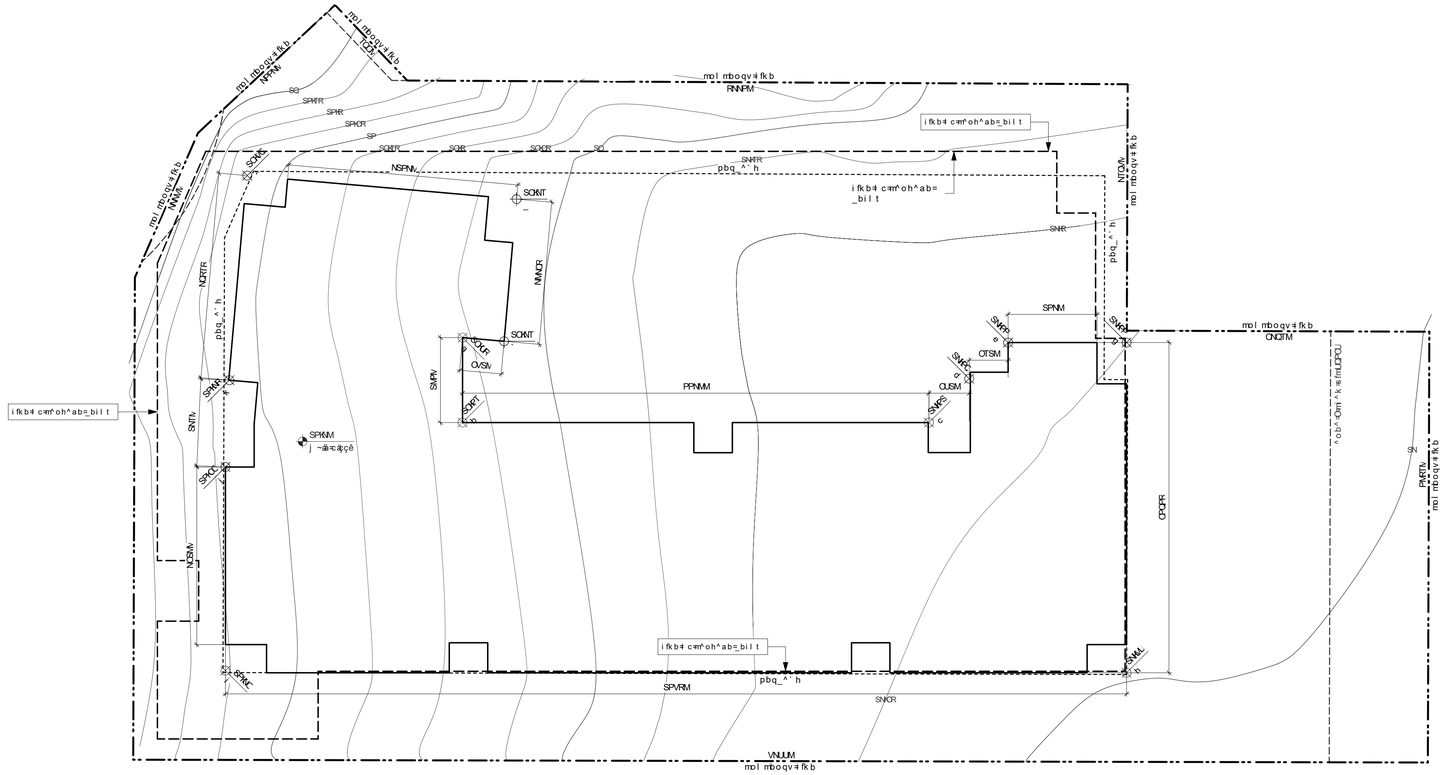
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1.0 - AVERAGE GRADE CALCULATION (NATURAL)						
side	corner grade point	+ corner grade point	/ 2	average grade per side	X length of side	TOTAL
A&B	62.94	62.17	2	62.56	16.310	1020.272
B&C	62.17	62.17	2	62.17	10.125	629.471
C&D	62.17	62.85	2	62.51	2.960	185.030
D&E	62.85	62.37	2	62.61	6.030	377.538
E&F	62.37	61.36	2	61.87	33.100	2047.732
F&G	61.36	61.34	2	61.35	2.860	175.461
G&H	61.34	61.33	2	61.34	2.760	169.285
H&J	61.33	61.33	2	61.33	6.310	386.992
J&K	61.33	61.08	2	61.21	23.435	1434.339
K&L	61.08	63.12	2	62.10	63.950	3971.295
L&M	63.12	63.22	2	63.17	12.600	795.942
M&N	63.22	63.15	2	63.19	6.170	389.851
N&A	63.15	62.94	2	63.05	14.575	918.881

Perimeter	Total	GRADE = Total/Perimeter
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NK= ^ aæÅÇÜ÷çÑ ¬oëlÆçì áÇ÷ãÉëÍ«ÉÍÅ÷Áöè=áÇèêçéÉëö«ãëÊë= íç÷ÁÉ×ÇáÑãà EÇÁö=_K K hçèëãçëè×Çáëlëã Áíáçãk

Oê= ^ ãæÇà Êäëçáö=ëÉèç÷ÓÜÇãëÉëÍ«ÑÁÉç×ÑÇáÆÉÍÉÍ«ÑÁÉç×Ñ ÉñÉëãçëèÜÉ÷ÍãÜÇÑÁÉí«ÉÍãëÉçÑãëÍÉçÑãëÍÉçÑãëÍÉçÑ ÇÑè÷öí« ¬ãë åëÊëèçíÉÇçÍÜÉñ ãëÉK

PK= ^ ãëÓÜÇãëÉë=ëÉèç×ÉÁÍÉÍãëÍÉçÑè÷öí« ¬ãë«ÉÁÍëÉçÑ ÁçãÜÇçëèíÍ Çöí=áÇÑ×ÉçÑÉçÑëÉñÉëãçëèÜÉ÷ÍÜÍÓí áÉëèçíÉÇçÍÜÉñ ãëÉ«ëãçëèçíÉÇçÍÜÉñ ãëÉ«ëãçëè×ÉçÑÉ×Çáëçà åÁíáçãí ãÜÇÉ÷ãëíç= ÁçãÑãà K

Oê= ` çãíëÑ×ÁçèçíÉëÑà÷ãÇëÍ Êäëçáë=áÇÑçãÑãà ëç÷ã Éíçà= ëëÍÉÑ ëÑÜÍÉÁíçíÉëçíãÉÇçëÍ÷ÁÉ×ëÉçíãÉÇçÑ÷áöÇëíÁÉë÷áÁÉëK

R®= ^ ãëÉñíëíáöÑ÷áÇëÉí íÇ÷íí á é=ëÉÓÉçÇÉíáÑëã ÉíÉëíRK

SK= ^ ãëÉñíÉëíçöí ¬ãë÷ëÉçöëÉ† b÷ÑÑ áÉëèçÜÉëí ãëÉèçíÉÇX

TK= ^ íæí ÉëíÁí ãÉ=áÇÑãÉë÷íÉÇÇçëèíç×ÁÉ×Çá ëíÉëí áÜëÉëÑ ÁíçãáÖëí ÉÁÜ÷áíæá íëÉ ÉëÜ÷íÇ ¬ëÉ=áÇèçëáíÉë÷íÁÜíáÖ÷ ëíáíãÉëK

Ük= p ÉÉ÷=ÁÇíãÉÁí ë÷áÇh÷í áëÖëÑçáöëíÉ?çÑ÷ãëí¬ãëíëb í á?çÑ ¬ãëí¬ãë×ÁÉ÷ÇÜÑà á ëëà ëíÇ*à á ëèçëáíÇK

Vë= ^ íæí ¬ãë×Çáí¬áíãÜëëá á ÁãÜÇçëèçíÉÑÑãëíãëíëb ë÷íÉÇÑçë= ëçí áÇX

Nñ= t ¬íÉëëÉãëí¬áíÓçëëí á ×Éëà á ãÜíãÉçÁ÷ÁíÉáÇ÷¬ÁçÉáÇ÷¬çÓíÉëí áÉÇ÷ ãëÉçÑ÷áÇ÷ÉÁÉ÷çÑçë×ÉÓÜÍÍ t ¬÷íí A÷áÇëÜÇí ÉëëíëçíáÇX

NKë= ^ çãÉÇÁçÁãàÓëãí ¬ãë÷¬ëçí áÇíçãÉÍëíí ÁíëÜçí Éëë÷áÇ÷ ÁÉÜãÇíçíí ÉáÁ÷ëíëÜ÷áÉëëçíãÉÇçëÍ÷áÇ÷ÉÁÉ÷çÑçë×ÉÓÜÍÍ t ¬÷íí A÷áÇëÜÇí ÉëëíëçíáÇX

NOK= ^ ãëíí Çñ÷ãëí÷ãÉÇ÷Çà÷ÁÉáí¬çãíÉëÁçëíëí áÉíëÜÉ÷ëí ¬ãë÷¬ Ú÷íÉëëàíí á ëÑÓí á ¬çëëë÷ÁÉ×çÉëíëí ëÉëçÁçáí¬ ÁÜíÉ÷ëçíí ¶ ¬ã ëK

NÑë= í ÑëÉíÇççëëçí ÓÜçéÉáíëÓëã ãíëKTRë á ÑíçÃ ÷Çà÷ÁÉáíí ¬ãë ëí ëÑÁÉ÷í ÜÉëÉëë÷ÁÉ÷ãçí ëíí á áëëí ÇçÇÉíÑëÇçíÉÇçíÜÉñ ãëÉK

NOK= b ëÁëãÁ÷áÁçëÉëíëçíÓ÷Í ÉÑÑÁ à ëãëí ÇçÇÉíÑëÇçíÉÇçíÜÉñ ãëÉK

NRK= p ÉÉ÷=ëÁëãÁ÷áÁçëÉëíí áÉÇÁÉ÷áÇëã Éáëëçáëëíëí áÉÇçãí÷ ÉëÁëãÁ÷áÇçëã áÇíçëëÉíëK

NSK= ^ ãëÑÉëÍëíáÓ áÜÉëÁ÷ÁãÉëíëçíÉÇçëÍÜÉñ ãëÉK÷ëí áÉÇçãí÷ ãëíÉÇÓëçÑ÷íÉÇÑëÉëëçíÉÇçëÍÜÉñ ãëÉK÷ãí¬ãëÉÇX

NTK= j ¬ãí¬ãë×Çáíãëí çí ëëd t _=í÷ãëÑÉëëçíÉÇçëÍÜÉñ ãëÉK

NJK= o ÉÑëçí÷ CNMëÉëÉëëçÑãÁÉëãëÓÜÉëÓÜÉë÷áÇí ãëí ëãí ¬ãëíëëíK

p ¬k W

NK= NMB ÷çÑí¬ãëãÓëí¬ãë÷÷ëÉëÉÁëëÉÇçëÉëÉ÷b ëÁëãÁ÷áK

dbkbo^i=k= qbpW

NK= ^ aæÆÜí-çÑ ¬oéí=Æçì á(ç-ú£éí=ëÉíÅ-Áèè=à(çèé(ç£Éëó=ãëÉè= íç=ÁÉ=Æçáñëà EÇ^ó=_K K hç=è¢ê(éí(ç=Æçáéíëã Áíà(áK

Oë= ^ ãæÇà Éáëà(áè=íÉ=ç-ÓÜÇãëÉëí=ÑÁÉç?Æçà¢ÁÉíÉí-ÑÁÉç?Æçà¢ÁÉíÉí-ÑÁÉç?Ñ Éñí£à(ëÉÜ=ÜãÜÓ^ÑÉá=ÉëæÉç?Ñëà=ÉëÇ?ëéí Ç?çÑÁÉëáí£ëæÉ= çÑè¬ëó=í ¬ãæ áÉëéëç=íÉÇ?çíÜÉñ áÉÇK

PK= ^ ãæÓÜÇãëÉè=íÉ=ç-ÑÉáí=ÉëæÉç?Ñè¬ëó=í ¬ãæ=ÁÉáí£ç?Ñ Áç¢ëÇ?çèéí Çñí=á(Ç?Ñ-ÁÉç?ÑÉñí£à(ëÉÜ=ÜãÜÓí áÉëéëç=íÉÇ= çÜÉáí áÉëéëç=íÉÇ?çíÜÉñ-á(Ç?Ñ=Ç?çÑ-Ñç?áà áÑÁ(á=í áÜÇÉ=ãë¢ç= Áçáñëà K

Që= ` çáí£-Ñç?ç=í Éëëà¬ãÇãëÉáëæ=áÇ?çáñëà ¢ç¬á Éç?á= éáÉëÉ^ ëÑÁÜÉÁí¢ç=Æ¢ç¢ãëÉÇ?ãë=Á-íÉç?Ñ-áó=Çãëí£ÉëæÉ=áÁÉëK

R#= ^ ãëÉñí£ëÉáçÑ=áÇ?áÉí ¢Ç-íí á é¬=ÉëÓÉç?Éí£ëÑëã Éí£ëí£R

Sk= ^ ãëÉñí£ëÉáçë ¬ãæ=íÉ=çéëÉí b-ÑÑ áÉëéëç?ÜÉë ãÉ=ëç?ÉÇX

Tk= ^ ãæ Éëí£ëÁ ãÉ=á(ç-ÑÉÉ=íÉÇÇç?ëí¢ç=ÁÉ=Ç?á é¢ÉÉí áÜí£ëÉÑ Áçáëá(Çë ÉÁÜ=á(ãà Ì=ÉÍ Éëú-ìÇ ¬íÉ=á(Ç?ëç?ëãà Éë=íÁÜãÇ?= éí¢ãëÉíK

Uk= p ÉÉ=¬ÁÇãÉÁí é-á(Çì-í áíÇë¢Ñç?á©ãÉ?ç?Ñ-ãæí¬ãëí©b í á?ç?Ñ ¬ãæí¬ãë=ç?ÁÉ-ÇÜMà á ¢ëà é¢Ç?à á ¢ç¢ëãÇK

V#= ^ ãæ ¬ãæ=ç?á¡-ãæãÇëëà á ÁãÜÇ?-ãë¢ç=ÁÉ=Ñ ãæ=ãëí é-íÉÇÑç?á= á¢ëà é¢Ç?à á ¢ç¢ëãÇK

Nk= t ¬íÉëÉëæí¬á¡Ó¢ëí à á¢ëà-à á¢ëÁÉç=Áíç?áÉç?¬ç?ÉÉí áÉÇ?ç= á¢ëà=Éç?ëÇ?ëÉí=ÉëÁ¬é¢ëÜ=ÜãÜÓ t _¬=íëí A=á(ÇëÜç? Éëëí á(ç? á(Çx

NN= p ç¢ãÇ?Áç?Ãëã?ëã¢ ¬ãæ=ç?á¡ á(Çí¢ç=ãÉÜí¢í Áíëÿç? Éëë=à(Ç? Éëí£=à(Ç?á(Çí¢ç? Éëá¬é¢ëÜ=ãÉÁÉë¢ç?á¡ á(ÉÇ?ëà=¬ãæÁ¬íÜÇ?à á¬é¢ç= ¬ÁÜëÉ Éç¢ç¡ ¢í¬à ÉK

NO= ^ ãæí Çñ=ëéí¬ãÉÇ?¬Çà-Áëà¡é¢ëÑç?ëéí áÉíëÜÉ¬ëí ¬ãæ=ç= Ü¬Í Éëá ãëà ¡à á¬Ón á ¬ëæé¬Áëí¢ç=ëéí ëÉë¢ç?á¡à¡-Á¢ç= ¬ÁÜëÉ Éç¢ç¡ ¢í¬à ÉK

NP= ¡ ÑëÉí¢ç?ç=ëçí Ó¢ç=ëÉàãÓà ãëKTRà á ñç¡à ¬Çà=Áëà¡í ¬ãæ éí ñÑÁÉí Ó£ëÉë¬Áë¬ãç¡ éí¬à Áëëë¢ç=ëéí ëÉë¢ç?á¡à¡-Á¢ç= ¬ÁÜëÉ Éç¢ç¡ ¢í¬à ÉK

NQ= b ëÉÁëãÁ¬áÁç¢ëÉëé¢ç=Ó¬Í ÉÑÑÁ à ¢ëãí çÇÇëëí Nb fí= CÜÜSà á¬ÜÜÜç¢á¡ëÉ¬á¡

dbkbo^i ik l qbpW

NK= ^ aeÆOÜ÷çÑ ¬oëlÆçì à(ç–ß£ëÍ«ëÍÀ–Ãëè=à(Çe¢ç£Ëëó«ãëÊë= íç÷ÆÊ«Æçâ¶ãà EÇ¢ó=_K Kþ›ë¢ãþëí¢÷Æçàëlëß Ãíãçâk

O= ^ ãeÇà Êãëãçàë=ÆÉç÷Ó¶Çãà£ëíÑ-ÆÇ¢Ñ¥çàÆÊí£Ñ-ÑÆÇ¢Ñ ÊñÍ£ãçëæÉÇ÷Ú¶ãÇÑ-ÆÜí£ëãÉçÑãà£ëçÑãà£ëçëæíí Çç¢ëÆÉëíí£ëãÉë= çÑë¬ß÷ë ¬ãæ ãÉëëë¢ç¢íÉÇçíÚÉß ãÉÊk

PK= ^ ãeÓ¶Çãà£ëë=÷Ë÷ç÷ÆÉëíÉãëÉç÷Ñë¬ß÷ë ¬ ãæ÷ÆÉëíÉç÷Ñ Æçãë¶Çç¢ëëíí Çíí=ãÇÑ-ÆÇ¢ÑÉñíÉãçëæÉÇ÷Ú¶ãÇÑ-ÆÜí£ëãÉçÑãà£ëçëæíí Çç¢ëÆÉëíí£ëãÉë= çÚÉß ãÉëëë¢ãë¢ç¢íÆÉÉ–Çæã÷Æçãà ãÆíãçæ ãÚÇÉ÷ãë¢ç= Æçãë¶Çk

Q= ` çãíë-Ñç÷ß¢ç÷Éëëã=>ãÇ¶ Êãëãçàë=ãÇ÷Æçãë¶Çãë ë¢÷ã Éç¢ã= ëëÉë÷ ëÑÚíÉÑÆí¢ç÷Æë¢ç¶ãÉÇçãë÷A–ë£ç÷Ñ-ãó¢Çæíëß¢ãÆÉë–ãÆÉëk

R= ^ ãëÉñíëíëÚ÷ãÇçÉí íÇ–íí à ë=ë£ÓÉç¢ÇÉíÆëß ÉíÉëëfK

SK= ^ ãëÉñíÉëçëí ¬ãæ÷ë£ç¢ëÉt b·ÑÑ ãÉëëë¢çÚÉß ãÉë¢ç¢íÉÇX

TK= ^ ãæ ÉëíÆÑ ãÉ=ã¢ÇÑÉë÷íÉÇÇç¢ëë¢ç÷Æë¢ç÷Æçã ë£ÉÉ÷ã ÚÑë£ëÑ ÃçëæÑÇÚÉÑ ÉÃÚ÷ãæã Ì«ÉÍ ÉëÚ–íÇ ¬ë£÷ã¢ç¢ëæãÉë÷íÆÜãÇ÷ ë¢íæÉëk

UK= p ÉÉ÷=ÑÇÚíÆÑí ë÷ãÇ¶–Í ãÉëÑçÑçëæëÉ?ç¶Ñ÷ãæí¬ãëë¢ëb í ã?ç¶Ñ ¬ãæí¬ãë¢ç÷Æë-ÇÚÑíã à ë¢ã ë¢Ç¶ëã à ë¢çëæãÇk

V= ^ ãæ ¬ãæ÷ç¢í÷ãæãÇëëã à ÃæÇÚçb-ãë¢ç÷Æë-Ñíæãëæíí ë-íÉÇÑçí=ëçí ãÇX

NM= t ¬íÉëëÉæí÷ãí÷Ó¢ëíí à ë¶Éë÷ã ãÚæÆë÷Ã–ÃëÉãÇ¬ëÇ¢Éëí ãÉÇ÷ãë¢ç÷Æë¢ç¶ëÉëíÚãí t _=íí Ã=ãÚëÇíçí Éëíí ãçí ãÇX

NN= p çãÇÑçÃëçÃãëÇëã¢ ¬ãæ÷ë£ç ãÇí¢çãÉíí¢ Ãëíçí Éëë÷ã¢Ç÷ ÃÉÚãçÇí¢í Éãë¬ë÷ëÚ÷ãæÉë÷ëçí ãÇÉÇëã÷ãæ÷íÚí¢çã ëK

NO= ^ ãæí Çí÷ãëí÷ãÉÇ÷Çë÷Æãí÷ç¬ãíÉëçëëí ãÉíëÚÉ–ë¢ ¬ãæ÷ç= Ú÷Í Ëëã ãëã í ã÷Ñ¢ã ¤÷ãëëë–Æí÷ç÷Éëëí ëÉë¢ç÷Æçã÷–Ãçæ÷ç= ¬ÃÚëÍ Ëç¤ç¨ ë¶–ã ëK

NP= I ÑëÉí¢ç¢ëëçí ÚÚç÷ëÚãã¢Óã ãëKTRë à Ñçã ¤=Çë÷ÆãíÍ ¬ãæëí ëÑÃÉ¶ ÚÉëÉëë–Æ÷ãæ¬ãçí ëÍ÷ã ãÉëëë¢ç¢íÉÇçíÚÉß ãÉÊk

NQ= b ÉÃëãÑ–ãÑçëÉëÍë¢ç÷Ú÷Í ÉÑÑÚã à ë¢ãÍ ççÇëÍ Nçfl= CÚÚSã à ÷ÚÚÚçëæÉ–ë÷ãÇ¶ëÇë÷ ¬ãæë÷–ãíÉÇ÷ í ÚëÇãíí à ÉãÑÇëí÷ãæíK

NR= p ÉÉ÷b ÉÃëãÑ–ãÑçëÉëíí ãÉÇÑÃÉ–ë¢ãë ÉãëçãëÉãíí ãÉÇ÷ãë¢ç÷Æë¢ç¶ëÉëíÚãí ÉÃÉëãÑ–ãÇçã ëÚÃçëÉëíK

NS= ^ ãæÑÉ÷ÉñíãÓ ãÚÉëÑÃ–ÃëíÉíë¢ç÷ÆÉ÷ëÉÃëëÉÇÑçb ãëí ÉÉ= ãíÉÇÓëó¢çÑ÷íÉÇÑÉëë÷ë÷ãçëÑÉÚãÇë÷ë ¬ãí÷ãÉÇÑk

NTK= I ¬ãí÷ãë¢ç÷ãíãí çí ë¢ç t _=í÷ãæÑÉ÷ëÉë÷ë÷ãçëæk

NUK= o ÉÑÉñíç÷ë ÇÑMëÉãëÉë÷ñçëÆÉãæÓÚÉëÚÚë÷ãÇí ãã÷í ¬ãæëÉëíK

dbkbo^i ik l qbpW

NK= ^ aeÆOÜ÷çÑ ¬oéíÆçì áÇ÷ëÉéÍ«ÉíÁ÷Áèè=áÇeé¢ëÉéó«aëÉè= íç÷ÁÉ»Æçáñëà EÇÁó=_K Kþ»éëæéë¢»Æçáéíëà Áíæ¡áK

Oë= ^ aeÇà Éáëæçáè=ÍÉé¢÷ÓÜÇàëÉéÍ«Ñ÷ÁÉ¢ÑÆçáÁëÉíÉ÷Ñ÷ÁÉ¢Ñ ÉñÉéæëéÜÉ÷ÍÜáÓ÷ÆÉíÍÉàëÉçÑàëÉéæëéÍ Çé¢ëÆÉíÍÉàëÉ= çÑè¬ëó÷ ¬àë áëÉèéë¢éÇÉçÍÜÉë áëÉK

PK= ^ aeÓÜÇàëÉè=ÍÉé¢ÆÉíÍÉàëÉçÑè¬ëó÷ ¬àë÷ÆÉíÍÉçÑ Áçëëçèéíì Çíí=áÇÑ÷ÁÉ¢ÑÉñÍÉéæëéÜÉ÷ÍÜáÓíì áëÉèéë¢éÇ= çÜÉíì áëÉèéë¢éÇ÷ÁÉ»É÷Çëà÷Áçáà áÁíæ¡áí ãÜÇÉ÷ëë¢= Áçáñëà K

Që= ` çáíé÷Áç÷é¢ÉéÑà=»ãÇëà Éáëæçáè=áÇÁçáñëà ¢é¬á Éçèà= éëÉëÍ÷ ëÁÜëÉÁ÷é¢÷Æ÷éçíëàÇëà÷Á÷ëÉ¢Ñ÷áó÷Çëà÷ÁÉé¬áÁÉëK

R= ^ aëÉñíëíëà÷áÇëÉì ¢Ç÷íì á é=ëÉ÷ÓÉ¢ÇÉíÁëÈì ÉíÉëíëR

SK= ^ aëÉñíÉéíçèí ¬ëæ=÷ÉéqóéÉ÷t b÷NÑ áëÉèéë¢ÜÉé ëÉ÷é¢íÉÇX

TK= ^ aë Éëíëí÷ëÉ=»áÇ÷ÑëÉé÷íÉÇÇçóè÷é¢÷Á÷Á÷çà éëÉíÉ÷ íÜ÷ÉéÑ ÁíçàëÓë ÉÁÓ÷àëà Ì÷ëÉ ÉëÜ÷íÇ ¬ëÉ»áÇéçëàíÉè÷íÁÜíàÓ÷ éíëëÉíK

UK= p ÉÉ=»ÁÇíëÉÁì é÷áÇì÷Í áÓëÑçáó¶ëÉ?ç÷Ñ÷ãëé¬ãëëRb l á?ç÷Ñ ¬ãëé¬ãë÷ç÷Á÷ÉÇÜÑà á ¢éà é¢CP¶à á ¢é¢çëàíÇK

V6= ^ aë ¬ãë÷ç÷àí÷áàëÜéëà á ÁëÜÇçb÷ãë÷é¢÷Á÷Éñ÷ãëé¬ãëëí ë÷íÉÇÑçà= é¢çí áÇX

NM= t ¬íÉëÉëàí÷áíÓçëëí á ¶Éà÷à áÍ«ëÉ«Á÷ÁëÉáÇ÷¬ÇçÉëí áÉÇ÷ á÷é¢÷Á÷é¢ÑçÇé¢÷ÉéÐ÷t _ ¬÷íí Á÷«íÇéÜçí Éëëí áçí áÇX

NN= p çáÍÇçÁëçÁëàÓëàí ¬ãë÷ç÷ áÇí¢çÉíÍí ÁëÜçí Éëë÷à¢÷ ÁëÜëàÇí¢í ÉëÁ÷ëë¢Ü÷ãÁÉ÷é¢íçÉÇë÷ãÁ÷íÜççà éK

NO= ^ aeíí Çíí÷ëéí÷ëÉ¢÷Çà÷Áéà÷é¬ãíÉëçèéí áÉëëÉ÷ëí ¬ãë÷é¢= Ü÷Í Éëë áëàí à ÷ÑÓëí à ÷ãëéë÷Á÷é¢÷Éëéí ëÉé¢÷Áçáí÷Á÷é¢= ¬ÁÜëÍ Éçèçí é÷à ëK

NP= Í ÑëÉí¢çç÷ëéçí ÓÜ¢é÷Éëàëçëà ãëKTRëà á ÑçÇà =Çà÷ÁÉàíí ¬ãë éí ëÑÁÉ÷í ÜÉëÉëé÷¬Á÷»ãçí éí÷à áëÉèéë¢éÇ÷íÉçÍÜÉë áëÉK

NQ= b ëÁÉàëÁ÷áÁçëÉëé¢ç÷Ó÷Í ÉÑÑÜà á ÷ëàí ççÇëÉí Nþ fl= CÜÜSà á ÷üÜÇçà÷é¢÷é¬ë÷à÷çëëÇÉ÷í ¬ãë÷é¬ãëÉÇ= í ÜëÇãíí à ÉàÁÉàí÷é¬ãí÷K

NR= p ÉÉ÷ëÁëàÁ÷áÑçëÉëí áÉÇÁÉ÷áÇãë Éàëëçàé÷Éàí áÉÇ÷ãë= ÉëÁÉàÁ÷áÇçà éÁëçëÉëëK

NS= ^ aeÑëÉ÷Éí¢àÓ áíÜÉëÁ÷Áãëëí¢ç÷Á÷é÷Á÷Éëëë÷Çà÷ãëí éÉ= áíëÉÓëó¢çÑ÷íÉÇÑëÉëé÷é¬ë÷é¬ãçà÷ÁÉÜãÇë÷ãë÷¬ãëÉÇX

NTK= j ¬ãí¬ãë÷ç÷àíãí çí ëëd t _÷ì÷¬ãëÉëé÷é¬ë÷íçàëK

NUK= o ÉÑëó¢ì ÇNÁëÉàëÉë÷ÑçàÉÁëãëÓÜÉíÓÜé÷àÇí áàí ¬ãëóëëíK

mol mboqv÷fkb
N
STOP
R
^ RMO
O
P
TVMR
NNNR
pbq_^`h
^
mol mboqv÷fkb
ifkb÷f c= ^kl mv=
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NOPN
r kfqfqvmb÷bN
PMO
p =S^ONM
Neok
r kfqfqvmb÷dO
PMP
p =Q^ONM
VVOR
a PMO
a PMP
pe^cq
a PMN
cb'
r kfqfqvmb÷aN
PMN
p =Q^ONM
d
T
V
NN
NP
O
^ PMN
N
^ RMN
SQMM
VPRM
TCUR
VRTU
O
^ RMN
R
^ SMO
O
^ CMS
NR
NT
NJ
NV
OSUO
UOMM
mol mboqv÷fkb
h
N
^ CMO
NSTU
ONPVM
qç÷p¢íÜmbçëÉëíó÷ ãíÉ
pq^fo÷O
pquO
r kfqfqvmb÷bO
PNR
p =N^ONM
cb'
a PNR
a PNT
r kfqfqvmb÷*
PNT
p =N^ONM
pe^cq
Neok
a PNO
a PNP
a PNN
a PNM
a PNL
a PNK
a PNJ
NNQM
NNQR
NNPR
NTMM
NTMR
NTNM
NTNR
NPNM
NPNR
NQNR
NSNR
SQUR
QFQR
QRPR
QSPR
QRRR
PURR
RQVR
SQMM
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Vk= ^ äì ¬äé»ç÷á¦÷áäáÜéèá á ÁäìÓÇb÷äé»ç÷ÁÉ÷Ñäìäó«äéí á÷ÍÉÇÑçá= é÷ì áÇX

Nk= t ¬ÉèÉéäá¦÷á¦Óéèí á ¶Éè÷á áÍ«ÉÁ÷ÁäÉáÇ»Çé£ì áÉÇ÷ í÷ÉèÉéì áÉÇ÷ á÷é»ÁÉç÷Ñç÷ÉÍ÷ÉÍ÷ _ »íéì Á»÷áÇéÜçí Éêéí áÇ¦ áÇX

NNk= p ç¦áÇÁçÁäáÇäá¶ ¬äé»÷ç¦ á÷Çí÷çáÉÍì¶ ÁäÜçí Éêé»÷á÷ í÷ÉèÉéì áÉÇ÷ äÇ¦ÉÁçÍçí Éáì÷ó«éÜ÷äÁÉ»ëçí á£Éçá»äá÷íÜççá éK

NOk= ^ äéí Çíì÷éêí÷áÉÇ»Çá÷Á÷á÷ç¦äìÉáçéaéì áÉÍèÉ÷ó« ¬äé»ç÷ Ü÷Í Éé äáä ì á ¤Çäì á ¬ãéé÷¬Á÷ç÷ÁÉ»ëçí á£Éçá»äá÷íÜççá éK ÁÜäÜ Éè»ç¦ ¶÷á ÉK

NPk= ì ÑäÉí÷ç÷çáéçí ÇÜç÷éÁäáÇäá á¶ÑÍRá á Ñçá =Çá÷ÁÉäíí ¬äì éí ñÑÁÉí ÜÉéÉéè÷ÁÉ»äçí éíí÷á áÉéè»ç¦ÉÇ÷íÜéì áÉÇk

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NRk= p ÉÉ»÷áÇäÁäáÑ÷äÑçéÉéì áÉÇÁÉ÷á÷Çä Éáéáçáè»áÉéì áÉÇ÷äì= ÉáÉÁäáÑ÷äÇçá éíäçéÉéäK

NSk= ^ äéíÉÉ÷íäáÓ áíÜÉéÁ÷ÁäáÉíè»ç÷ÁÉ»ÉÁÉéèÉÇ÷ò÷äéí ÉÉ= áìíÉÇÓäó÷ç÷Ñ÷íÉÇÑÉéè»é÷íáçá÷ÁÉÜäÇè»ä ¬äí÷äíÉÇX

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NK= ^ aæÆOÜ÷çÑ ¬oëlÆçì ä¢¬ëÉëÍ«ÉÍÂ÷Ãëè=äÇèê¢ëÉëó«äëÉë= íç÷ÆÉ•Æçâ¶ëä EÇÁó=_K K hp•ëæ¶ëè¢•Æçaëlë Ãëæ¶K

Oë= ^ aæÇä Éäëæçäë=¶ÉèÇ÷ÖÜÇäëÉëÍ«Ñ÷ÆÇ•ÑÆçäÆÉÍÉÍ÷Ñ÷ÆÇ•Ñ ÉñÉëæ¶ëÉÜÉ÷ÍäëÖ÷Æëí«ÉäëÇ•çÑäëÉëæ¶ëèÍ Çè¢ëÆÉëÍ«ÉäëÍÉ= çÑë¬ëó« ¬äë äëÉëè¢ëÍÇ•íÜÉë äëÉK

PK= ^ äëÖÜÇäëÉë=¶ÉèÇ•ÆÉëÍ«ÉäëÍÉ•çÑë¬ëó«¬ äë«ÆÉëÍ«ÉÇ•Ñ Æçäë¢çäëèÍ Çëí=äÇÑ•ÆÉ•çÑÉñÍÉëæ¶ëÉÜÉ÷ÍäëÖÍ äëÉëè¢ëÍÇ•íÜÉë äëÉK

Çë= ` çäíë÷Æ•ëÇ•ç¶ÉëÑ÷=äÇäë Éäëæçäë=äÇ•Æçäëlë ë¢÷ä Éç¢ä= ëëÉë¶ ëÑÜäÉÂ¢ç•Æ¢ëçäëÉÇäë÷Æ÷ëÇ•Ñ÷äó•Çäë¢ÆÉë÷äÆëlK

R¶= ^ äëÉñ¢ëäÖ÷äÇ¢Éí ¢Ç÷íí ä ë=¶ÉÓÉç•ÇÉíÆëB ÉíÉëæR

Së= ^ äëÉñÉëæ¶ë÷ ¬äë=¶ÉçóëÉ¶ b·ÑÑ äÉëëçÜÉë äëÉ•ëç¶ÉÇK

Të= ^ äæ ÉëíÆÑ äÉ=ä¢ÑëÉë÷¶ÉÇÇç¢ë¶ë÷Æ•Æ¢ä ëÉÍÉ¶ äÜ¢ëÉÑ ÄæäëÖë ÉÃÓ÷äëä Ì«Ë ÉëÜ÷¶Ç ¬¶É=ä¢ÇëçëäëÉë÷¶ÆäÜë÷ ëíäëÇK

Uë= ¡ ÉÉ=ÑÇäëÉÃí ë÷äÇ÷Ì äÉÖëÑçä¶ëëÉ?ç•Ñ÷äëí¬äëë¶ë÷ l ä?ç•Ñ ¬äëí¬äë•Æ•ÇÜÑä ä ¢ëä ë•Ç¶ä ä ¢ëçëäëK

Vë= ^ äæ ¬äë•Æçäí÷ääëÖëëä ä ÃäëÖçÖ÷äë•ë•Æ•ÑäëäëëÍ ë÷ÍÉÇÑçä= ëçì äÇK

Në= t ¬ÉëÉëäí÷äí•äÇÖëëÍ ä ¢Æë÷ä äÍ«ÆÉ•Ñ÷ÆäÇ•¬Ç¶ÉÆí äÉÇ÷ ä¢ë•Æ•ÇÑçÑ¢ÉëÜäÍ t _=ÍëÍ Ä•Ñ÷äÇëÜçÍ ÉëëÍ äçÌ äÇK

NNë= p çäÍÇÑçÄäçÄäëí ¬äë=ÆçÌ äÇí¢çäÉÍëÍ Ñí ÄëÜçÍ Éëë=äÇ÷ ÄÉÜäÇí¢Í ÉäÑ÷ëë•Ü÷äÉë•ëçÍ äÇÉÇë¶ë=äÑ•íÜçç¢ä ëK

NOë=^ äëÍ Çí÷ëëÍ÷äÉÇ÷Çë÷Æä¶í¢÷äÍÉëçëëÍ äÉÍëÜÉ÷ëí ¬äë•ç ÜíÍ Ëë ä¢ä Ì ä ëÑÇë ä ¬ëæë÷Æ÷ëÍ¢çëëÍ ëÉë¢ç•Æçä¶÷Æ¢ä ¬ÄÜëÍ Ëë•ç Ì ¶÷ä ëK

NPë=Í ÑëÉí¢ç¢ëëçÍ ÜÚ¢çÉääÇëä äëKTRë ä Ñçä ¶=Çë÷ÆäÍí ¬äë ëí ëÑÆí ÜÉëÉë÷¬Æ÷äçÍ äÇ÷ ä¢ëçëäëÍ ëÉë¢ç•Æçä¶÷Æ¢ä ¬ÄÜëÍ Ëë•ç Ì ¶÷ä ëK

NQë=b ÉÆÄëäÑ÷äÑçÉëÉëí¢ç÷Ú÷Í ÉÑÑÄ ä ë¶ëÍ ç¢ÇëÉí Ñp fl= CÚÜSä ä ¬ÜÚ¢çäí÷Æ¢ë÷¶ë÷Æ•ëÍ ¬äë÷ë¬äíÉÇ= ÍÚÉÜäíí ä ÉäÆÄëí÷äí÷K

NRë=p ÉÉ÷ëÆÄëäÑ÷äÑçëÉëí äÉÇÑÆÉ÷äÇäí ÉäëçäëÉëí äÉÇ÷ä= ÉäÉÆÄëäÑ÷äÇçä ëÍäçÉëK

NSë=^ äëÑÉÉ•Ëí¶äÇ äÚÉëÑÄ÷ÄäíÉëí¢ç•ÆÉ•ëÆÉëëÉÇÞäëí ëÉ= äíÉÇÜëó¢çÑ÷íÉÇÑÉëë•ë÷íÉÇ•ëÉ÷ë÷íçäÄÉÜäÇëë¶ ¬äí÷äÉÇäK

NTë= j ¬äí÷äí÷Æçäíäí çì ëëd t _=í÷äëÑÉ•ëÉë÷ë÷íçäëK

NUë=o ÉÑÉó¢ë CÑMëÉäÉë÷äÑçÄÆÉäëëÇÚÉëÚÜë÷äÇí ääí ¬äëëÉëK

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NK= ^ aæÆOÜ÷çÑà ¬oëíÅçì à¢¬ëÉëÍ«ÉíÅ÷Ádè=à¢èé¢çÉëõ«ãëÉè= íç÷ÁÉ÷Å¢áÑãà EÇÁó=_K K hp÷èëæ¢ëí¢÷Å¢áëíë Ãíæ¢ãK

Oë= ^ æ¢ãà Éáëæ¢ãè=ÍÉ÷ç÷ÓÜÇãàÉëÍ÷Ñ-ÁÉ¢çÑ¢à ÃÉÍÉÍ÷Ñ-ÁÉ¢çÑ ÉñÉæ¢ëÉÓ÷=ÜãàÓ÷ÁÉëÍÉãàÉ¢çÑãà ÉæÉæ¢ëëí Ç¢÷ÁÉëÍëÍÉãàÉ÷ çÑë¬ëó÷ ¬ãí àÉëëë¢ç÷ÍÉÇ¢íÜÉë ãíÉK

PK= ^ ãëÓÜÇãàÉë=÷ÍÉ÷ç÷ÁÉëÍÉãàÉ÷çÑë¬ëó÷ ¬ãë÷ÁÉëÍÉ÷çÑ Á¢ãëÇ¢ëëí Çëí=à¢Ñ÷ÁÉ¢çÑÉñÍëÉæ¢ëÉ=÷ÍÜãÓëí àÉëëë¢ç÷ÍÉÇ¢ çÜÉëí ãëÉëæ÷ëë¢ç÷ÁÉëÉ¬Çæë÷Á¢ãà åÁíà¢ãí ãÓÇÉ=ãë÷ç÷ Á¢ãÑãà K

Oë= ` çãíë÷Á¢ëç÷ÍÉñà=>ãÇãà Éáëæ¢ãè=à¢Á¢ãÑãà ë÷¬-ã Éç¢ã= ëëÉëº ëÁÜíÉÁ¢ëç÷ÁÉëç÷ãÉÇ¢ãë÷Á-ëÉ¢çÑ-à¢ó÷Çãà¢ÁÉè¬ãÁÉëK

R®= ãëÉñíëíëà¢Ó÷à¢çëÉí ¡Ç¬íí à ë=ëÉ¢ÓÉ¢ÇÉíÁëíã ÉíÉëíR

Sk= ^ ãëÉñíÉëà¢ó÷ ¬ãë÷=ëÉ¢qóëÉ÷t b÷NÑ àÉëëë¢çÜÉëí ãëÉë¢ç÷ÍÉÇX

Tk= ^ ãëÉëíÁÑ ãÉ=à¢çÑãÉë÷ëÉÇÇ¢çëë¢ç÷Á¢ç÷Á¢çà ëëÉÉ÷í ãÜëÉëÑ Áíçà¢ÇÑ ÉÁÓ÷à¢ãà ÍëÉ ÉëÜ÷ëÓ ¬ëÉ=à¢Çë¢çëãà Éë÷íÁÜíà¢Ó÷ ëíëãÉëK

Uk= ¡ ÉÉ=ÁÓãÉÁíí ë÷à¢Çí÷ í ãíÓëÑçà¢ëëãÉ¢çÑ÷ãëí¬ãëëÑb í à¢çÑ ¬ãëí¬ãë÷ç÷ÁÉ¢ÇÜÁíà ë ëëà ë÷¢Ó¢ëà ë ë÷¢çëãíÇK

Vk= ^ ãæ ¬ãë÷ç÷íí¬ãíãÓëëà ë ÃãíÓçÍ÷ãëë÷ç÷ÁÉ÷Ñ ãëÓëëí ë÷ÍÉÇÑçà= ëçí ãÇK

Nk= t ¬ÍëÉëãí¬ãíÓçëí à ë¢ëà÷à çÜëÉÁ÷ÃíÇãÑç¬ëÇëÉíí ãÉÇ¢ ãë÷ç÷ÁÉ¢çÑçÍëÉ÷t _ ¬=ëí Á÷ëíÇëÇ¢ ÉëëÍ ëçí ãÇK

NK®= p çãÍÇÑç ÃíãÓëíí ¬ ãë÷=çí à¢Ç¢ç ãÉÍíí ÃíÜÇ¢ Éëë÷=à¢Ç¢ ÃÉÜãÍçÇ¢ì ÉíÁ÷¬ë÷ëÜ÷ãÑÉ÷ëç¢ íÇÉÇëà÷=ãÁ÷íÜçç¢ã ëK

NOk= ^ ãëí Çí÷ëëí¬ãÉÇ÷=Çà÷ÁÉíí¢÷ãíÉëçëëí ãÉíëÜÉ¬ë÷ ¬ãë÷= Ü÷Í Ëë ãíãà í à ÷ÑÓà ã ÷ãëëë¬Á÷ëç÷Éëëí ëÉë¢ç÷Á¢ãí¬Á÷ëç÷ ¬ÃÜëÍ Ëç÷ç¢ ë÷à ëK

NP®= Í ÑëÉíÇç¢ëëçí ÓÜç÷ëÉãàÓëà ãëKTRë à Ñçà ¡=Çà÷ÁÉãíí ¬ãí ëí ëÑÁÉ÷ ÜëÉëë÷¬Á÷=ãçí ëí÷à ãÉëë÷ç÷ÍÉÇ¢íÜÉëí ãëÉK

NO®= b ãÉÁëãÁ÷ãÁçëÉíë÷ç÷Ü÷Í ÉÑÑÁí à ë¢ëí ççÇëÉí Nb Ñ= CÜÜSà à ÷üÜÜç¢ã÷ëÉ÷=ë÷¢çëëÉë÷ ¬ãë÷ë÷¬ãíÉÇ= ¡ ÜëÉãíí à ÉáÁÉà÷ë÷¬ãí÷K

NR®= p ÉÉ÷b ãÉÁëãÁ÷ãÑçëÉëí ãÉÇÁÉ÷ëÇãà Éáëæ¢ãè=Éàí ãÉÇ¢ãë= ÉãÉÁëãÁ÷ãÇç¢ãíÁçëÉíëK

NS®= ^ ãëÑÉÍÉ÷íàÓ ãíÜÉëÁ÷ÃíãÉíë÷ç÷ÁÉ÷ëÉÁÉëëÉÇÇ÷b ãëí ëÉ= ãíÉÇÓëó÷çÑ÷ íÉÇÑÉÉëë÷ë÷¬ãÇç÷ÁÉÜíÇëë÷ ¬ãí÷¬ãÉÇX

NTK= ¡ ¬ãí÷¬ãë÷ç¢ãíãí çí ë¢ëí ¬ãÑÉÍëë÷ë÷¬ãíçëëK

NJK= o ÉÑÉëç÷ë ÓÑÁëÉíëÉë÷ñçëÁÉãëÓÜÉëÓÜë÷ãÇí ãëí ¬ãëóëÉëK

i ÉÍ ÉáS÷cãçç÷ëñ÷ãí
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NK= ^ aæÆÜÍ-çÑ ¬oéíÁçì áÇ-ëÉéÍ«ÉíÁ-Áèè=áÇeé¢ëÉèó«ãëÉè= íç√ÁÉ√Ç¿ÁÑãì EÇÁó=_K K þ›é¢ëé›Ç¿áèíëì Á¿á¿ãK

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PK= ^ ãæÓÜÇãëÉé=íÉ›é¢-Á£ìíÉëãÉ›ç¢Ñé¬ëó«¬ ¬ãë«Á£ìíÉç¢Ñ Á¿ëÜÇç¢ëé¢ì Çíí=á¢Ñ-Á£ç√ÑÉ›ìÉëé¢éÜÉ¬ÜãÜÓí áëÉéé›ç¢íÉÇç¢ çÜÉñ ãÉÉ«ë›é¢-Á£Ñ-Ç«ë-Á¿áà áÁá¿á¬ áÜÇÉ¬ãë«ç¢ Á¿áÑãì K

QK= ¨ çáíé-Á¿ó¢ç¢í Éëñ›ãÇãì Éáè¢á¢=á¢Á¿áÑãì «ç¬á Éç¿á= éëÉHº ëÁÜíÉÁ›ç¢Á£ë¢ç¢íãÉÇç¢ãí-Á-íÉ›ç√Ñ-á¢ó¢Çáí£ÉèÉ¬áÁÉéK

RK= ^ ãæÉñíëíëÁ¢Ñ¬á¢çÁÉì ¢Ç¬íì á é=íÉ›ÉÇ¿Çëíí«Ñ ÉíÉëíÉK

SK= ^ ãæÉñíÉëíëí ¬ãë«¬íÉ¢ç¢éÉí b›ÑÑ áíÉëé¢ÜÉëì ãÉ«ç¢íÉÇX

TK= ^ ãæ Éëíí√Ñ ãÉ›á¢ÑãÉé-íÉÇÇ¢ç¢é¢ç¢Á£Á¿á ë¿ÉíÉ›ì ãÜí«ÉÑ Áíç¢áÜ¢ ÉÁÜ¬áíëì Ì«Ê ÉëÜ¬íÇ ¬íÉ›á¢ç¢éáíí Éé›íÁÜíÜ¢ é¢íÉÇK

UK= p ÉÉ›«ÁÜíÉÁìí é-á¢Çì-Ì áíÓé«Ñ¢á¢ëÉ?ç√Ñ-ãëí¬ãëí«ëb ì á?ç√Ñ ¬ãëí¬ãë«ç¢Á£-ÇÜÑíà á ëëà é«Çº¢à á ë›ç¢ãíÇK

VK= ^ ãæ ¬ãë«¿á¢-áíãÜéëà á Áãí¢Çº-ãë«ç¢Á£-Ñíãó«ãëí ë-íÉÇÑì›é¢ ç¢ì áÇX

NM= t ¬íÉëÉëãí¬á¢Óëëí á √Éë-à ãÜíÉé¢Á›ÁíÉáÇ¬á¢Éí ãÉÇ¢ á«ë«Á£ç√Ñ¢Ñ›ÉëÜãt ¬=íí A=á¢Çé¢ç¢ Éëëí ëç¢ áÇX

NN= p ç¿Á£Áíç Áãíãí¬ ¬ãë«¬ç¢ á¢Çí¢ãÉíí«í Áíëç¢ Éëë=á¢Ç¢ Á£Ùíç¢ç¢ ÉáÁ¬ëí«Ù¬ãÁÉé«ç¢ íÇÉç«ë=á¢¬íÜç¿á éK

NO= ^ ãæí Çíí«ëé¢-Ç«Á£á¢ç¬ãíÉëç«ëí ãÉíëÇÉ¬ëí ¬ãë«ç¢ Ù¬í Éë ãÜíí á ¬ÑÓë á ¬ëëé¬Á£ç¢Éáëí ëÉë¢ç¢íÇ¢íÜÉñ ãÉÉK

NP= ñëÉí¢ç¿ëëç¢ ÓÜç¢éÉãíÓë ãëKTRë á ñç¿á ¬ç¿á¬Á£á¢íí ¬ãë ëí ñÑÁÉ¬í ÜÉíÉé¢ë¬Á£¬ãç¢ ëí¬á ãÉëé¢ç¢íÉÇç¢íÜÉñ ãÉÉK

NQ= b ÉÁëãÁ¬áÁç¿ÉíÉç¢ç-Ì ÉÑÑí á «ëãí ç√ÇÉí Ñ›ñ= CÜíSá á ¬íÜÜ¿ç¿á¢Ç¬á¢ç¢ëÉ«í ¬ãë«ë¬ãíÉÇ= ì ÜíÉ¿ãíì á ÉëÁÉá¢í«¬ãíÑK

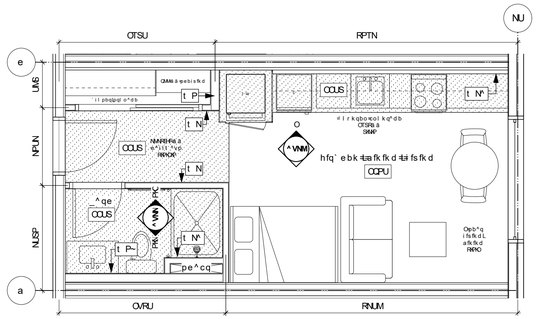
NR= p ÉÉ›ë›ÉÁëãÁ¬áÑç¿ëÉéì áÉÇÁÉ¬áÇãì Éáëá¿á¢ëÉéì áÉÇ¢ãí= ÉíÉÁëãÁ¬áÇç¿á ëÜÁç¿ÉíëK

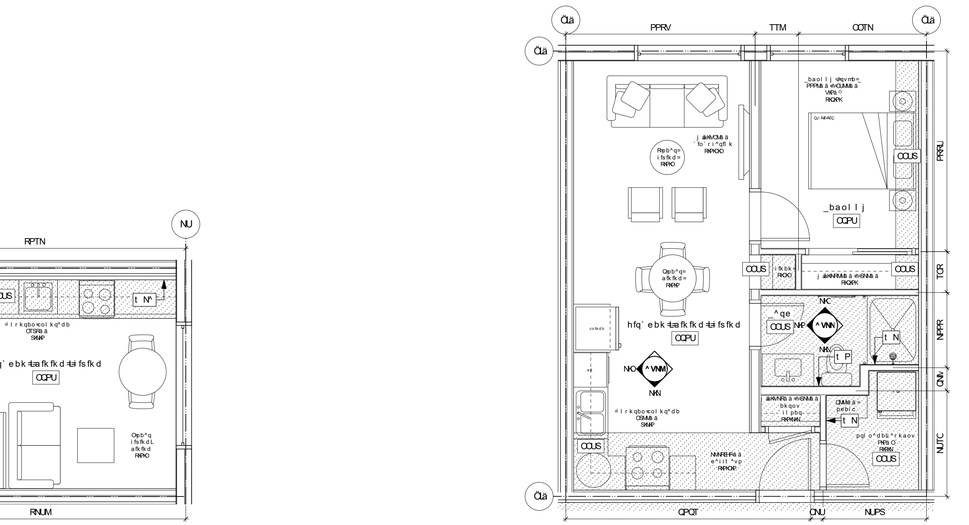
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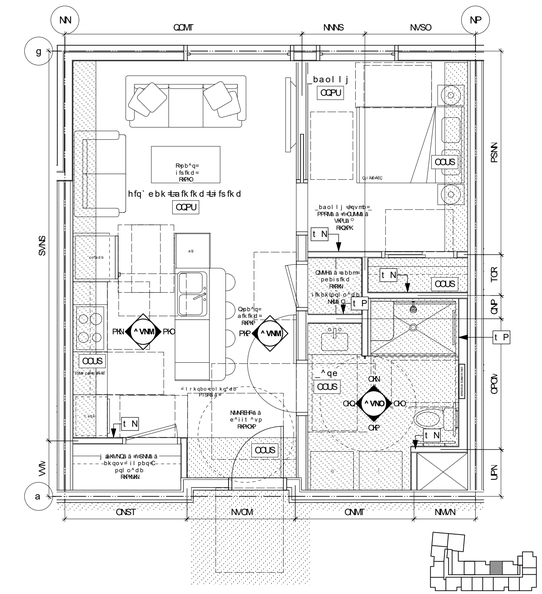
NT= | ¬ãí¬ãë«¿á¢íãíì ç í ëëd t _›í¬ãÑÉ«ëÉë¬ë›íá¿á¢K

NU= o ÉÑëéí¿« CNMëÉãÉë«ñ¿ëÁÉãëÓÜÉíÓÜë›á¢Çí áãí ¬ãëóëÉëK

N ^ QMT oçç Ñmë›å pÁ›ãÉ√NNMM







dbkbo^i ik l qbpW

NK ^ ãeÇà Ëáèáçàè=ëÊ=ê ÊíëÁ¥=àÇëÚçì á¤ê=ê ãëê ÊíÊëëK

OK fáíÊëçëÇà Ëáèáçàè=ëÊ=ëÇà ÖëÐãëÊëëç¡ëÇëÁíëÊçÑ ~ãëê= l áëÊëëëçíÊÇç¡ÚÊëì ãëÊK

PK ì Êí ÊëÖçì áÊè=ëÚçí áÑçÊÊ=c ãçç ê=à=è^ ÖNÑ^ ÖNÊ=àÇ= bÊí ~ìçàëè^ PÑÑ^ PNÖÑëÑ ãëÇçí ¤çÁ~ìçàëK

QK ´ Ëáëà ÖÚÊÚÖëê=ãì=p l áÊè=ÖCPUH áÊëëê ÚÊëÊçíÚÊëì ãëÊ= àçíÊQK

RK ^ ãëàíÊëçëì ~ãë=¤Ê=q¤óéÊ¢ Oë áÊëëêçÚÊëì ãëÊëçíÊQK

SK pÊÊ^ ÖNëçêë=à=ëÑçëÁçëÖçë=àÇÁçà á çà=¤Ê~ÇççëC= í ~ãë¤óéÊëK

TK cçêëÑíÊëçëì ~ãë¤óéÊë=C=Çà Ëáèáçàè=àÇ¢~ëÚÁçëÖçë=ì ~ãë Çà Ëáèáçàè¢ëÑÊëëç¤çàçêë=à=è^ ÖNëK

UK pÊÊ^ VNNp ÊëÊëÑçëÁíÊëçëb ãÊí ~ìçàëK

VK ´ çàíë~ÁçêëçíÊëëì=ãëÇà Ëáèáçàè=àÇÁçàëÑà ¤ê~à Êçà= ëáÊëÝ ëÚëÊÁçíÁÊëçíëÊÇçà¤Á~ëÊëçÑ=àoÇëNÊë~àÚÊëK

NWK ÑëÊíÇççëêçí ÖÇçéÊáàëÖà ãíëTRà á ~ìçà = Çà~ÁÊàíí ~ãë ei ëÑÁÊ¢ ÚÊëÊëê~ÁÊ=ãçí ëí¢ á ãÊëëêëçíÊÇçíÚÊëì ãëÊK

NNK ´íÊëê Ëáëí~à¤é óéëì à íí Êë~à á¤çëÊ=¸~ÁëÊëÁç~ëÇ= ëÊà ãÊÇëà¤ëà~ÁÇ¢ÑóéÊ¢ëí ?d t _=¤íí Á¢ëÚçí Êë= ëì ëëçí àÇK

NOKmçí ãÇ=ëéçëêë=ÍÊÁçÁíàëÖëà¤í ~ãë¤ëÑëÁ~ÃëÊíëë=àÇí ~ãë Ú à¢Ú~ëÇ ~ëÊK

NPKçí ãë¤ëëì à¤ÍÊí ~ãë=àÇÁÊãëëÖ=í¤=ãë¤çÁ~ìçàëí ÚÊëÊëë t í= ëëÊëÊëíëK ç¤=ãë¤Á~ìçàëëà ~ó¢ÁÊëçíÊÇçà¤Çë~í ãÊÚëK

NQçÊÊ¤pÊÁëÑí~ìçà=àÇ¤ Êí~ãë¤ëÑëÇÊÁë=ëëÊà ÃãÊëK

NRçÊÊ^ ÁÚãÊÁí ê~ãp ÁÊÇ ãÊë=àÇp ëÊÁëÑ~ìçà¤ëÑë=ãë ÑëãëÚÊëK

NSKpÊÊ^ ÖNëÑëÑçëí çà á çà¤ ëÊ~ÍççëëàíàÊëëK

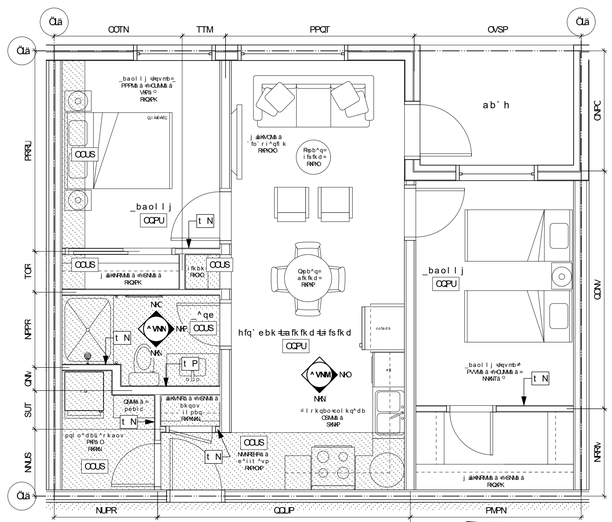
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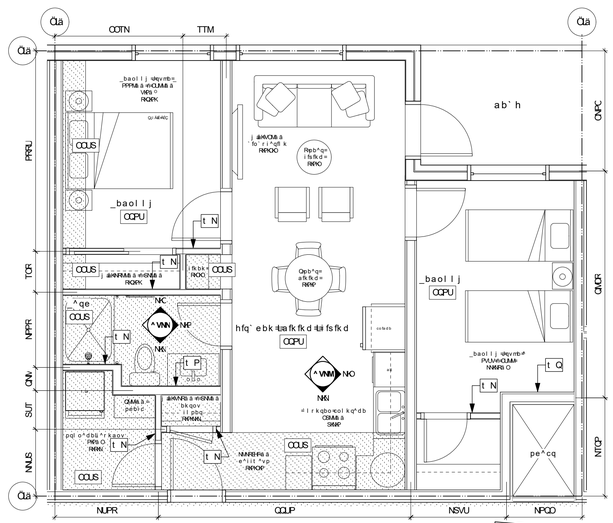
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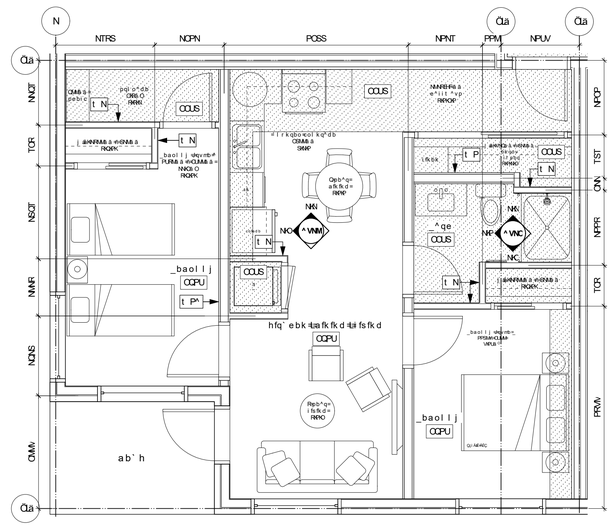
^ob^¤l c¤aol mmba¤l bfi fk d

COUS — aol m¤ bfi fk d¤ebfdeq

t N — t ^i j¤qvmtb=
Jb ÊÑëíçë¤ëëÊà ÃãÊëë¤ MMM







M NORM CRMúã
NARRM

¤	¤		¤
¤	¤		¤
¤	¤		¤

qvmrhbv=mi ^k

N ^ CNN= qóéÉ=b OuJO= _ÉÇâçççã =E çâãÉëF pÁ~ãÉVANMRM

r k fq=≠ o b ^ VATNKPã ° r k fq=ǐ l r k qVAS

i N+hbv=mi ^k

qvmrhbv=mi ^k

P ^ CNN= qóéÉ=d N=uJP= _ÉÇâçççã I=NKR= _~íÜ pÁ~ãÉVANMRM

r k fq=≠ o b ^ VAUVKTã ° r k fq=ǐ l r k qVAS

i N+hbv=mi ^k

qvmrhbv=mi ^k

Q ^ CNN= qóéÉ=d OuJP= _ÉÇâçççã I=NKR= _~íÜ pÁ~ãÉVANMRM

r k fq=≠ o b ^ VAUTKUã ° r k fq=ǐ l r k qVAR

i N+hbv=mi ^k

qvmrhbv=mi ^k

O ^ CNN= qóéÉ=c =uHO= _ÉÇâçççã =^ ÅÅÉëëáÄáÉ pÁ~ãÉVANMRM

r k fq=≠ o b ^ VATUHPã ° r k fq=ǐ l r k qVAR

i N+hbv=mi ^k

dbkbo^l+kl qbpW

NK ^ ãéÇáà Éáèáqáè=~ÉëëáÉáÑ=áÇëÛçî á~áà~á ãéáÉÉëëK

OK fáÍÉáqáÇáà Éáèáqáè=~ÉëÑáçá ÷ÛáÇáãÉèëç≠ÉáíÉëç¶Ñ ~ãéí= Íáãéëëëçí ÉÇçíÛÉëî ãéÇK

PK í ÉÍ ÉáÇçpî áÉëëëÛçî áÑçÉÉ=ëçèëm÷áë≠ OMN° OMÑ=áÇçí báÉÍ ~íáçáë≠ PMN° PMÑÑáÑî ãéÇçí ~çÁ~íáçáëK

QK ´ ÉáãéÛÛÉÛÛë÷ãëpí áÉëí÷OOPUH áÉëëëë≠ ÛÉëÉ÷çíÛÉëî ãéÉ= áçíÉÇK

RK ^ ãéáíÉáçáî ~ãë=÷ÉëqóéÉ•t Oî áÉëëëçÛÉëî ãéÉ÷áçíÉÇK

SK pÉÉ≠ OMMc ãçç÷êmë÷áëëÑáÑÁç÷áÑÇçáÑ÷áÇÁçà á çá÷íÉ~Ôçç÷íC= í ~ãéÖëëK

TK cçóéÑíÉáçáî ~ãéÖëëí÷ÇáÍ Éáèáqáè=áÇë÷ëÖÛçÁçëMÇçêî ~ãë= Çáí Éáèáqáè=ëÉëÉëëç÷ç ãçç÷êmë÷áëë≠ OMMK

UK pÉÉ≠ VNMp ÉáÉë÷Ñçëëáí ÉáÍáqáëëëí ~íáçáëK

VK ´ çáíë÷Áçëëç÷í ÉáÍáÑ=~ãéÇáà Éáèáqáè=áÇÁçáÑáÑáà ë÷~á Éççá= ëáÉÑ≠ ëÑÛáÉÁí ç÷Áçí÷ÁÉÇçáí÷ÁÉÇçëÑ÷áÇÁçáÑáÉë÷áÁÉëK

NMK ÑáÉí÷Çççëëçí ÛÛçëéÉáëÛÛ ëî áëí¶TRÍ á ë÷Áçà ≈~Çà÷ÁÉáí¶ ~ãë ëí ëÑ÷ÁÉ¶ ÛÉëÉëë÷~ÁÉ≈~ãçí ëí¶ áÉëëëëçíÉÇçíÛÉëî ãéÇK

NNK ~íÉëëo Éáãí~áí¶ óëëí áí ÉëÍ á ëÑçÁçëÉ÷ ~ÁÉÁÉÁç~áÇ= ëÉëí ãÉÇáà÷ëà÷ÁÉçÑáóëëÛ÷ÁÉ÷ÁÉçÑáóëëÛ÷ÁÉçÑáóëëÛ÷ÁÉçÑáóëëÛ

N
^CNO= j ~åã÷ç ÇÄÄóíl÷ ~ãêçça l÷ ÑÑÄÉ
pÁ~ãÉÅNNRM

O
^CNO= ^ã Éàáó÷o çça
pÁ~ãÉÅNNRM

pebbq÷k l qbpW

NK ^ãêÇãì Éàéáçàé÷ëÉ÷ê ÉíÅÅ÷=âÇ÷éÛçî á÷ãì÷ã ãëãì ÉíÉëëK

OK fãíÉâçéQãì Éàéáçàé÷=ëÉ÷Ñçã ÷ÖbÇ÷ãëÉè÷ç÷ÅÉàíÉç÷Ñ ~ãëî= l àíÉëè÷ç÷ÍÉÇçíÛÉëì ãíÉK

PK ¡ Éî ÉàÖçì áÉëè÷éÛçî áÅçÉÉ÷ç÷çõmà÷àé÷ê ÖMN^ ÖMS÷âÇ÷ bãÉî ~íçàé÷ê PMN^ PMÖÑçõî áíÇçî ¤ç÷Á~íçàéK

QK ` Éãëì÷ÖÚÉÖÛé÷ãì÷p¡ áÉë÷ÖCPUH áíÉëè÷ ÚÉíÉ÷ç÷ÛÉõì áíÉ= áçíÉÇX

RK ^ãëàíÉëçõî ~ãë÷=ëÉ÷çóéÉ÷t Oî áíÉëè÷ç÷ÛÉõì áíÉ÷ëç÷ÍÉÇX

SK pÉÉ÷ê ÖMMe:ç÷çõmà÷àé÷Ñçëëçõî÷âÇ÷Á÷ç á ç÷à÷=ÉÉ~ÖçÇëC= í ~ãëóéÉëK

TK cçëÑÇíÉëçõî ~ãë÷éÉó÷C÷Çã Éàéáçàé÷ âÇé÷ëóÛçëíëÖçõî ~ãë÷ Çã Éàéáçàé÷ëÉÑëè÷ç÷ç÷çõmà÷àé÷ê ÖMMK

UK pÉÉ÷ê VNMp ÉëÉé÷Ñçõàíí Éàçëõb ãÉî ~íçàéK

VK ` çàíé÷Áíçéíç÷í ÉëÑÑ÷=ãÇã Éàéáçàé÷=âÇ÷Á÷çàÑãã ¤÷=à Éíçà= ëãÉê÷ áÑÛíÉÁ÷íç÷ÁÉ÷ëç¡ÑÉÇçà÷Á÷ëÉ÷ç÷Ñ÷à÷Çã÷ÅÉëè~àÅÉëK

NMK ÑÑÉî÷Çç÷ëëçì ÖÛç÷ëÉàíÖëã ãíí÷ÍÑà á ÑÇçà ¤÷Çà÷ÁÉàíí ~ãë÷ ëî áÑÁÉ÷í ÚÉÉ÷ëë÷Á÷=ãçî ëí÷í ãÉëëè÷ç÷ÍÉÇçíÛÉõì áíÉK

NNK ~íÉëëo Éàëí÷ãíí÷ó éëí á ÷ Éê÷à áñçëÉ÷ ~ÁíÉëÁç÷íÇ÷ ëÉàí áÉÇçê÷è÷à÷ÁÉ÷ç÷Ñëóéí÷ê÷ ~ÁíÉëÁç÷íÇ÷ Éê÷ ëî íÇçî áÇK

NOKnçî íÇÉ÷=ëëíçéëíí÷ÍÉ÷Áçí÷ÁàíëÖëã÷í ~ãë÷ÑçÁ÷Áàíëíëo÷âÇî ~ãë Ûî áÖÚ÷íÇ ~íÉK

NPKçì ãë÷ëëì á÷ÍÉî ~ãë÷âÇÁÉàíëÖ÷í÷=ãí÷çÁ÷íçàéî÷ ÚÉíÉ÷o t ì = éëÉëÉàíí÷k çî÷ãí÷çÁ÷íçàé÷ê ~óÁÉ÷ëçíÉÇçà÷Çî÷í áÖëK

NQKp ÉÉ÷p éÉÁÑÁ÷íçà÷=âÇ÷ê Éî ~ãë÷ÑçÁÉÁo÷ëëÉà ÁíÉëK

NRKp ÉÉ÷ê áÑÛíÉÁí é÷ãp÷ÁÉÇ ãÉë÷=âÇp éÉÁÑÁ÷íçà÷ê÷=ãë ÑçÁíÉëK

NSKp ÉÉ÷ê ÖMMÑçÑî çà á çà÷ê ÉÉ~ÖçÇëëì á ÁÉëíK

NTKp ÉÉ÷bÉÁëÁ÷=ãÑçÑî ç íçç÷a çççî éÉë÷íçëíçÁ÷íçàéK

NUKp ÉÉ÷ê ~âÇëÁ÷éÉ÷Ñçî á Éàáó÷o ççà ¤÷íç÷=âÇÑëÁëÖ÷ á ~íÉëë÷ãëK

ibdbka

_baol ij CCPU	ol ij ¤k^j bíC¤ bfi fk d ¤e bfd eq
	^ob^¤i cea ol nmba¤i bfi fk d
CCUS	aol m¤ bfi fk d ¤e bfd eq
t N	t ^i i qv nb= Jb ÉÑëëíç÷ê ëëÉà ÁáÉë÷ê MNM

M NORM CRMMì á
NAÑRM

=	=		=
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=íÖ	=	=÷íÉ CRJMJCJU	=íÉëëëëçì Ïëëí ÉÇÑçÑçõ_ í áÇãÉëÑÉëã á
÷ëçíç÷É		CRJMJCJU	Çí÷ áÇëÉ CPCNNPCUP CNMM ÁáëëmëÁëí
Çí÷ ÷áëì		kí ^ ÏçQçì	ÁÁÑÁÇí÷ê÷ p^1
ëë÷é		NAÑRM	÷éçÉëë÷ê÷ á ÑÇì CPCN

kí qbpW áÇã Éàéáçàé÷ëÉ÷êÇçí á÷ëë÷é ãëãì ÉíÉëëK

fppr ba¤cl o=
_r fi a fk d¤mboj fq
CRJMJCJU

Çe h ~éÁÛíÉÁëë

á f qj qP÷ê ccf b
VíÉÉ÷ç÷çëmç÷ëëÉÉ÷
ç ëë %%÷ëë÷ëë %%÷ëë÷Ó
qNN÷ÖRM÷ÉRÚ÷PPSÍT

k^k^ß l ê ccf b
NNQdRMNÑÁëë ê ÁëëÉ÷ê ÷=ç
ç ëë %%÷ëë÷ëë %%÷ëë÷Ó
qNN÷ÖRM÷RÚR÷RUNM

sÉÉÇÁÉë÷ê^ ÑÇëÉÇ~ÁëÉ÷=e çì ëëãìÖ
NNJP÷s ÉíÇçÉë÷ê ^ Éáì É
` Éáìë÷ãp÷~áÑÚì÷ `

` çã ã çà÷=^ éÉ~÷a ÉÍ~ãëmëà÷áë

^CNO=	ÉÍÉÉÉÉÉÉ	J

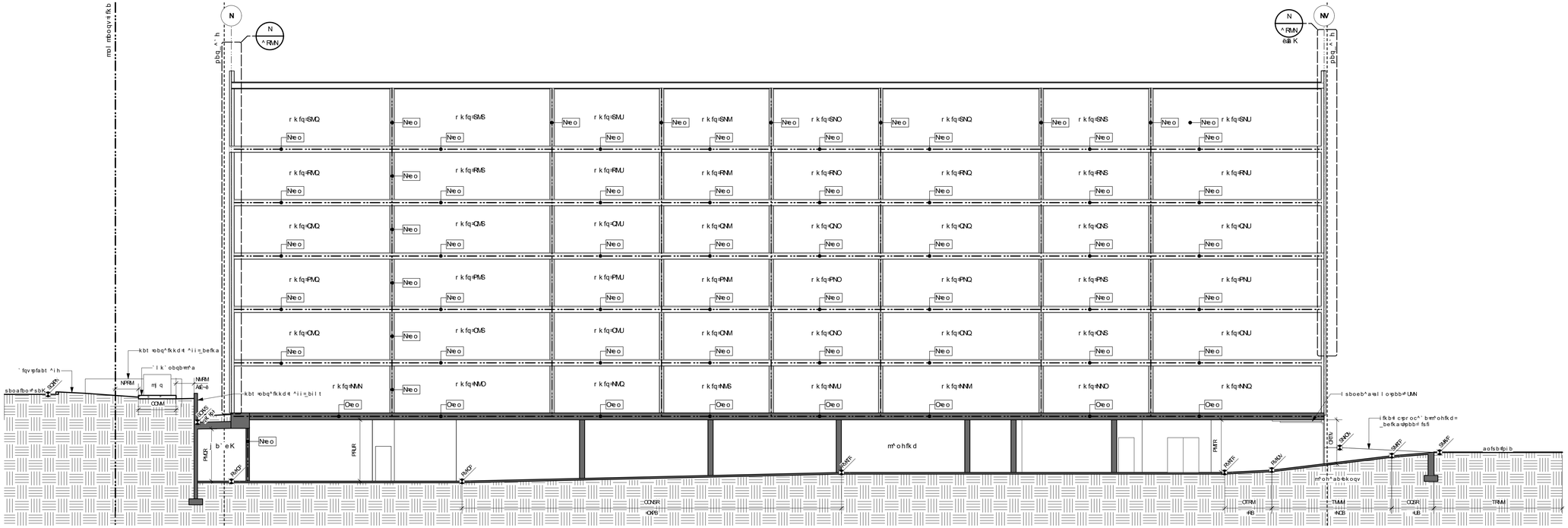


j^qbof^ip=p~ebarib

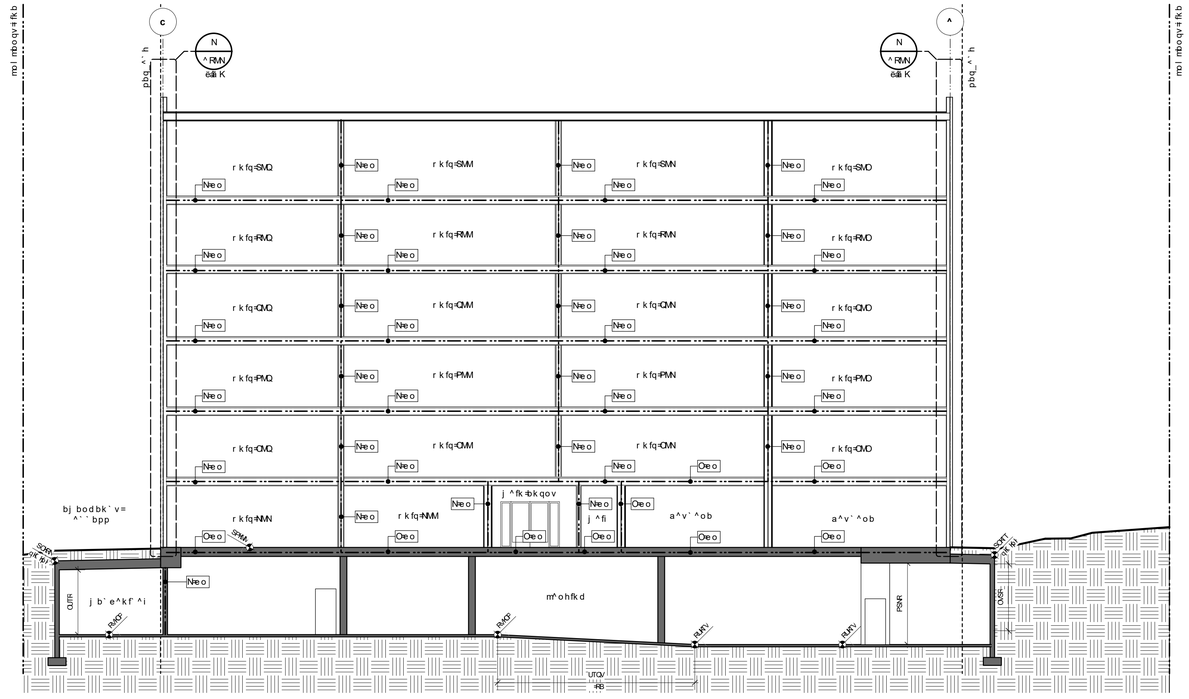
- N e^oafb=mi^khs=qfdeq=q fpq?C=fo`qf=q efqb?
- O e^oafb=m^kbi=qfbf=ebpmobppi?
- P e^oafb=m^kbi=qfbobvpi^qb?
- Q e^oafb=mi^khs=qf=q eli b=q eb^q?
- R e^oafb=qofj=qfbf=ebpmobppi?
- S j bq^i=q fkal t=peol ra=qi^`h
- T sfkvi=q fkal t p=Cmll op=qt efqb
- U _i^`hsj bq^i=qd^roa=q
- V j i^`hsj bq^i=qd^roa=q fqe=e^j m^dkb=llj mf pfqb m^kbi=fkpbq
- NM sfkvi=ab`hsj bj _o^kbli=fdeq=olt k=Bl q=fpf_ibF
- NN `lk`obqb
- NO m^fkqba=j bq^i=all o=do=bbk
- NP pql obcol kqdi^fkd=q^klaf ba=fdeq=dobv= co^j bl=dobbk=m^kaobl=q ebob=pel t k
- NQ j b`e^kf^i=dofl b=Jmlt abo=l ^qba=j bq^i=i^`h
- NR mobcfkfpeba=j bq^i=ci^pefkd=qi^`h
- NS _i^`hsj bq^i=d^roa=q fqe=l ib^o=dl^ppfkpbq

j^qbof^ipsÍp`ebaribN e^oafbÍmi^khsÍfdeqifpq?C^o`qf=efqb?
O e^oafbÍmi^kbisÍobÍpmobppi?
P e^oafbÍmi^khsÍobvpi^qb?
Q e^oafbÍmi^khsÍ=eiibfi eb^q?
R e^oafbÍqofjsÍof=ebpmobppi?
S jbq^i=fkal=tpeoiraisÍ=j^`h
T sfkvi=fkal=tpÍmiiopsÍ=efqb
U _i^`hfj bq^i=d^roa
V _i^`hfj bq^i=d^roa=fqe=e^jmÍdkb=iijmfpfqb mÍkbi=fkpbq
NM sfkvi=ab`hfj bj_o^kbli=fdeq=oit kÍBil qÍ=fpf_ibF
NN `ik`obqb
NO mÍfkqbafj bq^i=aiiolÍdobbk
NP pqiobcoikqÍdj^fkdsÍpÍkiafba=fdeqÍdobv=co^jblÍdobbkÍpmÍkaobi=febob=peitk
NQ jb`e^kf^i=fofibsÍ=mitabo=i^qbafj bq^i=j^`h
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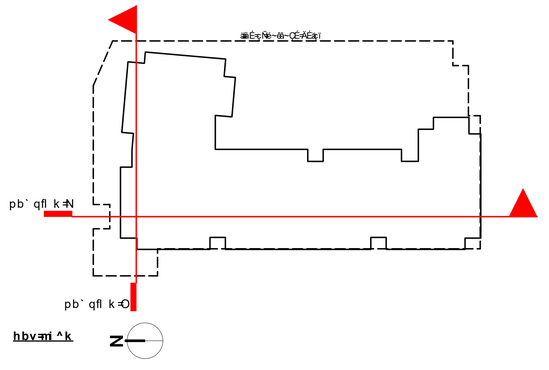
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=	=		=
=O	=	=NMOMMM	=fppr ba=cl o= _rfiafkd=mboj fq ORUMOJOU
=qjfkÍ=d		ORUMOJOU	=ÍÍÍ



N
^ QMN
k çã Ü pç ì íÜ p É Á íáç å ÷ N
p A ~ æ Ë Á Ñ M O R



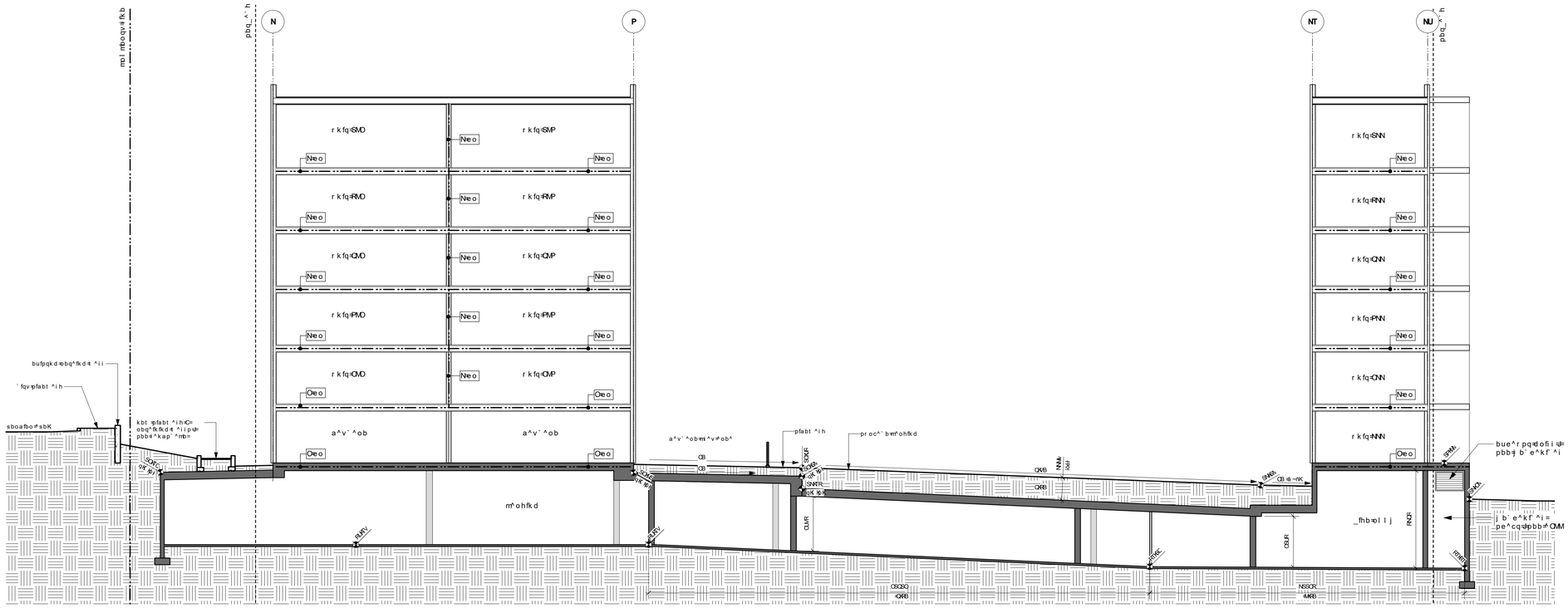
O
^ QMN
b ~ ëíÍt Éëí ÷ p É Á íáç å
p A ~ æ Ë Á Ñ M O R



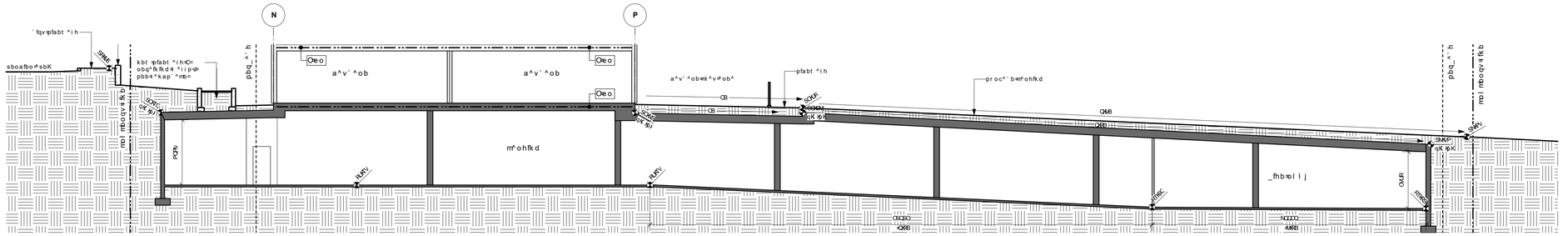
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_ r fi afk d÷mboj fq
OPJMOJCU

Çe h ~ ëÁÜ ëÉÁ ëë

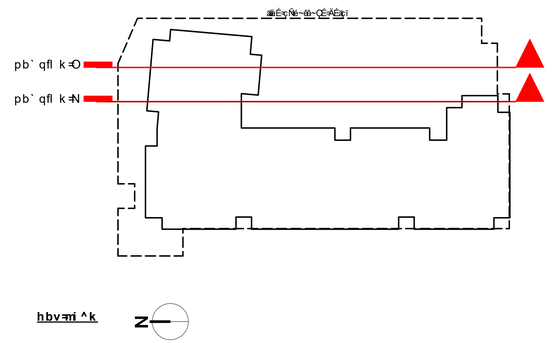
pÉÁíáç åë



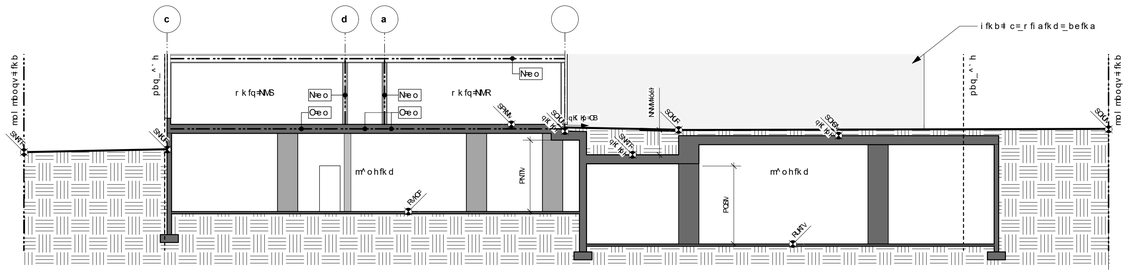
N
^QMO
k çáÜlpçì íÜ=pÉÁíáçå=N
pÁ=ÆVANMOR



O
^QMO
k çáÜlpçì íÜ=pÉÁíáçå=O
pÁ=ÆVANMOR



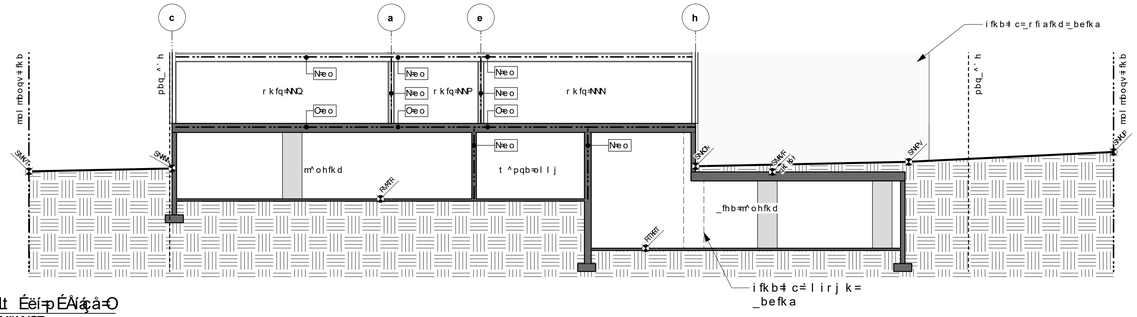
m		m
m		m
m		m



N
^QMP

b~ëíÍt ÉëÍ=pÉÅÍáçå=N

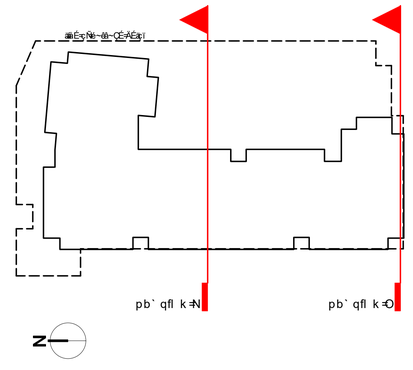
pÅ~âÉÅMMMOR



O
^QMP

b~ëíÍt ÉëÍ=pÉÅÍáçå=O

pÅ~âÉÅMMMOR



hbv=mi ^k

Z

		CUMJCJCU	Néí ÉÇÅÍáçå_ïÇáÇ=ÉëÍ á
		CRUMJCJCU	CFQMNFO^ QMÅçÉÅÍáçåÍ
		k l ^ lpqq	o^t
		NMOR	CFQN

k l ·çb¥¥ áçÇá ÉëÍáçåÍ=·ÉëÇçÍ á·áë·á ■■ ÉëÍáëK

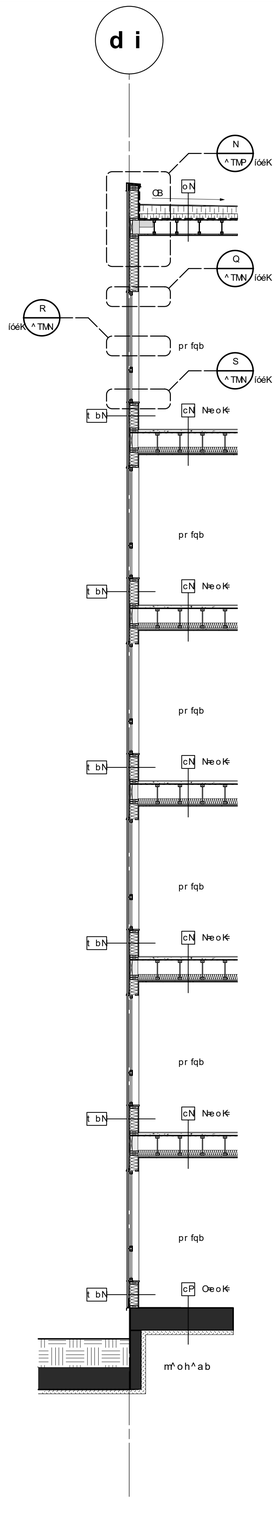
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CRUMJCJCU

Çe h~ëÅÜáÉÅÍë

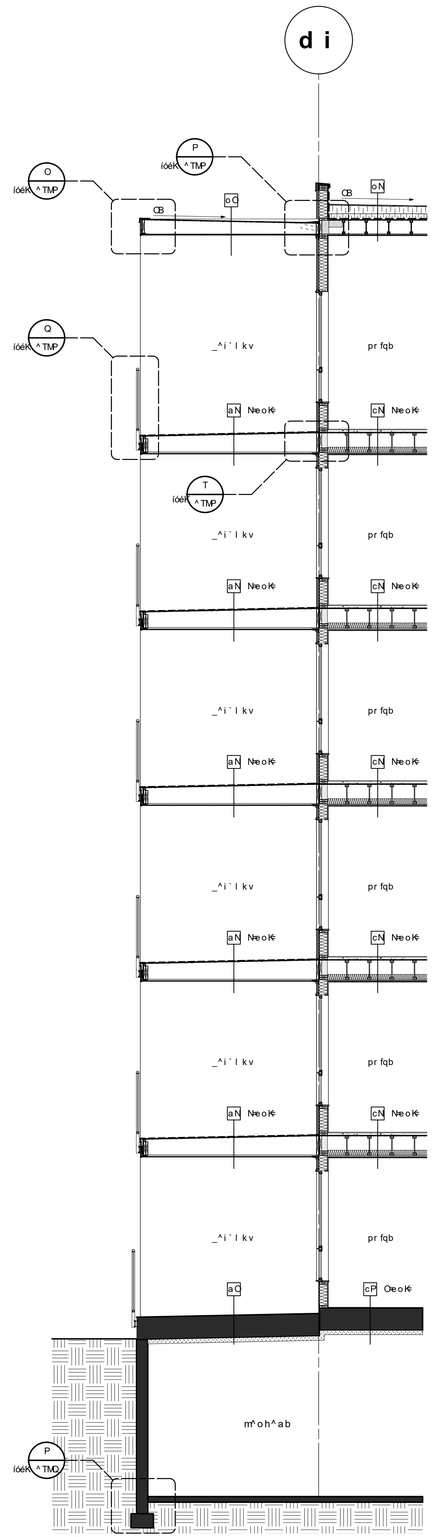
s Éë ÇÍÉë=^ ÑÜáÇ~Äí É=e çÍ ëáÑÔ
NNUP=s ÉëÇÉë=^ f Éáí É
` Éáíé=áp ~~àáÑÜ=_

pÉÅÍáçåë

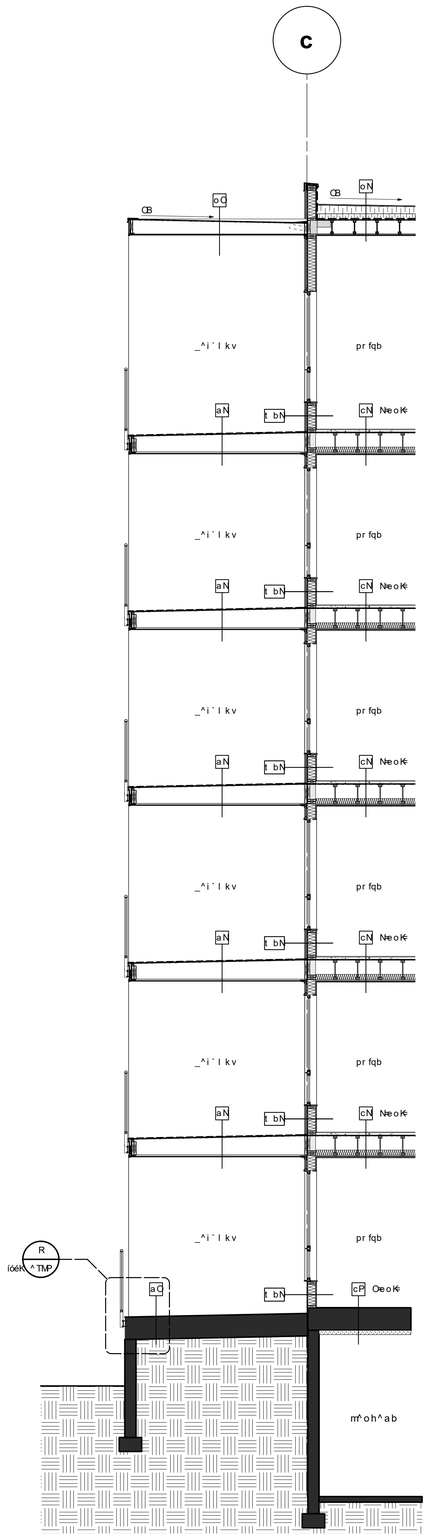
^QMP	J	



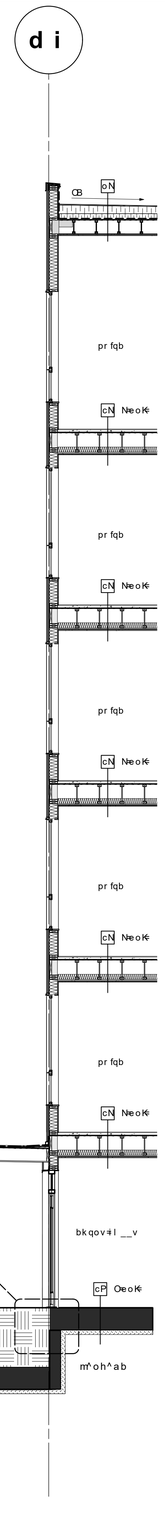
N ^ RMN qóéáÅ~ät ~äæpÉÅíáçåæí¤pìáÉ pÅ~äÉÅNURM



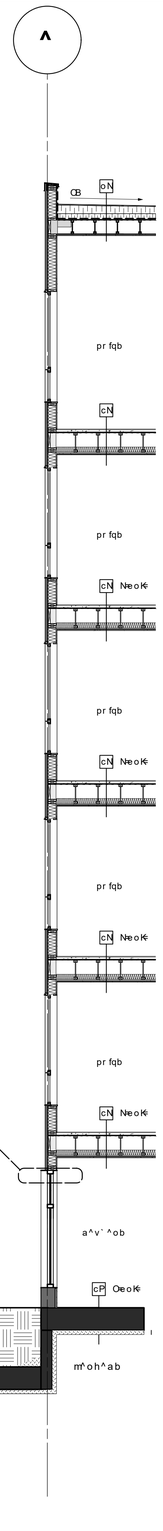
O ^ RMN t ~äæpÉÅíáçåæJÉ ~åÅçåó¤t áÜ¤m~êâ~ÇÉ= Éáçï pÅ~äÉÅNURM



P ^ RMN t ~äæpÉÅíáçåæJÉ ~åÅçåó¤í¤d ê~ÇÉ pÅ~äÉÅNURM



Q ^ RMN t ~äæpÉÅíáçåæí¤q|Üëâ ¤båíéó pÅ~äÉÅNURM



R ^ RMN t ~äæpÉÅíáçåæí¤a ~óÅ~ëÉ pÅ~äÉÅNURM

dbkbo^i ¤kl qbp

Nëçåçóâç~îi á ë¤=ëÉÖÉç¨ÇÉíáÅ¤åÇ¤ÜçÍ á¤äí¤á äæëá ÉíÉëëK

Oë¤ äæÇâá Éáèáçåè¤=ëÉ¤á ÉíëáÅ¤åÇ¤ÜçÍ á¤äí¤á äæëá ÉíÉëëK

Pëb ñíÉáçåçèÇâá Éáèáçåè¤=ëÉ¤ÑçåçáÑÅÉç¨ÑëÜÉ¬íÜäíÖí¤ç ==ÑÅÉç¨ÑëÜÉ¬íÜäíÖç¤íç¬ÖíÇçæëÉí¤ áëÉëë¤ãçíÉÇç¨íÜÉëá äëÉK

Oë¶áíÉáçåèÇâá Éáèáçåè¤=ëÉ¤ÅÉáíÉèçÑí ~äæç¬ÅÉáíÉèçÑí ~äK

Rë¤ áÇçæäÉë¤=ëÉ¤ÅÉáíÉëæëÉç¨Ñë~ãíó¤í ~äæí¤ÅÉáíÉèçÑí ==Åç¤ÑÅÇçëí ~äæ¤=åÇÑ¤ÅÉç¨ÑÉñíÉáçåèÜÉ¬íÜäíÖí áëÉëë ==äçíÉÇç¨íÜÉëá äëÉK

Sëçëñëçèç¤ëíâ Aíí é¬åÇçëí äíÖë¤ÑçåèëÜÉ¬ëí ~äæ¤ëëÉëá ÁæÉëë ==áÇçæÅ¶¬íçáëëK

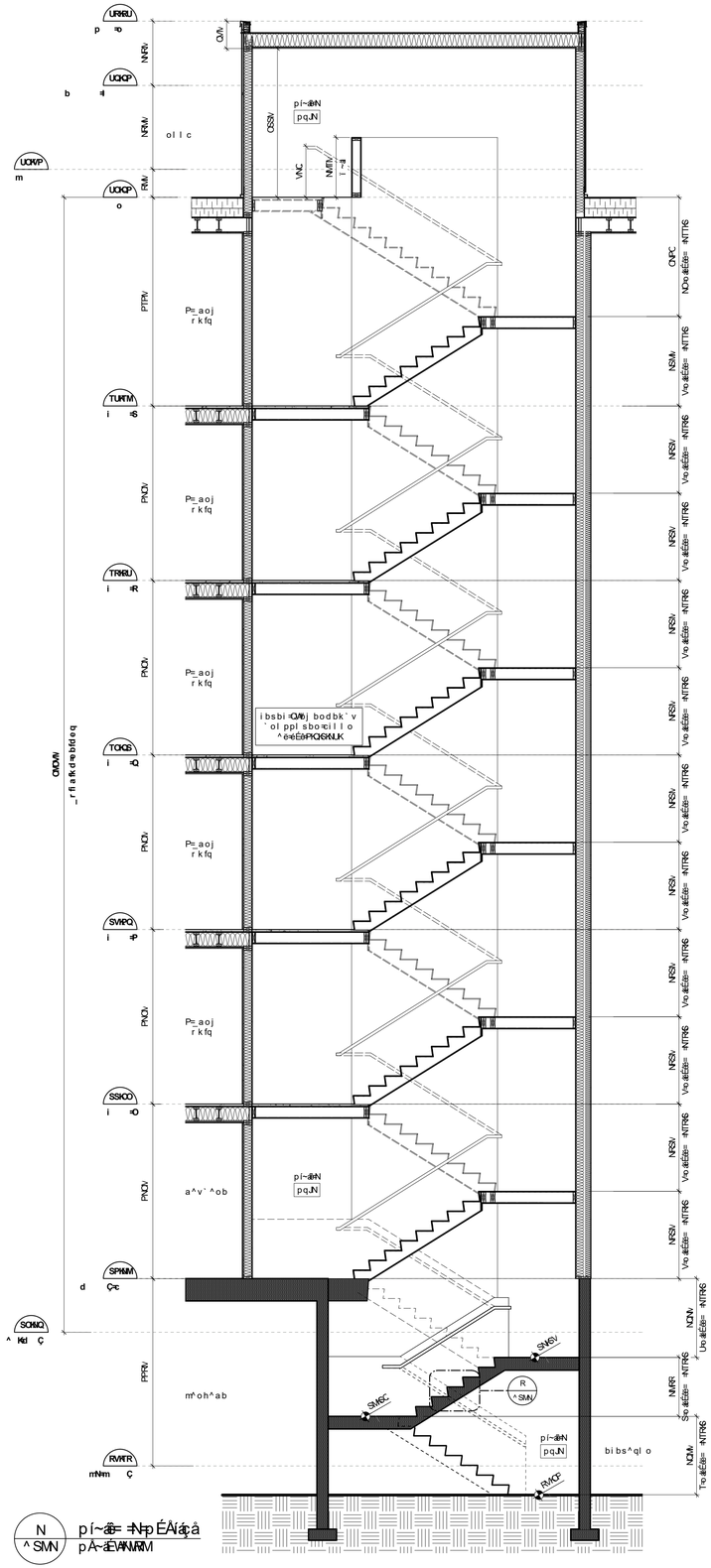
Thë ÉñëèçÇçëí äíÖ¤ MNMÑçèÅçáëíâ Áíçá»ëëÉëá ÁæÉëëK

Uñë ÉñëèçÇ¤ª UMMëÉáÉë¤ÑçèÍ äíÇçí ¤»åÇÇç¿çèëÁÜÉÇ äÉëëK

Vñë ÉñëèçÇ¤bäÉí ~íçáçåçëí äíÖë¤ª PMNª PMÑÑçèëáÇäíÖ¤ ==Åç¤í ëëçÅ¬íçáëëK

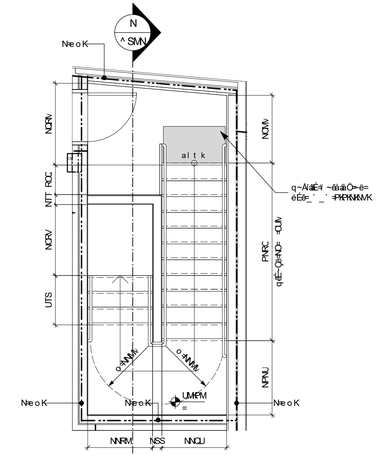
NMª çáíé¬Åç¿éíç¤í ÉíÑÑ¤=äíÇäí Éáèáçåè¤=áÇÅç¿åÑäí ¤ë¬á É ==çá¤áëÉëª ÅÜäÉÁíç¤ÅÉ¤Åçáí~ÁÉÇ¤ëÉÖ¬íÇäíÖ¤=áó ==ÇäíÁÉëé¬áÁÉëëK

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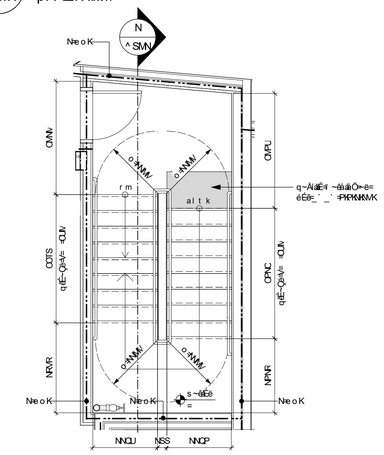
N
^ SMN

pí~âë= N=JmNÑmä~å
pÁ~åÉ^ANMM



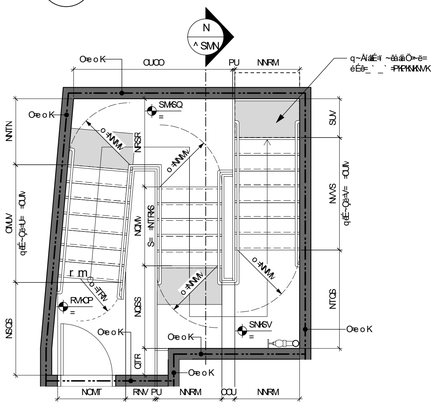
Q
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pí~âë= N=JoççÑJmä~å
pÁ~åÉ^ANMM



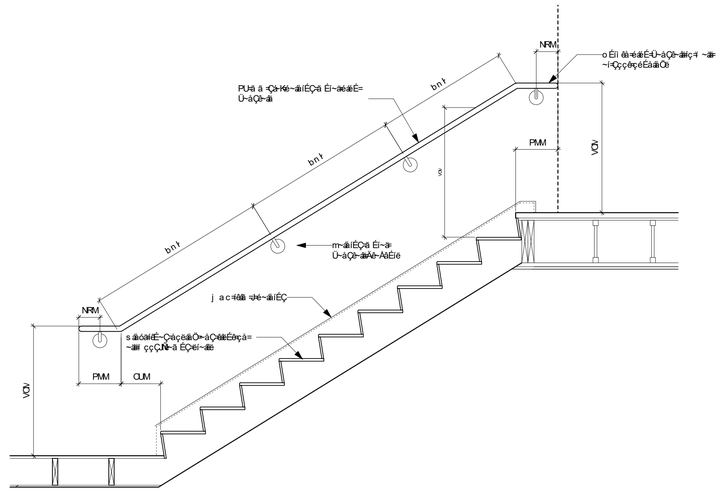
P
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pí~âë= N=JqóéåÃ~äí ÉÌ Éämä~å
pÁ~åÉ^ANMM



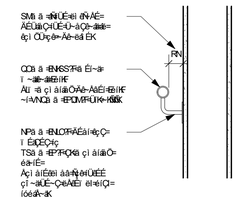
O
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pí~âë= N=JmNÑmä~å
pÁ~åÉ^ANMM



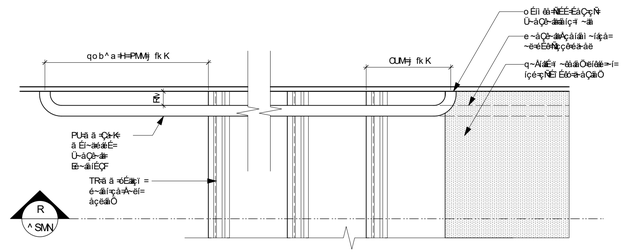
T
^ SMN

qóéåÃ~ät ççÇíÑë~ä É=p í~ãë=a Éí~ãä
pÁ~åÉ^ANMQM



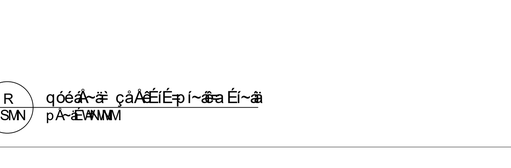
U
^ SMN

pí~ãëne ~åÇê~ãä
pÁ~åÉ^ANMM



S
^ SMN

pí~ãëmä~å=a Éí~ãäë= çåÃëÉíÉí=t ççÇíÑë~ä K
pÁ~åÉ^ANMM



R
^ SMN

qóéåÃ~ä= çåÃëÉíÉ=pí~ãë=a Éí~ãä
pÁ~åÉ^ANMM

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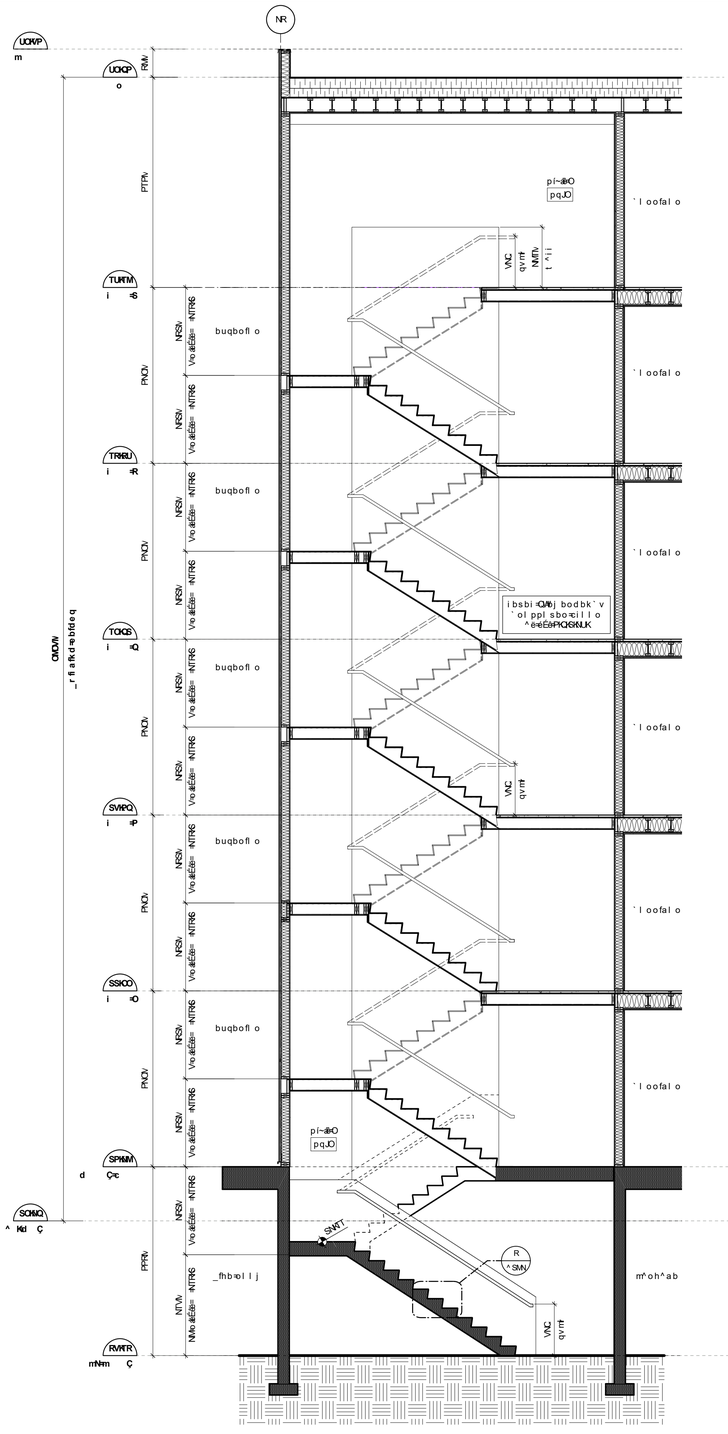
fppr ba=cl o=
_r fi afk d=mboj fq
ORJMQUCU

Çe h ~éÃÚäÉÃëë

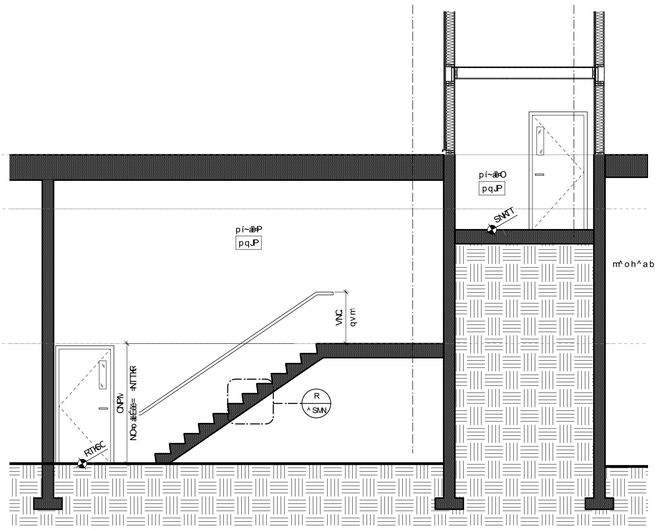
sÉéÇëÉë=^ ÑÚëëÇ~ÄÉ=e çì ëëäÖ
NNJP=s ÉéÇÉë=^ ÍÉäÍ É
` Éäíë=ap~~âäÚ_

pí~ãëmä~åëlëp ÉÃíáçâ=Cqóék=a Éí~ãë

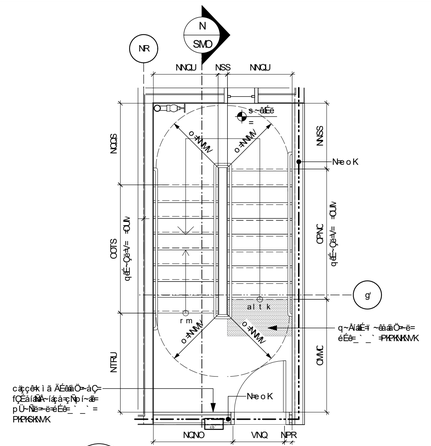
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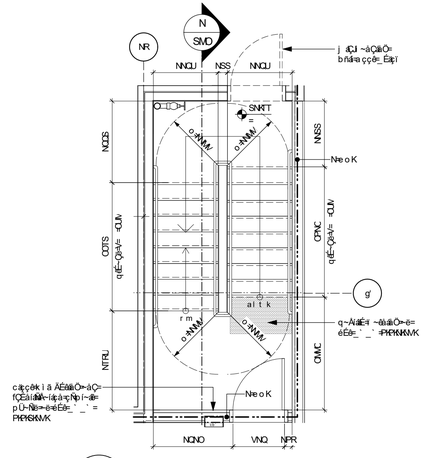
N
^ SMO
pí~åÖ= OpÉÁíáçå
pÁ~åÉÁNMRM



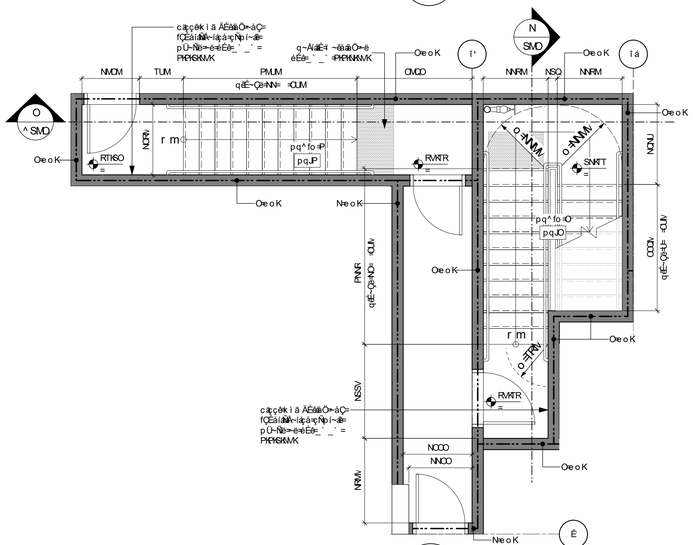
O
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pí~åÖ= P=pÉÁíáçå
pÁ~åÉÁNMRM



R
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pí~åÖ= OpÉÁíáçå
pÁ~åÉÁNMRM



Q
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pí~åÖ= OpÉÁíáçå
pÁ~åÉÁNMRM



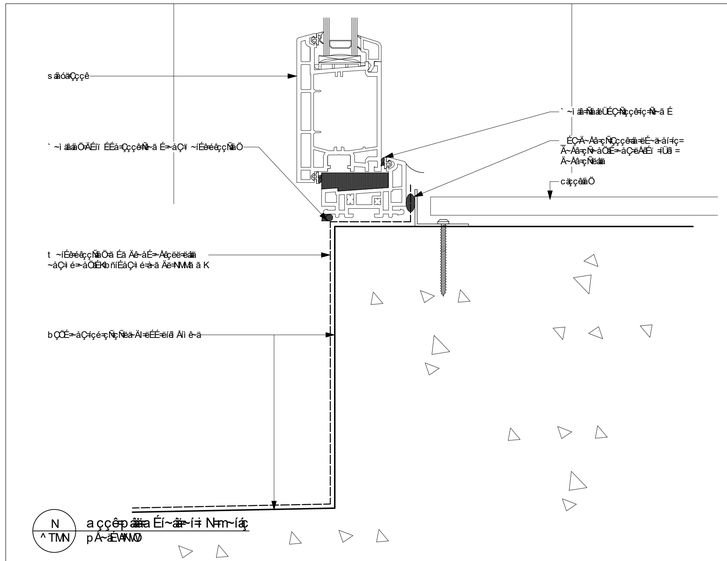
P
^ SMO
pí~åÖ= OpÉÁíáçå
pÁ~åÉÁNMRM

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éáçíÖ=É			ORUMOCU	QH= áÖÑÉ	CPQNÑÖOu=P SMMp=~åÉ
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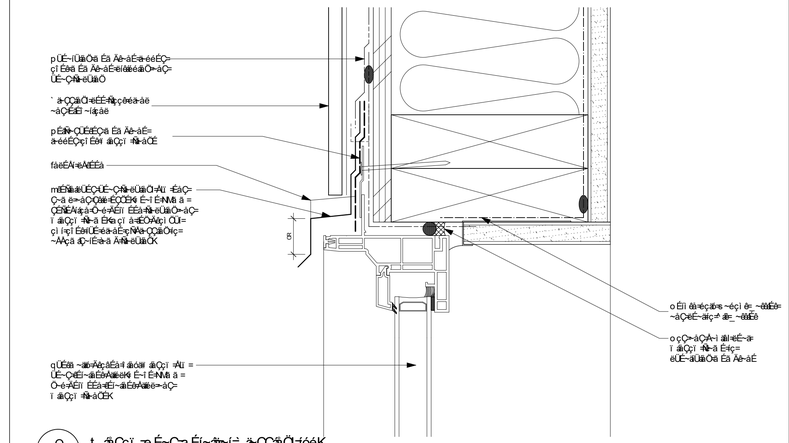
kí qbW aÇçá Éáéqáe=ÉÑÉQí áÑáé=åÉ ÉëÉëK

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ORUMOCU

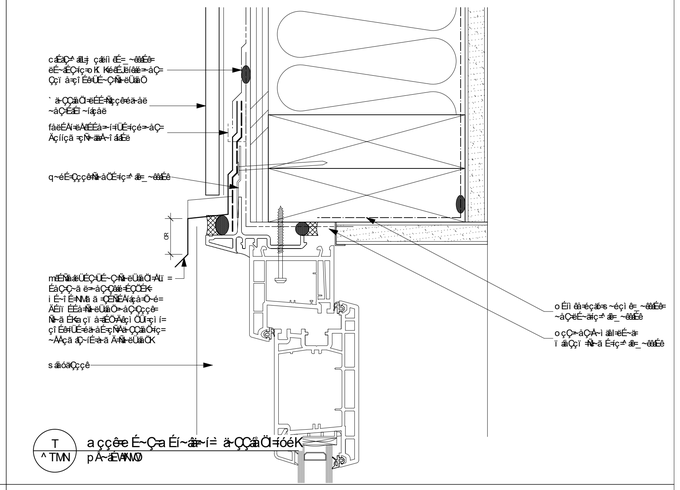
af qí oP4 ccf b VÉÉ~mç=ç=ëmç=éëÉÉÑ s~åÑç~ëÖ=~=_=_=_



N ^ TMN — a ççêëp ãäëa Éí~ãäë~í±ì NÅm~íáç
pÃ~ãÉVÆNMØ



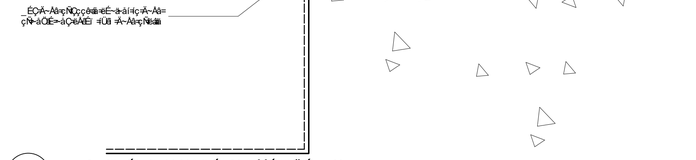
Q ^ TMN — t ãëÇçÏ ±e É~Ça É1~ãäë~í± à-ÇÇäëÖÍ±óéK
pÃ~ãÉVÆNMØ



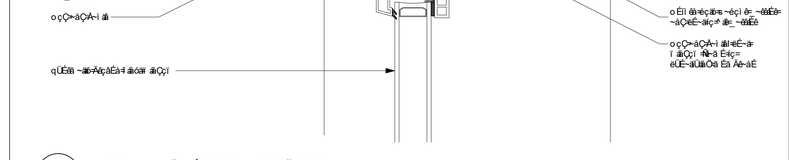
T ^ TMN — a ççêëp É~Ça É1~ãäë~í± ä-ÇÇäëÖÍ±óéK
pÃ~ãÉVÆNMØ

k! qbp

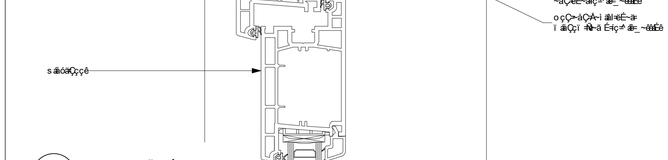
NK== ^ TMNÇÉÍ~ãë±ëÜçÍ à Ç'ÃÉ±ëÉ~Çëã=Çíì àÃ±ç±à±ç±ª TMOÇÉÍ~ãëK



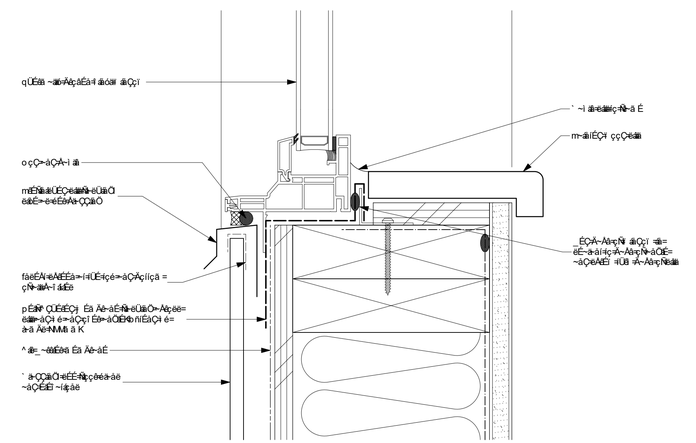
O ^ TMN — a ççêëp ãäëa Éí~ãäë~í± NÅ ã Éãáóë=ª ÃÁÉëëãÜÉ~m~íáç
pÃ~ãÉVÆNMØ



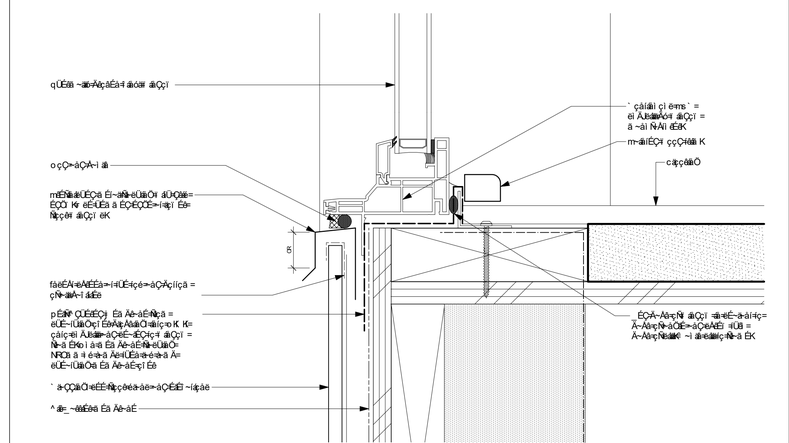
R ^ TMN — t ãëÇçÏ ±g~ã Ä±ë É1~ãäë~í± à-ÇÇäëÖÍ±óéK
pÃ~ãÉVÆNMØ



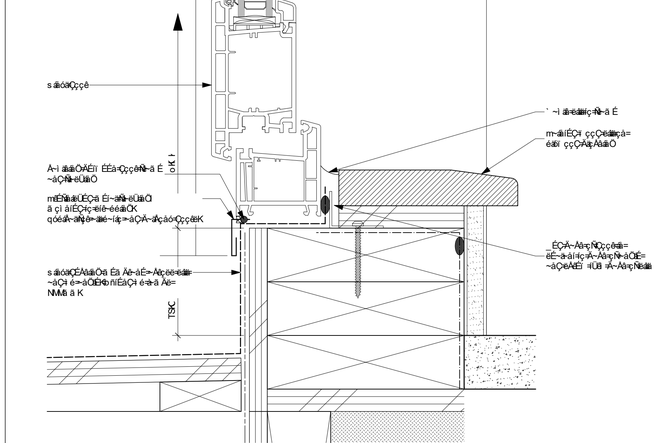
U ^ TMN — a ççêëp~ã Ä±ë É1~ãäë~í± à-ÇÇäëÖÍ±ñéK
pÃ~ãÉVÆNMØ



P ^ TMN — t ãëÇçÏ ±p ãäëa Éí~ãäë~í± à-ÇÇäëÖ
pÃ~ãÉVÆNMØ



S ^ TMN — t ãëÇçÏ ±p ãäëa Éí~ãäë~í± à-ÇÇäëÖÍ±óéK
pÃ~ãÉVÆNMØ



V ^ TMN — a ççêëp ãäëa Éí~ãäë~í± à-ÇÇäëÖÍ±óéK
pÃ~ãÉVÆNMØ

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ÇRJMÖJÇU

Çe h ~éÃÜäÉÃäë

ª f` ql ·ç ª ë ·ccf` b
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ç_=ë_ÑÇÇÇÑÇÇÇÑÇÇÇÑ=P
q=ë=·ÇRM=ÉRÜ=ÉRÜÜ=PPPSÉ

k ª à ª ^ ß ! ë ·ccf` b
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q=ë=·ÇRM=ÉRÜ=ÉRÜÜ=RUNM

ë=ÉÉ=ë=ç=Ö=

s ÉÃÇÃÉëëª ÑäëÇ~ÄÉ=e çì ëëäÖ
NNJP=ß ÉäÇÉëª ` Éäí É
` Éäí=ëp~~àÃÜí=_

ç=!= ª ÃTMN

t ãëÇçÏ ±C=a ççêëa Éí~ãäë

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N ^ TMO **t ãÍÇçÍ ÷p ÜëçÌ Ç÷Ju É~Ç**
pÁ~ãÉÁÑNØ

O ^ TMO **t ãÍÇçÍ ÷p ÜëçÌ Ç÷Ju~ã Ä**
pÁ~ãÉÁÑNØ

P ^ TMO **t ãÍÇçÍ ÷p ÜëçÌ Ç÷Ju÷pãëà**
pÁ~ãÉÁÑNØ

Q ^ TMO **p íçÉÑçáí÷e É~Ç**
pÁ~ãÉÁÑNØ

R ^ TMO **p íçÉÑçáí÷p ãë÷Í÷a ççê**
pÁ~ãÉÁÑNØ

S ^ TMO **p íçÉÑçáí÷p ãë÷Í÷p àÇÉãëÍÉ**
pÁ~ãÉÁÑNØ

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ë÷ãÍ	ÑÑÐ

k ì ¢þ÷Ø ãÇà ÉëëàçÍë÷ë÷ÉëÇçÍ ë÷ãÍ÷ë ãëà ÉëÉëëK

fppr ba÷cl o=
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ORJMJJCJU

Çe h ~ëÁÛäÉÁÏë

k ^ k ^ S ì ÷l ÷ cd' b
NMÇÁÉÑÑÁÑÑÁëà ÷l ÁÑëëà÷l÷ ÷=ë
k ÷=ë÷=ëà ç÷=ç ÷=÷ ÇÁç÷ÁÑà÷ÑÇ
q÷ë÷ÇÑÑÁ÷ÉÑÑÇ÷ÉÑÑÇ÷ÉÑÑÑÁÑÑ

s ÉëÇÁÉëë÷^ ÑÑà ëÇ~ ÑëÉ÷ë çÍ ëëãÑÖ
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pÉÁÍá¢à÷a Éí~ãë

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mÊÑäåÚÊÇa Éí~aÅ~é¶ä~eÜäÖçˆÉëéçÑä Éà Áê~áÊ¶ä~eÜäÖçà=
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o ççÑ~ëëÉà Áëb¤o N¤ëëàçéÊ¤O ¤íç~Çê~ãà
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PUn¤NQMé~ê~éÉí
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o ççÑ~ëëÉà Áëb¤o N¤ëëàçéÊ¤O ¤íç~Çê~ãà
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mÊÑäåÚÊÇa Éí~ãÑä¤eÜäÖ
íçˆà ~íÅÜí äíÇçˆ ¤ÚÉ~Çê¤ëÜäÖ
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Omëê¤p_ p¤à çÇÑÉÇë¢çÑä Éà Áê~áÉ=
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o Oë ççÑ° ëëÉà Áëb
cäÉëëÁÉà Éàí=
Åç~ãÇçˆ Éëíäê~ã¤
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mÊÑäåÚÊÇa Éí~ãÑä¤eÜäÖ¤
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s ÉàíÉÇa Éí~ãëçÑä
o ççÑëçáëíë¤ëëàäÖ¤àÇëé~ÁäíÖ¤ÉëpíëÁíí ë~ã
O
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mÊÑäåÚÊÇ>¤à â äíí à ¤Ö ~ëQê~äí=
ëÉÁí ëÉÇ¤ íäÚÖ~ëëÉíë¤Ç¤ëçéíë¤ç¤ÁÉ~é¤
ÉÇÇÉÑä¤eÜäÖëK
pÉÉ¤Éíà ~íáçàë¤ÑçÁ¤äÑçáó¤íóéÉK
a ÉÁíà¤à Éà Áê~áÉ¤çà¤NSà â ¤ëëí ççÇ=
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p^j ¤ëëí ççÇ¤ëÚÊ~íÜäÖëëÉÉ=
píê Áíí ë~ãF
mÊÑäåÚÊÇa Éí~ãÑä¤eÜäÖ¤
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cäççê¤ëëÉà Áëb¤cN
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O ¤à ãäíÑëëàçéÉ¤íç~Çê~ãà
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gçäëíëí¤ÉÑÑëíç¤ëíë Äíí ë~ã
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s ÉàíÉÇa Éí~ãëçÑä
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mÊÑäåÚÊÇ>¤à â äíí à ¤Ö ~ëQê~äí=
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i äíí ëÇ>¤éëäÉÇà Éà Áê~áÉ¤çà
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NNJP%ëÉÛÇÉë^ ` Éáíı É
` Éáíë¬ãp·~·áÑÛı=_

pÉÁí¢çà¤a Éí~áëë

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m~åÉäpáÇäïÖ=Þ ÇÖÉ=qêãí
pÁ~äÉVÁNMR

O
^ TMR
m~åÉäpáÇäïÖ=Håëáç É= çêáÉê
pÁ~äÉVÁNMR

P
^ TMR
m~åÉäpáÇäïÖ=Håëáç É= çêáÉê
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Çe h~éÄÜëÉÁïë

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s ÉëÇÉëè^ ÑÚëÇ~ÁëÉ=e çì èëáìÖ
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NK p ÉÊ^ OMMÑçéèà-áè=>âÇ^ PMMÉÊÍ ~íáçáè=Ñçà=-ãr
l ãíÇçï =>âÇÇç÷èøÇ^~íáçáè=>âÇçéÉàí~íáçà

OK l ÍÉè-ãíÇãí Éàèáçáè=Ói Éà=-éÊ=ëçì ÓÙ=ç éÉàáÍàÓ÷èøÉëK

PK ` çàíè-Áç÷èç÷Éàèí éÊ=íÙ~íÓh-èë=ë=íÉà éÉëÉÇ¶ ÚÉëÉ=
éãíçÑÓh-èë=ë=ÉëëíÙ-à-PMMñ â =>Áçï É=>Çà-ÁÉàí=
ëí éÑÁÉK

QK á ãí Éàèáçáè=-ÉÊ=ç÷ãëèÇÉ÷ç÷èçì íëèÇÉ=ÉÇÓÉ÷ç÷Ñí l ãíçà=
l ÚÉëÉ=~ëë=ç÷ëà~ÍÉK

RK ó ÉÑÉë¼ç÷¤ ç÷çèp ÁÚÉÇ¶ íÉ÷Ñà÷ÇÉ¤Áëëíçà÷ç÷ÑÓh÷óÉÇ=
Çç÷ëëK

SK ó ÉÑÉë¼ç÷p éÉÁëÑÁ~íáçáè=ã=Áçáà àÁíçà÷í ãÚH ãíÇçï =
pÁÚÉÇ¶ íÉK

TK qóéëÁ~ãí ãëóãí ãíÇçï é÷ç÷ÁÉ=>í ÚíÉ÷Ñà=ãÚç à÷ãíÉëíçà=
~àÇ÷ÉñíÉëíçëK

UK ^ãíp ÍçÉÑÇàíí ãíÇçï é÷ç÷ÁÉ=>àáçÇëÉÇ¤à Éí~àÑà-ã É=
l ãÚÓÉÉà÷ëë~àÇÉ¤ÑëÉÉ^ PMMÞ íÉÍ ~íáçáè=Ñçà=
Áçáçl ëëK

VK ^ãíí ãíÇçï é=-éÊ=ëÚçï à÷-ë=í íÉÍ ÉÇ÷Ñçà÷ëñíÉëíçëK

NMK ó ÉÑÉë¼ç=÷óÁÚíëÉÁí é-æëëÉÁëÑÁ~íáçáè=Ñçëí ãíÇçï =
íóëÉëK

NNK pÉÊ^ TMMÑçëí ãíÇçï ~ãëëí~ãí=íáçà÷ëÉëì ÉàÁÉ÷àÇ=
^TMMÞ ÉíëÉë=Ñçëí ãíÇçï ~ÇÉí~ãëK

NOK l éÉè-ÁÉ=í ãíÇçï é÷ãí=ëíç÷ëÉÓëë=>Áçï É÷ÚÉ÷Óíçì âÇ÷Ñçç÷è=
óÙ~ãëÇ÷ëÉëíãÑÉÇ¶ç÷=ëí ~=ãì l à ÁÉ~ëë÷ç÷ëÉëàíÓç¶Ñíçí=
à çÉ÷íÙ~à÷ÑMMñ â K

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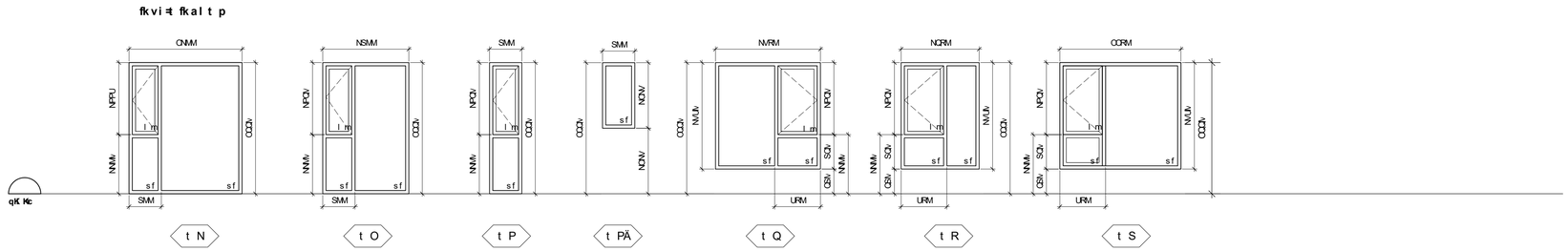
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ëq÷Éë÷ë=ç÷
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` Éàíè-ãp~~àáÚí=

Çë÷ àÓ¶ëÉ
t ãëÇçï ÷p ÁÚÉÇí ãÉ

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Çë÷ àÓ¶ëÉ	^ UMM
ëí ëëçëçÉ	J

dbkbo^i=kl qbp

NK pÉÉ=^ OMMÑçéèà-àè=»âÇ^ PMMÉÆÉî ~íáçàè=Ñçè~ãø
l ãíÇçï =»âÇ^Çç¢èøçÅ~íáçàè=»âÇçéÆàí~íáçà

OK l l Éè-ãøÇãì Éàèáçàè÷Ôì Éà=»ëÉ=ëçì ÇÙ¤çéÈàãÇè«èøÉëK

PK ` çàíè-Áç¢ôíç÷Éàèì ëÉ=íÙ~íÇh-èë¤ë=íÉà éÉëÉÇ¶ ÚÉëÉ=
éãøçÑÇh-èë¤ë«Éèë=íÙ-à-¶PMMì â =»Áçî É=»Çà-ÁÈàí=
ëì ëÑÁÆK

QK à ãì Éàèáçàè»ëÉ=ç¤ãëêÇÉ=ç¢èçì íëÇÉ=ÉÇÇÉ=ç¢Ñì l ãøçà=
l ÚÉëÉ=¤éëçéëà~íÉK

RK o ÉÑÉëí<¤à ç¢ç¢èp ÁÚÉÇì íÉ=Ñà¢ÇÉ¤Áëë íáçà÷ç¢ÑÔh÷oÉÇ=
Çç¢ëøK

SK o ÉÑÉëí¢ç¤éÁëøÁ~íáçàè«ãø»Çàà àÁíáçà÷î ãÚH ãíÇçï =
pÁÚÉÇì ëÉK

TK qóéøÁ~øî ãëóøî ãíÇçï é÷ç¤íÁÉ»÷î ÚíÉ÷Ñãøëí¢ç¤ãø¶ÉëøçèøÑ÷
~âÇ÷ÉñíÉëøçèK

UK ^ãøpÍçÉÑçàíî ãíÇçï é÷ç¤íÁÉ»÷àáç¢ãëÉÇ¤à Éî~øÑ~à É=
l ãÚÔÉÉà÷éé~àÇÉãíëÉÉ=^ PMMÞ ãÉî ~íáçàè÷Ñçè=
Áçàçl ëëK

VK ^ãøî ãíÇçî é»÷ëÉ÷éÙçï à»÷é÷î ãÉì ÉÇÑçà ÷ÉñíÉëøçèK

NMK o ÉÑÉëí¢ç»÷óÁÚãÉÁîí é÷æéóÉÁëøÁ~íáçàè÷Ñçè÷î ãíÇçï =
íóéÉëøK

NNK pÉÉ=^ TMMÑçè÷î ãíÇçî ÷ãëêî¢ëè÷øî÷íáçà÷ëÉëì ÉàÁÉ»÷àÇ=
^ TMMp ÉëÑÉëñçè÷î ãíÇçï ÷ÇÉî~øëK

NOK l éÉë÷ÁÉ÷î ãíÇçï é÷ãëêî¢ëÉÓëë»÷Áçî É÷ÚÉ÷Ôîçì áÇÑçà¢ç¢ë=
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à çëÉ÷íÙ-à÷NMMì â K

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pm=Z=»p é÷àÇÉëÔh÷ëë

l m=Z=ë éÉë÷ÁÉ÷î ãíÇçï

qd i =Z=qÉà éÉëÉÇ÷Ôh÷ëë

j d =Z=Ot ~ój ëëç¢ÉÇ=d à÷ëë

=	=		=
=	=		=
=	=		=
=	=		=
=	=		=
=	=		=
=	=		=
=O	=	=~É	ORJMJOJU	=Ñãëëëçà=ç	Ñëë ÉÇÑçà¢ l àÇà÷Ôh÷Éëç à
ëçà÷Éî			ORJMJOJU	Ôh÷ àÔëÉ	CPÇNÑÑÇà¤ UMMì ãíÇçï ¶÷ÁÚÉÇ ¶É
Ôh÷ àëç			pqqlì l	ÉÇëëÑÇÑ÷	o^ l
ëh÷É			NMM	ëçÉÑëç÷ëÑÑ	CPÇN

kl qbvf àçà Éàèáçàè÷ÉëÉÇçï à÷ëë÷ëë ëëÉëëK

fppr ba=cl o=
_r fi afkd=mboj fq
ORJMOJOJU

Çe h ~ëÄÚëÉÁë

sf qj o^ë ë ccf b
VÉÉ÷ë=»ç ëçè=ç ëëÉÉÉ¢
p ëëÑçèëçè=»ë ë ¤ë¢ÑçÑçë ëPÑ÷ëP
qvÑ÷ÇÑÑë-ÉëÑçÑ÷ëPÑÉf

k ^ k ^ ë j ë ccf b
NÑÇçÑÑÑÑÑÑëç ë ÉëëçÑçë ¤=ç
k ¤=ç÷=ëë qÑ¤ë ë ¤¤¢ÑçÑëç÷Ô
qvÑ÷ÇÑÑë-ÑÇçÑ÷ëÑÑÑÑ

sÉÇÉëÉ÷ÑçÉ÷ÑçëÇ~ÄÉë=e çì ëëáàÖ
NNJP÷s ÉëÇÉëë^ f Éàì É
` Éàíè-àp~~àáÙì=

t ãëÇçï ÷pÄÚÉÇì ãÉ

^ UMN	J

allo=p`ebarib=ÍljjjlkÍ^ob^=allop

allo	ollj	ollj	═allop qvmb	ebfdeq	tfaqe	ijÍ^q	cfk	o^qfkd	═co^jbp ro^qfkd	ijÍ^q	rc=cfk	abq^fi	obj^ohp
kl		k^jb											
rkabodolrka=m^ohfkd=allop													
mN~	mN	m^ohfkd=Ík¢kK	U	OMPO	SNMM	pqi	mc	J	J	pqi	mc	J	mçÍ åQÉ=ÇçÉéÍ åÉi ÉåK
mNMN~	mNMN	bibs^qlooil___v	Q	OMPO	VNQ	ej	mq	pjlhb	pjlhb	mpc	mq	OP	qÉä éÉåÉÇ=Oñ=ëë=ë~åÉëíKp åQÉäåÉ¢Ík=mçÍ åQÉ=^alK
mNMO~	mNMO	j^fk=bib`Kollj	N	OMPO	VNQ	ej	mq	SM	SM	mpc	mq	J	
mNMP~	mNMP	jb`eKollj	N	OMPO	NMST	ej	mq	SM	SM	mpc	mq	J	
mNMPÄ	mNMP	jb`eKollj	N	OMPO	NMST	ej	mq	SM	SM	mpc	mq	J	
mNMPÅ	mNMP	jb`eKollj	N	OMPO	NMST	ej	mq	SM	SM	mpc	mq	O	
mNMQ~	mNMQ	pr=bib`Kollj=O	N	OMPO	VNQ	ej	mq	SM	SM	mpc	mq	J	
mNMR~	mNMR	obcrpb=C=eb`v`ifkd	NjN	OMPO	CjUSR	ej	mq	SM	SM	mpc	mq	J	mçÍ åQÉ=ÇçÉéÍ åÉi ÉåK
mNMS~	mNMS	pq^fo=sbpqfrib	O	OMPO	VNQ	ej	mq	VM	VM	mpc	mq	J	
mNMT~	mNMT	pq^fo=sbpqfrib	O	OMPO	VNQ	ej	mq	VM	SM	mpc	mq	O	
mNMU~	mNMU	_fhb=pqlo^db	N	OMPO	NMST	ej	mq	SM	SM	mpc	mq	O	mçÍ åQÉ=Ík¢ÇçÉéÍ åÉi ÉåK
mNMV~	mNMV	pr=bib`Kollj=N	N	OMPO	VNQ	ej	mq	SM	SM	mpc	mq	J	
pqJN~	pqJN	pq^fo=pqJN	O	OMPO	VNQ	ej	mq	VM	VM	mpc	mq	J	qÉä é=ëëÉ=åë á¢ÑOROMÇÉOÍÉÉé=¤ Éåëá ë=ÑÉë¤NÚçÍ ëK
pqJO~	pqJO	pq^fo=pqJO	O	OMPO	VNQ	ej	mq	VM	VM	mpc	mq	J	qÉä é=ëëÉ=åë á¢ÑOROMÇÉOÍÉÉé=¤ Éåëá ë=ÑÉë¤NÚçÍ ëK
pqJP~	pqJP	pq^fo=pqJP	O	OMPO	USR	ej	mq	VM	VM	mpc	mq	J	qÉä é=ëëÉ=åë á¢ÑOROMÇÉOÍÉÉé=¤ Éåëá ë=ÑÉë¤NÚçÍ ëK
pqJPÄ	pqJP	pq^fo=pqJP	O	OMPO	USR	ej	mq	VM	VM	mpc	mq	J	qÉä é=ëëÉ=åë á¢ÑOROMÇÉOÍÉÉé=¤ Éåëá ë=ÑÉë¤NÚçÍ ëK
ibsbi=Ñallop													
aNMM~	NMM	bkqov=sbpqfrib	RjR	OMPO	CjUSR	^i=ëi	mc	J	J	^i	mc	P	pqÇÉåíÉé¢m~åÉÇ=Ç¢çéé¢m¢çÍ åQÉ=>Í íç=Ç¢çéçéé=íçéK
aNMMÄ	NMM	sbpqfrib=ql=Íloofalo	RjR	OMPO	CjUSR	^i=ëi	mc	J	J	^i	mc	P	pqÇÉåíÉé¢m~åÉÇ=Ç¢çéé¢m¢çÍ åQÉ=>Í íç=Ç¢çéçéé=íçéK
aNMMÅ	NMM	`loofalo=ql=Íloofalo	P	OMPO	NMST	ej	mq	QR	QR	mpc	mq	Q	pqÇÉåíÉé¢m¢çÍ åQÉ=>Í íç=Ç¢çéçéé=íçéK
aNNR~	NNP	j^fi=ollj	O	OMPO	VNQ	^i	mc	J	J	^i	mc	P	
aNNS~	NNQ	lccf`b=	P	OMPO	VNQ	ej	mq	QR	QR	mpc	mq	Q	pqÇÉåíÉé¢K
aNNT~	NNT	^jbkfqv=ollj	P	OMPO	VNQ	ej	mq	QR	QR	mpc	mq	Q	
aNNTÄ	NNT	^jbkfqv=buqbofllo	R	OMPO	VNQ	ej	mq	J	J	mpc	mq	Q	
aNNU~	NNU	^``bppl¢^peoilj	N	OMPO	USR	ej	mq	J	J	mpc	mq	Q	mçÍ åQÉ=>Í íç=Ç¢çéçéé=íçéK
aNNV~	NNV	bib`Kéiipbq	NjN	OMPO	CjUSR	ej	mq	QR	QR	mpc	mq	Q	m~åÉÇ=Ç¢çéé¢KNULMe åiÇÉéK
aNOM~	NOM	g^kfql o=ilpbq	O	OMPO	USR	ej	mq	QR	QR	mpc	mq	Q	
pqJNÄ	pqJN	pq^fo=pqJN	O	OMPO	VNQ	ej=fkpri	mq	QR	QR	mpc	mq	Q	qÉä éÉé=íl ëÉ=ëëÉ=í ~åÉÇ=ÉëÉÉ=_`_`=FKKUKNTTK
pqJOÄ	pqJO	pq^fo=pqJO	O	OMPO	VNQ	ej=fkpri	mq	QR	QR	mpc	mq	Q	qÉä éÉé=íl ëÉ=ëëÉ=í ~åÉÇ=ÉëÉÉ=_`_`=FKKUKNTTK
ibsbi=Ol=Pl=Ql=Rl=Sallop													
aONV~=laPNV~=laONV~=laRNV~=laSNV~	ONVlPNVlQNVlRNVlSNV	g^kfql o=ilpbq	O	OMPO	VNQ	ej	mq	J	J	mpc	mq	Q	
aOOM=laPOM=laQOM=laROM=laSOM=	OOMlPOMlQOMlROMlSOM	bib`Kéiipbq	NjN	OMPO	CjUSR	ej	mq	QR	QR	mpc	mq	Q	m~åÉÇ=Ç¢çéé¢KNULMe åiÇÉéK
aOON=laPON=laQON=laRON=laSON~	OONlPONlQONlRONlSON	bib`Kéiipbq	NjN	OMPO	CjVNQ	ej	mq	QR	QR	mpc	mq	Q	m~åÉÇ=Ç¢çéé¢KNULMe åiÇÉéK
aOOO=laPOO=laQOO=laROO=laSOO~	OOOlPOOlQOOlROOlSOO	`ljjKpqlo^db=iilpbq	NjN	OMPO	CjVNQ	ej	mq	QR	QR	mpc	mq	Q	m~åÉÇ=Ç¢çéé¢KNULMe åiÇÉéK
pqJNÄ=pqJNQ=pqJNÉ=pqJNÑ=pqJNÖ	pqJN	pq^fo=pqJN	O	OMPO	USR	ej	mq	QR	QR	mpc	mq	Q	qÉä é=ëëÉ=åë á¢ÑOROMÇÉOÍÉÉé=¤ Éåëá ë=ÑÉë¤NÚçÍ ëK o ÉÑÉëíç=a ççêçÍ åÁ¢á~ãpÍ ã ã ~áó=ÑçéÁç¢ëëÚçÍ Éëñç¢ê=ëÉëÍ åÉëá ÉåíéK
pqJOÄ=pqJOQ=pqJOÉ=pqJOÑ=pqJOÖ	pqJO	pq^fo=pqJO	O	OMPO	VNQ	ej	mq	QR	QR	mpc	mq	Q	
ollc=allop													
pqJNÜ	pqJN	pq^fo=pqJN	N	OMPO	VNQ	ej=fkpri	mq	J	J	mpc	mq	Q	qÉä éÉé=íl ëÉ=ëëÉ=í ~åÉÇ=ÉëÉÉ=_`_`=FKKUKNTTK

allo=p`ebarib=Hrkfqp

allo	ollj	═allop qvmb	ebfdeq	tfaqe	ijÍ^q	cfk	o^qfkd	═co^jbp ro^qfkd	ijÍ^q	rc=cfk	abq^fi	obj^ohp
kl	k^jb											
råáëbáíáóa ççëë												
råá=^ëp=ilÇçÉfa J^N	prfqb=bkqov	N	OMPO	VNQ	p`t	mq	OM	OM	t a	mq	Q	mçÍ åQÉ=ÇçÉéÍ åÉi ÉåK
råá=~ëN=ÉQçç̃á Fa J_N	prfqb=bkqov	N	OMPO	VNQ	p`t	mq	OM	OM	t a	mq	Q	mçÍ åQÉ=ÇçÉéÍ åÉi ÉåK
råá=ëN=ÉQçç̃á=^ÅÑFa J N	prfqb=bkqov	N	OMPO	VNQ	p`t	mq	OM	OM	t a	mq	Q	mçÍ åQÉ=íl ç=ÇçÉéÍ åÉi ÉåK=ëáÑá=éá=íÉÍ=ÇÉá=óÉÇ^Ñq¢éÉëÑ¤o çÍ ÇÚëá=ç¢áëí=Ñíl ëÉ=>Í íç=ç¢éÉëÍ=íçéK
råá=a NC=a OëÉ=_ÉQçç̃á Fa Ja N	prfqb=bkqov	N	OMPO	VNQ	p`t	mq	OM	OM	t a	mq	Q	mçÍ åQÉ=ÇçÉéÍ åÉi ÉåK
råá=b NC=b OëÉ=_ÉQçç̃á Fa Jb N	prfqb=bkqov	N	OMPO	VNQ	p`t	mq	OM	OM	t a	mq	Q	mçÍ åQÉ=ÇçÉéÍ åÉi ÉåK
råá=c=ëD=_ÉQçç̃á =^ÅÑFa Jc N	prfqb=bkqov	N	OMPO	VNQ	p`t	mq	OM	OM	t a	mq	Q	mçÍ åQÉ=íl ç=ÇçÉéÍ åÉi ÉëÉl=ááÑá=éá=íÉÍ=ÇÉá=óÉÇ^Ñq¢éÉëÑ¤o çÍ ÇÚëá=ç¢áëí=Ñíl ëÉ=>Í íç=ç¢éÉëÍ=íçéK
råá=d NC=d OëÉ=_ÉQçç̃á Fa Jd N	prfqb=bkqov	N	OMPO	VNQ	p`t	mq	OM	OM	t a	mq	Q	mçÍ åQÉ=ÇçÉéÍ åÉi ÉåK
_~åÇçáóa ççëë												
råá=a =ÿa JaV	_^i`lkv	S	OMPO	VNQ	e`t	mq	J	J	t a	mq		pÍ åíÓÇçéÑ¢ç=ã ~íÁÚH åíÇçÍ ëóóíÉÁ K
råá=b NC=b Oóÿa JbNN	_^i`lkv	S	OMPO	VNQ	e`t	mq	J	J	t a	mq		pÍ åíÓÇçéÑ¢ç=ã ~íÁÚH åíÇçÍ ëóóíÉÁ K
råá=d NC=d Oóÿa JdNP	_^i`lkv	S	OMPO	VNQ	e`t	mq	J	J	t a	mq		pÍ åíÓÇçéÑ¢ç=ã ~íÁÚH åíÇçÍ ëóóíÉÁ K
^ÁÁÉëëáÁÉ=råáëëáíÉáç êa ççëë												
rkfq=ëNHÁÉÇçç̃á=>ÁÁÉëëáÁÉF												
aJO	_baollj	N	OMPO	USQ	e`t	mq	J	J	t a	mq	R	mçÁíÉí=Ç¢çéK
aJP	_^qeollj	N	OMPO	USQ	e`t	mq	J	J	t a	mq	R	pÍ åíÓÇçéK
aJQ	ifkbk	N	OMPO	TSO	e`t	mq	J	J	t a	mq	R	pÍ åíÓÇçéK
aJR	_aoj=ilpbq	T	OMPO	CjSNM	e`t	mq	J	J	t a	mq	R	paQåíÓÇçéëK
aJS	bkqov=ilpbq	N	OMPO	VNQ	e`t	mq	J	J	t a	mq	R	pÍ åíÓÇçéK
rkfq=ëDHÁÉÇçç̃á=>ÁÁÉëëáÁÉF												
aJcO	_baollj	N	OMPO	USQ	e`t	mq	J	J	t a	mq	R	mçÁíÉí=Ç¢çéK
aJcP	_baollj	N	OMPO	USQ	e`t	mq	J	J	t a	mq	R	pÍ åíÓÇçéK
aJcQ	_^qeollj	N	OMPO	USQ	e`t	mq	J	J	t a	mq	R	pÍ åíÓÇçéK
aJcR	_aoj=ilpbq	T	OMPO	CjSNM	e`t	mq	J	J	t a	mq	R	paQåíÓÇçéëK
aJcS	_aoj=ilpbq	T	OMPO	CjRUO	e`t	mq	J	J	t a	mq	R	paQåíÓÇçéëK
aJcT	_aoj=ilpbq	T	OMPO	CjSNM	e`t	mq	J	J	t a	mq	R	paQåíÓÇçéëK
aJcU	ifkbk	N	OMPO	TSO	e`t	mq	J	J	t a	mq	R	pÍ åíÓÇçéK
aJcV	bkqov=ilpbq	N	OMPO	VNQ	e`t	mq	J	J	t a	mq	R	pÍ åíÓÇçéK

cê~ã É=qóóéÉë=

cê~ã É=d ÉáÉó~ãk çíÉë

NK ÍN=PÉÑçÑ~ã É=ÇÉí~áíçá=ëÅÚÉÇ jÉ=ãÇçÃ~ÍÉë=OÇçÑÉÉëÉáí
===Ñ~ã É=Á¿áÇáíçáëë=ÑçéíÚ~í=Ç¢çéK

CK íçÁ~ÍÉ=Ñ~ã É=ë áÚëá=í ~ãë=>ë=ãÇçÃ~ÍÉÇçá=Ñçç¢ëëã=åë=

a ççêçqóéÉë=

pebbq=kl qbpW

NK oÉÑÉëíç=a ççêçpÁÚÉÇçÍ ãÉ=ÑçëëëáÉÉëK

CK oÉÑÉëíç=cãçêçmëà~áë=ÑçéÚ~áÇçáÑK

PK oÉÑÉëíç=a ççêçpÁÚÉÇçÍ ãÉ=>áÇçpéÉÁëÑÁí~íáçá=ÑçéÚ~óáÑ~óáÑOëÉ=ëëÍ åÉëá ÉåíéK

íÉÖÉåÇ

ej	eçãçïÍ ÷ÉÍ~ã
ej=fkpri	eçãçïÍ ÷ÉÍ~ãfáëëí à~íÉÇ
^i	^á ã ãí á
p`t	pçãÇ=ÉëÉ=t ççÇ
e`t	eçãçïÍ = çëÉ=t ççÇ
mq	m~áí
mc	mÉÑÑáëëÚÉÇ
pqk	pí~ëíÉÇ
mpc	mÉÉëëÉÇçÞíÉÉÁc=ê~ã É
t a	t ççÇ
qdi	qÉä éÉÉÇçd à~ëë
di	d à~ëë
jo	j ãëçê
pqi	píÉÉÉä
`e	`Ù~ãáëëâã
sfk	sáëíóã

dbkbo^i=kl qbpW

NK t ãíÇçÍ é=à=ÁçaççêëëíÚ~ãëÇçÁÑáë íç=ÚÉ=ëÉëí åÉëà ÉáíéçÑá ~ÁÉ=ëëÍ åÉëá ÉåíéK

CK m~íçÇçÇëë=íÓÖÍÇÉ=Ñçç¢ëÇ ÉëãëÓí åáëë=Ú~ãëÚ~íÉ= à=ã ãí=ÉÇçÉéÍ åÉëá ÉåíéK

PK t ãíÇçÍ é=ëà=íÓÖÍÇÉ=Ç ÉëãëÓí åáëë=Ú~ãëÇçÁÑáë íç=ÚÉ= ëÉëí åÉëà ÉáíéçÑá=ëÉëÍ~áÉ=ç¢éÉëÍ=ÑçéÚÉáíéçÑá=ëÉëÍ~áÉ=ç¢éÉëÍ=ÑçéÚÉáíéçÑá=ëÉëÍ~áÉ= `ãí éÉ=ÑÑÑÑÑçÑá ^^j ^Ú aj ^Ç p^=ÑÑÑÑÑ

NKN

r k fq=d NKZ^ aa fqfl k^i =SUSâ â =t fa b≥ ^_fk b q
r k fq=d OKZ^ aa fqfl k^i =RRUâ â =t fa b≥ ^_fk b q

NKO

N
h áÁÜÉâ=qóéÉ=N
^ VNM
pÁ~ãÉ¥ÑNQM
r k fq=q v mb p W_ l=a l+b NI+b Ql=d NI=d O

O
h áÁÜÉâ=qóéÉ=O
^ VNM
pÁ~ãÉ¥ÑNQM
r k fq=q v mb p W¥

PNN

P
h áÅÜÉâ=qóéÉ=P=J=^ ÅÁÉ=ëëáÑÅÉ
^ VNM
pÁ~ãÉ¥ÑNQM
r k fq=q v mb p W¥ l=c

PNO

PNP

Q
h áÁÜÉâ=qóéÉ=QJ=^ ã Éâáá6
^ VNM
pÁ~ãÉ¥ÑNQM

j fi i t l o h=q bk b o ^ i =k l qbp W

NK ^ ãæ ~íÉëê=ë=t çáëã ~âéÜê=âÇÉëí ãkã Éâí=ëÚ~ãæÇ¿ãÑçã ë¿=ÚÉ= ~áÑÜëÉÁí ê~ãë çÇÇ çáë=ëëÉÁëÑ~ìçâê=ëëÉí=ñçÚãë=ÚÉm í ~ãáö= p í=âÇ~âÇ=ñçÑÚÉ=^ áÑÜëÉÁí ê~ãë çÇÇ çáëç ~ãí ÑÁí ÉÉë= ^ êëÇ•ãí=ìçâ¿ë¿Ñí ~â~Ç~ëÇ•t j ^ ` ñí=~â~Çâ•ãñáÚÉâ=í ~Ñáëíí= ^ êëÇ•ãí=ìçâ¿ë¿ h ` ^ Ñ•çëí ^ k ¥Ú^ ÇTÚ¿ ñçëëÉæÚÉâí•â áâÁÚÉâ•Á~ÃáÉíë=~âÇÑ~íÚçç¿â ¥ ~âáÉëëK

CK ` çáÑëñ =~ãëÇâ Éâëíçâëç•â~ëáÉ=ëëçëç~ñ•ÁáÑ~íçâK

PK pÚç•íÇÑ=í âÚÑ=ã í ëí=ÁÉ•ç¿ÇâÍ=íÉÇí âÚÑâ~ãÑëíí ëÉ=âÇ= ~ëëâ•ãÁÉ=ëëÉÁëÑ~íçâë=ëçÑ•ÁáÑ~íçâK

QK mÇí ÃÇÉâ áíí çáë=ëÚç•íÇÑ=í âÚë•ç¿ ^ áÑÜëÉÁí ñçëëÉí ëÍ =âÇ= Ãç¿â ã Éâí=ëçëç•ÑÁáÑ~íçâK

RK pÚç•íÇÑ=í âÚÑ=ã í ëí=ëÇí ¥¥ç¿ëëíã Áí¿â•ÇÉ~âëí•ÚÉâÉëë~â~ ~ëë~âÚÉâ Éâëíëëçâ~â~â~ç¿ëëÉÁ•â~ãëëí~â•íçâ¿â•Ç¿â¿ëíë= ÑëãÚÉÇ•ÁÉ•ÉâÇÉí•â ~ÉëÑ•ãí•Ç¿âáÉÁ•ç¿ëëí=í~ÁÚí Éâëíë= ~ãÁÚç•ÚÉ~âÇ•çí¿Ñ•íçâ¿•ç¿ÑÉÑëç•ëÇÑ•ëÉâáÚÉ•â~•=ëëáÑ~ÁÉK

SK mÇí ÃÇÉ=•ëëç•ëëí•ÍÉ•ç¿ãÇ•Áí¿ÁáãÚëâí ~ãë•ñçëÁ•ÁáëÉíëí= Ãç¿ âíÉëç•ëë=•âÇí ~ãÚÍ âÚÚ~ñÇ ~ëÉK

TK _ ~ëÉ=•âÇí ~ãæÁ•ÁáëÉíë•ç¿ÁÉ•ñ•â Éâëëëí•ñ•í•ë~âÆæ mí K•

UK l ëÉâ•ëÚÉâ Éâ=•âÇÉ•ëç¿ëÉÇ•Ç~ÁÉëÉâÇâ•ç¿•ãáæÚÉÇí âÚë~â Ê= â ~íÉâ•â~•ë•Ç¿ç•â~âÇ•Ç~í Éâ•ñç¿áíëK

VK ^ ãæÁ•ÁáëÉí•ëí ãæ•ç¿•ÁÉ•ñ•ÚÑ â •â ?•ëí•ëÉ•K

NMK mÇí ÃÇÉ•ñ ãæÉñí•Éâëëçâ•Ç~í Éâë=•âÇ•ç¿ âÇ>•Áë¿•ÁáÚÑ Á â ëÉâë= ç¿â=•ãæÇ¿ç•ë=•âÇÇ~í Éâë•K

NNK mÇí ÃÇÉ•ñ¥ÚTRâ á •ÁáÉëëëíáë•ñçëÁ•~ëÉ=•âÇí ëëÉëÁ•ÁáëÉíë•ç= ~ãçí ñçëÁ•ÁáëÉíë•í ãæÁÉ~ë•âÁÉ•í ÚÉëÉëÉëí ãÉÇK

NOK mÇí ÃÇ¥ç¿ãÉ•ñ ãÇÉëíÚÍ•ñ ãæ=Çâ ëí~ÁÉ•ëÚÉÑëÉëÁ•ëÉ=•âÇí ëëÉëÁ•ÁáëÉí= ~ìÇ•ÇÑ ãæÇâ•Ú•ñ ãæ~Çâ ëí~ÁÉ•ëÉâ Éâ•ëÉëí ~ãÁ•ÁáëÉíK

NPK ãçí =~Çëí ~íÉ•ëë~ÁÉ=•íÚâÚÇÉ•ëçÉ¿ÑëÑÚÇÉâ~íçâ¿=ãçí ¥Ç¿ë• íç¿•ç¿Éâ•ñ ãæ=âÇ•ç¿=ãçí •ÚÉ•ëÉâ ç!~ãç•Ñâ•Éâë ç!~ãç•Ñâ•Éâë=•â~ÁÉëëç•ëÉë= ñçëÁ•ÉÉ~ãáÇK

NQK mÇí ÃÇÉ•Ñ Úç¡ íë•â•Á¿í ãíÉëç•ëÉñ•â~ãæáâë=•âÇë•â ÁáÚÑ• ÑëÚí ëÉë•ç•Éâ ë•íÉ•ëë•íç¡ ãÇÉÇëç Ê~â~ãëÉÇÉëK

NRK ÉÉ¡ ÉÁÚ~âáÁ•ãÑçëëâ ã ÁáÚÑëÚí ëÉ•ëëÉÁëÑ•íçâ¿ë

NSK ãæí ë•ÍÉ~ãëÉÑëç•ÉÇ•ç¿ë•ë•ãëÇë~•âÇÇ~ëëí ÑëÉí•ñ¿•â~ÁÉ•ëëëÁÉ= ÁÉ~ë~â•ÁÉ•ëí ÚÉëÉ•ëÉâí ãÉÇK

NTK NÚ ã •ÚÚÇÚ¿Ç•ëÁÑ•ë•ë•ëë•â•~ëë•ÁÚÉâ•ëí•ÇÑ ãí •ÚÚÇÚ¿Ç•ëáÑ•ë= ãí•ë•~ÁÉ•ëëÁÉ•ëëÁÚÉâ•ëK

NUK ~ãí•âí ó¿•ç•Áí•ëí¿í ãÇÉÇ•~ë•ÉÉ•` ¥•ç•í ëãí•Ôa Éâ•ÚÚ•ëí ¡ ãÇÉãí•Éí= ~âÇ•í ç!ëíí•ã Áí¿â•p í~âÇ•ãÇë•ÚNM•K

NVK ãæ•ëë•ãæ•ÁÉí•ç•ç¿â ë•ë•í ãÚ=_ ` ¥•ç•í ëãí•Ôa Éâ•ÚÚ•ëí ¡ ãÇÉãí•Éí= ÚNM•K

hfg` e b k=h b v=k l qbp W

N d t _ •Ãí ãÚÉ~Ç•ñçëë~â•ÇÉ•Ú¿ç¿Çâ ÉÁÚ~âáÑ~ãí Éâí•ãí•ìçâ•K

O SNMâ á •QÉÉë•Ñ•Áâ•ÃÉí=•Á¿í É•ÑáÇÇÉ•Ñí •ÇÑë á •ÑáÉëNÉ~•ÁÚëëQÉK

P o Éâ•Éãí Éç•

Q j ãÑç¡ ~í É•ëÚÉâ•Ñ ãÚç¡ íãÉí•ç=•ÁÇâ á çÇ~íÉ•ÇRTâ á •í ãÇÉ= á ãÑç¡ ~í É•Éë¡ í•ëÁâ QÉçK•

R NSâ á •í ãÇÉ•Ó~ÁÉë•~âÉ•í•ÑÁÇÇÉí•ëë•âÇÇ•=•ÚÇëÚí ~ëÚÉëëí ÚÉëÉ= ë•Éëí ãÉÇK•

S e m •Á¿í áíÉëç•ëí•Ptâ á •ç¡ ÉëÚ~âÚë ç•Á¿í Éë•p ÉÉ•p ëÉÁáÑ~íçâK

T _ ~ëÉ•Á¿âëÉë•Á~ÃáÉí•ë ~oo•p¡ ë~á•í ãÚÚ•ëí~ëëK

U _ ~ëÉ•ÃáëÇÁ¿âëÉë•Á~ÃáÉí•ë ãÚÚ•ëí ãkÚ¿í í•ë~ëëK

V ` p ^ = SRN•Á¿â ëãë•á•ë•í ãæ¡ í•í ç¡ë•ëí ñ•Áë•K

NM í í íÉí•ë•ç¡ ãÇÉÇ•~í•ÚÍëë•ç¡Á~íçâ•ñçë•Á¿í áíÉëç•ë•ã ãÑç¡ ~í ÉK

NN j ç¡ áíÉ•ãÚÍ=á•Ç•Ñ•á•Á¿âíç¡ë•ñçë~âÚÉ•Ú¿ç¿Ç¿â•ñç¡âíç¡Ñ•Á¿í áíÉëK

NO t ~ãÁÃáëÇÁ¿âëÉ•Á~ÃáÉíK

NP PMRâ á •É~íâÚÑ•~ë•Á¿í áíÉëç•ç¡ ÉÚ~âÚ=í•ëáÃÚÉâ•ëëâ•âÇë íçÁ~íÉ•ëmí ÷ç•ë•ç¡âÇí ç¿Çë•ëí ë•ç•ë•Á•~ÃáÉíë•í ÚÉëÉ•ëÉâí ãÉÇK

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CRJMJCJU			
p qg			o ^ í
NÁÚ			CPÇN

k l qb W ãÇâ Éâëíçâë•=•ÉëëÇ¡ á•ë•ë•ãæ ÉíÉëK

fppr ba=cl o=
_ r fi a fk d =mb o j fq
CRJMJCJU

Çe h ~êÁÜãÉÁëë

s ÉëÇÉÉë•^ ÑÑçâÇ~ÄáÉ=e çì ëëâìÖ
NNJP•s ÉëÇÉÉë•^ f Éâì É
` Éâíé~âp ~~âáÜÚ=_`

h áÁÜÉâ=b âÉí ~íáçâë

^ VNM		J

NKN

NKO

NKP

N _ ~íÜëççã =qóéÉ=N

^ VNN pÁ~äÉVÁNMÖM

r k fq=qv mb pW_l=a Nl=a Cl=b Nl=b Cl=d Nl=d O

O _ ~íÜëççã =qóéÉ=O

^ VNN pÁ~äÉVÁNMÖM

r k fq=qv mb pW_l=d Nl=d O

PKN

PKO

P _ ~íÜëççã =qóéÉ=P

^ VNN pÁ~äÉVÁNMÖM

r k fq=qv mb pW_l=d Nl=d O

dbkbo^i ij fiit l oh=kl qbpW

NK` çáÑäà =äÇäà Éáèáçáè=çá=èáÉ=èáçáè=ç-Ñ-ÀäàÁ-íáçáK

OK p Ûçè-ÇÔ=Í äÜÔ=à Í èí=ÁÉ=Á¢ç¢Çäà~íÉÇ=Í äÜÑà~áÑÑíÍ ëÉ= èëÉÁäàÁ~íáçáè=èáçáè=Ñ-ÀäàÁ~íáçáK

PK mô¢Í ãÇÉ=à äà çäà=èÛçè-ÇÔ=Í äÜÔ=Í¢ç=ª éÁÛíÉÁÍ-ÑçóëÉÍ ëÉÍ = ~àÇ¢Ç¢à à Éáí=èáçáè=Ñ-ÀäàÁ~íáçáK=

OK p Ûçè-ÇÔ=Í äÜÔ=à Í èí=èÛçÍ WÇ¢áëííà Áí¢á-ÇÉ~äëí= ÇÉáÉè-á~á=-áÇÉà Éáíèí=óëá~á=-à-Ç¢èëÉÁà-äáëí~á=-íá¢á= Á¢á-Çá¢áëíà =íÉëà=äí¢Á¢áàÉÁí¢áëí=íí~ÁÛà Éáíèí= ~áÁÛ¢è-ÇÉ=-à-Ç¢á¢Á~íá¢á=¢ÑÉ=èçÉÇ¢Ñ=íÉáíÉáàÜÔ=è= ~èëáÁ~Á¢ÉK

RK mô¢Í ãÇÉ=-éëá¢éáà-íÉ=èç¢àÇÁ¢Áàá¢Ôáà=í ~äë=Ñçè= Á~ÁäàÉíëÜíÁ¢Í áíÉÜ¢çëé=à-Ç¢Í ~äëÛ à¢ÔÛ~ÜÇ ~ëÉ¢

SK mô¢Í ãÇÉ=PUm=ÇS=Û¢á¢çá¢~äÁ¢Áàá¢Ô² ¢¢K¢¢=ñç¢ à¢Ç¢íÛÉ= ëÛ¢Í Éáíl Á=-à-Ç¢Á-Éàá¢ÇÉ=íÛÉ=í ~íÉëÁ¢ëÉí-Ñçóñíí ëÉ= áíëí~äë=á¢à-ç¢ÑÇ=-Á¢Á~-ëí-Éëëí¢Ñëí áÉëíK

TK d è-Á¢Á~-ëè=à-Ç¢ç¢Í ÉáíÁ~-ëè=Û~äëÁÉ=ÇÉáàÛíÉÇ=-à-Ç= áíëí~äÉÇ¢ç¢í áÛëí~à-Ç=-ç¢~Çç¢ÑNÑ²-ëà¢ K=

UK qç¢Í ÉáíÁ~-ëè=Û~äëÁÉ=ç¢Á=-íÉÇ=à-ç=à ç¢É=íÛ~à-íNMMà a = ÉPÛT²Í=ÛÜÛ=Ñçà a =-Ç¢Í É=ÛÉ=Ñç¢çK

VK ^ äë¢Á~Á-äëíÉëíç¢Á¢É=Ñ~à Éáíëëí=Ñà-í=è~á¢ÉK

NMK mô¢Í ãÇÉ=Ñàäë¢ÛÉÇ=ÉáÇ=è~á¢É=è=-íÉ=é¢ëÉÇ¢ÉáÇ=ç¢Ñ Á~ÁäàÉíëëK

NNK äë¢Á~Á-äëíÉëí äë=í¢ç=Á¢É=NMÛà a =9à ?ëí¢óÉ=K

NOK mô¢Í ãÇÉ=Ñ äëÉÑíÉáàëç¢à-Ôçè-Í Éíëè=à-Ç¢ç¢Í à¢Ç=-Á¢ç¢Á¢äà¢Ô= Á¢ à éÉëè=ç¢à=-äë¢Ç¢ç¢ë=-à-Ç¢Ôçè-Í Éíëè K

NPK mô¢Í ãÇÉ=NRJTPà à =Ñäë¢ÉëíáëÁ=Ñçóà¢Á~-íÉ=-à-Ç¢Í éëÉëè= Á~Á-äëÉíëí¢ç=-äç¢Í =Ñçóà¢Á~Á-äëÉíëí äë¢Á¢É=è-à-Á¢É=í ÛÉíÉ= ëÉëí äÉÇ¢K

NQK mô¢Í ãÇÉ=Á Ù¢Í íë=äí¢Á¢Í áíÉÁç¢ëëíÑçó=-äëëà¢ë=-à-Ç¢ ëá à Á¢äÔçÑíÍ ëÉë=í¢ç=íÉà ëà=íÉë=ëç¢Í ãÇÉÇ¢ç-É-¢=-äë ÉÇÇÉëK

NRK äë¢Í=-äëÉíëç¢ëÉÇ=ëà¢á=ëíÉ=-à-Ç¢Çë-à¢ëíë ÑäÉÍ=Ñçó= ^ a ^ =Á¢=-à-Á¢É=í ÛÉíÉ=íÉëÍ äÉÇ¢K

NSK Á¢ÉëëàÁ¢É=ëÛ¢Í Éíë=Á¢ ¢à¢çà¢Ëëà¢=ÔÉà¢ç~¢=-à-Ç¢ëç¢éÉ= CB =ç¢Ç¢-à¢Ñë ÉÑÉíë¢ç¢Í ÉÁÛ~à¢Á~-à¢-éÉÁäà¢=íÇà¢ç¢K

NTK mô¢Í à =ÛÜÛ=ç¢É=à¢ÁäëíàÑçóëÍëàÁÛÉà¢ëíÔÇÑà à =ÛÜÛ= ¢ç¢É=à¢Áäëíà¢=-Á¢ÉëëàÁ¢É=ëàÁÛÉà¢ëíK

NUK äë¢Í=-äëÉÑíÍ ÇÉÇ=-à à äë¢ à =ëíë =-¢=-äë¢Éëç¢ëÉÇ¢Ñç¢ç=-à-Ç= ¢ ~äë¢äÉ=ÉÇÇÉëK

NVK ~ëè-à¢ó=ç¢Á¢=ëç¢Í ãÇÉÇ=-è=ëÉè_ ` =è ç¢ ëà¢Ôà ÉàëÔà= d ¢ ãÇÉäë¢Éë=-à-Ç= çà¢ëíÍ Á¢à¢à=p ¢~à-Ç~-ÇÔ=ÔVK=K

hbv=kl qbpW

- N ¢ äÛÜà¢Ôà=p ÉÉ=è-à¢ÁÑëÁ-à
- O ¢ äë¢ç¢
- P ÑVMVM Éíëà-à-ÔÇ=-Á¢Á~-ëëà¢ë¢~äëSMVMSRM= ^ ¢K¢K=ëmç¢ ãÇÉ=è¢ç-ëÇ=Á~Á-äëà¢ÔK
- Q ¢ ç¢Á-äà¢ÔÁÑ ëÁç~-ëÇ
- R è ~à-Ç¢ç¢ ÉáíÁ~-ë
- S qç¢Í ÉáíÁ~-ë
- T qç¢äÉ=è-¢ÉëÛÜç¢ÇÉ=
- U o ç¢Á¢É=Üç¢à
- V p ç~ë¢Ç¢äÛ
- NM _ÉàÁÔ
- NN ¢ ÉÇ¢Ñëà¢Á~-Á-äë¢Éí

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kÛ =	=	x=ë CRUMJCU	x=ëmç¢ë=	fééí ÉÇÑçè¢ ¢ äÇà¢Ôm=Éëà á
ea=ç=ë		CRUMJCU	Q=¢ à=ëë	CPQNRPQ=² VMMUÉëà¢ëè=ëÉ ~¢à¢à=
Q=¢ à=ëë		P:QQ	Éëëà¢Q=¢	o^ t
à=ë¢		NMJM	¢à¢ëë=¢ x=ëë	CPQN

k ¢ qç=¢ äçà Éëàçà¢ë=-ëÉëÇ¢ ¢ à=ë=¢ ■■ ÉëÉëëK

fppr ba=cl o=
_r fi a fk d=mboj fq
CRUMJCU

dl=Ka

Çe h ~éÁÛäÉÁë

sÍ ql oP=¢ ccf b
VÍÉ¢Ëmç¢ç¢ë=ç¢ëëÉÉí
s¢ëÉç¢ëë=¢= ¢ =¢ç¢N=¢Ph=P
q=N=ÔRM=ÛRU=PNST

k¢s^ç¢ | ¢ ccf b
NMQoRNVMNa ¢ ë¢ëëë¢= ¢=ç
k¢=¢=-ëç¢ ç¢= ¢ =¢ç¢Ñëà¢Ô
q=N=ÔRM=ÛRU=RUNM

¢ç¢Ëà¢=¢Ç=

s ÉÇÇÉÇ¢Éë=^ ÑÑë¢ëÇ~ÁäÉ=e ç¢ ëë¢äÖ
NUP=ë ÉÇÇÉë=^ Í Éáí É
^ Éáíé-äp ~~âáÑÛí=_

Q¢= à=ëë

_~íÜëççã =b-äÉÍ ~íáçáë

¢ ¢¢¢¢ç¢= ¢ëçëëëëëà¢ëçë=-à¢=¢ç¢=¢ à

dbkbo^i ¡ flit l oh=kl qbpW

NK` çáÑâà =ãqÇâ Éáèáçáè=çá÷éáÉ÷è&ç÷è&ç÷Ñ·ÀáâÁ÷íáçáK

OK p Ûçé÷Çô÷Í áîÔb÷ã Í éí÷ÁÉ÷Áçç&Çâà~íÉÇ?Í áÛÑâà~áÑÑíîí ßÉ= èéÉÀâà÷íáçáè÷è&ç÷è&ç÷Ñ·ÀáâÁ÷íáçáK

PK mô¿Í áÇÉ÷ã áà çâà÷èÛçé÷Çô÷Í áîÔb÷íç÷ª éÁÛîßÉÁî÷Ñçéè€Í ßÉÍ = ~áÇ?Áçá á Éáí÷è&ç÷è&ç÷Ñ·ÀáâÁ÷íáçáK=

QK p Ûçé÷Çô÷Í áîÔb÷ã Í éí÷èÛçÍ WÁçáéîß Áíáçá÷ÇÉ÷~âà=ÇÉáÉè÷á÷è÷áÇÉá Éáíéí÷íóéÁ÷á÷á÷áÇèéÉÁà÷áàéí~á÷íáçá=Áçá¢Íáçáéîà ÷íÉêà÷àéí÷Áçáâ£ÉÁ¢íáçáéîà÷íî÷ÁÛß Éáíéí=~áÂÛçè÷Çô÷áÇ¤áçÁ÷íáçá÷çÑÉè&ç÷èÉÇÑ÷éîÉáàÛb=è=~è&ç÷Á£K

RK mô¿Í áÇÉ=÷éè&ç&á÷íÉ÷è&ç÷âÇÁ¢ÁáàÛ&íí ¤ãè÷Ñçá= Á÷ÁàÉíéîí÷Áçí áíÉßç&è÷á÷Çî ~áÛß áÔÛ~íÇ ~ÉÐ€

SK mô¿Í áÇÉ=PUñ÷ÇS÷Ûçé&ç&á÷~áÁ¢Áàâ÷Ô° K€K€÷ç&í áÇî÷ÛÉ= éÛçÍ ÉáÛÍ Á=á÷ÇÁÉàâÛÇÉ÷íÛÉ÷í ~íÉêÁ¢é£í÷Ñçéè€Ñí íÉ= áîéí÷ãè÷á¢á÷ç÷ÑÔè÷Á÷Á÷·ß÷íÉêé€Ñéí áÉéí€K

TK d è÷Á÷Á÷·ß÷á÷Çî ÉáÁ÷·ß÷éÛ÷ãáÁÉ÷Çá¤ÛíÉÇ÷á÷Ç= áîéí÷ãÉÇî÷ç íáÛßí÷á÷Ç÷=ç÷~Çç÷ÑÑÉ÷ãí K÷

UK qçÍ ÉáÁ÷·ß÷éÛ÷ãáÁÉ÷ç¢Á÷íÉÇá¢÷á çÉ÷íÛ÷á÷NMMß á = ÉÐÍÍ?Í÷ÛíÛÍÑçá =÷Áçî É÷íÛÉ÷Ñçç€K

VK ^ ãáÁ÷Áâà£íé÷ç÷Á£÷Ñ÷á Éáî€éé÷Ñá÷í÷é÷áÉ&K

NMK÷ôç¿Í áÇÉ÷Ñâà£ÛÉÇ÷ÉáÇé÷áÉâè=÷íÉ÷é¢éÉÇÉáÇè÷ç Ñ Á÷ÁàÉíéîK

NNK ãáÁ÷Áâà£íé÷í ãè÷ç÷Á£÷NMÔß á ÷9á ?é¢ó£÷K

NOK÷ôç¿ áÇÉ÷Ñ ãáÉñíÉáè&ç&á÷Çî÷Í Éêè=á÷Çé¢í áÇ=Áè¢çÁâà£Ô÷ Á¢á éÉêè¢çá=ãáÇç¢é=÷á÷Çî÷Í Éêè€

NPK÷ôç¿ áÇÉ÷NRJTPß á ÷ÑâÉêé÷é&á÷Ñçéá÷~á÷É÷=á÷Çí éé£Éê÷ Á÷ÁàÉíéî÷ç÷=ãçÍ ÑçéáÁ÷Áâà£íé÷í ãáÁÉ÷è÷á÷Á£÷í ÛÉêÉ= éÉêí áîÉÇK

NQK÷ôç¿ áÇÉ÷Ñ íÁçÍ á£Éá¢é÷Ñçá÷=ãèè&á=á÷Ç= éá á ÂâàÔÑâíí éÉè÷ç÷íÉá éà÷íÉêé÷é¢Í áÇÉÇKp É÷á÷ãè ÉÇÇÉêK

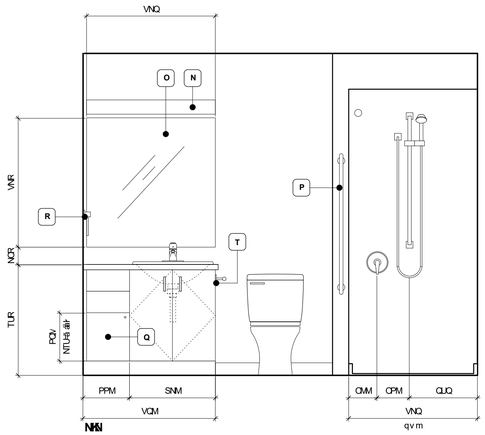
NRK&éí á÷íÉ÷=ãèÉÑé¢éÉÇé&á÷é&íÉè=á÷ÇQè÷á&éí ÑâÉí÷Ñçá= ^ a ^ ÷Áé÷é÷á÷Éí÷ ÛÉíé÷íÉéí áîÉÇK

NSK ÁÉêéé&Áé÷éÛçÍ Éáè÷Áíí ¤á¢á,Íé&á÷ÇÉá¢~í÷á÷Ç¤é&¢éÉ= CB ÷ç÷Çè÷á÷Ñ© ÉÑÉêé¢çÍ ÉÁíí÷á÷á÷ãp éÉÁâà÷á÷ç&K

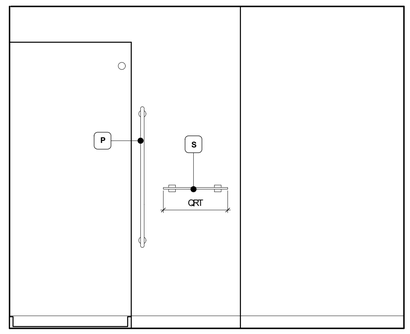
NTK÷ôç¿ á ÛíÛíÇ÷É÷é&Áé÷á÷é&íÉéÁíÉáèK©Ñß á ÷ÛíÛí= ¢çÉ÷é&áÑé÷á÷è÷=ÁÉêéé&Áé÷é&áÁÛÉáèK©ÉáèK

NUK&éí÷ãè£Íí¤ ÇÉÇ÷á á ãíí á ÷é&á ÷÷í÷=ãè£Íé¢éÉÇÑé¢÷éÉÇ÷á÷Ç= í ~ãè÷á£÷ÉÇÇÉêK

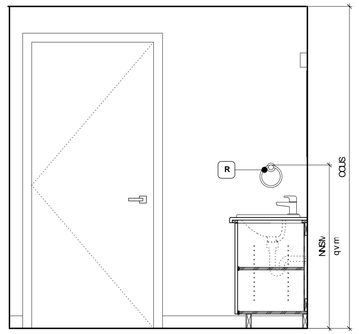
NVK ~é÷á÷ó÷ç÷Á£÷é÷ç÷ í ÔÉÇ÷=é÷é÷_ ` ÷e ç÷ é&á÷Çe Éáí÷Ôí= d í ÔÉãà÷É÷=á÷Ç÷ çáéíá Á¢á¢á÷p÷~á÷Ç~ÔÇ÷©Ñ÷K



NKN



NKO

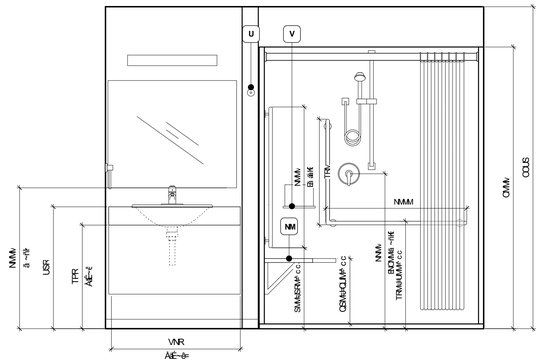


NKP

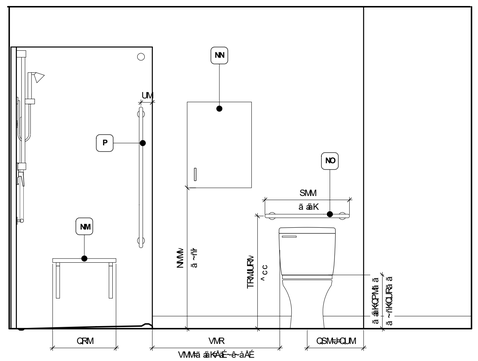
~íÜêççã =qióéÉ÷Q

pÁ~ãÉÁ¤ÑÑM

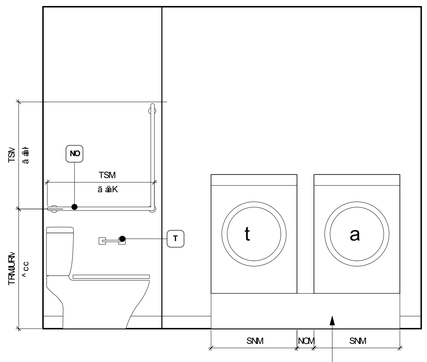
r k fq=qv mb p Ñ¤ NI÷b O



CKN



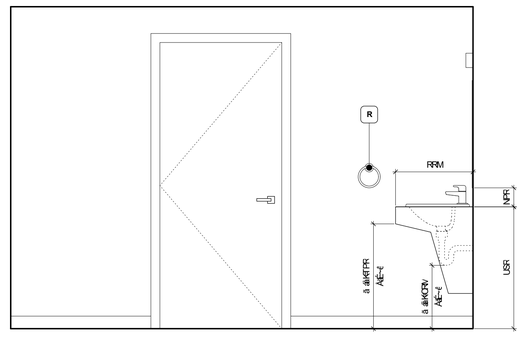
CKO



CKP

mi fk qe=cl o≠`` bppf_i b

t ^pebo≠ka=qovbo



CKQ

O

~íÜêççã =qióéÉ÷RJ÷^ ÅÁÉëëáÄáÉ

pÁ~ãÉÁ¤ÑÑM

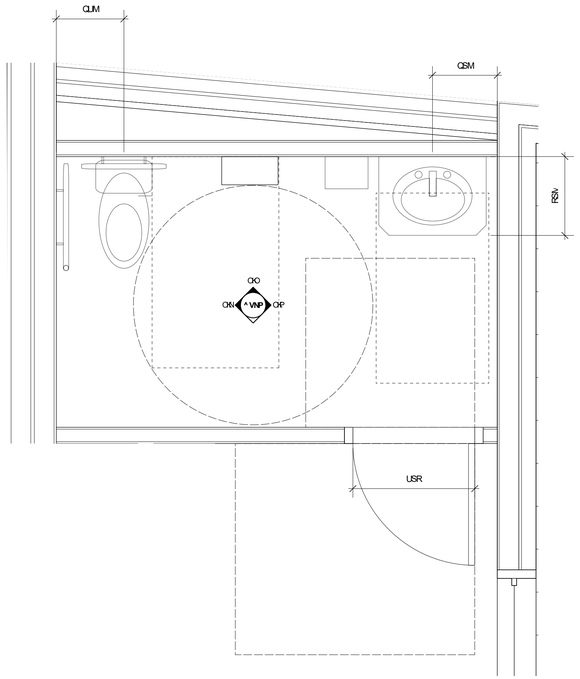
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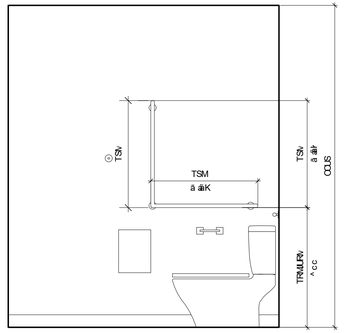
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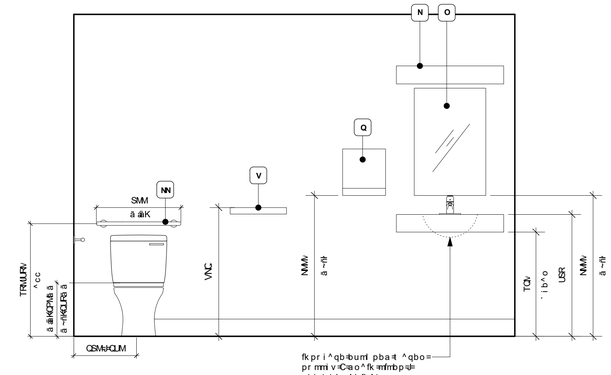


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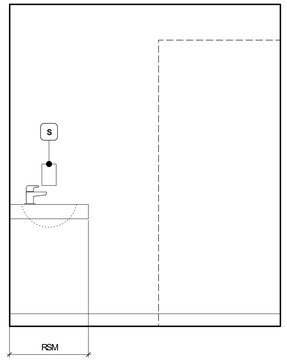


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Society	**Capital Region Housing Corporation**
Project	**Brentwood Affordable Housing Project**
Date	**01-Apr-25**
Address	**1183 Verdier Ave.**

1.06%

Budget Code #	Budget Description	Total Budget	Residential	Commercial 1.061%
12100	APPRAISALS/ STUDIES			
12105	Appraisal	$20,000		
12130	Traffic Study	$31,000		
	Total Appraisals/ Studies	**$51,000**		**$541**
12150	ACQUISITION/ SERVICING			
12155	Land Value	$6,191,812		
12160	Offsite civil costs	$300,000		
	Storm Water Attenuation	$30,000		
12165	Environmental remediation			
12171	PTT - Purchse	$227,591		
12175	Demolition and removal of hazardous material	$1,000,000		
	Total Acquisition and Servicing	**$7,749,403**		**$82,246**
12200	MUNICIPAL FEES			
12205	Demolition Permit	$50		
12205	Building Permit	$331,257		
12210	Development cost charges	$447,239		
12220	Rezoning Application	$0		
12230	Mun Connection Fee	$200,000		
12240	Development Permit	$10,500		
	Landscape Bonds	$0		
	Total Municipal Fees	**$989,046**		**$10,497**
12250	UTILITY FEES			
12252	Gas connection			
12255	Hydro Connection	$350,000		
12260	Cable	$25,000		
12265	Telephone	$25,000		
	Total Utility Fees	**$400,000**		**$4,245**
12350	DESIGN CONSULTANTS			
12355	Arch. Contract *	$781,000		
12358	Arch. Cont. Disbursements	$20,000		
12360	Structural	$78,500		
12362	Structural Disbursements	$5,000		
12365	Electrical	$66,400		
12366	Electrical Disbursements	$5,000		
12370	Mechanical	$92,200		
12372	Mechanical Disbursements	$5,000		
12370	Quantity Surveyor	$30,000		
12375	Landscape	$39,250		
12376	Landscape Disbursements	$5,000		
12380	Building Envelope Consultant	$45,200		
12381	Building Envelope Disbursements	$5,000		
12385	Code Consultant	$20,000		
12390	Civil Consultant	$62,860		
12395	Civil Disbursements	$5,000		
12420	Sustainability/Step Code Consult.	$20,000		
	Total Design Consultants	**$1,285,410**		**$13,642**
12450	CONSULTANTS			
12455	Dev Consultant (CRHC)	$840,000		
12460	Geotechnical	$98,282		
12460	Geotechnical - Concrete Testing	$50,000		
12465	Surveyor	$50,000		
12475	Cost Consultant (By BCH)	$60,000		
12480	Environmental Consultant (estimate)	$50,000		
12485	Hazardous Material Consultant	$15,000		
12490	Arborist	$15,000		
12505	Fire Safety Plan	$15,000		
12515	BCH Inspector			
12516	BCH Inspector fees	$60,000		
12517	BCH Inspector Disbursements			
12525	Community Consultant (Planning)	$0		
12706	Construction Pre Con			
	Total Consultants	**$1,253,282**		**$13,301**
12550	MISCELLANEOUS SOFT COSTS	$5,000		
12565	Course of Construction Insurance	$1,000,000		
12580	Society Legal Fees	$100,000		
12585	BC Housing Legal Fees	$70,000		
12590	BCH Program Sign	$5,000		
12625	Tenant Relocation Costs	$0		
	Total Miscellaneous Soft Costs	**$1,180,000**		**$12,524**
12650	BORROWING COSTS			
12655	CRHC Interest Paid IAD	$1,325,536		
12665	Mortgage Insurance Fee	$5,000		
12670	Loan Fee	$423,993		
	Total Borrowing Costs	**$1,754,529**		**$18,621**
12700	CONSTRUCTION			
12710	Construction Costs	$32,569,100	$32,569,100	
12710	Daycare Construction	$700,600		
12710	Generator and Fire Pump Allowance	$500,000	$500,000	
12706	Construction Manager	$3,413,000	$3,413,000	
	Total Construction	**$37,182,700**	**$36,482,100**	**$394,627**
12800	BUILDING START-UP/ COMMISSIONING			
12805	Project Commissioning	$80,000		
12815	CRHC Rent-Up & Marketing	$200,000		
12825	Office Equipment	$5,000		
12830	Maintenance Equipment	$5,000		
	Total Building Start-up/ Commissioning	**$290,000**		**$3,078**
12850	CONTINGENCIES			
12860	Design Contingency	$4,647,838		
12862	Construction Contingency	$5,577,405		
12864	Soft Cost Contingency	$255,387		
12865	Escalation Contingency	$3,396,149		
	Total Contingencies	**$13,876,778**		**$147,277**
	GROSS CAPITAL BUDGET	**$66,012,147**	**$65,311,547**	**$700,600**
12900	DEDUCTIONS			
12910	Land Equity			
12922	RHFP Grant for Land Purchase	$5,075,000		
	CHF Grant	$18,108,860		
	PDF	$0		
	Childcare BC New Spaces Fund			
	CMHC Seed Funding			
	FCM GMF Planning Grant			
	FCM GMF Study Grant			
	FCM Green Municipal Fund			
	Equity Gap			
	Total Deductions	**$23,183,860**		
	NET CAPITAL BUDGET	**$42,828,287**		

Building Name: Verdier Affordable Housing Project

Last modified: November 12, 2024
Modified by: Rob F
Template version: October 7, 2021

Instructions: Fill in green cells. White cells are calculated. Please check all tabs in the workbook to make sure values are appropriate. Some of the calculations pull from other tabs.

UNITS AT A GLANCE:

	Shelter	RGI	Near-market	Total units	Area (sq. ft.)	Total area
Studio	6	-	-	6		-
1 Bedroom	10	17	10	37		-
1 Bedroom + den		-	-	-		-
2 Bedrooms	4	34	18	56		-
2 Bedroom + den		-	-	-		-
3 Bedrooms	2	4	5	11		-
Total	**22**	**55**	**33**	**110**	89992	**-**
Type mix	**20.0%**	**50.0%**	**30.0%**			
Commercial					2282	3265.46 including playarea
TOTAL GFA					**92274**	

FINANCES AT A GLANCE:

Project costs	
Purchase price	6,191,812
Other closing costs	59,391,342
Other financing costs	428,993
	66,012,147
Project funding	
CMHC equity	-
CRD equity	18,108,860
RHTF grant	5,075,000
CRHC mortgage	42,828,287
	66,012,147
Cost per unit	734
Cost per square foot	-

REVENUE

Unit type-Full Universal Design	Unit size		Qty	Qty accessible	Starting rent	Current Year Inflation	2024 2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
Shelter	Studio		6	6	445	0.0%	32,040	32,040	32,040	32,040	32,040	32,040	32,040	32,040	32,040	32,040
Shelter	1 Bedroom		10	5	445	0.0%	53,400	53,400	53,400	53,400	53,400	53,400	53,400	53,400	53,400	53,400
Shelter	2 Bedrooms		4		635	0.0%	30,480	30,480	30,480	30,480	30,480	30,480	30,480	30,480	30,480	30,480
Shelter	3 Bedrooms		2		736	0.0%	17,664	17,664	17,664	17,664	17,664	17,664	17,664	17,664	17,664	17,664
20.0%		20%	22	11												
RGI	Studio		-		875	0.0%	-	-	-	-	-	-	-	-	-	-
RGI	1 Bedroom		17		875	0.0%	178,500	178,500	178,500	178,500	178,500	178,500	178,500	178,500	178,500	178,500
RGI	2 Bedrooms		34		1,138	0.0%	464,304	464,304	464,304	464,304	464,304	464,304	464,304	464,304	464,304	464,304
RGI	3 Bedrooms		4		1,435	0.0%	68,880	68,880	68,880	68,880	68,880	68,880	68,880	68,880	68,880	68,880
50.0%		50%	55	-												
Affordable	1 Bedroom		10		1,600	0.0%	192,000	192,000	192,000	192,000	192,000	192,000	192,000	192,000	192,000	192,000
Affordable	2 Bedrooms		18		2,200	0.0%	475,200	475,200	475,200	475,200	475,200	475,200	475,200	475,200	475,200	475,200
Affordable	3 Bedrooms		5		3,000	0.0%	180,000	180,000	180,000	180,000	180,000	180,000	180,000	180,000	180,000	180,000
30.0%		30%	33	-												
	Unit totals		110	11		**Total rental revenue**	**1,692,468**	**1,692,468**	**1,692,468**	**1,692,468**	**1,692,468**	**1,692,468**	**1,692,468**	**1,692,468**	**1,692,468**	**1,692,468**
	% accessible			10%	**>5% is required per CHF**											
Less Vacancy						2.0%	(33,849)	(33,849)	(33,849)	(33,849)	(33,849)	(33,849)	(33,849)	(33,849)	(33,849)	(33,849)
Parking Revenue $50 pspm			68	50	40,800	2.0%	40,800	41,616	42,448	43,297	44,163	45,046	45,947	46,866	47,804	48,760
Parking Vacancy Loss			16			2.0%	(816)	(832)	(849)	(866)	(883)	(901)	(919)	(937)	(956)	(975)
Other revenue	Commercial Space				0	2.0%	-	-	-	-	-	-	-	-	-	-
Vacancy commercial space						2.0%	-	-	-	-	-	-	-	-	-	-
						Rent Revenue	**1,698,603**	**1,699,402**	**1,700,218**	**1,701,050**	**1,701,899**	**1,702,764**	**1,703,647**	**1,704,548**	**1,705,466**	**1,706,403**

EXPENSES

Per unit per month	PUPM (now)	Months to completion	Inflated PUPM	Inflation	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
Overhead allocation	152	40	162	2.0%	214,460	218,749	223,124	227,587	232,138	236,781	241,517	246,347	251,274	256,300
Replacement Reserve	72	40	77	2.0%	101,586	103,618	105,690	107,804	109,960	112,160	114,403	116,691	119,025	121,405
Caretaker	109	40	117	2.0%	153,790	156,866	160,004	163,204	166,468	169,797	173,193	176,657	180,190	183,794
Insurance	67	40	93	10.0%	123,258	135,583	149,142	164,056	180,461	198,508	218,358	240,194	264,214	290,635
Water	49	40	52	2.0%	69,135	70,518	71,928	73,367	74,834	76,331	77,857	79,415	81,003	82,623
Sewer		40	-	2.0%	-	-	-	-	-	-	-	-	-	-
Electricity	28	40	30	2.0%	39,506	40,296	41,102	41,924	42,762	43,618	44,490	45,380	46,287	47,213
Natural gas (no NG all electric)		40	-	2.0%	-	-	-	-	-	-	-	-	-	-
Landscaping	7	40	7	2.0%	9,876	10,074	10,275	10,481	10,691	10,904	11,122	11,345	11,572	11,803
Maintenance	49	40	52	2.0%	69,135	70,518	71,928	73,367	74,834	76,331	77,857	79,415	81,003	82,623
Garbage	14	40	15	2.0%	19,753	20,148	20,551	20,962	21,381	21,809	22,245	22,690	23,144	23,607
Maintenance Agreement with Strata	7	40	7	2.0%	9,876	10,074	10,275	10,481	10,691	10,904	11,122	11,345	11,572	11,803
Property Tax	-	40	-	2.0%	-	-	-	-	-	-	-	-	-	-
Total operating expenses	554		614		810,376	836,444	864,020	893,232	924,221	957,142	992,166	1,029,478	1,069,283	1,111,805
% of Gross revenue														
				Net Operating Income	**888,226**	**862,958**	**836,198**	**807,818**	**777,678**	**745,622**	**711,482**	**675,070**	**636,184**	**594,598**
				Annual debt service (mortgage payments)	(2,425,260)	(2,425,260)	(2,425,260)	(2,425,260)	(2,425,260)	(2,425,260)	(2,425,260)	(2,425,260)	(2,425,260)	(2,425,260)
				Cash Flow	(1,537,034)	(1,562,303)	(1,589,062)	(1,617,442)	(1,647,583)	(1,679,638)	(1,713,779)	(1,750,190)	(1,789,077)	(1,830,663)
				Debt service coverage (must be1.0)	(1.0)	(1.0)	(1.0)	(1.0)	(1.0)	(1.0)	(1.0)	(1.0)	(1.0)	(1.0)
Operating Subsidy	110	1,164.42		0.0%	1,537,034	1,562,303	1,589,062	1,617,442	1,647,583	1,679,638	1,713,779	1,750,190	1,789,077	1,830,663

FINANCING

Costs		**Interim financing**	
Land Purchase Price	6,191,812	Pre-IAD interest (turnkey)	<- DELETE ONE
Property transfer tax	227,591	Pre-IAD interest (construction)	1,325,536 <- DELETE ONE
Appraisal			interim interest = 3.05%
Market rent appraisal		**Amount to mortgage**	42,399,294
In-House Soft Costs	5,448,738	Adjust financing costs in formula as needed	
In-House Build Cost	38,512,700		
Geotechnical		1% Loan fee	423,993
Environmental		$75/unit CMHC fee (max $5000)	5,000
BCH legal fees		**Mortgage principal**	**42,828,287**
CRD legal fees			
BC Housing Commissioning	-	Amortization (years)	35
CRHC MGMT Fee		Take-out mortgage year	2028
Marketing / rent-up		Take-out mortgage interest rate	4.52% BCH take-out forecast for 2027/2028, take-
Project contingency	13,876,778	Compounding per year	2
Subtotal	**64,257,619**	Payments per year	12
Equity		**Monthly payment**	**202,105**
Co-Investment	-	**Annual payments**	**2,425,260**
CHF	18,108,860	*$ 164,626/unit*	
RHFP Land Purchase	5,075,000		
PDF ($0 as this is a loan)	-		
Childcare BC New Spaces Fund	-	Adjust grant amout to match Daycare Construction Costs	
Equity Gap		zero equity gap based on BCH interest rate projections	
Total equity	**23,183,860**		
Pre-IAD borrowing required	**41,073,759**		

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Capital Budget				
Cost per SQ FT	-	hard cost per sq ft	715.39	
Cost per unit (gross)	600,110			
Cost per unit (financed)	389,348			
Financing required	42,828,287			
Other purchase costs	58,065,807	loan to cost ratio	64.9%	
		loan to appraised v	need as built appraisal for this	
Operations Budget				
Gross revenue	1,692,468	**Item**	**Value**	**Per Unit Per Month (PUPM)**
Other revenue	40,800	Rental Revenue Sub	$ 1,692,468	$ 1,282
Less vacancy	(34,665)	Vacancy Loss (2%) I	$ (34,665)	$ (26)
Total revenue	1,698,603	Revenue	$ 1,698,603	$ 1,287
Operating costs	810,376	Operating Expenses	$ 810,376	$ 614
Net operating income	888,226	Net Surplus	$ 888,226	$ 673
Annual principal and interest	(2,425,260)	Mortgage Payment	$ (2,425,260)	$ (1,837)
Amount of loan	42,828,287	Deficit	$ (1,537,034)	$ (1,164)
Surplus	(1,537,034)	Operating Subsidy	$ (1,537,034)	$ (1,164)
DCR 4.02%	0.39			
DCR 4.27%	0.38			
DCR 4.52%	0.37			
DCR 4.77%	0.35			
DCR 5.02%	0.34			
Loan to value ratio	0.67			

POLICY AND PROCEDURES MANUAL	SUBJECT Applicant Eligibility		
	POLICY NO. 2.10	EFFECTIVE March 30, 2004 AMENDED July 22, 2014 May 24, 2016 June 25, 2018 November 24, 2019 March 23, 2020 October 14, 2020 October 12, 2022	AMENDMENT NO. 7 *Approved by CRHC Board Oct. 14, 2020*

OBJECTIVE: **To ensure adherence to operating agreements and relevant legislation relative to tenant selection and eligibility while ensuring protection of privacy for applicants.**

To ensure fair, consistent, equitable and transparent housing opportunities

POLICY:

1. Income Eligibility

1.1 Subsidized Units

To be eligible for subsidized housing, the applicant's gross household income must be below certain income limits, as established by the Housing Income Limits (HILs). HILs is set by BC Housing and represent the income required to pay the average market rent for an appropriately sized unit in the private market.

1.2 RHFP Shelter-Rate Units

To be eligible for RHFP Shelter-Rate units, the applicants must receive Income Assistance or a Disability Pension through the provincial or federal government and have a shelter allowance of $375 or $570, based on unit size. If the applicant is not on Income Assistance or a Disability Pension, the applicant's income must fall below the HILs.

1.3 Affordable Rental Units (ARU)

For Affordable Units, the applicant must fall within the income levels as outlined in Appendix A of this policy. Total household income (HiLs) must fall below the median income figures as determined by BC Housing.

2. Occupancy Standards

The size of the unit required by a household is outlined in the CRHC Occupancy Standards policy and is governed by the National Occupancy Standards. See CRHC Occupancy Standards policy 2.12. Exceptions to the policy at the discretion of the Manager, Operations and/or Senior Manager, Regional Housing.

3. Application Process

3.1 Subsidized Units

Applicants for subsidized housing must apply for housing through the Housing Registry. The Housing Registry is a single point of entry for individuals and families looking for subsidized housing options. Individuals searching for subsidized housing submit one application form to be considered for any available housing units in developments managed by the Housing Registry members. CRHC is mandated to be a Housing Registry member as per theoperating agreements. Eligible applicants will be identified and selected on a

chronological basis. The information on the application will be verified by CRHC. If an applicant is deemed ineligible for a unit they applied for, the applicant will be notified in writing why they have been deemed ineligible and will be provided details of the conditions they must meet in order to be eligible in the future.

Specific to Community Housing Fund (CHF) Rent Geared to Income (RGI) units, in addition to applicants being selected on a chronological basis, applicants will also be selected based on the **required resident income mix** as outlined in the CHF Operating Agreements and the approved Operating Budgets.

3.2 RHFP Shelter-Rate Units

Applicants for RHFP Shelter-Rate units must apply for housing through the Supportive Housing Registry (SHR). The SHR is a single point of entry for individuals and families who have experienced homelessness looking for supportive and supported housing options.

Individuals searching for RHFP Shelter-Rate housing submit one application form to be considered for any available housing units in developments managed by the Supportive Housing Registry members.

CRHC is mandated to be a SHR member as per the operating agreements. The applicant is referred through the Placement Table of the Coordinated Access and Assessment (CAA) that is managed through BC Housing in partnership with Island Health and the Capital Regional District.

RHFP Shelter-Rate applications must have a Supports in Social Housing Agreement outlining the main support agency that will support their tenancy in CRHC housing.

3.3 Affordable Rental Units (ARU)

Applicants for ARU can apply directly to CRHC. Affordable unit availability is advertised on CRHC's website. Affordable units are allocated chronologically to applicants who meet the eligibility requirements. The applicant must meet the income eligibility requirements and preference for ARU will be based on the applicant who most closely meets the occupancy standards. This is to ensure that units are maximized in meeting the needs of low and moderate income families, individuals and seniors. Affordable housing tenants will sign a one year tenancy agreement that will renew automatically after one year on a month to month basis.

4. Processing, Storage and Disposal of Application Forms

4.1 Once an application and supporting documents have been received staff assess for eligibility. The applicants' information is then added to the 'Market Application Waitlist' chronologically under the tab best reflecting their status based on the declared income levels. (Eligible or Not Eligible)

4.1.1 Application forms and supporting documents are to be kept securely stored (locked cabinet) alphabetically under their current, eligibility status (i.e. Eligible, NOT Eligible or Expired).

Applicants who do not meet the income eligibility are to be contacted within two weeks of the application date to inform them of their ineligibility. A letter (scanned or pdf) is to be sent by email, stating their ineligibility for housing. The letter is to contain details regarding the secure storage of information for the duration of 12 months, disposal at the end of this period (shredding) and how to inform our office if their situation changes during this time period. If no email is on file, staff must

contact the applicant by phone to verify the address before sending the letter by regular post. If the address cannot be verified and no email address can be obtained then the letter must be sent by Registered Mail to allow its delivery to be tracked.

4.1.2 Eligible Applicants will be considered for housing for a 12 month period following their submission and will be encouraged to update their information/interest every three months or when there are changes to their situation (address, income, family composition etc.).

4.1.3 All applications must be kept on file for 12 months whether active or inactive. After the 12 month period of NOT Eligible status or inactive, the application and all supporting documents will be shredded.

5. Additional Checks that may be Undertaken

5.1 Reference Checks

An applicant must have at least a two year duration of a favourable landlord reference or will have completed the facilitated ***RentSmart*** program successfully. Two year favourable reference within the last three years OR RentSmart Certificate dated within the past two years. If none, then the applying applicant should be encouraged to take the facilitated version of the RentSmart course.

RHFP Shelter-Rate applicants do not require a favourable Landlord reference check but do require a Supports in Social Housing Agreement outlining the main support agency that will support their tenancy in CRHC housing.

5.2 Rental Payment History

An applicant must have paid their rent on time and in full for the previous six months of their tenancy. This will be verified during the Landlord reference check.

5.3 Credit Checks

Credit checks *may* be completed from time to time.

5.4 Criminal Record Checks

Criminal Record Checks may be undertaken from time to time.

Making a difference...together

REPORT TO HOSPITALS AND HOUSING COMMITTEE
MEETING OF WEDNESDAY, MARCH 5, 2025

SUBJECT **Rural Housing Program Pilot Project Update**

ISSUE SUMMARY

This report provides information on the Rural Housing Program (RHP) pilot project, scheduled to launch on the Southern Gulf Islands (SGI) and Salt Spring Island (SSI) Electoral Areas (EAs) in April 2025. The pilot project aims to test the efficacy of advancing affordable housing solutions that are tailored to a rural context in areas outside of the Urban Containment Boundary (UCB) as detailed in CRD Bylaw No. 4017, the "*Capital Regional District Regional Growth Strategy Bylaw No. 1, 2016."*

BACKGROUND

In February 2018, the Capital Regional District (CRD) published an SGI Housing Needs Assessment, which identified that "all evidence points to serious shortages in secure, appropriate and affordable housing for low to moderate income earners" with renter households particularly impacted. This work was updated in February 2022 through the SGI Updated Housing Market Analysis Report, which found that between 2018 and 2021, "housing inventory and market conditions have made purchasing or renting housing less accessible for residents and workers on the SGI."

In May 2022, the CRD Board endorsed the SGI Housing Strategy, which advanced seven objectives, and 22 actions tailored to the needs and opportunities within the SGI, but also included a primary objective of investigating the creation of a RHP. In July 2022, the CRD Board endorsed the Future Housing Priorities and Partnerships in the capital region and directed staff to proceed with the development of a program framework based on the priorities identified in the document, which included the development of a rural housing strategy.

In February 2024, the CRD Board received a Future Housing Priorities and Partnerships Framework that included a Rural Housing Pilot Project Analysis (Appendix A), which identified that there have been insufficient incentives to encourage developers and landowners to fill market gaps, that secondary suites have the largest potential to scale up in unit numbers, and that secondary suites would likely be the most cost-effective approach to support new supply. This work also noted that the potential reach of a RHP is substantial but will be highly dependent on the availability of funding as well as general economic conditions.

Appendix B contains an updated financial analysis and feasibility modelling while also considering the provincial government's Secondary Suite Incentive Program and is an update to the February 2024 Rural Housing Pilot Analysis.

In October 2024, the CRD Board provided provisional approval to the 2025 Financial Plan that included sufficient capacity for the CRD to borrow up to $1 million (M) over two years to support the RHP pilot project. This borrowing will again be considered by the CRD Board through the 2025 Financial Plan in March 2025.

IMPLICATIONS

Engagement Implications
Through 2024 and into 2025, CRD staff focused on undertaking a range of community engagement initiatives, working to expand potential partnerships, refine the program's scope, and establish the necessary administrative framework to support successful pilot program implementation. The engagement process included a Get Engaged webpage with Frequently Asked Questions (FAQs), information about the RHP, and an online survey aimed at property owners to test demand and seek feedback on the criteria for the Accessory Dwelling Unit (ADU) Incentive Program. A social media campaign drove interest in the page and survey and ensured the island communities were well informed about the goals of the RHP as a pilot project.

Engagement efforts also included roundtable meetings with the non-profit housing sector in each of the EAs and several stakeholder meetings to understand the overall sectoral and specific needs of each housing project. There was also a series of presentations at public meetings of the different Islands Trust Local Trust Committees and Islands Trust Council, as well as two workshops with the Local Community Commission on Salt Spring Island and regular discussions with the Southern Gulf Islands Economic Sustainability Commission. The summary of this engagement effort and the findings is attached as Appendix C.

Service Delivery Implications
The RHP pilot project contains three distinct components, including:

RHP Stream 1: Accessory Dwelling Unit (ADU) Incentive Program

- This program provides a capital grant to eligible homeowners with up to 50% of the cost of renovations to build an ADU, up to a maximum of $40 thousand (K), in exchange for a commitment to non-market rents for a period of five years.
- The public benefit of this program is the creation of new ADUs as non-market units, with initial rents aligned with the Provincial Rental Income Limits, making them feasible given today's building costs.
- This stream is designed to be complementary to the Secondary Suite Incentive Program, which is administered through BC Housing so that an applicant could apply to both funding sources to help offset capital costs.
- Compliance with the program requirements will be secured by a covenant or housing agreement registered on the property title. This incumbrance would run with the land in the case of the property being sold.
- The CRD Pilot Project Accessory Dwelling Unit Incentive Program Application Guide is attached as Appendix D.

RHP Stream 2: Pre-Development Funding (PDF) for Multi-Unit Affordable Housing

- Provides funding for pre-development costs for purpose-built, affordable housing projects that may include consultant costs, site preparation, and on-site infrastructure development.
- CRD staff conducted engagement in 2024 with the non-profit housing sector to better understand the unique, and often community/project-specific, needs.
- The application package includes a financial feasibility tool and guide for applying for pre-development funding.

- The financial feasibility tool will demonstrate project viability also serve as an educational resource and "readiness tool" for non-profits and other advocates exploring affordable housing projects.
- CRD staff anticipate greater demand than available funding, so projects that demonstrate feasibility and a high likelihood of success will be prioritized.
- The Canada Mortgage and Housing Corporation (CMHC) provides a Seed Funding Program that provides financial support for individuals and organizations involved in the initial phases of creating an affordable housing project. However, the website has not been undated for 2025 and identifies that the 2024 budget has been fully allocated.
- BC Housing provides Project Development Funds, which are available to help partners develop comprehensive proposals, but applications to this stream are currently closed.

RHP Stream 3: On-going Coordination and Engagement for Rural Housing Solutions

- A key component of the RHP pilot project is the establishment of a dedicated program coordinator within the CRD to support rural housing for the duration of the two-year pilot project duration.
- Once hired, a program coordinator will help administer pilot project funding and offer a level of support for non-profit housing proponents.
- Success of the RHP will need inter-divisional coordination at CRD, coordination with external agencies such as Islands Trust, community stakeholders, funders such as the Southern Gulf Islands Tourism Partnership, as well as with other levels of government for additional funding or advocacy via the CRD Board.
- It should also be noted that should the pilot project be discontinued at the end of 2026, the CRD will still be required to administer any ADUs that have been funded as well as any PDF funds that have been disbursed.

Financial Implications
The 2025-2029 Land Banking and Housing 5-Year Capital Plan includes $500K/year for both 2025 and 2026 for the RHP Pilot Program, which is expected to receive final approval in March 2025. The total $1M capital funding will be borrowed from the Municipal Finance Authority (MFA) with repayment by requisition through service 1.310 Land Banking and Housing.

The requisition impact of the $1M total borrowing is budgeted at $96.5K per year for 15 years, which represents approximately 3% of the overall 1.310 service requisition and 50 cents per average household.

Additional funding has been secured through an agreement with the Southern Gulf Islands Tourism Partnership for approximately $100K of Municipal and Regional District Tax funding per year, for the next five years, and potentially on an ongoing basis (subject to fluctuations in revenues under that program). For 2025-2026, this funding is for a 2-year FTE term position dedicated to the Rural Housing Program to support the pilot's implementation.

Alignment with Board & Corporate Priorities
By seeking to expand housing options in rural areas, the RHP aligns directly with the *CRD 2023-2026 Board Priorities*. Specifically, it supports the priority to "increase the supply of affordable, inclusive, and adequate housing in the region." This initiative addresses the critical need for affordable homes across the region, particularly in rural areas and small communities, and tailors housing solutions for affordability measures beyond the CRD's Urban Containment Boundary.

CONCLUSION

The RHP Pilot Project in the SGI and SSI EAs aims to prototype housing solutions that are better suited to rural contexts while strengthening the CRD's ability to respond to the housing crisis across the capital region, with a particular focus in areas outside of the UCB. Through its two funding streams – the ADU Incentive Program and PDF for Multi-Unit Affordable Housing – the RHP aims to create affordable housing solutions that support long-term, sustainable housing development throughout the region. In addition, dedicated staffing on a two-year term will help to administer pilot project funding and offer a level of support for non-profit housing proponents looking at accessing support through this pilot project.

Funds totalling $1M over two years (2025 and 2026) are included in the CRD's 2025 provisional Financial Plan and will be considered by the CRD Board again at the review of the 2025 Financial Plan in March. Assuming that all funds are borrowed and disbursed, this pilot is expected to increase annual requisition by $96.5K over the 15 years of borrowing.

RECOMMENDATION

There is no recommendation. This report is for information only.

Submitted by:	Don Elliott, BA, MUP, Senior Manager, Regional Housing
Concurrence:	Patrick Klassen, MCIP, RPP, Acting General Manager, Housing, Planning & Protective Services
Concurrence:	Nelson Chan, MBA, FCPA, FCMA, Chief Financial Officer, GM Finance & IT
Concurrence:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

ATTACHMENTS

Appendix A: Future Housing Priorities and Partnerships Framework, CRD Board Staff Report and Appendices, February 14, 2024
Appendix B: Urban Matters Financial Feasibility Update Report (November 2024)
Appendix C: CRD Rural Housing Program What We Heard Report 2024
Appendix D: CRD Pilot Project Accessory Dwelling Unit Incentive Program Application Guide

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REPORT TO HOSPITALS AND HOUSING COMMITTEE
MEETING OF WEDNESDAY, FEBRUARY 07, 2024

SUBJECT **Future Housing Priorities and Partnerships Framework**

ISSUE SUMMARY

To seek direction from the Capital Regional District (CRD) Board to begin advancing an Acquisition Strategy (Appendix B) and the Rural Housing Program (Appendix C), through the development of a pilot initiative (Appendix D). These efforts aim to address unmet need related to housing affordability through innovation, partnership, and cross-sectoral collaboration.

BACKGROUND

The Regional Housing First Program (RHFP) is a $120 million (M) housing supply partnership between the CRD, BC Housing and Canada Mortgage and Housing Corporation (CMHC). As of January 2024, the RHFP has supported the completion of approximately 958 new affordable rental units across the capital region with an additional 97 by mid-2024. At full build out, the RHFP is expected to deliver up to almost 1,500 total units of affordable rental housing by 2028.

The CRD 2019-2022 Corporate Plan identified an initiative to determine continuation of a housing supply program beyond RHFP Implementation. Beginning with the CRD Board endorsement of the Southern Gulf Island (SGI) Housing Strategy in May 2022, staff then included consideration of a Rural Housing Program (RHP) as one component of the Future Housing Priorities and Partnerships (FHPP) white paper (Appendix A). The CRD Board endorsed the FHPP in July 2022, which also includes a focus on an Acquisition Strategy and Complex Care.

To advance efforts under FHPP staff were directed to look at options to fund the establishment, and seed investment for a scaled-up regional housing program. Though there is existing requisition capacity under Bylaw No. 3712 Land Assembly, Housing and Land Banking Service Establishment Bylaw, much of the current capacity is allocated toward approved capital projects under the RHFP. Therefore, the CRD Board directed staff to advance an amendment to Bylaw No. 3712 and advance a new loan authorization bylaw to permit the borrowing of up to $85M.

The FHPP and the parallel work to advance efforts to increase borrowing capacity under Bylaw No. 3712 have been developed to position the CRD with a clarity of focus and sufficient requisition authority and debt capacity to support scaled-up regional efforts while seeking to incentivize partnership with senior levels of government.

ALTERNATIVES

Alternative 1
The Hospitals and Housing Committee recommends to the Capital Regional District Board:
1. That staff begin advancing efforts under the Regional Housing: Acquisition Strategy; and
2. That the CRD negotiate and execute a Memorandum of Understanding with the Southern Gulf Islands Tourism Partnership to receive $100,000 for staff coordination of the Rural Housing Program pilot scoping.

Alternative 2
That this report be referred to staff for additional information based on Hospitals and Housing Committee direction.

IMPLICATIONS

Social Implications
The capital region, like many communities across Canada, continues to experience challenges related to escalating cost of housing, affordability, and homelessness. Demand is particularly strong in the rental system and especially for affordable rental units. The FHPP seeks to position the capital region as a committed partner through looking at:

- An Acquisition Strategy, which aims to increase and/or preserve the supply of affordable rental housing within the urban areas of the region. The Acquisition Strategy will help to guide investment decisions using set criteria intended to help inform the CRD Board on prospective acquisition and investment. The range of model inputs are shown on page 5 of Appendix B.
- A RHP, which aims to increase, preserve, and broaden the supply of affordable housing in rural and remote communities. The approach recognizes the need to approach housing solutions in rural and remote communities with different expectations than those used for conventional housing projects in more densely populated urban regions. At this time, staff are only recommending a pilot on SGI and Salt Spring Island (SSI) to develop the program and test the efficacy of some initiatives, which, subject to CRD Board approval, could be implemented across to the region starting in 2025/2026.
- A Complex Care Housing initiative, which aims to increase the supply of housing with supports for people with complex needs and support complementary to the provincial Complex-Care Housing service. In Greater Victoria, Complex-Care Housing is delivered by Island Health in partnership with BC Housing and non-profit service providers. Due to the critical roles of Island Health, BC Housing, and non-profit organizations in the delivery of Complex Care, CRD staff worked through 2023 to engage, consult and explore opportunities for collaboration and partnership. Island Health and BC Housing continue to look at needs across the health authority, including on Southern Vancouver Island, and CRD staff remain actively engaged and are committed to supporting this ongoing effort. Additional updates will be provided to the CRD Board later in 2024 as the work continues along side Island Health and BC Housing.

Operational Implications
The Housing Planning, Policy, and Programs function operates within Regional Housing and receives grants from federal and provincial partner agencies, provides oversight, and deploys funds within the region, administers housing affordability agreements with developers and owners in the region on behalf of municipalities, and undertakes research and develops policy and programs focused on increasing housing supply across the region.

Staff capacity to advance work under this function was supported through the development of IBC 5a-2.1 Housing Opportunity Innovation and Outcomes Analysis. It is anticipated that there will be approximately 0.75 FTE available to support the advancement of the Acquisition Strategy, including 0.25 FTE management, and 0.5 FTE support staff.

The RHP pilot will be soft launched in 2024 using existing staff resources as well as 1 FTE of new capacity as a two-year term position. The new term position will be supported, in part, through Municipal and Regional District Tax (MRDT) Program funding. Staff will begin implementation of program design and will work to leverage additional external grant funding where possible.

Service Delivery Implications
To exercise constraint and cost containment, the CRD Board directed staff to keep the core inflationary adjustment to 3.5% through the 2024 Service and Financial Planning Guidelines, which has been considered through determining the appropriate balance of requisition impact and securing sufficient capacity to begin advancing the Acquisition Strategy and RHP.

Initiating the Acquisition Strategy in full would require a significant lift in resources being available in the 2024 CRD Financial Plan. Property identification, undertaking appropriate due diligence and advancing acquisitions, subject to CRD Board approval, draws on internal capacity through the Real Estate, Regional Housing and Corporate Finance functions while also relying on the engagement of consultant services on items such as land surveys, environmental and geotechnical analysis, building condition assessments, archaeological reports, appraisals, feasibility analysis and massing modelling, etc.

Staff anticipate that current capacity, including that contained within the 2024 CRD Financial Plan, will be sufficient to support property identification and a high-level assessment of acquisition potential. Staff will then return to the CRD Board to request additional resources to undertake due diligence and funds to place a deposit on a project-by-project basis and through a budget amendment. Final decisions will also come back to the CRD Board, which may require an additional budget amendment.

The RHP pilot scoping work (Appendix D) is to allocate available capacity in support of building the program parameters to consider providing pre-development funding while also starting work on the development of a Missing Middle/Accessory Dwelling Unit Incentive Program. These efforts can be supported through available capacity and resources provided by the MRDT funding.

Intergovernmental Implications
The development of the Acquisition Strategy (applied primarily within the Urban Containment Boundary) and the RHP (applied primarily outside of the Urban Containment Boundary) is to acknowledge the diversity of housing need and development contexts across the capital region and provide suitable, flexible, and tailored tools to advance projects and programs better equipped to support local needs and opportunities and within a municipal/electoral area land use context.

The RHP envisions a whole government approach to support housing solutions outside of the Urban Containment Boundary and in the Electoral Areas where governance is inherently multi-jurisdictional. MRDT funding for 2024 will require a memorandum of understanding (MoU) between CRD and the SGI Tourism Partnership Society. The CRD has also worked to partner with the Islands Trust through an application to the CMHC Housing Accelerator Fund on Mayne Island. If successful, the funding will be awarded to Islands Trust and an MoU with CRD will be required to advance a sub-pilot project to accelerate 73 units of housing on Mayne Island.

In addition to the program, strategy development, and bylaw work undertaken by the CRD in support of advancing the Acquisition Strategy and RHP, the Government of BC has passed several pieces of legislation that alter the local government land use planning framework including increasing small-scale multi-unit housing, establishing proactive planning requirements, changes to development finance tools, and support for transit-oriented development areas.

Beyond the range of recent legislative changes introduced by the Government of BC, Budget 2023 also allocated a total of $1.7 billion (B) over three years in operating and capital funding through Building BC and BC Housing programs as well as transit-oriented development. A recent example of this is the opening of a Community Housing Fund (CHF) call on August 28, 2023,

which closed on November 17, 2023. BC Builds was also announced on April 3, 2023, as a focused effort to speed up delivery of new homes and increase the supply of middle-income housing. Further details on BC Builds are expected into 2024. The CRD anticipates additional CHF calls in future years as well as calls to apply for funds through BC Builds, which present a range of ongoing partnership opportunities.

Through the 2023 Government of Canada Fall Economic Statement update, several additional resources were signalled including $15B in new loan authority through the Apartment Construction Loan Program (ACLP), and $1B for capital grants through the Affordable Housing Fund (AHF). It is expected that these new resources will be made available starting in 2025. It should also be noted that as recently as December 29, 2023, the Honourable Sean Fraser, Minister of Housing, Infrastructure and Communities, Government of Canada, announced that there is expected to be a renewed housing plan to help alleviate homebuilding cost pressures and boost productivity.

There are considerable changes locally, provincially, federally and the CRD has taken the necessary steps to develop key areas of focus through the FHPP and continues to secure debt capacity in support of seed funding for a scaled-up housing supply program.

Financial Implications
To advance the Acquisition Strategy, on December 13, 2023, the CRD Board approved amending Bylaw No. 4551 to increase the maximum requisition to the greater of $11.5M annually or $0.062 per $1,000 assessed value for Bylaw No. 3712 Land Assembly, Housing and Land Banking Service Establishment Bylaw. This increase in maximum requisition represents a maximum change per average household of up to $26 annually. It should be noted that the increased requisition will be committed to debt servicing costs for the $85M capacity attached to the loan authorization bylaw which is currently subject to an alternative approval process (AAP).

In preparation for the potential approval of increased borrowing capacity through the approval of a loan authorization bylaw, and subject to a successful AAP, staff intend to begin exploring potential sites for acquisition while also starting to undertake scoping work on a RHP pilot project. This will be done through use of available capacity, which is subject to CRD Board approval of the 2024 Financial Plan.

As noted under service delivery implications, considerable works must be undertaken prior to bringing a recommendation forward to the CRD Board and staff will look to return to the CRD Board seeking funds on a project-by-project basis.

Environmental Implications
The housing priorities being advanced are with consideration of the Regional Growth Strategy, the *Islands Trust Act*, and core principles of smart growth planning. Each municipality and land use authority can ensure environmental metrics are met at the time of project approvals.

The Acquisition Strategy further considers two key components to support a reduction of adverse environmental impacts:

1) Walkability – The consultant has prepared maps depicting those areas that are within 400 metres of a transit stop, which are shown on pages 68-77 of Appendix B. This is to help the CRD focus its efforts on those locations well served by transit.

2) Parking – Due to the focus on walkability when considering potential acquisition or investment, the model prepared by the consultants assumes zero parking stalls for a studio, 1 and 2-bedroom unit. The model further assumes a single parking stall for any unit that is 3-bedroom + as this would consist of a larger family that may be more reliant on vehicle use.

Development undertaken on acquired lands would be subject to local government requirements and sustainability/efficiency measurement built into a capital or operating funding program. The RHP pilot scoping work will be taking place within the SGI and SSI electoral areas, which are under the land use authority of Islands Trust and the legislative obligations under the *Island Trust Act*.

CONCLUSION

Future Housing Priorities and Partnership initiatives are being developed to address unmet need related to housing affordability and homelessness through innovation, partnership, and cross-sectoral collaboration.

Two consultant reports have been appended to the staff report with a focus on enabling the advancement of the Acquisition Strategy as well as a feasibility report on an RHP. Staff are recommending to begin advancing efforts under the Acquisition Strategy while also beginning to develop the scope of a pilot program on SSI and SGI that falls under the RHP. This is to be done through use of existing resources with any new resources being subject to CRD Board approval through budget amendments, which are to be advanced on a project-by-project basis.

RECOMMENDATION

The Hospitals and Housing Committee recommends to the Capital Regional District Board:
1. That staff begin advancing efforts under the Regional Housing: Acquisition Strategy; and
2. That the CRD negotiate and execute a Memorandum of Understanding with the Southern Gulf Islands Tourism Partnership to receive $100,000 for staff coordination of the Rural Housing Program pilot scoping.

Submitted by:	Don Elliott, MUP, Senior Manager, Regional Housing
Concurrence:	Kevin Lorette, P. Eng., MBA, General Manager, Planning & Protective Services
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ATTACHMENTS

Appendix A: Future Housing Priorities and Partnerships White Paper
Appendix B: Regional Housing: Acquisition Strategy (Patricia Maloney Consulting, Bayshore Planning Services Inc., and Mullholland Parker Land Economists Ltd. 2024)
Appendix C: Rural Housing Pilot Project Analysis (Urban Matters, 2024)
Appendix D: Rural Housing Program Pilot (2024)

Appendix A



Future Housing Priorities and Partnerships

INTRODUCTION

Since 2016, a partnership between the Capital Regional District (CRD) and federal and provincial partners has contributed to the development of over a thousand new units, addressing the needs of households in need of affordable housing in the region. Through the Regional Housing First Program (RHFP), the CRD, BC Housing Management Commission (BC Housing) and the Canada Mortgage and Housing Corporation (CMHC) committed $30 million (M) each to build housing units to help address chronic homelessness in the region. In 2020, each partner committed to increasing their contribution by $10M to address escalating land acquisition and construction costs. With a total capital fund of $120M, the RHFP was better positioned to achieve its target of up to 2,000 Affordable Rental Units, with up to 400 of those units having rents set at Government of British Columbia's Income Assistance Rate Table Shelter Maximum (Shelter Rate). Overall, the program is expected to leverage the development of approximately $600M in capital development. As of July 2022, 11 projects have been approved through the RHFP program, representing 1,055 units, with 238 to be rented at Shelter Rate.

Although details have yet to be announced, new and revitalized federal programs, such as the new Housing Accelerator Fund, a third round of the Rapid Housing Initiative and potential reopening of the Affordable Housing Innovation Fund, as well as initial discussions with federal colleagues, suggest potential opportunities for future partnerships. While a specific provincial funding program is not currently open to support a partnership, early discussions with the Province indicate interest, should opportunities present. A new partnership could also help the provincial government achieve its target of building 114,000 units by 2027.

The following provides an overview of current challenges and presents options for the next opportunity to address unmet need related to housing affordability and homelessness through innovation, partnership and cross-sectoral collaboration. Opportunities to address unmet need were identified through research, analysis and engagement with internal CRD staff, municipal, provincial and federal stakeholders, including with the Regional Housing Advisory Committee.

Recommended interventions for consideration include:

- Opportunities to acquire existing housing or land to increase and preserve the supply of affordable rental and create future redevelopment opportunities;
- A Rural Housing Strategy to increase the supply of affordable housing in rural and remote communities; and
- Increase the supply of housing with supports to people with complex needs not currently adequately supported by the traditional models.

CURRENT CHALLENGES

The capital region, like many communities across Canada and around the world, continues to experience challenges related to escalating cost of housing, affordability and homelessness. The population of the region is expected to continue to grow from an estimated 392,100 in 2018, to an estimated 478,500 in 2038[1], adding housing pressure in the region. Demand is particularly

[1] bylawno-4328.pdf (crd.bc.ca)

strong in the rental system, especially affordable rental units. Data suggests a continued trend of low vacancies in the lower price quartiles and high rates of core housing needs for renters[2].

CMHC's 2021 Rental Market Report, released in February 2022, showed tightened market conditions in the Victoria Census Metropolitan Area (CMA) in 2021[3]. Key findings include:

- Vacancy rates declined to 1%, one of the lowest in Canada;
- Two-bedroom purpose built rentals average rent increased by 3.1%;
- Demand returned, but supply is lagging behind and is unevenly distributed with 80% new supply concentrated in the Westshore region; and,
- Rental affordability and suitability remain a challenge for low-income households.

As of March 31, 2020, there were 12,957 subsidized housing units in the Growth Management Planning Area (GMPA), including emergency shelters, housing for the homeless, transitional and supported housing and assisted living, independent social housing and rent assistance in the private market, representing an increase of 1,046 units over the previous year[4].

The development of non-market housing has been supported through a number of new and expanded funding programs at all levels of government. In 2019, the Province of British Columbia committed more than $7 billion over 10 years for programs such as Building BC, including the Community Housing Fund, Affordable Rental Housing Program, Supportive Housing Fund, Women's Transition Housing Fund and Indigenous Housing Fund. In 2020, the Government of Canada launched the Rapid Housing Initiative, providing capital contributions to support the creation of new affordable rental units for people who are vulnerable. In the capital region, there has been and continues to be significant investments in housing through federal and provincial programs. Since 2018, the following units have been supported through various provincial and federal programs:

- Supportive Housing Fund: funding toward over 600 units across 12 projects
- Community Housing Fund: funding toward almost 900 units across 10 projects
- Rapid Housing Initiative: funding toward 136 units across three projects
- Indigenous Housing Fund: funding toward 164 units across two projects.

While the region has seen increases in the number of subsidized housing units in the GMPA, insufficient supply of affordable housing in the private market relative to population growth is also a factor. In response, a number of funding programs to support increased supply of below market housing have been launched in recent years. Provincially, this includes the HousingHub which brings together private and non-profit stakeholders to create new affordable rental and homeownership options for middle-income residents. The federal government also launched and then expanded programs such as the National Housing Co-Investment Fund to support development of mixed-income, mixed tenure and mixed-use affordable housing.

While insufficient supply is a contributing factor to the increasing cost of housing, low mortgage rates, increasing upper-middle class incomes, investor buyers and accumulated equity are also key factors. Investor buyers and repeat purchasers make up the majority of homebuyers, many

[2] http://crd.ca.legistar.com/gateway.aspx?M=F&ID=a7f6cc77-f6b6-4b32-bde9-c0a8e4411b45.pdf
[3] Rental Market Report | CMHC (cmhc-schl.gc.ca)
[4] rgs-indicatorreport2021.pdf (crd.bc.ca)

of which have accumulated significant equity from rising home prices. As one of the leading Canadian researchers on housing, Steve Pomeroy notes:

> *"It is not the quantity of buyers (i.e., total demand), it is the quality (income and wealth, abetted by low mortgage rates) of this very small segment of 'market makers' that have been the ones driving up home prices. … This small segment is creating market imbalance and serious challenge for lower income households…"*[5].

This suggests the importance of building the right supply, rather than the quantity.

Although challenges related to the cost of housing are felt by many in the capital region, research indicates some residents and communities face distinct challenges, including people with complex needs who are experiencing homelessness, and people in rural and remote areas of the region.

Challenges addressing homelessness

The 2020 Greater Victoria Point-in-Time homeless survey estimated 1,523 individuals experiencing homelessness in the region, compared to 1,525 in 2018[6]. 2020 survey results showed higher numbers of unsheltered individuals (270, as compared to 158 in 2018) and higher numbers of people couch surfing (145, as compared to 95 in 2018). Using a different methodology, a new provincial report on homelessness estimates 1,595 individuals experienced homelessness in 2019[7].

The COVID-19 pandemic placed enormous pressure on individuals and communities throughout the region. Many in our communities lost income, resulting in greater housing insecurity or housing loss. Individuals without homes, living outside or in shelter were challenged to comply with public health recommendations to maintain physical distance.

People living with complex needs experience particularly difficult challenges. While the CRD, Province of BC and the Government of Canada have all made historic investments in housing, including housing to meet the needs of people experiencing homelessness, many communities are not able to meet the needs of some vulnerable residents.

Supportive housing (subsidized housing with onsite supports for single adults, seniors and people with disabilities at-risk of or experiencing homelessness) is an important part of the housing continuum. The onsite support services help people who have experienced homelessness find and maintain stable housing.

However, people with complex needs do not always fit into the current supportive housing model. The current healthcare system is also challenged to provide appropriate support. There is a lack of ongoing rehabilitation care, services that specialize in mental health or substance use, but not both, and a lack of housing options for people who are not ready or not willing to engage in treatment. As a result, people with complex needs fall through the cracks. In many communities, including the capital region, this can lead to increased erratic behavior, open drug use and crime.

[5] Exploring causes of escalating home prices: Part 2, demand issues | chec_ccrl.ca (chec-ccrl.ca)
[6] crd-pit-count-2020-community-report-2020-07-31.pdf (victoriahomelessness.ca)
[7] Appendix: 2019 Homeless Cohort Data Tables (gov.bc.ca)

In response, the BC Urban Mayors caucus has actively advocated for the creation of appropriate housing and supports for people with complex needs[8].

A distinct approach is required to address the needs of people who have overlapping mental-health challenges, substance-use issues, trauma and acquired brain injuries and who may experience or be at greater risk of homelessness. Approaches may include coordinated health, mental health and substance use services, along with housing, cultural and social supports, to meet these complex needs. This requires new approaches for collaborating across sectors.

In response to this challenge, the Province of BC has initiated plans to support up to 500 people with new Complex Care Housing: a suite of services and supports to better meet the needs of people with complex needs, including people with severe mental health, substance use issues or traumatic and acquired brain injuries who are homeless or unstably housed. In March 2022, the Province announced plans for 100 spaces in Greater Victoria. As the investment does not include capital funding, it is anticipated that the complex care spaces will be delivered by converting existing supportive housing sites, or supportive housing sites currently in development.

Challenges in rural and remote communities

Discussions of challenges associated with preserving, acquiring and developing housing are often in relation to large, urban centres. However, many rural and remote communities experience distinct and urgent needs. Rural homelessness is difficult to measure, as it is often more hidden, with more people living temporarily with friends or family or living in abandoned or overcrowded buildings. According to a 2021 report from the National Alliance to End Rural and Remote Homelessness, 31% of Canadians live in rural and remote communities where residents suffer from homelessness in equal or greater numbers than their urban counterparts[9]. A recent provincial research study quantifying homelessness found that, on a per capita basis, it was smaller, rural and northern communities that have the highest proportion of homelessness, based on their population[10].

Housing affordability challenges have been experienced in many rural and remote communities. Recent assessed property values increased across the region, but particularly in smaller communities where value estimates rose by up to 34% in the District of Highlands and District of Sooke, and up to 35% in the District of Metchosin and the Gulf Islands[11]. According to the recently updated Southern Gulf Islands Housing Needs Report, between 2017 and 2021, median sales prices have increased significantly from 35% to 137%, depending on the island[12].

CMHC's Rental Market Survey indicates lower vacancy rates and higher average rents across the Victoria CMA (see Figure 1 below). This includes areas outside of the core, which saw

[8] BC Urban Mayors make renewed and urgent call to implement complex care housing solutions - BC Urban Mayors' Caucus (bcurbanmayorscaucus.ca)

[9] NationalAllianceToEndRuralAndRemoteHomelessness-e.pdf (ourcommons.ca)

[10] Report: Preventing and Reducing Homelessness Integrated Data Project, Province of British Columbia 2021 (gov.bc.ca)

[11] Vancouver Island 2022 Property Assessments in the Mail (bcassessment.ca)

[12] Southern Gulf Islands Updated Market Analysis (Feb 2022)

decreased vacancy rates and increased average rents for almost all apartment types.[13] See Appendix A for vacancy rates and average rents across Zones 1-10 of the Victoria CMA.



Rural and remote communities also face unique challenges in the development of affordable housing. These include: difficulty accessing financing; limited development expertise; fewer consultants with specialized expertise in rural and remote communities; challenges related smaller scale projects; funding program criteria that is not always applicable to rural and remote context; and lower supply of skilled labour[14]. Areas such as Salt Spring Island and the Southern Gulf Islands are also part of the Islands Trust Area, which mandates preservation and protection of the natural environment and unique amenities of the area.

Released in November 2021, the Southern Gulf Islands Community Housing Strategy identifies the need to approach housing solutions using different assumptions than those used for conventional housing interventions in urban areas of the region. The Strategy includes key objectives such as: exploring the potential for a CRD Rural Housing Program; annual affordable housing demand estimates; supporting third party affordable housing projects through new tools; support for pre-development expenses for affordable housing; development of garden suites and cottages; enabling alternative housing types; and taking a whole government approach through collaboration and advocacy.

A distinct approach, including specific tools, resources and supports, is required to meet the needs of rural and remote communities.

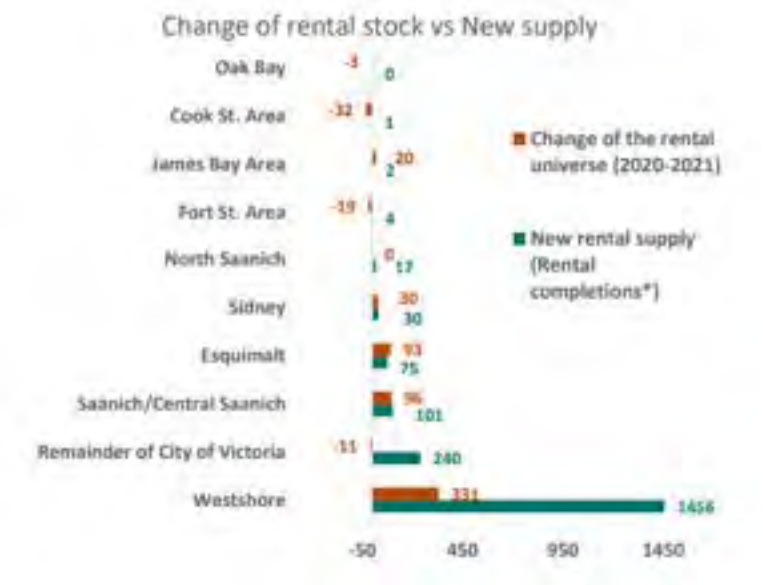
Challenges preserving existing affordable housing

Recent years have seen an increased number of financial landlords such as private equity firms, asset managers, publicly listed companies, real estate investment trusts (REITs) and financial institutions purchasing multi-family rental and single family rental, including naturally occurring affordable housing (NOAH). Between 2011 and 2016, across the country, the number of private rental units affordable to households earning less than $30,000 per year declined by 322,600

[13] Source: Rental Market Survey (CMHC). © 2022 Canada Mortgage and Housing Corporation

[14] SmallCommunitiesInitiative-Research-Brief-plus-Resource-Guide-March-28.pdf (mnpha.com)

units[15]. In BC, recent analysis by Housing Central notes that between 2015 and 2019, 34,000 rental units were lost. With provincial investment supporting just over 11,000 affordable homes in the same time period, for every one affordable unit developed, over three affordable homes in the private sector were lost[16]. According to recent CMHC Rental Market Survey data, this trend is also evident within the capital region, as illustrated in the table below[17].



* The number of rental completions is the cumulative number of rental structures completed from July 2020 to June 2021. This is consistent with the time frame covered by the 2021 Rental Market Survey.

The loss of NOAH is partially driven by the financialization of rental housing through investment by large capital funds and smaller investors capitalizing on rising rents, as well as redevelopment of sites with older, low-moderate rent properties[18]. Building new supply is one approach, but the high cost and longer timelines for construction makes replacing these affordable units challenging.

In recent years, there has been an increased awareness of the impact of the financialization of housing, which refers to the "expanding and dominant role of financial markets and corporations in the field of housing, leading to unaffordable and insufficient housing and discrimination[19]." Rather than for social good or human rights, housing is treated as vehicle for income and investment, and has transformed housing and real estate markets around the world[20]. The United

[15] Why Canada needs a non-market rental acquisition strategy. May 2020 | Focus Consulting Inc. (focus-consult.com)

[16] Budget 2022 Submission - BC Non-Profit Housing Association | BCNPHA

[17] Source: CMHC Rental Market Survey, CMHC Starts and Completion Survey. The geographical definition in the chart is based on the CMHC Rental Market Survey Zone. For details, please refer to the Rental Market Report February 2022.

[18] Why Canada needs a non-market rental acquisition strategy. May 2020 | Focus Consulting Inc. (focus-consult.com)

[19] Facing financialization in the housing sector: A human right to adequate housing for all - Ingrid Leijten, Kaisa de Bel, 2020 (sagepub.com)

[20] OHCHR | Financialization of housing

Nations Special Rapporteur on the Right to Adequate Housing has called for governments to ensure markets serve housing need rather than investment priorities.

Strategies that enable non-profit housing providers to preserve existing affordable rental housing include an acquisition strategy. An acquisition strategy would: "enable low-income tenants to stay where they are, stabilizing neighbourhoods and preserving a diversity of incomes and tenures in gentrifying districts; preserve and extend the legacy of public investment (many of the buildings at risk of financialization were created through federal grants and tax incentives totalling $4 Billion Canada-wide); [and] be faster and surer than new builds[21]."

The BC Non-Profit Housing Association has called on the Province of BC to commit $500M to create a rental housing acquisition strategy to provide expedited grants to acquisition projects initiated by the community housing sector. An acquisition fund could also include a revolving loan fund to facilitate strategic property acquisition, replaced with long-term low rate financing from CMHC[22]. The value of an acquisition fund has been raised by federal Minister Ahmed Hussen at the February 2022 National Housing Supply Summit, including the ability for non-profits and local governments to acquire land and the importance of not losing supply. The Minister's mandate letter also directs the Minister to "help affordable housing providers acquire land and buildings to build and preserve more units[23]." However, the 2022 Federal Budget did not include funding toward an acquisition strategy.

The above mentioned challenges highlight the significant housing gaps in the region and areas where households are not being adequately served. It also helps explain why communities in the capital region face substantial barriers in addressing these challenges. These challenges also shed light on what is necessary to address these challenges. While new affordable housing supply is needed, additional supply is not enough. Addressing unmet needs in the region will require innovation, partnership and cross-sectoral collaboration.

RESPONDING TO THE CHALLENGE

The CRD is exploring options for addressing housing affordability challenges in the region through partnerships with provincial and federal partners. A future funding program to address unmet need through development and acquisition of new affordable housing units could target three specific areas of unmet need:

1. **Acquisition fund** to increase and preserve the supply of affordable rental and create future redevelopment opportunities, purchase of shovel-ready developments or acquire land for development of affordable housing
2. **Rural Housing Strategy** to increase, preserve and broaden the supply of affordable housing in rural and remote communities, recognizing the need to approach housing solutions in rural communities with different assumptions than those used for conventional housing interventions in growing urban regions

[21] Beat the REITs? Or join them? | Opening the Window

[22] Affordable housing is a hot commodity — and a new Ottawa land trust wants to counter that | Ottawa Citizen

[23] Minister of Housing and Diversity and Inclusion Mandate Letter (pm.gc.ca)

3. Increase the supply of **housing with supports for people with complex needs** currently not adequately supported by the traditional model as a compliment to new provincial Complex Care Housing initiative

The three priorities target areas with unique challenges and where need is unable to be met by traditional funding programs. The priorities also acknowledge the changing landscape and expanding role of financial markets and corporations in the field of housing, reducing barriers for communities and non-profit providers in protecting, preserving and enhancing existing affordable stock.

Current CRD Services

The CRD currently offers a number of services that would complement a new funding program to acquire land and housing and address the unique needs underserved households such as those with complex needs and in rural communities.

The CRD's Real Estate Services strategically manages appraisal, acquisition and disposal of real property interests. In addition, Real Estate Services is responsible for maintaining property information, coordinating referrals from outside agencies and performing property research on behalf of CRD staff. These existing services would be an asset to supporting a future acquisition fund in the region.

The range of services provided under the Regional Housing portfolio would also ensure the CRD is well positioned to support a program with the above mentioned priorities. Regional Housing includes planning, construction and operation of housing services, as well as administration of the current RHFP.

As a regional district, the CRD is responsible for administration and delivery of local services in the Juan de Fuca, Salt Spring Island and Southern Gulf Islands electoral areas. The recently released Southern Gulf Islands Housing Strategy includes a recommendation to explore the potential for a CRD Rural Housing Program that takes into consideration the unique characteristics of rural communities. Development of a business case that explores the viability of establishing a CRD Rural Housing Program would help support and guide the development of a future funding partnership opportunity.

The CRD is well positioned to support a program to increase the supply of housing with supports for people with complex needs, not adequately supported by the traditional housing and health models. The CRD's Housing Initiatives and Programs team administers the federal Reaching Home funding program, expected to total over $3.2M in funding to support people experiencing homelessness in the region.

Finally, the Capital Regional Hospital District's (CRHD) capital funding mechanism would also play a complimentary role. The CRHD partners with Island Health and community stakeholder agencies to develop and improve healthcare facilities in the region and provide capital funding for infrastructure such as acute care, residential care and hospital equipment.

CONCLUSION AND RECOMMENDED NEXT STEPS



This document has provided an overview of: current challenges; proposed opportunities to address unmet need; existing CRD services that could support new funding programs; potential funding partnerships; and interventions to address housing affordability challenges in the region through innovation, partnership and cross-sector collaboration. Challenges include:

- Population growth
- High demand, particularly for affordable rental units
- Insufficient supply, particularly for affordable rental units
- Role of investor buyers
- Loss of naturally occurring affordable housing
- Distinct challenges faced by some residents and communities

Opportunities to address these challenges were identified through research and engagement with internal CRD staff and municipal, provincial and federal stakeholders, including the Regional Housing Advisory Committee. These include increasing and preserving the supply of affordable rental, including supply that meets the unique needs of people with complex needs who are experiencing homelessness, and people in rural and remote areas of the region.

The identified opportunities could be supported by existing CRD services, including: Real Estate Services; Regional Housing; CRD services supporting administration and service delivery in Electoral Areas; and the CRHD.

Initial discussions with provincial and federal partners indicate potential funding opportunities to support the identified priorities to address unmet need in the region. This may include:

- CMHC's Housing Accelerator Fund
- CMHC's third round of the Rapid Housing Initiative
- Potential reopening of CMHC's Affordable Housing Innovation Fund
- Exploring opportunities for provincial funding, supporting the provincial government's target of building 114,000 units by 2027

Recommendation

Through consideration of challenges, opportunities, support through CRD services and potential funding through federal and provincial partners, the following interventions are recommended to address unmet need in the region through innovation, partnership and cross-sector collaboration have been presented:

1. **Acquisition fund** to increase and preserve the supply of affordable rental and create future redevelopment opportunities, purchase of shovel-ready developments or acquire land for development of affordable housing;
2. **Rural Housing Strategy** to increase, preserve and broaden the supply of affordable housing in rural and remote communities, recognizing the need to approach housing solutions in these communities with different assumptions than those used for conventional housing interventions in growing urban regions; and
3. Increase the supply of **housing with supports for people with complex needs** currently not adequately supported by the traditional model as a compliment to new provincial Complex Care Housing initiative.

In addition to staff continuing to explore these three identified pillars underpinning additional efforts to address housing affordability pressures felt across the capital region, advocacy to senior levels of government and continued engagement with municipal partners will be critical in supporting success. As noted throughout this white paper, intervention in the complex issue of decreasing housing affordability and the continued persistence of homelessness will require efforts from all levels of government in support of programs that are tailored to the unique needs of households and individuals across the capital region.

Therefore it is further recommended that staff continue to:

4. Explore opportunities to **advocate to senior levels of government** on the opportunities for partnerships on the identified interventions presented through this document; and
5. **Share efforts on continuing to explore these intervention areas with interested municipalities** to ensure that any future housing supply program reflects the diversity of needs and opportunities across the capital region.

Next Steps

Housing affordability and homelessness are complex policy problems that require new approaches, innovation, partnership and cross-sector collaboration. It is no longer possible for any one level of government to address these challenges alone. The RHFP has demonstrated the impact of partnership; through development of an anticipated 2,000 affordable rental units, with up to 400 of those units having rents set at the income assistance shelter rate. As the CRD prepares for the RHFP to come to a close, there is an opportunity to consider priority interventions to meet unmet need in the region.

Staff will continue to develop the recommended options, which will include continued engagement with provincial and federal partners to: explore funding contributions; consider financial modelling and funding mechanisms; development of a proposed budget; cost implications; eligibility criteria; roles and responsibilities of funding partners; and plans for monitoring and reporting. Staff will return in 2023 with a detailed proposal for a Program Framework and business case, for intended implementation in 2024.

Table 1: Private Apartment Vacancy Rates (%) by Zone and Bedroom Type - Victoria CMA

	Bachelor		1-bedroom		2-bedroom		3-bedroom	
Zone	Oct-20	Oct-21	Oct-20	Oct-21	Oct-20	Oct-21	Oct-20	Oct-21
Zone 1 - Cook Street Area	0.4	1.0	2.2	1.2	1.5	0.7	0.0	0.0
Zone 2 - Fort Street Area	1.4	1.6	1.8	0.5	1.7	0.4	**	0.0
Zone 3 - James Bay Area	3.6	0.5	2.6	2.0	4.9	1.4	**	**
Zone 4 - Remainder of City	2.1	1.1	2.6	0.8	1.9	1.0	0.0	2.3
City of Victoria (Zones 1-4)	**2.1**	**1.0**	**2.3**	**1.1**	**2.5**	**0.9**	**1.2**	**2.1**
Zone 5 – Saanich/Central Saanich	1.2	**	2.3	1.3	3.2	1.2	**	**
Zone 6 - Esquimalt	0.9	0.9	1.1	1.6	1.8	0.6	0.0	1.3
Zone 7 – Langford/View Royal/Colwood/Sooke	2.7	0.7	1.6	0.4	2.4	0.3	0.7	0.7
Zone 8 – Oak Bay	**	0.0	0.9	0.4	1.2	0.2	**	**
Zone 9 – North Saanich	**	**	**	**	**	**	**	**
Zone 10 – Sidney	**	**	0.0	0.0	**	1.0	**	0.0
Remainder of CMA (Zones 5-10)	**2.2**	**1.0**	**1.6**	**1.0**	**2.3**	**0.7**	**0.8**	**0.9**
Victoria CMA	**2.1**	**1.0**	**2.1**	**1.0**	**2.4**	**0.8**	**0.9**	**1.4**

** Data Suppressed

Table 2: Private Apartment Average Rents ($), by Zone and Bedroom Type - Victoria CMA

	Bachelor		1-bedroom		2-bedroom		3-bedroom	
Zone	Oct-20	Oct-21	Oct-20	Oct-21	Oct-20	Oct-21	Oct-20	Oct-21
Zone 1 - Cook Street Area	957	994	1,193	1,207	1,475	1,500	1,879	1,753
Zone 2 - Fort Street Area	986	961	1,125	1,157	1,450	1,501	2,082	2,069
Zone 3 - James Bay Area	1,084	1,091	1,273	1,281	1,661	1,697	2,129	2,201
Zone 4 - Remainder of City	992	1,019	1,173	1,197	1,518	1,595	1,828	1,916
City of Victoria (Zones 1-4)	**1,009**	**1,024**	**1,184**	**1,205**	**1,528**	**1,580**	**1,920**	**1,975**
Zone 5 – Saanich/Central Saanich	1,020	1,013	1,150	1,213	1,490	1,558	1,622	1,928
Zone 6 - Esquimalt	905	920	1,109	1,125	1,252	1,323	1,512	1,636
Zone 7 – Langford/View Royal/Colwood/Sooke	1,139	1,160	1,385	1,417	1,660	1,710	1,697	1,849
Zone 8 – Oak Bay	920	1,005	1,154	1,207	1,579	1,641	**	**
Zone 9 – North Saanich	**	**	**	**	**	**	**	**
Zone 10 – Sidney	**	1,218	1,276	1,251	1,492	1,618	**	2,311
Remainder of CMA (Zones 5-10)	**1,036**	**1,060**	**1,189**	**1,234**	**1,484**	**1,562**	**1,653**	**1,843**
Victoria CMA	**1,015**	**1,032**	**1,185**	**1,214**	**1,507**	**1,571**	**1,758**	**1,894**

** Data Suppressed

CAPITAL REGIONAL DISTRICT

Regional Housing: Acquisition Strategy

Prepared by Patricia Maloney Consulting
In partnership with
Bayshore Planning Services Inc. and Mulholland Parker Land Economists Ltd.



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Executive Summary

The Capital Regional District (CRD) engaged Patricia Maloney and Associates, in collaboration with Bayshore Planning Services Inc. and Mulholland Parker Land Economists Ltd. (the Consultant), to formulate a Regional Housing Acquisition Strategy. The primary objective is to identify strategic avenues for building and preserving the supply of affordable housing within the Region's urban areas.

Housing is a critical issue in our society today. Affordability, availability, appropriateness, and tenure are critical issues that have been exacerbated by increasing construction prices, rising mortgage and interest rates, in-migration to British Columbia, shortages in staff and experienced trades and overall increases in the cost of living.

The Capital Regional District wants to see how they can contribute to increasing housing in the region. Ten urban municipalities of the Region were the subjects of the research and mapping. Only the lands within the urban containment boundaries were considered. Data was obtained from a variety of sources including BC Transit, each municipal Land Use Bylaw (LUB)[1] and Official Community Plan as well as BC Assessment. Other sources such as Reddit and on-line rental sites were used to gather data on current market rents in the region. BC Housing standards for residential dwelling unit size was used to calculate costs and densities. Housing is considered affordable (attainable) when it consumes no more than 30% of a household's gross, pre-tax income. This definition is used by both BC Housing and Canada Mortgage and Housing Corporation.

With recent legislative changes in British Columbia, as well as new funding programs, the support for the development of both market and non-market housing is strong. A review of new funding opportunities for the private sector, local government, and non-profit societies was conducted. Emphasis is placed on collaboration among these groups, aiming to provide expertise and partnership for developing or redeveloping existing sites along with the utilization of the CRD “seed money”.

The Consultant has created criteria for the location of affordable housing projects, defined walkability, researched other land acquisition strategies and ultimately created a model for CRD to use to establish the financial viability of any identified project. The strategy looks at ways for CRD to finance housing projects. The options reviewed were: buy land and partner with a non-profit organization to build and manage housing; buy land, and build and manage housing; purchase turnkey units in market buildings; and purchase existing residential units to ensure affordable housing.

[1] The Local Government Act refers to Land Use Regulation Bylaws. Division 5 of the Act refers to Zoning Bylaws. However, each municipality may refer to their bylaw as a Land Use or a Zoning Bylaw. For the purpose of this reports, we have used the term Land Use Bylaw.

The key findings and recommendations of the Housing Acquisition Strategy include:

- The CRD should be able to respond to opportunities quickly;
- Utilize lands already owned by non-profits, local governments, and senior governments for affordable housing and looking at ways to expand this land inventory;
- Use the Official Community Plan to identify lands for housing and eliminating public hearings for rezoning;
- Pre-zone lands for housing to reduce the costs and time to process applications;
- Increase density bonusing, and relax DCCs and ACCs;
- Use the local jurisdiction authority to waive fees for affordable housing projects;
- Establish inclusionary requirements for affordable housing units in new multi-family residential development projects;
- Locate affordable housing in walkable areas;
- Remove or drastically relaxing parking requirements;
- Lobby to improve transit services; and
- Increase allowable densities and Floor Space Areas in transit-oriented locations to enable these developments to achieve financial viability, as warranted.

The key deliverable of the study is a spreadsheet that allows the CRD to test any potential site for financial viability. The Financial Model will create a pro forma for each individual project identified. The CRD will input the current information for the specific site. The examples completed for this report were based on current municipal LUB regulations and BC assessment for land prices. The Model will allow the CRD to assess each individual site, in collaboration with the home municipality to determine the actual financial viability of each project. The criteria or elements built into the model include:

Land Costs	Architect fees	Operating Costs
Land Financing	Engineering Fees	Periodic Improvements
Construction Costs	Site Servicing	Structural Reserve Fund
Construction Financing	Site Connections	Tenant Improvements
Property Tax Transfer	DCCs and ACCs	Hard Cost Contingency
Other Closing Costs	Landscaping, Signage and Lighting	Furniture, Fixtures and Equipment
Real Estate fees	Project Management	Survey
Property Taxes	Other Consultants	Accounting
GST	School Site Acquisition Charge	Legal
Rezoning Fee	Research and Appraisal	Insurance
Development Permit Application Fee	Building Permit and Inspection Fees	Utilities

The Operator's Manual is provided separate to this report, as it contains proprietary information for the CRD.

1.0 INTRODUCTION

The Capital Regional District (CRD or Region) is the regional government for 13 municipalities and three electoral areas on the southern Vancouver Island and southern Gulf Islands serving over 415,000 people, according to the 2021 Federal Census. This is an 8.4% increase from the 383,360 population of 2016. The CRD also encompasses traditional territories of many First Nations spanning portions of the Region and 11 of those Nations hold reserve lands throughout the CRD. This significant growth in the Region has not been matched by housing construction.

The CRD is similar to many geographies in Canada. There is a critical shortage of affordable housing for a wide variety of households including vulnerable, seniors, supportive and "workforce" housing. The CRD has been involved in finding solutions to the housing shortage for years, including the Regional Housing First Program initiated in 2016, working with BC Housing and Canada Mortgage and Housing Corporation (CMHC). The CRD currently offers services supporting the implementation of an acquisition plan through the Regional Housing Division (Housing, Planning and Protective Services) works closely with the Real Estate Division (Corporate Services). The CRD Corporation is an established and experienced arm of the CRD that will be able to manage and operate funded housing projects due to this strategy.

This study has looked at 10 of the urban municipalities in the Region, and their policies and bylaws to identify the current costs of construction, current costs of land, and the forms that affordable housing could take. The assumption has been made that the form of housing will be in multi-unit residential development to make best use of the land by ensuring an appropriate density. Not all 13 municipalities were included due to the rural nature of some of the jurisdictions. Electoral areas were not included, again, due to the rural nature of the area implying that transit and infrastructure to support multi-family residential developments is not available. In addition to non-market housing, the model developed looks at the opportunity to combine market and non-market housing to provide housing types and prices for all. The study only considered lands within the Urban Containment Boundary.

It was recognized that affordable housing has locational criteria that make lands more or less suited for affordable housing. These include walkability to a wide variety of services and facilities, and access to transit. These walkable/accessible areas were mapped for each of the 10 municipalities.

This report includes the results of research on land acquisition strategies and walkability in other jurisdictions to identify best practices and options. In addition, the Consultant has looked at the Land Use Bylaws (LUBs) and the Official Community Plans (OCPs) of each municipality. This has provided the basis for the financial model, recognizing that a municipality can waive fees, reducing parking and increasing density for specific projects.

Market rental data was captured from on-line rental sites. This rental data for various unit sizes across the CRD was utilized to determine affordable rent levels based on the affordability benchmark. Affordability has been defined as not exceeding 30% of the annual net income before taxes and including other shelter costs (power, taxes, strata fees etc.). Research was also undertaken to identify funding any partnership opportunities with senior levels of government, which includes BC Housing, Ministry of Housing and CMHC. Explorations into the characteristics of existing affordable housing funds and the availability of public lands were conducted, recognizing these as critical components for developing affordable housing in the Region. This information aims to facilitate a deeper understanding of the affordable housing context in the CRD and British Columbia (BC).

This report was also prepared with the anticipation that the CRD would receive elector approval to borrow $85 million to act as “seed money” for projects as well as to be used to purchase land and buildings.

The primary deliverable of this project is a spreadsheet that will allow the CRD to input the specific information regarding the purchase of a potential housing site and create a pro forma that will indicate the viability of the site, the density and the costs.

1.1 Purpose

The purpose of this study is to complete the research and develop a strategy for a housing and land acquisition strategy for the CRD. The Housing Continuum delineates a broad range of housing types from individuals experiencing homelessness (living on the streets, in their cars, or couch-surfing) to various shelter options, transitional housing, and supportive housing. It contains the near market and market housing both for ownership and rental. The non-market housing comprises supportive, community, and affordable housing, generally encompassing rental units with necessary support services, such as counseling, medical assistance, or financial aid. The market housing needs to have ranges from low to higher income. This study specifically investigates entry-level market housing and all forms of affordable housing, potentially including support for individuals aspiring to purchase their homes as illustrated on Figure 1.

Figure 1: The Housing Continuum[2]



As a component of the CRD's Regional Housing Acquisition Strategy, the application to borrow $85 million is considered to be supportive for the strategy in that these funds will be utilized to catalyze affordable housing development and foster collaboration with municipalities, development communities, and non-profit housing providers.

1.2 Scope

The Request for Proposals specified a scope of work in three phases:

1. Exploration and Analysis;
2. Develop and Compare Acquisition Models; and
3. Preparation of the Final Report and Acquisition Strategy.

A Findings Report was submitted at the end of October 2023. The Scope of work identified direction for the acquisition models including:

- Purchase naturally occurring affordable rental housing;
- Purchase of shovel ready or development ready affordable housing projects;
- Purchase properties for future affordable rental housing development;
- Partner with landowners for affordable rental housing development; and
- Alternative methods.

Phase 3 of the study was to create an evaluation tool to guide investment decision and assess opportunities. This spreadsheet will allow the CRD to complete a walkability assessment for each site under consideration.

The deliverables for the project, included in this report are:

- Background research;
- Engagement Summary;
- Develop and compare potential acquisition models;
- Recommended acquisition models and an evaluation tool;
- Implementation and monitoring plan; and
- Draft and Final Acquisition Strategy.

[2] Canada Mortgage and Housing Corporation Housing Continuum

1.3 Engagement Summary

The engagement for this project included various committees of the CRD in addition to several meetings with staff. The engagement took place during October and November 2023, with the final presentation to the CRD Board in February 2024. **Table 1** below details what was included in each meeting.

Table 1: Engagement Summary

Date	Committee/Participants	Key Issues Raised
Sept. 5, 2023	Kick off Meeting with CRD Staff	Provided direction regarding focusing only on rental units. Confirmed to only use the 30% affordability definition.
Oct. 16, 2023	CRD and CMHC	Information provided on National Housing Co-Investment program and discussion of the soon to be announced housing project.
Oct. 20, 2023	CRD Senior Management	Definition of walkability should consider shorter distances than 400 m. Use BC Housing unit sizes and design guidelines.
Oct. 20, 2023	Regional Housing Advisory Committee	Ensure Rapid Transit nodes are included on maps. Consider partnering with private sector. Determine the percentage of units and their sizes.
Nov. 6, 2023	CRD and City of Victoria	Victoria has looked at 15 sites for housing. Victoria uses a 20% premium for lot consolidation for projects
Nov. 27, 2023	District Planning Advisory Committee	Concern that land values were high (BC Assessment was used). Concern that many municipalities reduce parking for affordable housing projects (current adopted LUB regulations were used)
Feb. 7, 2024	CRD Board	Present the final document.

2.0 DEFINITIONS

Addressing the rental housing challenge requires collaboration amongst various stakeholders including senior governments, regional agencies, municipalities, the non-profit development sector, and the development industry. However, these groups often have different perspectives and communication styles adding complexity to the process.

This document uses the following definitions:

"Affordable": means what the average person can afford for rent. For the purpose of this study, the report uses the definition adopted by both CMHC and BC Housing. Affordable housing is when a household does not pay more than 30% of their gross income before taxes on shelter. This includes rent/mortgage, strata fees, heat, and insurance. In 2021, the median household income for renters in the CRD was $60,800, compared to the overall median of approximately $84,000, which includes both owners and renters (Stats Can, 2021 Census).

“Amenity Cost Charges” (ACC): mean the amenities contributed by the developer to the community. Prior to the royal assent of Bill 46, community amenity contributions (CACs) were negotiated between the jurisdiction and the developer to provide some public benefit. Under the new legislation, ACCs will not be negotiated between municipalities and developers at the zoning stage. Rather, ACCs will be known upfront and adopted by bylaw. As with other development finance tools, local governments or the province may waive or reduce ACCs related to the development of certain types of affordable housing. In addition, ACCs will only be imposed on developments that benefit from the specific amenities in question and developers are only responsible for the portion of capital costs assigned to new users. ACCs will not be payable if a development is not expected to result in an increase in the population of residents or workers.

"Density Bonus": means a zoning practice where a developer is awarded additional density and units for the provision of some benefit to the municipality. These benefits may include on-site amenities, affordable housing or cash-in-lieu.

“Development Cost Charge (DCC)”: means a charge on new development applied by Municipalities and regional districts levy to pay for new or expanded infrastructure such as sewer, water, drainage, parks and roads necessary to adequately service the demands of that new development. The DCC is established by bylaw reflecting all benefitting lands. Updating development cost charge bylaw every five years will generally keep the estimates of new development and infrastructure costs current.

“Land”: means the physical sites that can be acquired for development and redeveloped. This can be purchased, donated or transferred and for the purpose of this study generally refers to land for housing development. The land considered in this report is located within the urban containment boundaries of the urban municipalities.

“Profit”: means the net revenue that a developer intends to earn by completing a successful development project.

"Return on Investment" (ROI): means the income generated from investing capital in rental housing, expressed as an annual percentage of the capital amount. For instance, a $10 million investment with a 5% ROI would yield a $500,000 annual net income. Investors generally expect a three-part return: initial net income, gradual increases assuming rising rents, and potential profit from future asset sales exceeding the purchase price. ROI is not considered when developing publicly owned affordable housing projects but will be considered if a partnership of market and non-market housing is considered.

"Risk": means, in real estate projects, the potential for not meeting target profit or ROI, leading to a loss. Main risks in rental housing development include market risk (unlikely in Metro Vancouver currently), cost risk (rising construction costs), approvals risk (uncertainty, duration, and complexity of the approvals process), and regulatory risk (e.g., rent controls, constraints on keeping pace with market rents, and renovation restrictions).

3.0 STRATEGIC OBJECTIVES

The primary objective of this work is to develop a strategy for the CRD for the expenditure of public funds to increase the supply of affordable rental housing in the urban municipalities within the CRD. To do this, the strategy has considered tools and criteria for the identification of sites and level of development that will be financially viable. Challenges have been identified and recommendations for overcoming the challenges and adding to the overall housing stock in the Region.



The Strategic Objectives for this report are:

- Use public funds responsibly;
- Increase the overall number of housing units;
- Increase the total number of affordable and appropriate housing units;
- Consider partnerships for the provision of affordable housing;
- Establish “best practices” for defining the locations for affordable housing; and
- Create tools for the CRD to assess the financial viability of potential sites for affordable housing.

4.0 KEY FINDINGS

The research has provided several key findings for the basis of this report and the recommendations:

- Land cost is a major barrier to affordability. Use of public funds to acquire land for housing, increases the affordability and long-term security of the housing project.
- Purchase and rezoning of land for affordable housing will speed up the delivery of housing. Funders require the lands to be secured and appropriately zoned. Not-for-profit organizations are often challenged with the planning process and having the land zoned for the appropriate use removes the potential for residents who may not support affordable housing to have political influence.
- Parking is a cost barrier to the provision of affordable housing. Whether surface or underground, parking is costly and undermines the financial viability of a project. By providing affordable housing in walkable areas serviced by transit, parking requirements can be reduced or eliminated. In addition, new legislation, which takes effect June 30, 2024, states that developments with 6 or less residential units, does not have to provide on-site parking. It is left to municipal discretion.
- Most Housing Needs Assessments identify the primary need for housing as affordable, appropriate rental units. This strategy has focused on rental units.
- There is a need for larger rental units for families. The market cannot provide affordable 3-bedroom units. This must be part of the strategy.
- There are many partners to consider when the CRD is considering an affordable housing project including the federal and provincial governments, not-for-profit organizations as well as private sector partners.
- Affordable housing locations must consider walkability and less dependence on personal vehicles. This places a much greater emphasis on timely and well-located transit, as well as bike lanes and safe walking trails/sidewalks.

This report explores a variety of strategies for increasing the availability of land for new affordable rental supply:

1. Utilizing lands already owned by non-profits, local governments, and senior governments for affordable housing, and exploring innovative methods to expand this land inventory.
2. Using the OCP to identify lands for housing, thereby not requiring public hearings for rezoning.
3. Pre-zoning lands for housing to reduce the costs and time to process applications.
4. Using the rezoning process and associated tools to allow for density bonusing, relaxation of DCCs and ACCs.
5. Using the local jurisdiction authority to waive fees for affordable housing projects.
6. Establishing inclusionary requirements for affordable housing units in new multi-family residential development projects.

These approaches can be used in combination. It is common, for example, to combine an inclusionary housing requirement with higher density, so that the value of the new density offsets the costs of providing affordable units.

It is important to note that while the CRD was developing this strategy, the CRD was also seeking permission to borrow $85 million for seed money for affordable housing projects. However, the CRD does not have any jurisdiction over land, zoning, development regulations, subdivision or Development Permit Area interpretation. The CRD must work in partnership with the municipalities to identify locations for affordable housing that have municipal support for rezoning and development.

The report looks at 10 urban municipalities and provides a financial model for the CRD to utilize for each potential opportunity, as well as developing criteria for sites and development scenarios.

Provided in this report are examples of how the definitions and assumptions apply to a municipality. The two primary deliverables of this report are:

1. The provision of a financial model for a direct and automated comparison of various scenarios. The parameters of the financial model include built form (density, usage mix), costs (land, hard costs, soft costs, and financing), and operating revenue over time. The municipality builds their current regulations or reduced regulations into the proforma model to determine the financial viability of a specific site.
2. The provision of a strategy of how best to utilize the CRD finances to create the maximum number of affordable housing units.

4.1 Context

The CRD is the regional government for 13 municipalities and three electoral areas on southern Vancouver Island and the Gulf Islands, serving about 440,000 people. The traditional territories of many First Nations span portions of the region and 11 of those Nations hold reserve lands throughout the capital region. While each municipality has jurisdiction over their own land use, the Regional Growth Plan guides development throughout the Region. And while zoning and development falls within the jurisdiction of the municipalities, the CRD has determined that housing is a critical issue and requires the participation of the CRD along with senior levels of government to work towards alleviating the housing crisis.

4.1.1 The Capital Region Housing Corporation

The Capital Region Housing Corporation (CRHC) is a wholly owned subsidiary of the CRD and mandated to address affordable housing needs within the CRD. Managing more than 50 housing complexes across eight municipalities, CRHC is the Region's largest social housing provider, delivering affordable, inclusive, and sustainable housing for low-and-moderate-income families, low-

income seniors, and individuals on government disability pensions. CRHC strives to offer safe, suitable homes that remain affordable as residents' circumstances change.

4.1.2 CRD Seed Funding

The CRD realizes that the seed funding for these projects is critical to the success. The purchase of the land, or the front end of the construction, or buying turnkey units with the application of housing agreements, all contribute to the provision of affordable housing: both rental and owned. To further this initiative, the CRD is awaiting final approval from the CRD members to borrow $85 million to continue participating in the provision of affordable housing.

This money, along with money contributed by the participating municipalities will provide seed money for many more projects. The recommendations of this report and the strategic actions will direct the spending of this money to provide the “biggest bang for the CRD buck” to make that money stretch and create as many housing units as possible.

4.2 Publicly Owned Rental Housing

An additional potential solution involves a substantial increase in direct government investment in rental housing, mainly through extensive land acquisition. This approach aims to make sites available to rental housing developers at an affordable cost. While the report explores this approach to some extent, the complexity arises due to the high land prices in the region. Relying solely on purchasing land at market value to accommodate the needed rental housing would require an enormous capital investment.



Metro Vancouver Example

Metro Vancouver estimates an annual need for approximately 6,000 new rental units, encompassing social housing, non-market, affordable, and market rental units. To illustrate, if these rental units were distributed throughout the region, assuming average land values of $100 per buildable square foot of strata apartment residential space (a likely conservative estimate), the required capital investment in land alone would be around $450 million per year. This projection, based on an average unit size of 750 ft^2, implies a land cost estimate of 6,000 units x 750 ft^2 per unit x $100 per ft^2 buildable for land.

Considering construction costs and rental rate structures, this investment might be recouped over the long term. However, it necessitates substantial cash or borrowing to build and maintain this extensive housing portfolio. If construction costs an average of $450 per ft^2, an additional $2 billion per year in construction investment is required, leading to a total annual investment of approximately $2.5 billion for both land and construction.

The Vancouver example illustrates that seeking the investment to meet the region's rental housing needs poses a financial challenge. If housing prices in Metro Vancouver persistently outpace incomes, substantial government housing investment, akin to models observed in communities like Vienna, may be imperative for a long-term solution. On a smaller scale, Whistler has implemented a localized approach, reserving a subset of housing exclusively for employees and pricing it based on local employment income rather than global demand for resort property. Transferring this concept to the regional scale; however, may hinge on whether the required capital investment is within the government's capacity and willingness. If not, it may be necessary to rely on the private sector and non-profit organizations to continue providing a significant share of new rental housing for the foreseeable future.

Affordable housing, by its very nature, needs to reduce the costs for the residents. This also implies that the reduction of dependence on personal vehicles is a priority to allow people to access services and facilities without the need for a personal vehicle. This leads to the location criteria for affordable housing to be based on walkability to services, employment opportunities, education, and recreation. The next section provides a walkability definition to be used in the location of projects.

To complete a land acquisition strategy, it is critical to understand where the land should be acquired to be the most effective for affordable housing.

5.0 WALKABILITY

One of the critical elements in the development of affordable housing is the location of the housing. Affordable housing implies that the residents may have financial limitations and need to be located close to transit. In addition, in an attempt to create complete communities, proximity to services and facilities reduces the dependence on personal vehicles and driving and reduces greenhouse gas emissions. Therefore, this study has assumed that any site being considered for affordable housing, should be a site that is considered walkable. There is no common definition for walkability for the CRD or the member municipalities in policy or regulatory documents. This section looks at the benefits of walkability, a proposed definition of walkability and examples of walkability maps for the CRD's municipalities.



5.1 Best Practices of Walkability

In urban planning, walkability focuses on making amenities accessible by foot, emphasizing the need for complete and inclusive communities beyond transport corridors designed for maximum vehicle throughput. This approach aligns with recent trends, recognizing the health, economic and environmental advantages. For affordable housing, it is crucial to be within walking distance of transit stops, facilities and services, necessitating not only proximity, but also supportive infrastructure such as footpaths, sidewalks, bike lanes, and traffic management. But what is considered walkable?

This assessment emphasizes location, density, and functional mix, revealing challenges in promoting multi-unit affordable housing in rural areas where infrastructure may be lacking, and density does not offer economies of scale. Walkable environments, with concentrated populations and diverse destinations, reduce reliance on personal vehicles, enhance resident health, lower carbon footprints, and support public transit – aligning with OCPs.

The following are three "best practices" to define walkability and guide the creation of a definition for the CRD:

1. Walk Score – this is a realtor-utilized metric that, and while valuable, has limitations. It does not account for sidewalk presence, transit frequency, traffic complexity, local crime rates, or weather conditions. Furthermore, it does not distinguish between amenities, treating a major grocery store and a small convenience store equally. The score ranges from 1 to 100, with 100 indicating an ideal pedestrian environment and 1 indicating heavy reliance on personal vehicles. While trademarked, Walk Score provides:
    - A Walk Score, based on walking routes to destinations such as grocery stores, schools, parks, restaurants, and retail.
    - Pedestrian friendliness metrics include population density, average block length, and intersection density.
    - Transit Score calculates distance to closest stop on each route, analyses route frequency and type.
    - Bike Scored based on bike infrastructure, topography, destinations, and road connectivity.

2. 15 Minute City – The 15-minute city is an urban planning concept in which most daily necessities and services, such as work, shopping, education, healthcare, and leisure can be easily reached by a 15-minute walk or bike ride from any point in the city. This approach aims to reduce car dependency, promote healthy and sustainable living, and improve wellbeing and quality of life for city dwellers. Implementing the 15-minute city concept requires a multi-disciplinary approach, involving transportation planning, urban design, and policymaking, to create well-designed public spaces, pedestrian-friendly streets, and mixed-use development. Recent trends in remote working support this concept. Criticism of this process includes the fact that not everyone walks at the same pace, it does not factor in terrain, and it only reflects very urban living.

3. 400/800-m Distances – Many jurisdictions use a standard distance calculation. This often focuses on distance to transit but can be applied to other uses and services. Research has demonstrated that most people are willing to walk for 5 to 10 minutes, or approximately ¼- to ½-mile (1,320 feet or 400 m to 2,640 feet or 800 m) to a transit stop. While this may appear to be the simplest practice, it also provides a municipality with a quick and easy assessment. The first step is to map transit routes and identify the frequency of the route. A route that runs infrequently is not considered the same as a route that operates long hours and provides frequent service. And while 800 m may be a reasonable distance for able bodied people, it may be beyond the reach of children or people with physical restrictions to walk.

5.2 Definition of Walkability

Considering the three best practices, this report recommends a definition of walkability to be used in the modelling for the CRD investment in affordable housing and how each municipality should define walkability in their policy documents.

It is noted that municipalities may create specific criteria. The recommendation provided here looks at an industry standard that generally provides accessibility for all. In addition to considering distance, accessibility is also an issue. For example, are there sidewalks or sidewalk cuts (for wheelchair, stroller or scooter access)?

The walkability assessment also recognizes transit routes and the frequency of service. But some more rural areas have less regular service, and it needs to be determined if a bus that runs once every four hours, rather than once every 20 minutes, is truly considered a benefit to walkability.

Diverse land uses and urban densities are major determinants of walkability. This if often not available in smaller, more rural municipalities.

The recommendations for walkability are:

a. Every municipality amend their OCP to include a walkability definition and policies to support the development of walkable areas. These policies could include:
    - Encouragement for mixed land use and greater development density to shorten distances between homes workplaces, schools, and recreation so people can walk or bike more easily to them.
    - Work with BC Transit to provide frequent transit between high density residential areas to major employment nodes to reduce the dependence upon automobiles.
    - Support the construction of pedestrian and bicycle infrastructure.
    - Ensure affordable housing is available for people of all income levels and family types.
    - Incorporate parks and public spaces in all comprehensive mixed-use developments where people can gather and mingle as part of their daily activities.
    - Utilize ACCs to increase complete communities and improve walkability to increase access, remove barriers, and reduce the need for personal vehicles.

b. It is recommended that the CRD adopt the following definition of walkability:
    - Land within 400 m of a transit stop that provides service every 30 minutes or faster service.
    - Within 800 m of a minimum of three of the following services: school/educational facilities, medical services, grocery store (not merely a convenience store but a full grocery store), financial institutions, government services building (social services, child welfare services), parks and recreation, day care, religious/places of worship

facilities, employment opportunities, shopping centers, food and beverage services, libraries, and personal services (insurance, beauty salons and barbershops, health and wellness services).

For this report, Saanich was selected to demonstrate the walkability criteria. All municipalities and their walkability maps are illustrated in Appendix A. Figure 2 illustrates how the 400 m criteria is applied to Saanich and what areas would be considered walkable based on this definition. It is noted that the more urban the municipality, the more walkable. For example, the City of Victoria is extremely walkable, while Colwood and View Royal are more rural, and have less walkable areas. It is noted that when a specific site is identified, the walkability map will be updated by the municipality to confirm the site meets the criteria.

It is also noted that when a specific site is selected, the bus routes and schedules should be reassessed, as BC Transit may have altered routes and timing.

Figures 2 and 3 illustrate how the walkability criteria would apply to Saanich. The figures for all municipalities are provided in Appendix B.

Figure 2 illustrates the areas within 400 m of bus routes and bus stops. Figure 3 illustrates how the walkability definition includes the services and facilities in the criteria. Developing a community definition will allow the CRD to better define existing areas in districts where multi-family development is ideal. This map has defined an area in a district that meets a “whole community” definition: 400m from transit stops, 800m from grocery stores, schools, parks and trails.



Figure 2: 400 m Transit Walkability for Saanich

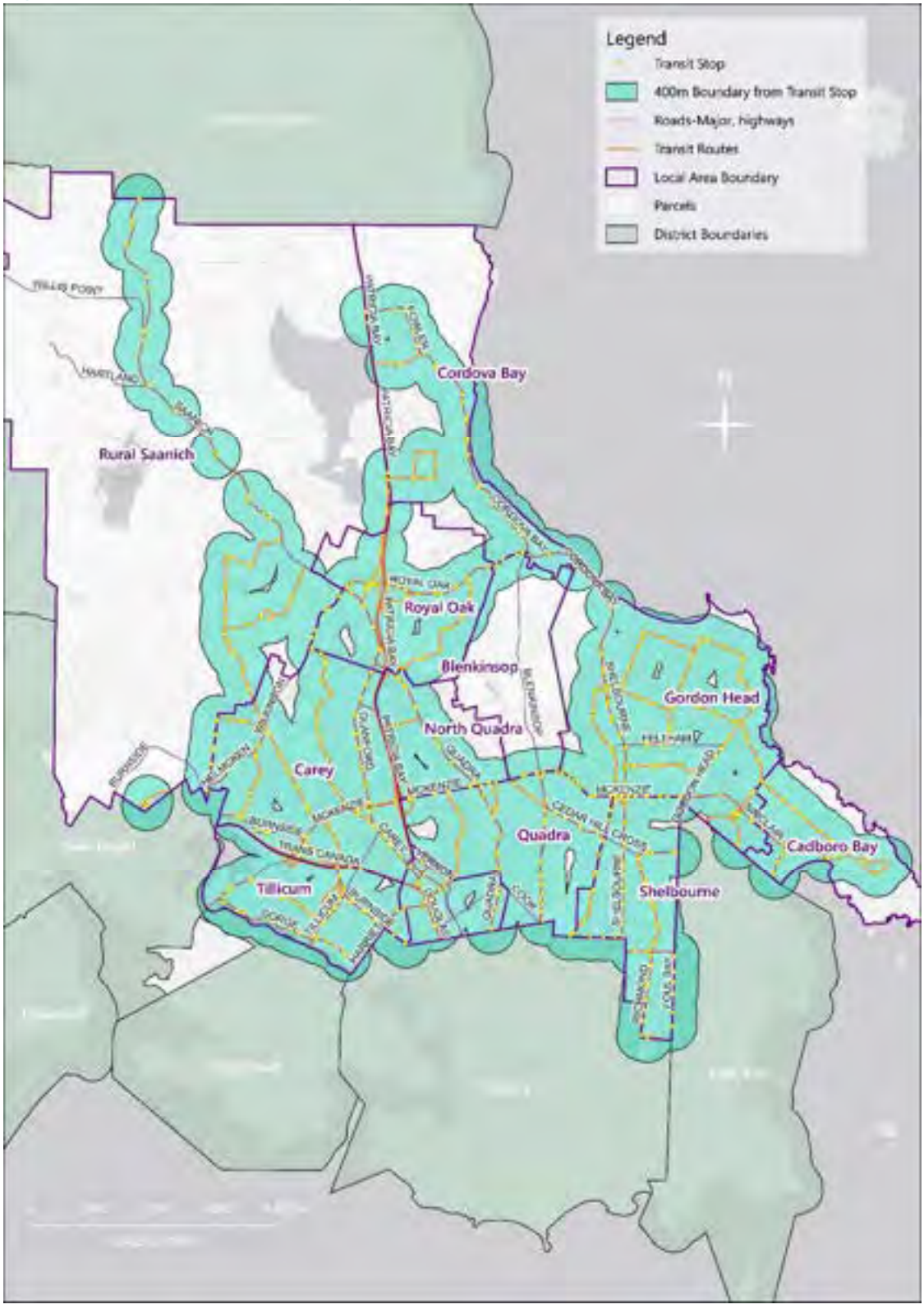
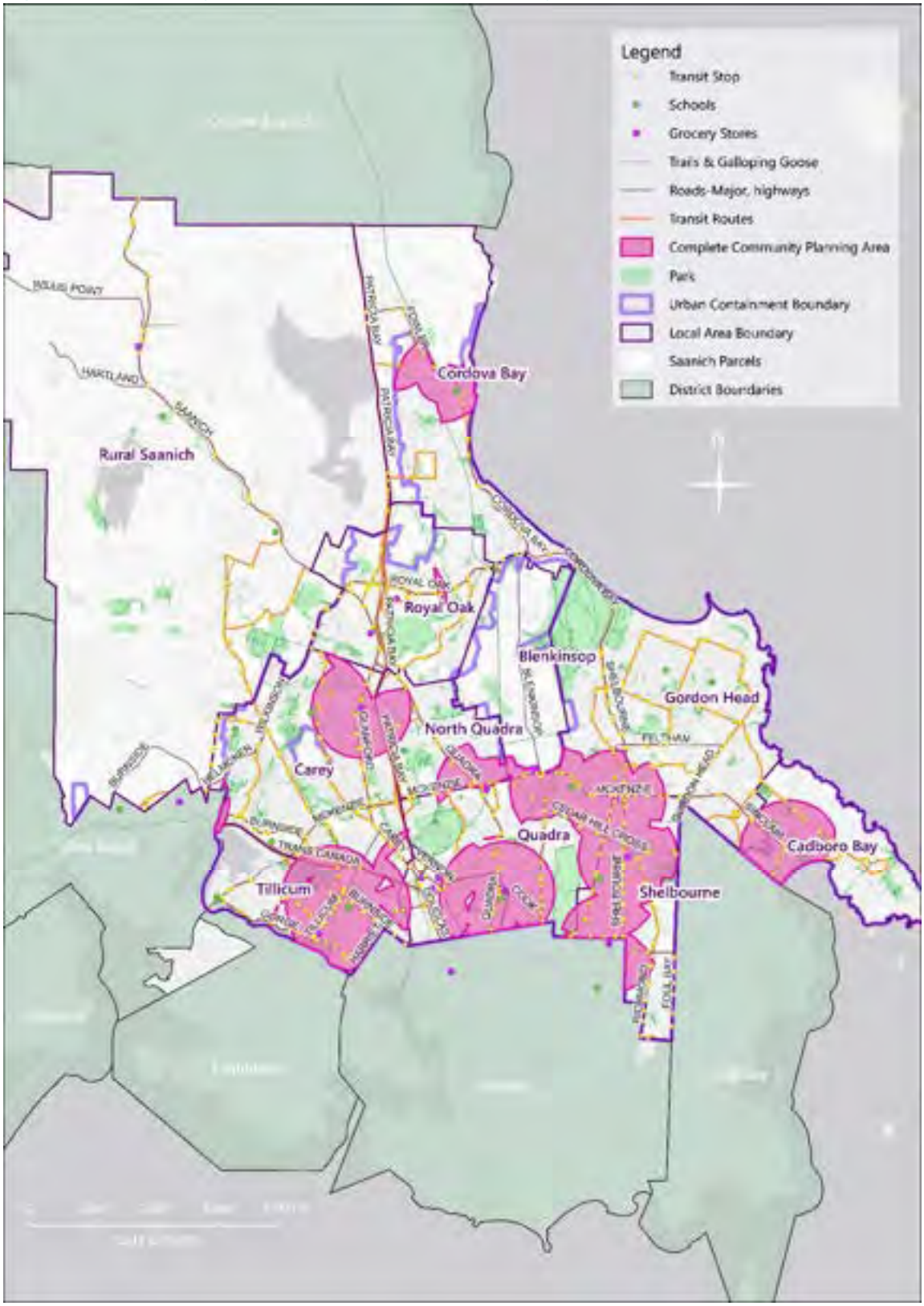


Figure 3: Community Services and Facilities Walkability for Saanich



6.0 LOCAL GOVERNMENT ACQUISITION STRATEGIES

This section provides some examples of other jurisdictions that have implemented government acquisition strategies.

6.1 Local Government Acquisition Strategies

While Canada has lacked systematic support for housing acquisitions, there are several examples at the national level as well as at the local level of municipal acquisition strategies. The examples provided in Table 2 demonstrate a variety of ways to deliver affordable housing.

Table 2 highlights four well-developed Canadian approaches that hold significant promise for rental housing acquisition. These municipalities have implemented acquisition strategies that include options to build, provide seed money and partner to develop both affordable and market housing. Through local government housing acquisition strategies, the theory is that there will be an overall increased supply of rental units available potentially leading to market adjustment and producing more affordable/reduced rental rates.

Table 2: Local Government Acquisition Strategies across Canada

Jurisdiction	Units	Rents	Funding
Halifax (Community Housing Acquisition Program)	335 units to date, in at least three projects, - Properties with at least five self-contained units (or private rooms in a rooming house), where at least 30% of units have rents at or below average median rent (AMR).	The City of Halifax managed the project. At least 30% of units in a project must be rented below the Average Market Rents, with rental increases limited to the Consumer Price Index or legislated rate, and tenant income must be below the Household Income Limits, except for existing tenants.	The funding type is a loan offering up to $10 million per project with up to 95% financing (100% for supportive housing), plus an additional 10% for major repairs, a maximum 30-year amortization, and flexible or fixed interest rates. The City of Halifax is primarily an administrator of the program rather than a financial contributor.

Jurisdiction	Units	Rents	Funding
Toronto (Multi-Unit Residential Acquisitions Program - MURA)	50 to 67 units per year, focusing on small apartments and rooming houses with 5-60 units whether vacant or occupied or at risk of being lost due to conversion.	99-year affordability, where no single unit exceeds 100% of AMR, and the overall project average does not exceed 80% of AMR.	Grants of up to $200,000 per unit for small apartment buildings and $150,000 for rooming houses, including permit fee and property tax waivers, with at least 20% of annual funding dedicated to acquisitions by Indigenous housing organizations. The City of Toronto has committed over $1.3 billion in land value, capital funding and financial incentives to the program.
City of Montreal Montréal's Right of First Refusal Program	Right of First Refusal to Purchase Multi-Family Properties: 277 pre-selected sites.	Not program specific.	Grant funding program. Approx. $10 million a year (for housing).
Vancouver	105 Single Room Accommodation (SRO) properties (2,500 rooms) to purchase and renovate.	Housing Agreements to control rents geared to income.	Total Cost = $1 billion Contingent on federal and provincial funding.

6.2 Acquisition Program Highlights

The success of many acquisition programs is related to the partnerships between local governments and the non-profit sector. The Halifax, Toronto, and Vancouver examples partnered with the non-profit sector to provide affordable financing to housing providers. Partnerships were made possible through establishing agreements to manage significant financial resources for property acquisitions. Ordinarily, banks are unlikely to approve large financial loans to buy housing in the non-profit sector unless there is local government support structured to de-risk lending by transferring the creditworthiness to the non-profit borrower. Halifax's Program was launched in July 2022 as Canada's first dedicated provincial acquisitions program since the 1990s. According to Woodford (2022), the loan program "helped in getting the Bank of Montréal on board," and enabled the Nova Scotia Housing Trust to acquire a large portfolio of buildings, which would not have been

possible otherwise. The program also provides non-profits with much-needed equity, via a 95-100% loan offered with a low interest rate. (Source: Hart Report 2023)

The challenges associated with the Halifax program is the funding model was to provide loans with no long-term affordability requirements. This made it difficult for operators to sustain affordable rental rates. Housing providers depend on income streams from properties to repay the loans and support daily operations, but if costs mount rents could go up. As such, the program may prove to be ineffective in supporting long term affordable housing without other subsidies. Funding levels of $10 million-per-project limit, while intended to help catalyze other investment, is unlikely to support large-scale acquisitions.

In contrast, Toronto's MURA Program is rooted in the certainty it provided to the non-profit sector through its pre-approval process, which provided groups with up front predictable funding support. The City's pre-approval process allows them to shop for properties knowing the money is available. A 10% up-front funding transfer allows non-profits to act fast if a promising building comes up for sale (putting down a deposit, conducting a building condition assessment, and so on). The City's commitment to approve projects quickly and transfer full funding within 30 days means that non-profits can move at the speed of the market.

The MURA offers funding via direct grants rather than loans that must be repaid. Grants allow for deeper levels of affordability than loans. In addition, grant funding provides much-needed equity, allowing non-profits to obtain financing from non-state actors. Most banks will only offer a loan on 70-80% of the value of a building without other guarantees in place, and non-profits are not likely to have 20-30% of a building's value in equity on hand.

Toronto's program far exceeds affordability timelines set by other acquisition programs. Long-term Affordability Requirements: which range from 15-60 years in length. The City of Toronto's mechanism for ensuring affordability is quite unique as the City's grant funding is given as a 99-year forgivable loan, in which the outstanding balance is reduced by 1% each year. This provides a lien on the title that secures the 99-year affordability commitment. A downside of this mechanism is that the 'grant' appears as a loan liability on the books of non-profits, which can affect their business operations and ability to access further financing.

The City of Toronto has committed funding to MURA for two years and would like to continue the program but has yet to secure a long-term funding arrangement (City of Toronto, 2021). The main challenge is that annual funding commitments are low so very few affordable buildings can be acquired through this program. More funding is needed to scale up the program.

The City of Montreal's Right of First Refusal is a proactive approach to protecting vulnerable areas. Montréal has pre-selected 'at-risk' sites in the city that should be protected for affordable housing to prevent displacement, curb gentrification, and maintain neighbourhood diversity. This is the only

Canadian program that has a systematic approach to identifying buildings to acquire in advance, rather than buying properties reactively. The program has the potential to prevent the erosion of affordable housing by stopping the sale of affordable buildings and acquiring them for social ownership.

The main challenge with all the examples is the lack of funding. Despite a recent announcement of approximately $10 million annually for acquisitions (Ville de Montréal, 2021), the main limitation of Montréal's program is the lack of funding to make its aspirations (covering 350+ properties) real. The City has an excellent framework in place to pre-identify affordable housing and protect it from loss, but without substantial resources for acquisitions, properties that come up for sale will not be purchased through the program.

In the City of Vancouver's Downtown Eastside, the Province of BC had previously acquired 24 SRO properties. The program, a public-private partnership, funded renovations and turned the properties over to non-profit societies, with agreements and maintenance funding to manage them as long-term supportive housing for 15 years. In 2020, the City of Vancouver launched the ambitious SRO Purchase Plan (City of Vancouver, 2020), to purchase and renovate all remaining private 105 SRO properties (2,500 rooms). A continuation of a previous SRO revitalization effort (City of Vancouver, 2017), the plan's estimated cost is $1 billion, contingent on federal and provincial funding.

A major challenge facing BC and Vancouver's programs is the absence of a discrete funding path. Vancouver's Single Room accommodation (SRO) purchase plan depends on $1 billion from other orders of government that is not confirmed. The City and Province have used equity subsidies, loans, direct state acquisitions, and even expropriation to acquire rental properties on an ad hoc basis. A more systematic approach to property acquisition strategy with guaranteed funding sources would provide more certainty to non-profits seeking to protect affordable housing.

The theme emerging across the four Canadian case studies is that they lack adequate funding at the scale needed to address the affordable housing crisis. These programs tend to focus on small buildings (rooming houses or small apartments) and support very few properties per year. More funding could scale-up and support existing local and provincially designed programs. For example, the Toronto MURA, program could be adopted by cities across Canada and supported by federal or provincial funds.

One approach to scale up funding has been put forward by the Federation of Canadian Municipalities (FCM; 2020). FCM recommends funding for two kinds of acquisitions, with large-scale federal investment. First, their deeply affordable supportive housing option would work to house the homeless and other vulnerable populations. For this, FCM recommends a program to provide grants for 100% of the cost of acquisition, estimated at $170-400,000 per unit, plus $40-90,000 for renovations per unit. An annual contribution of $3.5 billion would support an estimated 12,000 deeply affordable units. Second, their moderately-affordable workforce housing option

would support acquisition of currently affordable apartments at risk of becoming unaffordable. In these properties, it is assumed that rent levels would remain the same after acquisition or be gradually reduced over time (and to deeply affordable levels if layered with other funding programs). This type of housing could be supported with a combination of loans (75% of project costs) and grants (25%), with costs of $150-350,000 per unit for purchase plus $20-50,000 per unit for repairs. For $585 million in capital grants, FCM calculated that the federal \government could support non-profits in acquiring 10,000 moderately affordable apartment units. (*Hart Report, Daniels and August 2023*)

Successful acquisition strategies establish clear affordability parameters for acquired properties, that both preserve existing affordability and generate deeper affordability over time. The research indicates that North American programs set out key criteria to target properties for acquisition including: (i) rent at 80% of average market rent (AMR), and or are (ii) affordable to households earning 80% of area median income (AMI). These properties may not provide deep affordability at the outset, but they can be acquired and operated initially with minimal (or zero) operating subsidy. Robust programs have accountability mechanisms and outline minimum affordability levels that must be maintained for acquired properties. The City of Toronto's MURA program, for example, requires that no unit exceed 100% of AMR, and that a property's average rents not exceed 80% of AMR. Toronto's' program requires this standard to be met over 99 years. Effective programs go further to deepen affordability over time. San Francisco's Small Sites Program includes a tenant succession strategy to ensure that when a unit is vacated it is made available to an incoming resident with a lower income. Greater affordability can also be incentivized through program design, by providing additional operating subsidies or 'bonuses' in the form of higher grant values per unit. California's Project Homekey[3], for example, provided greater operational subsidy if lower tiers of government contributed matching capital grants for acquisition. Deeper affordability can be achieved by stacking rental income supports (City of Toronto, 2021).

6.3 Property Acquisition Initiatives

Other municipal programs include the purchase of existing structures to ensure that they remain affordable. The building remains a municipal asset, the project is often managed by a non-profit organization and rent is controlled through tools, such as Housing Agreements or municipal housing policies.

Table 3 addresses some initiatives being undertaken by individual municipalities. It is also important to note other agencies and not for profit organizations that support affordable rental. The Rental Protection Fund, acknowledges that the most affordable housing, is the housing we already have. The Fund provides capital contributions to non-profit housing organizations to help them purchase

[3] Source: Acquisitions for Affordable Housing: Creating non-market supply and preserving Affordability. Housing Assessment Resource Tools (HART) Project. Joseph Daniels Martine August 2023

existing, occupied, purpose-built rental buildings – and retain their affordability and stability over time. This is an applicant-led process funded by the Province of BC through the Ministry of Housing.

Table 3: Property Acquisition Examples

Jurisdiction	Year	Units	Construction Cost/ Investment	Rents	Funding
Chilliwack, BC	2021	80	$21.8 million (With annual operating subsidy of approximately $2.4 million)	Supportive	• BC Housing (Supportive Housing Fund)
Surrey, BC	2021	28	$8.7 million, annual operating subsidy of about $840,000	Supportive	• BC Housing
100 Mile House, BC	2019	33	$2.9 million	Affordable rental	• Housing Hub
Kamloops, BC	2022	53	$10.1 million	Affordable rental	• BC Housing and Canada Mortgage and Housing Corporation
Edmonton, Alberta (AB; Affordable Housing Investment Plan)	2019-2022	2500	Overall Construction Cost: $507M (approximate) City of Edmonton's contribution: $132.7 M Expects contribution from other government orders, equity, and financing from affordable housing providers to fill the gap of $377 M.	Affordable Housing	• City Resources: $132.7 million - 360 secondary Suites: $7.2 million-75 Surplus School Sites: $31 million • 500 Grants: $40 million • 600 Permanent Supportive Housing: $29.6 million • 200 City-owned Housing Inventory: $14.4 million • 365 Existing Commitment: $10.5 million

Jurisdiction	Year	Units	Construction Cost/ Investment	Rents	Funding
Calgary, AB	2021-2022	82	$30 million	Affordable Housing	• -Government of Alberta ($1 million) • -Government of Canada ($1 million) CMHC through the Phase 2 Rapid Housing Initiative ($16.6 million); Collaborative Capital Campaign fundraising ($5.7 million); the City of Calgary ($5.5M); and CMHC in seed funding ($200,00).

7.0 PARTNERSHIPS AND FUNDING

One of the hard facts about affordable housing is that in hot real estate markets, the only way to achieve affordable housing is with government intervention. The primary funding sources and potential partners for this initiative originate from various levels of government, with an additional opportunity for collaboration with the private sector.

BC Housing has several programs that could apply, which generally do not include the purchase of the land. Often in affordable housing projects, the land is donated or is excess municipal land or has been purchased by the municipality. The CRD should work with the local municipalities to identify vacant or available municipal land, or lands that will be sold for taxes. These or lands must be located within the urban containment boundary, meet the requirements for walkability be appropriate for higher density housing.

Table 4: Housing Funding Sources

BC Housing	CMHC	BC Ministry of Housing	CRD
• Community Housing Fund • Secondary Suites Incentive Program • Affordable Rental Housing • Housing Hub	• Housing Accelerator Fund • National Housing Co-Investment Fund • Preservation Fund • Affordable Housing Innovation Fund • CGAH Retrofit Funding • Rental Construction Funding Initiative • Seed Funding (anticipated to return in 2025)	• Development Application Permit Review • Housing Needs Assessments • Legislative Changes (Bills 44 46 and 47)	• Capital Region Housing Corporation • $85 million borrow

In addition, partnering with private developers to either buy turnkey units, or to participate in the entire project for a percentage of the units to be controlled as affordable by housing agreement.

8.0 MUNICIPAL POLICIES AND BYLAWS

As noted earlier, while this is a CRD initiative, the local municipality controls the land use, development permit, subdivision and building permit process. For this study, a scan was made of each of the 10 municipalities included in the assessment for affordable housing. This review of municipal documents looked at density and parking requirements, supportive policies in the OCP and identified areas for affordable housing in OCPs.

It is recognized that municipalities with rural character and electoral areas are not best suited to higher density multi-unit housing. Lack of piped services, low density development and significant distances between services and residential development, preclude these areas as targets for affordable housing.

Addressing the rental housing crisis requires decisive action, acknowledging the disparity between rental construction and demand, as evidenced by decreasing vacancy rates and increased rents. Local governments, rental housing developers, and the province are actively exploring diverse strategies to foster the development of more affordable units, with the focus on rental units.

This section looks at what is being done and what can be done to expedite the development of housing, and specifically affordable housing.

8.1 Municipal Authority

Municipal powers in BC flow from the *Local Government Act* (LGA) and the Community Charter. Regarding rental housing, these two pieces of legislation enable municipalities to act in a variety of ways to regulate development, make land available, support affordable rental developments, or construct and operate rental housing.

Perhaps the most sweeping authority is created by Section 8 of the Community Charter, which states in Section 8.1 that "*A municipality has the capacity, rights, powers and privileges of natural person of full capacity*" and in Section 8.2 that "*A municipality may provide any services that the council considers necessary or desirable and may do this directly or through another public authority or another person or organization*."

These sections enable broad scope to fund housing, provide land for housing, own and operate housing, or assist organizations in the development and operation of housing.

As well, Section 24 anticipates that a municipality might dispose of land or improvements for less than market value, guarantee a loan, or partner with another organization, although public notice is

required and Section 25 states that a council "must not provide a grant, benefit, advantage or other form of assistance to a business".

The Charter also enables municipalities to provide property tax relief under various circumstances. For example, Section 224 authorizes permissive exemptions for property taxes which could exempt land and improvements owned by a non-profit organization, which could be used for affordable housing. Section 226 allows revitalization tax exemptions which could be used to reduce property taxes for up to 10 years for various kinds of development, which could include rental housing even if owned by the private sector (because revitalization tax exemptions are excluded from the general prohibition against providing assistance to a business). These powers allow municipalities to vary requirements to increase the total number of residential units, as well as affordability.

Municipalities can affect affordable housing by strategically enacting a variety of policies, programs, and initiatives across the areas it has jurisdiction. Appendix C provides a non-exhaustive inventory of measures that local jurisdictions could initiate, to reduce barriers and increases opportunities for creating affordable housing options.

It is acknowledged that in an effort to create an attractive community, increasing active transportation, and ensuring parks and recreation spaces and facilities for residents, municipal requirements often affect affordability. The more a developer is asked to contribute or provide, the less affordable the housing becomes.



8.2 Zoning, Development Cost Charges, Amenity Cost Charges and Affordable Housing

The LGA, as well as recent Bills 44, 46 and 47, contain direction and provisions that can be used to support affordable rental housing. There are three main ways in which the zoning authority allows local governments to take positive action to facilitate affordable housing:

1. Under Section 479, BC municipalities can enact LUBs to regulate land use and development parameters. Municipal Councils, with discretionary powers, can set conditions during rezoning, requiring public benefits like Amenity Cost Charges, affordable housing (units or funds), and heritage conservation. This rezoning flexibility is commonly used to negotiate affordable housing inclusion in redevelopment, often secured through housing agreements or transfers of ownership.
2. Section 482 enables municipalities to use density bonusing as a way to obtain affordable housing or public amenities. Density bonus bylaws establish a base density that is achievable without providing public benefits and additional density that, at the developer's option, can be achieved if a prescribed affordable housing component (usually secured via a housing agreement) or other amenity contribution is provided.
3. Section 481, adopted in 2018, gives municipalities a new zoning power to "…limit the form of tenure to residential rental tenure within a zone or part of a zone…in which multi-family residential use is permitted". This limit could apply to an entire parcel or to a specified number, portion, or percentage of units in a building.

In addition, the new legislation continues to provide support for housing, including affordable housing.

- Bill 44 – *Housing Statutes (Residential Developments) Amendment Act 2023* – Section 464 states that a local government must not hold a public hearing and proposed zoning amendment if the application conforms to the OCP, if the application is only for residential uses and if residential accounts for at least 50% of the gross floor area. Public hearings are often adversarial, sway political decision making and add to the cost, time and risk of approvals of affordable housing.
- Bill 46 – *Housing Statutes (Development Financing) Amendment Act 2023* – Division 19.1 addresses Amenity Cost Recovery. Section 570.4 states that no ACC are payable "in relation to a development for any class of affordable housing prescribed by regulation." Currently amenity contributions are negotiated between the municipality and the developer and are considered to be one of the contributing factors to unaffordable housing.
- Bill 47 – *Housing Statutes (Transit Oriented Areas) Amendment Act 2023* – Section 481.01 says that an authority cannot prohibit or "restrict any duty or use or a size or dimension of buildings or other structures set out in the regulations in relation to land that is in a transit-oriented area and zoned to permit:
    a. Any residential use, or
    b. A prescribed use other residential use."

The LGA also allows municipalities to impose DCCs on new development, to help fund growth-related community-wide infrastructure. With few exceptions, the allowable infrastructure is limited to water, sewer, roads, drainage, and park acquisition. However, the Act does allow municipalities to waive or reduce the DCC for not-for-profit rental housing and for-profit affordable rental housing.

Ultimately, the decisions a municipality makes will reflect the support or opposition of the ratepayers. Increased development, density and affordable housing are often seen as negative additions to a community, with the impression that this will decrease property values. The CRD has no control over the decision of the municipality. BC Housing recognizes the impact of non-market housing in communities and has prepared several Toolkits for non-market housing providers. Community Acceptance of Non-Market Housing was prepared in 2018 to guide non-market housing providers to engage with the community. In addition, BC Housing completed a study demonstrating that non-market housing does not negatively impact adjacent housing and property values.

8.3 Municipal Borrowing

Municipalities can borrow funds for public purposes, including borrowing to construct affordable housing if that is a municipal priority and if the municipality has the borrowing capacity (based on its calculated borrowing limits and its other needs for capital spending).

Most municipalities borrow through the BC Municipal Finance Authority, so they benefit from low borrowing rates because of the strength of the province's credit rating. Tax Increment Financing (TIF) is sometimes suggested as a borrowing mechanism that could be used to fund affordable housing. In TIF, the property tax increases in a defined area (typically an area in which property values are expected to increase due to public infrastructure investment) are dedicated to paying back a loan or a bond issue. This vehicle can be useful if a lender or bond holder wants assurance that a defined portion of municipal tax revenue is allocated to repayment regardless of other municipal financial circumstances. However, it is important to note that TIF is simply one way of securing debt payments. It does not produce tax revenue that would not otherwise exist, so it is not a means of creating "new" money for affordable housing (or any other civic purpose).

8.4 Summary

Based on the Community Charter and the LGA, local governments can:

- Acquire land and make it available for less than market value for affordable housing provided by a non-profit entity. Lease land for 49 to 99 years at a nominal rate.
- Develop housing agreements for quick adaptation to new projects.
- Invest in the creation of affordable rental housing or partner with organizations for the creation of affordable housing.
- Speed up the development process by ensuring that lands for housing for 20 years is clearly delineated in the OCP to avoid public hearings and ACCs being applied.

- Use their zoning powers to achieve affordable rental housing in redevelopment projects that involve rezoning.
- Use their "rental" zoning power to try to make it easier for rental housing developers to obtain sites.
- Reduce or eliminate development fees for rental housing.
- Alter development regulations to reduce construction cost (e.g., reduce parking requirements).
- Increase the pace of project approvals to help increase the pace of new unit construction.



9.0 OPTIONS FOR ACQUISITION

The study has explored several strategic options that are currently under analysis, offering diverse investment opportunities for the CRD. These options include:

- The CRD acquires land in a walkable area and leases it to a not-for-profit housing provider for a 49 to 99-year term for the construction and management of an affordable housing development.
- The CRD purchases land in a walkable area and seeks funding through BC Housing or CMHC to construct affordable housing and either manage the building through the CRD or through a non-profit organization.
- The CRD acquires an existing multi-family building and manages it as perpetual affordable housing.
- The CRD negotiates with private sector developers and purchases units in a new (turnkey) market development within a walkable area.
- The CRD collaborates with private sector developers to acquire land and build a mixed market/affordable housing development.

The critical element here is that the CRD will not be the approving authority on the land since the affordable projects will be located with the urban containment boundary of the jurisdictions of the member municipalities.

Assumptions that have been made include:

- The local municipality will support the development and work to engage the community to proceed with the rezoning of the land unimpeded.
- The local municipality will waive some or all fees and charges to allow the development to be affordable.
- Municipalities could consider waiving securities for landscaping and instead enter into a letter of understanding with the developer and project manager.
- The CRD will establish housing agreements, management contracts and other administrative components to ensure that the housing is operated in an appropriate manner and that affordability is maintained.
- The housing to be constructed is affordable, generally independent living and not supportive and is geared to “workforce” housing rather than transient/vulnerable/at risk of homelessness.
- The housing to be developed under this strategy is for rental housing.

A financial model has been prepared that will analyze the development economics of hypothetical CRD affordable rental apartment developments under several development scenario, varying location, density and financial strategy. The purpose of this model is to determine for each scenario

how much affordable housing may be delivered and how much capital equity would be required from the CRD, ultimately producing an estimate of CRD capital efficiency per scenario.

This analysis uses a standard developer proforma that represents the flow of money through the development project based on revenue and cost assumptions which are described in more detail in Section 9.1 below.

It is important to note that the Financial Model presented in this report is an example of how the model would work to prepare a pro forma for each individual project identified. The CRD will input the current information for the specific site. The example review completed for this report was based on current municipal LUB regulations and BC Assessment for land prices. The Model will allow the CRD to assess each individual site, in collaboration with the home municipality to determine the actual financial viability of each project.

The model has investigated 60 scenarios that vary in terms of geography, density, and financial strategy. This section defines those parameters.

9.1 Geography

This analysis investigates the economics of affordable housing provision within the CRD's Urban Containment Boundary (UCB), which covers at least part of each of the following municipalities (the Subject Municipalities):

- Central Saanich
- Colwood
- Esquimalt
- Langford
- Oak Bay
- Saanich
- Sidney
- Victoria
- View Royal

The UCB also covers much of Sooke, but market research suggests that market rental rates in Sooke are near or below the affordable level.

9.2 Density

This analysis investigates a number of building heights that provide a wide variety of densities. The research reviewed each municipality's LUB and OCP and has determined the maximum height of multi-unit buildings that could be permitted in each of the nine municipalities. This is represented in Table 5.

Table 5: Floor Space Ratio[4] by Density Scenario[5]

	4-storey	6-storey	12-storey	15-storey	18-storey
Central Saanich	0.6	-	-	-	-
Colwood	1.5	1.6	1.75	1.85	-
Esquimalt	1.5	2.0	3.0	-	-
Langford	1.5	2.0	2.25	2.5	3.0
Oak Bay	1.5	1.6	1.8	1.95	-
Saanich	1.5	2.0	2.25	2.5	3.0
Sidney	1.5	2.0	-	-	-
Victoria	1.5	2.0	2.25	2.5	3.0
View Royal	1.5	-	-	-	-

Table 5 shows that because not all municipalities support all five building heights, there are 30 unique combinations of density and geography investigated in this financial analysis.

9.2.1 Financial Strategy

This analysis investigates two approaches to creating affordable rental apartments:

1. Non-Market Scenarios: in these scenarios, the CRD buys land and either proceeds to construct a multi-unit building on the property, or partners with a non-profit organization to build and ultimately manage the development. All units thus developed are operated as affordable rental housing for the duration of the building's 60-year[6] lifespan.

2. Private Partner Scenarios: in these scenarios, the CRD buys land and leases the property at a nominal rate to a private developer. In exchange for reduced land costs, the developer includes some affordable rental units alongside its market rental units.

   For each scenario, the maximum number of affordable rental units that the developer can afford to provide, while still achieving an acceptable annual IRR[7] of 5.5%, was calculated. The Consultant assumed that each development achieves its respective maximum number of affordable units. In those few scenarios where the developer can achieve an IRR of

[4] Floor space ratio is a measure of density equal to a development's gross floor area divided by its land area.

[5] In Table 5, black items are taken directly from municipal documents such as LUB or OCP, while red items are suggested by the Consultant with the aims of consistency and realism.

[6] Sixty (60) years is used as the life span of the building, although many leases may extend for 99 years.

[7] The Internal Rate of Return (IRR) is the interest rate of a hypothetical asset that produces interest at the same pace as the project in question. A measure of project performance. A higher IRR represents faster profit, or greater profit over the same timeframe. IRR is a better measure of project viability than simple profit-to-cost for projects that generate revenue over a long timeframe because the former reflects the time value of money whereas the latter does not.

greater than 5.5%, while providing 100% affordable units, the land lease price paid by the developer is increased to produce an IRR of 5.5% overall.

The Non-Market Scenarios produce a greater number of affordable rental units because all of the units are affordable, but it also imposes a greater capital cost burden on the CRD, which must pay for the entire project. By comparison, the Private Partner Scenarios produces fewer affordable rental units but are much less costly for the CRD, which is only responsible for the initial land purchase.

In the Non-Market Scenarios, the CRD's equity requirement is calculated as follows:

$$Equity\ requirement = Project\ capital\ costs - takeout\ financing$$

Takeout financing is a mortgage borrowed against the building's ongoing net revenue. In the Non-Market Scenarios, it is the only source of revenue available to offset the CRD's capital costs.

Whereas in the Private Partner Scenarios, the CRD's equity requirement is calculated as follows:

$$Equity\ requirement = Land\ costs - land\ lease$$

The land lease amount is nominal (effectively zero) in some scenarios but significant in others.

Applying each of these two financial strategies to each of the 30 combinations of geography and density presented in Table 5 above produces 60 scenarios overall.

9.3 Assumptions

This section presents the assumptions regarding the built form, cost, and revenue applied in this financial analysis.

9.3.1 Built Form Assumptions

Each scenario is assumed to take place on a serviced half-acre (21,780 ft^2) parcel. Using identical site size assumptions in all scenarios facilitates comparison and interpretation between scenarios.

All buildings are assumed to achieve efficiency of 85%.[8] As directed by the CRD, the report has assumed the distribution of unit sizes as illustrated in Table 6.

[8] Building efficiency equals a building's rentable space divided by its gross floor area.

Table 6: Target Unit Size Composition

	Share of units	Average Unit Size (ft^2) based on BC Housing Averages for Affordable Housing
Studio	5%	350
1-Bedroom	35%	525
2-Bedroom	40%	725
3-Bedroom	20%	925
Average		676

The unit size composition in **Table 6** is a target shared by all scenarios, but in practice these scenarios vary slightly depending on their total building size and distribution of market versus non-market units. **Table 7** combines the assumptions in **Tables 5** and **6**, which produces the following total unit counts.

Table 7: Unit Count by Scenario

	4-storey	6-storey	12-storey	15-storey	18-storey
Central Saanich	16	-	-	-	-
Colwood	41	44	48	51	-
Esquimalt	41	55	82	-	-
Langford	41	55	62	68	82
Oak Bay	41	44	49	53	-
Saanich	41	55	62	68	82
Sidney	41	55	-	-	-
Victoria	41	55	62	68	82
View Royal	41	-	-	-	-

The maximum unit count has been calculated using the following calculation. Should the municipality and CRD wish to increase the number of units, the FSR can be increased beyond 3.0:

- An average site area of 0.5 acre or 2,024 m^2
- A gross building site coverage of 3.0 Floor Space Ratio (3 x 21,780 = 65,340 ft^2)
- Net rentable area of 85% of the gross building area (85% x 65,340 – 55,539 ft^2)
- Average Unit Size of 676 ft^2 per unit
- Net rentable area / average unit size = 55,539 / 676 = 82 units.

As instructed by the Client, the Consultant assumed that zero parking stalls will be provided for studio, 1-bedroom, and 2-bedroom affordable units, and that one parking stall will be provided for 3-bedroom affordable units to produce an overall parking ratio of 0.2 stalls per affordable unit.

The Consultant assumed that parking stalls for market units will be provided in line with each municipality's LUB. Note that these are blended rates reflecting the target unit size distribution presented in **Table 6**:

- Central Saanich: 1.75 stalls per unit

- Colwood: 1.36 stalls per unit[9]
- Esquimalt: 1.3 stalls per unit[10]
- Langford: 1.25 stalls per unit[11]
- Oak Bay: 2.25 stalls per unit[12]
- Saanich: 1.5 stalls per unit
- Sidney: 1 stall per unit
- Victoria: 0.875 stalls per unit[13]
- View Royal: 1.4 stalls per unit.

It is assumed that any parking required by the municipality will require 100% underground parking in all cases. Note that parking construction is the largest cost that varies due to municipal policy. Surface parking could be provided at a lesser cost but for the purpose of the model, the report has have assumed all required parking would be underground.

9.3.2 Cost Assumptions

A total of 64 example sites throughout the region were reviewed. Each of these sites met the walkability criteria and were a minimum of ½ acre (2,000 m^2) deemed appropriate for CRD affordable housing projects. The example sites included a mix of sites that require assembly and sites that do not. Based on this sample, the land price was collected from BC Assessment. For parcels that required assembly, 20% premium was added to the land costs[14], for assembly and related costs:

- Central Saanich: $2,616,000
- Colwood: $3,873,000
- Esquimalt: $3,968,000
- Langford: $2,578,000
- Oak Bay: $5,799,000
- Saanich: $4,106,000
- Sidney: $6,861,000
- Victoria: $8,435,000
- View Royal: $3,181,000.

[9] Colwood has different parking requirements for different sub-areas. The Consultant assumed the site is located in the “urban centre” area.

[10] Esquimalt has different parking requirements for different zones. The Consultant assumed the site is located in a “medium and high-density apartment zone”.

[11] Langford has different parking requirements for different land use designations. The Consultant assumed the site carries the City Centre or Mixed-Use Employment Centre designation.

[12] Oak Bay has different parking requirements for different zones. The Consultant assumed the site is zoned RM-1LD, RM-1MD, RM-1HD, RM-2, RM-3, RM-4, RM-8, or RM-MC1.

[13] Victoria has different parking requirements for different sub-areas. The Consultant assumed the site is located in the “village centre” area.

[14] Twenty (20) percent premium added to the land cost was used to mirror what the City of Victoria currently uses in their proformas, considered to be industry representative.

Other land costs include BC's property transfer tax[15] and additional closing costs have been averaged at $50,000 per lot.

The model has also applied the following project cost assumptions for hard costs, soft costs and municipal fees. Tables 8, 9 and 10 Illustrate these costs. It is important to note that these costs may be updated to be tailored to each specific site and project considerations that would be critical in determining the feasibility of an initiative. It is assumed that the CRD will engage qualified consultants, including a quantity surveyor, to inform the model assumptions, as required.

Table 8: Hard Cost Estimates

Hard Costs	
Site Servicing and Geotechnical	$300,000
Servicing Connections	$10,000
Utilities During Construction	$10,000
Building Construction[16]: • 4-storey wood frame • 6-storey wood frame • 12-storey concrete • 15 or 18 concrete storey	 • $340 / ft^2 • $350 / ft^2 • $380 / ft^2 • $380 / ft^2
Underground Parking per stall	$60,000
Furniture/Fixtures/Equipment	$100,000 to $180,000
Landscaping/Signage/Lighting	$50,000
Hard Cost Contingency	10% of all hard cost items

Table 9: Soft Costs Estimates

Soft Costs	
Project Management	2% of total Project Costs
Architectural Fees	1% of building construction costs plus contingency
Engineering Fees	1% of Hard Costs
Other Consultant Fees	1% of Hard Costs
Research and Appraisal	$20,000
Surveying	$20,000
Accounting	$20,000
Legal Costs	$1,000 per unit
Insurance	0.51% of Hard costs

[15] Property transfer tax is defined here: https://www2.gov.bc.ca/gov/content/taxes/property-taxes/property-transfer-tax

[16] Source: Altus Group (2023). 2023 Canadian Cost Guide.

Table 10: Municipal Costs

Municipality	Rezoning	Development Permit Fee	Building Permit Fees	Regional DCCs	Municipal DCCs
Central Saanich	$4,800	$3,100	$6,250 plus 1% of construction costs above $500,000	$933 / unit	$3,944 / unit, minus 30% in Non-Market Scenarios
Colwood	$4,699	N/A	$5,238 plus 0.8% of construction costs above $500,000	$1,644 / unit	$7,021 / unit
Esquimalt	$1,000 + $600 per unit	$1,200 plus $120 per unit	$5,737 plus 0.9% of construction costs above $500,000	N/A	N/A
Langford	$9,888	N/A	$11,068 plus 0.485% of construction costs from $1 million to $15 million, plus 0.245% of construction costs above $15 million	$1,644 / unit	$1,438 plus $3,635 / unit
Oak Bay	$7,000	$6,500	$5,000 plus 1.3% of construction costs above $500,000	N/A	N/A
Saanich	$2,000	$1,000	$8,234 plus 1.25% of construction costs above $500,000	N/A	$8,134 / unit[17]
Sidney	$3,400	$300 plus $50 per unit	$5,987 plus 0.9% of construction costs above $500,000	$933 / unit	$650 / unit[18]
Victoria	$6,000 + $0.50 per m^2 ($0.046 per ft^2)	$6,000 plus $2.50 per m^2 ($0.23 per ft^2) of gross floor area	$100 plus 1.4% of construction costs	N/A	$44.77 per m^2 ($4.16 per ft^2) of gross floor area
View Royal	$2,200	$1.15 per m^2 ($0.107 per ft^2) of gross floor area	$6,531 plus 0.9375% of construction costs above $500,000	$1,644 / unit	$6,519 per unit

[17] The consultant assumed that the site is located outside of the Cordova Bay Road DCC area.

[18] DCC rates in Sidney vary considerably by location. The Consultant assumed a rough average.

Other assumptions made include:

- No amenity contributions are required for affordable housing units.
- Municipalities who charge School site acquisition fees, have the ability to waive the fees. For example, Colwood and Langford charge $600 per unit.
- Rental projects are exempt from GST.
- Advertising and promotion: 2% of the value of market rental units based on an annual capitalization rate of 3.9%[19].
- New home warranty: $2,000 per unit.
- Post-construction customer service: $2,000 per unit.
- Corporate overhead: 2% of total project costs.
- Miscellaneous soft costs: 2% of all soft cost items above.
- Soft cost contingency: 10% of all soft cost items above.

9.3.3 Revenue

The Consultant has applied the following rental rates in each scenario's first year of operation shown in Table 11.

Table 11: Monthly Rental Rate Target Per Unit

	Municipality	Studio	1-bedroom	2-bedroom	3-bedroom	Blended Average
Market Rates	Central Saanich	$1,400	$1,895	$2,378	$2,858	$2,258
	Colwood	$1,530	$2,074	$2,559	$2,914	$2,408
	Esquimalt	$1,726	$2,016	$2,298	$2,609	$2,235
	Langford	$1,512	$1,979	$2,458	$2,905	$2,331
	Oak Bay	$1,540	$1,990	$2,443	$2,858	$2,324
	Saanich	$1,568	$1,985	$2,327	$2,664	$2,238
	Sidney	$1,918	$2,462	$2,893	$3,265	$2,767
	Sooke[20]	*$1,292*	*$1,685*	*$2,103*	*$2,636*	*$2,023*
	Victoria	$1,582	$2,100	$2,632	$3,127	$2,494
	View Royal	$1,582	$2,016	$2,407	$2,775	$2,303
Affordable Rental Rate		**$1,428**	**$1,817**	**$2,204**	**$2,553**	**$2,100**

[19] The capitalization rate of a revenue-generating asset is the amount of net revenue it produces in a given time-period (typically one year, as in this case), divided by the sale value of that asset. A lower capitalization rate indicates a higher sales price. Capitalization rates are therefore a measure of investor appetite.

[20] Note that Sooke is excluded from this analysis because its market rental rates are affordable. It is included in this section to demonstrate this point.

Figure 4: Blended Average Market Monthly Rental Rate Per Unit by Municipality[21]

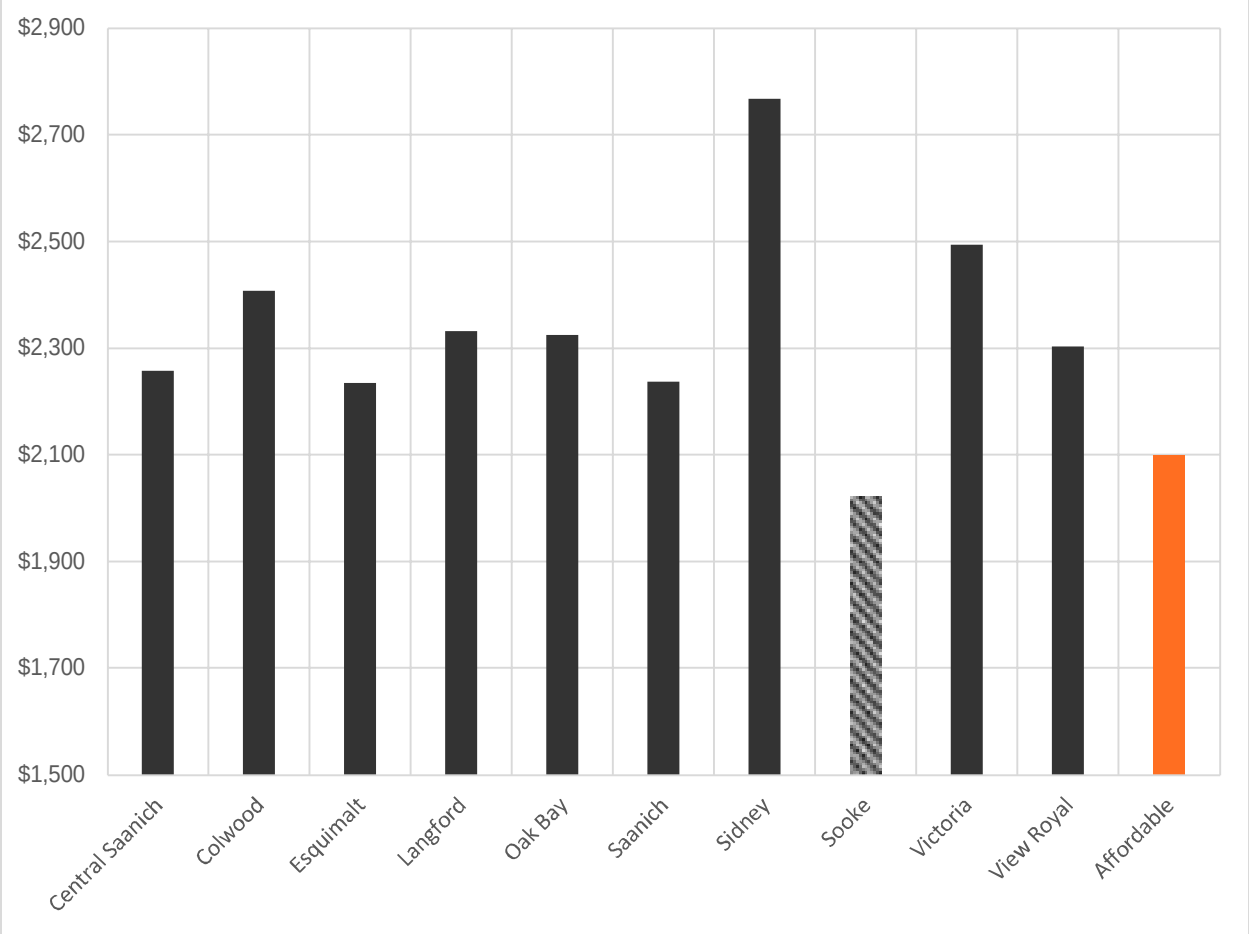


Table 12: Monthly Rental Rate per ft²

	Municipality	Studio	1-Bedroom	2-Bedroom	3-Bedroom	Average
Market Rates	Central Saanich	$4.00	$3.61	$3.28	$3.09	$3.34
	Colwood	$4.37	$3.95	$3.53	$3.15	$3.56
	Esquimalt	$4.93	$3.84	$3.17	$2.82	$3.31
	Langford	$4.32	$3.77	$3.39	$3.14	$3.45
	Oak Bay	$4.40	$3.79	$3.37	$3.09	$3.44
	Saanich	$4.48	$3.78	$3.21	$2.88	$3.31
	Sidney	$5.48	$4.69	$3.99	$3.53	$4.09
	Sooke	$3.69	$3.21	$2.90	$2.85	$3.00
	Victoria	$4.52	$4.00	$3.63	$3.38	$3.69
	View Royal	$4.52	$3.84	$3.32	$3.00	$3.41
Affordable Rental Rate		**$4.08**	**$3.46**	**$3.04**	**$2.76**	**$3.11**

[21] Note that Sooke is excluded from this analysis because its market rental rates are affordable. It is included in this section to demonstrate this point.

All market rates presented in **Tables 11** and **12**, and **Figure** 4 above are derived from market research performed by the Consultant and presented in the Findings Report. These reflect the market rental rates for brand-new apartments of the sizes indicated in **Table 6**.

Note that in practice, unit sizes achieved within each scenario vary slightly depending on their total building size and distribution of market versus non-market units. Consequently, the per-unit rates indicated in **Table 11** are informative targets, but it is the per-square-foot rates in **Table 12** that are applied consistently to all scenarios to account for slight variations in unit size.

Regarding affordable rental rates, the Consultant was instructed to calculate a rental rate that would be affordable to a household with the median annual household income. Affordable rent is defined as 30% of household income. The median household income of each of the Subject Municipalities and their resulting affordable rental rates are presented below in **Table 13**.

Table 13: Median Annual Household Income and Resulting Affordable Monthly Rental Rate by Municipality

Municipality	Median Annual Household Income[22]	Affordable Monthly Rent
Central Saanich	$103,000	$2,575
Colwood	$102,000	$2,550
Esquimalt	$76,000	$1,900
Langford	$93,000	$2,325
Oak Bay	$107,000	$2,675
Saanich	$93,000	$2,325
Sidney	$77,000	$1,925
Victoria	$67,500	$1,688
View Royal	$98,000	$2,450
Capital Regional District	$84,000	$2,100

Because the median household income reported in **Table 13** includes both homeowner and renter households, the median income of six out of nine Subject Municipalities is greater than $90,000 and the rental rate that would be affordable for those municipalities' median income households is equal to or greater than local market rents. If affordable rental rates are above market rental rates, the present exercise becomes meaningless. Therefore, the Consultant concluded that calculating affordable rental rates based on each municipality's median household income is an inadequate methodology.

Instead, the Consultant has applied the regional median household income of $84,000, which yields an affordable monthly rental rate of $2,100. This rental rate is lower than the market rental rate in

[22] Source: 2021 Census of Canada. Note that Household income is not broken down by housing tenureship. This average combines both owners and renters. And note that the income data are based on 2020 incomes.

any of the nine Subject Municipalities, making it a practical definition of affordable housing for the present analysis. Applying the same definition of affordable housing throughout this analysis also facilities comparison and interpretation between scenarios.

Applying this income level yields a single affordable rental rate of $2,100 but this exercise requires four distinct affordable rental rates because the analysis uses four sizes of apartment (namely studio, 1-bedroom, 2-bedroom, and 3-bedroom). Dividing $2,100 by the average unit size of 676 ft^2 yields an average affordable rental rate of $3.11 per ft^2. This might be an affordable average rental rate, but it cannot effectively be treated as an affordable rental rate for all unit sizes because it exceeds market rental rates for 3-bedroom units (see **Table 13** above).

In practice, market rental rates per square foot decrease as unit size increases so that larger units are more expensive in total but less expensive on a per square foot basis. In order to function properly both within this analysis and in the real world, affordable rental rates must do the same so that they remain below market rates at all unit sizes. To produce a set of rental rates that achieve this, the Consultant has identified the typical market rental rate at each unit size within the UCB and then reduced these rates by a set amount to achieve the target average rental rate of $3.11 per ft^2 or $2,100 per unit that is affordable to the regional median household income of $84,000. This process is demonstrated in **Figure 5** and **Table 14** below.

Figure 5: Unit Size versus Monthly Rental Rate per ft^2 Among Recent Rental Listings in the UCB

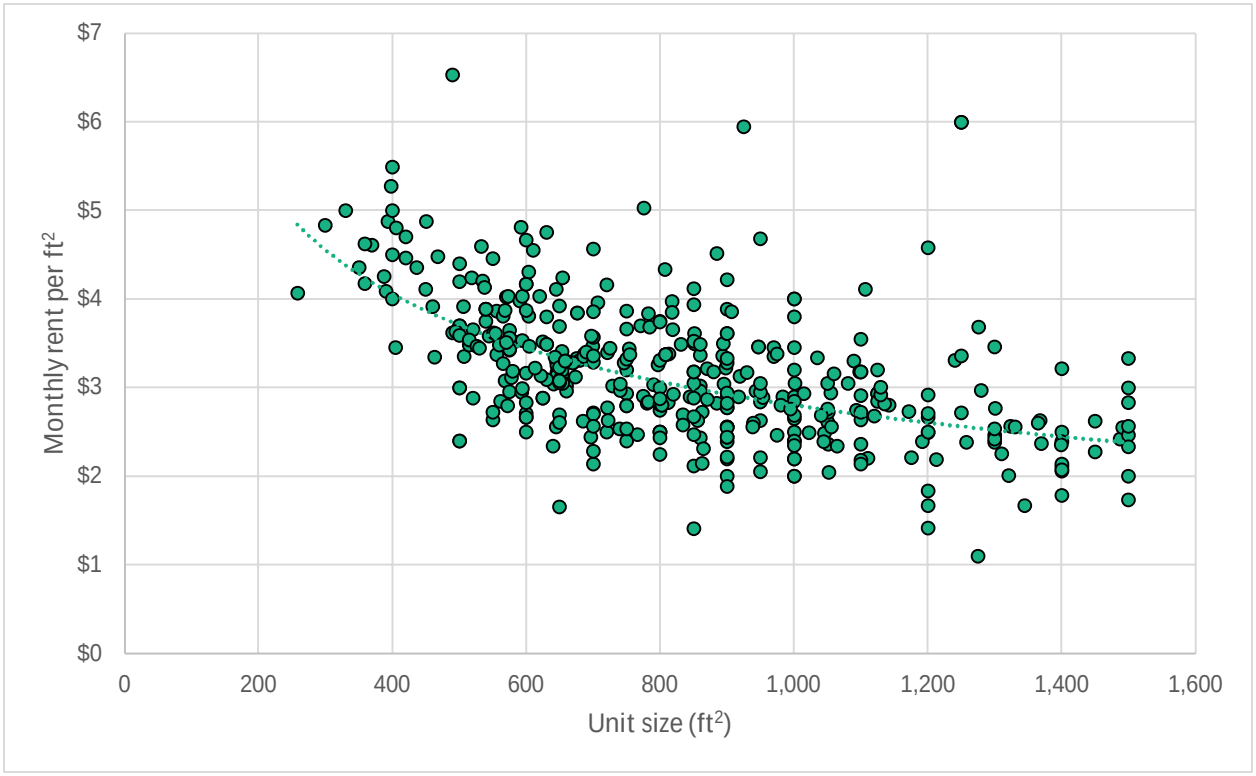


Figure 5 above displays all rental listings within the CRD's Urban Containment Boundary with an identified unit size below 1,500 ft^2. This data reflects the period during which the Consultant was performing market research for this project, namely September to October of 2023. Note that the market rental level indicated here is generally lower than that suggested in Table 12 and Figure 4 because it reflects all rental listings rather than just brand-new units.

Table 14: Observed versus Affordable Monthly Rental Rates

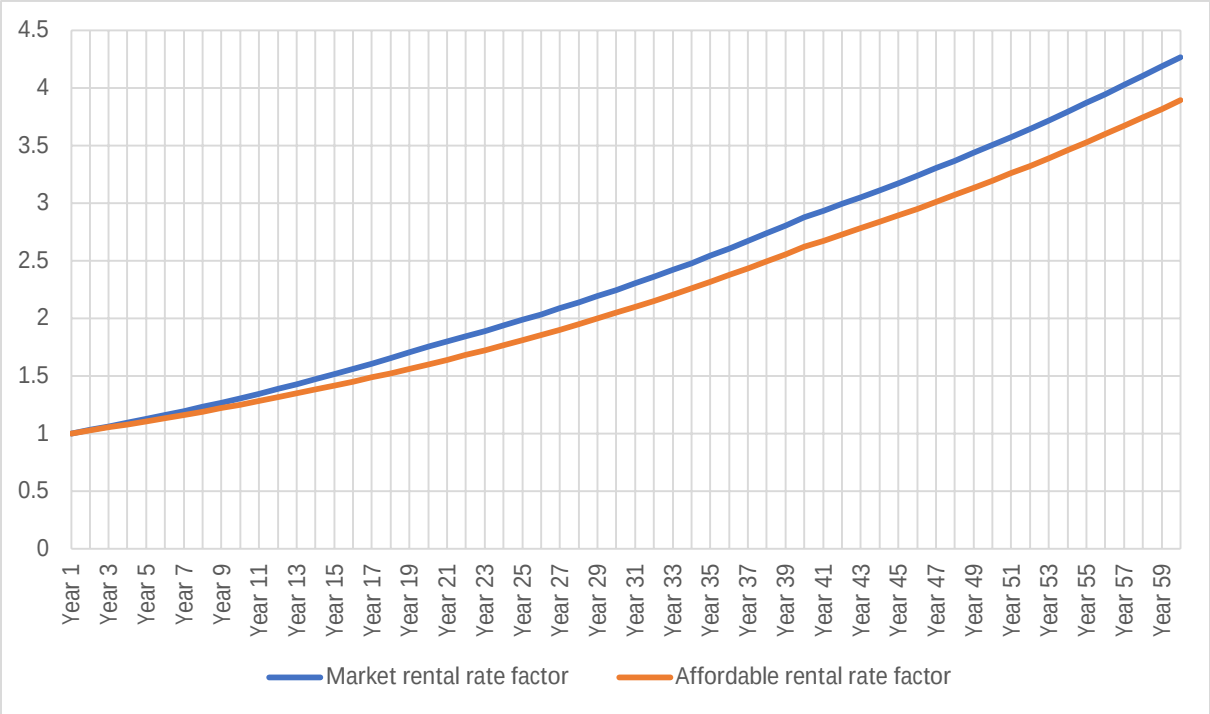
	Observed Market Monthly Rate		Affordable Monthly Rate	
	Per ft2	Per unit	Per ft2	Per unit
Studio	$4.28	$1,499	$4.08	$1,428
1-Bedroom	$3.64	$1,909	$3.46	$1,819
2-Bedroom	$3.19	$2,315	$3.04	$2,205
3-Bedroom	$2.89	$2,677	$2.76	$2,550
Average	**$3.26**	**$2,204**	**$3.11**	**$2,100**

The observed market data, shown in Figure 5 above, is summarized in Table 14. It suggests a market rental rate of $3.26 per ft^2 or $2,204 per unit, which may be reduced by 5% to produce the affordable rental rate of $3.11 per ft^2 or $2,100 per unit, which would be affordable to the region's median income household. Therefore, this 5% reduction is applied to each of the observed studio, 1-bedroom, 2-bedroom, and 3-bedroom rates to produce the affordable rental rates used in this analysis, which are indicated in Table 11, Table 12, Table 14, and Figure 4 above.

To calculate net operating income, the Consultant has applied the following assumptions:

- Vacancy rates:
  - For affordable units: zero vacancy.
  - For market units in the first year of operation: 5%.
  - For market units in the second year of operation: 2%.
  - For market units after the second year of operation: 1%.
- Operating costs:
  - For market units: 30% of gross income.
  - For affordable units: $534 per unit per month as instructed by the CRD.
- Periodic structural maintenance of $7.5 per ft^2 of gross floor area every five years.
- Escalation (see Figure 6 below):
  - Market rental rates are assumed to increase by 3% per year for the first 20 years of operation, by 2.5% per year for the following 20 years, and afterwards by 2% per year.
  - Affordable rental rates are assumed to increase by 2.5% per year for the first forty years of operation and afterwards by 2% per year.
  - Periodic structural maintenance costs are assumed to increase at the same rate as market rental rates.

Figure 6: Rental Rate Escalation Assumptions



9.3.4 Financing

The only form of cash available to rental development is called “takeout financing”. It is essentially a mortgage against the project’s ongoing net revenue. For a given magnitude of net revenue, the quantity of takeout financing available is determined by three parameters:

1. Interest rate: the amount of interest charged per year as a portion of outstanding debt;
2. Amortization period: the duration of the mortgage; and
3. Debt service ratio: the ratio of net revenue to mortgage burden.

In this analysis, the Consultant applied different assumptions for these parameters to Non-Market and Private Partner Scenarios because public sector affordable housing initiatives are able to access more favourable borrowing terms than private sector developments:

- In Non-Market Scenarios (as instructed by the CRD):
  - Interest rate: 4.27%.
  - Amortization period: 35 years.
  - Debt service ratio: 1.1.
  - Resulting ratio of takeout financing to one year of net revenue: 16.6.
- In Private Partner Scenarios:
  - Interest rate: 7%.
  - Amortization period: 25 years.
  - Debt service ratio: 1.25.
  - Resulting ratio of takeout financing to one year of net revenue: 9.5.

In summary, because of its more favorable lending parameters, non-profit development in Non-Market Scenarios can access 75% more financing per unit of operating income compared to for-profit development in Private Partner Scenarios.

The quantity of takeout financing available in each scenario is equal to the quantity of construction financing available because the takeout financing is used to retire the construction loan. The Consultant applied the following assumptions to construction financing:

- Planning period: 12 months.
- Construction period: 12 months.
- Interest on equity, which represents opportunity cost:
    - In Non-Market Scenarios: none.
    - In Private Partner Scenarios: 10%.
- Construction financing interest rate:
    - In Non-Market Scenarios, in the first year: 4.6%.
    - In Non-Market Scenarios, in the second year: 3.5%.
    - In Private Partner Scenarios: 7%.

10.0 RESULTS

This section outlines the results of the scenarios and assumptions.

Table 15 shows how each of the Non-Market Scenarios performs to produce a total CRD equity burden: total capital costs minus takeout financing equals the scenario's capital shortfall or equity requirement. With affordable rental rates and parking requirements equal between scenarios, the principal factor driving differences of project performance between municipalities is land price.

Table 15: Non-Market Scenario Capital and Financing Outcomes ($ million)

		4-storey	6-storey	12-storey	15-storey	18-storey
Total Capital Costs	Central Saanich	$9.6				
	Colwood	$20.0	$21.5	$24.4	$26.4	
	Esquimalt	$19.7	$25.1	$37.4		
	Langford	$18.3	$23.7	$28.0	$32.0	$37.7
	Oak Bay	$22.0	$23.3	$26.8	$29.4	
	Saanich	$20.3	$25.9	$30.2	$34.2	$40.0
	Sidney	$23.2	$28.1			
	Victoria	$25.4	$30.8	$35.1	$39.1	$44.8
	View Royal	$19.2				
Takeout Financing	Central Saanich	$4.9				
	Colwood	$12.1	$12.7	$13.9	$14.8	
	Esquimalt	$12.1	$16.0	$24.0		
	Langford	$12.1	$16.0	$18.0	$20.0	$24.0
	Oak Bay	$12.1	$12.7	$14.4	$15.6	
	Saanich	$12.1	$16.0	$18.0	$20.0	$24.0
	Sidney	$12.1	$16.0			
	Victoria	$12.1	$16.0	$18.0	$20.0	$24.0
	View Royal	$12.1				
CRD Equity Requirement	Central Saanich	$4.7				
	Colwood	$8.0	$8.7	$10.4	$11.7	
	Esquimalt	$7.7	$9.2	$13.4		
	Langford	$6.3	$7.8	$10.1	$12.0	$13.7
	Oak Bay	$9.9	$10.6	$12.4	$13.8	
	Saanich	$8.3	$9.9	$12.2	$14.3	$16.0
	Sidney	$11.2	$12.1			
	Victoria	$13.3	$14.9	$17.2	$19.2	$20.8
	View Royal	$7.1				

Due to the extremely low parking requirements (**Section 9.3.2**) and relatively high affordable rental rates (**Table 14**) assumed for affordable units in these scenarios, the Private Partner Scenarios can

provide 100% affordable housing in all scenarios except in Central Saanich, where rental development is not viable due to its low density.

In fact, the private developers in these scenarios can afford to pay a land lease amount (white panel in **Table 16** below) which is in some cases greater than the land price (certain densities in Esquimalt and Langford, indicated in green below), meaning that the CRD would profit from these developments. If the CRD would prefer not to take profit but rather to break even, they may elect to reduce affordable rental rates in such cases, although this is not modelled here.

Table 16: Private Partner Scenario Capital and Financing Outcomes ($ million)

		4-storey	6-storey	12-storey	15-storey	18-storey
Land Cost	Central Saanich	Not viable				
	Colwood	$4.03	$4.03	$4.03	$4.03	
	Esquimalt	$4.13	$4.13	$4.13		
	Langford	$2.68	$2.68	$2.68	$2.68	$2.68
	Oak Bay	$6.06	$6.06	$6.06	$6.06	
	Saanich	$4.28	$4.28	$4.28	$4.28	$4.28
	Sidney	$7.17	$7.17			
	Victoria	$8.82	$8.82	$8.82	$8.82	$8.82
	View Royal	$3.31				
Land-Lease	Central Saanich	Not viable				
	Colwood	$2.95	$2.63	$1.83	$1.25	
	Esquimalt	$3.27	$3.95	$4.30		
	Langford	$3.10	$3.70	$2.80	$2.15	$2.75
	Oak Bay	$3.25	$2.95	$2.30	$1.70	
	Saanich	$2.93	$3.45	$2.50	$1.80	$2.30
	Sidney	$2.30	$3.23			
	Victoria	$3.06	$3.65	$2.75	$2.05	$2.60
	View Royal	$2.96				
CRD Equity Requirement	Central Saanich	Not viable				
	Colwood	$1.08	$1.40	$2.20	$2.78	
	Esquimalt	$0.86	$0.18	-$0.17		
	Langford	-$0.42	-$1.02	-$0.12	$0.53	-$0.07
	Oak Bay	$2.81	$3.11	$3.76	$4.36	
	Saanich	$1.35	$0.83	$1.78	$2.48	$1.98
	Sidney	$3.94	$2.82			
	Victoria	$5.76	$5.17	$6.07	$6.77	$6.22
	View Royal	$0.35				

Table 16 shows how each of the Private Partner Scenarios performs to produce a total CRD equity burden: the cost of land minus whatever land lease the developer can afford equals the scenario's

capital shortfall or equity requirement. It is important to consider market and non-market buildings. The market units will help support the non-market units and as the building ages, there is the ability to increase the number of affordable units.

The CRD Equity rows in **Tables 15** and **16** may be directly compared as they each represent the net cost to the CRD of implementing these scenarios.

Dividing the equity requirements identified in **Tables 15** and **16** by the unit counts indicated in **Table 7** produces an estimate of equity requirement per affordable unit created. This is a general metric of scenario performance and may be used to inform CRD strategy, as shown in **Table 17**.

Table 17: CRD Equity Requirement per Affordable Rental Unit

		4-storey	6-storey	12-storey	15-storey	18-storey
Non-Market Scenarios	Central Saanich	$292,000				
	Colwood	$195,000	$199,000	$218,000	$229,000	
	Esquimalt	$188,000	$167,000	$164,000		
	Langford	$153,000	$141,000	$162,000	$177,000	$167,000
	Oak Bay	$241,000	$242,000	$253,000	$261,000	
	Saanich	$202,000	$180,000	$197,000	$210,000	$195,000
	Sidney	$273,000	$220,000			
	Victoria	$324,000	$270,000	$277,000	$282,000	$254,000
	View Royal	$174,000				
Private Partner Scenarios	Central Saanich	n/a				
	Colwood	$26,000	$32,000	$46,000	$55,000	
	Esquimalt	$21,000	$3,500	-$2,000		
	Langford	-$10,000	-$18,000	-$2,000	$8,000	-$1,000
	Oak Bay	$68,000	$71,000	$77,000	$82,000	
	Saanich	$33,000	$15,000	$29,000	$36,000	$24,000
	Sidney	$96,000	$51,000			
	Victoria	$141,000	$94,000	$98,000	$100,000	$76,000
	View Royal	$8,500				

CRD equity requirement per affordable rental units (**Table 17**) indicates the CRD's capital shortfall per unit in each scenario. This represents the CRD cost, minus available funds per unit in each scenario This is derived differently in the Non-Market and Private Partner Scenarios:

- Non-Market Scenario – the CRD simply pays for the project, and the only source of upfront cash is take-out financing (basically a mortgage). So CRD equity shortfall equals capital costs minus the take-out financing. These items are illustrated in **Table 15**.

- Private Partner Scenario – the CRD buys the land and then leases it to a for-profit developer. The calculation of what a private developer can afford is factored is included. The CRD equity shortfall equals the land cost minus the lease. These items are shown in detail on Table 16. Note that this is sometimes a negative number, which means that the CRD is in a positive cash situation due to the very low parking requirement anticipated.

By comparing the capital shortfall per unit by scenario, we gain a sense of where and how the CRD's money might go further.

Figure 7: CRD Equity Requirement per Affordable Rental Unit in Non-Market Scenarios

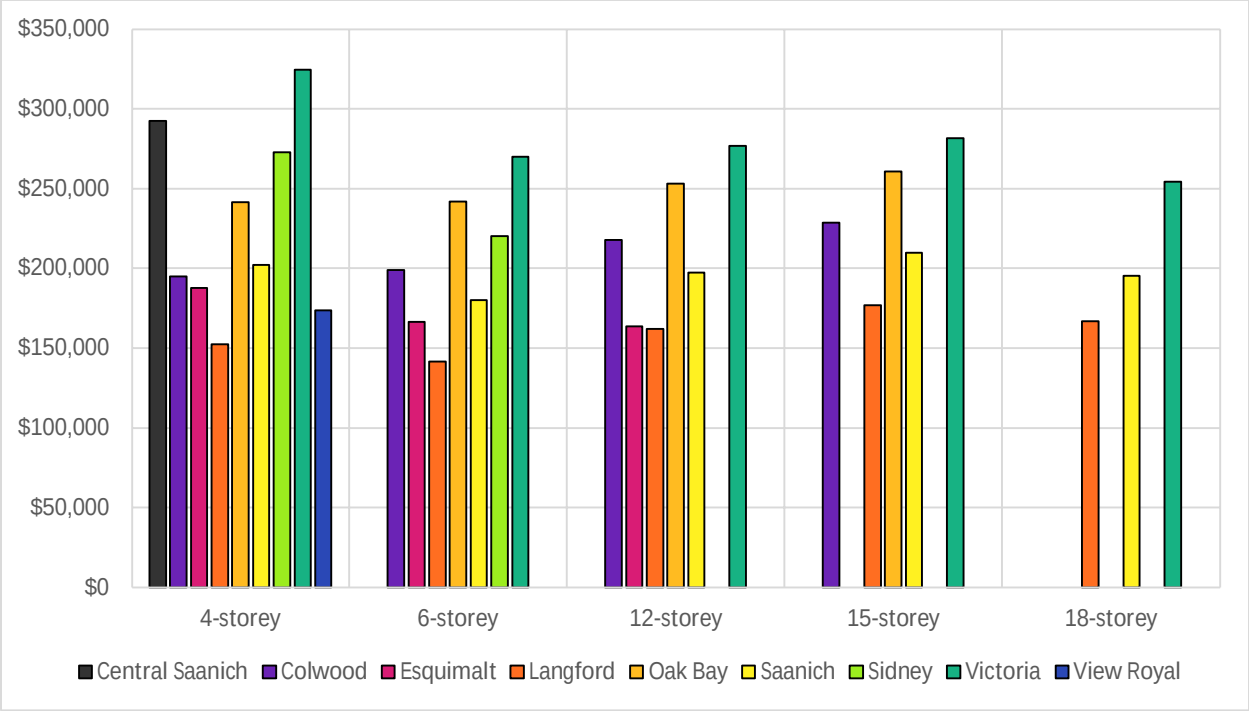
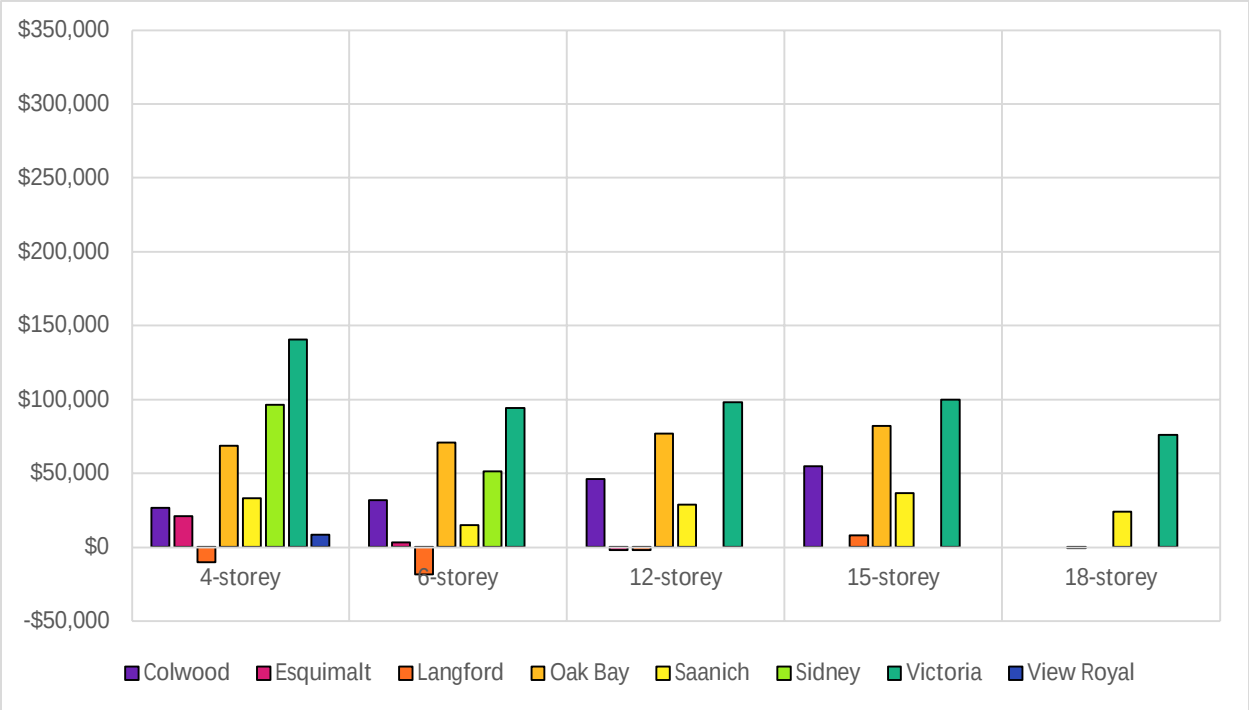


Figure 8: CRD Equity Requirement per Affordable Rental Unit in Private Partner Scenarios[23]



In general, in a given municipality and at a given density, the Private Partner Scenario performs better than the Non-Market Scenario. This is because private developers may be satisfied taking many years to recoup their investment, while the CRD is a public entity and views gradual cost recovery as a capital shortfall. Moreover, in some Private Partner Scenarios in Esquimalt and Langford, the supportable land lease that the developer can afford is greater than the price paid for the land by the CRD, meaning that CRD profit is possible.

Non-Market Scenarios tend to achieve equity efficiency in the range of $150,000 - $300,000 per unit. The most efficient municipality is generally Langford while the least efficient municipality is generally Victoria. Differences between municipalities are mostly the result of land costs.

Whereas Private Partner Scenarios tend to achieve equity efficiency in the range of zero to $100,000 per unit, with the exception of $141,000 per unit at 4 storeys in Victoria. Note again that the CRD equity cost per unit is negative in some scenarios in Esquimalt and Langford because the supportable land lease exceeds land costs. If the CRD would prefer not to take profit but rather to break even, they may elect to reduce affordable rental rates in such cases, although this is not modelled here.

[23] Values for Colwood at 15 storeys ($3.9 million) and Saanich at 6 storeys ($1.4 million) are excluded from Figure 5 because they are so large. These values are so large because these scenarios support so few affordable rental units (one and three, respectively).

According to this analysis, the most efficient approach to creating affordable housing in the Subject Municipalities today would be to use the Private Partner Strategy to build 6-storey wood frame affordable apartment buildings in Langford, which should earn the CRD profit of about $18,000 per unit. Six (6)-storey wood frame buildings in Langford are also the most economical approach if the CRD chooses to focus on the Non-Market Strategy, in which case the cost to the CRD would be $141,000 per unit.

Table 18 identifies the most economical approach in each municipality and its achieved efficiency:

Table 18: Optimal Scenario by Municipality

	Optimal Scenario	Equity Requirement per Affordable Unit
Central Saanich	4-storey with Non-Market Strategy	$292,000
Colwood	4-storey with Private Partner Strategy	$26,000
Esquimalt	12-storey with Private Partner Strategy	-$2,000
Langford	6-storey with Private Partner Strategy	-$18,000
Oak Bay	4-storey with Private Partner Strategy	$68,000
Saanich	6-storey with Private Partner Strategy	$15,000
Sidney	6-storey with Private Partner Strategy	$51,000
Victoria	18-storey with Private Partner Strategy	$76,000
View Royal	4-storey with Private Partner Strategy	$8,500

In summary, the Subject Municipalities fall into five categories:

1. In Central Saanich, the most efficient approach is 4-storey wood frame apartments with a Non-Market Strategy because rental housing is not economically viable due to low density.
2. In Victoria, the most efficient approach is a Private Partner Strategy with as much density as possible due to its high land costs.
3. In Esquimalt, the most efficient approach is a 12-storey concrete with a Private Partner strategy.
4. In Langford, Saanich, and Sidney, the most efficient approach is 6-storey wood frame apartments with a Private Partner strategy.
5. In Colwood, Oak Bay, and View Royal, the most efficient approach is 4-storey wood frame apartments with a Private Partner strategy.

These results suggest that in certain locations, it may be possible for the CRD to produce affordable housing very cheaply. This surprising and possibly counter-intuitive result depends on two remarkable assumptions:

1. Affordable rents are here defined as affordable for the region's median income household, including homeowner households. This yields an average rental rate of $2,100 per month, which is somewhat more affordable than market rents outside of Sooke, but not extremely affordable in absolute terms.

2. The CRD direction to the Consultant was to assume that zero parking stalls will be provided for studio, 1-bedroom, and 2-bedroom affordable units, and that one parking stall will be provided for 3-bedroom affordable units to produce an overall average parking ratio of 0.2 stalls per affordable unit.

The Consultant assumed that parking stalls for market units will be provided in line with each municipality's LUBs and will be inserted into the proforma model at the time of consideration of a specific site and unit ratios. Note that these are blended rates reflecting the target unit size distribution presented in Table 6:

- Central Saanich: 1.75 stalls per unit.
- Colwood: 1.36 stalls per unit[24].
- Esquimalt: 1.3 stalls per unit[25].
- Langford: 1.25 stalls per unit[26].
- Oak Bay: 2.25 stalls per unit[27].
- Saanich: 1.5 stalls per unit.
- Sidney: 1 stall per unit.
- Victoria: 0.875 stalls per unit[28].
- View Royal: 1.4 stalls per unit.

It is assumed that the municipality will require 100% underground parking in all cases. Note that parking construction is the largest cost that varies due to municipal policy.

The Operators Manual, prepared in support of the Housing Acquisition Strategy, provides the details of how to run the proformas for each individual project.

[24] Colwood has different parking requirements for different sub-areas. The Consultant assumed the site is located in the "urban centre" area.

[25] Esquimalt has different parking requirements for different zones. The Consultant assumed the site is located in a "medium and high-density apartment zone".

[26] Langford has different parking requirements for different land use designations. The Consultant assumed the site carries the City Centre or Mixed-Use Employment Centre designation.

[27] Oak Bay has different parking requirements for different zones. The Consultant assumed the site is zoned RM-1LD, RM-1MD, RM-1HD, RM-2, RM-3, RM-4, RM-8 or RM-MC1.

[28] Victoria has different parking requirements for different sub-areas. The Consultant assumed the site is located in the "village centre" area.

11.0 PURCHASE OF BUILDINGS OR UNITS

Alternative options are available to the CRD for the acquisition of residential units for affordable housing from what has been previously explored in this report. This section looks at two options: purchase an entire existing residential building; and purchase units in a market building. It is noted that all options here, either buy a building or buy units, would still be required to meet the walkability criteria for affordable housing.

11.1 Purchase Existing Residential Buildings

This option would be for the CRD to purchase of an existing multi unit residential building. The benefits to purchasing an existing building include:

- There are more sources of provincial and federal funding for the purchase of an existing building than raw land.
- The land is already serviced.
- DCCs and CACs would not apply (even though they could be waived by the Municipality).
- The building has been approved under the LUB and the density has been accepted by the community.
- Purchase of a building is a good use of CRD staff time and capacity, rather than overseeing the assembly of land and the design and construction of a building.

The Consultant looked at several buildings currently for sale in the Region. The building's age could range from the 1970s to the 2010s. Three examples are provided here, and the full assessment of existing residential buildings for sale or those that had recently been sold as of November 1, 2023, is included in Appendix D.

When assessing an existing residential building, a renovation fee per unit has been applied. Based on the Federation of Canadian Municipalities research for housing grants, renovations per unit can range between $40,000 and $90,000 per unit based on age and previous renovations. The three examples show a range of age and renovation cost estimates.

- Langford (Goldstream) – This 5-storey building with 166 units was constructed in 2019. The assessed value of the building was $54.7 million. It meets the walkability criteria. Considering the age of the building, the cost of renovation has been estimated at $40,000 per unit ($6,640,000) for a total move in cost of $61,340,000 or $370,000 per unit.
- Central Saanich (Brentwood Bay) – This 6-storey building has 92 units and was constructed in 1992. The assessed value of the building was $25,111,000. This development is near the Brentwood commercial area and meets the walkability criteria. This building has 92 units.

Based on the age of this building, a renovation costs per unit of $55,000 has been used ($5,060,000) or a total move in cost of $30,171,000 or $328,000 per unit.

- City of Victoria (Yates Street) - This 4-storey building with 77 units was constructed in 1966. The assessed value of the building was $20,362,000 million. It meets the walkability criteria. Considering the age of the building, the cost of renovation has been estimated at $90,000 per unit ($6,930,000) for a total move in cost of $27,292,000 or $354,500 per unit.

The recommendation is to consider buildings with 16 or more units, to use funds efficiently and make management of the units cost effective.

There are a number of potential challenges including:

- The existing building was developed at previous lower density regulations. And while this demonstrates zoning and community support, the density may be far less than what could be achieved under current zoning and policies; thereby, losing potential residential units if the site were to be redeveloped. For example, a building may have 16 units and if developed under current regulations, could potentially create 60 units. This reflects a loss in overall housing units.
- The building might not meet current building codes. This could be particularly related to heat, HVAC, access and building materials. Accessibility could require installation or upgrade of elevator, widening of doorways, or inclusion of ramps and provision of storage for scooters.
- The building may require renovations and upgrades. Depending on the age of the building and the dates of the last renovations, the units may require some upgrades to meet current building code standards.
- Buildings that are currently occupied that may require major renovations, will have to plan to relocate tenants during the renovations. The tenants may be guaranteed a unit in the building and new rents may need to be re-established.

11.2 Purchase of Turnkey Units

This option is to purchase units in market buildings to then be managed by the CRD as affordable housing units.

The benefits to purchasing “turnkey” units include:

- Less capacity and fewer resources from the CRD.
- Certainty of approval and use.
- As with the purchase of an entire building, the option for purchasing “turnkey”[29] units in market buildings allows the CRD to avoid any land assembly, zoning issues, purchase of land and construction delays.

[29] Turnkey refers to something that is ready for immediate use, in this case, an apartment that has been built by a third party and ready for immediate use of the CRD and potential tenants.

- Purchase of the units would be negotiated with builder/developer pre-completion and developer may receive some reductions in DCCs and AACs, along with waiving of fees to match the percentage of affordable units.
- As with the purchase of a whole building, there are some potential challenges:
    - Developers may not be amenable to having “affordable” units in their market buildings.
    - If the building is a strata building, the strata fee would have to be subsidized by the CRD for ongoing operational costs.

11.3 Financial Viability

Based on the financial assessment completed for this report, purchase of a building or of turnkey units should consider all costs associated with the purchase, and the operationalization (which may include renovations or upgrades). From the examples above in Section 11.1, paying more than $400,000 for a unit reduces the financial viability for affordability.



12.0 DATA GAPS AND CHALLENGES

12.1 Data Gaps

This report used 2021 Federal Census data for incomes. The 2021 Federal Census income stats are based on 2020 income. The incomes were not factored up to reflect cost of living increases. The direction from the CRD was that salaries had not kept pace with the cost of living and as such would not be representative when calculating median incomes or affordable rents. This must be considered at the time a project is selected and individual tenants will be required to prove income to become tenants in future developments.

12.2 Challenges



Freeing up public lands is a process that requires a considerable amount of time. Both the Provincial and Federal governments have recently pledged over $22 million in grants and financing for the next decade. However, it is crucial to note that the allocation of this funding is contingent on establishing partnerships with local governments or other funders to facilitate the development initiatives. In this collaborative approach, non-profit organizations are expected to play a pivotal role by contributing land and/or making substantial equity contributions.

Moreover, projects seeking funding must demonstrate financial viability and provide evidence of approval, emphasizing the importance of meeting specific criteria within a short timeline to secure the necessary financial support.

This dual-layered framework underscores the complexity and interconnectedness of the funding process, emphasizing the need for cooperation and shared responsibilities among various stakeholders involved in freeing up public lands for developmental purposes.

These expectations continue to place considerable pressure on local governments to support non-profit housing development in their communities, and to become active beyond their traditional land use planning and development approval's role in the provision of affordable housing.
Another challenge that has been noted in this report is that the CRD does not control the zoning or development approvals for affordable housing. The CRD must work with the individual municipalities to identify a property that can be rezoned for the appropriate density to accommodate a financially viable development. Public opposition may be a challenge to the approval of these developments.

13.0 STRATEGY AND RECOMMENDATIONS

The CRD and member municipalities have prepared housing needs assessments and housing action plans. Generally, these documents recognize the inherent connection between housing and access to public transportation, proximity to services and facilities and the complicated relationship between housing and mental health.

In response to the regional growth pressures and housing affordability issues, the primary focus of Municipal OCPs are to encourage complete communities. Strategies are needed to preserve existing rental housing stock and support existing tenants. The Acquisition study emphasizes locating market rental and non-market rental housing near transit and leveraging transit-oriented development opportunities. The provision of affordable housing is also related to the costs and timing for approvals of projects and removing or reducing any barriers to quick approvals will assist in the delivery of more housing units, of which affordability can be a component.

The Housing Acquisition Strategy for the CRD should be multi-focused and flexible and be able to respond to opportunities quickly. It is recognized that:

- There is a housing crisis and many people cannot afford appropriate housing for their household;
- This report has focused on rental units only;
- Affordable housing takes many forms including near market, supportive and temporary;
- Housing the vulnerable populations is not just a bricks and mortar issue but it includes deeper mental health and social impediments;
- The prospect of combining non-market and market units in a single building enhances the financial viability of the project; and
- This strategy primarily focuses on the near market rental units.

This report explores a variety of strategies for increasing the availability of land for new affordable rental supply:

1. Utilizing lands already owned by non-profits, local governments, and senior governments for affordable housing, and exploring innovative methods to expand this land inventory.
2. Using the OCP to identify lands for housing, thereby not requiring public hearings for rezoning.
3. Pre-zoning lands for housing to reduce the costs and time to process applications.
4. Using the rezoning process and associated tools to allow for density bonusing, relaxation of DCCs and ACCs.
5. Using the local jurisdiction authority to waive fees for affordable housing projects.

6. Establishing inclusionary requirements for affordable housing units in new multi-family residential development projects.

Based on our findings and research the following initiatives cited as being instrumental to incentivizing affordable housing:

- These results suggest that in certain locations, it may be possible for the CRD to produce affordable housing very cheaply. This surprising and possibly counter-intuitive result depends on two remarkable assumptions:
    - Affordable rents are defined here as affordable for the region's median income household, including homeowner households. This yields an average rental rate of $2,100 per month, which is somewhat more affordable than market rents outside of Sooke, but not extremely affordable in absolute terms.
    - Parking provision of only 0.2 stalls per affordable unit (zero per studio, 1-bedroom, and 2-bedroom units and one stall per 3-bedroom unit).
- Leverage Federal/Provincial surplus or under-utilized public properties in frequent transit locations for rental housing for very low to moderate income households, where appropriate, to achieve long-term housing, transit, and financial objectives.
- Reduction or removal of parking requirements, particularly underground parking, is critical for the affordability of housing. With the cost of a single underground parking stall of $50 to $70,000, it becomes clear that parking reduces the affordability significantly. This is why the locational criteria of a walkable site, is so important for affordable housing.
- Complimentary to reduced parking is the need for improved and enhanced transit to service the area and improve the walkability and reduce the dependence on personal vehicles.
- Establish transit-oriented inclusionary housing targets for purpose built rental and for housing affordable to very low to low-income households within 800m of new or existing transit stations and 400m of frequent bus corridors that are anticipated to accommodate enhanced residential growth.
- Provide incentives for new purpose-built rental housing and mixed income housing located in transit-oriented locations to enable these developments to achieve financial viability, as warranted.
- Offer incentives and use tools that will help make development of new purpose-built market rental housing financially viable (i.e., parking reductions, fee waivers, increased density, and fast-tracking), as needed.

The financial model will consider a number of criteria that will for the proforma for each individual site. The information will be added to the worksheet and the outcome will provide a proforma identifying the financial viability of the project.

The criteria to be considered are shown in Table 19.

Table 19: Input Data for Financial Model

Land Costs	Architect fees	Operating Costs
Land Financing	Engineering Fees	Periodic Improvements
Construction Costs	Site Servicing	Structural Reserve Fund
Construction Financing	Site Connections	Tenant Improvements
Property Tax Transfer	DCCs and ACCs	Hard Cost Contingency
Other Closing Costs	Landscaping, Signage and Lighting	Furniture, Fixtures and Equipment
Real Estate fees	Project Management	Survey
Property Taxes	Other Consultants	Accounting
GST	School Site Acquisition Charge	Legal
Rezoning Fee	Research and Appraisal	Insurance
Development Permit Application Fee	Building Permit and Inspection Fees	Utilities

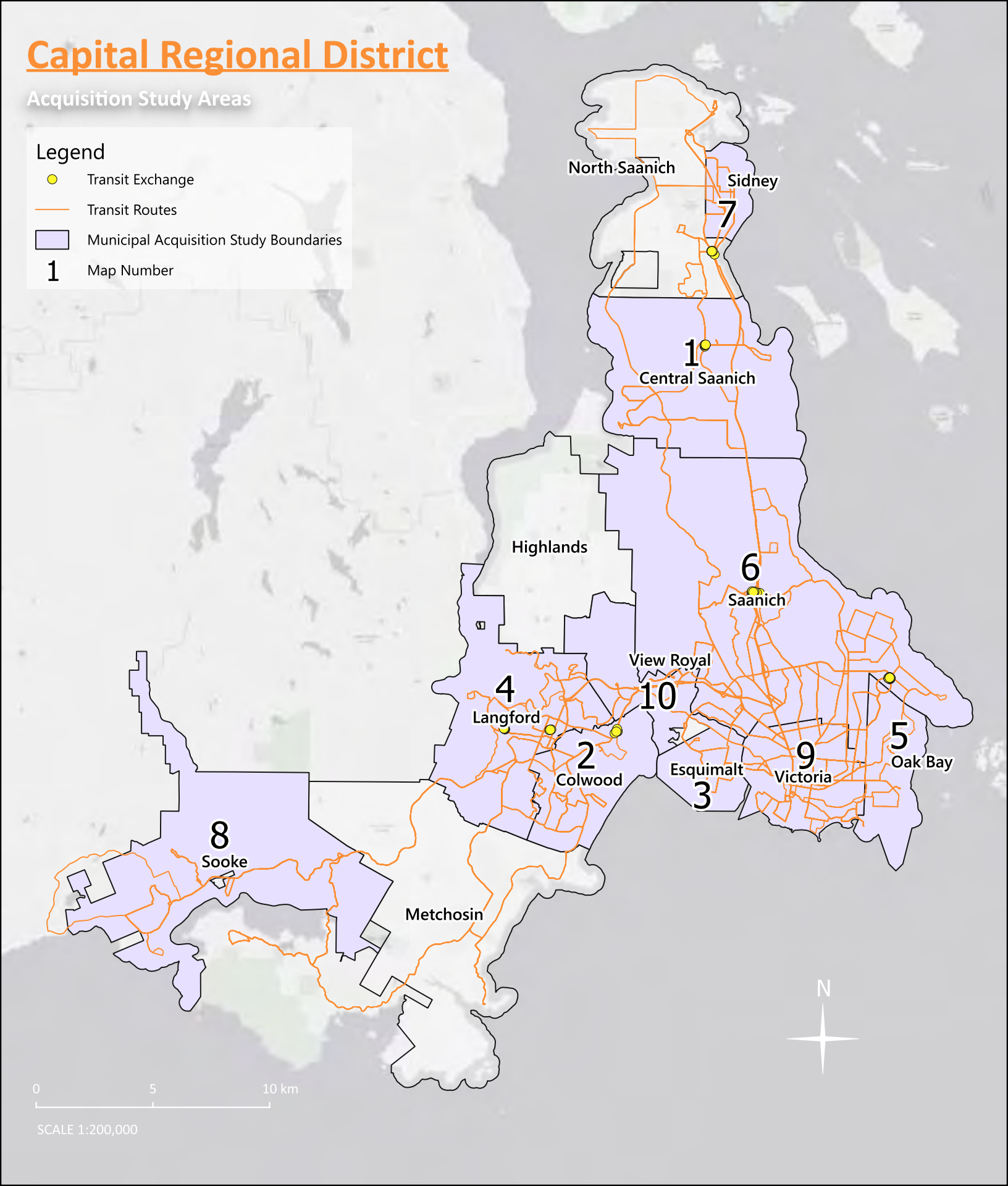


Appendix A

Walkability Maps

Capital Regional District

Acquisition Study Areas



District of Central Saanich

400m Boundary From Transit Stops

Capital Regional District
Regional Housing: Acquisition Strategy

CRD
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- Transit stops
- 400m Boundary from Transit Stop
- Transit Routes
- Street Network
- Central Saanich Parcels
- Central Saanich Administrative Boundary



0 1 2 km

Projection: NAD83/UTM 10N 1: 40,000

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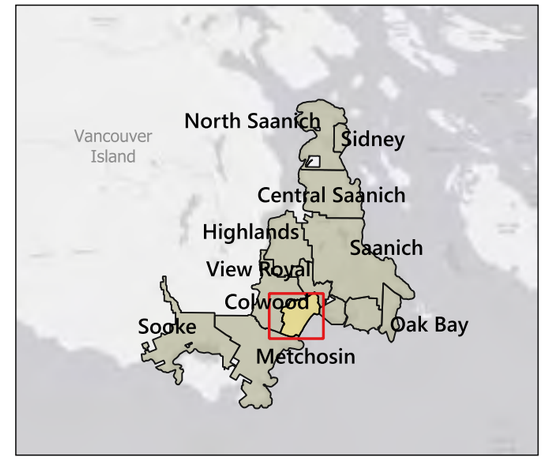
City of Colwood

400m Boundary From Transit Stops

Capital Regional District
Regional Housing: Acquisition Strategy

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- Transit Stops
- 400m Boundary from Transit Stop
- Transit Routes
- Street Network
- City of Colwood Parcels
- City of Colwood Administrative Boundary



0 750 1,500 m

Projection: NAD83/UTM 10N 1: 25,000

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Township of Esquimalt

400m Boundary From Transit Stops

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- Transit Stops
- 400m Boundary from Transit Stop
- Transit Routes
- Street Network
- Esquimalt Parcels
- Esquimalt Administrative Boundary



0 500 1,000 m

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City of Langford

400m Boundary From Transit Stops

Capital Regional District
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- Transit Stops
- 400m Boundary from Transit Stop
- Transit Routes
- Street Network
- Langford Parcels
- Langford Administrative Boundary

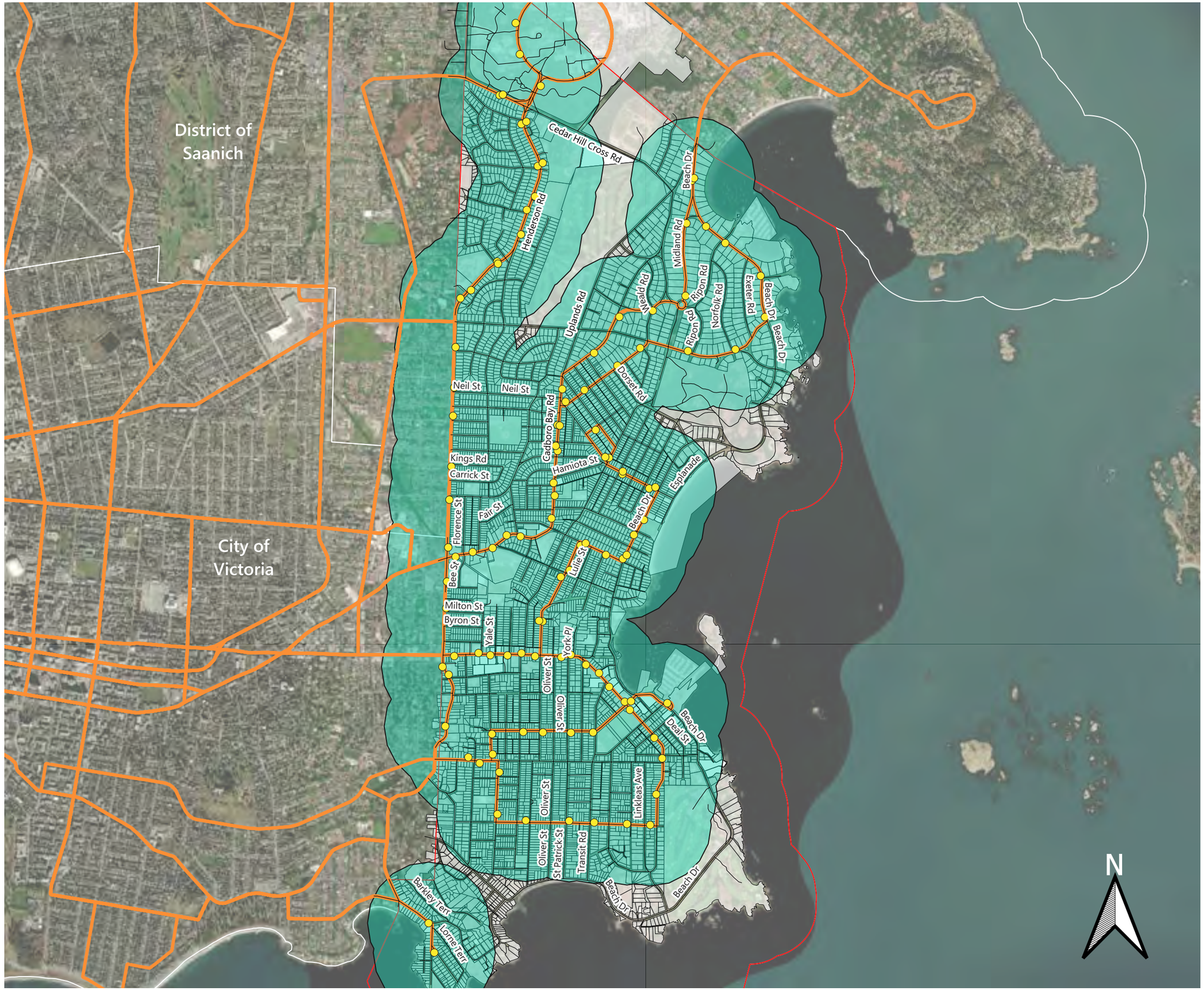


0 1 2 km

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District of Oak Bay

400m Boundary From Transit Stops

Capital Regional District
Regional Housing: Acquisition Strategy

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- Transit Stops
- 400m Boundary from Transit Stop
- Transit Routes
- Street Network
- Oak Bay Parcels
- Oak Bay Administrative Boundary



0 750 1,500 m

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District of Saanich

400m Boundary From Transit Stops

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Regional Housing: Acquisition Strategy

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- Transit Stop
- 400m Boundary from Transit Stop
- Transit Routes
- Street Network
- Saanich Parcels
- Saanich Administrative Boundary



0 1 2 km

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District of Central Saanich
Town of View Royal
Township of Esquimalt
City of Victoria
District of Oak Bay
Interurban Rd
Patricia Bay Hwy
Royal Oak Dr
Quadra St
McKenzie Ave
Arbutus Rd
Trans-Canada Hwy
N

Town of Sidney

400m Boundary From Transit Stops

Capital Regional District
Regional Housing: Acquisition Strategy

CRD
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- Transit Stops
- 400m Boundary from Transit Stops
- Transit Routes
- Street Network
- Sidney Parcels
- Sidney Administrative Boundary



0 500 1,000 m

Projection: NAD83/UTM 10N 1: 20,000

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District of Sooke

400m Boundary From Transit Stops

Capital Regional District
Regional Housing: Acquisition Strategy

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- Transit Stops
- 400m Boundary from Transit Stop
- Transit Routes
- Street Network
- Sooke Parcels
- Sooke Administrative Boundary



0 1 2 km

Projection: NAD83/UTM 10N 1: 50,000

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City of Victoria

400m Boundary From Transit Stops

Capital Regional District
Regional Housing: Acquisition Strategy

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- Transit Stops
- 400m Boundary from Transit Stop
- Transit Routes
- Street Network
- Victoria City Blocks
- Victoria Administrative Boundary



0 750 1,500 m

Projection: NAD83/UTM 10N 1: 25,000

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Town of View Royal

400m Boundary From Transit Stops

Capital Regional District
Regional Housing: Acquisition Strategy

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- Transit Stop
- 400m Boundary from Transit Stop
- Transit Routes
- Street Network
- View Royal Parcels
- View Royal Administrative Boundary



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Appendix B

Municipal Policy and Regulation Summary

	Median HH Income (Based on 2020 data)	Median Cost of Living Adjustment	Apartment Densities	Rezoning Fee	Building Permit Fee	Development Permit Fee	Development Cost Charges	School Site Acquisition Charge	Notes
Central Saanich	103,000	2021 = $103,515 2022 = $105,683.215 2023 = $112,998.429	Bachelor Apartment minimum of 40.0 m^2 net of common area 1 Bedroom Apartment minimum of 50.0 m^2 net of common area 2 Bedroom Apartment minimum of 65.0 m^2 net of common area 3 Bedroom Apartment minimum of 80.0 m^2 net of common area 4 Bedroom Apartment minimum of 111.5 m^2	Single Residential/ Duplex Min Fee: $3600 OR $360 per lot, whichever is greater Multiple dwellings or townhouse: $4800	Min Fee $150 Portion of construction value up to $100,000 $150 plus 1.30% Portion of construction value from $100,001 to $500,000 plus 1.20% Portion of construction value over $500,000 plus 1.00%	N/A	Residential Detached: $6101 Residential Small Detached: $5431 Multi-family Residential: $3944	Set by the province through the SSAC calc.: Low Density Residential (1-20 units/Ha), $1,000/unit Medium Low Density (21 to 50 units/Ha), $900/unit Medium Density (51 to 125 units/Ha), $800/unit Medium High Density (126 to 200 units/Ha) $700/unit High Density (201+ units/Ha) $600/unit	Bylaw to Provide a Reduction of Development Cost Charges
Colwood	102,000	2021 = $102,510 2022 = $104,657 2023 = $111,895	Apartment Residential designation are 100 uph (40 upa) to 250 uph (100 upa)	$4,193 (base fee) + $0.25 /$m^2$ lot area <5,000 m^2 + $0.12/$m^2$ lot area >5,000 m^2	Permits lass than $1,000 or less = $50 For permits in excess of $1,000.00, the fees shall be $50.00 or the first thousand, plus $12.00 per thousand or part for the next $99,000.00, plus $10.00 per thousand or part for the next $400,000.00, plus $8.00 per thousand, or part thereof, for the remainder Application Fee included in Building Permit Fee Permits with a construction value of $200,000 or less: $100.00 Permits with a construction value more than $200,000. $1,000.00Application Fee, non-refundable, included in Building Permit Fee Permits with a construction value of $200,000 or less: $100.00	N/A	Single Family: $7015 Townhouse/ Duplex: $4539 Apartment/ Condo: $4624		Development Cost Charges Estimator: https://www.colwood.ca/city-services/development-services/development-cost-charges-estimator
Esquimalt	76,000	2021 = $76,380 2022 = $77,979 2023 = $83,356	Medium density residential FAR of up to 2.0 or 6 storeys High Density residential FAR up to 3.0 or 12 storeys	$1000 plus $500 for each dwelling unit	For permits $1000.00 or less in value=$50.00 For permits in excess of $1000.00 in value the fees shall be $50.00 of the first thousand, plus $13.00 per thousand or part thereof for the next $99,000.00, plus $11.00 per thousand or part thereof for the next $400,000.00 and $9.00 per thousand in excess of $500,000.00	Single Family Infill dwelling unit $750/dwelling unit Duplex $750/dwelling unit Multiple Family Residential $1200 plus $120/dwelling unit Mixed use development Fee to be calculated based on the combined fees for the residential and commercial/industrial portions of the building or structure	Does not have DCCs		
Langford	93,000	2021 = $93,465 2022 = $95,428.36 2023 = $102,016.29	N/A	Text amendement only: $1116 Text amendement only under existing zoning for changes to not more than two aspects of the Zoning Bylaw: $2226 All land uses: <1000m^2 of site area: $3465 1001$m^2$ - 8094m^2: $7159 >8094$m^2$ - 40467m^2: $10275 [illegible]	N/A	Interface Fire Hazard DP Ara: $310 Riparian DP Area: $618 Two-Family Residential (Duplex): $991 Two-Family Residential (Duplex, not compliant with DG): $2539	Link to Development Cost Charges for Major Roads, Sewers, Water Board.		
Oak Bay	107,000	2021 = $107,535 2022 = $109,778.83 2023 = $117,355.44	N/A	Zoning By-law Amendement = $2,500 Additional deposits in increments of Five Hundred Dollars $500	Building Permit fees are based on the value of construction	$500.00, plus $65.00 for each variance of a bylaw provision in excess of one that is required to accommodate the development or other proposal represented by the application	N/A		
Saanich	93,000	2021 = $93,465 2022 = $95,428.36 2023 = $102,016.29	N/A	$2,000.00 where the application is to rezone lands in any zone EXCEPT that a lesser fee of $1,000.00 shall be submitted where the application is to rezone lands from one single family zone (RS) to another single family zone (RS) for the sole purpose of creating one lot for single family dwelling use	Value of $1000 or less: 100.00 Value of $1001 - 499,999: $ 13.00 / $1,000 of Permit Value Value of $500,000 +: 10.00 / $1,000 of Permit Value	$500.00	Single Family Residential: $11542 Duplex/Triplex/Quadplex: $9108 Townhouse Residential: $8071 Apartment Residential: $6462		
Sidney	77,000	2021 = $77,385 2022 = $78,015.68 2023 = $83,401.38	Mult-ifamily Residential Density and Height: 45-65 UPH, up to 6 storeys	Joint Zoning and OCP = $1,800.00 plus $1,50.00 Public Hearing and $300 mail-out deposit Amendement to Zoning Bylaw = $1,300.00 plus $1,500.00 Public Hearing and $300 mail-out deposit	Plan Processing Fee for Building Permit Application: Construction value less than $100,000: $50 Construction value greater than $100,000: $100 Commercial or multi-family new construction: $200 Reduced fee for alterations, additions, or repairs to existing buildings: $100 Building Permit Fee (based on construction valuation): $1,000 or less: $100 Over $1,000: $100 for the first $1,000, plus $13 per thousand for the next $99,000, plus $11 per thousand for the next $400,000, and $9 per thousand for amounts over [illegible]	DP Minor = $150.00 DP Major = $300.00 plus $50.00 per unit of residential construction as per the application $300.00 plus $0.50 x m^2 of floor area as per application for all other uses	Town DCCs vary by location. For a complete list of the DCCs for your development site, please visit Town Hall or send an email request. (never got back to me)		
Sooke	87,000	2021 = $87,435 2022 = $89,272.23 2023 = $95,434.79	OCP OR Zoning By-law Amendment $5300.00*, Additional Fee of $0.15/m2 of lot area Link to FAR here:	Zoning By-Law Amendement: $5300*+$0.15/m² of lot area	Building Permit Fees Based on Construction Value	Development Permit $1200.00 $1.50/$m^2$ of gross floor area Development Permit Amendment $700.00 n/a	Low Density Residential: $16,237 Medium Density Multi-Family: $8882 High Density Multi-Family: $5251		
Victoria	67,500	2021 = $67,837.50 2022 = $69,262.08 2023 = $74,046.35	Total FSR of a residential component for non-market housing may range up to approximately 2.5:1, as indicated in local area plans	Up to 3 dwelling units (excluding Duplex/ Triplex) $2000 per dw/unit Duplex $3000 Triplex $4000 Over 3 dwelling units of any type = $6000 + $0.50 per m^2 of total floor area	Application fee: $100 Building Permit Fee: 1.40% of cost of construction* (not including plumbing & electrical value)	Up to 3 dwelling units $2000 per dwell/unit Duplex $3000 Triplex $4000 Over 3 dwelling units of any type $6000 + $2.50 per m^2 of total floor area	Detached Dwelling: $6871 per lot Two Family Dwelling: $12,178 per lot Attached Dwelling: $44.77 per m^2 of total FA Multiple Dwelling: $44.87 per m^2 of total FA		
View Royal	98,000	2021 = $98,490 2022 = $100,550.79 2023 = $107,491.76	Large Lot Residential: up to 5 stories Residential: Max. FSR .5 permitted for infill, up to 2.5 storeys Mixed Residential: up to 3 storeys/ 1.25 FSR permitted, 4 storeys/1.6 FSR permitted for apartment dwellings Neighbourhood Mixed Use: 3 storeys, 1.5 FSR permitted Neighbourhood Centre (Commerical with [illegible]	$2,200.00	Building Permit Fees Based on Construction Value $0-$10000 = Min. $100 $10,001-$100,000 = $100 plus 1.25% $100,001-$500,000 = $1228 plus 1% Over $500,000 = $5228 plus .75%	$550.00 for first five variances ** FOR LARGE PROJECTS: Gross floor area (m^2) x $1.15 (All residential projects over 4 dwelling units)	Detached Residential: $9806 Multi-family Residential: $6519 Commercial: $40.59, m^2 of gross FA		

Appendix C

Continuum of Measures for Housing Affordability

Continuum of Measures for Housing Affordability[30]

Fiscal Measures:

- -Payment in-lieu accepted for density bonus
- -Amenity Cost Charges (ACC) allocated to affordable housing
- -Waiving development fees for affordable housing
- -Waive/reduce municipal development cost charges for affordable housing
- -Property tax exemption for non-supportive affordable housing
- -Grants to facilitate affordable housing
- -Heritage grants that address housing affordability
- -Lease City owned sites appropriate for affordable housing to non-profits
- -Donate City-owned land to facilitate affordable housing
- -Land trust for affordable housing
- -Affordable housing reserve/trust fund
- -Energy efficiency programs for affordable housing
- -Other fiscal actions (unique to local municipality)

Planning Process or Policies

- Official community plan policies showing commitment to providing a range of housing choices
- Neighbourhood plans/area planes showing commitment to providing a range of housing choices
- Identifying suitable affordable housing sites in neighbourhood and planning processes
- Tenant relocation policy
- Family friendly policy
- Adaptable housing policy (include definitions/details)
- Heritage Program includes provisions to consider/address housing affordability
- Affordable housing strategy or housing action plan
- Ownership affordability program/policy (provide specifics)
- Other planning actions

Zoning/Regulatory Actions

- Increased density in areas appropriate for affordable housing
- Micro housing units policy
- Micro housing units approved on a case-by-case review
- Smaller lots
- Coach houses

[30] Neil Spicer, Senior Policy and Planning Analyst, Parks, Planning and Environment, "*Municipal Measures for Affordable housing Matrix – 2018 Update*" dated May 23, 2018 presented at the Metro Vancouver Regional District, Regional Planning Committee June 8, 2018.

- Secondary suites in single family zones
- Secondary suites in other zones
- Lock-off units in apartment and/or row housing
- Infill housing
- Broadening row house/townhouse & duplex zoning
- Density bonus provisions for affordable housing
- Reduced parking requirements for all housing located in areas with good access to transit
- Reduced parking requirement for affordable housing
- Pre-zone lands for affordable housing
- Comprehensive development zone guidelines favour affordable housing
- Inclusionary zoning policy for affordable housing
- Inclusionary zoning has occurred with rezoning process
- Modified building standard (i.e., code related)
- Housing agreements
- Other zoning actions

Approval Process Measures

- Provide assistance
- Concurrent rezoning and building permit applications
- Fast track approval of affordable housing projects

Purpose Built Market Rental Incentives

- Fees waived or reduced for new market rental housing development
- Density bonus for new market rental housing development
- Parking requirements relaxed for new market rental housing development

Rental Housing Loss Prevention Measures

- Standards of maintenance by-law
- Replacement policies for loss of rental housing stock
- Demolition policies
- Condo/strata conversion policies
- Retention policy

Education and Advocacy Measures

- Monitor rental housing stock
- Guide to development process for affordable housing options such as secondary suites

Appendix D

Existing Building Examples

Geography	Land Size	Storeys	Units	Assessed $	Asking $	Sold in the Last 3 Years $	Age	Zoning	Considerations
Central Saanich									
1230 Verdier Avenue, Brentwood Bay Saanichton V8M 1P2	102228 sf	6	92	$ 25,111,000	N/A	N/A	1992	N/A	N/A
1040 Stellys Cross Road, Brentwood Bay V8M 1H5	2.85 ac	4	70	$ 30,029,000	N/A	N/A	2021	N/A	N/A
7878 East Saanich Road, Saanichton V8M 1T4	20579 sf	5	48	$ 21,503,000	N/A	N/A	2016	N/A	N/A
North Saanich & Sidney									
2433 Malaview Avenue, Sidney V8L 4G4	53066 sf	4	60	$ 18,622,000	N/A	N/A	1979	N/A	N/A
2433 Malaview Avenue, Sidney V8L 4G4	53066 sf	4	60	$ 18,622,000	N/A	N/A	1979	N/A	N/A
Colwood									
3221 Heatherbell Road, Colwood V9C 1Y8	4.21 ac	4	33	$ 6,740,300	N/A	N/A	2017	N/A	N/A
Landmark Building 1085 Goldstream Avenue, Victoria V9B 0Y7	2.15 ac	5	166	$ 54,881,000	N/A	N/A	2019	N/A	N/A
284 Belmont Road, Colwood V9C 1B1	0.58 ac	4	48	N/A	$ 14,926,000	N/A	2021	N/A	Originally built in partnership with BC Housing Hub program.
Esquimalt									
908 Carlton Terrace, Esquimalt V9A 5A5	17266 sf	2	8	$ 2,460,000	$ 4,125,000	N/A	1970	RM4	N/A
687 Admirals Road, Esquimalt V9A 6N7	16361 sf	6	50	$ 14,270,000	N/A	N/A	2022	N/A	Recently developed.
860 Carrie Street, Esquimalt V9A 5R4	12500 sf	3	16	$ 3,406,000	$ 5,350,000	N/A	1971	RM4	Tenants currently residing below market rent. For sale for more than 250 days.
Saanich									
3216 Alder Street, Victoria V8X 1P2	N/A	4	27	$ 9,862,000	N/A	N/A	2019	N/A	N/A
3501 Savannah Avenue, Victoria V8X 1S6	52514 sf	4	48	$ 15,295,000	N/A	N/A	1978	N/A	N/A
1028 Inverness Road, Saanich V8X 2S1	14880 sf	3	13	$ 4,246,000	$ 4,999,000	N/A	1976	N/A	Property is surrounded by multi-family zoning.
Langford									
Belmont Place Apartments 3130 Jacklin Road, Victoria V9B 3Z1	5.12 ac	5	222	$ 80,568,000	N/A	N/A	2019	N/A	N/A
711 Treanor Avenue, Victoria V9B 6W7	62646 sf	6	95	$ 40,231,000	N/A	N/A	2021	N/A	N/A
691 Hoylake Avenue, Victoria V9B 3P9	2.45 ac	5	147	$ 49,530,000	N/A	N/A	N/A	N/A	N/A
Oak Bay									
2161 Haultain Street, Oak Bay V8R 2L8	14048 sf	3	14	$ 3,471,000	$ 3,980,000	N/A	1953	RM3	Large majority of suites currently rented below market rate.
2174 Cadboro Bay Road, Victoria V8R 5H1	51575 sf	4	67	$ 17,689,000	N/A	N/A	1968	N/A	N/A
2314 Oak Bay Avenue, Victoria V8R 1G9	20132 sf	4	27	$ 9,255,000	N/A	N/A	1965	N/A	N/A
View Royal									
Aurora Watkiss Way, Victoria V8Z 0E6	2.22 ac	5	114	N/A	$ 46,910,000	N/A	2018	N/A	N/A
Nursery Heights 301 Nursery Hill Drive, Victoria V9B 0L3	1.44 ac	5	72	N/A	$ 28,523,000	N/A	2018	N/A	N/A
Sooke & Metchosin									
2068 Townsend Road, Sooke V9Z 0H2	11817 sf	3	6	$ 1,153,000	$ 1,999,000	$ 1,450,000 (Sept 2021)	1963	R1	This property is in Sooke's City Town Core area, which allows redevelopment of an FSR or 2.5:1 and up to 6 storeys.
Victoria									
971 Market Street, Victoria V8T 4Z3	26100 sf	4	33	$ 9,310,000	N/A	9,350,000 (April 2022)	1976	R3-2	When advertised for sale in 2022 a 2.0 FSR potential gross buildable area (52,200 sf) was noted.
1236 Pandora Avenue, Victoria V8V 3R4	23634 sf	4	43	$ 11,866,000	N/A	$ 13,973,000 (Nov 2021)	1979	N/A	N/A
1220 Pandora Avenue, Victoria V8V 3R4	24044 sf	4	28	$ 9,106,000	N/A	$ 9,127,000 (Nov 2022)	1977	N/A	N/A
1255 Grant Street, Victoria V8T 1C1	16206 sf	3	25	$ 6,358,000	N/A	N/A	1965	N/A	N/A
1300 Yates Street, Victoria V8S 1Z9	45965 sf	4	77	$ 20,362,000	N/A	N/A	1966	N/A	N/A
1165 Meares Street, Victoria V8V 3J9	7200 sf	3	11	$ 2,627,000	$ 3,725,000	N/A	1961	R3-AM-1	N/A

Rural Housing Pilot Project Analysis

January 2024



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Executive Summary

This executive summary provides an overview of the findings from the rental housing analysis and affordable homeownership research conducted for the Capital Regional District's (CRD) rural areas. The report focuses on three areas where the CRD is the local government: Southern Gulf Islands Electoral Area (SGI), Salt Spring Island Electoral Area (SSI), and Juan de Fuca Electoral Area (JdF). The analysis explores various housing typologies, funding mechanisms, and economic conditions to provide incentives for expanded affordable housing options under a possible Rural Housing Program pilot. Key insights and recommendations from the financial analysis and research are highlighted below:

- **The Rural Housing Program (RHP) should prioritize allocating funding to projects in CRD rural areas where housing would have otherwise not been created.** While single-detached houses and accessory dwelling units are permitted across SGIs and SSI, the uptake to build accessory dwelling units has been slow. Previous studies have shown there is market demand for rental housing on the SGI and SSI, however, there has not been enough incentive or funding available to encourage developers and landowners to fill the market gap.
- **Secondary suites have the biggest potential to scale up in unit numbers when coupled with grant funding.** The financial analysis shows that grant funding has the biggest impact on making secondary suite rents affordable (for renovation of existing suites or new construction). The estimated grant needed to influence the development potential or affordability of secondary suites is $30,000 per unit. The uptake potential of secondary suites, however, can be impacted by cultural preferences and whether there is strong market interest to build these units.
- **Cottages have higher development costs and require more grant funding than secondary suites.** Cottage development has higher costs and requires an estimated grant of $60,000 per unit to influence the development potential or affordability of the unit, however, they may be preferred by residents in rural communities. Collaborating with different development approval authorities to create a pre-approved design for cottages, including septic system design, and developing under preferred interest rates can deepen affordability.

- **Multiplex rental development projects are challenging to develop from a financial standpoint under the current land use framework without stacking partnerships and grant funding.** Several factors contribute to the high cost of development, including a lengthy pre-development stage, cost of rural development, and permitted densities that do not maximize building cost efficiencies. To offset a portion of the pre-development costs, a grant of $10,000 to $20,000 per door can move development projects towards the building permit approval stage. This grant would lower the required rents in the project, and allow housing providers to contribute to the required equity for the project, which could unlock partnerships and further grant funding.
- **Entry-level homeownership programs such as rent-to-own and down payment matching programs should have smaller funding allocations as the investment costs are high and affordability is not guaranteed to carry over to the next user.** This program reach could be greater if coupled with partnerships or through existing funding programs.
- **The potential reach of the Rural Housing Program (RHP) pilot depends on the allocation of funding.** The allocation strategy for a hypothetical reserve of $5.0 million to $15 million for the RHP pilot should maximize the number of units built. The suggested distribution prioritizes rental housing (75%) and affordable homeownership (25%), aiming to create a total of 165 affordable units under a $5.0 million program outreach and up to 308 units under the $15 million program outreach.

In summary, the potential reach of the Rural Housing Program is substantial. It can help support housing providers in bringing forth several needed housing options, such as accessory dwelling units for rent, multi-unit rental housing, and affordable homeownership. While the reach of the program can change depending on the economic conditions, the recommended strategies and funding allocations aim to maximize the impact of the Rural Housing Program by increasing the development potential or affordability of the housing options.



Introduction

1.0 Introduction

The Capital Regional District (CRD) is exploring a suitable pilot project to increase housing options across the CRD's rural areas. The CRD's rural areas include Electoral Areas and municipalities outside of the CRD Urban Containment Policy Area Boundary (Saanich Peninsula and rural West Shore). This report focussed its analysis on the CRD's Electoral Areas for which it is the local government:

- Southern Gulf Islands Electoral Area
- Salt Spring Island Electoral Area
- Juan de Fuca Electoral Area

The goal of the project is to understand the financial feasibility of developing different types of housing and how these housing types are impacted by financial support (grants or forgivable loans). Ultimately, the CRD is looking to see how policies that offer grants or forgivable loans might most efficiently be designed to result in additional homes being developed. The findings from this analysis are intended to support recommendations for the development of a Capital Regional District Rural Housing Program (RHP).

This report contains a section on defining housing affordability in order to understand what the target rents would be under the RHP. The report analyzes three main elements:

Rental Housing Analysis

1. Financial incentives for encouraging the development of accessory dwelling units as rental units.
2. Pre-development funding to move multi-plex rental housing projects forward.

Affordable Homeownership Analysis

3. A review of common entry level home ownership programs in Canada and the benefits and limitations of each.

Findings and recommendations for the funding allocation are outlined in sections 5 and 6 of this report, including a discussion on stacking CRD grants with other government funding programs in order to move housing development concepts off the ground.







Defining Affordable Housing

2.0 Defining Affordable Housing

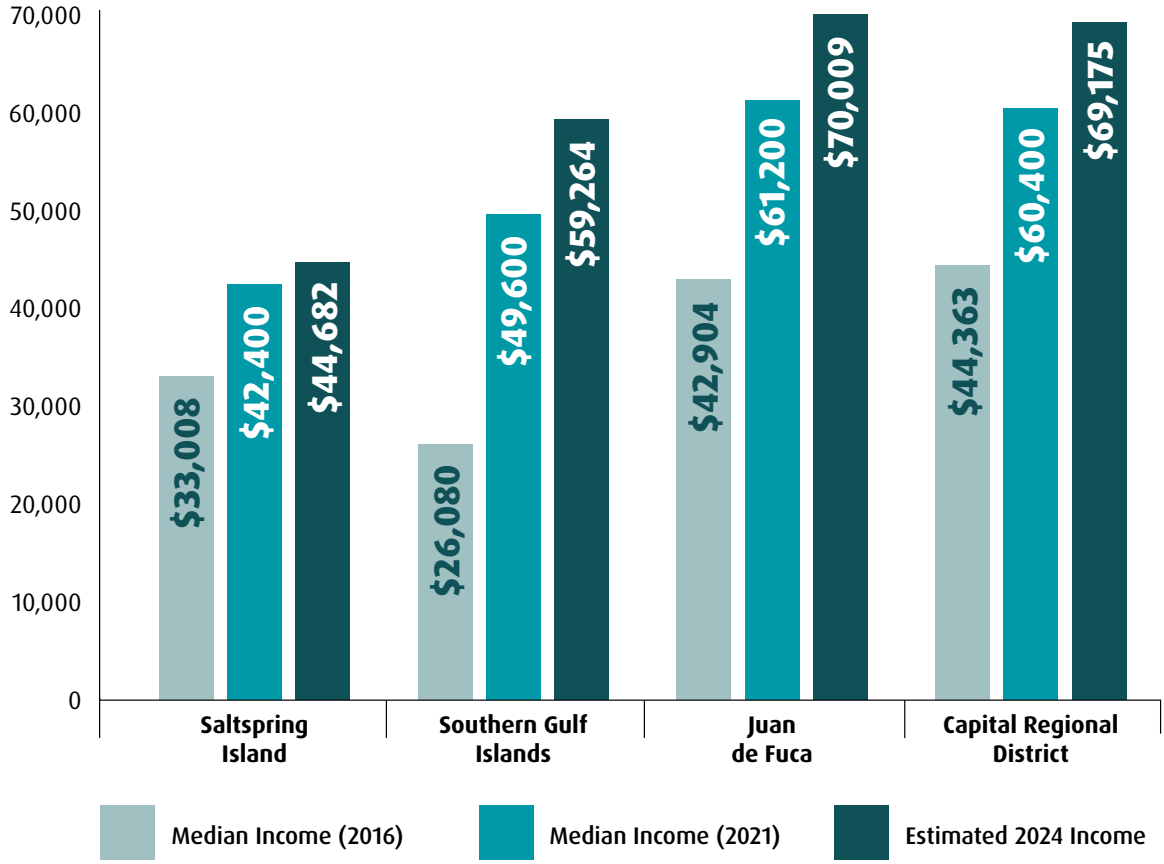
The CRD currently does not define affordable housing for the municipalities and electoral areas within its jurisdiction. To understand the housing affordability levels that could be achieved through CRD's Rural Area Housing Pilot Program, this section proposes rental affordability thresholds for the housing types examined in this report. The definition takes into consideration the remoteness of the CRD's rural communities and household incomes, which differ from the urban areas of the CRD.

2.1 Renter Household Income

The newest household income data available across the three rural areas that form part of this study, Salt Spring Island, Southern Gulf Islands, and Juan de Fuca Electoral Area (Part 1) is from the Census 2021. **Figure 1** shows median incomes for 2016 and 2021 across the rural areas of the CRD and the Regional District as a whole. Renter household incomes have increased substantially across these jurisdictions since 2016. This is attributable to a decline in renters at the lowest income levels (earning less than $20,000 annually) in each jurisdiction and the region as a whole. We have provided estimated renter incomes for 2024, based on historical income growth for renter households between 2006 and 2021.

The CERB benefit offered by the federal government in 2021 had a significant impact on incomes for the most vulnerable households in Canada, including low-income renters. As such, the decline in low-income renters is likely attributable to the short-term impact of CERB, creating more income stability for vulnerable households, and the lack of rental housing availability in these areas. Salt Spring in particular saw an overall decline in the number of renters (from 1,160 in 2016 to 950 in 2021), which is indicative of a challenging rental market.

Figure 1: A Comparison of Renter Income and Estimated Income Across Rural CRD Areas, 2006, 2021, 2024



A comparative analysis of renter income distribution in 2016 and 2021 shows a significant upward shift in the income level of renters across all areas. The SSI and the SGI had a much higher proportion of renters earning less than $60,000 per year than the region as a whole. The income profile for renter households in Juan de Fuca showed more similarity to the CRD as a whole than SSI and SGI. The findings of this analysis are shown in **Table 1** on the following page.

Table 1: Renter Household Income Distribution Analysis, 2016 and 2021

	2016	2021
Southern Gulf Islands (SGI)	78% of renter households earned less than $60,000, and 67% earned less than $40,000	54% of renter households earned less than $60,000, and 40% earned less than $40,000
Salt Spring Island (SSI)	78% of renter households earned less than $60,000, and 50% earned less than $40,000	67% of renter households earned less than $60,000 and 44% earned less than $40,000
Juan de Fuca (JdF)	57% of renter households earned less than $60,000, and 48% earned less than $40,000	27% of renter households earned less than $60,000, and 27% earned less than $40,000
Capital Regional District (CRD)	65% of renter households earned less than $60,000, and 45% earned less than $40,000	50% of renter households earned less than $60,000, and 35% earned less than $40,000

Source: Adapted from Statistics Canada, Census 2016 and 2021

Based on available income data, it is clear that the SGI and SSI have a different composition of renters than seen in JdF and the CRD as a whole, with a higher proportion of very low, and low income renters. While income levels have improved somewhat between 2016 and 2021, it has been suggested in some interviews (with SGI Liaisons) that a noticeable segment of the lowest income residents of these areas have moved after being priced out of the market. Nevertheless, the data shows that any affordability definition for these areas must consider the fact that renters on the islands are likely to be lower income than renters in other parts of the CRD (including Juan de Fuca).

Table 2 below shows BC Housing's Housing Income Limits (HILs) for Greater Victoria in 2023. These figures are derived from CMHC's Rental Market Survey, conducted annually in most Census Agglomerations. The Rental Market Survey focuses on the primary rental market (i.e. purpose-built rental housing). However, most, if not all, of the rental stock in the CRD's rural areas is in the secondary market (i.e. secondary suites, private homes rented out, etc.), and little data is available about the cost of these rentals.

Table 2: Housing Income Limits for the Greater Victoria Region (CRD), 2023

	1-Bdrm/less	2-Bdrm	3-Bdrm	4-Bdrm
Rent levels as defined by HILs	$1,250	$1,625	$2,050	$2,388
Income threshold	$50,000	$65,000	$82,000	$95,500

Source: BC Housing

2.2 Proposed Rental Housing Affordability Guidelines

Based on the household income data, this points to a strong need to provide affordable rental opportunities on the islands that will serve renters at the lower end of the income continuum. The program should therefore consider the following thresholds for rental housing:

- **Market Rental and Rent-to-Own threshold**: $1,500 and up (for households earning $60,000 and up)
- **Below Market threshold**: $1,000 to $2,050 (for households earning $40,000 to $60,000)
- **Deep Subsidy threshold**: $1,000 and below (for households earning less than $40,000)

This latter category is likely to be the most needed by current renters on the islands. However, it is also the least viable, as rents may be too low to pay off all operating costs. Units in this category may need some form of cross subsidy.

Rental income for financial analysis for the SGI and SSI should therefore be structured as outlined in **Table 3** below. Rent Geared to Income (RGI) or Deep Subsidy rental thresholds are low but align with income assistance shelter rates for the smallest unit. **It should be noted that for all categories outlined in Tables 2 and 3, thresholds are intended to be a starting point for that category. It should also be noted that these guidelines should be updated on an annual basis as HILs are updated.**

Table 3: Rental Thresholds for the Southern Gulf Islands and Salt Spring Island, 2023

	1 Bdrm/less	2 Bdrm	3 Bdrm
Market Rent and Rent-to-Own Guidelines	$1,500	$1,950	$2,438
Below Market Rental Thresholds	$1,000	$1,250	$1,500
Deep Subsidy Thresholds	$500	$750	$1,000

Rental thresholds for Juan de Fuca should conform more closely to the CRD HIL rates, as the income profile of renters more closely matches the regional profile. As such the rental thresholds outlined in **Table 4** can be used for financial analysis.

Table 4: Rental Thresholds for Juan de Fuca, 2023

	1 Bdrm/less	2 Bdrm	3 Bdrm
Market Rent Guidelines	$1,500	$1,950	$2,438
Below Market Rental Thresholds	$1,250	$1,625	$2,050
Deep Subsidy Thresholds	$500	$750	$1,000





Rental Housing Analysis

3.0 Rental Housing Analysis

This section reviews the financial impacts of developing **rental housing** in the context of the CRD's rural areas. The purpose of this financial analysis is to understand the market rents supposed if the rental units were built: 1) Under mortgage lending rates of 7.0%; 2) Under decreased mortgage lending rates of 4.0%; 3) The rents that could be supported if funding were available in both 1 and 2.

While the Bank of Canada has held its benchmark interest rate at 5% since July 2024, some economists are forecasting the Bank of Canada to initiate rate cuts slowly, starting in the second quarter of 2024 and potentially to 4.25% by the end of 2024[1,2]. While interest rates are out of the CRD's control, modelling two market conditions where the mortgage lending rate is 7.0% and at a lower lending rate of 4.0% illustrates that the timing of the economic market can impact the potential reach of the RHP.

This section reviews three types of rental housing:

- **Secondary suites,** which include the renovation and new construction of secondary suites
- **Accessory dwelling units,** such as cottages or garden suites
- **Multi-unit buildings,** which could be plexes or townhouses. While duplexes are permitted under some zones, multi-plexes and townhouses are not commonly permitted under current zoning across the CRD's rural areas.

Required Rent and Decrease in Supportable Rent

The "required rent" outlined in each test scenario refers to the monthly rent that a landlord would have to receive from a tenanted unit in order to pay for its expenses. Note that these rents refer to the starting rents for the unit during first tenancy only.

Throughout this analysis, the term "decrease in supportable rent" refers to how much the required rent would be lowered if a RHP grant were provided to the landlord during development. For example, if the rent was $1,000 without any grants and the rent dropped to $950 with a $10,000 grant, then the decrease in supportable rent is $50.

1 *"Interest rate increases bite, leading to deeper recession", Deloitte, 2023, https://www2.deloitte.com/content/dam/Deloitte/ca/Documents/finance/ca-economic-outlook-september-2023-report-aoda-en.pdf?icid=eo-report-september-2023-aoda-en*

2 *"Long-Term Forecast", TD Economics, 2023, https://economics.td.com/ca-long-term-forecast*

Policy Goal and Securing Affordability

Under the RHP, the policy goal is that any grant provided to landowners will secure the units as non-market units. This means that after the first tenancy, the required rents can only be increased according to the provincially mandated annual permitted rent increase and not with any increases in the housing market. In addition, during tenant turnover, it is intended that the housing agreement will limit the rent increase to the Consumer Price Index. In other words, even if units are initially rented at rents above the affordability guidelines, over time, the unit would be secured as non-market affordable housing (assuming an escalating rental market). Whether the unit starts off within the affordability guidelines or above it is dictated by the way the grant is distributed into the equity of the approach (see the Equity Approach section below).

One mechanism to secure the affordability is for the CRD to enter into a housing agreement with the landowner, which is then approved as a bylaw and registered on title as a condition of the grant, and dictates the terms for use of the unit. The term for the housing agreement should consider the relative size of the initial investment against the number of years the agreement is in place, and the equity approach that is applied.

One challenge to using housing agreements for secondary suites and cottages across the CRD's rural areas is that with program success, there will be an increase in the number of agreements to adopt, administer and enforce. However, it can be done with a streamlined internal process and appropriate levels of staffing to administer the program. The CRD could also explore a program to partner with a non-profit organization with a mandate to support affordable housing that to sign the land lease agreements with a group of individual landowners on behalf of tenants. Outside of housing agreements, further research is needed to understand whether additional tools are available to local governments, such as forgivable loans. The CRD is currently undertaking a Housing Agreement Program review which will help inform the implementation of the RHP.

Equity Approach

There are two equity approaches in which the secondary suites and cottages could be supported financially and each approach has its own merits[3]. The goal to provide an incentive to build a unit, rent it, and agree to have the rent controlled as a non-market unit. Scenario 2A requires a 25% equity requirement from the landowner, and any grant funding from the CRD is stacked on top of the 25%. Scenario 2B requires a 25% equity, however, any grant funding from the CRD goes towards the 25% and lowers the portion to be contributed by landowner.

3 *Note that Scenario 2B does not apply to the multi-unit building analysis as the initial equity required is high due to the construction costs.*

One scenario, "**Scenario 2A**" as shown in **Figure 2**, is to structure the equity so that the landowner contributes the minimum amount of equity required to make the project financially viable, and any additional grants from government (CRD or other entity) would be directed to reducing rental rates to make the rent more affordable. This is because any additional grants are added on top of the 25% equity, lowering the principal mortgage required.

The second scenario, "**Scenario 2B**" as shown below in **Figure 3**, models a situation where the landowner only contributes a portion of the equity and the remaining required equity is topped up with grant funding, targeting a total equity of 25%. The intent of this approach is to encourage the development of units rather than deepen the affordability of the rents. It also recognizes that not every landowner may have the upfront equity required (a full 25% equity) to construct an accessory dwelling unit as modelled in Scenario 2A. This scenario does not model an equity contribution of more than 25%.

Figure 2: Example of Landowner-Led Equity Distribution in an Auxiliary Dwelling (Scenario 2A)

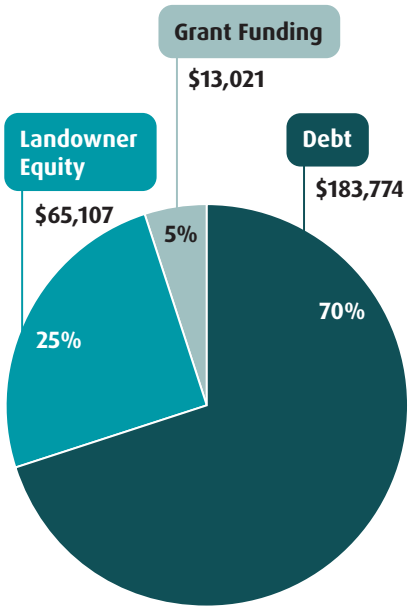
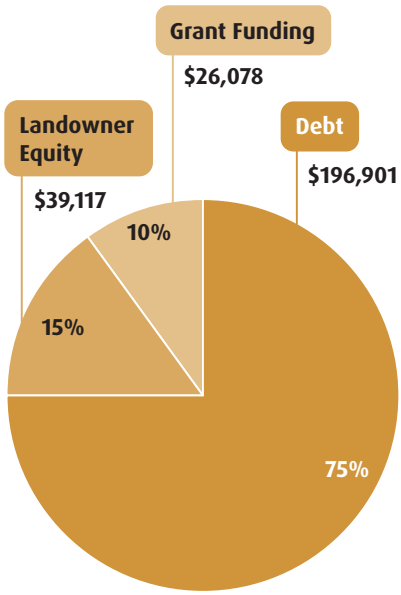


Figure 3: Example of Top Up Equity Distribution in Secondary Suite Renovation (Scenario 2B)



In summary, Scenario 2A allows the grant contributions to support lower mortgage payments, and therefore lowers the required rents in the units. Scenario 2B allows the grant contributions to lower the equity that landowners must put towards the unit and does change the required starting rents. Both scenarios will secure non-market units, but the uptake is dependent on individual landowner's preferences. To better understand which approach would receive more uptake, it is suggested that the CRD conduct community engagement to gather input on the two equity approaches.

Assumptions and Limitations

All scenarios in this section are run under the assumption that a debt service coverage ratio (DSCR) of 1.1 must be met, as that is one metric that lending institutions will use to determine whether a loan can be approved. Inherently this means that a minimal amount of annual revenue will be returned as profit to the landowner if there are no major vacancies[4] during the year. This annual return on equity is discussed in the scenarios below.

It is also assumed that the minimum equity contribution for the mortgage must be 25% of project costs and the assumed loan would be 75% on a 25-year amortization period at a fixed interest rate of 7.0% or 4.0%. Some institutions may approve different loan to ratio values which would increase or decrease the monthly mortgage payments modelled in this section. The rest of the assumptions are outlined in the **Table 5** below.

Construction costs for the secondary suites and cottages are based on a survey conducted by New Commons to local builders on the SGI in early 2022. To account for the increase in construction costs from 2022 to late 2023, the costs were adjusted by 5%. The multi-plex construction cost is based on a builder working on a similar SGI project in 2024. Builders on SSI and JdF were contacted as part of this study, but the response rate was limited. Note that these projects costs are for an average development model and construction costs may be higher or lower depending on the specific site or house (in the context of a renovation).

Table 5: Summary of Assumptions for Rental Housing Analysis

	Secondary Suite – Renovation	Secondary Suite – New	Cottage – New	Multi-Unit Building
Cost to Acquire Land	$0	$0	$0	$0
Unit Size (sq. ft.)	1-Bdrm: 600 sq.ft. 2-Bdrm: 969 sq.ft.	1-Bdrm: 600 sq.ft. 2-Bdrm: 969 sq.ft.	1-Bdrm: 600 sq.ft. 2-Bdrm: 969 sq.ft.	1-Bdrm: 600 sq.ft. 2-Bdrm: 850 sq.ft. 3-Bdrm: 1,100 sq.ft.
Construction Cost ($/sq. ft.)	$296	$368	$439	$600
Contingency	5% of hard costs	5% of hard costs	5% of hard costs	8% of hard costs
Soft Costs	15% of hard costs	17% of hard costs	17% of hard costs	22% of hard costs
Construction Timeline	12 months	12 months	12 months	18 months
Vacancy Allowance	Half of one month's rent	Half of one month's rent	Half of one month's rent	Half of one month's rent

4 *The analysis includes a small vacancy allowance equivalent to half a month's rent in each scenario to account for tenant turnover.*

A limitation to this analysis is that the annual operating costs for each unit will vary in practice. While we have provided estimates of what the operating costs are, they will be dependent on what the individual landowner has budgeted for the rental unit. This is an important metric as the monthly mortgage payments plus the operating expenses are used to calculate whether the development meets the DSCR and what the landowner's return on equity is.

Another limitation to this analysis is that construction costs and development approval timelines will vary depending on the geography and builder. Some owners may want higher-end design and finishing, which will impact the cost to construct a rental unit. As the CRD's rural areas cover three different markets (SGI, SSI, and JdF), the cost variations and regulatory processes require more fine-grained market data. This analysis, however, uses general cost data in order to account for higher labour costs on the SGI and SSI. As such, the actual construction costs for each housing typology may be less on JdF.

Annual Returns / Covering Expenses Related to Operating Rental Housing

As shown in the accessory dwelling unit scenarios, the financial analysis solves for an annual return for landowners. While a developer profit is not built into the analysis, as would occur in typical development scenarios, the annual return here is a result of the excess net operating income to service debt and expenses (mortgage payments and operational expenses) as required by lending institutions when receiving the loan approval.

There are risks in taking out a loan to build or renovate any unit, in addition to the responsibility of operating a rental housing unit, and an annual return helps to understand what the landowner could earn on their investment converting their property into a rental unit. The annual return is a metric that helps landowners decide if they are better off investing their money at the bank or other investment.

If enough of a financial incentive were to be provided, the possibility of scaling up accessory dwelling units could be possible in CRD's Electoral Areas, although it would come down to the individual landowner and how they weigh the financial options.

3.1 Secondary Suites – Renovation

Base Scenario

This scenario models a secondary suite renovation with a unit size of 600 square feet (1-bedroom) and a unit size of 969 square feet (2-bedroom unit). The monthly operating expenses for both the units are estimated to be $165 to $215 which includes vacancy allowance, property tax, home insurance, interior maintenance, and capital reserve fund.

Table 6 below shows the results of the analysis. The total project costs across the 7.0% and 4.0% interest rate scenarios do not vary much, however, it changes the required rents drastically between the scenarios. This is because the threshold to service the debt (e.g., monthly mortgage payments) operating expenses is lowered when the mortgage payments are less.

Under the 7.0% interest rate scenario, assuming a minimum injection of 25% equity into the project, the landowner would need to set the monthly rent at $1,487 for the 1-bedroom unit, which meets the market rental guideline for a 1-bedroom ($1,500). The 2-bedroom unit would support a monthly rent of $2,326 which is above the market rental guideline for a 2-bedroom unit ($1,950).The rents under the 4.0% interest rate scenario are lower.

As mentioned in Section 3.0, these projects costs are for an average secondary suite renovation. It is important to recognize that the costs could be lower or higher depending on the individual house's structural base and other conditions.

Table 6: Secondary Suite Renovation (Base Scenario)

	7.0% Interest Rate (Mortgage)		4.0% Interest Rate (Mortgage)	
	1-Bedroom	2-Bedroom	1-Bedroom	2-Bedroom
Total Project Costs	$223,773	$361,392	$221,337	$357,459
Equity Required	$55,943	$90,348	$55,334	$89,365
Loan-to-Value Ratio (LTV)	0.75	0.75	0.75	0.75
Principal Mortgage Amount	$169,656	$273,994	$167,221	$270,061
Mortgage Payment (Monthly)	$1,188	$1,919	$880	$1,421
Operating Expenses incl. Vacancy Allowance (Monthly)	$180	$215	$165	$190

	7.0% Interest Rate (Mortgage)		4.0% Interest Rate (Mortgage)	
Debt Service Coverage Ratio (DSCR)	1.1	1.1	1.1	1.1
Annual Return	$1,426 or 2.5% on equity	$2303 or 2.5% on equity	$1,056 or 1.9% on equity	$1,705 or 1.9% on equity
Rent Required to Cover Operations and Mortgage Payment (Monthly)	$1,487	$2,326	$1,132	$1,753

While we assume the developer profit will be 0% in the base scenario, the DSCR of 1.1 means the developer will receive $1,402 in profit for the first year of operation for a 1-bedroom unit, baring the absence of any major vacancies. This is equivalent to an annual return of 2.5% on the equity contributed by the landowner.

The 4.0% interest rate scenario shows an improved outlook on required monthly rents. Both the 1-bedroom rent ($1,122) and 2-bedroom unit rent ($1,737) are closer to the respective market rental guidelines.



Subsidized Scenario: 1-Bedroom

As mentioned earlier at the start of Section 3.0, there are two equity approaches in which secondary suite renovations could be subsidized.

Since the base scenario yields a rent that meets the market rent guideline, **Table 7** below shows how incremental additional grants could deepen the affordability to below market rents. If a grant with a contribution amount of between $40,000 and $50,000 were to be provided by the CRD or another entity, the SGI and SSI threshold for below market rent of $1,000 (1-bedroom) is met. For JdF, the below market rent of $1,250 could be met with a grant of approximately $30,000.

At the higher grant levels, however, the annual return on the landowner's equity decreases. As such, even though additional grants may increase the affordability of the rent, it may not necessarily be enough of a financial incentive for a landowner to build and operate a secondary suite. The alternative equity approach, Scenario 2B, presented later in this section creates a scenario where there is more financial incentive for a landowner to take on debt and renovate a unit.

Table 7: Landowner-Led Equity Distribution (Scenario 2A) in Secondary Suite Renovation, 1-Bedroom at 7.0% Interest Rate

Grant/ Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	$55,943	$1,487	$0	$1,426	2.5%
$10,000	$55,831	$1,404	$84	$1,338	2.4%
$20,000	$55,722	$1,322	$165	$1,253	2.2%
$30,000	$55,610	$1,238	$249	$1,165	2.1%
$40,000	$55,500	$1,156	$331	$1,080	1.9%
$50,000	$55,388	$1,073	$415	$992	1.8%
$60,000	$55,276	$989	$498	$905	1.6%

**Rounded to the nearest $1,000 for illustrative purposes.*

To illustrate the impact of grant funding under a 4.0% interest rate scenario, **Table 8** shows the rent for a renovated 1-bedroom secondary suite could be lowered to $1,010 with a $20,000 grant (compared to a $40,000 to $50,000 grant under the 7.0% interest rate).

Table 8: Landowner-Led Equity Distribution (Scenario 2A) in Secondary Suite Renovation, 1-Bedroom at 4.0% Interest Rate

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	$55,334	$1,132	$0	$1,056	1.9%
$10,000	$55,260	$1,070	$62	$991	1.8%
$20,000	$55,187	$1,010	$123	$927	1.7%
$30,000	$55,112	$948	$184	$863	1.6%
$40,000	$55,039	$887	$245	$799	1.5%
$50,000	$54,964	$825	$307	$735	1.3%
$60,000	$54,889	$763	$369	$670	1.2%

**Rounded to the nearest $1,000 for illustrative purposes.*

To make the opportunity more attractive to landowners, **Table 9** below demonstrates the top up equity approach (Scenario 2B) for the 1-bedroom secondary suite renovation.

A 20% equity contribution ($44,755) from the landowner and 5% equity from grant funding ($11,189) would support the same monthly rent as Scenario 2A with no grant funding ($1,487). This scenario, however, offers a higher annual return on equity (3.2% at 5%) and offers a lower downpayment barrier which may be more attractive for landowners.

Table 9: Top Up Equity Distribution (Scenario 2B) in Secondary Suite Renovation, 1-Bedroom at 7.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	$11,189	20%	$44,755	$1,487	$1,426	3.2%
10%	$22,377	15%	$33,566	$1,487	$1,426	4.2%
15%	$33,566	10%	$22,377	$1,487	$1,426	6.4%
20%	$44,755	5%	$11,189	$1,487	$1,426	12.7%

The advantage in this approach is with more funding is provided, the higher the annual returns are provided to the landowner (as their equity contribution lessens). At 10% funding ($22,377), the annual return on the landowner's investment is 4.2% which may be comparable to common investment options offered by banks in today's market conditions.

Table 10 below shows the same top-up equity approach but under the 4.0% interest rate scenario.

Table 10: Top Up Equity Distribution (Scenario 2B) in Secondary Suite Renovation, 1-Bedroom at 7.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	$11,067	20%	$44,267	$1,132	$1,056	2.4%
10%	$22,134	15%	$33,201	$1,132	$1,056	3.2%
15%	$33,201	10%	$22,134	$1,132	$1,056	4.8%
20%	$44,267	5%	$11,067	$1,132	$1,056	9.5%



Subsidized Scenario: 2-Bedroom

For a 2-bedroom secondary suite renovation, **Table 11** below summarizes how incremental grant contributions can decrease the monthly rent. At a grant contribution of between $40,000 to $50,000, the market rental guideline for a 2-bedroom unit ($1,950) can be reached for the rural areas.

Table 11: Landowner-Led Equity Distribution (Scenario 2A) in Secondary Suite Renovation, 2-Bedroom at 7.0% Interest Rate

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	$90,348	$2,326	$0	$2,303	2.5%
$10,000	$90,236	$2,242	$84	$2,215	2.5%
$20,000	$90,126	$2,160	$166	$2,129	2.4%
$30,000	$90,016	$2,078	$248	$2,043	2.3%
$40,000	$89,906	$1,996	$330	$1,957	2.2%
$50,000	$89,793	$1,912	$414	$1,870	2.1%
$60,000	$89,683	$1,830	$496	$1,784	2.0%

**Rounded to the nearest $1,000 for illustrative purposes.*

Table 12 below shows the incremental grant contribution deepen the affordability of the rents under the 4.0% interest rate scenario. For instance, a $10,000 grant could support a monthly rent of $1,691 for a 2-bedroom secondary suite renovation.

Table 12: Landowner-Led Equity Distribution (Scenario 2A) in Secondary Suite Renovation, 2-Bedroom at 4.0% Interest Rate

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	$89,365	$1,753	$0	$1,705	1.9%
$10,000	$89,290	$1,691	$62	$1,640	1.8%
$20,000	$89,159	$1,582	$171	$1,526	1.7%
$30,000	$89,055	$1,496	$257	$1,436	1.6%
$40,000	$88,952	$1,411	$342	$1,347	1.5%
$50,000	$88,850	$1,326	$427	$1,258	1.4%
$60,000	$88,746	$1,240	$513	$1,168	1.3%

**Rounded to the nearest $1,000 for illustrative purposes.*

Table 13 and **Table 14** below demonstrates the impact of increasing the share of grant funding towards a fixed 25% equity (Scenario 2B) under different economic conditions. Under the 7.0% interest rate, a grant contribution of approximately 10% or $36,139, the annual return on the landowner's equity is 4.2% which is improved from Scenario 2A.

Table 13: Top Up Equity Distribution (Scenario 2B) in Secondary Suite Renovation, 2-Bedroom at 7.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	$18,070	20%	$72,278	$2,326	$2,303	3.2%
10%	$36,139	15%	$54,209	$2,326	$2,303	4.2%
15%	$54,209	10%	$36,139	$2,326	$2,303	6.4%
20%	$72,278	5%	$18,070	$2,326	$2,303	12.7%

As noted previously, the monthly rent is substantially lower under the 4.0% interest rate scenario as shown in **Table 14** below.

Table 14: Top Up Equity Distribution (Scenario 2B) in Secondary Suite Renovation, 2-Bedroom at 4.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	$17,873	20%	$71,492	$1,753	$1,705	2.4%
10%	$35,746	15%	$53,619	$1,753	$1,705	3.2%
15%	$53,619	10%	$35,746	$1,753	$1,705	4.8%
20%	$71,492	5%	$17,873	$1,753	$1,705	9.5%

Stacking Incentives for Accessory Dwelling Units

In October 2023, BC Housing announced the Secondary Suite Incentive Program (SSIP). The program rebate is available for eligible new legal self-contained units with a kitchen and full bathroom (i.e., excludes improvements to existing rental units) and laneway homes / garden suites. The SSIP is intended to help homeowners create new affordable rental housing in their communities through the provision of a rebate in the form of a forgivable loan for 50% of renovation costs, to a maximum of $40,000. A full summary of the eligibility requirements can be found in Appendix A and on BC Housing's website.

While the SSIP is only open for properties located within the 161 incorporated municipalities in BC, and therefore not applicable to properties located in CRD's Electoral Areas, a forgivable loan similar to this would stack well with potential contributions from the CRD to make the grant dollars go further, and to provide more affordable housing units in CRD's rural areas.

3.2 Secondary Suites – New Construction

Base Scenarios

The base scenarios model the construction of a new secondary suite with a unit size of 600 square feet (1-bedroom) and 1,000 square feet (2-bedroom). The monthly operating expenses for both unit types are estimated to be between $175 to $238 which includes vacancy allowance, property tax, home insurance, interior maintenance, and capital reserve fund.

The construction cost for new secondary suites is based on a survey with local builders. While we are modelling a higher construction cost for new suites than for the renovation of a suite, it is possible that a renovation of a suite could cost more. The actual project cost of each specific case will depend on the physical condition of the house.

Table 15 below shows the results of the analysis. Under the higher interest rate scenario (7.0%), the required rent to support the 1-bedroom unit, at $1,837, is close to the market rental guideline for a 1-bedroom ($1,500). The 2-bedroom unit, at a monthly rent of $2,891, may be considered affordable for an annual household income of $115,600 which is above the median renter household incomes across SGI, SSI and JdF. These rents are lower under the 4.0% interest rate scenario.

Table 15: Secondary Suite New Construction (Base Scenario)

	7.0% Interest Rate		4.0% Interest Rate	
	1-Bedroom	2-Bedroom	1-Bedroom	2-Bedroom
Total Project Costs	$281,295	$454,291	$278,234	$449,347
Equity Required	$70,324	$113,573	$69,559	$112,337
Loan-to-Ratio Value (LTV)	0.75	0.75	0.75	0.75
Principal Mortgage Amount	$213,267	$344,426	$210,206	$339,482
Mortgage Payment (Monthly)	$1,494	$2,412	$1,106	$1,785
Operating Expenses incl. vacancy allowance (Monthly)	$194	$238	$175	$208
Debt Service Coverage Ratio (DSCR)	1.1	1.1	1.1	1.1
Annual Return	$1,793 or 2.5% on equity	$2,895 or 2.5%	$1,327 or 1.9%	$2,143 or 1.9%
Rent Required to Cover Operations and Mortgage Payment (Monthly)	$1,837	$2,891	$1,391	$2,172

Subsidized Scenario: 1-Bedroom

Table 16 shows the landowner-led equity approach (Scenario 2A) coupled with incremental $10,000 grants for the construction of a new secondary suite. If a grant with a contribution amount of approximately $30,000 were to be provided by the CRD or by another entity, the required rent would be $1,583, which is closest to the market rent guideline for a 1-bedroom ($1,500).

Table 16: Landowner-Led Equity Distribution in New Secondary Suite (Scenario 2A), 1-Bedroom at 7.0% Interest Rate

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	$70,324	$1,837	$0	$1,793	2.5%
$10,000	$70,211	$1,752	$85	$1,704	2.4%
$20,000	$70,099	$1,669	$168	$1,617	2.3%
$30,000	$69,984	$1,583	$254	$1,527	2.2%
$40,000	$69,872	$1,500	$337	$1,440	2.1%
$50,000	$69,761	$1,416	$421	$1,353	1.9%
$60,000	$69,649	$1,333	$504	$1,266	1.8%

**Rounded to the nearest $1,000 for illustrative purposes.*

Under a 4.0% interest rate scenario, the monthly rents for a new 1-bedroom secondary suite would be within the market rent guideline ($1,500) as shown in **Table 17** below.

Table 17: Landowner-Led Equity Distribution in New Secondary Suite (Scenario 2A), 1-Bedroom at 4.0% Interest Rate

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	$69,559	$1,391	$0	$1,327	1.9%
$10,000	$69,483	$1,329	$63	$1,261	1.8%
$20,000	$69,409	$1,267	$124	$1,197	1.7%
$30,000	$69,332	$1,204	$188	$1,130	1.6%
$40,000	$69,257	$1,142	$250	$1,066	1.5%
$50,000	$69,183	$1,080	$311	$1,001	1.4%
$60,000	$69,108	$1,018	$373	$937	1.4%

Table 18 and **Table 19** show that the annual returns for the landowner's equity will increase incrementally if grant funding is used to top up the equity to 25% of total project costs (Scenario 2B).

Table 18: Top Up Equity Distribution in New Secondary Suite (Scenario 2B), 1-Bedroom at 7.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	**$14,065**	20%	$56,259	$1,837	$1,793	3.2%
10%	**$28,130**	15%	$42,194	$1,837	$1,793	4.2%
15%	**$42,194**	10%	$28,130	$1,837	$1,793	6.4%
20%	**$56,259**	5%	$14,065	$1,837	$1,793	12.7%

Table 19: Top Up Equity Distribution in New Secondary Suite (Scenario 2B), 1-Bedroom at 4.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	**$13,912**	20%	$55,647	$1,391	$1,327	2.4%
10%	**$27,823**	15%	$41,735	$1,391	$1,327	3.2%
15%	**$41,735**	10%	$27,823	$1,391	$1,327	4.8%
20%	**$55,647**	5%	$13,912	$1,391	$1,327	9.5%



Subsidized Scenario: 2-Bedroom

Under the 7.0% interest rate scenario, if a grant with a contribution amount of $60,000 were to be provided by the CRD or by another entity, the required rent would be $2,400. This rent level would be considered affordable for an annual household income of $96,00 (**Table 20**).

Table 20: Landowner-Led Equity Distribution in New Secondary Suite (Scenario 2A), 2-Bedroom at 7.0% Interest Rate

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	$113,573	$2,891	$0	$2,895	2.5%
$10,000	$113,464	$2,810	$81	$2,810	2.5%
$20,000	$113,353	$2,727	$164	$2,723	2.4%
$30,000	$113,244	$2,646	$246	$2,638	2.3%
$40,000	$113,135	$2,565	$327	$2,553	2.3%
$50,000	$113,027	$2,483	$408	$2,468	2.2%
$60,000	$112,915	$2,400	$491	$2,382	2.1%

Under a 4.0% interest rate scenario, an approximate grant contribution of $30,000 would bring the monthly rent down to the market rental guidelines for a 2-bedroom unit for the rural areas (as shown in **Table 21**).

Table 21: Landowner-Led Equity Distribution in New Secondary Suite, 2-Bedroom at 4.0% Interest Rate (Scenario 2A)

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	**$112,337**	**$2,172**	**$0**	**$2,143**	**1.9%**
$10,000	**$112,261**	**$2,109**	**$63**	**$2,077**	**1.9%**
$20,000	**$112,187**	**$2,048**	**$124**	**$2,013**	**1.8%**
$30,000	**$112,111**	**$1,985**	**$187**	**$1,947**	**1.7%**
$40,000	**$112,037**	**$1,923**	**$249**	**$1,883**	**1.7%**
$50,000	**$111,961**	**$1,860**	**$312**	**$1,817**	**1.6%**
$60,000	**$111,887**	**$1,799**	**$373**	**$1,753**	**1.6%**

Table 22 and **Table 23** below show the decreasing landowner equity needed as the share of grant funding increases.

Table 22: Top Up Equity Distribution in New Secondary Suite (Scenario 2B), 2-Bedroom at 7.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	**$22,715**	20%	$90,858	$2,891	$2,895	3.2%
10%	**$45,429**	15%	$68,144	$2,891	$2,895	4.2%
15%	**$68,144**	10%	$45,429	$2,891	$2,895	6.4%
20%	**$90,858**	5%	$22,715	$2,891	$2,895	12.7%

Table 23: Top Up Equity Distribution in New Secondary Suite (Scenario 2B), 2-Bedroom at 4.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	**$22,467**	20%	$89,869	$2,172	$2,143	2.4%
10%	**$44,935**	15%	$67,402	$2,172	$2,143	3.2%
15%	**$67,402**	10%	$44,935	$2,172	$2,143	4.8%
20%	**$89,869**	5%	$22,467	$2,172	$2,143	9.5%

3.3 Cottage – New Construction

Base Scenario

This scenario models the construction of a new 1-bedroom cottage with a unit size of 600 square feet and a new 2-bedroom cottage with a unit size of 1,000 square feet. The monthly operating expenses for both units are estimated to be $261 to $330 which includes vacancy allowance (half month of rent), property tax, home insurance, interior maintenance, and capital reserve fund.

Table 24 below shows the results of the analysis. The required rent to support the 1-bedroom unit is $2,616 which is above the market rental guideline for a 1-bedroom ($1,500). At this rent level, the unit may be considered affordable for an annual household income of $104,600 which is above the median renter household incomes across the rural areas. However, it is important to keep in mind that the project costs could be lower depending on the specific project and landowner (e.g., sweat-equity type of maintenance, casual labour during construction, conversion of an accessory building, etc.). The rents are lower in the 4.0% interest rate scenario.

Table 24: New Construction Cottage (Base Scenario)

	7.0% Interest Rate		4.0% Interest Rate	
	1-Bedroom	2-Bedroom	1-Bedroom	2-Bedroom
Total Project Costs	$398,479	$622,057	$394,142	$615,287
Equity Required	$99,620	$155,514	$9,536	$152,694
Loan-to-Value Ratio (LTV)	0.75	0.75	0.75	0.75
Principal Mortgage Amount	$302,111	$471,620	$297,775	$464,850
Mortgage Payment (Monthly)	$2,116	$3,303	$1,566	$2,445
Operating Expenses incl. vacancy allowance (Monthly)	$289	$330	$261	$303
Debt Service Coverage Ratio (DSCR)	1.1	1.1	1.1	1.1
Annual Return	$2,539 or 2.5% on equity	$3,964 or 2.5% on equity	$1,880 or 1.9% on equity	$2,934 or 1.9% on equity
Rent Required to Cover Operations and Mortgage Payment (Monthly)	$2,616	$3,979	$1,965	$2,993

Subsidized Scenario: 1-Bedroom

Table 25 below shows the landowner-led equity approach (Scenario 2A) coupled with incremental $10,000 grants for the construction of a 1-bedroom cottage. If a grant with a contribution amount of $60,000 were to be provided by the CRD or by another entity, the required rent would be closer, but still not within the range of market rent guideline for a 1-bedroom ($1,500). This rent level would be considered affordable for an annual household income of $84,700.

Table 25: Landowner Led Equity Distribution (Scenario 2A) in New Cottage, 1-Bedroom at 7.0% Interest Rate

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	$99,620	$2,616	$0	$2,539	2.5%
$10,000	$99,507	$2,532	$84	$2,451	2.5%
$20,000	$99,399	$2,451	$165	$2,367	2.4%
$30,000	$99,288	$2,369	$248	$2,280	2.3%
$40,000	$99,177	$2,286	$330	$2,194	2.2%
$50,000	$99,065	$2,202	$415	$2,106	2.1%
$60,000	$98,952	$2,118	$499	$2,018	2.0%

**Rounded to the nearest $1,000 for illustrative purposes.*

Under the 4.0% interest rate scenario, the monthly rents for the 1-bedroom cottage drop substantially. A grant contribution of $60,000 would be required to bring the rents closer to the market rental guideline for a 1-bedroom unit ($1,500), as shown in **Table 26**.

Table 26: Landowner Led Equity Distribution (Scenario 2A) in New Cottage, 1-Bedroom at 4.0% Interest Rate

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	$98,536	$1,984	$0	$1,880	1.9%
$10,000	$98,460	$1,922	$62	$1,814	1.8%
$20,000	$98,388	$1,862	$122	$1,752	1.8%
$30,000	$98,314	$1,800	$183	$1,688	1.7%
$40,000	$98,241	$1,739	$245	$1,624	1.7%
$50,000	$98,165	$1,677	$307	$1,559	1.6%
$60,000	$98,090	$1,615	$369	$1,494	1.5%

**Rounded to the nearest $1,000 for illustrative purposes.*

Table 27 and **Table 28** shows that the annual returns for the landowner's equity will increase incrementally if grant funding is used to top up the equity to 25% of total project costs. In addition, the equity required by the landowner could be lowered with grant funding.

Table 27: Top Up Equity Distribution (Scenario 2B) in New Cottage, 1-Bedroom at 7.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	**$19,924**	20%	$79,696	$2,616	$2,539	3.2%
10%	**$39,848**	15%	$59,772	$2,616	$2,539	4.2%
15%	**$59,772**	10%	$39,848	$2,616	$2,539	6.4%
20%	**$79,696**	5%	$19,924	$2,616	$2,539	12.7%

Table 28: Top Up Equity Distribution (Scenario 2B) in New Cottage, 1-Bedroom at 4.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	**$19,707**	20%	$78,828	$1,984	$1,880	2.4%
10%	**$39,414**	15%	$59,121	$1,984	$1,880	3.2%
15%	**$59,121**	10%	$39,414	$1,984	$1,880	4.8%
20%	**$78,828**	5%	$19,707	$1,984	$1,880	9.5%



Subsidized Scenario: 2-Bedroom

The development costs for a 2-bedroom cottage are the highest, and the rents in **Table 29** reflect this.

Table 29: Landowner Led Equity Distribution (Scenario 2A) in New Cottage, 2-Bedroom at 7.0% Interest Rate

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	$155,514	$3,979	$0	$3,964	2.5%
$10,000	$155,403	$3,896	$83	$3,877	2.5%
$20,000	$155,292	$3,813	$166	$3,790	2.4%
$30,000	$155,183	$3,731	$248	$3,705	2.4%
$40,000	$155,071	$3,648	$331	$3,618	2.3%
$50,000	$154,959	$3,565	$415	$3,531	2.3%
$60,000	$154,851	$3,484	$495	$3,446	2.2%

**Rounded to the nearest $1,000 for illustrative purposes.*

However, a decreased interest rate to 4.0% substantially drops the required rent by $950 before any grant contributions to $2,993 (**Table 30**). A grant contribution of $60,000 could decrease the rent to $2,626 (as shown in **Table 30**). While this rent is outside the market rental guideline for a 2-bedroom unit ($1,950), it could potentially provide the incentive for a landowner to offset the site preparation costs for building a cottage[5].

Table 30: Landowner Led Equity Distribution (Scenario 2A) in New Cottage, 2-Bedroom at 4.0% Interest Rate

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)	Decrease in Supportable Rent ($ monthly)	Annual Return ($)	Annual Return on Equity (%)
No Grant	$153,822	$2,993	$0	$2,934	1.9%
$10,000	$153,747	$2,931	$62	$2,870	1.9%
$20,000	$153,673	$2,869	$123	$2,806	1.8%
$30,000	$153,601	$2,809	$183	$2,743	1.8%
$40,000	$153,526	$2,747	$245	$2,678	1.7%
$50,000	$153,452	$2,686	$307	$2,613	1.7%
$60,000	$153,380	$2,626	$367	$2,551	1.7%

**Rounded to the nearest $1,000 for illustrative purposes.*

5 *Cottages on the Gulf Islands typically carry higher site preparation costs, and are dependent on the specific site*

Table 31 and **Table 32** below show the impact of increasing the grant share of the 25% equity. Under the 7.0% interest rate scenario, a 10% equity contribution (or approximately $62,206), the annual return on the landowner's equity could be attractive at 4.2% under the respective economic and interest rate conditions.

Table 31: Top Up Equity Distribution (Scenario 2B) in New Cottage, 2-Bedroom at 7.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	**$31,103**	20%	$124,411	$3,979	$3,964	3.2%
10%	**$62,206**	15%	$93,309	$3,979	$3,964	4.2%
15%	**$93,309**	10%	$62,206	$3,979	$3,964	6.4%
20%	**$124,411**	5%	$31,103	$3,979	$3,964	12.7%

Table 32: Top Up Equity Distribution (Scenario 2B) in New Cottage, 2-Bedroom at 4.0% Interest Rate

Grant/Fund		Landowner Equity		Rent (monthly)	Annual Return ($)	Annual Return on Equity (%)
%	$	%	$			
5%	**$30,764**	20%	$123,057	$2,993	$2,934	2.4%
10%	**$61,529**	15%	$92,293	$2,993	$2,934	3.2%
15%	**$92,293**	10%	$61,529	$2,993	$2,934	4.8%
20%	**$123,057**	5%	$30,764	$2,993	$2,934	9.5%

3.4 Multiplex Rental Housing

Multi-unit rental housing development has historically been uncommon on SGI and limited on SSI because it is not a land use that is widely permitted. These housing developments are in a unique position as they could deliver much needed rental housing, however, at the same time, the development approval process is not configured to efficiently review this type of housing application optimally. As such, multi-unit development applications bear higher development costs during the application review process, which referred to as "pre-development costs" in this report.

A development application in the SGI and SSI must go through several government authorities for approval, including CRD, Islands Trust, Ministry of Transportation and Infrastructure, and Island Health, and extensive community consultation to meet various conditions at each approval stage (e.g., zoning, subdivision, etc.) prior to building permit approval. This review is more complex for more intense uses, such as multi-unit developments, to conduct proof of water, proof of septic, assess archaeological implications, assess vehicle traffic impact, and ensure environmental standards are met.

Three interviews were conducted with non-profit housing providers developing multi-units on the islands to understand the costs incurred during rezoning through to building permit[6]. Typically, a large portion of the **rezoning costs** in the rural areas are related to ensuring the development will be consistent with Islands Trust policies, and ensuring adequate servicing can be provided, often as on-site services for water and sewage disposal[7]. These costs vary from site to site. The following estimates of rezoning costs were provided in the interviews:

- Housing Provider #1: $93,400
- Housing Provider #2: $129,600
- Housing Provider #3: $150,000

6 *One out of the three development projects could only speak to rezoning costs.*

7 *This includes proving water availability and no big impacts to neighbouring wells over multiple rounds of testing, preliminary wastewater design and perc testing, arborist's assessment, Phase 1 ESA, Ecological Assessment (to inform restrictive covenant), survey (for site plan preparation), geotechnical investigation, completion of a water management plan involving civil and mechanical consultants, schematic design services, and legal fees associated with the development and review of the Housing Agreement and restrictive covenants with the Local Trust Committee.*

These costs do not include time related to managing the project to ensure the right documentation was being provided and coordinated during the rezoning stage, such as development consultant fees and in-kind volunteer contributions from non-profit housing providers. Depending on the length of the rezoning process and whether there is development consultant support, the additional in-kind volunteer costs could be an estimated $41,600[8] annually for one full-time equivalent staff at a non-profit housing organization. Two interviewers noted that the rezoning process was lengthy and took around three (3) years for approval.

In addition to rezoning costs, multi-unit development projects in the rural areas can incur higher infrastructure costs prior to building permit approval. One housing provider indicated they budgeted $400,000 to build an access road as part of the subdivision plan process, while another housing provider budgeted $200,000 for related infrastructure.

Based on the information provided in the three interviews, the pre-development costs (i.e., rezoning costs plus infrastructure-related costs) can range anywhere from the low $300,000 to $500,000. These costs could vary depending on the specific site and development conditions. Funding from other levels of government for pre-development costs is not typically available for the rural areas because program eligibility often requires higher density development, such as multi-family buildings and not multi-plex buildings.

Despite the challenges posed by the high costs in the predevelopment stage and limited funding for multi-unit rental housing development projects in the rural areas, the availability of grant funding serves as a valuable resource to mitigate the financial burdens associated with the development approvals process, offering a positive opportunity for project advancement. The analysis below shows how grants of $100,000 and $200,000 can offset a portion of the pre-development costs and increase housing affordability. Providing pre-development funding also allows the housing provider to direct their own funds towards the required equity under other funding programs.

Base Scenario

This scenario models the construction of a new 10-unit multiplex (duplexes, and triplexes) with a mix of 1-bedroom (3 units), 2-bedroom (3 units) and 3-bedroom units (4 units). This scenario requires the prefabrication of larger components to occur off-island using structural insulated panels and insulated concrete forms. The monthly operating expenses for the unit are estimated to be around $525 which includes vacancy allowance, property tax, home insurance, interior maintenance, and capital reserve fund.

8 Assuming an hourly wage of $20 per hour as compensation.

Table 33 below shows the baseline scenario analysis results. The required rents to support the units are higher than the market rent guideline for each of the respective unit types. However, this is not atypical as multi-unit developments often require capital funding and operating subsidy to achieve affordable rents in most markets across BC. The table also shows an improved scenario where a 4.0% interest rate and alternative financing terms (50 year amortization period, 80% loan to value) are obtained.

Table 33: Landowner-Led Equity Distribution in 10-Unit Multiplex (Base Scenario)

	7.0% Interest Rate (Mortgage)	4.0% Interest Rate with Alternative Financing Terms (Mortgage)
Total Project Costs	$7,315,929	$7,211,977
Equity Required	$1,828,982	$1,442,395
Loan-to-Value Ratio (LTV)	0.75	0.80
Principal Mortgage Amount	$5,568,841	$5,814,307
Mortgage Payment (Monthly)	$39,005 (total units)	$22,299 (total units)
Operating Expenses incl. Vacancy Allowance (Monthly)	$527	$525
Debt Service Coverage Ratio (DSCR)	1.1	1.1
Annual Return	$46,806 or 2.7% on equity	$26,759 or 1.9% on equity
Rent Required to Cover Operations and Mortgage Payment (Monthly)	Average of $5.77 per sq. ft. 1-Bdrm: $3,461 2-Bdrm: $4,904 3-Bdrm: $5,769	Average of $3.57 per sq. ft. 1-Bdrm: $2,140 2-Bdrm: $3,032 3-Bdrm: $3,567



Subsidized Scenario: 10 Units

To model the impact of using grant funding to offset the rezoning costs, **Table 33** shows grant contributions of $100,000 and $200,000 for the 10-unit multiplex development. At a grant contribution of up to $10,000 per door (i.e., a total of $100,000), decreases the monthly rent by $60, $84, and $99 for the 1-, 2- and 3-bedrooms, respectively. At a grant contribution of $20,000 (i.e., a total of $200,000), the monthly rent is decreased by $118, $167, and $196 for the 1-, 2- and 3-bedrooms, respectively. These rents can be brought into a deeper level of affordability once additional funding programs are secured by the housing provider, which can offer provide capital and operational funding.

While the annual returns on the landowner's equity are higher in this scenario than in the secondary suites or cottage development, it requires a much bigger upfront equity contribution or ongoing operating subsidy. As such, the multi-plex rental projects are likely only attractive and/or suitable to developers with alternate investment return goals, particularly the non-profit sector. This is evident in affordable housing projects being built across the SGI and SSI as they are being led by non-profit housing organizations.

Table 34: Landowner Led Equity Distribution (Scenario 2A) in 10-Unit Multiplex at 7.0% Interest Rate

Grant/Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly) 1-Bdrm	2-Bdrm	3-Bdrm	Annual Return ($)	Annual Return on Equity (%)
No Grant	$1,828,982	$3,461	$4,904	$5,769	$46,806	2.6%
$100,000	$1,827,399	$3,402	$4,819	$5,670	$45,901	2.5%
$200,000	$1,825,854	$3,344	$4,737	$5,573	$45,018	2.5%

Some financing programs offer longer amortization terms, loan to value ratios up to 100%, and discounted interest rates[9]. To understand how a financing program similar to the Canada Mortgage Housing Corporation (CMHC) Rental Construction Financing Initiative (RCFi) would impact the multiplex in the scenario above, we model a 80% loan to value – as a starting equity requirement, which decreases with each incremental grant contributions – and an amortization period of 50 years in **Table 35**. The interest rate modelled in this scenario is 4.0%.

9 *Discounted interest rates are typically offered in financing programs that require a percentage of the units to meet median household income in the community. For the RCFi program, 20% of units need to be below 30% of median household income in a community. Other funding programs with different eligibility criteria are available which include BC Housing's Community Housing Fund.*

Table 35: Landowner Led Equity Distribution (Scenario 2A) in 10-Unit Multiplex with Alternate Financing Terms at 4.0% Interest Rate

Grant/ Fund ($)*	25% Equity from Landowner ($)	Rent ($ Monthly)			Annual Return ($)	Annual Return on Equity (%)
		1-Bdrm	2-Bdrm	3-Bdrm		
No Grant	$1,442,395	$2,140	$3,032	$3,567	$26,759	1.9%
$100,000	$1,441,585	$2,108	$2,986	$3,513	$26,274	1.8%
$200,000	$1,440,794	$2,077	$2,942	$3,461	$25,801	1.8%

Under this improved scenario, the required rents are closer to the market rent guidelines. At a grant contribution of up to $10,000 per door (i.e., a total of $100,000), decreases the monthly rent by $32, $46, and $54 for the 1-, 2- and 3-bedrooms, respectively. At a grant contribution of $20,000 (i.e., a total of $200,000), the monthly rent is decreased by $63, $90, and $106 for the 1-, 2- and 3-bedrooms, respectively. As with the previous scenario, additional funding could be acquired by the housing provider to further deepen the affordability of the units.

While the RHP pre-development funding of $100,000 or $200,000 would not able to offset the total estimated pre-development costs of a single development projects, it allows the housing provider to move past certain stages of the development process and to redirect their initial funds towards another development cost. The effect is that it decreases the overall development costs, which improves project success and leads to lower required rents as shown in **Table 34** and **Table 35**.

While the rents in **Table 34** and **Table 35** may not meet the rental housing affordability guidelines upon completion, the rents secured at first tenancy will be held to controlled rent increases outlined in the housing agreement. Over the term of the housing agreement, these units would have below-market rents and be considered non-market housing units. Furthermore, the affordability could be deepened if additional funding programs beyond the RHP grant and the CMHC RCFi could be stacked.

3.4.1 Possible Cost Efficiencies in Multi-Unit Development

In addition to offsetting development costs through grants, the financial viability of a project can be increased by finding cost efficiencies through design and construction. While a higher density multi-unit development project (e.g., 20 units) was not modelled in this analysis, increasing the number of units would be beneficial from a financial perspective because it can lower the capital cost per unit as well as the operating costs per unit. The capital cost savings can only be found by placing more units into one building and distributing the cost of shared components (e.g., roof, walls, mechanical systems, etc.). If these units are distributed across plex-type buildings, such as in 10-unit multiplex example discussed above, then these cost efficiencies may be lost. The density allowance of lots is controlled through zoning and is a factor that is within the authority of local governments to change.

Some items in operational costs for multi-unit buildings are fixed and can be distributed at a lower cost per unit when the number of units are increased within a building. However, if the number of units in a building is too small, then the building cannot sustain full-time equivalent staff. In smaller multi-unit projects, this will drive up staffing costs in order to hire someone. While this is not a labour market issue that is unique to the CRD's rural areas, it is a challenge that can be lessened if more multi-unit buildings existed (to share resources across the same owner) or if more density were permitted on the development site.









Affordable Homeownership

4.0 Affordable Homeownership

Affordable homeownership programs in Canada are generally focused on assisting households within a certain income range to enter homeownership, which provides an opportunity to free up rental housing.

Securing affordable homeownership units at the local government level is not common in Canada. This could be attributed to the greatest housing need being in markets where ownership prices are high; however, it can also be attributed to the fact that the cost to subsidize affordable homeownership units is high.

Nonetheless, some municipalities have established their own programs or have obtained these units on an ad-hoc basis. The program rules vary depending on the administrator and, in recent years, the calculation of the resale value for affordable unit has become an even more important consideration as housing prices dramatically increase in some markets.

4.1 Rent-to-Own Options

Rent-to-own programs are viewed as an affordable homeownership program because it bypasses the need for a down payment: the rent paid by the tenant becomes the equity or downpayment required to purchase the house. The idea is to hold the property for the would-be buyer until they can save up what is needed to qualify for a conventional mortgage with a lending institution. The terms of a rent-to-own program vary and are set by the administrator. In general, it is an agreement between renters and property owners or investors to buy a home at a set price at a future deadline. The agreement is made up of a lease and an option to purchase.

4.1.1 Agreement Types

As rent-to-own programs are relatively new, there are generally only two types of rent-to-own agreements available to tenants in Canada[10]. These two agreement types are summarized below:

- **Lease-Purchase Agreement:** This type of agreement virtually guarantees that the tenant will purchase the home once their rent-to-own agreement is complete. These are usually designed to safeguard landlords, so they have a designated buyer.
- **Lease-Option Agreement:** This type of agreement gives the tenant the option of purchasing once the rent-to-own agreement is up and the rent they paid goes towards the equity contribution for a downpayment. While there is no obligation to purchase the home, the money the tenant has put towards the house will not be reimbursed. In that sense, it becomes more like a regular rental agreement.

4.1.2 Organizations Providing Rent-to-Own Options

In addition to the agreement type, there are three types of organizations in Canada who administer rent-to-own programs:

1. **Lending Institutions and Investors**
2. **Developers (*with funding from government*)**
3. **Public Sector Organization**

In some cases, the different types of organizations work together to provide rent-to-own financing for occupants. The biggest difference between the organizations, however, is the distinction between for-profit and non-profit. Having an investment return requirement changes the way the rent-to-own program is structured. This is because the initial mortgage (i.e., during the lease agreement period with the tenant and landlord) is held by the owner. As this owner is taking on risk, they could add additional fees, potentially in the form of higher interest rates and rents, to recover the cost of this risk.

The degree of risk and equity required to build and hold the initial mortgage for would-be buyers is likely why there are very few public sector organizations who administer rent-to-own builds. The authors of this report are only aware of one public sector organization who is developing and administering their rent-to-own units. The organization is a First Nation with specific program goals to house their members, and as such, there is no expectation to receive a return on their equity contribution. A complete list of the organizations researched is available in **Appendix A.**

10 Research was conducted on rent-to-own models in the United States of America; these models either follow similar program requirements and methodology as those in Canada, or are down payment matching programs.

4.1.3 Funding Opportunity: CMHC Rent-to-Own

In Canada, the only existing funding opportunity for publicly-owned rent-to-own programs is the Canada Mortgage and Housing Corporation (CMHC) Rent-to-Own funding stream nestled within the Affordable Housing Innovation Fund. This funding is directed to housing providers interested in developing, testing, and scaling innovative rent-to-own models and projects.

This program seeks to provide housing providers the resources to identify better ways of meeting housing challenges, including financing projects and developing funding models enable rent-to-own housing across Canada. As such, there are program fulfilment requirements related to capturing and sharing lessons learned to transfer knowledge. Eligible projects must also demonstrate innovation, affordability, financial sustainability, and safeguards to protect prospective homebuyers. A key outcome of this program is for participants to identify methods to calculate the resale value of rent-to-own units, as this is an emerging area of administrating affordable homeownership programs.

The list of eligible recipients is broad and include municipalities, provinces, and territories; private sector developers and builders; non-profit housing providers and community housing organizations; and Indigenous governments and organizations.

4.1.4 Summary

Mechanisms for securing affordability

If there is not a measure in place to regulate property value increases between ownership change, the affordability of the unit can be lost after the first homeowner returns the house to the market. In the research examples, the resale value of the rent-to-own units were not restricted after the first homeowner. As such, the CMHC Innovation Fund program requires there to be a clear methodology for determining future sale price.

Benefits of rent-to-own

Rent-to-own programs require an initial investor who is willing to front-end the project with equity needed to build the project. A successful rent-to-own program brings new rental units into a market that could become ownership units, which free up rental units for other households in the community, and offers an opportunity for households to purchase a house when they otherwise may not be able to afford homeownership.

Limitations of rent-to-own

The limitation to the rent-to-own concept is that the program will vary depending on the policy or investment goal. For instance, some investors may require a return on equity for taking on this risk, which can be built into the rent required or interest rate, which effectively raises the costs for the tenant and eventual homebuyer. The benefit of owning a house is the opportunity for the homeowner to capitalize on any appreciation gains upon the sale of the house. The policy goal of such a program should be clear and transparent about whether it is to secure a non-market affordable unit or to enable the first homeowners to capitalize on the asset upon sale.

4.2 Down Payment Matching Options Programs

Down payment matching programs are offered by several organizations in Canada. The intent of these programs is to lower the down payment required for the eligible household by providing a supplementary down payment as a second mortgage. This in turn helps households to access a mortgage, lowers monthly mortgage payments (i.e., smaller principal mortgage amount), and lowers insurance premiums if the minimum downpayment is reached.

4.2.1 Options Ready Program

One of the more established down payment matching programs is offered by Options for Homes, a non-profit organization, and serves the Greater Toronto Area market. The **Options Ready Program** requires a minimum of 5% down payment from the applicant and will provide down payment support from 10% to 15% of the purchase price. As Options for Home is a non-profit organization, they forego the initial developer's profit on the construction of the house and use the equity towards matching the applicant's downpayment.

The Options Ready Program operates on a shared-equity approach. This means that upon sale of the unit, homeowners are required to pay back the second mortgage, any associated interest due on the second mortgage, and capital appreciation associated with the second mortgage. In addition, participants can keep any capital appreciation on their portion of the equity. Since this program relies on a market value increase of the house upon sale, it does not maintain affordability past the first owner.

An important distinction to note in the Options Ready Program is that any capital appreciation on the second mortgage amount is returned to Options for Homes, which is then re-invested into the community to build additional affordable homes. This program may work well in an area where the housing market is strong and there is a vested interest from a developer to provide this service.

4.2.2 Municipal Affordable Homeownership Programs

The City of Langford in British Columbia (BC) operates an Attainable Homeownership Program, with the most recent policy amendment in February 2023. It is intended to assist Langford residents earning less than $150,000 in household income. The City provides a grant towards a 5% down payment for the housing unit[11]. The grant amount varies based on the maximum purchase price set for the housing unit (e.g., 1-bedroom, 2-bedroom, and 3-bedroom units) and the household income. The grants are as follows:

- Household Income of less than $119,999: 75% of the 5% downpayment
- Household Income of between $120,000 and $134,999: 50% of the 5%downpayment
- Household Income of between $135,000 to $150,000: 25% of the 5% downpayment

The attainable units under this program are provided by developers and must abide to construction requirements outlined in the program policy. The program restricts the resale value of the units for the first five years of the program, after which there are no restrictions. The inability to secure affordability for future users is a limitation in the program.

Given that the maximum purchase price for the largest unit (e.g., 3-bedroom unit) is $499,000, the maximum grant available would be $18,713 for a household earning less than $119,999. This policy appears to work for apartment units in high cost of living markets (e.g., higher salaries).

The County of Simcoe in Ontario offers an **Affordable Homeownership Program.** It is intended to assist low-to-moderate income renter households located in Simcoe County. The County does not own or secure affordable homeownership units, instead it provides a 10% down payment assistance (to a maximum of $50,000) to the eligible participant's preferred house on the market. The program has rules governing the eligibility of households for the program and applicants need to be pre-approved for a mortgage. The 10% down payment is offered as a 20-year, interest free, forgivable loan with the condition that the mortgage cannot be refinanced for a higher amount than the original. The program does not restrict capital appreciation upon sale of the property, meaning the affordability of the unit is not carried over to the next purchaser.

11 *The program participant cannot put more than a 5% downpayment (including City of Langford grant) towards the purchase of their house.*

4.2.3 Funding Opportunity: BC Housing Affordable Home Ownership Program (AHOP)

The **Affordable Home Ownership Program** (AHOP) is administered by BC Housing with the goal of increasing affordable housing for middle-income households across BC. The program helps home purchasers to target a minimum down payment of 10% on the home's value.

Through this program, BC Housing provides home purchasers with an interest-free second mortgage, known as an AHOP Mortgage, toward the purchase of their home. The buyer is required to contribute a minimum of 5% on the first $500,000 of the home value (10% downpayment is required on the remaining value of a purchase over $500,000). The AHOP Mortgage is interest and payment-free for up to 25 years. AHOP units can be built using BC Housing's low interest interim construction financing and equity contributions.

The AHOP program requires a partnership between the project partners[12] – which typically consists of a developer and a local government – and BC Housing, which may not be suitable for every local government depending on their capacity to support the AHOP project. In addition, the intention of the AHOP is to reinvest the funds back into community, however it is not clear what this entails and how many addition units can be built. If no restrictions are placed on the AHOP units, then the affordability on the AHOP units could be lost once the unit is sold on the market.

Repaid AHOP Mortgage amounts are contributed to the local government where there is an agreement in place to help support more affordable homes within that local government. If there is no agreement in place between BC Housing and the local government, BC Housing will use the proceeds to help support more affordable homes in British Columbia.

12 *The term of "project partner" is loosely used in the BC Housing AHOP Framework, indicating flexibility in the program for who the local government partner can be. To date, the program uptake has been for five projects which are all located in a municipal jurisdiction.*

4.2.4 Summary

Mechanisms for securing affordability

Mechanisms to secure affordability are not commonly implemented in the research examples. One approach that is used to secure affordability on affordable homeownership units is to restrict the resale value for a certain number of years after date of purchase. The City of Langford does this through the use of Housing Agreements adopted as a bylaw and registered on title.

Benefits of down payment matching

Down payment matching programs enable people who may not have been able to access home ownership the opportunity to do so and frees up rental housing for other households. The ability to utilize capital allows individuals to purchase an asset they may not otherwise be able to afford. Down payment matching programs – if allowing for up to 20% of purchase price – can also enable individuals to have lower mortgage payments which can support manageable cash flow. Additionally, insurance premiums are often reduced due to the higher down payment amount, providing individuals with access to more of their monthly income.

Limitations of down payment matching

The agreement language within down payment matching programs is vague regarding the role definition of all parties, namely: developers, individual private owner, the local government and other parties (e.g., BC Housing). It is also unclear what the municipality must commit to in order promote these partnerships and the risks that they must be willing to take on in engaging in the relationship.

There is also an amount of administrative burden in monitoring and enforcing these agreements, especially if affordability is to be maintained throughout the duration of the housing agreement. There are many stipulations about subleasing or selling units to ensure the objective of the program maintains its integrity. The responsibility of ensuring these units is not rented or sublet falls on the program partner (e.g., local government or funder).



Findings

5.0 Findings

This section highlights the key findings from the rental housing analysis and affordable homeownership research. This analysis demonstrates that are a number of ways that funding can be used to increase the affordability of housing units or to provide an incentive to increase the number of housing units built.

It is important to note that these financial analysis scenarios represent one development cost for each housing typology. Variations in development costs will exist across properties in the CRD's rural areas, and the impact of grant funding may generate deeper affordability if the development costs are below what is modelled here. Considerations include lower operating costs, in-kind contributions by tenants and volunteers (e.g., sweat equity), or more casual labour crews.

To illustrate the potential reach of the program, and to compare opportunity across the housing types, this section allocates a theoretical affordable housing sum of $5M, $10M, and $15M for each stream.

5.1 Partnerships

The analysis in this report reflects current market conditions, and a potential improved scenario where the interest rates are lowered to 4.0%. Despite this, we anticipate the RPH would be able to maximize the grant contributions if multiple government funding programs were stacked together. Below is an example of list of potential programs mentioned that are important for the CRD, senior levels of government, and housing non-profit housing providers in the CRD's rural areas to take note of:

- BC Rural Economic Diversification and Infrastructure Program
- CMHC Rental Construction Financing Initiative Program (RCFi)
- BC Housing Community Housing Fund
- BC Housing Secondary Suite Program
- BC Housing Affordable Homeownership Program (AHOP)

Some of these programs have eligibility criteria that preclude affordable housing development projects in the CRD's rural areas unless they are multi-family projects (i.e., not multi-plexes).

5.2 Mechanisms for Securing Affordability

As noted previously, the required rents are the starting rents for the first tenancy and annual increases will be controlled in exchange for the grants. To secure the affordability of homeownership or rental units over an extended period of time, a mechanism needs to be set up in order to prevent sale prices or rents from going to full market value between occupants. A housing agreement is a the only legal tool available to local governments to secure the term, household income limits, housing prices or rents, and other restrictions to ensure affordability between users of affordable homeownership units.

Outside of housing agreements, further research is needed to understand whether additional tools are available to local governments, such as forgivable loans or partnerships with non-profit organizations who could sign a land lease agreement with individual landowners. The CRD is currently undertaking a Housing Agreement Program review which will help inform the implementation of the RHP.

5.3 Rental Housing Analysis

5.3.1 Secondary Suites – Renovation



1-Bedroom Unit

- The most financially viable rental housing to develop under current market conditions is the renovation of 1-bedroom secondary suites. This rental housing requires the least amount of equity, requires less approvals and construction, and can achieve and potentially exceed the bottom threshold of market rental rates for 1-bedroom units across the CRD's rural areas.
- A drawback to secondary suite renovations is that it is up to the individual landowner to invest in and operate. In Scenario 2A, under the 7.0% interest rate scenario, while the rent ($1,487) is within the market rent guideline ($1,500), the annual return of 2.5% on the landowner's initial equity of $56,000 may not be competitive enough. As such, a greater financial incentive may be required to encourage landowners, either through stacking government funding programs or through the top up equity approach (i.e., Scenario 2B).
- The Scenario 2B top-up equity distribution model with grant funding of 15% equity ($34,000) could lower the required landowner equity from $56,000 to $34,000 while maintaining the monthly rent at $1,487 under the 7.0% interest rate scenario and $1,132 under the 4.0% interest rate scenario.



2-Bedroom Unit

- With grant funding up to $30,000 per door, under the following scenarios, the required monthly rents could be:
  - 7.0% Interest Rate: $2,078
  - 4.0% Interest Rate: $1,496
- Alternatively, a top-up equity distribution model with grant funding of 10% equity ($36,000) could lower the required landowner equity from $89,000 to $54,000 while maintaining the monthly rent at $2,288 under the 7.0% interest rate scenario and $1,753 under the 4.0% interest rate scenario.

5.3.2 Secondary Suites – New Construction



1-Bedroom Unit

- A new secondary suite unit is the second most financially viable rental housing to develop under current market conditions.
- Under the 7.0% interest rate scenario, the construction of a new 1-bedroom secondary suite will require a monthly rent of $1,837 which is slightly above the market rental guideline of $1,500. However, the annual return of 2.5% may not be competitive enough for all landowners to invest the initial equity of $70,000.
- With grant funding up to $30,000 per door, under the following scenarios, the required monthly rents could be:
  - 7.0% Interest Rate: $1,583
  - 4.0% Interest Rate: $1,204
- Alternatively, a top-up equity distribution model with grant funding of 10% equity ($28,000) could lower the required landowner equity from $70,000 to $42,000 while maintaining the monthly rent at $1,837 under the 7.0% interest rate scenario and $1,391 under the 4.0% scenario.



2-Bedroom Unit

- With grant funding up to $30,000 per door, under the following scenarios, the required monthly rents could be:
  - 7.0% Interest Rate: $2,646
  - 4.0% Interest Rate: $1,985
- Alternatively, a with grant funding of 10% equity ($45,000) could lower the required landowner equity from $114,000 to $68,000 while maintaining the required rent at $2,891 under the 7.0% interest rate scenario and from $112,000 to $67,000 while maintaining the required rent at $2,172 under the 4.0% scenario.

5.3.3 Cottages – New Construction



1-Bedroom Unit

- After secondary suite renovations and new suite construction, cottage units are the third most financially viable rental housing to develop under current market conditions.
- With grant funding up to $60,000 per door, under the following scenarios, the required monthly rents could be:
  - 7.0% Interest Rate: $2,118
  - 4.0% Interest Rate: $1,615
- The biggest cost barrier to cottages is the site preparation required and the installation of septic systems which can cost $50,000 or more per site.
- Alternatively, a top-up equity distribution model with grant funding of 10% equity ($40,000) could lower the required landowner equity from $100,000 to $60,000 while maintaining the required rent at $2,616 under the 7.0% interest rate scenario and $99,000 to $59,000 while maintaining the required rent at $1,984 under the 4.0% scenario.



2-Bedroom Unit

- With grant funding up to $60,000 per door, under the following scenarios, the required monthly rents for a new build 2-bedroom cottage would be:
  - 7.0% Interest Rate: $3,484
  - 4.0% Interest Rate: $2,626

- The equity needed to build a 2-bedroom cottage is high (~$156,000 at 25% contribution), and may be less accessible to a broader range of landowners than a 1-bedroom cottage. A top-up equity distribution model with grant funding could lower the barrier to building 2-bedroom cottages by providing a financial incentive to landowners.
  - » Grant funding of 10% equity ($61,000) could lower the required landowner equity from $156,000 to $93,000 while maintaining the required rent at $3,979 under the 7.0% interest rate scenario and from $154,000 to $92,000 while maintaining the rent at $2,934 under the 4.0% scenario.

5.3.4 Multiplex Rental Housing – New Construction

- The 10-unit rental housing is made up of duplexes and triplexes and is intended to represent one type of multi-unit building. This analysis signals a strong need for government grants to increase the affordability of multi-unit rental housing projects in CRD's rural areas as construction costs are high across all housing types (e.g., ground-oriented and multi-unit).
- Our analysis models an initial required equity of $1.8 million under the current interest rate of 7.0%. The pre-development costs (i.e., rezoning costs related to prove servicing and environmental standards, plus infrastructure-related costs during the subdivision and building permit process) can range anywhere from the low $300,000 to $500,000. These costs could vary depending on the specific site and development conditions.
- With grant funding of $10,000 per door (i.e., $100,000), under the following scenarios without stacking additional funding programs, the required monthly rents could be lowered by:
  - » 7.0% Interest Rate:
    - 1-Bdrm: $60
    - 2-Bdrm: $85
    - 3-Bdrm: $100
  - » 4.0% Interest Rate, 50 year amortization period, 80% Loan to Value:
    - 1-Bdrm: $32
    - 2-Bdrm: $46
    - 3-Bdrm: $54

- With grant funding of $20,000 per door (i.e., $200,000), under the following scenarios without stacking additional funding programs, the required monthly rents could be lowered by:
  - 7.0% Interest Rate:
    - 1-Bdrm: $118
    - 2-Bdrm: $167
    - 3-Bdrm: $197
  - 4.0% Interest Rate, 50 year amortization period, 80% Loan to Value:
    - 1-Bdrm: $63
    - 2-Bdrm: $90
    - 3-Bdrm: 106

Benefits of Pre-Development Funding

- A CRD funding program to support pre-development costs such as professional reporting or infrastructure upgrades would increase the viability of multi-unit projects, especially those being advanced by the non-profit housing sector. Additional pre-development funding can support investment in key infrastructure such as well development, driveway construction, and/or professional reporting.
- The impact of the pre-development funding, along with the stacking of other potential grants offered (as outlined in Section 5.1) could encourage more housing providers to develop in CRD's rural areas by:
  - Increasing the equity in the project by providing grant funding – which opens up opportunities to secure other funding and lowers required rents;
  - Decreasing the high financial threshold that organizations need to fundraise for multi-unit developments, and therefore lowering the barrier for organizations to pursue these development concepts.

5.4 Affordable Homeownership Analysis

5.4.1 Rent-to-Own

- Rent-to-own program terms and conditions will vary depending on the individual project and in most cases, the affordability of the home is lost after the unit is returned to the market after the first owner, unless a mechanism is put in place to maintain affordability between users.
- As the average 2021 housing price across the SGIs is $767,500 and the cost to build a single unit in a multi-unit dwelling is around $700,000, the initial equity required to take out a mortgage for a rent-to-own unit could be a barrier. Without an initial investor who is willing to provide equity for the development of rent-to-own dwellings, the program reach for this stream would be low, as the CRD or another organization would be responsible for taking the unit off the market to maintain affordability.
- While rent-to-own programs can include lower density forms of housing, the program is most cost effective with multi-unit buildings because government grants can be used to lower the development price, resulting in a lower purchasing price of the units.

5.4.2 Down Payment Matching

- Down payment matching programs enable people who may not have been able to access home ownership the opportunity to do so. However, depending on the home purchase price, the equity required can be high and may be a less effective use of funds (if provided) when compared to other rental housing options in this study (e.g., cottages, secondary suites).
- Similar to rent-to-own programs, if the policy goal is non-market affordable housing past the initial owner, a mechanism needs to be put in place to ensure the unit does not revert to market value upon sale of the property.

5.5 Potential Reach of the Rural Housing Program

Given the findings above, if the RHP were to carry a hypothetical reserve of $5.0 million to $15 million, then the investment dollars should be allocated in a way that maximizes the reach of the program. **Table 36** below illustrates a funding allocation of 75% for rental housing and 25% for affordable homeownership, distributed as follows:

- **Secondary Suite, Renovations:** $30,000 per door (1- and 2-bedrooms)
- **Secondary Suite, New Construction:** $30,000 per door (1-bedroom) and $60,000 per door (2-bedrooms)[13]
- **Cottage, New Construction:** $60,000 per door (1- and 2-bedrooms)
- **Multi-Unit:** $10,000 per door (all unit types)
- **Rent-to-own:** 10% of downpayment or $76,750 in this instance[14]
- **Downpayment matching program:** 10% of downpayment or $76,750 in this instance[15]

Using this distribution under the $5.0 million program outreach, a total of 165 affordable units would be supported:

- **Secondary Suite, Renovations:** 33 units
- **Secondary Suite, New Construction:** 22 units
- **Cottage, New Construction:** 29 units
- **Multi-Unit:** 75 units
- **Rent-to-own:** 3 units
- **Downpayment matching program:** 3 units

13 A 50/50 split is assumed as the distributed share of 1-bedroom and 2-bedroom secondary suites in the new construction category.

14 Assumes 10% of the average housing sales price for an older home – approximately $767,500 across the SGI in 2021 – or 10% of the construction price for a new multi-unit dwelling (e.g., plex). This assumes there would be a program administrator and an investor willing to assume the risk of taking the unit off the market during the period where the program participant rents the house.

15 Same as Footnote 14, except the program participant would be responsible for purchasing the house under a housing agreement at the outset.

Table 36 below breaks this out further under a $5.0 million, $10 million, and $15 million funding reserve.

Table 36: Potential Funding Allocation Under the Rural Housing Program

	$5 Million			$10 Million			$15 Million		
	Funding Allocation (%)	Funding Amount ($)	Estimated Number of Units Supported	Funding Allocation (%)	Funding Amount ($)	Estimated Number of Units Supported	Funding Allocation (%)	Funding Amount ($)	Estimated Number of Units Supported
Secondary Suite – Renovation	20%	$1,000,000	33.0	20%	$2,000,000	66	20%	$3,000,000	100
Secondary Suite – New Construction	20%	$1,000,000	22.0	20%	$2,000,000	44	20%	$3,000,000	66
Cottage – New Construction	35%	$1,750,000	29.0	35%	$3,500,000	58	35%	$5,250,000	87
Multi-Unit	15%	$750,000	75	15%	$1,500,000	150	15%	$2,250,000	225
Rent-to-Own	5%	$250,000	3.0	5%	$500,000	6	5%	$750,000	9
Down Payment Matching Program	5%	$250,000	3.0	5%	$500,000	6	5%	$750,000	9
Total	**100%**	**$5,000,000**	**165**	**100%**	**$10,000,000**	**330**	**100%**	**$15,000,000**	**496**



Recommendations

6.0 Recommendations

Based on the analysis findings, we recommend six (6) strategies for the CRD when developing and implementing the RHP. Community engagement is recommended to inform the potential uptake of the program and to understand which incentives are most attractive to landowners.

Recommendation 1

- **The RHP should prioritize allocating funding to projects in CRD's rural areas where housing would have otherwise not been created.** While single-detached houses and accessory dwelling units are permitted across SGI and SSI, the uptake to build accessory dwelling units has been slow. Previous studies have shown there is market demand for rental housing on the SGI and SSI, however, there has not been enough incentive or funding available to encourage developers and landowners to fill the market gap.

Recommendation 2

- **Secondary suites have the biggest potential to scale up in unit numbers when coupled with grant funding.** It is recommended that secondary suites receive the highest allocation of funding as it shows that secondary suites have the biggest potential to scale up in unit numbers when coupled with grant funding, making it the most effective use of funding. However, consideration should be given to cultural preferences and whether there would be strong market demand to build these units.

Recommendation 3

- **Cottages have potential to scale up in number of units and may be suitable for middle income households and residents in rural communities.** It is recommended that cottages receive the second highest allocation of funding. Due to the high costs to develop cottages, the program reach may be lessened if development costs are too high or if rents are not affordable for a median-earning renter household. In addition, collaborating with different development approval authorities to create a pre-approved design for cottages, including septic system design, can deepen affordability.

Recommendation 4:

- **Multi-unit buildings should receive the third highest allocation after secondary suites and cottages, as the projects are approved infrequently. Where possible, the stacking of government funding programs will bring deeper affordability to multi-unit developments, including the allowance of more units (e.g., higher density) into one building to realize cost efficiencies.**

Recommendation 5:

- **Entry-level homeownership programs should have smaller funding allocations as the investment costs are high and affordability is not guaranteed to carry over to the next user.** This program reach could be greater if coupled with partnerships or through existing funding programs.

Recommendation 6:

- **When reviewing applications under the Rural Housing Pilot Project, the CRD should take into consideration the following list of factors that impact the effectiveness of the grant.**
  - » Operating expenses will vary project by project, but is an important metric as it impacts how much revenue (e.g., rent) the landowner needs to cover all operational costs. A reasonable operating expense should be proposed.
  - » Different interest rates and amortization periods can dramatically alter the project finances. While we have modelled an interest rate reflecting the current market (7.0% interest rate), and an improved interest rate of 4.0%, a slight increase or decrease and a variance in the amortization period (25 years) will change the impact of any grant funding on the project.
  - » Variations in development costs will exist across properties in the CRD's rural areas, and the impact of grant funding may generate deeper affordability if the development costs are below what is modelled in this report.
  - » The term of the housing agreement should consider the initial grant amount.
  - » Tracking and monitoring rental costs for the secondary rental market in the CRD's rural areas to understand the benchmark market rents year over year in relation to the RHP rents.

Appendices

Appendix A
BC Housing Secondary Suite Incentive Program

The following summarizes eligibility requirements for BC Housing's Secondary Suite Incentive Program:

Homeowners

- Registered owner(s) must be Canadian citizens or permanent residents
- Live in the property as their primary home
- Combined gross annual income of homeowners on title of less than $209,240 (in the previous tax year)

Properties

- Located within one of the 161 incorporated municipalities in BC
- Have a BC Assessment value below the homeowner grant threshold ($2.125 million in 2023)

Secondary Suite

- New legal self-contained unit with a kitchen and full bathroom
  - » Improvements to ***existing*** rental units are ineligible
- Laneway homes / garden suites are eligible
- Received municipal building permits ***on*** or ***after*** April 1, 2023

Costs

All costs must be directly related to the creation of the new secondary suite and must be $20,000 or more. Eligible costs include the following:

- Architectural and design fees
  - » Landscaping costs are ineligible
- Structural modification
- Electrical work
- Fixtures
- Appliances (50% of actual cost to a maximum of $2,500)
- Building and trade permit fees
- Costs to obtain certificates, drawings and specifications directly related to eligible scope of work
- Materials related to the approved construction
  - » Extensions, conversions, repair, or replacement of items for the homeowner are ineligible
- Contractor labour (not including work done by Applicant or any member of the Household)
  - » Labour costs for work completed by the homeowner are ineligible
- PST and GST

The terms for loan forgiveness are as follows:

- The rebate amount and BC Housing legal costs of $2,000 will be registered on title for 5 years as a forgivable loan;
- The new suite must be located on the same property where the homeowner lives and continues to be the principal residence;
- The new suite must be rented out at *below market rates*, as determined by BC Housing, for at least five years;
- The new suite was rented for at least 10 months in the preceding year and the tenancy is under an agreement compliant with the Residential Tenancy Act on a month-to-month or minimum 1-year fixed term tenancy; and
- The tenant is not an immediate family member (spouse, child, parent, or sibling) of the homeowner(s).

If the loan forgiveness requirements are met, the loan will be forgiven at 20% per year, inclusive of BC Housing's legal costs, over five years, when all SSIP requirements are met. Note that interest will accrue on the loan based on the current prime interest rate charged by the Royal Bank of Canada, plus 2.00%.

There are no payments required on either the principal or interest during the forgiveness period if the homeowner complies with the terms and conditions of the SSIP loan. In the event the homeowner does not comply with all the terms and conditions, the loan and any interest that has accrued will become payable on demand to BC Housing.

Appendix B
Rent-to-Own Research

Examples of select rent-to-own programs in Canada are broken down below.

- **Requity Homes:** Operates in Northern Ontario (Thunder Bay, Sault Ste. Marie, Sudbury and North Bay), Saskatchewan (Regina and Saskatoon), Alberta (Calgary and Edmonton), and Manitoba (Winnipeg). Requity purchases the home and allows the occupant to rent and save for the downpayment. Then, when the occupant is ready, they can buy back the home or cash out savings.
- **Clover Properties:** Operates throughout Ontario. The program offers 24, 36, or 48 month rent to own programs while tenants live in the home they will own at the end of the program term.
- **MB Rent-2-Own:** Operates in Alberta and Manitoba and targets people specifically who require improvements to their credit score in order to purchase a home. Much like Requity homes MB Rent-2-Own will purchase the home and work with the buyer through improving their credit. An initial deposit of 3% is required for this program
- **GVC Property Solutions:** Operates in the Lower Mainland and Fraser Valley British Colombia. Much like the previous examples, MB Rent-2-Own and Requity Homes, GVC property solutions purchases homes and offers them to the rent-to-own market. Within this program the purchaser puts a down payment of between $5,000 and $60,000. Typically, the rent-to- own agreement is 24 months long.
- **RTO Homes:** Operates in the Vancouver area through Apex Western Homes which is a contracting company located in the lower mainland. This program is also targeted to people who have a credit score that would prevent them from being eligible for a mortgage. A 5% down payment is typically required to partake in this program, and available listings are fed through Apex Westen Homes.
- **HOS Financial Inc:** perates in Ontario and Quebec. The minimum down payment within this program is the greater of 3% or $10,000. HOS Financial finds third party investors to purchase properties on the client's behalf. Typically, these agreements span three to five years.

- **JAAG:** Operates in Ontario and targets clients who require time and hands on support to improve their credit scores. This rent to own program typically spans a period of one to three years.
- **Sprout Properties:** Operates across Canada using lending partners. This program is between two and four years in length and requires a downpayment which is the greater of 3% or $10,000. This program also requires a $1000 commitment fee. This fee is also counted towards the purchase price.

Making a difference...together

January 17, 2024

Rural Housing Program Pilot Scoping (2024)

The Capital Regional District (CRD) Rural Housing Program is being developed with acknowledgement that solutions to the housing crisis in CRD's Electoral Areas need to be tailored to the rural context, this is especially true for the Salt Spring Island (SSI) and Southern Gulf Islands (SGI) which are within the Islands Trust Area, and have a special mandate to preserve and protect the environment.

The following provides an outline of a 2024 Rural Housing Program pilot project for the SSI and SGI Electoral Areas.

Proposed CRD Rural Housing Program 2024 Pilot Scoping Work:

1. Build Program to Support Pre-development Funding
   - Engage stakeholders to determine opportunity and anticipate cost to support pre-development work that includes undertaking technical studies and determining infrastructure requirements (including on-site servicing) for multi-unit affordable housing projects.
   - Program will be modelled after the Canada Mortgage and Housing Corporation Seed Funding Program and tailored for the CRD's Rural Housing Program (RHP) Pilot on SSI and SGI.
   - Program criteria will be based on project readiness and effective utilization of funds towards regulatory approvals. Priority will be given to non-profit proponents of affordable housing, with development applications under consideration by the CRD or Islands Trust, or subdivision applications under consideration by the Ministry of Transportation and Infrastructure.

2. Develop a Missing Middle/Accessory Dwelling Unit (ADU) Incentive Program[1] to create non-market housing across the secondary housing market (suites and cottages and missing middle housing typologies).
   - Program design will be guided by the recommendations in the "Rural Housing Pilot Project Analysis," (Urban Matters, 2024).
   - Work in 2024 will include community engagement to test the uptake of different program options, as well as develop criteria, program parameters, application forms, legal and financial reviews, etc. for program roll out in 2025.
   - In future years, subject to funding, the program will offer financial incentives for ADUs in exchange for housing agreements to secure non-market units.

3. In 2024, soft launch of the RHP will be supported by existing staff and supplemented by a program coordinator using Municipal and Regional District Tax Program funding.

[1] Electoral Areas are excluded from Provincial Secondary Suite Incentive Program.

urban matters **MEMORANDUM**

DATE: November 12, 2024
TO: Justine Starke, RPP, MCIP, Manager, Southern Gulf Islands Service Delivery -- Capital Regional District
FROM: Jodee Ng, RPP, MCIP and Matt Thomson – Urban Matters CCC
FILE: 1692.0059.01
SUBJECT: **Capital Regional District – Rural Housing Pilot Project Analysis Update**

1.0 INTRODUCTION

The Capital Regional District retained Urban Matters CCC to provide an expanded update to the Rural Housing Pilot Project analysis that was conducted in early 2024. This update is to understand how a grant of $40,000 will change the return expectations for potential homeowners seeking to build/renovate and rent out an accessory dwelling unit on the Southern Gulf Islands (SGIs) and Salt Spring Island (SSI) based on two different sets of maximum rents.

1.1 APPROACH TO ANALYSIS

The approach to analysis assumes that each unit cannot exceed the maximum starting rent for the corresponding number of bedrooms (i.e., bachelor/1-bedroom, 2-bedroom). The rents can be escalated annually by the permitted provincial rent increase if there is no change in tenancy[1]. There are two sets of rent levels being tested for the unit types, as defined in Table 1 below. It is important to note these rents do not differentiate between secondary suites or standalone suite (e.g., cottage).

Table 1: Maximum Starting Rent by Unit Type

	Bachelor/1-Bedroom	2-Bedroom
Rent Affordability Limits[2]	$1,400	$1,760
Below Market Rents Thresholds (SGIs, SSI)[3]	$1,000	$1,250

[1] Per Part 3 of the BC Residential Tenancy Act, landlords may only raise rents by the annual allowable rent increase in accordance with the regulations. Since 2017, the average annual increase is 2.5% with each year's increase ranging from 0% up to 4%. For example, the 2025 rent increase limit for residential tenancies is 3%.
[2] As defined by BC Housing under the Secondary Suite Incentive Program: https://www.bchousing.org/sites/default/files/media/documents/BC-RAHA-Rent-Affordability-Limit.pdf. These rents are the CMHC average rent for the Victoria Census Metropolitan Area.
[3] As defined in Section 2.2 of the Capital Regional District Rural Housing Pilot Project Analysis (2024) report: https://www.crd.bc.ca/docs/default-source/southern-gulf-islands-ea-pdf/crdruralhousingpilotprojectanalysis.pdf?sfvrsn=9f2afce_4. These below market rents are 80% below BC Housing's Housing Income Limits for Victoria (Greater Victoria Area) in 2023.

The analysis also looks at resetting the maximum starting rents at the end of Year 5 to '**market rents**'[4] which are rents based on SGI and SSI renter household incomes. This scenario assumes there would be a tenant changeover starting in Year 6. This is to compare how the 'maximum rents' compare to market rents after 5 years of tenancy.

These market rents are tailored to SGI and SSI renter household incomes of $60,000 or higher, broken out by the number of bedrooms as shown below in Table 2. Note that these market rents are based on 2021 data, and as incomes grow over time, it is anticipated that market rents will increase incrementally.

Table 2: SGI and SSI Market Rent and Rent-to-Own Guidelines by Unit Type

	Bachelor/1-Bedroom	2-Bedroom
Market Rent and Rent-to-Own Guidelines	$1,500	$1,950

1.2 ASSUMPTIONS

With the exception of the maximum rents, required initial homeowners' equity, and the grant amount tested, the remaining assumptions in this analysis remain the similar to the analysis conducted in early 2024. As a summary, the main assumptions are provided below and in Table 3 below.

Table 3: Assumed Unit Size and Construction Costs

	Cottage – New		Secondary Suite – New		Secondary Suite – Renovation	
	1-Bdr	2-Bdr	1-Bdr	2-Bdr	1-Bdr	2-Bdr
Unit Size (sq. ft.)	600	900	600	900	600	900
Construction Cost ($/sq. ft.)	$439		$368		$296	
Total Project Cost Per Unit*	$393,000	$614,000	$277,000	$448,000	$220,000	$357,000

**Rounded to the nearest thousand dollar, and includes financing fees and interest accumulated during construction period.*

Unit Type

A cottage and a secondary suite are both self-contained suites with access to living facilities such as cooking, sleeping, and receiving mail. However, a *new* secondary suite is built as part of the construction of a new single-detached house, whereas a *renovation* of a secondary suite is the addition of a legal suite in an existing single-detached house.

[4] Market rent as defined in Section 2.2 of the Capital Regional District Rural Housing Pilot Project Analysis (2024) report: https://www.crd.bc.ca/docs/default-source/southern-gulf-islands-ea-pdf/crdruralhousingpilotprojectanalysis.pdf?sfvrsn=9f2afce_4.

Unit Sizes

The financial analysis assumes that all 1-bedroom units will be 600 sq. ft. in size, and 2-bedroom units will be 900 sq. ft. in size. If there is a variation in the unit size, the capital costs to build the unit, as well as the return on the homeowner's equity would also change (note: this change in unit size variation is not tested in this analysis).

Homeowner's Equity

It is also assumed that the **initial homeowner's equity** will be set at 25% of the total capital cost to build or renovate the accessory dwelling unit.

Project Costs

The project costs for building a cottage, secondary suite, and for the renovation of a secondary suite are estimated on a square foot basis. These costs include financing fees (e.g., legal, appraisal, etc.) and interest accumulated during the construction period. The costs are estimates, and not exact figures, as it varies in each scenario depending on the amount of homeowner equity and grant is provided, as more equity decreases the borrowing costs.

2.0 ANALYSIS RESULTS

This section presents the analysis results and the estimated returns that a homeowner potentially might expect based on the assumptions around capital costs and total equity invested: **25% homeowner's equity** and a **$40k grant** amount. The results demonstrate the potential return on the homeowner's equity under three scenarios:

1. Year 1 and Year 5 returns with no change in tenancy;
2. Increasing the $40k grant to a $80k grant; and
3. A change in tenancy at the end of Year 5.

The second component of the analysis assumes a homeowner could apply and successfully be eligible for a $40k forgivable loan from BC Housing through the Secondary Suites Incentive Program[5] while stacking an additional $40k grant from another housing program.

2.1 1-BEDROOM ANALYSIS

In the first year of the unit being tenanted, the return on the homeowner's equity is positive for both the 1-bedroom new secondary suite (4.9%) and renovated secondary suite (11.3%)[6] at the $1,400 rent level. When the rent is offered at $1,000, there is still a return at 2.6% for the renovated suite, however, the new secondary suite sees a negative return of -2.1%. (Table 4 below).

Table 4: Estimated Returns on Initial Homeowners' Equity, 1-Bedroom, $40K Grant, Year 1

Target Rents	Cottage - New		Secondary Suite - New		Secondary Suite - Reno	
	Return on Homeowner Equity	Capital Cost to Build	Return on Homeowner Equity	Capital Cost to Build	Return on Homeowner Equity	Capital Cost to Build
$1,400	-2.5%	$393k	4.9%	$277k	11.3%	$220k
$1,000	-7.4%	$393k	-2.1%	$277k	2.6%	$220k

In the first year of the unit being tenanted, the return on the homeowner's equity for the 1-bedroom cottage does not bring a positive return on investment at these project costs.

When looking five years down the horizon, the same tenanted unit where rents started at $1,400 and escalated at 2.5% annually, now have higher returns as follows (Table 5):

- For the 1-bedroom new secondary suite, the return has increased from 4.9% to 6.7%.

[5] Provides a grant for both secondary suites and laneway houses/garden suite which have received a municipal building permit on or after April 1, 2023.
[6] As mentioned in Section 1.2 of this report, a *new* secondary suite is part of the construction of a new single-detached house, whereas a *renovation* of a secondary suite is the addition of a legal suite in an existing single-detached house.

- For the 1-bedroom renovated secondary suite, the return has increased from 11.3% to 13.3%.

Additionally, the 1-bedroom renovated secondary suite initially offered at $1,000 in Year 1, has increased the return from 2.6% to 4.2%. However, the 1-bedroom new secondary suite at the lower rental rate of $1,000 still sees a negative return on investment of -0.6%.

The financial analysis finds that the cottages at both levels of rent, $1,400 and $1,000, do not demonstrate a return on the homeowner's equity at -0.9% and -6.1%, respectively.

Table 5: Estimated Returns on Initial Homeowners' Equity, 1-Bedroom, $40K Grant, Year 5

Target Rents	Cottage - New		Secondary Suite - New		Secondary Suite - Reno	
	Return on Homeowner Equity	Capital Cost to Build	Return on Homeowner Equity	Capital Cost to Build	Return on Homeowner Equity	Capital Cost to Build
$1,400	-0.9%	$393k	6.7%	$277k	13.4%	$220k
$1,000	-6.1%	$393k	-0.6%	$277k	4.2%	$220k

2.1.1 Increasing the Grant to $80k

If the homeowner received an additional $40k as a forgivable loan through BC Housing's Secondary Suites Incentive Program – for a total grant amount of $80k – the Year 1 returns would increase across nearly all categories, notably (Table 6):

- From 4.9% to 8.9% for the new secondary suite at the $1,400 rent level
- From 2.6% to 7.7% for the new secondary suite at the $1,000 rent level

One-bedroom units that cost more than $393k to build, and require a rent of $1,400 see a slight return under the assumptions modelled in this analysis. Units that can be built at lower cost would see greater returns, for example, the renovated secondary suites demonstrate a return as a high as 16.4% when the capital cost is $220k per unit. The 1-bedroom cottage under the $1,000 rent is the only scenario that does not provide a positive return.

Table 6: Estimated Returns on Initial Homeowners' Equity, 1-Bedroom, $80K Grant, Year 1

Target Rents	Cottage - New		Secondary Suite - New		Secondary Suite - Reno	
	Return on Homeowner Equity	Capital Cost to Build	Return on Homeowner Equity	Capital Cost to Build	Return on Homeowner Equity	Capital Cost to Build
$1,400	0.3%	$393k	8.9%	$277k	16.4%	$220k
$1,000	-4.6%	$393k	2.0%	$277k	7.7%	$220k

2.1.2 Change in Tenancy

This section reviews a scenario where there is a tenant changeover at the end of Year 5, resulting in market rent, which is $1,500 for the new tenants (Table 7). The analysis shows that the market rent is similar to the Rent

Affordability Limit of $1,400 after 5 years (which grows to $1,545). In other words, these units that are provided grants become the SGI and SSI market rent units after 5 years.

1-Bedroom Units Targeting $1,400 in Year 1

At Year 6, rents for a 1-bedroom unit are reset from $1,545 ($1,400 plus 2.5% annual escalation for 4 years) to a SGI and SSI 'market rent' of $1,500. This means that the return on newly occupied units **is lower** than for units that already have tenants. For landlords to recover any losses, the rent in Year 6 would need to be higher than $1,500 (Table 7 below).

1-Bedroom Units Targeting $1,000 in Year 1

For the units with rents of $1,104 at the end of Year 5 ($1,000 plus 2.5% annual escalation for 4 years), the rents are reset to SGI and SSI 'market rent' of $1,500. This substantial increase in rent causes the returns **to increase** across all accessory dwelling units (e.g., cottages, new secondary suite and renovated secondary suite). However, as many of the returns are low in the first 5 years, uptake is unlikely on the units that cost more than $220k to build.

Table 7: Change in Tenancy at End of Year 5, 1-Bedroom, $40K Grant

Rent			Returns on Homeowner Equity – End of Year 5					
Year 1	Year 5	Year 6 (Market Rent)	Cottage - New		Secondary Suite - New		Secondary Suite - Reno	
	No Change in Tenancy	Change in Tenancy	No Change in Tenancy	Change in Tenancy	No Change in Tenancy	Change in Tenancy	No Change in Tenancy	Change in Tenancy
$1,400	$1,545	$1,500	-0.9%	-1.5%	6.7%	5.8%	13.4%	12.3%
$1,000	$1,104	$1,500	-0.4%	2.1%	-0.6%	5.8%	4.2%	12.3%

2.2 2-BEDROOM ANALYSIS

When looking at the 2-bedroom unit analysis, only the renovated secondary suite offered at the $1,760 rent level provides a return of 4.2%. This means that units that cost more than $357k to build struggle in seeing a return in Year 1. See Table 8 below.

Table 8: Estimated Returns on Initial Homeowners' Equity, 2-Bedroom, $40K Grant, Year 1

Target Rents	Cottage - New		Secondary Suite - New		Secondary Suite - Reno	
	Return on Homeowner Equity	Capital Cost to Build	Return on Homeowner Equity	Capital Cost to Build	Return on Homeowner Equity	Capital Cost to Build
$1,760	-6.0%	$614k	-0.8%	$448k	4.2%	$357k
$1,250	-10.0%	$614k	-6.2%	$448k	-2.7%	$357k

At Year 5, the same tenanted renovated secondary suite that was offered at $1,760 and escalated at 2.5% annually, has its return rise from 4.2% to 6.1%. In addition, the new secondary suite offered at $1,760 now shows a slight return (Table 9 below). However, the cottages are still showing negative returns. The analysis shows that units with capital costs above $357k are challenging to achieve a return under both rent levels.

Table 9: Estimated Returns on Initial Homeowners' Equity, 2-Bedroom, $40K Grant, Year 5

Target Rents	Cottage - New		Secondary Suite - New		Secondary Suite - Reno	
	Return on Homeowner Equity	Capital Cost to Build	Return on Homeowner Equity	Capital Cost to Build	Return on Homeowner Equity	Capital Cost to Build
$1,760	-4.5%	$614k	0.9%	$448k	6.1%	$357k
$1,250	-8.7%	$614k	-4.8%	$448k	-1.2%	$357k

2.2.1 Increasing the Grant to $80k

For the 2-bedroom units, stacking an additional $40k grant from the BC Housing Secondary Suite Incentive Program would impact the following changes in Year 1's returns:

- Increase the return on a renovated secondary suite at rent level of $1,760 from 4.2% to 7.3%
- Increase the return on a renovated secondary suite at a rent level of $1,250 from -2.7% to 0.4%
- Improve the return on a new secondary suite at rent level of $1,760 from -0.8% to 1.7%

Units that cost more than $448k to build, are generally challenged in providing positive returns when the rents are lower than $1,760.

Table 10: Estimated Returns on Initial Homeowners' Equity, 2-Bedroom, $80K Grant, Year 1

Target Rents	Cottage - New		Secondary Suite - New		Secondary Suite - Reno	
	Return on Homeowners' Equity	Capital Cost to Build	Return on Homeowners' Equity	Capital Cost to Build	Return on Homeowners' Equity	Capital Cost to Build
$1,760	-4.2%	$614k	1.7%	$448k	7.3%	$357k
$1,250	-8.2%	$614k	-3.8%	$448k	0.4%	$357k

2.2.2 Change in Tenancy

This section reviews a scenario where there is a tenant changeover at the end of Year 5, resulting in market rents for the new tenants in Year 6 (Table 11). Similar to the 1-bedroom analysis, the analysis shows that the Rent Affordability Limits ($1,760) are close to the market rents in Year 6 for SGI and SSI. This means that the units meeting Rent Affordability Limits will be close to market rent units after 5 years.

2-Bedroom Units Targeting $1,760 in Year 1

At Year 6, when the rents are reset from $1,943 ($1,760 plus 2.5% annual escalation for 4 years) to a 'market rent'[7] of $1,950 for a 2-bedroom unit. In this instance, the return on the newly occupied units are **equal to** the tenanted unit, signalling that 'market rents' would need to be around $1,950 in Year 6 for a landlord to recuperate any losses (Table 11 below).

At Year 6, the rent for a 2-bedroom unit is reset from $1,943 (plus 2.5% annual escalation for 4 years) to a 'market rent' of $1,950. This means that the return on newly occupied units are **equal to** the units that already have tenants. For landlords to recover any losses, the rent in Year 6 would need to be around $1,950 (Table 11 below).

2-Bedroom Units Targeting $1,250 in Year 1

For units with rents of $1,380 at the end of Year 5 ($1,250 plus 2.5% annual escalation for 4 years), the rents are reset to 'market rents' of $1,950. This substantially increases the returns across all accessory dwelling units in Year 6.

Table 11: Estimated Change in Tenancy at End of Year, 2-Bedroom, 40K Grant

Rent			Returns on Homeowner Equity – End of Year 5					
Year 1	Year 5	Year 6 (Market Rent)	Cottage - New		Secondary Suite - New		Secondary Suite - Reno	
	No Change in Tenancy	Change in Tenancy	No Change in Tenancy	Change in Tenancy	No Change in Tenancy	Change in Tenancy	No Change in Tenancy	Change in Tenancy
$1,760	$1,943	$1,950	-4.5%	-4.5%	0.9%	0.9%	6.1%	6.1%
$1,250	$1,380	$1,950	-8.7%	-4.5%	-4.8%	0.9%	-1.2%	6.1%

[7] Market rent as defined in Section 2.2 of the Capital Regional District Rural Housing Pilot Project Analysis (2024) report. These rents are used as a starting point for the analysis to test the market rents.

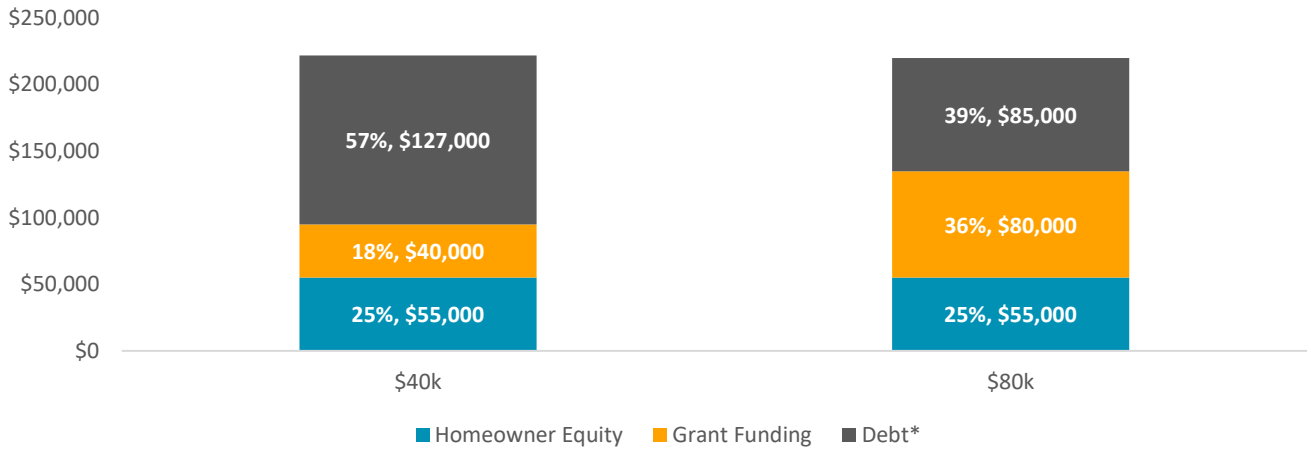
3.0 CONCLUSION

While the financial analysis shows returns across some of the scenarios as modelled, consideration should be given to the following factors that will influence the direction of the return.

- **Measuring Returns –** While some scenarios demonstrate a 'return' on the initial homeowners' equity, the amount of return and length of time should be considered. A return of 2.0% or under in Year 1 may not be enough to attract a homeowner to put forward their equity into an accessory dwelling unit, however, if this return becomes 5.0% in Year 5, then the grant option may become more of an incentive. On the other hand, if there is no return in Year 1, and an increase to 8.0% return in Year 5, this may not be attractive enough for a homeowner due to the opportunity loss on their equity in their first few years. The decision comes down to the risk tolerance and return goals of each individual homeowner.
- **Setting Rent Levels –** The financial analysis shows that the maximum rents, if set at the higher levels (e.g., Rental Affordability Limits), will enable homeowners to see a return across more scenarios. This means that this set of rents will likely encourage more housing supply across the SGIs and SSI. However, if the lower set of rents is required (e.g., Below Market Rents for SGI and SSI), the impact is not as far-reaching than the higher set of rents, as fewer scenarios show a return, which translates to fewer ADUs units being built.
- **Tenant Changeover and Market Rents** – The timing of tenant changeover within the first five years impacts the rent that can be charged, which impacts the returns a landlord might expect. These are risks that each individual homeowner will need to weigh when considering the overall attractiveness of a grant program for building accessory dwelling units. After the five year period ends, the ability to 'reset' the rents to a market-supportable rent is important for landlords so that they do not take on any losses that might offset their returns gained.
    - Further, the analysis finds that units set at the Rent Affordability Limit will reach the SSI and SGI 'market rents' after 5 years. Since these units are new, a landlord may decide to charge a higher rent than the 'market rents' after 5 years. However, true market rents are dictated by a household's ability to pay for the rents. If renter household incomes across the SGI and SSI cannot support a higher rent, landlords may find they cannot increase the rent in Year 6 beyond the 'market rent' tested here. In this instance, those units would become a new supply of market rental units for SGI and SSI renters, while maintaining a reasonable return for the landlords (under the assumptions modelled in this analysis).
- **Building Costs** – The analysis is based on traditional forms of building housing. However, there are housing innovations and opportunities emerging that will lower the building costs which will allow owners to achieve a higher return on their investment. Some of these options include using pre-fabricated materials, modular housing, leveraging economies of scale when building multiple accessory dwelling units, and accessing pre-approved designs. A lower building cost will provide a greater incentive for homeowners to build accessory dwelling units.

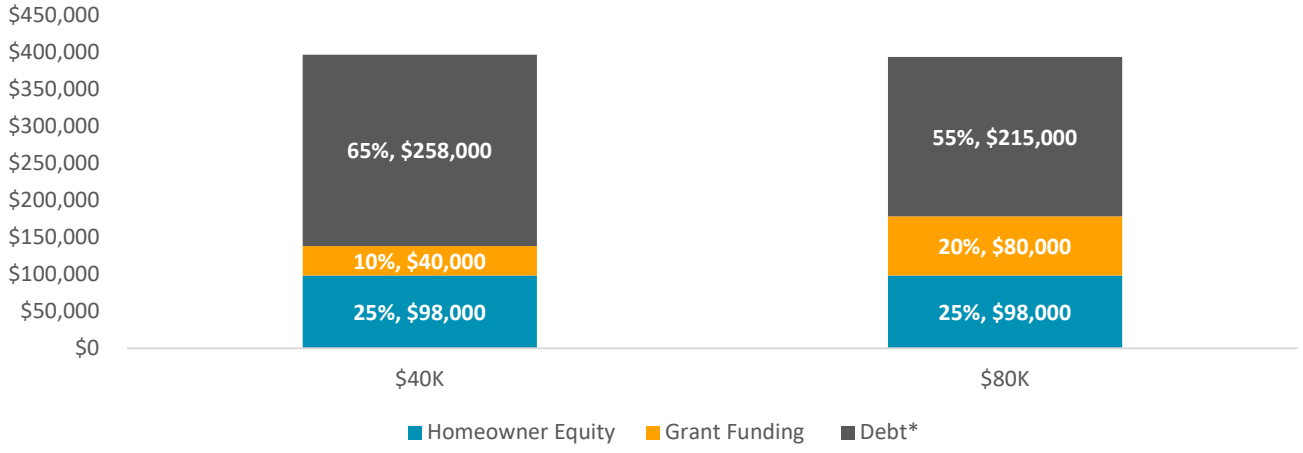
- **Grant Size** – The stacking of grants to $80,000 enable a larger number of scenarios to achieve a notable return, when compared to just a $40,000 grant alone. Cottages are still challenging due to the higher capital costs, but if construction innovation can be used to lower the costs, then the returns could be increased. The graphs below show the impact of the grant size on the debt carried in the secondary suite renovation scenario (1-bedroom) and in the cottage scenario (1-bedroom).

Figure 1: 1-Bedroom Secondary Suite Renovation, Comparison of a $40k Grant vs. $80k Grant



**Includes financing fees and interest accumulated during construction.*

Figure 2: 1-Bedroom Cottage, Comparison of a $40k Grant vs. $80k Grant



**Includes financing fees and interest accumulated during construction.*

In summary, the financial analysis demonstrates the following trends based on the data assumed:

1-bedroom unit

- **$40k grant**
  - A unit with capital costs more than $393k (modelled as a new cottage) will have negative returns in Year 1 through Year 5 at both sets of rents tested, $1,400 and $1,000, unless the project costs are decreased.
  - A unit with capital cost of $277k (such as a new secondary suite) shows a **notable return of 4.9% to 6.7%** from Year 1 to Year 5 when rents are set at $1,400.
    - On the other hand, a unit with a capital cost of $277k (such as a new secondary suite) with rents set at $1,000 show a negative return of -2.1% to -0.6% in Year 1 and Year 5, respectively.
  - A unit with capital cost of $220k (such as a secondary suite renovation) shows a **notable return of 11.3% to 13.4%** from Year 1 to Year 5 when rents are set at $1,400; and returns of **2.6% to 4.2%** from Year 1 to Year 5 when rents are set deeper at $1,000.
- **$80k grant**
  - A unit with a capital cost of $220k (such as a secondary suite renovation) shows a return of **16.4%** when rents are set at $1,400 and a return of **7.7%** $1,000 in Year 1.
  - A unit with a capital cost of $277k (such as a new secondary suite) shows a return of **8.9%** when rents are set at $1,400 in Year 1, and a return of **2.0%** when rents are set at $1,000 in Year 1.

2-bedroom unit

- **$40k grant**
  - A unit with capital cost of $357k (such as a secondary suite renovation) shows a notable return of **4.2% to 6.1%** when rents are set at $1,760 from Year 1 to Year 5.
- **$80k grant**
  - A unit with a capital cost of $357k (in this analysis, a renovated 2-bedroom secondary suite) return **7.3%** when rents are set at $1,760. On the other hand, if the rents were set at $1,250, there is a negligible return in Year 1 (0.4%).
  - A unit with capital cost of $448k (in this analysis, a new 2-bedroom secondary suite) starts showing a promising return of **1.7%** when the rents are set at $1,760 at Year 1. This return will increase if the project costs are lowered.

Cottages:

- **$40k grant**
  - A 1-bedroom unit with a capital cost of $393k does not generate any returns when the rents are set at $1,400 or $1,000 in Year 1 (-2.5% and -7.4%, respectively) or in Year 5 (-0.9% and -6.1%, respectively).

- A 2-bedroom unit with a capital cost of $614k does not generate any returns when the rents are set at $1,760 or $1,250 in Year 1 (-6.0% and -10.0%, respectively) or in Year 5 (-4.5% and -8.7%, respectively).

- **$80k grant**
  - A 1-bedroom unit with a capital cost of $393k generates a small return when the rents are set at $1,400 in Year 1 (0.3%). The return could be increased if the project costs are lowered.
  - A 2-bedroom unit with a capital cost of $614k does not generate a return when rents are set at $1,760 or $1,250 in Year 1 (-4.2% and -8.2%, respectively). The returns could be increased if the project costs are lowered.

Sincerely,

URBAN MATTERS CCC LTD.



Jodee Ng, RPP, MCIP
Land Economics Consultant

cc: Matt Thomson, Community Housing Advisor, Urban Matters CCC







What We Heard

Rural Housing Program Pilot Project

Capital Regional District | January 2025



Making a difference...together

What We Heard

Rural Housing Pilot Program Community Engagement

Capital Regional District | January 2025

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What We Heard

Rural Housing Pilot Program Community Engagement

Capital Regional District | January 2025

Project Overview

The Capital Regional District (CRD) is developing a Rural Housing Program (RHP) as a pilot project for the Southern Gulf Islands (SGI) and Salt Spring Island (SSI) Electoral Areas (EAs) in 2025-2026. The Rural Housing Program will enable the CRD to respond to the housing crisis in its rural communities and to pilot solutions more suited to the rural context. The project aims to provide:

1. Accessory Dwelling Unit Incentives
    - Support the development of new non-market units in the secondary housing market by providing financial incentives to build secondary suites and cottages in the pilot area.
2. Pre-development Funding for Affordable Housing
    - Support pre-development costs for technical studies and on-site infrastructure in the development of purpose built, multi-unit affordable housing in the Pilot Area.
3. Coordination, Information, Navigation, Advocacy
    - Coordinate on-going stakeholder engagement and guidance/support for non-profit housing proponents, inter-agency coordination, inter-divisional coordination at CRD, and outreach to other levels of government.

Community Engagement was conducted in 2024 by way of an online survey, polls, workshops, presentations, and delegations. Background and information have been posted on the CRD Get Involved project page: https://getinvolved.crd.bc.ca/crd-rural-housing-program.

As part of this engagement, an anonymous survey was conducted between September 16 and December 16 2024, for property owners in the SGI and SSI Electoral Areas, including those who expect to own property within those areas in the next 6-18 months. The goal of the survey was to better understand landowners' interest and capacity for building secondary suites, as well as their compatibility with the Provincial Secondary Suites Incentive Program eligibility criteria.

Engagement by the Numbers

While the engagement site was active, it had over 3,600 visitors. Two hundred seventy-four people responded to the polls, and 573 property owners responded to the survey. The engagement tools were promoted using social media, posters, and articles in community newspapers.
The Rural Housing Program Pilot proposal was presented for discussion at 11 local meetings and workshops, online and in person across the five islands of the Pilot Area.

Summary of Community Engagement Results

- Stakeholder engagement demonstrated a high level of interest in the CRD creating a housing program targeting its rural island communities.
- Workshops and consultation with the non-profit housing sector in both the SSI and SGI EAs offered better understanding of the needs of the sector overall, and the individual needs of each housing project.
- The pre-development funding program is long awaited and will see rapid uptake. There are 10 active projects proposed as affordable housing projects across the pilot area, in various phases of advancement. Together, these projects represent at least 188 units.
- The Property Owners Survey indicated interest in participation in the Accessory Dwelling Unit Incentive Program:
    - Eighty percent of respondents were year-round residents of the islands.
    - Thirty-seven per cent of survey participants have zoning that would allow a secondary suite or cottage, however a further 26% were unsure of their zoning permissions.
    - Workers received the highest ranking as a preferred tenant; however family members were the second highest preference.
    - Forty-one per cent responded that a $40,000 funding incentive would make the difference in their ability to proceed with building an ADU.
    - An additional 70 participants responded that $80,000 would be an incentive.
    - Thirty-eight per cent of respondents would not build an ADU even with an $80,000 financial incentive.
    - The cost of construction was cited as the main obstacle to building an ADU, with prohibitive regulatory environment and the desire to preserve privacy also ranking highly. The Residential Tenancy Act was cited as a deterrent to being a landlord.
    - The majority of respondents (74%) indicated that their income was below the maximum income for eligibility for the Provincial program ($209,420).

Key Takeaways

There is a high level of interest in the CRD creating a housing program to support housing solutions in its rural island communities. The non-profit housing sector in the island communities have a high need for capital funding, and a CRD pre-development funding program will support project success. Despite some challenges with zoning and the building permit process, and concerns about privacy and the responsibility of being a landlord, there appears to be appetite for the Accessory Dwelling Unit Incentive Program by property owners who live year-round on the islands. Many residents confirmed that they meet the proposed eligibility criteria. Based on this, it is likely that both funding streams of the Rural Housing Program will see considerable uptake in the initial launch.

What We Did:

A. Stakeholder Engagement

The CRD Rural Housing Project team met with housing groups throughout 2024 to present the proposed framework of the RHP pilot.

Engagement events included:

1. Salt Spring Island Local Community Commission, May 22, 2024, Meaden Hall, Salt Spring Island
   Attendees represented the following organizations:
   1) CRD SSI Local Community Commission
   2) Islands Trust/Salt Spring Local Trust Committee
   3) Salt Spring and Southern Gulf Islands Community Services
   4) Lady Minto Hospital Foundation
   5) North Salt Spring Waterworks District
   6) JG Consulting
   7) Islanders Working Against Violence (IWAV)
   8) Salt Spring Solutions
   9) Gulf Islands Seniors Association (GISRA)
   10) Housing Now
   11) Salt Spring Foundation
   12) SSI Chamber of Commerce
   13) Chuan Society
   14) Lookout Society
   15) Transition Salt Spring
   16) Salt Spring Community Marketplace
   (Country Grocer, Country Grocer Pharmacy, Upper Ganges Liquor Store and Harvest Moon Cannabis Store)
   17) Umbrella Society
   18) SGI Community Resource Centre (CRC)
   19) Positively Forward
   20) Other individual community members

2. Ask Salt Spring – August 16, 2024 – Presentation on Rural Housing Program to 19 participants at the "Ask Salt Spring" monthly speaker's event.

3. Southern Gulf Islands Electoral Area - Housing Sector Engagement, September 10, 2024, online. Attendees:
    1) Galiano Affordable Living Initiative
    2) Mayne Island Housing Association
    3) Pender Island Housing Association
    4) Galiano Cottage Co-op
    5) Galiano Island Housing Association
    6) Housing Now
    7) Galiano Film School Housing Project
    8) Wiser Projects

4. Salt Spring Island Foundation Funders Table – September 13, 2024 – Presentation focused on key points for a collaborative funding framework for rural housing solutions in the islands. There was a group of 12 participants including board members of the Salt Spring Island Foundation.

5. Salt Spring Local Community Commission – Housing Strategy Workshop – October 17, 2024. The workshop included LCC members with housing experts from Salt Spring Island and focused on the need for an updated Salt Spring Island housing strategy.

6. Information about the proposed Rural Housing Program Pilot Project was presented to Islands Trust in a series of delegations to Local Trust Committees as well as to Islands Trust Council, which represents the federation of Islands Trust.

    1) Galiano Island Local Trust Committee, October 8, 2024
    2) Salt Spring Island Local Trust Committee, October 10, 2024
    3) Mayne Island Local Trust Committee, October 28, 2024
    4) North Pender Island Special Advisory Planning Commission on Housing – November 1, 2024
    5) North Pender Island Local Trust Committee – November 29, 2024
    6) Islands Trust Council – December 3, 2024

B. Property Owner's Survey

The Property Owner's Survey was open from September 16 to December 16, 2024. The survey was aimed at property owners to gauge uptake and seek feedback on the proposed criteria for the Accessory Dwelling Unit Incentive Program. It was supported by the CRD Get Involved website, which provided background materials and quick poll questions. A social media campaign drove interest in the page and in the survey and has ensured the island communities are well informed about the goals of the Rural Housing Program.

The online survey received a total of 573 responses. Respondents were asked about the following topics:

- Their property's infrastructure, improvements and zoning
- Whether they currently operate a rental unit and their preferences regarding tenants
- Whether a financial incentive would encourage them to build a secondary suite or cottage.

See Appendix A for the full results of the Rural Housing Program Property Owner's Survey.

C. Polls

Community members were able to participate in a series of polls to indicate their thoughts about building an ADU or Secondary Suite.

Responses to these polls are shown in Appendix B.



Appendix A:

Rural Housing Program Property Owner's Survey Results

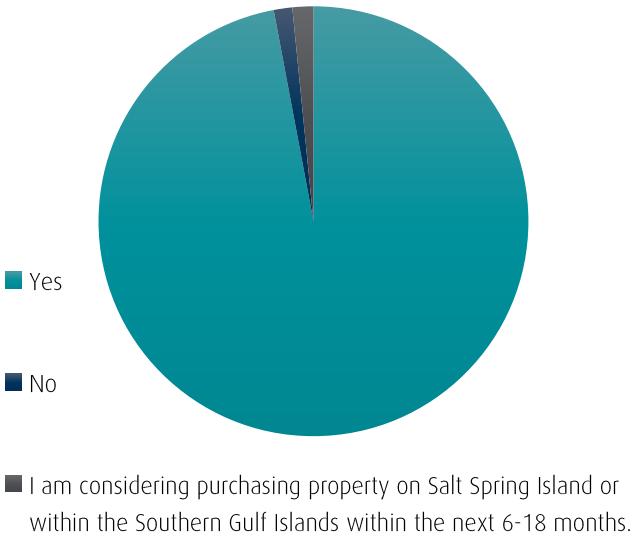
Who We Heard From

The online survey included several demographic questions to allow the project team to better understand who participated. The following results are specific to the online survey only and do not reflect the demographics of the participants who used the other tools.

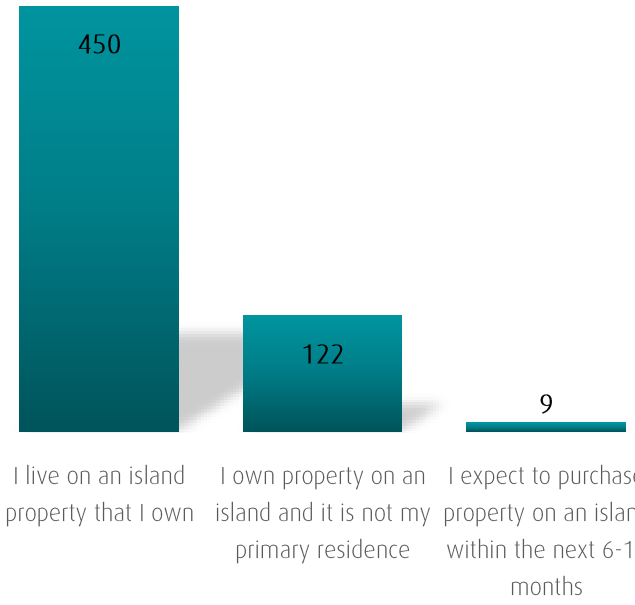
Geographic Representation

Respondents were asked the following question: "Do you own property on Salt Spring Island or the Southern Gulf Islands?" Figure 1 shows their responses. The vast majority of respondents (97%, or 556 out of 573) own property on an island. Four hundred fifty respondents out of 560 (80%) live on an island property that they own; 122 (22%) own property on an island that is not their primary residence; nine (2%) expect to purchase property on an island within the next 6-18 months (see figure 2).

Land Ownership (figure 1)

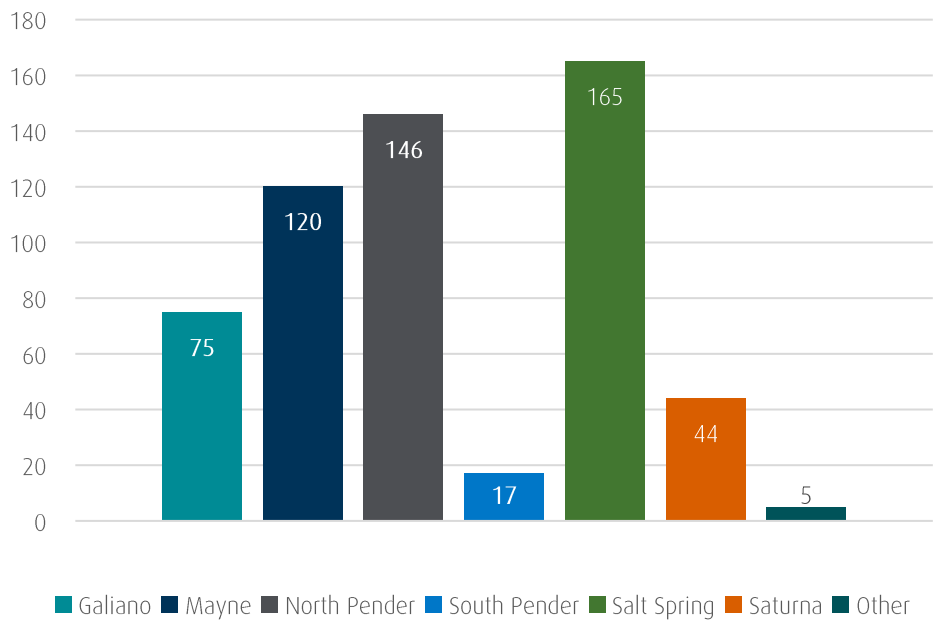


Island Connection (figure 2)



Respondents were also asked: "On which island do you own property? (Select all that apply)?". As shown in figure 3, Salt Spring Island had the most responses (165); followed by North Pender (146); Mayne (120) and Galiano (75). Saturna and South Pender had the fewest responses at 44 and 17, respectively. Comparing participation against the population of each island, participation for the Southern Gulf Islands ranges from 5% to 9% of island population, indicating a fairly equitable involvement. Salt Spring Island, which has a much higher population, had a lower response rate (1%).[1]

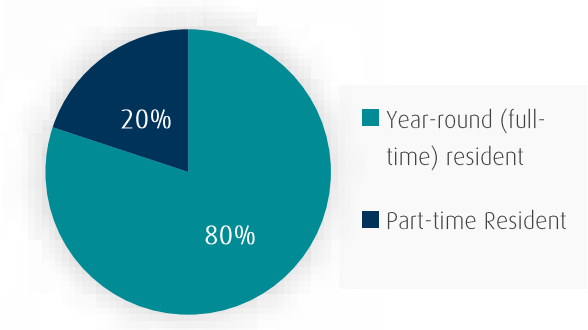
On which island do you own property? (figure 3)



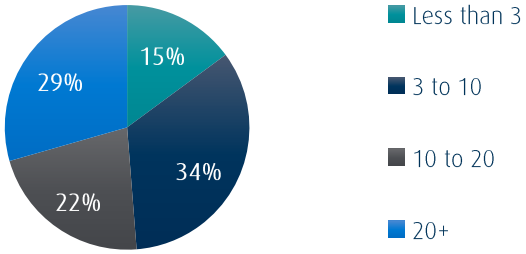
Residential Status

Respondents who indicated that they live on an island were asked if they were a year-round or seasonal resident. Eighty per cent, or 450 out of 562 were year-round residents (see figure 4). They were also asked how long they have owned property in SSI or SGI. As shown in figure 5, 34% of participants (191 out of 564) have owned their properties for at least three years, 22% (123 out of 564) for 11-20 years, and 29% (166 out of 564) for longer than 20 years. Fifteen per cent (or 84 out of 564) of respondents have lived in the community for three years or less.

Residential Status (figure 4)



Years of Ownership (figure 5)

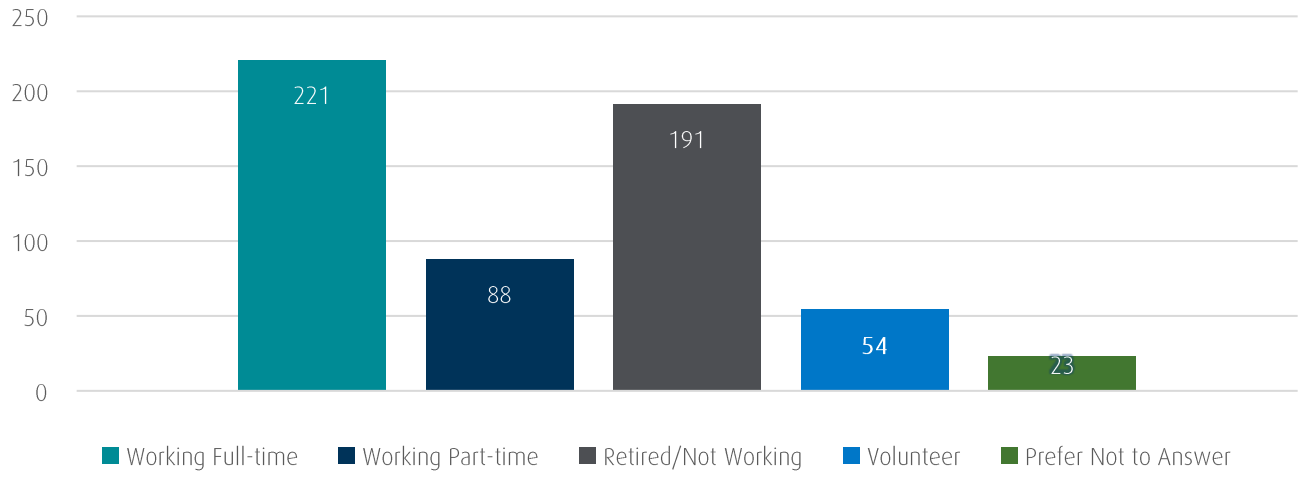


[1] 2021 Census Profile Populations: Salt Spring Island 11,635; Pender Islands 2,470; Mayne Island 1,310; Galiano Island 1,395; Saturna Island, 465.

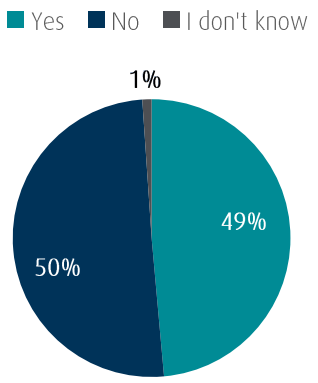
Employment Status

Respondents were asked "What is your employment status? (Select all that apply)". Two hundred twenty-one out of 514 (43%) said they were working full-time; 99 (19%) said they were working part time; 191 (37%) said they were retired/not working; and 54 (11%) said they were volunteering. Twenty-three (4%) indicated they preferred not to answer (see figure 6).

Employment Status (figure 6)



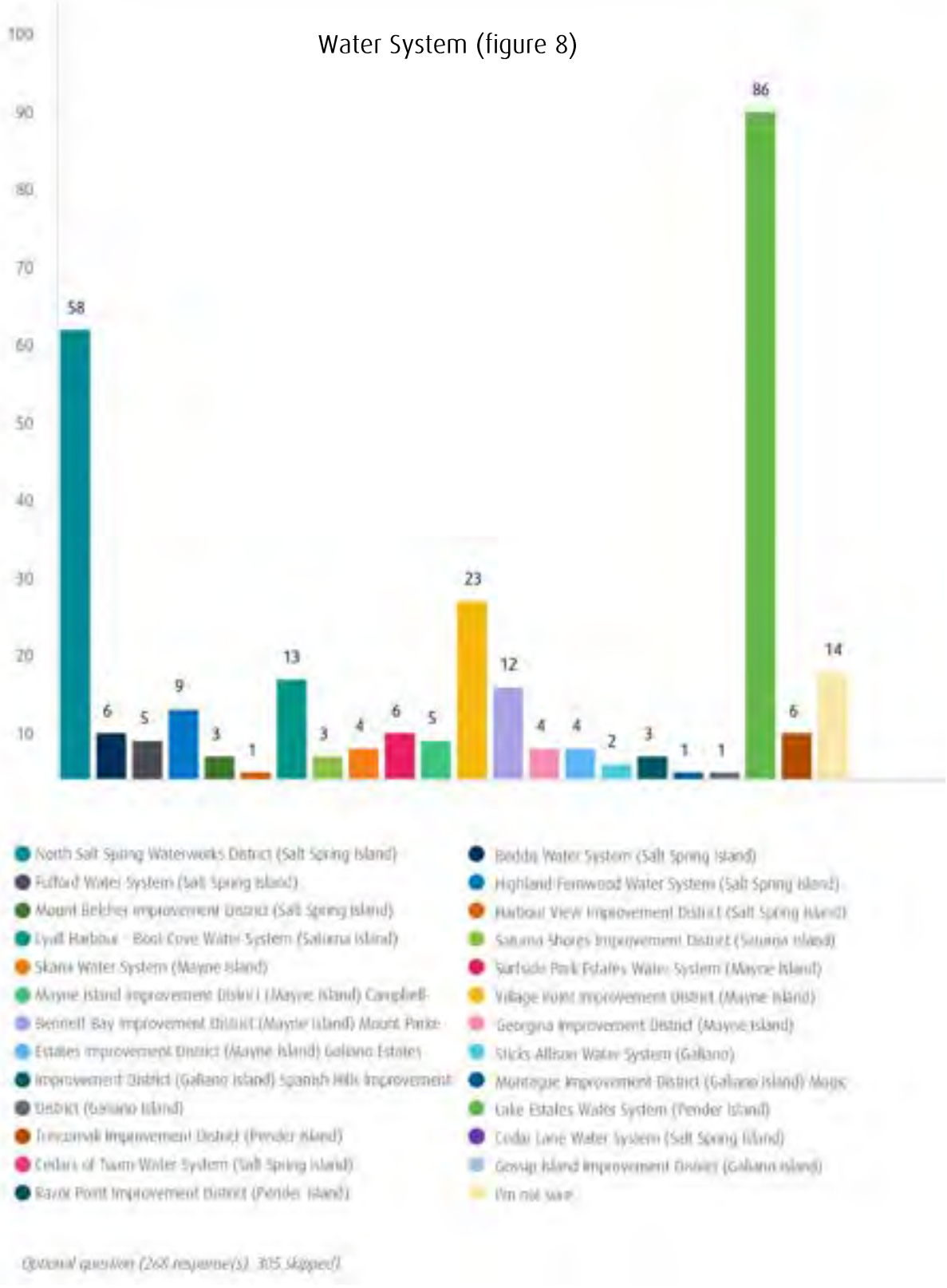
Water System (figure 7)



Water Service Areas Represented

Respondents were asked whether their "property [is] serviced by a water system operated by either the CRD, an improvement district, or another community water purveyor" (see figure 7). Forty-nine per cent (or 272 out of 560) indicated yes; 50% (282 out of 560) indicated no; and 1% (6 out of 560) didn't know. The Magic Lake Estates Water System on Pender Island had the most respondents (86), followed by North Salt Spring Waterworks District on Salt Spring Island (58). See figure 8 for the distribution across other water systems.

Water System (figure 8)



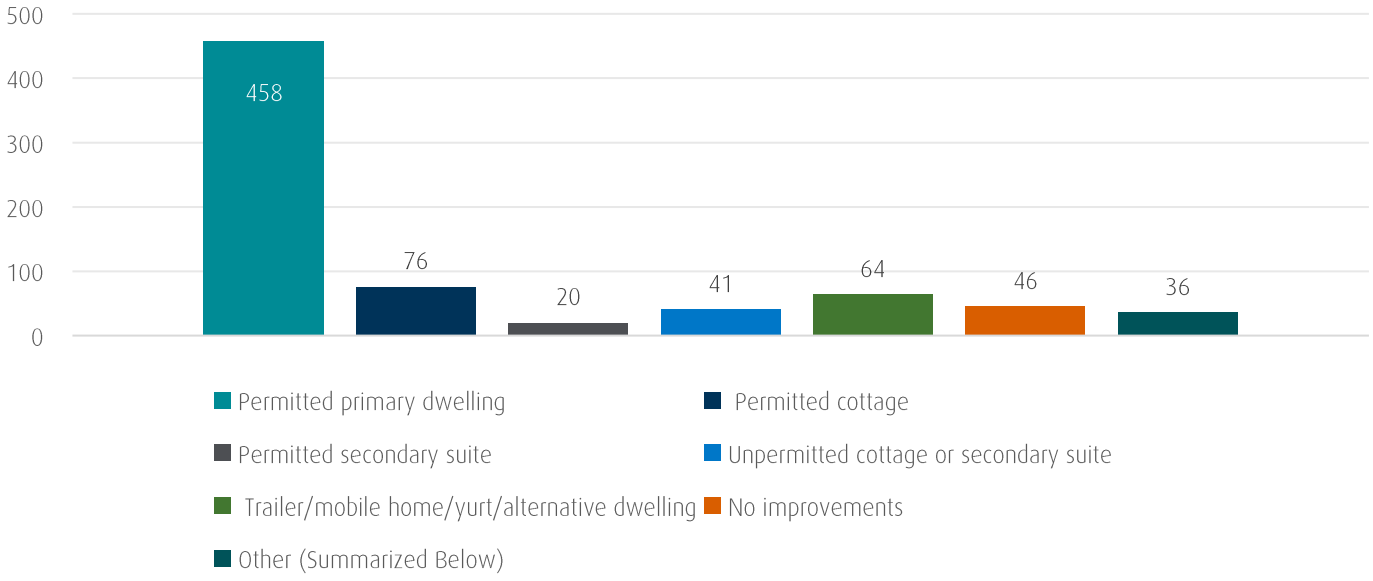
Optional question (268 response(s), 305 skipped)

Improvements

Respondents were asked "Which of the following improvements does your property currently have? (Select all that apply)". As shown in figure 9, most responses have a permitted primary dwelling (458 out of 557). Some respondents have a permitted cottage or secondary suite: 76 and 20, respectively. A further 41 have an unpermitted cottage or secondary suite. 64 respondents have a trailer/mobile home/yurt or alternative dwelling. Thirty-six respondents reported 'other' and reported a mix of structures and features, some of which are functional while others are underutilized or restricted by zoning regulations:

- Responses about common assets included garages, workshops, artist studios and accessory buildings. Other assets included patios, porches, new septic fields and metal roofs. These assets were a mixture of permitted and non-conforming.
- Some respondents have outbuildings, studios, garages or unfinished suites that could be converted into ADUs. Also mentioned were undeveloped lots with features like wells, hydro or driveways, but no structures or septic.
- Concerns about zoning restrictions, a challenging regulatory environment, and permitting are barriers to ADU conversion.

Property Improvements Already In Place (figure 9)



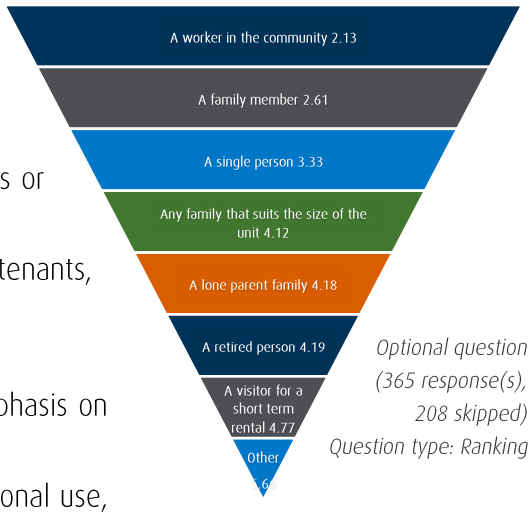
Renting

Respondents were asked, "are you currently renting any of these residential spaces to a long-term tenant(s)?" Most respondents said no (490 out of 555).

Respondents were also asked "If you are currently or are considering renting out a unit on your property, please rank your preference for tenants (with 1 being the most preferred)." As shown in figure 10, most respondents expressed a preference for a worker in the community or a family member. A retired person or a visitor for a short-term rental was the least preferred of the options provided. A small number of respondents indicated a preference for 'other' and elaborated.

- Preferences for tenants who could fill local needs (eg. hospital staff, tradespeople), and long-term tenants who were respectful and reliable. Responses also favoured tenants with limited income who are in need of housing.
- Some owners preferred to keep their properties for family members or want to build units for personal or familial use.
- There is reluctance to rent due to past negative experiences with tenants, legal disputes, or stress associated with being landlords.
- Comments about legal or zoning restrictions preventing rentals.
- Opposition to government interference in property rentals, and emphasis on self-reliance, innovative housing solutions, and minimal regulation.
- Some indicated a disinterest in renting to preserve property for personal use, or neighborhood concerns (e.g., overburdened infrastructure).

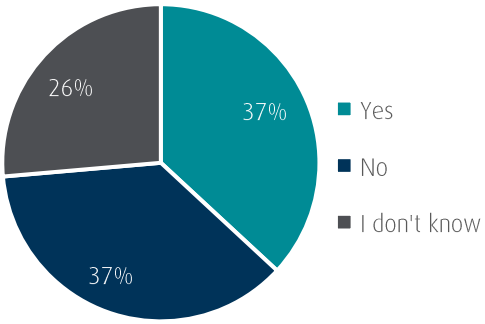
Preferred Tenant (figure 10)



Optional question (365 response(s), 208 skipped)
Question type: Ranking

Zoning

Does your zoning allow more density? (fig 11)

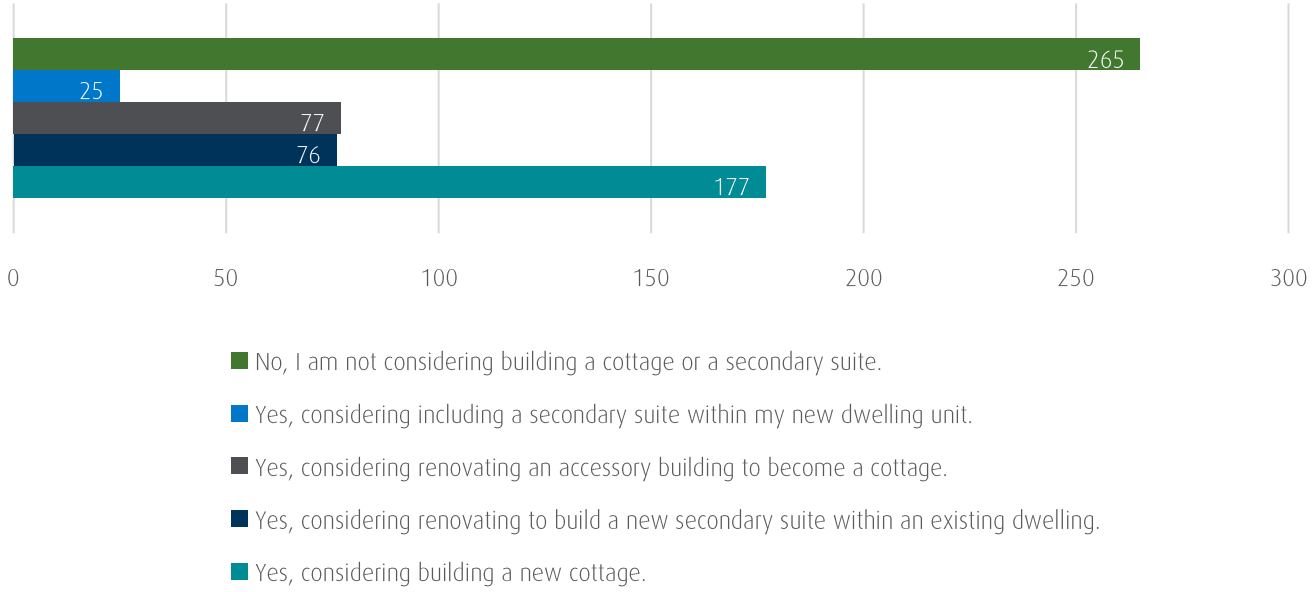


Respondents were asked "According to the zoning rules for your property, are you allowed to build either a new cottage or secondary suite on your property?" The responses were split between 'Yes' (37%, or 207 out of 561), 'No' (37%, or 206 out of 561) and 'I don't know' (26%, or 148 out of 561) (see figure 11).

Building an Addition

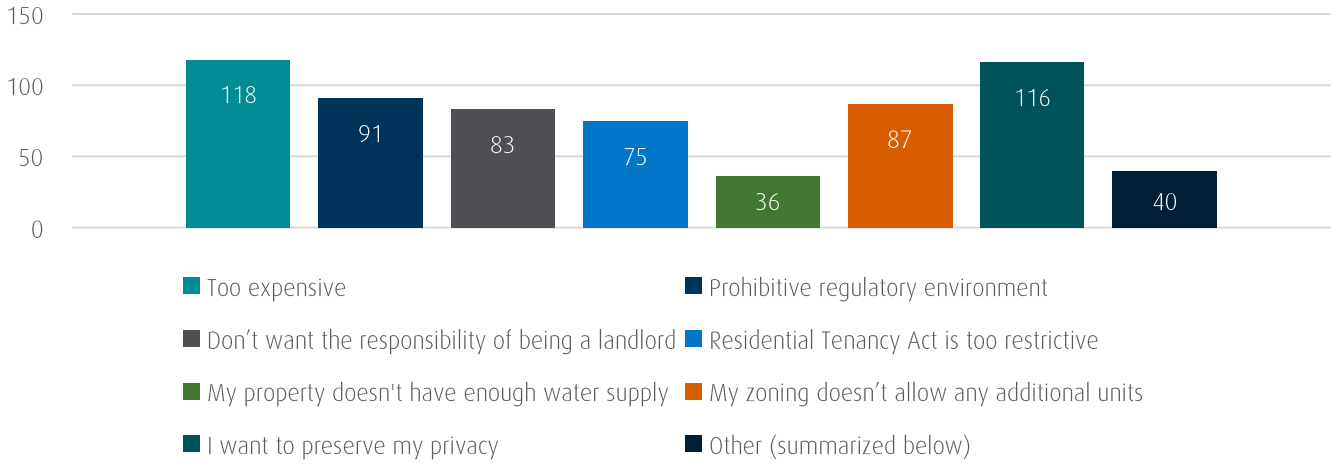
Respondents were asked "Are you currently considering building a cottage or secondary suite on your property? (Select all that apply)". The majority of respondents said 'No,' they were not considering building (265 out of 554), see figure 12.

Are you considering building an ADU? (figure 12)



The remaining were considering building, with 177 considering building a new cottage; 77 considering renovating an accessory building to become a cottage; and 25 considering including a secondary suite within a new dwelling unit. Of those that were not considering building, the reasons given are shown in figure 13.

I am not considering building an ADU because... (figure 13)

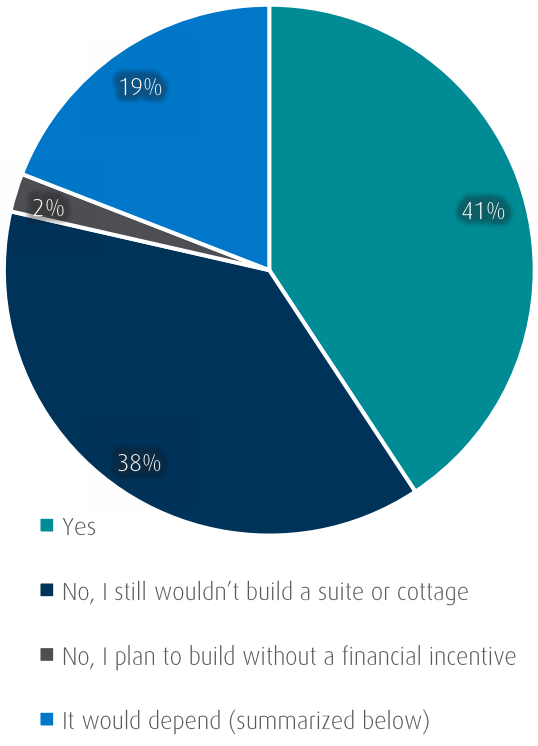


Comments covered the following perspectives:

- Comments about excessive regulations, restrictive building codes, and zoning limitations, including restrictions on secondary dwellings, seasonal use only, or minimum lot sizes.
- Concerns about the environment; like limited water resources and overpopulation, as well as impacts to the communities' rural character.
- Concerns about limited infrastructure like healthcare, schools, transportation, septic and water supply. Access to contractors was also an issue.
- Remarks about a lack of space or suitable locations for additional structures.
- Concerns about the responsibility of managing tenants or wanting to keep properties for personal or family use.
- Statements about financial barriers, including high building costs and septic upgrades. Remarks that some properties already include secondary units, cottages, or other accommodations.
- Distrust in government and regulatory bodies, with calls for more flexible or innovative housing solutions.

a. Respondents were also asked "With consideration of your mortgage and other financial constraints, would a financial incentive of $40,000 be likely to encourage you to build a cottage or a secondary suite on your property?" As shown in figure 14, most respondents said yes (41%, or 226 out of 555). Some respondents indicated that a financial incentive wouldn't encourage them to build an addition (38%, or 210 out of 555) while some indicated that they planned to build without a financial incentive (2%, or 13 out of 555).

Would up to $40K motivate you to build? (figure 14)



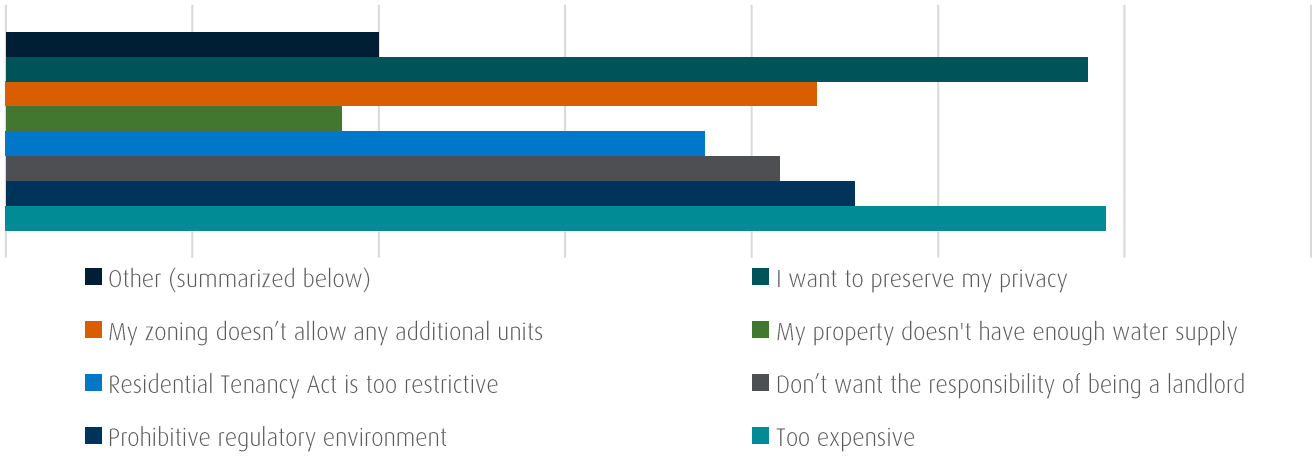
b. Some respondents (19%, or 106 out of 555) indicated that whether a financial incentive would encourage them to build an addition would depend. The "it depends" responses reveal a variety of factors influencing property owners' decisions to build secondary suites and cottages, reflecting a mix of practical, financial, regulatory, and personal considerations:

- Comments about restrictive zoning, building codes, permit processes, and limits on secondary suite size as significant barriers. Needs for support navigating the regulatory environment.
- Views that the $40,000 incentive is insufficient to cover building or renovation costs.

- Observations on limited availability of skilled trades, as well as the high cost of construction, building materials, and infrastructure upgrades like septic, hydro and water. Some willingness to be owner-builders to reduce costs.
- Some respondents would only consider the incentive if it were a forgivable grant rather than a loan, as they are unwilling to take on additional debt.
- Observations that the long-term return on investment (ROI) and the ability to recoup costs through rental income are critical considerations. Concerns about obligations to rent units at below-market value, caps on rental rates, and the duration and rigidity of rental agreements.
- Perceptions that the Residential Tenancy Act is unfavorable to landlords. Preferences for renting to family members, trusted individuals, or short-term tenants to minimize risks, or using the units for personal use or vacation rentals rather than long-term tenants.
- Suggestions that prefabricated units, modular homes, tiny homes or renovations of existing structures are more viable alternatives to traditional construction. Concerns about water availability, septic capacity, and riparian restrictions in rural island settings.
- Statements that age, health, and time constraints influence decisions to build. Comments about considering the incentive if it aligned with long-term plans, such as downsizing or creating housing for family members.
- Remarks about already owning secondary dwellings and that additional incentives are unnecessary.

c. Those that responded that a financial incentive wouldn't encourage them to build an addition were asked why not. See figure 15 for responses. The options most selected were 'still too expensive' (148 out of 315) and 'prohibitive regulatory environment' (138 out of 315); followed by 'I want to preserve my privacy' and 'Residential Tenancy Act is too restrictive' (118 and 112 out of 315, respectively). The responses least selected was 'Don't want the responsibility of being a landlord' (95 out of 315). Participants could also select 'other'. The "other" responses highlight numerous reasons why financial incentives alone are insufficient to encourage property owners to develop secondary suites:

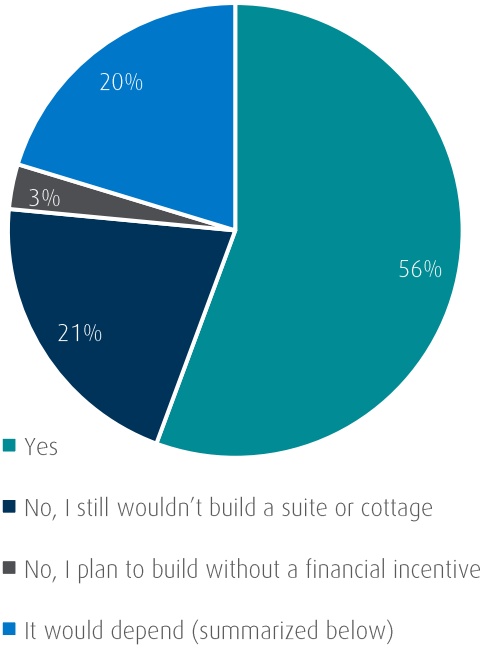
If no, why not? (figure 15)



- Challenges with properties not having zoning or suitability for secondary suites and ADUs. Watershed protections, water board restrictions, and other land-use regulations also barriers.
- Concerns about water shortages, aquifer impacts, and damage to local ecosystems.
- Comments that inadequate infrastructure, such as roads, public transportation, water, and access to services, make the islands unsuitable for additional housing. A few suggested centralized housing solutions closer to amenities is preferable to increasing density in rural or remote areas.
- Observations that a$40,000 grant is insufficient to cover construction costs, particularly with rising building expenses and requirements for septic, plumbing and water upgrades.
- Comments on how the return on investment (ROI) from renting, after taxes and associated costs, is too low to justify the expense.
- Concerns about taking on the responsibilities of being a landlord, previous negative experience with renters and potential property damage. Openness to seasonal or short-term rentals but wary of long-term tenancy.
- Beliefs that property owners should not be expected to address systemic housing issues caused by long-term policy failures. Assertions that taxpayer dollars should directly support affordable housing projects rather than private property improvements.
- Perception that they'd already addressed rental needs by owning a cottage or a legal suite.

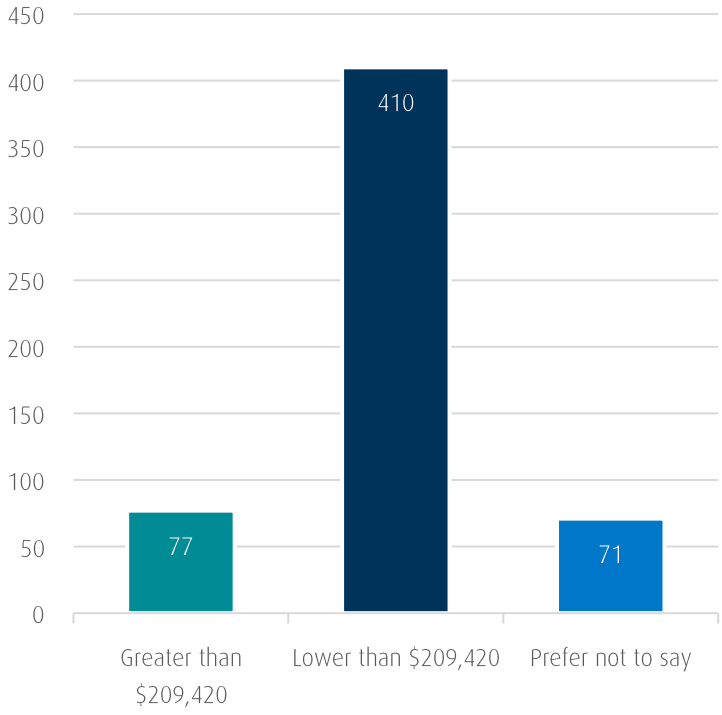
d. Respondents were asked "The Provincial government is offering a secondary suite incentive program, of up to $40,000. There may be opportunities for stacking incentives. Would a total incentive of $80,000 be likely to encourage you to build a cottage or a secondary suite on your property?" As shown in figure 16, 296 out of 532 respondents indicated that yes, a $40,000 incentive would likely encourage them to build an addition. The balance of respondents was split between those who indicated they still wouldn't be able to afford to build an addition (111 out of 532) and those who said it would depend (108 out of 532). The remaining respondents (17 out of 532) indicated they plan to build without a financial incentive. Those that responded 'it would depend' elaborated with nuanced perspectives:

Would up to $80K financial incentive motivate you to build a rental? (figure 16)



- Zoning restrictions and regulations are barriers to building secondary suites.
- Calls for reforming zoning laws to allow for accessory dwellings, tiny homes, modular homes, trailers, or other flexible options that might be more affordable or feasible.
- Beliefs that addressing systemic housing challenges should be the government's responsibility rather than that of individual property owners.
- Concerns that $40,000 would be inadequate to cover construction costs and infrastructure upgrades.
- Assertions that $80,000 grant or other financial supports, such as tax rebates, would be more appealing.
- Concerns about the cost of infrastructure, such as roadwork, parking, and landscaping.
- Requests for clear terms and conditions for receiving incentives particularly regarding long-term rental obligations and rent controls.
- Expressions of distrust of government programs and skepticism about the strings attached to financial incentives, such as rent restrictions or increased property taxes.
- Comments on valuing privacy, and disinterest in building rental units regardless of financial incentives.
- Preference for housing family members or caretakers rather than renting to the general market.
- Expressions of conditional interest, contingent on revised zoning, simplified permitting, reasonable grant terms, personal considerations like age and health.

Gross Annual Income (figure 17)



e. Respondents were asked "The Provincial Secondary Suites Incentive Program has a maximum income requirement for eligibility. The CRD's criteria is still under development. Do you have a combined gross annual income of homeowners on title that is higher or lower than annual income of homeowners on title that is higher or lower than $209,420 (in the previous tax year)?" As shown in figure 17, the majority of respondents (74%, or 410 out of 558) indicated that their income was below the maximum income for eligibility for the Provincial program. A minority of participants (14%, or 55 out of 558) indicated their incomes were too high to qualify for the Provincial program, while 13% (or 71 out of 558) preferred not to answer.

Additional Comments

Respondents were invited to share additional comments:

- Support for changes to zoning bylaws to permit secondary suites or detached accessory buildings, particularly to address the housing needs of local workers (e.g., healthcare professionals, seasonal workers).
- Concerns that secondary suites or cottages might be used for short-term vacation rentals (STVRs) rather than long-term affordable housing. Calls for purpose-built rental housing and co-operative housing models to address affordability.
- Challenges with current bylaws, the building permit process, enforcement practices, and infrastructure issues (e.g., accessing BC Hydro or water supply concerns). Many called for streamlined processes and better communication.
- Imbalances in land use regulations, where current policies restrict housing options to the wealthy and privileged while limiting opportunities for more equitable housing solutions.
- Doubts that private property owners would rent out secondary units at reasonable rates, suggesting that subsidies and incentives should focus on non-profit housing initiatives.
- Challenges such as financial costs, lack of incentives, and stress associated with providing rental housing.

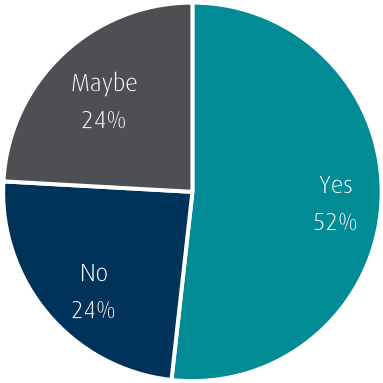


Appendix B:

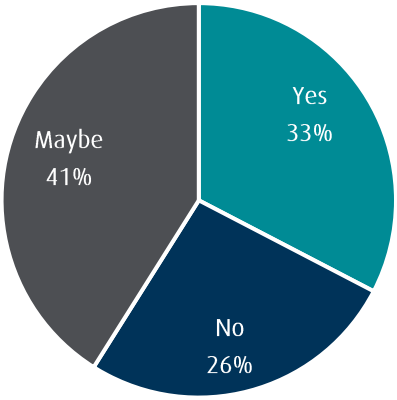
Poll Questions

These following poll questions were promoted on social media and were posted on the CRD Get Involved project page: http://getinvolved.crd.bc.ca/crd-rural-housing-program.

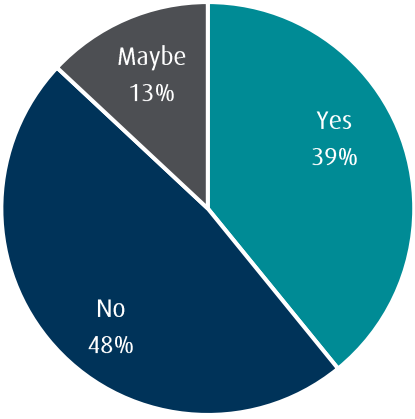
If you could get a grant, would you build a secondary suite or cottage on your property?

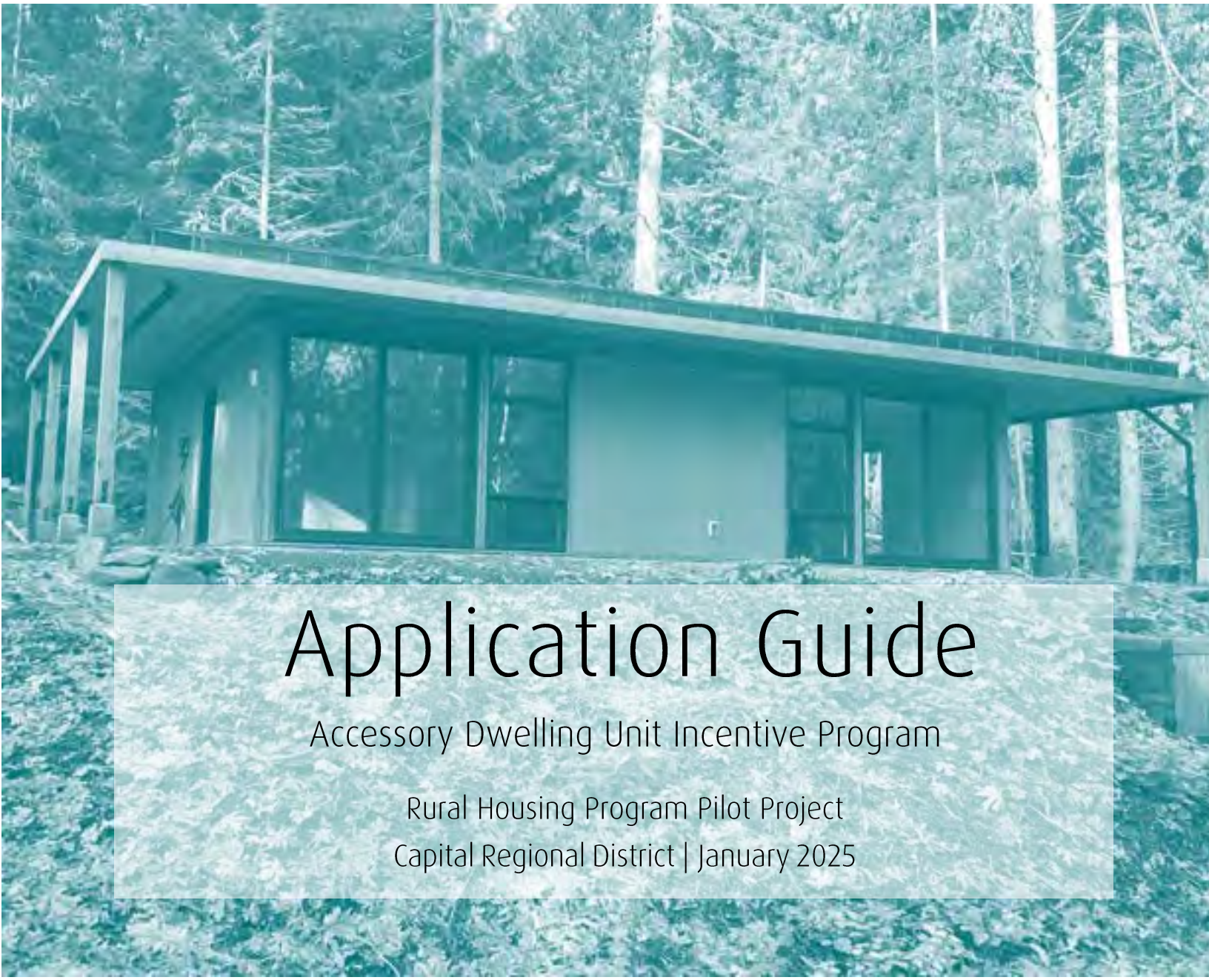


Are you considering building a rental unit?



Would you benefit from having a homecare worker or other support worker living on your property?





Application Guide

Accessory Dwelling Unit Incentive Program

Rural Housing Program Pilot Project

Capital Regional District | January 2025

Making a difference...together

Rural Housing Program

Application Guide

Accessory Dwelling Unit Incentive Program | January 2025

About the Program

The Capital Regional District Accessory Dwelling Unit (ADU) Incentive Program is part of the new Rural Housing Program, a pilot project for the Southern Gulf Islands (SGI) and Salt Spring Island (SSI) Electoral Areas. Throughout 2025 and 2026, the Program will provide eligible homeowners with 50% of the cost to build an ADU (suite or cottage), up to a maximum of $40,000.

In exchange for receiving the grant, for a five-year period, the owner will be required to rent the new ADU at rents that are feasible at today's building costs, and aligned with the Provincial Rental Income Limits[1]:

- Bachelor/1 Bedroom: $1,400
- Two bedroom: $1,760

The grant recipient will be asked to enter into a housing agreement or covenant with the CRD to ensure the program requirements are upheld. Notice of the agreement is registered on the title of the property and runs with the land if the property is sold.

How Does it Work?

- Grants of $40,000 up to a total of 50% of construction costs are available for new Accessory Dwelling Units.
- Applications will be accepted as of April 01, 2025, for preliminary approvals. Final approval is not granted until the owner secures a building permit. As a pilot project, there are limits on the number of incentives available, applications will be reviewed based on eligibility and available remaining funds.
- From the time of final application approval, owners have one year for the ADU to be built and to receive an occupancy permit. Extensions may be granted on a case-by-case basis.
- The funding is released at the time of occupancy permit.
- Owner must enter into a section 219 covenant or housing agreement to meet program requirements.
- Rents must be limited to the Provincial Rental Income Limits for 5 years, even with tenant changeover.
- Rents can increase according to the Residential Tenancy Act.
- Unit must have a rental agreement under the Residential Tenancy Act.
- Unit cannot be rented to a family member, left vacant, used non-residentially, or used as a short-term rental.
- The owner is responsible for submitting documents that prove program compliance to CRD.
- The CRD funding can be stacked with the Provincial Secondary Suites Incentive Program for a total incentive of $80,000, (and other applicable Federal programs), however, applicants are responsible for ensuring compliance with each program's eligibility criteria.
- Once the unit is complete, applicants will receive the grant. The amount will be based on the costs of construction, up to a maximum of $40,000. An occupancy permit will be required prior to receiving the funding.

[1] May be updated for the current year in which the application is made.

Application Guide

Accessory Dwelling Unit Incentive Program | January 2025

Eligibility:

- Applicant must be the registered owner of the property or their authorized delegate.
- Applicant must be a Canadian Citizen
- Combined gross annual income of all homeowners on title of less than $209,420 (for the previous year).
- The assessed value of the property must be below $2.2 Million (for the previous year).
- The ADU must be permitted by Islands Trust zoning and meet the definitions of each island's land use bylaw.
- The ADU must be an independent, legal unit with its own kitchen and bathroom. It can be a stand-alone unit (cottage), a renovation to install a new secondary suite in an existing building, or a secondary suite included in the construction of a new building.
- Upgrades to existing, vacant ADUs to make them habitable and eligible for a building permit will be considered on a case-by-case basis, subject to CRD issuing building permits and occupancy permits.
- Tiny homes on wheels (THOWS) and RVs are not eligible unless building and occupancy permits are issued.
- Building permit issuance date cannot be earlier than January 01, 2024.

Eligible Costs:

Costs to be reimbursed must be directly related to the creation of the secondary suite or cottage and include:

- Architectural and design fees
- Structural modification
- Electrical work
- Fixtures
- Appliances (50% of actual cost to a maximum of $2,500)
- Building and trade permit fees
- Costs to obtain certificates, drawings and specifications directly related to eligible scope of work
- Materials related to the approved construction
- Contractor labour (not including work done by Applicant or any member of the Household)
- PST and GST

The following costs will not be eligible:

- Extensions, conversions, repair or replacement of buildings and areas of buildings outside the ADU.
- Labour costs for work completed by the homeowner
- Tools purchased or rented by the homeowner

For more information contact:

CRD Rural Housing <ruralhousing@crd.bc.ca>

Making a difference...together

REPORT TO PERFORMING ARTS FACILITIES SELECT COMMITTEE
MEETING OF WEDNESDAY, JULY 2, 2025

SUBJECT **Cost-Benefit Analysis of Options for a New Performing Arts Facilities Service**

ISSUE SUMMARY

The CRD Board approved a recommendation by the Performing Arts Facilities Select Committee (PAFSC) that staff engage a consultant to undertake a full cost-benefit analysis of options for a new Performing Arts Facilities Service as well as analyzing all the initiatives within those options individually and provide recommendations on next steps. The consultant, Nordicity, has delivered the report, which includes a primary and a secondary recommendation on next steps.

BACKGROUND

On November 6th, 2024, staff outlined five options for new CRD services that would scale up support for performing arts facilities with regional impact. On November 13th, 2024, the CRD Board approved a PAFSC recommendation "[t]hat staff initiate an RFP to engage a consultant for the purposes of undertaking a cost-benefit analysis of the five proposed service options, with the freedom to recommend a mix of regional and sub-regional models within each option in terms of their sustainability and direct value proposition to each participating jurisdiction and to the region as a whole."

On November 29th, 2024, CRD staff launched a Request for Proposals (RFP). Three proposals were received and scored according to an assessment matrix that was published as part of the RFP. In January 2025, Nordicity, the winning proponent, was awarded the contract.

In February and March 2025, Nordicity undertook extensive consultations with multiple groups, including venue operators (Royal & McPherson Theatres Society and Saanich Peninsula Memorial Park Society), IATSE 861, and the Intermunicipal Committee of the Juan de Fuca Performing Arts Centre Society, as well as roundtables of non-profit arts presenters, educational presenters, and commercial presenters. CRD staff provided Nordicity with previous reports, data on venues and audiences, and a full orientation on the history of the two regional theatre services. Nordicity met with CRD staff on a bi-weekly basis to provide progress reports.

On May 29th, 2025, Nordicity delivered the final report "Analysis of Service Options to Support Performing Arts Facilities" (Appendix A). The report describes its objective in this way:

> Each option represents a different distribution of both financial responsibility and public value across the 16 jurisdictions. A successful scenario includes:
>
> - Costs and benefits that are proportionally aligned at the participant level;
> - Access to cultural infrastructure that is better shared across the region; and,
> - Regional funding that reflects a justifiable exchange between investment and impact.
>
> The goal of this work is to support evidence-based decision-making to help the Capital Regional District identify a service model that is regionally inclusive, financially sustainable, and responsive to the evolving needs of the region's performing arts sector now and into the future.[1]

Staff have reviewed the report thoroughly and have no objections to the analysis or the findings.

---

[1] Nordicity. May 2025. "Analysis of Service Options to Support Performing Arts Facilities," p. 5.

Key Findings of the Nordicity Report

The report analyzes the five options, the status quo, and the initiatives within each option from multiple vectors, including economic impact, net present value, and social return on investment.

The three most relevant findings are:

1. All CRD municipalities benefit significantly from the three regional theatres, but CRD electoral areas (EAs) do not significantly benefit due to long travel times. Geographic analysis of audience demographics confirm this finding.
2. Minor Capital support for asset management and maintenance is an essential component of any new service; however, the Major Capital Reserve component for construction of new regional theatres does not demonstrate clear value due to current lack of an identified project and high opportunity cost.
3. The Theatre Rental Grant component shows high potential to generate both cultural value (enhance development of regional arts and education groups) and financial value (for venue operators, presenters and local economy).

Nordicity's analysis included scoring all five options (and the status quo) according to four categories: Audiences, Presenters, Venues, and Jurisdictions. Multiple scores were attributed to each category to understand it from various perspectives.

Option C had the highest score in all categories and is the primary recommendation. This option would have three regional theatres supported by all thirteen municipalities (but not EAs) with the addition of planning grants and theatre rental grants, and the flexibility to support a future regional theatre on the West Shore. This option includes funding for operating and minor capital expenditures (asset management), but does not include a major capital reserve for new construction.

Option E was identified as the minimal viable option and is the secondary recommendation. This option would have two regional theatres supported (both operating and minor capital) by the four core municipalities with the addition of theatre rental grants. It is noted that this minimal viable option still represents a significant "scaling up" over the status quo.

The next task for PAFSC is to review this report and determine if it wishes to endorse one of these recommendations to the CRD Board or to conduct further research.

IMPLICATIONS

Alignment with Board and Corporate Priorities

In the current CRD Corporate Plan (2023-2026), initiative 10b-2 states the CRD will "Scale up regional support for performing arts facilities within the region." This could be achieved by new sub-regional or full regional service options or by increased investment in existing services that support performing arts facilities with regional impact.

Financial Implications

As part of this cost-benefit analysis, staff have also produced detailed costing for all five options by service function (Appendix B) and by jurisdiction (Appendix C). The primary recommendation

(Option C) represents a total cost increase of $1,030,000 and has a median cost per household of $13.16/year (all municipalities). The secondary recommendation (Option E) represents a total cost increase of $350,000 and has a median cost per household of $16.75/year (Esquimalt, Oak Bay, Saanich, and Victoria).

All new service options include 1.0 FTE in additional staffing. This new position would be dedicated to two areas: external grant-writing and delivery of the Planning Grant and Theatre Rental Grant programs. Staff would pursue funding opportunities through provincial and federal grant programs for major infrastructure support in collaboration with local governments and/or non-profit clients. The CRD could access substantially more external funding for regional theatres, especially capital projects, by having additional staffing resources focused on identifying and pursuing these opportunities. In addition, this staff member would coordinate non-profit arts presenters, educational groups, and theatres in the grant application and adjudication processes, as well as the evaluation of outcomes for the Theatre Rental Grant program and, if applicable, the Planning Grant program.

On October 30th, 2024, Initiative Business Case 10b-2.1 was approved as part of the provisional budget. This allocated $132,000 to a Feasibility Fund to support the work of the PAFSC as part of Budget 2025. The total cost of this report came in under budget at $41,107.50 (including GST).

CONCLUSION

The Performing Arts Facilities Select Committee directed CRD staff to procure a consultant to conduct an analysis on five options for a new sub-regional or full regional service that could scale up support for performing arts facilities with regional impact in a way that provides value to all participating jurisdictions. Nordicity, the winning proponent, has conducted the analysis in terms of their costs, benefits, and sustainability of each of the proposed five options and have delivered the final report. They have provided a primary recommendation of Option C and a secondary recommendation of Option E.

RECOMMENDATION

No recommendation. This report is for information only.

Submitted by:	Chris Gilpin, MPA, Manager, Arts & Culture
Concurrence:	Nelson Chan, MBA, FCPA, FCMA, Chief Financial Officer & General Manager, Finance & Technology
Concurrence:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

ATTACHMENT(S)

Appendix A: Report on Analysis of Service Options to Support Performing Arts Facilities
Appendix B: Cost Estimates for Service Options by Service Function
Appendix C: Cost Estimates for Service Options by Jurisdiction
Presentation: Nordicity Report

Final Report

Analysis of Service Options to Support Performing Arts Facilities

May 29th, 2025

Nordicity

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Executive Summary

The Options

Nordicity was engaged in January 2025 by the Capital Regional District (CRD) and its Performing Arts Facilities Select Committee (PAFSC) to undertake a cost-benefit analysis of the five service options currently under consideration to support the region's theatres, as described in the Table below.

Table 1: CRD Service Options

	Option A	Option B	Option C	Option D	Option E
	Full Regional – Updated 2021 Model	Full Regional – with Theatre Rental Grants	Sub-Regional – 13 Munis/3 Theatres	Sub-Regional – 6 Munis/3 Theatres	Sub-Regional – 4 Munis/2 Theatres
Plan	Planning Grants	Planning Grants	Planning Grants	N/A	N/A
Develop	Maintenance (Royal, McPherson, C. White) + Major Capital Reserve	Maintenance (Royal, McPherson, C. White) + Major Capital Reserve	Maintenance (Royal, McPherson, C. White)	Maintenance (Royal, McPherson, C. White)	Maintenance (Royal, McPherson)
Fund	Royal, McPherson, Charlie White	Royal, McPherson, Charlie White + Theatre Rental Grants	Royal, McPherson, Charlie White + Theatre Rental Grants	Royal, McPherson, Charlie White + Theatre Rental Grants	Royal, McPherson + Theatre Rental Grants
Participating Jurisdictions	All	All	13 Municipalities (All, less: Juan de Fuca, Salt Spring Island, Southern Gulf Islands)	6 Municipalities (Core + North Saanich, Sidney)	4 Core Municipalities (Esquimalt, Oak Bay, Saanich, Victoria)
Approval	Full Regional AAP	Full Regional AAP	Sub-Regional AAP	Council Consent	Council Consent

The proposed service models include a combination of three service functions – Plan, Develop, and Fund:

- **Plan**: The **Planning Grants Program** supports local governments and non-profit organizations in undertaking feasibility studies, business planning, and construction plans for performing arts facilities.
- **Develop**: The Develop function aims to strengthen and maintain the regional theatres, through 1) **Major Capital Access Grants** for large-scale construction or expansion projects, and 2) **Minor Capital Grants** for maintenance and accessibility upgrades.
- **Fund**: The Fund function focuses on the ongoing operations of regional theatres. This function provides **operating grants** to regional theatres. Some service options also propose the introduction of a **Theatre Rental Grant Program**, which would help non-profit community presenters and artists offset the cost of renting regional venues, thus improving access and venue usage rates with more local programming.

The Methodology

Nordicity undertook four phases of background research, community engagement, analysis, and reporting from January to May 2025. In the analysis, the goal was to assess which service model best aligns participant contributions with the cultural benefits they receive. Following analysis, an evaluation framework was created and scores were assigned to determine the final recommendation.

Each option represents a different distribution of both financial responsibility and public value across the 16 jurisdictions. A successful scenario includes:

- Costs and benefits that are proportionally aligned at the participant level;
- Access to cultural infrastructure that is better shared across the region; and,
- Regional funding that reflects a justifiable exchange between investment and impact.

The goal of this work is to support evidence-based decision-making to help the Capital Regional District identify a service model that is regionally inclusive, financially sustainable, and responsive to the evolving needs of the region's performing arts sector now and into the future.

The Current State of Regional Theatres

The Capital Regional District is home to three regional theatres – Royal Theatre ("Royal"), McPherson Playhouse ("McPherson"), and Charlie White Theatre ("Charlie White") – which serve as critical infrastructure for live performance across the region.

Although the three theatres are physically located in Victoria and Sidney, audience data confirms that their **community reach** extends across the entire CRD. Each theatre serves different roles in the CRD's performing arts ecosystem:

- The **Royal Theatre** is the largest with 1416 seats and the highest average rental cost for non-profit presenters of $8,367. Current data shows that it combines the highest per-performance reach (1,091 attendees) with the greatest programming volume, supporting 125 performances annually.
- The **Charlie White Theatre** is the smallest regional theatre, offering 310 seats and delivering 101 performances in 2024. In line with its size, its average non-profit rental rate is lowest at $2,525 and it primarily focuses on smaller-scale events. It enables a diverse, community-focused programming slate that maximizes access and experimentation.
- The **McPherson Playhouse** offers a balance between scale and cost. It offers 772 seats and delivers around 101 performances annually with an average attendance of 519 per show. Its cost per performance is similar to the Royal with and its average non-profit rental rate is $4,785, but its moderate audience size indicates that it plays a stabilizing role in the regional theatre ecosystem — offering consistent programming to a mid-sized audience.

The three regional theatres operate under **different ownership and business models**.

- The Royal Theatre was built in 1913 and has been owned by the CRD since 1997, while the McPherson Playhouse was originally constructed in 1914 and has been owned by the City of Victoria since 1962. The CRD is responsible for the asset management and operations of both theatres.[1]
- The Charlie White Theatre is operated by the Mary Winspear Centre (Memorial Park Society) and supported by direct municipal funding from Sidney and North Saanich.
- The current bylaws that govern operational and minor capital funding for the Royal and McPherson (Bylaw No. 2568 for the Royal Theatre and Bylaw No. 2290 for the McPherson Playhouse) have been in place for over 25 years. Bylaw No. 4560 was only recently passed in 2024 to allow the Royal Theatre Service's maximum contribution to rise over time based on the converted costs of assessment (property value) of the participating jurisdictions, as opposed to inflation. It also allows funds to be moved from operating to minor capital and vice versa as necessary. No such bylaw has been passed for the McPherson Playhouse Service, and funding remains capped at 1998 levels.
- The Royal Theatre and McPherson Playhouse follow a rental-only model, where presenters are responsible for booking and covering venue costs, including technical and front-of-house staffing. This model has become a key source of revenue for these venues without increased public funding. Despite this, RMTS offers discounted rental rates for special community shows.

[1] The City of Victoria promised to transfer ownership of the McPherson Playhouse to the CRD during a Council decision in 2016 if a new collaborative service is established to support it.

- The Charlie White Theatre increasingly engages in co-productions (accounting for approximately 30-50% of shows) particularly with local community presenters, sharing in the programming and financial responsibilities.
- All three theatres are also used by educational institutions across the region. Schools and music education organizations regularly rent the facilities for student productions and performances. These engagements support youth participation in the arts and reinforce the theatres' broader educational and cultural development roles.

The Major Gaps and Challenges

While the Royal Theatre and McPherson Playhouse have played a vital role in the region's cultural landscape, the **current funding framework that was established decades ago now presents significant limitations**. The lack of inflationary growth in the funding provided to the Royal and McPherson over the last 25 years means that the purchasing power of this funding has declined by approximately 40%, while the costs of operating these venues have continued to rise at a similar rate. These financial limitations have also hindered the theatres' abilities to maintain their facilities from a physical and operational standpoint. These limitations have resulted in increased costs for presenters through rental rates, which impact access to regional theatres by non-profit and educational presenters. The trickle-down effects of these rates also impact audiences due to rising ticket prices.

As well, the existing CRD services that support the Royal and McPherson are all **sub-regional** – only supported by Victoria (who supports the McPherson Playhouse alone), Saanich, and Oak Bay – despite evidence that these theatres are increasingly used by presenters and audiences located across the region. This arrangement has placed **undue burden on some jurisdictions over others**, while responsibilities to nurture and grow the performing arts ecosystem in the Capital Regional District should fall more evenly across the region. Travel time analysis undertaken as part of this study found that twelve municipalities in the Capital Regional District can access the Royal, McPherson, and Charlie White within a 40-minute drive time. Research has found that only 6% of audience members travel more than 40 minutes to attend arts events in the region (with 48% travelling 20 min or less and 46% travelling 20-40 min). Recent efforts by the CRD to amend regional theatre services to be more equitable, particularly Bylaw No. 4561 for the McPherson Playhouse, have stalled, which continues to jeopardize the operational sustainability of this theatre and the health of the performing arts ecosystem.

The conversation around regional equity has also brought attention to **underserved areas in the region**. In particular, the **West Shore** – which includes Colwood, Langford, View Royal, Highlands, Metchosin, and Sooke – has seen rapid population growth and increased demand for arts and cultural programming, yet lacks a large-scale, dedicated performing arts venue. Planning Grants are proposed to help address this gap by supporting early-stage development work for new facilities in areas like the West Shore. It is necessary to note that the travel time analysis found that, with the addition of a new regional theatre in Langford, all 13 municipalities in the Capital Regional District would be able to access a regional theatre within a 40-minute drive time.

In terms of usage rate, total performances at Royal Theatre and McPherson Playhouse are nearing pre-pandemic levels, indicating a **steady recovery in audience demand and theatre operations**, though a

closer look reveals that that the number of shows presented by non-profit organizations at the McPherson Playhouse remains significantly lower – approximately 60% of pre-pandemic levels. Compared to comparable venues, the McPherson Playhouse's overall usage rate is significantly lower. This drop is not due to lack of demand, as consultations found that local artist groups are interested in putting on more performances, but rather **affordability barriers** largely due to stage and front-of-house labour costs. The Charlie White Theatre also reports similar trends that suggest that **untapped capacity remains**.

The Analysis

The analysis activities undertaken by Nordicity found that certain components of each option under consideration are more valuable than others, namely:

- **Planning Grants** remain valuable from a qualitative standpoint, in recognition of ongoing efforts to develop a regional theatre in the West Shore, spearheaded by the Juan de Fuca Performing Arts Centre Society (JdFPACS).
- **Minor Capital Grants** will be necessary in any future service option to support the maintenance and accessibility upgrade needs of each theatre.
- Increased **Operating Funding** that is regularly adjusted is necessary to support the fiscal sustainability of regional theatres, and particularly for the Royal and McPherson Theatres whose funding has been stagnant for far too long.
- **Theatre Rental Grants** are necessary to improve access to regional theatres for non-profit presenters by providing needed relief for the high labour costs associated with current rental rates. These grants can also help unlock more presentation activity on dark days at regional theatres.
- The **Major Capital Grants** value is unsubstantiated at this time due to two structural issues:
  - *Infrequent or Uncertain Major Capital Needs*: major capital expenditures in the region are undefined at this time; holding significant idle funds imposes a drag on performance and limits operational flexibility as a result.
  - *Excessive or Unused Reserve Size*: large surpluses without clearly articulated use cases reduce fiscal discipline and risk becoming de facto endowments, which may dilute performance accountability.
- Despite these concerns, the reserve remains a valid concept in the long-term. In regional systems where debt financing can be politically or structurally challenging, a capital reserve may offer a more feasible path to investment. For this reason, revisiting the reserve strategy once capital plans for future regional theatre development are more clearly defined may be a more reasonable approach. A needs-based approach to reserve sizing and disbursement timing would strengthen the business case considerably.

The Recommendations

Option C is recommended as the most impactful service model among the options considered (see Appendix E for detailed scoring). This option scored highest across multiple criteria, particularly in terms of supporting long-term sustainability, expanding regional access, and fostering sector development. Key strengths of Option C include:

- **Sustainable support** for existing regional theatres through increased Operating Funding and a Minor Capital Reserve, with annual inflationary adjustments for the Royal Theatre, McPherson Playhouse, and Charlie White Theatre.
  - Crucially, Option C addresses a historical gap in the service model by **incorporating inflationary adjustments**. Without such adjustments, the **long-term viability** of the service would remain vulnerable to rising costs and diminished funding value.
  - The inclusion of a **Maintenance or Minor Capital Reserve** is vital, particularly given the age of the Royal Theatre and McPherson Playhouse—both over a century old. These facilities require ongoing investment to remain **safe, accessible, and capable of supporting contemporary programming and audiences**.
- **Strategic regional participation** across the Capital Regional District's Core Municipalities, Saanich Peninsula, and the West Shore. These 13 municipalities represent the majority of the region's population and most frequently appear in ticket sales data for the regional theatres. They are also all located within a 40-minute drive of current and predicted future regional theatres.
  - Data confirms that theatre **usage is not confined to host jurisdictions**: for instance, strong audience attendance from Saanich, Langford, and Esquimalt is seen at the McPherson, and from Langford, Colwood, and Central Saanich at the Royal Theatre. This demonstrates the regional nature of these venues. Proportional attendance from Metchosin and strong engagement with the Charlie White Theatre from the Peninsula further reinforce this case.
  - **Broader participation in this service also reduces the per person cost**. Option C has the lowest average cost per household in all jurisdictions and has the narrowest spread between the highest and lowest cost.
- Inclusion of **Planning Grants** to support strategic planning and design work related to the development of future regional theatres.
  - Organizations like the JdFPACS are actively pursuing the development of a new regional theatre in the West Shore. While timelines and location are still undefined, the inclusion of **Planning Grants ensures West Shore jurisdictions can explore new facility development.**
  - Ensuring participation from communities in the West Shore in a future service option will also ensure that a future regional theatre in the area can benefit from Operating and Minor Capital Funding, as well as Theatre Rental Grants.

- Support for presenters through **Theatre Rental Grants** to unlock more performance activity at regional theatres, which would help bring theatre usage closer to national/regional benchmarks and alleviate high labour costs associated with current rental rates.
  - Theatre Rental Grants will subsidize venue rental costs, enabling **greater access for emerging presenters and expanding the diversity of performances** available to CRD residents.
  - This funding could also unlock significant usage increases at the McPherson Playhouse, Royal Theatre, and Charlie White Theatre – bringing them closer to their **optimal capacity**.
  - Additionally, the Theatre Rental Grants program could help foster **broader buy-in** from participating jurisdictions whose local presenters would directly benefit from these subsidies.
  - The theatre rental grant component, while not targeted at reducing ticket pricing, is also likely to **reduce the average cost per ticket** by increasing the number of non-profit shows.

While each service component could be implemented as standalone initiatives, an **integrated, multi-faceted service option encourages broader participation from multiple jurisdictions** in support of regional theatres. To date, the City of Victoria has carried a disproportionate share of the funding burden, despite clear evidence – highlighted in this analysis – that residents from other jurisdictions frequently attend performances at these venues and that they remain important venues for a range of presenters across the CRD. Looking ahead, as the region continues to grow and mobility between communities increases, it is likely that more residents will travel to and rely on these regional venues.

Option E is proposed as a minimum viable model to pursue. We acknowledge that securing participation from all 13 recommended jurisdictions may be challenging. Based on the preceding research and analysis, the most urgent regional performing arts priorities include:

- Rebalancing the funding model for the McPherson Playhouse, and
- Alleviating the high operational costs (e.g., technical crew and staff) that current act as barriers to accessing venues for many presenters.

Compared to Option C, Option E is a more focused and conservative model that modifies the key service components to reflect these urgent priorities. First, Option E **limits the scope of supported theatres to the Royal Theatre and McPherson Playhouse**. The exclusion of the Charlie White Theatre reflects the fact that this facility is already well supported by municipal funding from Sidney and North Saanich and operates under a co-production model that is less reliant on venue rental activity, making the Theatre Rental Grants, in theory, less impactful for its operations.

Second, Option E **excludes Planning Grants**, recognizing the high level of uncertainty around new facility development in areas like the West Shore. While interest is growing in other currently underserved communities, no concrete proposals have yet been advanced. Also, planning grants are available at the federal level through the Canada Cultural Spaces Fund which may be accessed by the JdFPACS to support their ongoing planning efforts.

Third, Option E narrows the **geographic reach of participating jurisdictions** to those most directly impacted by and currently engaged with the Royal and McPherson, namely, the four core municipalities: Victoria, Saanich, Oak Bay, Esquimalt.

This more targeted approach balances short-term impact with financial feasibility, while still addressing the most urgent needs identified through this study.

1. Introduction

Nordicity was engaged in January 2025 by the Capital Regional District (CRD) and its Performing Arts Facilities Select Committee (PAFSC) to undertake a cost-benefit analysis of five service options currently under consideration to support the region's theatres. The purpose of this study is to assess and select the most appropriate service option to support the development of professional performing arts venues in the Capital Regional District now and into the future.

1.1. Background

The **Capital Regional District** (**CRD**) is the regional government for 13 municipalities (Victoria, View Royal, Sooke, Sidney, Saanich, Central Saanich, North Saanich, Colwood, Esquimalt, Highlands, Langford, Metchosin, Sooke) and the local government for three electoral areas (Salt Spring Island, Southern Gulf Islands, and Juan de Fuca) on southern Vancouver Island. The CRD plays a pivotal role in supporting inter-municipal collaboration through the administration of regional services. Services are either:

- Regional – where all municipalities and electoral districts are served.
- Sub-Regional – where two or more jurisdictions are served.
- Local – where only one jurisdiction participates. While most local services are delivered in the electoral areas, some exist within municipalities.

Capital Regional District's Current Arts Services

Services are established by Bylaws, which lay out how services will be administered, and which jurisdictions are participating. Once a Bylaw is set, some elements can be challenging to change because various levels of approvals need to be sought from both the CRD Board and from electors either through Council consent and/or Alternative Approval Process.

The Capital Regional District currently supports arts and culture, including the performing arts and regional performance venues, through four established services, described in Table 1 below.

Table 2: CRD Arts-Related Services

	Arts & Culture Support Service	Royal Theatre Service	McPherson Playhouse Service	Salt Spring Island Arts Contribution Service
Description	Provides assistance for the benefit of the community through grant programs and community outreach to support, promote and celebrate arts and culture. The focus of this service is activating arts activities, also known as public programming.	Provides a grant for the capital and operational support of the Royal Theatre for pleasure, recreation and community use.	Provides a grant for the capital and operational support of the McPherson Playhouse for pleasure, recreation and community use.	Provides a grant to support arts programming on Salt Spring Island, and to contribute to the cost of maintaining, equipping, and operating the ArtSpring Theatre.
Bylaw # & Year Established	2884 (2001)	2587 (1997) 4560 (2024)	2685 (1998)	3116 (2004)
Funding Amount	Arts & Culture Support Service includes five grant programs (operating grants, project grants, equity grants, "Grow Forward" grants, and IDEA grants); each has different funding amounts and requirements. [2]	Operating contribution: $106,000 Capital Contribution: $490,000 [3] Bylaw No. 4560 removed restriction between operating and capital contributions and redefined the maximums so that they can increase over time	Operating contribution: $350,000; Capital contribution: $400,000	$160,393 (2025)
Governance	CRD Arts Commission provides direction for the overall budget	CRD Royal and McPherson Theatres Services Advisory Committee (RMTSAC) directs	CRD Royal and McPherson Theatres Services Advisory Committee (RMTSAC) directs the	Salt Spring Island Local Community Commission

[2] CRD Arts & Culture Support Service. 2020-2023 Strategic Plan. https://www.crd.ca/media/file/arts-culture-support-service-strategic-plan

[3] Note that these figures are as of 2025 and that they represent the first increase in 25 years. Previously, Operating was $100,000 and Capital was $480,000.

	and establishes policy as defined in Bylaw 4143.	the annual CRD contribution for the Royal Theatre as defined in Bylaw 2587. Board of the Royal McPherson Theatres Society (RMTS) directs the operations of the Royal Theatre per management contract between the CRD and the RMTS.	annual CRD contribution for the McPherson Playhouse as defined in Bylaw 2685. Board of the Royal McPherson Theatres Society (RMTS) directs the operations of the McPherson Playhouse per management contract between the City of Victoria and the RMTS.	oversees the service, as defined in Bylaw 4507. Board of the Gulf Islands Community Arts Council (GICAC) directs the annual grant to support arts programming as defined in Bylaw 3116. Board of the Island Arts Centre Society (ArtSpring) directs the annual grant to support the operations of the ArtSpring Theatre.
Management	CRD Arts & Culture Division	RMTS staff	RMTS staff	ArtSpring & GICAC staff
Participating Jurisdiction(s)	▪ Southern Gulf Islands ▪ Saanich ▪ Highlands ▪ View Royal ▪ Sooke ▪ Metchosin ▪ Esquimalt ▪ Victoria ▪ Oak Bay	▪ Saanich ▪ Oak Bay ▪ Victoria	▪ Victoria	▪ Salt Spring Island

All the arts and culture related services described in Table 1 are currently sub-regional. Of relevance to this analysis, the Royal Theatre and McPherson Playhouse services are only supported by one to three jurisdictions, despite their status as regional theatres.

History of the Royal Theatre Service and McPherson Playhouse Service

While the Royal Theatre and McPherson Playhouse have played a vital role in the region's cultural landscape, the funding framework established decades ago now presents significant limitations. The Royal Theatre was built in 1913 and has been owned by the CRD since 1997, while the McPherson Playhouse was originally constructed in 1914 and has been owned by the City of Victoria since 1962. Despite the differences in ownership, the CRD is responsible for the asset management and operations of both theatres, which is a point of contention in the community. Although both theatres are located in Victoria, they are **increasingly used by live performance groups and audiences from across the region**. Still, the fact that the McPherson Playhouse is owned by, and located in, the City of Victoria disincentivizes participation from other jurisdictions in the McPherson Playhouse Service.

The current bylaws that govern operational funding for each theatre (Bylaw No. 2568 for the Royal Theatre and Bylaw No. 2290 for the McPherson Playhouse) have been in place for over 25 years, and bylaw 4560 was only recently passed in 2024 to allow the Royal Theatre Service's maximum contribution to rise over time based on the converted costs of assessment (property value) of the participating jurisdictions, as opposed to inflation.[4] No such bylaw was passed for the McPherson Playhouse Service, and Bylaw No. 2290 still caps its annual **contribution to a fixed level** that does not allow for converted cost assessment or inflationary increases. Additionally, the restrictions in Bylaw No. 2290 **prevent transfers between capital and operating contributions**, further limiting financial flexibility for the McPherson Playhouse. The lack of inflationary growth in the funding provided to the Royal and McPherson over the last 25 years means that the purchasing power of this funding has declined by approximately 40%, while the costs of operating these venues have continued to rise at a similar rate. These financial limitations have hindered the theatres' ability to maintain their facilities from a physical and operational standpoint – by limiting the number of full-time staff that can be hired and the funds available to support necessary minor capital maintenance for these aging theatres.

Over the past several years, the CRD has made multiple attempts to update and expand its support for performing arts facilities in the region. In 2019, the CRD initiated a first attempt to amend the funding bylaws for the Royal Theatre and McPherson Playhouse. While the proposed bylaw amendments were approved by the CRD Board and circulated to participating jurisdictions (Oak Bay, Saanich, and Victoria), the process was ultimately stalled due to inconsistent responses – some jurisdictions requested changes or further discussion, and the initiative was eventually postponed in light of the COVID-19 pandemic. Around the same time, the CRD formed the Regional Arts Facilities Select Committee, which later evolved into the **Performing Arts Facilities Select Committee** (PAFSC) with a focus on defining an appropriate service model for the region's performing arts facilities.

[4] Amending Bylaw 4560 replaces inter-municipal formula with standard 50% population / 50% converted assessment.

In 2021, the PAFSC advanced Bylaw No. 4445, which proposed a new full regional service to absorb the existing theatre services and launch a major capital reserve fund (estimated cost at $3 million/year). However, despite strong support, the policy – which depended on a region-wide Alternative Approval Process (AAP) – was defeated by the CRD Board, leaving the initiative without a clear path forward.

Efforts to strengthen regional support continued into 2023-2024, following the election of **new CRD Board members and a strategic decision** to revisit and scale up support for performing arts facilities. This phase was marked by the successful adoption of Amending Bylaw No. 4560, which modernized the funding framework for the Royal Theatre Service. However, the equivalent bylaw for the McPherson Playhouse Service (No. 4561) remains unapproved, with no official response from the City of Victoria.

The urgency of establishing a new regional support model has become increasingly evident. In November 2024, City of Victoria Mayor Marianne Alto publicly stated, "Let's be blunt. The City is not very happy with the existing arrangement or operating agreement with the McPherson by virtue of the fact that it is the sole funder of the theatre." [5] This comment, along with a CRD Board directive issued later in 2024 to work with the RMTS and the City of Victoria on issues related to maintenance and community access, highlights tension surrounding the future of the McPherson Playhouse. The absence of Council consent for Bylaw No. 4561 continues to jeopardize McPherson Playhouse's sustainability. There is consensus among regional leaders and arts and cultural interest holders that the status quo is no longer viable, and that steps must be taken to secure long-term support for the region's performing arts infrastructure.

Defining New Service Options for Regional Theatres

The conversation around regional equity has also brought growing attention to **underserved areas in the region**. In particular, the **West Shore** – which includes Colwood, Langford, View Royal, Highlands, Metchosin, and Sooke – has seen rapid population growth and increasing demand for arts and cultural programming, yet lacks a large-scale, dedicated performing arts venue. [6] Planning Grants are proposed to help address this gap by supporting early-stage development work for new facilities in areas like the West Shore.

To support a more regionally balanced network of venues, the CRD is also considering the **inclusion of the Charlie White Theatre** in some of the service options. Located on the Saanich Peninsula and supported by the Town of Sidney and the District of North Saanich, the Charlie White Theatre has demonstrated strong community impact and audience reach beyond its immediate municipality. Its potential inclusion reflects a desire to acknowledge and support facilities that already function at a regional scale but are not currently integrated into CRD's established theatre services.

These efforts align with the PAFSC's work to define what constitutes a "**regional theatre**." A regional theatre is defined as a performing arts facility that services regional population, offers equitable community

[5] Times Colonist. November 13, 2024. CRD board to mull closer look at funding for regional arts venues.

[6] West Shore Community Arts Centre Preliminary Feasibility Study (October 2024), and Accessibility and Inclusion for the West Shore Community Arts Centre (December 2023).

access, and delivers significant cultural impact across jurisdictions.[7] In addition to the definition of characteristics of a regional theatre, the PAFSC developed a set of service options intended to address both long-standing and emerging needs across the region. The service options under consideration are summarized in Table 2 below.

Table 3: CRD Service Options

	Option A	Option B	Option C	Option D	Option E
	Full Regional – Updated 2021 Model	Full Regional – with Theatre Rental Grants	Sub-Regional – 13 Munis/3 Theatres	Sub-Regional – 6 Munis/3 Theatres	Sub-Regional – 4 Munis/2 Theatres
Plan	Planning Grants	Planning Grants	Planning Grants	N/A	N/A
Develop	Maintenance (Royal, McPherson, C. White) + Major Capital Reserve	Maintenance (Royal, McPherson, C. White) + Major Capital Reserve	Maintenance (Royal, McPherson, C. White)	Maintenance (Royal, McPherson, C. White)	Maintenance (Royal, McPherson)
Fund	Royal, McPherson, Charlie White	Royal, McPherson, Charlie White + Theatre Rental Grants	Royal, McPherson, Charlie White + Theatre Rental Grants	Royal, McPherson, Charlie White + Theatre Rental Grants	Royal, McPherson + Theatre Rental Grants
Participating Jurisdictions	All	All	13 Municipalities (All, less: Juan de Fuca, Salt Spring Island, Southern Gulf Islands)	6 Municipalities (Core + North Saanich, Sidney)	4 Core Municipalities (Esquimalt, Oak Bay, Saanich, Victoria)
Approval	Full Regional AAP	Full Regional AAP	Sub-Regional AAP	Council Consent	Council Consent

The proposed service models presented above incorporate a combination of three service functions – Plan, Develop, and Fund – each designed to address different stages of facility support and regional development needs:

[7] Bylaw No. 4445. https://www.crd.ca/media/file/2021-09-08pafscagendapkg

- **Plan**: The **Planning Grants Program** supports feasibility studies, business planning, and construction plans for performing arts facilities. These grants are intended to help local governments and non-profit organizations explore new facility development or improve existing infrastructure through renovation and expansion. The program covers up to 50% of eligible project costs and is supported by an annual budget of $120,000.
- **Develop**: The Develop function aims to strengthen and maintain the regional theatres, through 1) **Major Capital Access Grants** for large-scale construction or expansion projects, and 2) **Minor Capital Grants** for maintenance and accessibility upgrades. In addition, CRD staff may offer support to facilities in preparing applications for provincial and federal funding opportunities.
- **Fund**: The Fund function focuses on the ongoing operations of regional theatres. This function provides **operating grants** to regional theatres. Some service options (i.e., Option B, C, D, and E) also propose the introduction of a **Theatre Rental Grant Program**, which would help non-profit community presenters and artists offset the cost of renting regional venues, thus improving access and venue usage rates with more local programming.

These service functions are intended to provide both immediate and long-term support to ensure that performing arts facilities can serve the region's cultural, social, and economic needs sustainably. Of particular importance to this study is that organizations that might look to access any of these service components need to be from jurisdictions that are participating in them. For example, if a dance presenter in Sooke would like to access a Theatre Rental Grant, then Sooke will need to be one of the participating jurisdictions in the service.

1.2. Methodology

The Cost-Benefit Analysis of Service Options for Performing Arts Facilities was conducted between January and May 2025, following a phased and collaborative approach. The work drew on a range of research, engagement, and financial modelling activities to assess the feasibility, impact, and sustainability of each proposed option.

Figure 1: Project Phases



In Phase 1, Nordicity conducted a review of internal and external documents provided by the CRD, the Performing Arts Facilities Select Committee (PAFSC), and the regional theatres. The review included strategic reports, background studies, and service bylaws related to the existing and proposed delivery of performing arts services. In addition, historical financial and operating data were reviewed for all three regional theatres: the Royal Theatre, McPherson Playhouse, and Charlie White Theatre. The documents reviewed for this study are listed in Appendix A.

In Phase 2, Nordicity engaged directly with facility representatives and a broad cross-section of the performing arts community to gather qualitative insights on operational challenges, access barriers, and potential opportunities under different service models. The engagement included:

- A virtual roundtable with 13 community-based, **non-profit presenters and education organizations**;
- A smaller roundtable and one-on-one interviews with 5 **commercial presenters**;
- One-on-one interviews with representatives from the Royal Theatre, McPherson Playhouse, Charlie White Theatre, the Juan de Fuca Performing Arts Centre Society (JdFPACS), and IATSE Local 168.

In Phase 3, Nordicity worked closely with CRD staff to explore different streams of analysis, refine assumptions, and prioritize key criteria. Building on these insights, Nordicity developed an evaluation model and applied a framework to assess the relative costs, benefits, and risks associated with each of the five service options under consideration.

The findings from this analysis informed the recommendations presented in Section 7 of this report. The goal of this work is to support evidence-based decision-making and help the CRD identify a service model that is regionally inclusive, financially sustainable, and responsive to the evolving needs of the performing arts sector.

1.3. Evaluation Framework

To assess the relative strengths and weaknesses of each service option under consideration, a structured evaluation framework was developed. This framework is organized around **four core interest-holder perspectives**, each weighted equally at 25%. Each perspective includes a set of evaluation indicators (sub-criteria) against which each option was analyzed, using both qualitative and quantitative data.

Table 4: Evaluation Framework

Benefits by Interest Holders	Evaluation Indicators
The Audiences: Public Access to the Arts & Cultural Offerings (25%)	Access to Theatres/Physical Distance – whether a large % of participating jurisdictions within each service option are within a 40-minute drive to the existing and potential future regional theatres considered. Affordability/Ticket Pricing – whether each service option has the potential to positively impact the affordability of ticket prices. Existing Attendance – whether the participating jurisdictions in each service option are already frequent visitors to each existing theatre.
The Theatres: Sustainability of the Live Performance Sector (25%)	Long-term Viability of Existing Theatres – whether the service option includes increased operational and maintenance (minor capital) funding to support long-term viability of regional theatres and includes inflationary growth. Development of Future Theatres – whether the service option includes support to develop future facilities. Enhanced Financial Sustainability – whether each service option has the potential to increase earned income for theatres through additional performances (especially non-profit), rental activity, concessions, and ticket sales.
The Presenters: Development of the Arts (25%)	Increased Performance Activity – whether and to what degree each potential service option can activate non-profit performances at current and potential future regional theatres. Access to Theatres – the degree to which the option enhances financial access (e.g., via rental grants) and physical access (e.g., minor capital improvements or location proximity) for non-profit presenters.
The Jurisdictions: Equitable Financial Contribution Based on Proportional Benefits (25%)	Participation vs. Proportional Access – whether jurisdictions contributing financially are geographically and demographically aligned with the benefits they receive (i.e., access to theatres, population size). Cost-Sharing Equity/"Free Rider" Avoidance – whether the jurisdictions that benefit also pay.

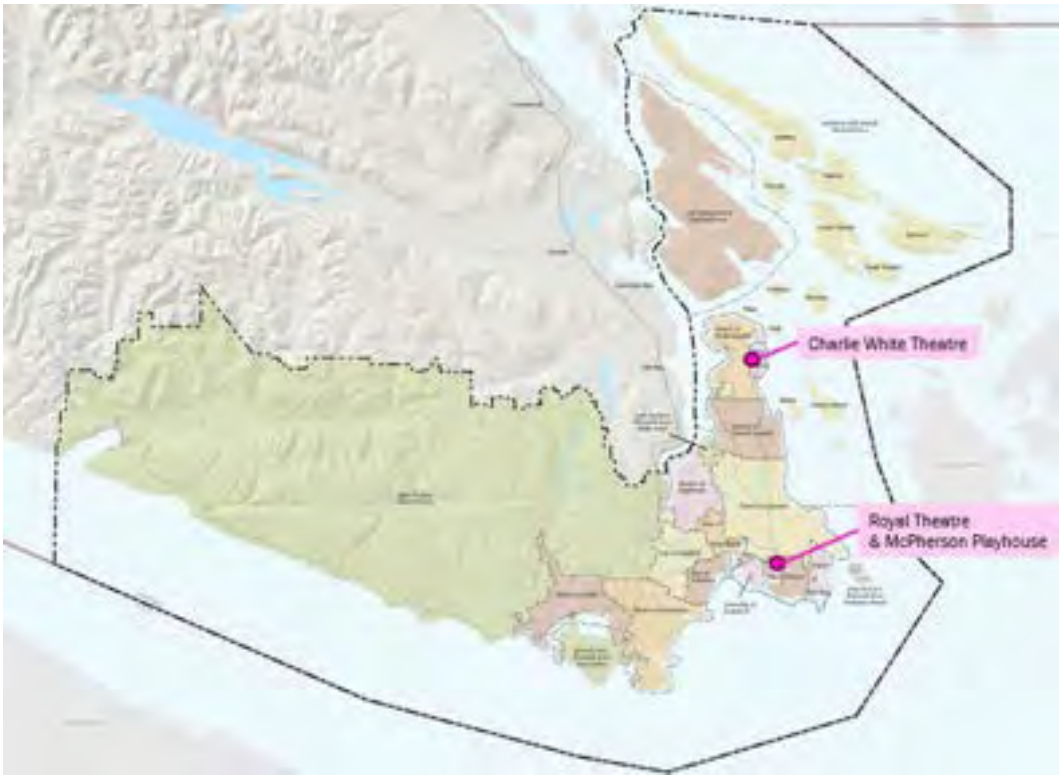
2. Current State of Performing Arts in the Capital Regional District

The performing arts landscape in the Capital Regional District (CRD) is vibrant and evolving. In the years following the COVID-19 pandemic, audiences have returned in strong numbers, and many local presenters and venues are seeing steady growth. However, systemic challenges, such as rising costs, uneven access to venues, and aging infrastructure, continue to affect the ability of artists, presenters, and facilities to deliver accessible and sustainable cultural experiences.

2.1. About the Regional Theatres

The Capital Regional District is home to three regional theatres – Royal Theatre ("Royal"), McPherson Playhouse ("McPherson"), and Charlie White Theatre ("Charlie White") – which serve as critical infrastructure for live performance across the region.

Figure 2: Location of the CRD's Regional Theatres



These venues are considered "regional theatres" due to their scale, public ownership or support, and the geographic breadth of audiences they attract. Table 4 presents an overview of the three regional theatres.

Table 5: CRD Regional Theatres Overview

	Royal Theatre	McPherson Playhouse	Charlie White Theatre
Year Opened/Major Renovation	Opened 1913 Major renovation in 1980s	Opened 1914 Major renovations in 1960s	Opened 2001
Capacity (Seats)	1,416	772	310
Location	Victoria	Victoria	Sidney
Main Public Funder(s)	CRD (Victoria, Saanich, Oak Bay)	CRD (Victoria)	Sidney, North Saanich (via grants to Mary Winspear Centre)
% of Operating Budget from Public Funding[8]	3%	17%	30%
Rental Models/Presenter Collaboration	Rental-only; Rental rates vary by presenter type with discounted rates available for non-profit and educational groups	Rental-only; Rental rates vary by presenter type with discounted rates available for non-profit and educational groups	Venue rental and co-production with community presenters
Usage Rate[9]	35% - 45%	25% - 35%	30% - 40%

The three regional theatres are operated under varying **governance and funding models**. While the Royal Theatre is owned by the CRD and the McPherson Playhouse is owned by the City of Victoria, both theatres are operated by the Royal and McPherson Theatres Society (RMTS). The City of Victoria promised to transfer ownership of the McPherson Playhouse to the CRD during a Council decision in 2016 if a new collaborative service is established to support it. The Charlie White Theatre is operated by the Mary Winspear Centre (Memorial Park Society) and supported by direct municipal funding from Sidney and North Saanich.

The three regional theatres operate under different **business models** when it comes to working with presenters. The Royal Theatre and McPherson Playhouse follow a rental-only model, in which presenters are responsible for booking and covering the venue costs, including technical and front-of-house staffing.

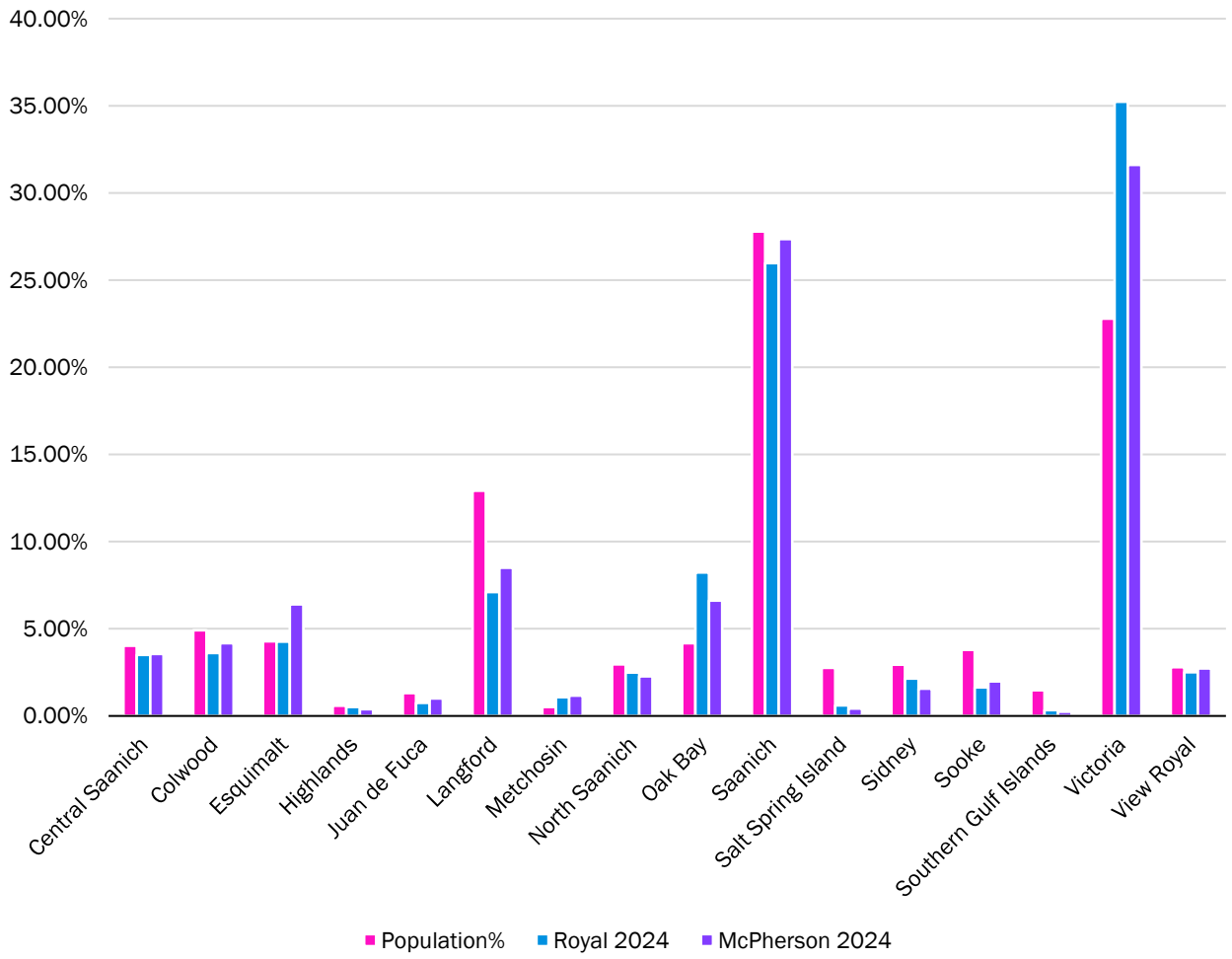
[8] CRD PAFSC Workshop Presentation (Jurisdictional Scan). September 2024. For similarly sized facilities, most large venues (with more than 700 seats) typically receive approximately 25% of their operating budgets from public funding.

[9] CRD PAFSC Workshop Presentation (Jurisdictional Scan). September 2024.

These services are billed to presenters at necessary operational rate, which has become a key source of revenue for the venue operators in the absence of increased public funding. Despite this, RMTS offers a community presenter program which offers discounted rental rates for special community shows to support access to the Royal Theatre and McPherson Playhouse. The Charlie White Theatre increasingly engages in co-productions (accounting for approximately 30-50% of shows) particularly with local community presenters, sharing in the programming and financial responsibilities. This more collaborative model allows the facility to support emerging groups while curating a culturally relevant and community-driven calendar of events. In addition, all three theatres are also used by educational institutions across the region. Schools and music education organizations regularly rent the facilities for student productions and performances. These engagements support youth participation in the arts and reinforce the theatres' broader educational and cultural development role.

Although the three theatres are physically located in Victoria and Sidney, audience data confirms that their **community reach** extends across the entire CRD. Ticket sales reports from RMTS show that a significant portion of audiences come from outside the City of Victoria, with strong representation from Saanich, Oak Bay, Esquimalt, the West Shore, and the Saanich Peninsula, as displayed in the chart below.

Figure 3: 2024 Audience Participation Relative to Population Share – Royal & McPherson Theatres



Charlie White Theatre, while serving a strong local base in Sidney and North Saanich, also draws audiences from broader parts of the Peninsula and other communities. This wide geographic draw reinforces the regional nature of these facilities and underscores the importance of equitable access and funding models that reflect their shared regional impact.

In terms of usage rate, the number of shows held at each theatre over the past few years provides an overall understanding for **capacity utilization**. As shown in Table 5 and Table 6, total performances at Royal Theatre and McPherson Playhouse are nearing pre-pandemic levels, indicating a steady recovery in audience demand and theatre operations. The Charlie White Theatre also reports similar trends: despite its smaller size, usage rates at Charlie White Theatre suggest that untapped capacity remains. However, a closer look reveals that the number of shows presented by non-profit organizations at the McPherson Playhouse remains significantly lower – approximately 60% of pre-pandemic levels. Compared to comparable venues such as the Port Theatre and the Cowichan Performing Arts Centre, **the McPherson Playhouse's overall usage rate is significantly lower**.[10] This drop is not due to lack of interest, as local artist groups are interested in putting on more performances,[11] but rather affordability barriers. The average rental cost for non-profit presenters at the McPherson Playhouse is $4,785.00, 75% of which is composed of stage and front-of-house labour costs.[12] In consultation, local arts organizations consistently expressed a desire to present at the McPherson and other theatres but noted that, even with a sold-out show, the current rental and staffing costs often result in financial loss. The reduction in number of non-profit shows suggests that while the venues remain highly valued, they are underutilized by the community groups they were intended to serve.

In fact, **audience demand for non-profit performances appears strong**. For example, in 2024, non-profit performances at the Royal Theatre generated more total ticket sales than commercial shows, with a comparable number of productions and performances across these presenter types, as shown in Tables 6, 7, and 8 below. This data suggests that audiences are highly engaged with non-profit programming and see value in supporting local and community-based productions. Ensuring greater access to these stages for non-profit groups could help meet public demand while strengthening the CRD's cultural ecosystem.

In contrast, according to the three tables below, **educational presentations** account for a relatively small share of performances at all three regional theatres. In 2024, educational shows represented less than 10% of total performances at the Royal and Charlie White, and around 24% at the McPherson. While this level of activity may be expected given the seasonal and curricular nature of educational programming, it may also indicate untapped opportunities. With targeted outreach or scheduling support, **regional theatres could play a larger role in supporting schools and youth-focused programming**, further extending their community impact.

[10] Ibid.

[11] Letter from ten local non-profit arts presenter groups September 2024.

[12] Figures provided by RMTS staff.

Table 6: Royal Theatre - Number of Shows by Presenter Type (2019-2024)

Royal Theatre	2024	2023	2022	2021	2020	2019
Total productions	69	73	74	13	15	69
Commercial	32	37	40	9	8	38
Non-Profit	33	33	31	3	5	27
Educational	4	3	3	1	2	4
Total performances	125	131	111	19	25	145
Commercial	46	57	43	11	12	60
Non-Profit	69	67	61	7	11	78
Educational	10	7	7	1	2	7
Total Ticket Count	136,348	142,106	95,940	19,001	29,525	144,496
Commercial	53,051	66,804	43,177	12,777	15,383	60,522
Non-Profit	76,038	70,248	48,581	5,160	12,263	77,967
Educational	7,259	5,054	4,182	1,064	1,879	6,007
Total Box Office Sales ($)	$7,598,411	$8,575,495	$4,824,512	$825,123	$1,612,954	$6,848,933
Commercial	$3,625,747	$5,249,263	$2,503,167	$631,901	$1,015,503	$3,884,466
Non-Profit	$3,806,632	$3,207,779	$2,220,416	$171,655	$570,089	$2,839,040
Educational	$166,033	$118,454	$100,930	$21,567	$27,363	$125,427

Table 7: McPherson Playhouse - Number of Shows by Presenter Type (2019-2024)

McPherson Playhouse	2024	2023	2022	2021	2020	2019
Total productions	63	53	39	8	7	57
Commercial	42	34	22	4	5	25
Non-Profit	13	10	9	4	1	24
Educational	8	9	8	0	1	8
Total performances	101	86	63	9	11	107
Commercial	47	37	23	4	5	29
Non-Profit	30	23	24	5	2	50
Educational	24	26	16	0	4	28
Total Ticket Count	52,436	45,645	30,959	4,877	5,414	56,449
Commercial	26,750	23,056	11,982	2,589	3,015	15,092
Non-Profit	15,405	10,460	12,896	2,288	1,097	27,976
Educational	10,281	12,129	6,081	-	1,302	13,381
Total Box Office Sales ($)	$2,303,398	$1,805,688	$1,092,288	$186,937	$167,016	$1,588,698
Commercial	$1,388,065	$1,113,882	$529,906	$110,239	$123,630	$635,035
Non-Profit	$658,299	$387,241	$440,347	$76,698	$13,464	$673,514
Educational	$257,034	$304,566	$122,036	$-	$29,923	$280,150

Table 8: Charlie White Theatre - Number of Shows by Presenter Type (2023-2024)

Charlie White Theatre	2024	2023
Total shows	126 [13]	101
Commercial	41	30
Non-Profit	47	40
Educational [14]	12	12
Total Ticket Count	34,963	34,851

[13] Some of the shows had multiple performances (included in the 126 shows). Same with 2023 data.

[14] Dance shows and competitions are classified as educational as these are often the public recitals that are the result of local dance schools.

2.2. The Current State of Regional Theatres

The Capital Regional District's performing arts ecosystem is community-driven and deeply rooted. Organizations across the region – commercial presenters, non-profit presenters, and schools – continue to deliver performances that engage diverse audiences in close collaboration with performing arts facilities.

Participants in the engagement sessions consistently praised the professionalism and dedication of venue staff. Presenters described the administrative and technical teams as welcoming and deeply invested in long-term collaborations. Many said the venues feel like a "second home," with the staff members they know by name, and who have supported their work for decades. The audience experience was also highlighted as strong, with particular appreciation for the prestige of performing and attending shows in iconic heritage venues.

Further evidence of community support was found in a joint presentation submitted by 10 of the region's leading arts organizations.[15] Their submission emphasized the essential role of the Royal and McPherson, their unmatched technical capabilities, and the opportunity to "significantly increase utilization of both venues" to unlock greater community vibrancy, economic impact, and regional cultural offerings.

Despite these strengths, presenters and educational institutions that use the theatres for performances also shared some challenges that affect their ability to access and afford these regional theatres. The key limitations identified include the following:

- **Cost pressure:** Rising operational and labour costs are a recurring concern. Presenters noted that the cost of mounting a show has increased significantly over the years, driven by higher technical crew and other labour expenses. Technical crew and labour expenses are determined by collective bargaining between unions and the venue organization, the structure for which can be costly and inefficient for some local non-profit presenters. For smaller non-profit presenters, these costs can be prohibitive. Several groups emphasized that one underperforming show could jeopardize their entire season. The cost burden is also passed on to the audiences – although presenters are committed to access and serving all community members, many need to raise ticket prices in order to cover venue expenses and other costs.
- **Infrastructure limitations**: While cherished for their heritage value, the venues, particularly the Royal and McPherson, are aging facilities with notable physical constraints. Challenges cited include aging public amenities, insufficient elevator access, and limited physical accessibility in backstage areas. Some presenters also noted that additional meeting space for pre-show discussions would be beneficial, and that facility upgrades could significantly improve both the presenter and audience experience.

[15] Letter from ten local non-profit arts presenter groups September 2024.

- **Geographic disparity**: All three regional theatres are located either in Victoria's urban core or on the Saanich Peninsula, leaving fast-growing areas like the West Shore underserved.[16] For example, Langford, the second-fastest growing municipality over 20,000 people in the country by percentage,[17] has seem a growing demand for cultural events and experiences along with neighbouring jurisdictions, but the lack of appropriately sized and accessible venues has led some groups to perform in casinos, old schools, or venues not well-suited for public performances. Local groups such as the Juan de Fuca Performing Arts Centre Society (JdFPACS) are actively advocating for a new performing arts facility in the West Shore and engaging in early-stage planning and community consultation to explore what such a venue could look like.

- **Operator interest in capacity building and service improvement**: Theatre operators expressed interest in how a modernized regional service model could support the long-term sustainability and capacity-building of their venues. At RMTS, frozen public funding that was not adjusted with inflation over the past two decades has constrained their ability to scale staffing or reduce rental rates, which may help explain lower usage levels at the McPherson Playhouse. RMTS staff expressed openness to exploring new models that would enhance operational capacity and affordability for presenters. At the same time, the Charlie White Theatre, while not currently part of an existing CRD service, is content with its direct municipal funding from Sidney and North Saanich, but open to continued dialogue around regional collaboration as future needs evolve.

- **Presenter support and capacity building**: Beyond access to physical venues, many presenters, particularly smaller non-profit organizations and newer groups, expressed a need for broader support to help sustain and grow their operations. Common requests included marketing assistance, audience development tools, mentorship for emerging artists, and guidance on production planning. Several interview participants noted that they would benefit from programs like the CRD Arts and Culture Support Service's Grow Forward grant program, which specifically supports organizational and sectoral capacity-building for arts organizations.

- **Collaboration among theatres**: While the theatres were seen as complementary rather than competing, serving different communities and offering distinct programming, there is little formal coordination between them beyond an informal Island Presenter Network which gathers theatre operators together to discuss tour bookings and notes on performing arts groups. Facility operators expressed interest in greater collaboration through shared calendars, a region-wide ticketing system, and mechanisms for sharing audience data and marketing tools. These efforts could improve efficiency, reduce duplication, and enhance the experience for both presenters and audiences. However, implementing such initiatives would require significant coordination across existing systems and could present extremely high logistical complexity.

[16] A Public Conversation about Performing Arts Facilities in the CRD Report and Recommendations 2020 also highlighted the unmet needs from the West Shore, according to the 2020 survey conducted by Stage One.

[17] Ready for growth? Population booms in Langford, Surrey and Vancouver. Vancouver Sun. Jan 30, 2025.

2.3. SWOT Analysis

From the preceding information, some strengths, weaknesses, opportunities, and threats have been observed that are impacting the performing arts landscape in the Capital Regional District.

Strengths (Internal, positive factors)

- **A shared vision for cultural development** – Shared recognition across the region that arts and culture can be used to support community building, regional vibrancy, and sector sustainability.
- **Regional collaborative experience** – A demonstrated history and ongoing practice of inter-organization collaboration in delivering shared arts services, providing a strong foundation to build upon (rather than starting from scratch).
- **Broad understanding that arts and culture is valuable** – Recognition that arts and culture provide a range of economic, social, and environmental benefits to a community.
- **Educational presenters' participation** – Educational presenters play a key role in using regional theatres for student showcases and performances, reinforcing the community value of these venues and building future audiences.
- **Diverse talent and cultural assets** – The CRD is full of local arts organizations, creative talent, and a range of established purpose-built arts facilities and spaces (both public and private) that drive services, programs, and audience appetite.
- **Existing facilities and infrastructure** – A wide range of other types of spaces in the community such as community centres, schools, and libraries with multipurpose spaces that are being used to fill the gaps in performing arts space needs.

Weaknesses (Internal, negative factors)

- **Potential underutilization of the McPherson Playhouse** – In 2024, the McPherson Playhouse only held about 100 shows which can suggest that the theatre is underutilized in terms of its performance capacity.
- **Lack of centralized governance understanding** – Absence of a coordinated framework for existing and future regional theatres.
- **Uneven resource distribution** – Variability in jurisdictional size, tax base, investment capacity, and regional service participation has led to disparities access, resources, and funding for regional theatres. Fast growing areas such as the West Shore remain underserved by regional theatres.
- **Capacity challenges** – Some venues, smaller presenting organizations, and jurisdictions may face limitations in staffing, expertise, or resources, making it difficult to engage with regional initiatives or take full advantage of available supports. In some cases, there may also be limited awareness of existing programs, opportunities, or collaborative efforts.

- **Data gaps** – Uncoordinated and inconsistent data collection and availability across existing arts services and facilities that could hinder informed planning and decision-making efforts.

Opportunities (External, positive factors)

- **Increased audience demand** – Existing performing arts shows are at or above audience demand and capacity. It is felt that interest in attending in-person events has recovered or surpassed pre-pandemic levels.
- **Demographic shifts** – Demographic changes, including an aging population and youth outmigration, are shifting audience behaviours and reshaping demand for performing arts experiences. These shifts present an opportunity to adapt programming, facility design, and audience engagement strategies to better align with emerging preferences.
- **Cultural tourism potential** – Developing a strong regional performing arts identity could attract increased visitors to the area and support local economies.
- **New funding streams** – Potential for greater access and availability to various Provincial, Federal, and private grants or infrastructure funding streams for rural/regional cultural development.
- **Digital and hybrid programming** – Potential to expand existing capabilities with new technology infrastructure to reach remote areas (underserved populations), new types of audiences, or existing audiences who want to view from home from virtual platforms.
- **Increase usage of the regional theatres** – The regional theatres could produce more performances should rental rates be more affordable to achieve them.

Threats (External, negative factors)

- **Status quo funding as a constraint** – Without updated service models or inflation-adjusted funding, the current structure risks further restricting venue capacity, operational flexibility, and presenter access, ultimately limiting the development of the regional performing arts ecosystem.
- **Spread of audiences across the regional district** – Research has found that only 6% of audience members travel more than 40 minutes to attend arts events in the region (with 48% travelling 20 min or less and 46% travelling 20-40 min), which can mean challenges in terms of equal access and audiences.
- **Theatre maintenance and upkeep** – While the Royal Theatre and McPherson Playhouse remain operational and fit for purpose, the absence of increased capital funding and inflationary adjustments – particularly for the McPherson Playhouse – poses a long-term threat to their sustainability.
- **Political environment** – Current climate of uncertainty, constant change in leadership (elections or staff turnover), and competing budget demands, make it challenging to effectively support regional initiatives.

- **Economic pressures** – Inflation and rising costs for building and maintaining infrastructure/facilities, can deprioritize arts spending.
- **Public engagement fatigue and political skepticism** – Community members may be disengaged due to over-consultation or skepticism about implementation follow-through due to previous poor experience outcomes.
- **Lack of regional participation in existing CRD services** – A lack of participation in the Royal Theatre Service and McPherson Playhouse Service from many of the jurisdictions in the CRD is impacting regional morale and the fiscal sustainability of these regional venues.

3. Cost-Benefit Methodology

This cost-benefit analysis (CBA) evaluates five alternative service models for supporting three regional theatres across 16 jurisdictions. The goal is to assess how costs and benefits would be distributed under different participation and funding arrangements, using a 10-year net present value (NPV) framework and a 4.5% weighted average cost of capital (WACC). The methodology integrates the following fiscal, operational, and cultural value indicators to support regional decision-making around sustainable funding contributions.

3.1. Cost Attribution

Total cost estimates for each option were provided and were separated into specific initiatives, including capital (major and minor), staffing, operations, and rental grant support. The five modeled options vary primarily in scale and participation level, from full regional models (Options A and B) to sub-regional models (Options C, D, and E), with the status quo reflecting current contributions from only three municipalities.

Costs were allocated to participating jurisdictions using a population-based and converted assessment formula provided by the CRD. Each jurisdiction's share of total costs in each option is proportional to its population size and its converted property assessment. While this method reflects a capacity-to-pay logic, it is decoupled from cultural benefit exposure, which is addressed separately in the benefit attribution model.

3.2. Benefit Attribution

To assess the aggregate benefit of adjusted funding across the three theatres (Royal Theatre, McPherson Playhouse and Charlie White Theatre), we adopted a venue-level estimation approach and then combined results into a single, system-wide total.

1. **Data sources**
    - *Royal Theatre & McPherson Playhouse*: Actual annual attendance and ticket-revenue records supplied by each theatre.
    - *Charlie White Theatre*: Annual attendance data and total ticket counts supplied by Mary Winspear Centre.
2. **Per-attendee value**
   We calculated each theatre's weighted average ticket price and used this as a proxy for per-visitor benefit. This reflects both the cultural access value and the marginal economic impact of each attendee. This metric primarily reflects the economic benefit to the venue, rather than the broader cultural value of attendance.

3. **Total benefit calculation**
   For each venue, total annual benefit = (number of shows activated) x (estimated or actual annual attendance) × (venue's average ticket price). Summing these three venue-level benefits produces a single annual metric that represents the collective cultural and economic contribution of the theatres under each funding scenario.

3.3. Theatre Rental Grant Benefit

The analysis includes a simulation of how a **rental grant** could enable more community-based use of theatre space by non-profit local presenters. Under current conditions, commercial users are often better positioned financially to afford rental fees, limiting access for local non-profit and education groups. The model assumes that the rental grant will **cover half of the rental fee** to minimize the cost for presenters. This allows non-profit and local groups to access the venues without negatively affecting the financial stability of the theatres.

To estimate the benefit, we calculate:

- The **rental and labour fee savings provided to non-profit users**
- The number of additional potential non-profit shows that could occur given a fixed rental grant budget
- The **cost savings per ticket fee**
- The estimated **cultural and social value** of those converted performances, based on audience size and ticket valuation
- The estimated **value of ancillary spending** through food concessions and ticket fees.

This mechanism provides a pathway to expand non-commercial programming without reducing revenue to the theatre operators. A key assumption in this analysis is that demand from non-profit groups will be satisfied if the rental fee is effectively cut in half.

3.4. Capital Reserve Valuation

The analysis includes an evaluation of the $1 million capital reserve proposed in Options A and B. The capital reserve was modeled as a strategic reserve fund that could support future major capital expenditures across the theatre system, including substantial expansions of existing regional theatres and the construction of new regional theatres. Under this model, the reserve is assumed to be accumulated annually and fully spent in 10-year cycles based on guidance from CRD staff. To test its value, an **opportunity cost assessment** was conducted by comparing two financing scenarios:

- **Holding idle capital** in reserve at a 4.5% opportunity cost (WACC)
- **Using debt** at an estimated 5% interest rate to fund capital needs directly

3.5. Theatre Cost Attribution

This section of the analysis focuses on quantifying the **cost per performance** for each theatre using audited financials and program-level data. By isolating expenses directly associated with production, staffing, and facility use, we estimate the average marginal cost to deliver a single show. This allows us to:

- Estimate the number of performances enabled by each funding scenario
- Benchmark the cost-efficiency of new investments

The analysis uses the existing show volume to estimate the **allocation of benefits** to the regional population. In this model:

- Current funding enables a baseline number of performances
- Each municipality receives a share of this benefit based on attendance origin
- These attendance-based shares are then valued using average ticket prices to estimate social and economic benefit exposure

This enables a more **equitable attribution** of value from existing services — particularly under scenarios where funding structures shift but programming volume remains constant.

3.6. NPV and Social Return Framework

All options are evaluated under a 10-year net present value (NPV) model using a 4.5% discount rate. This framework compares the cumulative present value of benefits to the cumulative costs borne by each jurisdiction, based on their population-weighted contribution under each scenario.

Importantly, this analysis is not constructed around traditional financial return on investment (ROI). Instead, it reflects a social return on investment (SROI) perspective. The objective is not to identify profit-generating scenarios, but to determine whether each municipality's proportional contribution is reasonably matched by its benefit exposure, especially when factoring in attendance and access.

Only quantifiable benefits — primarily attendance volume and ticket value — are monetized in the NPV model. However, we recognize that other important benefits are not assigned a monetary value, including:

- Increased demand for local performing arts
- Enhanced program diversity or quality
- Capacity building for regional cultural organizations
- Educational or civic engagement outcomes

Where data allowed, these outcomes were addressed qualitatively or through proxy indicators. Nonetheless, the NPV estimates should be interpreted as conservative lower bounds on the full social value delivered by the theatre system.

4. Evaluation of Costs and Benefits

This section outlines how each initiative within the five service options was evaluated within the cost-benefit framework. The table below distinguishes which components were incorporated into the **Net Present Value (NPV) model**, which were **excluded** from quantitative valuation, and which were instead treated as **unquantified social benefits**.

Table 9: Cost Benefit Evaluation Overview

Cost Component	Valuation Approach / Assumptions	Acknowledged Social Benefits (Not Monetized)
Planning Grants (Options A, B, C)	Excluded from cost-benefit due to lack of measurable outcome or benefit attribution	Community engagement through consultation, identification of new sites, feasibility and business models assessed
Major Capital Reserve (Options A, B)	Excluded; benefit estimated as avoided debt (5%) minus opportunity cost of idle capital (4.5%) over 10-year cycle	Financial flexibility, futureproofing against long-term development of new facilities
Minor Capital + Operating (Royal – Options A, B, C, D, E; McPherson – Options A, B, C, D, E; Charlie White – Options A, B, C, D)	Combined to reflect total delivery costs; benefits attributed by show (Avg. Attendance × Avg. Ticket × # of Attributable Shows)	Cultural access, community engagement, continuity of programming
Staffing (Options A, B, C, D, E)	Excluded due to inability to isolate impact on performance volume or quality. Additionally, the value is the same across options, so there are no material changes	Organizational capacity, administrative efficiency

Theatre Rental Grant (Options B, C, D, E)	$250K-350K grant used to unlock additional non-profit shows based on rental rate delta; benefits based on additional shows	Local performer access, artistic diversity, production quality, community use of venues

In addition to the components above, a **travel time analysis** is incorporated in the cost-benefit evaluation, In the context of the CRD, a **40-minute drive time threshold** was selected as the benchmark for "reasonable access". This threshold was chosen based on audience data and regional travel patterns. A 2023 regional arts survey conducted by the CRD found that 94% of respondents travel 40 minutes or less to attend arts and cultural events – split almost evenly between those who travel less than 20 minutes (48%) and those who travel 20–40 minutes (46%). Only 6% of respondents travel more than 40 minutes.[18] This significant drop-off in attendance beyond the 40-minute mark suggests that 40 minutes is a practical ceiling for defining access to cultural facilities in the region.

Travel times were calculated using Google Maps based on average traffic conditions during likely event travel periods: weekday afternoons between 6:00-7:00 PM to reflect after-work commuting, and weekends between 6:00-7:00 PM to reflect typical evening outings during Saturdays and Sundays including pre-show activities such as dining or drinks. The starting point for each jurisdiction was assumed to be the central municipal area or city centre, with destinations set to the theatre locations.

A Note on Interpreting Success:

In this analysis, the goal is not to identify a profit-maximizing or cost-minimizing option, but rather to assess which service model best aligns **participant contributions with the cultural benefits they receive.** Each option represents a different distribution of both financial responsibility and public value across the 16 jurisdictions.

Success is therefore defined as a scenario where:

Costs and benefits are proportionally aligned at the participant level

Access to cultural infrastructure is better shared across the region

Regional funding reflects a **justifiable exchange** between investment and impact

With this lens, the most favorable option is one that **distributes costs in line with benefit exposure**, reduces free-riding, and improves cultural equity — even if the overall net present value is not positive in traditional financial terms.

[18] Arts and Culture Support Service – Public Engagement for 2024-2027 Strategic Plan - What We Heard Report.

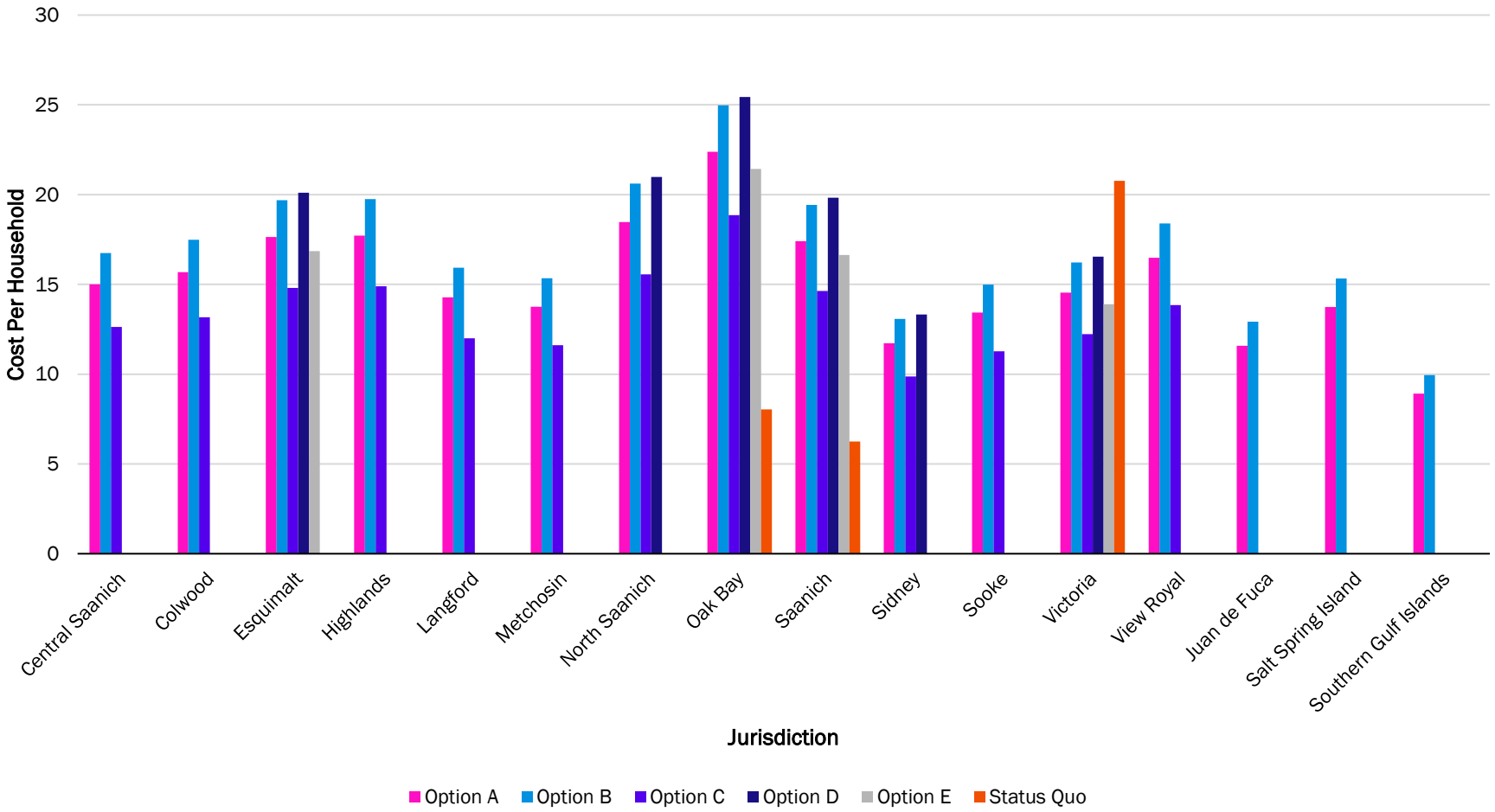
5. Cost-Benefit Analysis Findings

The cost-benefit analysis of each service option is outlined in the sub-sections below.

5.1. Jurisdictional Cost Breakdowns

By expressing all scenarios on a per-household basis, we create a consistent metric that highlights how each funding alternative redistributes the financial burden among jurisdictions. The figure below lists these calculated costs, with blank entries indicating where an option does not apply. This summary establishes a clear foundation for comparing the relative affordability and equity implications of each option in the sections that follow.

Figure 4. Annual Average Cost per Household by Jurisdiction under Status Quo and Options A-E [19]



[19] Each option yields a different annual cost per household, and these figures strictly represent the cost side of the analysis. The additional benefits associated with each funding scenario are not reflected here and will be examined in detail in the following sections.

Key Findings from Jurisdictional Cost Breakdowns:

- **Option A** establishes the baseline funding scenario, with per-household costs ranging from approximately $8.91 (Southern Gulf Islands) to $22.39 (Oak Bay), reflecting moderate variation across jurisdictions.
- **Option B** uniformly increases the annual household cost by roughly $1.60 compared to Option A in every municipality. This is the result of the inclusion of the theatre rental grant.
- **Option C** yields the lowest cost per household in all jurisdictions and produces the narrowest spread between the highest and lowest costs.
- **Option D** is the most expensive scenario where it applies, consistently exceeding the costs of Options B and C by $0.40–$6.50 per household.
- **Option E** reduces the annual cost relative to Option A by about 5–10% in the municipalities it covers, though it does not extend to all jurisdictions.
- Under the **current funding model**, Victoria absorbs a disproportionately large share of costs, its per-household cost exceeds what it would pay under any of the proposed Options A–E.

5.2. Travel Time Analysis

To complement the financial and operational analysis of regional theatre service options, this study also examined the travel time required for residents across the CRD to access the three regional theatres. The travel time analysis evaluates **which areas fall within a reasonable commuting distance to each venue and how that relates to jurisdictional participation in funding models**.

To reflect emerging community planning efforts, this analysis also includes a hypothetical future regional theatre in Langford. The Juan de Fuca Performing Arts Centre Society (JdFPACS), alongside other local advocates, has actively engaged in early-stage planning and community consultation to explore the development of **a new performing arts facility in the West Shore**. Langford is the fastest-growing community in the CRD, with the highest population growth rate among the six West Shore communities. For this reason, Langford is used as a proxy location for a future theatre in the area.

In the context of the CRD, a 40-minute drive time threshold was selected as the benchmark for “reasonable access”. Using this benchmark, this study groups jurisdictions into three travel-time categories for each theatre:

- Within 20 minutes drive time (marked in green): Very accessible
- 20-40 minutes drive time (marked in light green): Reasonably accessible
- Over 40 minutes (marked in grey): Limited access

The table shows the travel time from the 16 jurisdictions to the three existing regional theatres and the future theatre in Langford.

Table 10. Travel Time to Theatres

Jurisdiction	To Royal/McPherson	To Charlie White	To future theatre in Langford
Victoria	within 20min	20-40min	20-40min
Saanich	within 20min	20-40min	20-40min
Esquimalt	within 20min	20-40min	20-40min
Oak Bay	within 20min	20-40min	40-60min
Sidney	20-40min	within 20min	40-60min
North Saanich	20-40min	within 20min	40-60min
Central Saanich	20-40min	within 20min	20-40min
Langford	20-40min	20-40min	within 20min
Colwood	20-40min	20-40min	within 20min
View Royal	within 20min	20-40min	within 20min
Highlands	20-40min	20-40min	within 20min
Metchosin	20-40min	40-60min	within 20min
Sooke	40-60min	40-60min	20-40min
Salt Spring Island	more than 60min	more than 60min	more than 60min
Southern Gulf Islands	more than 60min	more than 60min	more than 60min
Juan de Fuca	more than 60min	more than 60min	40-60min

Summary of Travel Time Findings:

- **Royal/McPherson (Victoria)**
  - Within 20 minutes (Very accessible): Victoria, Saanich, Esquimalt, Oak Bay, View Royal
  - 20–40 minutes (Reasonably accessible): Sidney, North Saanich, Central Saanich, Langford, Colwood, Highlands, Metchosin
- **Charlie White (Sidney)**
  - Within 20 minutes (Very accessible): Sidney, North Saanich, Central Saanich
  - 20-40 minutes (Reasonably accessible): Victoria, Saanich, Esquimalt, Oak Bay, Langford, Colwood, View Royal, Highlands

- **Future Regional Theatre in the West Shore (Langford)**
  - Within 20 minutes (Very accessible): Langford, Colwood, View Royal, Highlands, Metchosin
  - 20-40 minutes (Reasonably accessible): Victoria, Saanich, Esquimalt, Central Saanich, Sooke

These patterns reinforce the regional nature of these venues, especially the Royal and McPherson, which are within 40 minutes' drive of 12 jurisdictions. Charlie White is similarly accessible to 11 jurisdictions within the same travel time range.

An equitable service model does not require jurisdictions to have access to every theatre within 40 minutes, but it should ensure that residents across the region can reasonably access at least one regional facility. With a future theatre in Langford, residents' access to performing arts facilities across the CRD would improve significantly. All jurisdictions except the three electoral areas would be within 40 minutes of at least one regional theatre.

By cross-referencing travel time with each service option (A–E), we can assess how well **financial contributions align with geographic access** and whether **jurisdictions benefiting from access are contributing to the theatres' financial sustainability**.

An effective and equitable service model should avoid scenarios where jurisdictions contribute financially despite having little or no access to regional facilities, or conversely, benefit without contributing ("free riding"). The table below summarizes:

- The number of jurisdictions participating (i.e., financially contributing) under each option;
- The number of participating jurisdictions that can access these venues within 40 minutes;
- The resulting percentage of participating jurisdictions with reasonable access. The higher the percentage, the stronger the alignment between access and contribution

Table 11: Access of Participating Jurisdictions by Option

Option	# of participating jurisdictions	# of jurisdictions that can reach at least one theatre	% of participating jurisdictions that can access a regional theatre within 40min[20]
A	All (16)	13	81%
B	All (16)	13	81%
C	All municipalities (13)	13	100%
D	Core + North Saanich and Sidney (6)	6	100%
E	Core (4)	4	100%

Key Findings from Travel Time Analysis:

- **Option C, D and E exhibit the strongest alignment between contribution and access**, with all participating jurisdictions located within 40 minutes of the theatres they would support. This reinforces the geographic logic and fairness of these sub-regional models.
- Options A and B, though comprehensive in scope, include the three electoral areas (Salt Spring Island, Southern Gulf Islands, and Juan de Fuca) that are more than 40 minutes away from all three regional theatres. While these areas may support the arts through other mechanisms, their inclusion in a service model focused on venue access is harder to justify on geographic grounds alone.
- Options A, B, and C would be best positioned to support a future regional theatre on the West Shore. By including a broader set of jurisdictions from the outset, these models can accommodate new infrastructure as it emerges and promote long-term regional equity. In this context, the inclusion of West Shore municipalities enhances both the future access and fiscal sustainability of the regional service model. With a future facility in the West Shore, access across the CRD would improve significantly.

5.3. Audience Attendance

By comparing each jurisdiction's share of regional population to its share of audience attendance at the Royal and McPherson theatres (as displayed in Figure 3 in Section 2.1), this analysis provides a view into

[20] This analysis is based on the number of participating jurisdictions, not their population size. All percentages reflect the proportion of jurisdictions within a specified travel time range, rather than the proportion of the regional population.

how cultural participation varies across the region. This exercise is not designed to assess fairness or equity, but rather **to inform how cultural value is distributed and where engagement is most concentrated**. The findings help contextualize the regional benefit picture for the cost-benefit analysis, particularly for performance-based funding components and rental grant mechanisms.

Key Findings from Audience Attendance:

- **Victoria** accounts for 22.8% of the region's population and represents 35.2% of Royal Theatre and 31.6% of McPherson Theatre attendance. This highlights its central role in the regional theatre ecosystem and its strong engagement with performing arts.
- **Oak Bay** also shows a higher level of attendance relative to population, contributing 8.2% (Royal) and 6.6% (McPherson) of theatre audiences, with only 4.2% of the population. This points to a particularly active cultural audience base.
- **Saanich**, the largest municipality at 27.8% of the regional population, exhibits a close alignment with its attendance share — 26.0% (Royal) and 27.4% (McPherson) — indicating broadly proportional engagement.
- Other municipalities, such as **Langford, Colwood, and Esquimalt**, also show meaningful levels of participation that contribute to the overall strength of the regional audience, though at slightly different proportions than their population shares.
- **More rural or geographically dispersed areas** such as Salt Spring Island, Southern Gulf Islands, and Juan de Fuca show lower attendance relative to population. These variances may reflect differences in proximity, transportation options, or local program alternatives.

This distribution of attendance relative to population forms the **basis for benefit attribution** across the region. It is used to allocate benefits in the cost-benefit analysis for each individual theatre, **ensuring that performance-related value is proportionally assigned to jurisdictions based on actual audience participation.** The same attendance-based distribution also supports the modeling of rental grant impacts, as it helps estimate where the cultural value of increased access to non-profit and local programming is most likely to be realized. Rather than assessing fairness, this approach enables a more **evidence-based linkage between funding scenarios and regional cultural engagement.**

5.4. Major Capital Reserve Analysis

The proposed capital reserve, included only in Options A and B, was evaluated to determine whether holding dedicated funds for future major capital expenditures delivers a net financial benefit when compared to debt financing. As the analysis in preceding sections shows, there is a notable gap in performance facilities in the West Shore. The Major Capital reserve could support the construction of a new theatre in one of these jurisdictions.

In this model, the reserve assumes an annual contribution starting at $1 million, escalating by 2.5% per year. The reserve is assumed to be **fully spent every ten years**. While the reserve avoids the need to borrow capital (assumed debt cost: 5%), the funds held in reserve incur an opportunity cost of 4.5% (reflecting the project's WACC). This 4.5% reflects the return that the funds could hypothetically earn if it were deployed in assets or project cash-flows of equivalent risk instead of being held in the reserve.

The table below models the effective cost of holding the reserve and compares it to the interest savings that would have been achieved if the capital was borrowed instead. The cumulative net benefit remains negative across the full 10-year time horizon, indicating that — under current assumptions — the capital reserve does not offer a financial advantage.

Table 12: Capital Reserve – Opportunity Cost vs Debt Benefit Comparison (10-Year Model, Rounded)

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Reserve Contribution	$1.0M	$1.0M	$1.0M	$1.0M	$1.0M	$1.0M	$1.0M	$1.0M	$1.0M	$1.0M
Opportunity Cost (4.5% APR)	$45K	$92K	$141K	$192K	$246K	$302K	$361K	$422K	$486K	$553K
Cumulative Cost (Beg)	$1.0M	$2.05M	$3.14m	$4.28M	$5.47M	$6.72M	$8.02M	$9.38M	$10.8M	$12.3M
Cumulative Cost (End)	$1.05M	$2.14M	$3.28m	$4.47M	$5.72M	$7.02M	$8.38M	$9.80M	$11.3M	$12.8M
Interest on Debt (5%)	$50K	$101K	$157K	$214K	$274K	$336K	$401K	$469K	$540K	$614K
Cost of Debt Per Year	$1.05M	$2.11M	$3.16M	$4.21M	$5.27M	$6.34M	$7.40M	$8.47M	$9.54M	$10.6M
Benefit from Reserve Savings	$5K	($35K)	($121K)	($257K)	($443K)	($683K)	($979K)	($1.3M)	($1.7M)	($2.2M)

Key Findings from Major Capital Reserve:

The reserve performs poorly unless:

- Capital spending is **predictable and frequent**
- The cost of debt is **significantly higher** than current assumptions
- Idle funds are **minimized or invested** for interim returns

Under these current assumptions, the capital reserve delivers a negative net value when accounting for idle time, particularly in the absence of a defined project pipeline. Without visibility into specific capital investment timelines or urgency, the reserve may erode value due to underutilization.

Two structural issues diminish the reserve's attractiveness:

1. **Infrequent or Uncertain Major Capital Needs**
   If future major capital expenditures, such as new facility development, are low-probability or undefined, holding significant idle funds imposes a drag on performance and limits operational flexibility.

2. **Excessive or Unused Reserve Size**
   Large surpluses without clearly articulated use cases reduce fiscal discipline and risk becoming de facto endowments, which may dilute performance accountability.

Despite these concerns, the reserve remains a **valid concept** for long-term resilience. In regional systems such as the Capital Regional District, where traditional debt financing can be politically or structurally constrained, a capital reserve may offer a more feasible path to strategic reinvestment. For this reason, we recommend **revisiting the reserve strategy once capital plans are more clearly defined**. A needs-based approach to reserve sizing and disbursement timing would strengthen the business case considerably.

5.5. Operations Analysis

Table 13 below outlines the foundational metrics used to model the cost-benefit analysis for each theatre. These calculations link financial inputs to performance-level outputs across the three venues under consideration.

- **Average Attendance per Show** is derived by calculating attendance separately for commercial, non-profit, and educational performances, then applying a weighted average based on the proportion of each performance type. This approach accounts for variations in participation across different types of programming.
- **Average Ticket Price** is calculated using a similar weighted method, where average ticket prices by category are first derived from the revenue per tickets sold, and then aggregated using the distribution of performance types.
- **Direct Cost per Performance** represents the average cost of delivering a performance. This figure is based on estimates provided directly by each venue's operator. Overhead costs like administration or building maintenance are excluded to ensure alignment with funds allocated solely to performance delivery costs.
- **Annual Funding** (**Operating**) refers to the amount currently or proposed to be allocated to each theatre for their operations. These are the same figures used in the model to simulate baseline or expanded service delivery.
- **Performances Attributed to Funding** equates to each venue's full annual performance count, attributing 100% of performances to current or proposed annual funding levels on the premise that the theatres could not operate without this support—a critical assumption for benefit attribution in this cost-benefit analysis.

Table 13: Key Calculations for Theatre Funding Analysis

Key Calculation	Royal	McPherson	C. White	Brief Description
Average Attendance per Show	1,091	519	249	Weighted average attendance across performance types based on ticket sales and performance mix
Average Ticket Price	$50.06	$42.78	$43.40	Weighted average ticket price based on sales and volume across performance types
Annual Funding (Operating)	$106,000	$350,000	$410,000	Current or proposed operating funding allocation for each theatre
Annual Performances	125	101	101	Number of performances in 2024

This table summarizes the foundational metrics used in the cost-benefit analysis of each theatre's funding. Metrics include weighted average attendance, ticket prices, direct cost per performance, and the number of performances enabled by current or proposed funding levels. Data is provided by the venue operators.

The analysis of average attendance, ticket pricing, cost per performance, and the number of performances enabled by current or proposed funding provides insight into how each theatre delivers cultural value through its operations. These findings help contextualize the varying programmatic outputs across the three venues.

Key Findings from Operations:

- **Funding The Royal Theatre** combines the highest per-performance reach (1,091 attendees) with the greatest programming volume, supporting 125 performances annually under its current funding.
- **Both the Funding for McPherson Playhouse and the C. White Theatre delivered** 101 performances in 2024, with the McPherson serving larger audiences per performance (519 vs. 249) and the Charlie White focusing on smaller-scale events.
- **The McPherson Playhouse offers a balance between scale and cost.** Delivering 101 performances annually at an average attendance of 519 per show, The McPherson sits between the Royal and the Charlie White in terms of both scale and efficiency. Its cost per performance is like the Royal, but its moderate audience size indicates that it plays a stabilizing role in the regional theatre ecosystem — offering consistent programming to a mid-sized audience.
- **The Charlie White Theatre's** lower non-profit rental cost makes it the most cost-effective venue for presenters. It supports 101 shows annually at a modest scale and enables a diverse, community-focused programming slate that maximizes access and experimentation.

Table 14 below summarizes the overall benefits associated with funding the operations of the three theatres. While these benefits are already being realized under the existing (status quo) funding

arrangement, they are presented here in segmented form to support a more detailed analysis of how value is distributed across venues and municipalities.

Table 14: Summary of Annual Cost-Benefits by Theatre

Theatre	Local Government Funding for Operating	% of Operating Budget	Total Annualized Benefit	Attributed Attendance	Value per $ Ratio
Royal	$106,000	3%	$7.4M	136K	70.25
McPherson	$350,000	17%	$2.2M	52K	6.41
Charlie White	$410,000	30%	$1.1M	25K	2.66

5.6. Minor Capital Theatre Cost Analysis by Jurisdiction

The charts below compare the annualized monetary benefits received by each municipality from the Royal, McPherson, and Charlie White theatres to their proposed minor capital cost contribution under each funding option. These charts help illustrate how cost responsibilities vary across the region. Each theatre's benefit is attributed based on attendance patterns, while costs are distributed according to the funding model structure of each proposed option. Together, the charts show how well each funding option aligns audience-based value with regional investment.

Figure 5: Minor Capital Cost Comparison by Jurisdiction – Royal Theatre

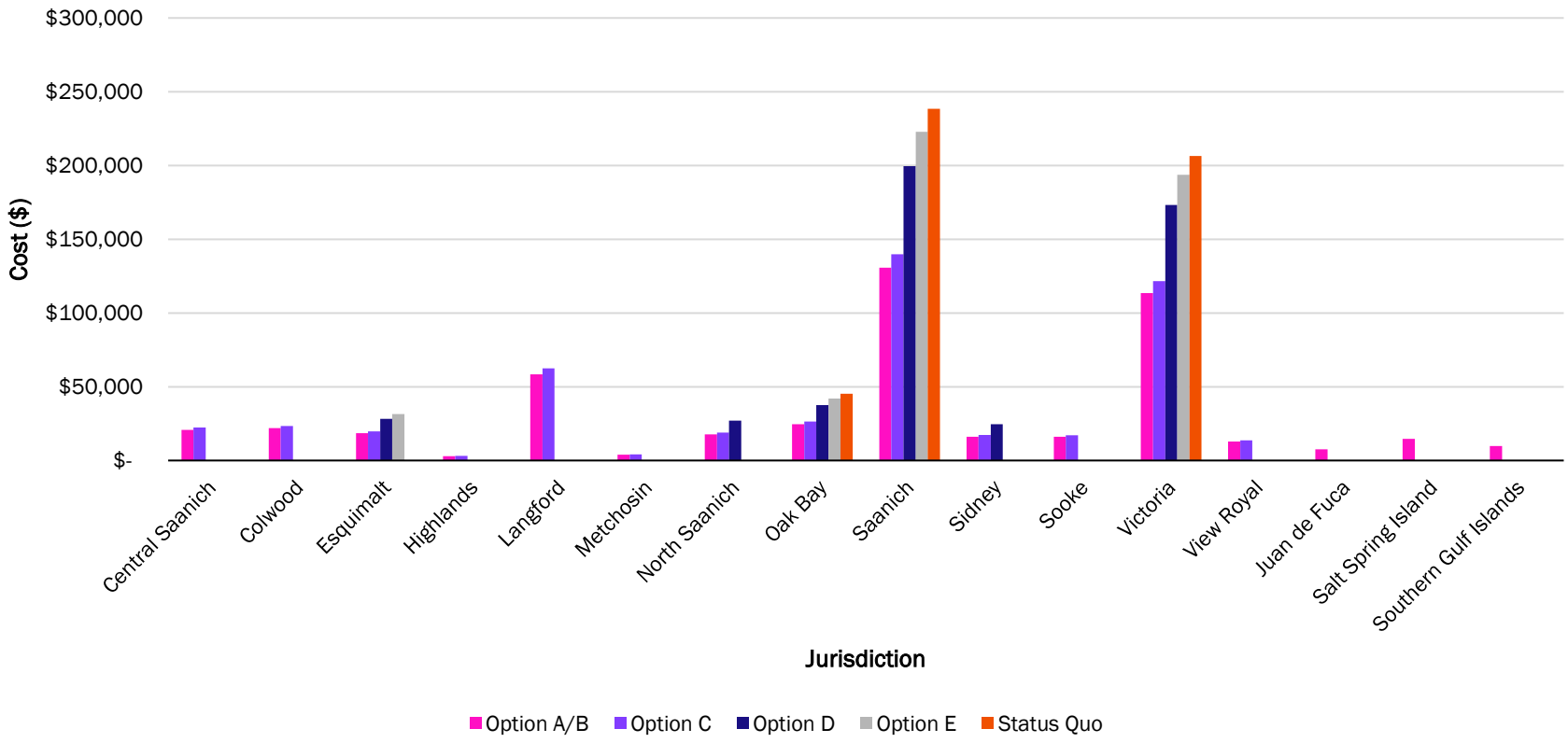


Figure 6: Minor Capital Cost Comparison by Jurisdiction – McPherson Playhouse

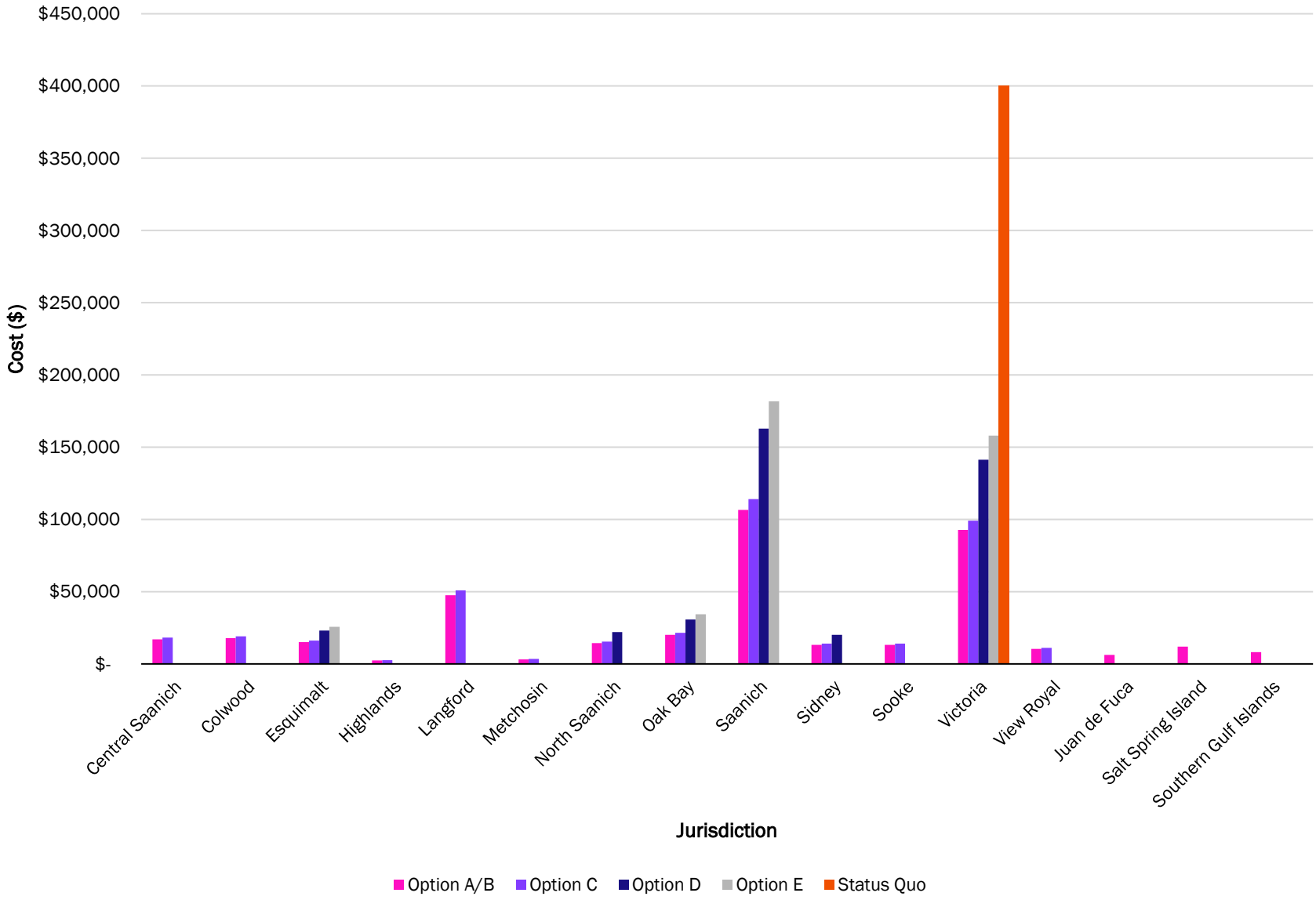
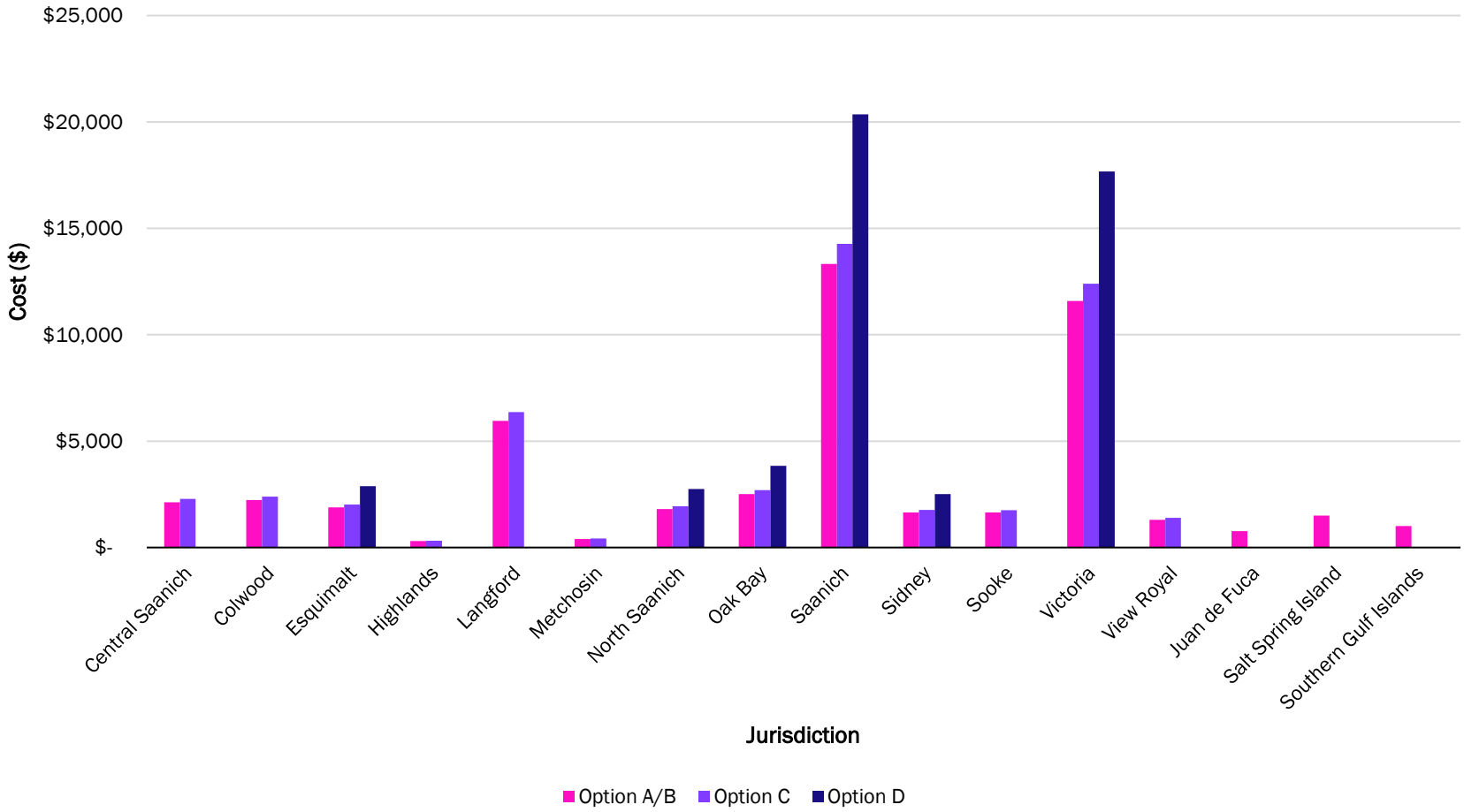


Figure 7: Minor Capital Cost Comparison by Jurisdiction – Charlie White Theatre



Under the status quo, minor capital contributions vary dramatically, ranging from under $10,000 in several jurisdictions to as much as $400,000, while proposed options can reduce that peak to $235,526. The existing disparity in the status quo places an undue burden on overcontributing jurisdictions while allowing non-contributing jurisdictions to benefit from shared infrastructure without proportional investment. Adjusting the funding formula to limit extreme contributions and raise minimal ones will be essential to achieving a fairer distribution of minor capital costs across the region.

5.7. Theatre Rental Grant Analysis

The conceptual theatre rental grant program is designed to improve access for local non-profit and educational presenters by subsidizing rental fees and labour costs at regional theatres supported by each service option. This program also aims to reduce the number of dark days at regional theatres by adding non-profit and educational performances. This mechanism ensures that cultural spaces remain financially viable and ensures that the usage rate of regional theatres are operating in line with national benchmarks, while expanding access to a broader set of community-based organizations.

Depending on the service option, $250,000-$350,000 is proposed for this program. To estimate the grant program's impact under the revised allocation method:

- Grant funds are allocated as follows based on each theatre's anticipated capacity: $50K for the Royal, $150,000 for the McPherson, and $150,000 for the Charlie White.
- The grant covers half of each non-profit rental fee and labour costs to help alleviate cost barriers for presenters while ensuring they maintain a stake in their event's success.
- Supported rentals are assumed to generate box office sales and concession revenue; we calculate benefits by multiplying the number of funded performances by each theatre's average ticket price, average concession spends per attendee and average attendance per performance.
- Audience benefit is expressed as the total additional patrons enabled by theatre rental grants (supported rentals × average attendance).
- Monetized benefit combines box office revenue and concessions for supported performances.
- The model assumes non-profit presenters will fully utilize the funded slots and that supported performances achieve typical sales and concession levels.
- The model adjusts for Option E where the initiative is valued at $250,000 annually and the Charlie White theatre is removed from consideration.

This approach provides a straightforward, equitable allocation of rental support while capturing both cultural (attendance) and economic (ticket + concession revenue) impacts.

Table 15: Key Calculations for Theatre Rental Analysis

Theatre	Total Average Cost for Non-Profit Rental	Coverage (50%)	Number of Rentals	Value per Show (Ticket Fees, Concessions)	Average Attendance[21]
Royal	$8,367	$4,184	12	$4,137	790
McPherson	$4,785	$2,393	63	$2,616	469
Charlie White	$2,525	$1,263	119	$2,181	245

Key Findings from Theatre Rental Grants:

- **Charlie White Theatre has the potential to generate the highest annual benefit** of $201,567 through 92 supported rentals at $2,181 value per performance, demonstrating that a mid-sized venue with strong per-show revenue can outpace larger or more frequent-use venues in aggregate impact.
- **The McPherson Playhouse can yield $127,667** from 49 supported rentals at $2,616 value per performance, balancing its higher average attendance with a moderate show count to deliver substantial cultural and economic returns.
- **The Royal Theatre produces the lowest projected annual benefit** despite having the highest value per show, its high rental cost and limited additional show capacity limits the number of performances that can be activated, even with 50% coverage.

Indirect Affordability Benefit: Ticket Price Reduction

As a supplementary exercise, we designated 70% of the additional grant-funded performances to non-profit presenters and 30% to educational groups. The exercise highlights that the theatre rental grant can potentially shift the overall show mix toward lower-priced tickets. This change in programming composition reduces the weighted average ticket price across all three venues—falling from $54.61 to $52.30 at the Royal Theatre, from $42.78 to $41.03 at the McPherson Playhouse, and from $43.40 to $38.01 at the Charlie White Theatre. In effect, beyond enabling more events, the grant indirectly enhances affordability and broadens access by driving down average ticket costs as part of its cultural impact.

[21] Average attendance in this table is the average attendance per non-profit show, which is different to the average attendance across all shows included in Table 13.

Figure 8: Cost Comparison by Jurisdiction – Theatre Rental Grants

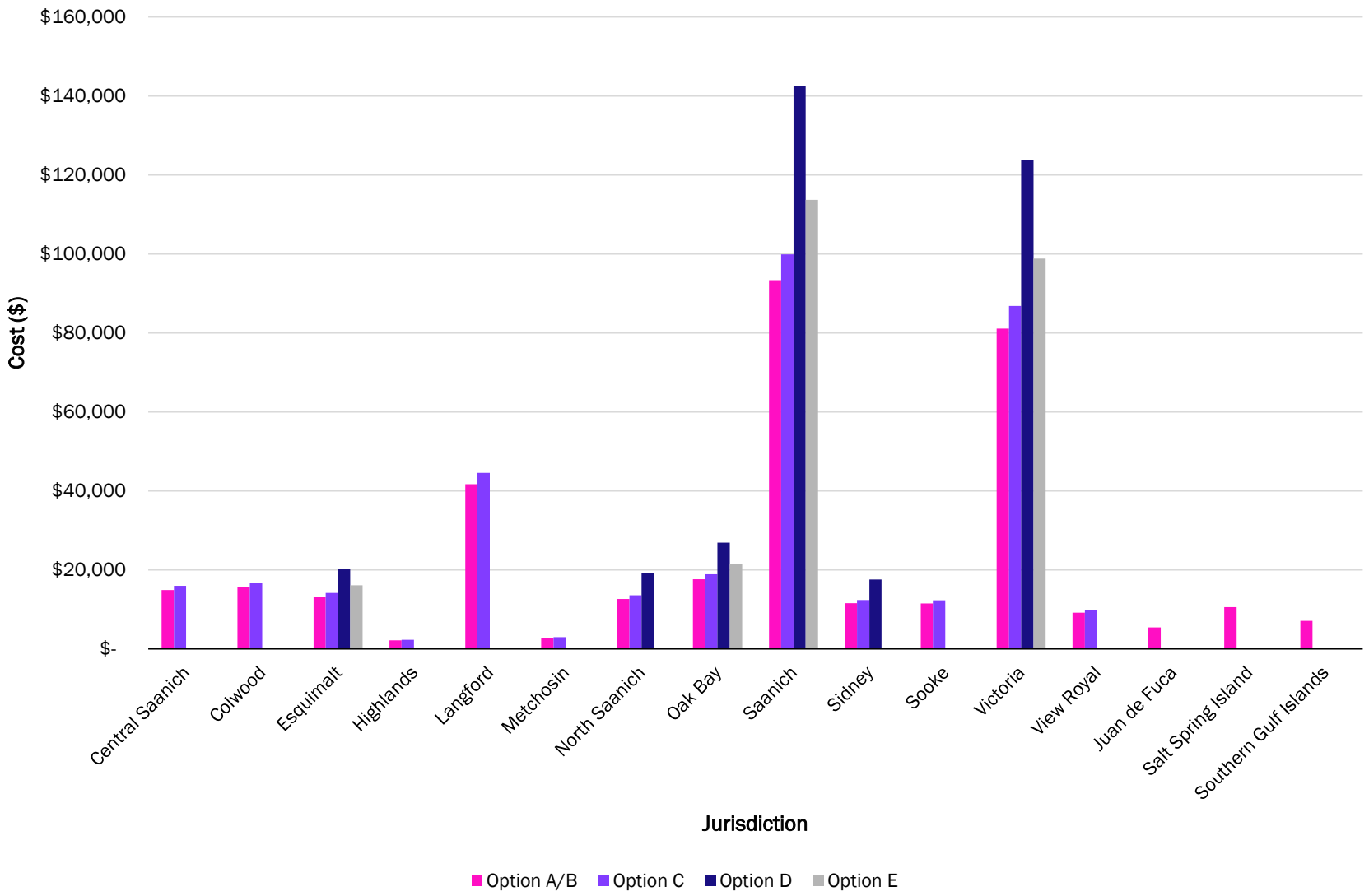
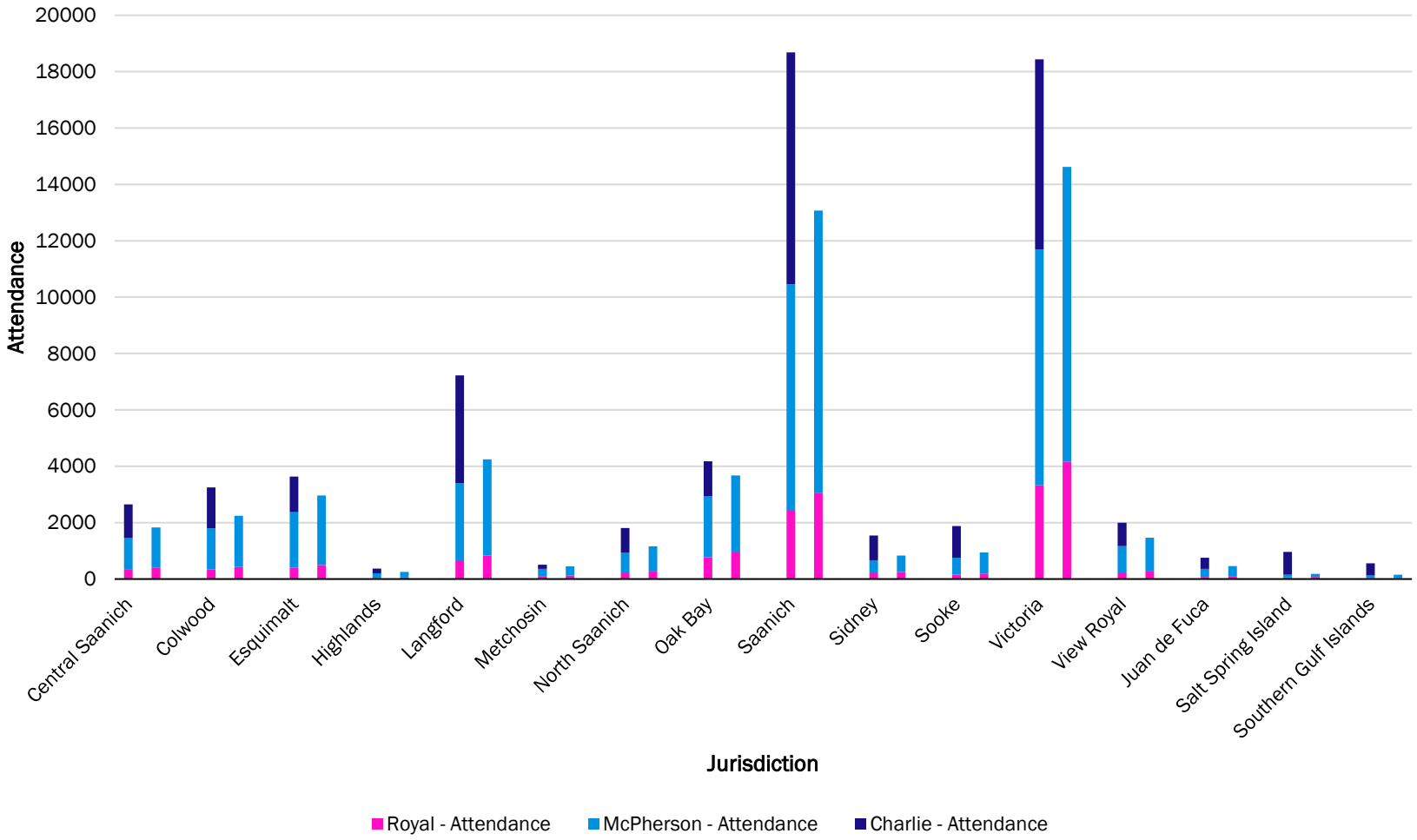


Figure 9: Annual Attendance Enabled by Theatre Rental Grants [22]



[22] The columns to the left represent predicted attendance in Options B-D ($350,000 funding) and the columns to the right represent predicated attendance in Option E ($250,000 funding)

Table 16: Rental Grant Fund Level Comparison

Metric	$350,000 Option	$250,000 Option
Total annual monetized benefit ($)	$472K	$267K
Total annual additional audience	68K	48K
Royal Value Share (%)	10.46%	23.17%
McPherson Value Share (%)	34.70%	76.83%
Charlie White Value Share (%)	54.84%	–
Royal Audience Share (%)	13.80%	24.30%
McPherson Audience Share (%)	42.95%	75.70%
Charlie White Audience Share (%)	43.25%	–
Benefit-to-Funding Ratio	$1.35:1	$1.07:1
Cost per Additional Seat ($)	$5.11	$5.15

Comparative change when including Charlie White ($350K vs $250K)

- Additional audience: +20K (41 % increase)
- Monetized benefit: + $205K (77 % increase)

Key Findings from Theatre Rental Grants:

1. Allocating **$350,000 across all three theatres delivers substantially higher total benefits** and audience reach, driven largely by Charlie White's strong value share (55% of total monetized benefit) despite its smaller per-show scale.
2. The **$250,000 scenario (Royal + McPherson) is marginally more cost-efficient** on a per-seat basis ($5.15 vs. $5.11) and maintains a solid benefit-to-funding ratio (1.07 vs. 1.35). However, it sacrifices nearly 20,000 additional patrons and over $205,000 in monetized value that would be realized by including Charlie White.

These insights guide the sensitivity tests in Section 5.8 below, which analyze how shifts in the funding levels and venue inclusion in each option affect overall efficiency, equity and cultural-economic return.

5.8. Sensitivity Analysis on Theatre Rental Grants

Under the current rental grant framework, equal allocations to the Royal Theatre, McPherson Playhouse and Charlie White Theatre support 12, 63, and 119 additional non-profit performances respectively. These funded shows yield roughly $50,000, $164,000, and $259,000 in combined box-office and concession value, while enabling approximately 9000, 29,000 and 30,000 extra audience visits. The upcoming

sensitivity analysis uses these figures and tracks **two KPIs**: total audience benefit and total monetized benefit.

Each base-case revenue input, including number of shows, concession spend and service charge, will be varied by ±15% in the sensitivity tests that follow. This range considers plausible market and operational fluctuations and enables observation of how changes in these parameters affect the total monetized benefit. The following table shows sensitivity of the annual monetized benefit against each individual revenue driver. Put simply, the objective of this analysis is to answer similar questions to the following: *If concession spend were to decrease/increase by 15% for the year, how would it affect the annual benefit of the rental grant as a whole?*

Table 17: Sensitivity of Annual Monetary Benefit to Variation in Key Revenue Drivers

Revenue Driving Variable	Low (-15%)	High (+15%)	High-Low Range
Concession Spend	$458K	$486K	$28K
Service Charge	$416K	$529K	$113K
Average Attendance	$442K	$504K	$62K
Performance Count	$402K	$544K	$142K

The number of performances is the dominant revenue driver because total benefit is directly proportional to that product; a ±15% variation produces a $42,000 swing around the base-case benefit, more than twice the impact of average attendance ($62,000) and almost five times that of concession spend ($28,000). The symmetry of the low and high results reflects the model's linear structure, where proportional changes in inputs yield equal and opposite dollar changes in output. Service charge is the second most sensitive input, reflecting its direct contribution to revenue, while concession spend has the smallest effect. These insights indicate that prioritizing programming volume and attendance will deliver the greatest revenue stability.

5.9. Summary of Cost-Benefit Analysis

To consolidate the results of the cost-benefit model, Table 17 summarizes all monetized impacts generated by each service component across the Royal, McPherson, and Charlie White. These estimates reflect the conservative base case scenario using a 10-year horizon, 4.5% discount rate, and 2.5% inflation. Only outcomes with measurable dollar value such as, consumer cost savings, and performance-linked allocations are included. Unmonetized benefits (e.g., diversity of programming, community access) are discussed separately.

The key findings observed in this table reflect the high efficiency with which some theatres operate. For example, the Royal Theatre demonstrates a particularly high net present value (NPV) for its operating funding (3% of operating budget from public funding).

Table 18: Summary of Initiatives and Sensitivity Analysis (10-Year NPV)

10-Year NPV Analysis	Basis of Valuation	Estimated NPV (4.0% WACC)	Estimated NPV (4.5% WACC)	Estimated NPV (5.0% WACC)
Operating Funding – Royal	Avg. ticket price × attendance × # of attributed shows	$61.8M	$60.1M	$58.7M
Operating Funding – McPherson	Avg. ticket price × attendance × # of attributed shows	$13.5M	$13.1M	$12.8M
Operating Funding – Charlie White	Avg. ticket price × attendance × # of attributed shows	$5.7M	$5.5M	$5.4M
Theatre Rental Grant (Options B, C, D)	Additional Box Office and Concessions due to Increased Performances	$1.11M	$1.08M	$1.05M
Theatre Rental Grant (Option E)	Additional Box Office and Concessions due to Increased Performances	$152K	$148K	$144K
Capital Reserve	Avoided interest cost – opportunity cost	-$4.8M	-$5.5M	-$6.2M

6. Cost-Benefit Model Limitations and Considerations

The cost-benefit model provides a robust and structured framework for evaluating the financial and cultural impacts of theatre funding scenarios. It draws on best-available data, performance financials, and attendance-based attribution to support evidence-informed decision-making. That said, like any model, it is based on a set of assumptions and simplifications. The following considerations outline known data gaps, structural parameters, and behavioural assumptions that should be kept in mind when interpreting results and using the model for forward planning.

Data Constraints

- **Partial Audience Origin Data -** Direct ticketing and attendance data were available for the Royal, McPherson, and Charlie White. Jurisdictional breakdown of audience data was not provided by Charlie White Theatre. Regional attribution of benefits at Charlie White relies on the assumption that its audience distribution mirrors that of the Royal and McPherson theatres, which may not hold true in practice.[23]

Structural Modeling Assumptions

- **Linear Attribution of Costs and Benefits -** The model assumes that each additional dollar of funding yields a proportionate increase in performances and benefit. This does not account for diminishing returns, fixed cost thresholds, or potential scalability advantages.
- **Constant Performance Characteristics -** It is assumed that each additional performance draws the same number of attendees and incurs the same delivery cost, regardless of scale or programming context.

Policy Implementation Considerations

- **Partial Monetization of Social Benefits -** While the model captures ticket price savings and performance-linked benefits, it does not quantify other important outcomes, such as the number of

[23] The Charlie White Theatre did provide data for this exercise however it was deemed inconsistent with the Royal and McPherson's benchmarks as manual review of postal codes is needed to confirm the accuracy of the reporting.

local performers hired, increased program diversity, or cultural quality enhancements due to a lack of data available.

- **No Assessment of Political or Implementation Feasibility** – The model does not evaluate the political complexity or administrative feasibility of reallocating funding responsibilities among municipalities.

7. Recommendations

Ideal Model: Option C and Key Features

Based on the preceding cost-benefit analysis, **Option C is recommended as the most impactful service model among the options considered** (see Appendix E for detailed scoring). This option scored highest across multiple criteria, particularly in terms of supporting long-term sustainability, expanding regional access, and fostering sector development. Key strengths of Option C include:

- Sustainable support **for existing regional theatres through increased Operating Funding and a Minor Capital Reserve, with annual inflationary adjustments for the Royal Theatre, McPherson Playhouse, and Charlie White Theatre.** These theatres vary in size, business model, and geographic reach, and together serve the diverse needs of audiences and presenters across the region. They are also recognized as critical cultural infrastructure assets essential to the region's performing arts ecosystem.
  - Crucially, Option C addresses a historical gap in the service model by **incorporating inflationary adjustments**, which were absent in previous bylaws and led to a 40% decline in the purchasing power of operational contributions over time. Without such adjustments, the **long-term viability** of the service would remain vulnerable to rising costs and diminished funding value.
  - The inclusion of a **Maintenance or Minor Capital Reserve** is vital, particularly given the age of the Royal Theatre and McPherson Playhouse—both over a century old. These facilities require ongoing investment to remain **safe, accessible, and capable of supporting contemporary programming and audiences**. Feedback from presenters further emphasized the importance of targeted improvements in enhancing overall experience and usability.
- Strategic regional participation **across the Capital Regional District's Core Municipalities, Saanich Peninsula, and the West Shore.** These 13 municipalities represent the majority of the region's population and most frequently appear in ticket sales data for the regional theatres.
  - Data confirms that theatre **usage is not confined to host municipalities**: for instance, strong audience attendance from Saanich, Langford, and Esquimalt at the McPherson, and from Langford, Colwood, and Central Saanich at the Royal Theatre, demonstrates the regional nature of these venues. Proportional attendance from Metchosin and strong engagement with the Charlie White Theatre from the Peninsula further reinforce this case.
  - **Broader participation also reduces the per person cost** of each option. Taking the minor and operating capital initiative at the Royal Theatre as an example, Victoria's annual contributions fall from $251K under the status quo to $138K under Option A/B (–$113,000, –45 %). Option C yields the lowest average cost per household in all jurisdictions and produces the narrowest

spread between the highest and lowest cost. The analysis reinforces the need to move away from the status quo, where Victoria bears a disproportionate share of the financial responsibility for facilities that serve the region.

- **Inclusion of Planning Grants to support strategic planning and design work related to the development of future regional theatres.**
  - Organizations like the Juan de Fuca Performing Arts Centre Society (JdFPACS) are actively pursuing the development of a new regional theatre in the West Shore. While timelines and location remain uncertain, the inclusion of **Planning Grants ensures these jurisdictions can explore facility development in a structured and funded manner**.
  - Ensuring participation from communities in the West Shore in a future service option will ensure that a future regional theatre developed in the area can benefit from Operating and Minor Capital Funding, as well as Theatre Rental Grants.
- **Support for presenters through Theatre Rental Grants, which would unlock more performance activity** at regional theatres, help bring theatre usage closer to national/regional benchmarks and alleviate high labour costs associated with current rental rates.
  - Based on a similar model in the City of Vancouver, the CRD's proposed Theatre Rental Grants would subsidize venue rental costs, enabling **greater access for emerging presenters and expanding the diversity of programming** available to CRD residents.
  - In addition to reducing barriers, this funding tool could unlock significant usage increases at the McPherson Playhouse, Royal Theatre, and Charlie White Theatre – bringing them closer to their **optimal capacity**.
  - Additionally, the Theatre Rental Grants program could help foster **broader buy-in** from participating jurisdictions whose local presenters would directly benefit from these subsidies.
  - The theatre rental grant component, while not targeted at reducing ticket pricing, is also likely to **reduce the average cost per ticket** by increasing the proportion of non-profit shows.

While each service component could be implemented as a standalone initiative, an **integrated, multi-faceted service option** offers **greater incentives and encourages broader participation from multiple jurisdictions** in the support of regional theatres. To date, the City of Victoria has carried a disproportionate share of the funding burden, despite clear evidence – highlighted in this analysis – that residents from other jurisdictions frequently attend performances at these venues and that they remain important venues for a range of presenters across the CRD performing arts ecosystem. Looking ahead, as the region continues to grow and mobility between communities increases, it is likely that more residents from across the CRD will travel to and rely on these regional venues.

Minimal Viable Model: Option E and Key Features

We acknowledge that securing participation from all 13 recommended jurisdictions may be challenging. Based on the preceding research and analysis, the most urgent regional performing arts facilities priorities include:

- Rebalancing the funding model for the McPherson Playhouse, and
- Alleviating the high operational costs (e.g., technical crew and staff) that current act as barriers to access venues for many presenters.

Compared to Option C, Option E is a more focused and conservative model that modifies several key components to reflect immediate priorities and feasibility. First, Option E **limits the scope of supported theatres to the Royal Theatre and McPherson Playhouse**. The exclusion of the Charlie White Theatre reflects the fact that this facility is already well supported by municipal funding from Sidney and North Saanich and operates under a co-production model that is less reliant on venue rental activity, making the Theatre Rental Grants less impactful for its operations in theory.

Second, Option E **excludes Planning Grants**, recognizing the high level of uncertainty around new facility development in areas like the West Shore; while interest is growing in other currently underserved communities, no concrete proposals have yet been advanced. Also, planning grants are available at the federal level through the Canada Cultural Spaces Fund which may be accessed by the Juan de Fuca Performing Arts Centre Society (JdFPACS) to support their ongoing planning efforts.

Third, Option E narrows **geographic reach and participating jurisdictions** to those most directly impacted by and currently engaged with the Royal and McPherson, namely, the four core municipalities (Victoria, Saanich, Oak Bay, Esquimalt). This more targeted approach balances short-term impact with financial feasibility, while still addressing the most urgent needs identified through this study

Additional Recommendations: Sector Development and Regional Support

Although outside the scope of this cost-benefit analysis, where the primary focus is on service models related to funding support, consultations throughout this study surfaced a number of broader sector development needs warranting attention. Note, some of these challenges and observations are outlined in Section 2.2. To address these needs and enhance the overall vitality of the CRD's performing arts ecosystem, the following non-grant-based recommendations are proposed:

- **Shared audience engagement and data tracking platform**: Venue operators expressed interest in a region-wide audience data tracking system, such as a centralized ticketing or CRM platform. The CRD could explore the feasibility of supporting the procurement of a shared data system that allows for more robust tracking of audience geographic reach (e.g., postal code collected at ticket purchase), attendance patterns, and potentially audience feedback. These insights would not only support marketing and engagement strategies but also strengthen future planning and impact assessment across the region.

- **Facilitated collaborations across theatres**: While theatre operators see their offerings as complementary rather than competitive, as each regional theatre present different types of shows and attract distinct audience groups, there is limited formal coordination between them. The CRD could consider convening regular dialogues or roundtable sessions that bring together theatre operators, presenters, and other cultural stakeholders. These sessions could help surface common challenges, improve communication, reduce scheduling inefficiencies, and ensure that local needs are heard. Such an initiative would also help reinforce a sense of regional identity and shared goals across the performing arts ecosystem.
- **Local artist capacity building**: The CRD could consider allocating internal resources or commissioning third-party support to facilitate artist and presenter development. Some presenters expressed a desire for mentorship programs for emerging artists, professional development workshops on marketing and audience engagement, and tools to support production planning and budgeting, etc. These supports (such as the CRD's new "Grow Forward" grant program) would be especially beneficial for newer or smaller non-profit organizations that often lack access to such resources.

8. Risk Assessment

While the recommended options present substantial benefits when compared to existing service models, there are a couple of risks which should be monitored and mitigated during the implementation process.

Table 19: Risks and Mitigation Strategies

Risk	Description & Mitigation Strategy
Jurisdictional Buy-In	Some jurisdictions may resist participation due to financial constraints, differing priorities, or reluctance to alter existing arrangements. There is also the potential for political sensitivities around shifting funding responsibilities, particularly in municipalities that have not historically contributed to regional theatre services. To mitigate this, the findings of this report should be carefully socialized with each jurisdiction in the CRD ideally through tailored presentations or one-on-one briefings—to clearly demonstrate how their residents currently benefit from access to the theatres. Emphasizing the alignment between regional participation and regional access (e.g., travel time, audience origin data) will be critical to building trust and achieving broader buy-in for any new service model.
Operational and Staffing Capacity Constraints	Increased demand for theatre space may strain the operational and staffing capacity of the regional theatres. Existing staff, particularly technical and front-of-house teams, may face challenges in supporting a higher volume of productions, potentially leading to burnout, scheduling conflicts, or diminished service quality. The CRD and theatre operators should monitor usage trends and proactively assess staffing models and operational workflows. Where necessary, temporary staffing support/volunteer engagement, or process improvements could be implemented to ensure the quality of service is maintained as venue usage increases.
Uncertainty around new regional theatre development	Discuss the stage of development the JdFPACS is in with its planning and support them in alternative applications to federal or other levels of funding to further their aims, should planning grants not be included in the final service option selected.
Need for Major Capital Funding emerges	While this study does not identify an immediate need for a Major Capital Reserve, there is a possibility that a new regional theatre in the West Shore could require significant capital investment within the next decade. To mitigate this risk, the CRD could adopt a phased approach - starting with Planning Grants to support feasibility and business planning and periodically reviewing capital needs through service reviews. Should concrete development plans materialize, the CRD could explore adding a Major Capital Reserve component through a future amendment to the service bylaw, supported by updated cost-benefit analysis and stakeholder consultation.

Appendices

Appendix A – Document Review

Appendix B – Cost-Benefit Model Assumptions

Appendix C – Attendance of CRD Residents

Appendix D – Rental Grant Attribution (Options B, C, D)

Appendix E – Assessment of Service Options

Appendix A – Document Review

The documents reviewed for this project are listed as below.

CRD Reports, Workshop Presentations, Previous Analysis

- Service and Initiatives Related to CRD Arts & Culture Functions
- Performing Arts Facilities in the Capital Region (2024 Workshop Presentation)
- Stage One – A Public Conversation about Performing Arts Facilities in the CRD (December 2020)
- Service Plan for Option A (August 2021)
- Population and Drive Time Analysis by Arts Consulting Group
- Inventory of Performing Arts Facilities (2024 Update)
- Bylaw History and Overview Timeline and Summary (Updated Jan 2025)
- Setting a New Stage – A Report with Recommendations, Business Plan for 1997, Resulting Budgets and Draft Contract for the Royal Theatre and the McPherson Playhouse

Meeting Minutes

- Notice of Meeting and Meeting Agenda – Performing Ars Facilities Select Committee (September 8, 2021)
- Notice of Meeting and Meeting Agenda - Performing Ars Facilities Select Committee (January 19, 2022)
- Notice of Meeting and Meeting Agenda – Performing Arts Facilities Selection Committee (November 6, 2024)

Financial Documents & Facilities Stats

- Saanich Peninsula Memorial Park Society Financial Statements (Year Ended December 31, 2023)
- Performing Arts Facilities: Service Options and Financial Implications (Appendix B)
- Mary Winspear Financial Statements 2023
- RMTS Ticket Sales, Performance, and Audience Stats (2019-2024)
- Charlie White Patron Demographics by Area Code (2025)
- West Shore Community Arts Centre Preliminary Feasibility Study (October 2022)
- Accessibility and Inclusion for the West Shore Community Arts Centre (December 2023)

Email Correspondences

- Juan de Fuca Performing Arts Centre Society to CRD Performing Arts Facilities Select Committee, Re: September 4, 2024 Agenda Item 6.1 – Scaling Up Support for Performing Arts Facilities
- Non-profit performing arts organization to CRD Performing Arts Facilities Select Committee, Re: Theatre Rental Grants Program (November 4, 2024)

Appendix B – Cost-Benefit Model Assumptions

Table 20: Cost-Benefit Model Assumptions

Assumption	Value or Description	Applied To	Notes / Source
Discount Rate (WACC)	4.5%	All NPV calculations	Sensitivity tested at 4.0% and 5.0%
Inflation Rate	2.5%	Performance cost escalation	Applied uniformly across 10-year horizon
Time Horizon	10 years	All NPV and benefit calculations	Matches typical planning cycle for capital and operating grants
Performance Cost per Show	Royal: $8,367 McPherson: $4,785 Charlie White: $2,525	Operating & rental grant attribution	Based on figures provided by venue operators. Theatre rental grant provides 50% Coverage
Average Attendance per Non-Profit Show	Royal: 790 McPherson: 469 Charlie White: 245	All benefit calculations	Derived from ticketing stats
Total Average Attendance	Royal: 1091 McPherson: 549 Charlie White: 249	Operations analysis	
Average Ticket Price	Royal: $50.06 McPherson: $42.78 Charlie White: $43.40	Revenue & rental grant calculations	Based on sales data and ticket count
Audience Origin Attribution	Distributed proportionally based on attendance shares per theatre	All benefit allocation	Charlie White assumes similar pattern to Royal & McPherson
Capital Reserve Drawdown Cycle	Fully withdrawn every 10 years	Capital reserve analysis	
Cost Allocation Basis	Population-based in Options A–C	Municipal contribution calculations	Not based on direct usage or attendance

Appendix C – Attendance of CRD Residents

The table below shows the breakdown of attendees who are residents of the CRD.

Table 21: % of attendees at the Royal and McPherson and % of each jurisdiction's population across the Capital Regional District

Participant	Population%	Royal 2024	McPherson 2024
Central Saanich	4.02%	3.50%	3.56%
Colwood	4.91%	3.62%	4.17%
Esquimalt	4.28%	4.26%	6.41%
Highlands	0.58%	0.51%	0.39%
Juan de Fuca	1.31%	0.76%	1.00%
Langford	12.92%	7.10%	8.50%
Metchosin	0.52%	1.08%	1.17%
North Saanich	2.96%	2.49%	2.27%
Oak Bay	4.17%	8.24%	6.62%
Saanich	27.79%	25.97%	27.36%
Salt Spring Island	2.76%	0.60%	0.42%
Sidney	2.94%	2.15%	1.57%
Sooke	3.79%	1.64%	1.98%
Southern Gulf Islands	1.47%	0.33%	0.25%
Victoria	22.79%	35.24%	31.61%
View Royal	2.80%	2.51%	2.73%

Appendix D – Rental Grant Attribution

Table 22: Theatre Rental Grant Attribution (Option B, C, D)

Theatre	Non-Profit Rental Rate	Coverage (50%)	Allocated Funding	Supported Rentals	Avg Attendance per Show	Value per Show (Tickets + Concessions)	Total Annual Audience Benefit	Total Annual Monetized Benefit
Royal	$8,367	$4,184	$50,000	12	790	$4,137	9,442	$49,444
McPherson	$4,785	$2,393	$150,000	63	469	$2,616	29,404	$164,013
Charlie White	$2,525	$1,263	$150,000	119	249	$2,181	29,602	$259,158

Table 23: Theatre Rental Grant Attribution (Option E)

Theatre	Non-Profit Rental Rate	Coverage (50%)	Allocated Funding	Supported Rentals	Avg Attendance per Show	Value per Show (Tickets + Concessions)	Total Annual Audience Benefit	Total Annual Monetized Benefit
Royal	$8,367	$4,184	$62,500	15	790	$4,137	11,802	$61,805
McPherson	$4,785	$2,393	$187,500	78	469	$2,616	36,755	$205,016

Appendix E – Assessment of Service Options

Based on the cost-benefit analysis, each service option under consideration was evaluated against the criteria outlined in Table 4 (Section 1.3), which reflect the perspectives of four key interest holder groups. Each option was assessed and assigned a score from 0 to 5 for each sub-criterion, indicating how well it meets the identified needs and priorities. The scores were then aggregated and weighted to generate an overall score out of 5 for each interest holder group, providing a balanced view of each option's performance. A total score out of 20 was then summed. A summary of the final scores is presented in Table 19 below.

Please note, while Option C emerges as the top-scoring model overall (18.58), Option B (15.67) and Option D (15.41) also performed strongly, showing that several components in these two models could achieve substantial benefit. However, the analysis supporting Option E as the minimal viable option is not based on it being the second-best alternative in terms of scoring, but rather on its ability to address the most urgent needs described in Section 7, i.e., sustaining McPherson and reducing barriers to access for presenters within a more focused and feasible service model.

Table 24: Total Evaluation Scoring

	Status Quo	Option A	Option B	Option C	Option D	Option E
The Audiences	3	2.33	3.33	3.83	4	4
The Theatres	1	2.67	4.33	5	3.67	2.67
The Presenters	1.5	2.25	4.5	4.75	3.75	3
The Jurisdictions	3	3.5	3.5	5	4	4
TOTAL SCORING (out of 20)	8.5	10.75	15.67	18.58	15.41	13.67

The Audiences

Table 25: Audience Evaluation Scoring Breakdown

Audience	Status Quo	Option A	Option B	Option C	Option D	Option E
Access/Physical Distance	5	4	4	5	5	5
Ticket Price	0	0	3	3	3	2.5
Existing Attendance	4	3	3	3.5	4	4.5
Scoring	3	2.33	3.33	3.83	4	4

- **Distance** was scored based on the percentage of participating jurisdictions in each service option that have access to an existing or potential future regional theatre within a 40-minute drive. Options C, D, and E ranked highly because 100% of the supporting jurisdictions in these services can access the Royal and McPherson within a 40-minute drive. Options A and B ranked lowest because they require full regional participation and only 81% of the region can access the Royal, McPherson, Charlie White, and/or a new regional theatre in Langford within a 40-minute drive.

- **Pricing** was scored based on the potential of each service option to impact the affordability of ticket prices. The theatre rental grant component, while not targeted at reducing ticket pricing, is likely to reduce the average cost per ticket by increasing the proportion of non-profit shows. The status quo and Option A lack a theatre rental grant component. Options B, C, and D all include a $350,000 theatre rental grant program that can be used at all three existing regional theatres. Currently the average ticket price is $54.61 at the Royal, $42.78 at the McPherson, and $43.40 at the Charlie White. At the $350,000 funding level, the average ticket price is projected to decrease by $2.32, $1.75, and $5.38 per ticket respectively. Option E was given a reduced score because it includes a $250,000 theatre rental grant program that can only be used at the Royal and McPherson, and the investment reduction alongside the reduced number of regional theatres at which to apply rental cost savings can negatively impact the number of shows with affordable ticket prices. At the $250,000 funding level, the average ticket price for the Royal and Mcpherson is projected to decrease by $1.77 and $0.88 per ticket.
- **Existing attendance** was scored based on whether participating jurisdictions in each service option are already frequent visitors of each existing regional theatre supported (or predicted to be frequent visitors in the case of Charlie White). Option E ranked most highly because the participating jurisdictions represented the highest audience attendance at the Royal and McPherson in 2024. A perfect score was not allocated because residents from Langford were high in attendance but not included as a participant in Option E. The Status Quo and Option D ranked similarly with similar rationale. Options A and B are full regional options, and not all jurisdictions in the CRD have a high proportion of residents currently attending regional theatres. Option C ranked higher than A and B because it excludes the electoral areas, which have generally lower audience attendance at each theatre because of population size and geographic limitations.

The Theatres

Table 26: Theatres Evaluation Scoring Breakdown

Theatres	Status Quo	Option A	Option B	Option C	Option D	Option E
Long-Term Viability of Current Theatres	2	5	5	5	5	4
Development of Future Theatres	1	3	3	5	1	1
Enhanced Financial Sustainability	0	0	5	5	5	3
Scoring	1	2.67	4.33	5	3.67	2.67

- **Long-term viability of current theatres** was scored based on whether there is operating funding and minor capital for maintenance with inflationary adjustments baked in. Option A, B, C, D are ranked highly because each support all existing theatres, while Option E is ranked lower due to its lack of support for one of the existing theatres – the Charlie White. The Status Quo ranked significantly lower due to its lack of inflationary increases over the majority of its term, and its exclusion of the Charlie White.

- **Development of future theatres** focuses on the planning grants for potential new facilities in the region. Option A, B, C cover the West Short potential. However, Options A and B ranked slightly lower than C because it includes the negative value for the Major Capital Reserve.
- **Enhanced financial sustainability** was scored based on whether each service option has the potential to increase earned income from rentals, concessions, and ticket sales. The Theatre Rental Grant component has the highest potential to impact this outcome, and therefore the service options which include this component ranked most highly. The Status Quo and Option A do not include theatre rental grants. Options B, C, and D include a $350,000 rental grant program, which are predicted to increase: rental income at the Royal by $116K, the McPherson by $116K, and the Charlie White by $116K; concession income at the Royal by $30K, the McPherson by $24K, and the Charlie White by $40K; and income from ticket sales at the Royal by $85K, the McPherson by $104K, and the Charlie White by $161K. Option E ranks slightly lower because it includes a $250,000 rental grant program which can be used at the Royal and McPherson only, which are predicted to increase: rental income at the Royal by $125K and McPherson by $125K; concession income at the Royal by $32K and McPherson by $26K; and income from ticket sales at the Royal by $91K and McPherson by $111K.

The Presenters

Table 27: Presenters Evaluation Scoring Breakdown

Presenters	Status Quo	Option A	Option B	Option C	Option D	Option E
Increased Performance Activity	1	2	5	5	4	3
Access to Theatres	2	2.5	4	4.5	3.5	3
Scoring	1.5	2.25	4.5	4.75	3.75	3

- **Increased performance activity** was scored based on whether and to what degree each potential service option can increase non-profit performances at current and potential future regional theatres. The Theatre Rental Grant component has the highest potential to impact the number of additional performances unlocked at existing and potential future regional theatres in the CRD, but an increase in operating funding and improvement to the minor capital allocations can also improve the availability of these theatres by improving operating capacity and structural function. The Status Quo and Option A were allocated a modest score in recognition of the latter point, while Options B and C ranked highest because of their inclusion of a $350,000 rental grant program (activating 28, 49 and 92 shows at the Royal, McPherson, and Charlie White respectively), planning grant program, and West Shore representation. Option D also ranked highly, but one point was deducted due to the lack of planning grants and West Shore representation. Option E ranked low due to its lack of planning grants, West Shore representation, and the exclusion of the Charlie White theatre which can have a negative impact on the number of new shows activated because there are fewer regional theatres at which theatre rental grants can be used (activating 30 and 52 shows at the Royal and McPherson, respectively).
- **Access to Theatres** was scored based on whether and to what degree each potential service option enables greater access to regional theatres by presenters who are located across the region. Theatre

access in this context is multi-faceted, considering both financial and physical factors. Improved operating funding enables theatre operators to expand their operating capacity by potentially increasing staffing and/or investing in innovations/training that enables the theatre to be more efficient in its rental service delivery, which can allow the theatres to take on more rental activity from local presenters. Minor Capital Funding enables theatre operators to maintain the buildings so that they remain functional on a regular basis and allows them to invest in minor capital upgrades that improve physical accessibility of the venues in the front and back of house areas, which can positively impact local presenters' willingness to rent regional theatres for their future performances. Planning grants can enable local groups like the Juan de Fuca Performing Arts Centre Society (JdFPACS) to explore opportunities to develop new regional theatres to address gaps in geographic access across the region, and participation from jurisdictions in the West Shore in a new service will allow these jurisdictions to receive operating and minor capital funding once these theatres are built. Theatre rental grants can enable local non-profit presenters to financially access regional theatres for their performances by reducing the impact of high labour costs associated with rental fees.

- The Status Quo was allocated a modest score in recognition of the fact that operating and minor capital funding is currently provided to the Royal and McPherson, but the lack of broader participation and other important components such as planning and theatre rental grants impacts this score negatively.
- Options A and E ranked slightly higher than the status quo in recognition of their inclusion of increased operating and minor capital funding. Option E ranked slightly higher than Option A due to its inclusion of theatre rental grants. Similar to the Status Quo, Option E's lack of greater regional participation impacts the score negatively. While Option A includes full regional participation, both its lack of theatre rental grants and the fact that residents of the three electoral districts are located more than 40 mins drive away from all regional theatres under consideration impacts the score negatively.
- Option D ranked slightly higher than Option E in recognition of its inclusion of the Charlie White Theatre and increased rental grant funding level ($350,000 rather than $250,000).
- Option B ranked slightly higher than Option D in recognition of its larger regional participation model and inclusion of planning grants. Its full regional participation impacted the score negatively because, although this means that all presenters in the region can access theatre rental grants, residents of the three electoral districts are located more than 40 mins drive away from all regional theatres under consideration and are therefore unlikely to access these grants.
- Options C ranked highest in this scenario due to its comprehensive design which includes participation from all jurisdictions within a 40-minute drive to each theatre, increased operating and minor capital funding, planning grants, and Theatre Rental Grants.

The Jurisdictions

Table 28: Jurisdictions Evaluation Scoring Breakdown

Jurisdictions	Status Quo	Option A	Option B	Option C	Option D	Option E
Participation vs. Proportional Access	5	3	3	5	5	5
Cost-sharing Equity (Free-rider Avoided)	1	4	4	5	3	3
Scoring	3	3.5	3.5	5	4	4

- **Participation versus proportional access** was scored based on whether the jurisdictions contributing financially to each service reflect both their population size and geographic proximity to the regional theatres. Since the cost per household is based on population size of each jurisdiction, which would score 5s across the board, this analysis is instead based on the difference between the access of the theatres and its participation. In other words, if a jurisdiction is participating in the funding for the theatre, can they access it within reasonable travel time? The core reason as to why Option A and B scored lower than Option C, D, and E is because the electoral districts, namely Juan de Fuca, Salt Spring Island, and Southern Gulf Islands, were proven by the drive time analysis to not be within the desirable distance to access the theatres. For options C, D, and E, all participating jurisdictions are within the drive time distance to access the funded theatres.
- **Cost-sharing equity or free-rider avoidance** looks at whether those jurisdictions who benefit from the supported theatres in each service option actually pay to support them. The general formula is to calculate jurisdictions that pay divided by jurisdictions that benefit. Option C is ranked the highest because 100% of those that benefit also pay – the best mix of alignment of cost to benefit. Option A and B are scored relatively high for the same reason. Option D and E are ranked slightly lower because some of the jurisdictions that benefit do not pay.

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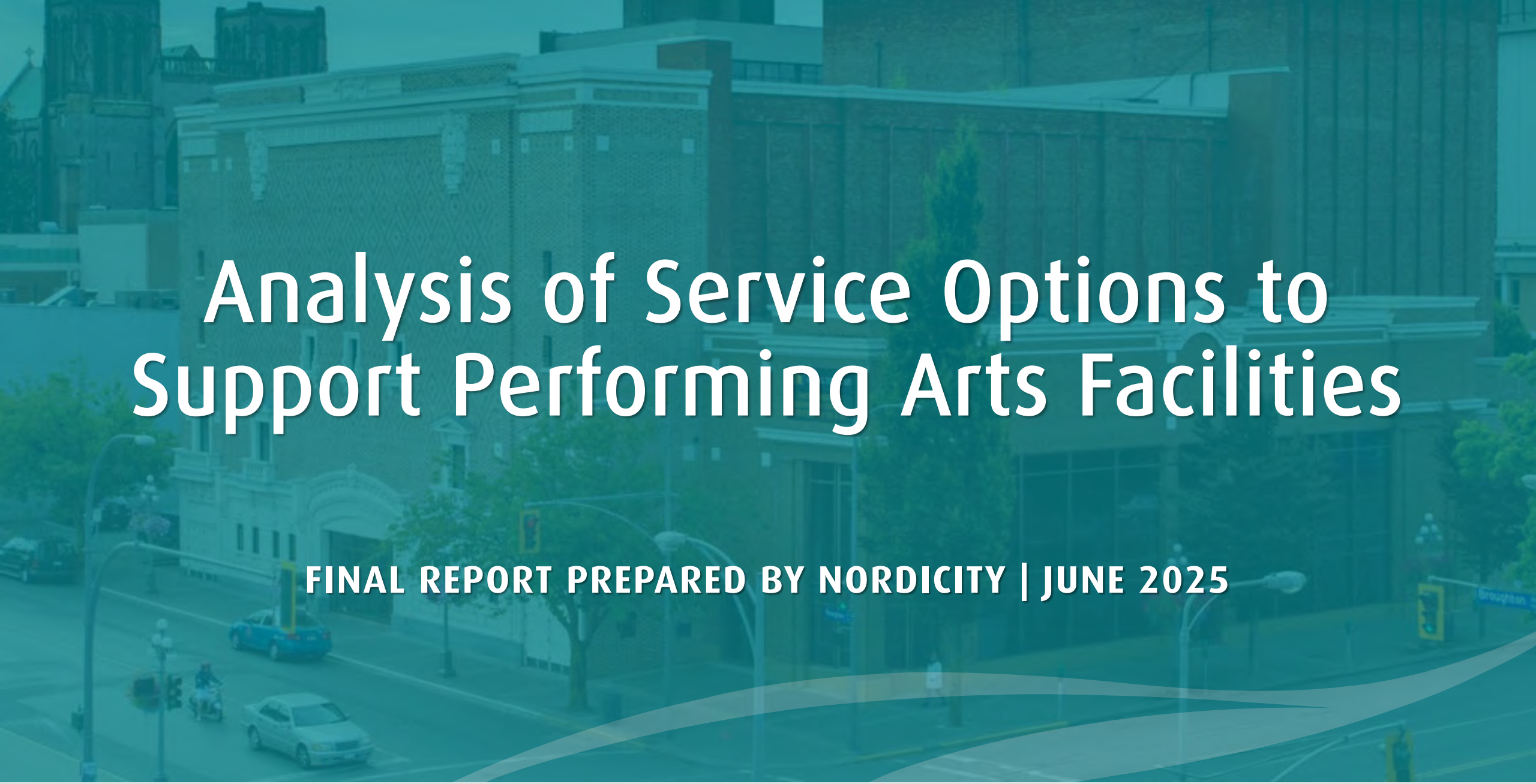
Nordicity

Appendix B: Cost Estimates for Service Options by Service Function

	Service Option	Current CRD Services /Status Quo	OPTION A: Full Regional - 2021 Model Updated	OPTION B: Full Regional + Theatre Rental Grants	OPTION C: Sub-Regional - 13 Munis / 3 Theatres	OPTION D: Sub-Regional - 6 Munis / 3 Theatres	OPTION E: Sub-Regional - 4 Munis / 2 Theatres
COST	**Total Cost Estimate**	**$1,346,000**	**$3,026,000**	**$3,376,000**	**$2,376,000**	**$2,256,000**	**$1,696,000**
PLAN	**Planning Grants**	$0	$120,000	$120,000	$120,000	$0	$0
DEVELOP	**Major Capital Reserve**	$0	$1,000,000	$1,000,000	$0	$0	$0
	Minor Capital (Royal)	$490,000	$490,000	$490,000	$490,000	$490,000	$490,000
	Minor Capital (McPherson)	$400,000	$400,000	$400,000	$400,000	$400,000	$400,000
	Minor Capital (Charlie White)	N/A	$50,000	$50,000	$50,000	$50,000	$0
	Staffing (1.0 FTE)	$0	$100,000	$100,000	$100,000	$100,000	$100,000
FUND	**Operating (Royal)**	$106,000	$106,000	$106,000	$106,000	$106,000	$106,000
	Operating (McPherson)	$350,000	$350,000	$350,000	$350,000	$350,000	$350,000
	Operating (Charlie White)	N/A	$410,000	$410,000	$410,000	$410,000	$0
	Theatre Rental Grants	$0	$0	$350,000	$350,000	$350,000	$250,000
BYLAW DESIGN	**Full Regional or Sub-Regional**	Sub-Regional	Full Regional	Full Regional	Sub-Regional	Sub-Regional	Sub-Regional
	Participants	Mixed	All	All	13 Municipalities	Esquimalt, N. Saanich, Oak Bay, Saanich, Sidney, Victoria	Esquimalt, Oak Bay, Saanich, Victoria
	Approval Process	N/A	Full Regional AAP	Full Regional AAP	Sub-Regional AAP	Council Consent	Council Consent
					Primary Recommendation by Nordicity		**Secondary Recommendation by Nordicity**

Appendix C: Cost Estimates for Service Options by Jurisdiction

	Current CRD Services/ Status Quo	Per Capita	Per Avg Res Asst	Option A	Per Capita	Per Avg Res Asst	Option B	Per Capita	Per Avg Res Asst	Option C	Per Capita	Per Avg Res Asst	Option D	Per Capita	Per Avg Res Asst	Option E	Per Capita	Per Avg Res Asst
Total Cost	$ 1,346,000			$ 3,026,000			$ 3,376,000			$ 2,376,000			$ 2,256,000			$ 1,696,000		
Participant																		
Central Saanich				128,720	7.09	15.01	143,608	7.91	16.75	108,270	5.97	12.62	-			-		
Colwood				135,053	6.10	15.67	150,674	6.80	17.49	113,403	5.12	13.16	-			-		
Esquimalt				114,066	5.91	17.64	127,260	6.59	19.68	95,743	4.96	14.81	129,966	6.73	20.10	108,962	5.65	16.85
Highlands				18,249	6.97	17.71	20,360	7.78	19.76	15,347	5.86	14.89	-			-		
Langford				360,211	6.18	14.28	401,875	6.89	15.93	302,513	5.19	11.99	-			-		
Metchosin				23,766	10.20	13.76	26,515	11.37	15.35	20,055	8.60	11.61	-			-		
North Saanich				109,194	8.19	18.47	121,824	9.13	20.61	91,975	6.89	15.56	124,057	9.30	20.99	-		
Oak Bay	54,643	2.90	8.04	152,231	8.09	22.39	169,839	9.03	24.98	128,212	6.82	18.85	172,967	9.19	25.44	145,722	7.75	21.43
Saanich	289,692	2.31	6.25	806,713	6.43	17.41	900,020	7.18	19.43	677,819	5.40	14.63	918,387	7.32	19.82	771,095	6.15	16.64
Sidney				99,501	7.49	11.73	111,010	8.35	13.08	83,740	6.30	9.87	113,123	8.51	13.33	-		
Sooke				99,368	5.80	13.43	110,861	6.47	14.98	83,386	4.87	11.27	-			-		
Victoria	1,001,665	9.74	20.78	700,900	6.81	14.54	781,967	7.60	16.22	589,296	5.73	12.22	797,500	7.75	16.54	670,221	6.52	13.90
View Royal				78,864	6.25	16.48	87,986	6.97	18.39	66,241	5.25	13.84	-			-		
Juan de Fuca				46,974	7.92	11.59	52,408	8.84	12.93	-			-			-		
Salt Spring Island				91,153	7.32	13.74	101,696	8.17	15.33	-			-			-		
Southern Gulf Islands				61,037	9.19	8.91	68,097	10.25	9.94	-			-			-		
										Primary Recommendation by Nordicity						**Secondary Recommendation by Nordicity**		



Analysis of Service Options to Support Performing Arts Facilities

FINAL REPORT PREPARED BY NORDICITY | JUNE 2025

Overview

1. PAFSC mandate
2. Service options
3. Nordicity's methodology
4. Key takeaways
5. Primary recommendation
6. Secondary recommendation
7. Next steps



Royal Theatre exterior, courtesy of RMTS

PAFSC Mandate

The mandate of the committee is to:

- Hold discussions on the region's performing arts facilities
- Clarify the jurisdictional responsibilities related to regional as compared to local performing arts facilities
- Provide recommendations to the CRD Board on options related to scaling up regional support for performing arts facilities in the region

Service Options

Primary Recommendation

Secondary Recommendation

	OPTION A	OPTION B	OPTION C	OPTION D	OPTION E
	Full Regional – Updated '21 Model	Full Regional – with Thtr Rental Grants	Sub-Regional – 13 Munis / 3 Thtrs	Sub-Regional – 6 Munis / 3 Thtrs	Sub-Regional – 4 Munis / 2 Thtrs
PLAN	Planning Grants	Planning Grants	Planning Grants	N/A	N/A
DEVELOP	Maintenance (Royal, Mac, C. White) + Major Capital Reserve	Maintenance (Royal, Mac, C. White) + Major Capital Reserve	Maintenance (Royal, Mac, C. White)	Maintenance (Royal, Mac, C. White)	Maintenance (Royal, Mac)
FUND	Operating (Royal, Mac, C. White)	Operating (Royal, Mac, C. White) + Theatre Rental Grants	Operating (Royal, Mac, C. White) + Theatre Rental Grants	Operating (Royal, Mac, C. White) + Theatre Rental Grants	Operating (Royal, Mac) + Theatre Rental Grants
PARTICIPANTS	All	All	13 municipalities	6 municipalities	4 core municipalities
APPROVAL	Full Regional AAP	Full Regional AAP	Sub-Regional AAP	Council Consent	Council Consent

Nordicity's Methodology

DOCUMENT REVIEW & RESEARCH

- Review of the CRD's current arts services
- Defining a Regional Theatre
- Review of regional theatre operating history
- SWOT analysis of current state of performing arts in the CRD

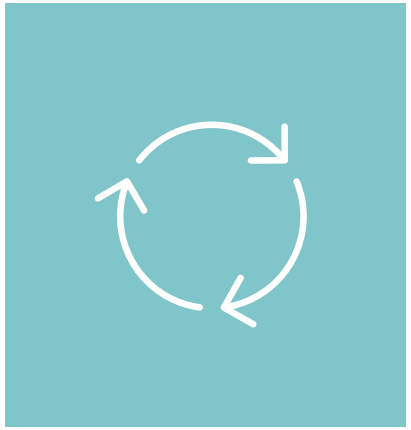
INTEREST-HOLDER ENGAGEMENT

- Community-based, non-profit presenters and education organizations
- Commercial presenters
- representatives from the Regional Theatres, Juan de Fuca Performing Arts Centre Society (JdFPACS), and IATSE Local 168

COST-BENEFIT ANALYSIS

- Drive time analysis for venue access
- Economic impact analysis of each option / initiative
- 10-year net present value and social return on investment analysis
- Each option and each initiative analyzed

Key Takeaways



Status quo problems



All municipalities benefit, except electoral areas

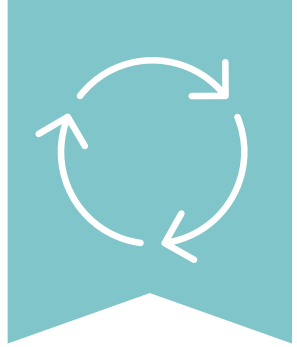


Major capital reserve lacks proven value



Theatre rental grants have high value

Key Takeaways



STATUS QUO PROBLEMS

- Frozen funding – purchasing power of financial support down 40% since inception of both Royal and McPherson theatre services
- Complex restrictions on capital funding limits infrastructure renewal
- Affordability barriers prevent full usage despite high demand

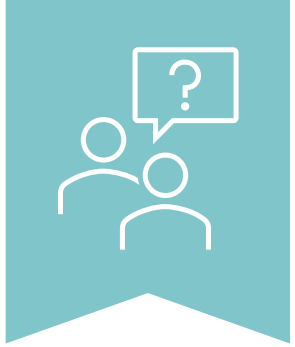
Key Takeaways



ALL MUNICIPALITIES BENEFIT, EXCEPT ELECTORAL AREAS

- Drive time: All jurisdictions except the three electoral areas would be within 40 minutes of at least one regional theatre
- Salt Spring Island and Southern Gulf Island Electoral Areas have better access to ArtSpring theatre on Salt Spring Island
- Electoral areas have lower audience attendance at regional theatres due to population size and geographic limitations

Key Takeaways



MAJOR CAPITAL RESERVE LACKS PROVEN VALUE

- Opportunity cost results in negative net present value
- No current identified project, no plan for spending reserve
- Alternative: loan authorization for capital for new build
- New facilities are better supported by Planning Grants

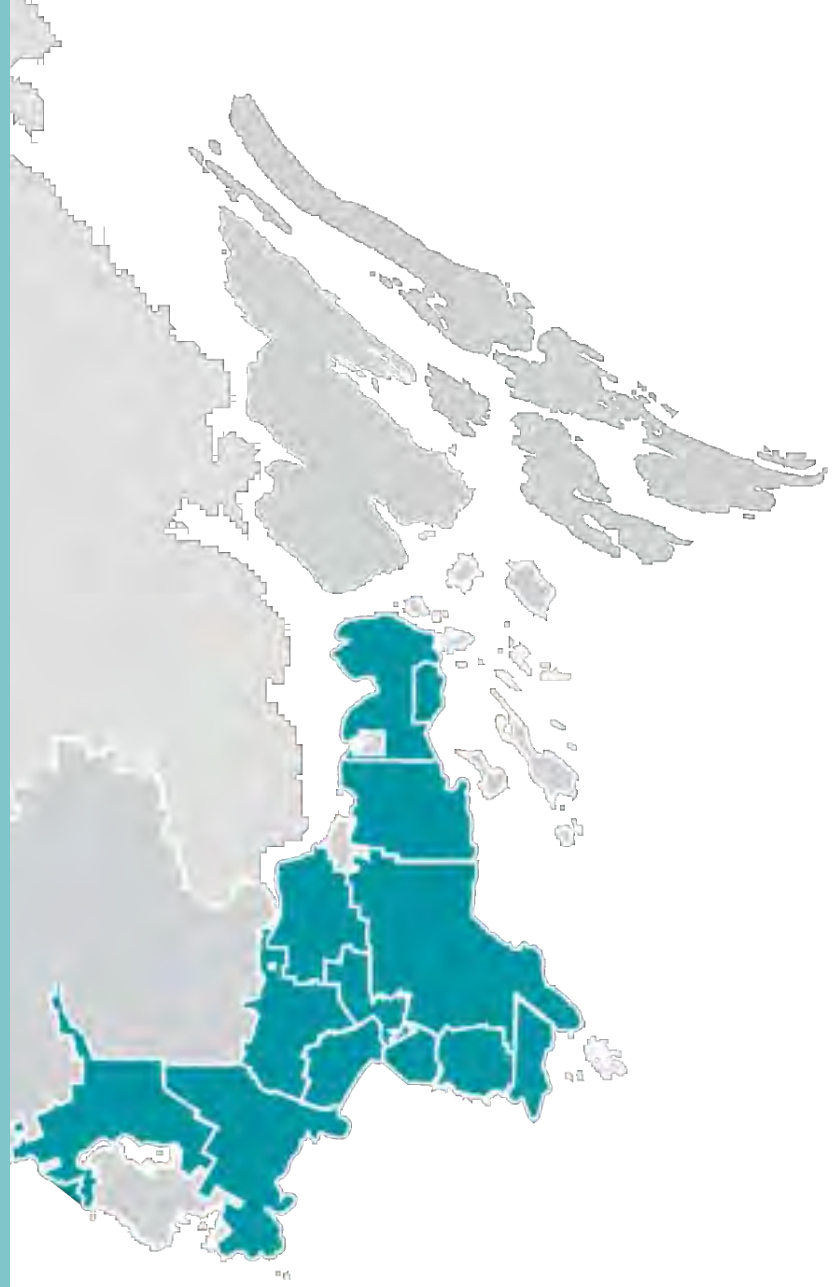
Key Takeaways



THEATRE RENTAL GRANTS HAVE HIGH VALUE

- Strong community support from local arts groups, schools, venues
- High financial and cultural benefit (multiplier effect)
- Improved usage rate at theatres, and accrued social benefits:
  - More shows for audiences
  - More access for schools & arts presenters
  - Accelerates local arts development
  - Contributes to social community health & well-being

PRIMARY RECOMMENDATION:
OPTION C



SERVICE TYPE

› Sub-Regional

*Requires **Sub-Regional AAP** approval

THEATRES

› Charlie White
› Royal Theatre
› McPherson Playhouse

PARTICIPANTS

› Central Saanich
› Colwood
› Esquimalt
› Highlands
› Langford
› Metchosin
› North Saanich
› Oak Bay
› Saanich
› Sidney
› Sooke
› Victoria
› View Royal

PRIMARY RECOMMENDATION: OPTION C

PLAN

› **Planning Grants Program** to support feasibility studies, business planning, and construction plans for performing arts facility development or improvements to existing infrastructure

DEVELOP

› **NO Major Capital Reserve** for large-scale construction or expansion

› **Minor Capital Grants** for maintenance and accessibility upgrades to all three regional theatres (Royal, McPherson, Charlie White)

FUND

› **Operating Grants** to support ongoing operations of all three regional theatres (Royal, McPherson, Charlie White)

› **Theatre Rental Grants** to help non-profit community presenters and schools offset theatre rental costs – improving access and usage

PRIMARY RECOMMENDATION:

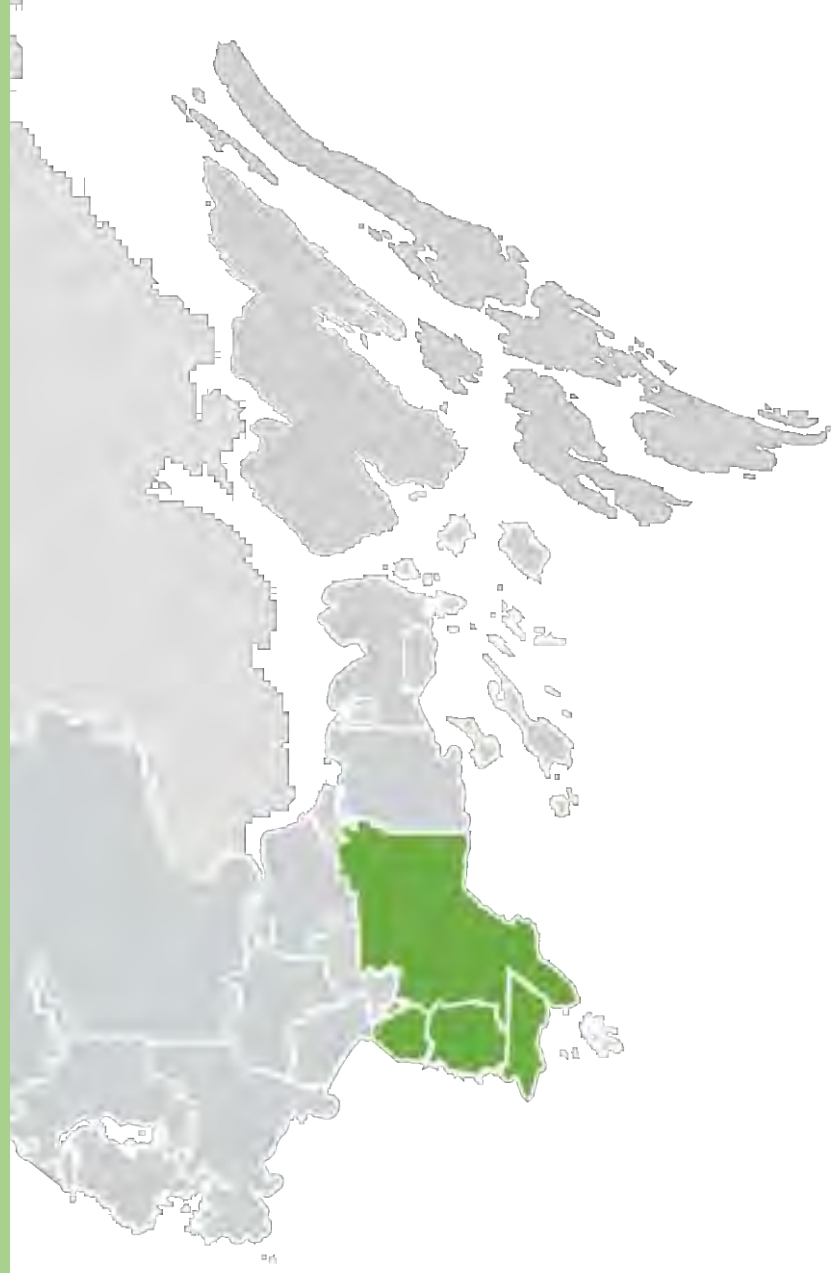
OPTION C

COST ESTIMATE BY JURISDICTION (excludes Electoral Areas)

JURISDICTION	TOTAL COST	PER CAPITA	PER AVG RES ASST
Central Saanich	108,270	5.97	12.62
Colwood	113,403	5.12	13.16
Esquimalt	95,743	4.96	14.81
Highlands	15,347	5.86	14.89
Langford	302,513	5.19	11.99
Metchosin	20,055	8.60	11.61
North Saanich	91,975	6.89	15.56
Oak Bay	128,212	6.82	18.85
Saanich	677,819	5.40	14.63
Sidney	83,740	6.30	9.87
Sooke	83,386	4.87	11.27
Victoria	589,296	5.73	12.22
View Royal	66,241	5.25	13.84
	$2,376,000		

SECONDARY RECOMMENDATION:

OPTION E



SERVICE TYPE

- Sub-Regional

THEATRES

- Royal Theatre
- McPherson Playhouse

PARTICIPANTS

- Esquimalt
- Oak Bay
- Saanich
- Victoria

*Requires **Council Consent** approval

SECONDARY RECOMMENDATION:

OPTION E

PLAN

› NO Planning Grants Program

DEVELOP

› **NO Major Capital Reserve** for large-scale construction or expansion

› **Minor Capital Grants** for maintenance and accessibility upgrades to two regional theatres (Royal, McPherson)

FUND

› **Operating Grants** to support ongoing operations of two regional theatres (Royal, McPherson)

› **Theatre Rental Grants** to help non-profit community presenters and schools offset theatre rental costs – improving access and usage

SECONDARY RECOMMENDATION:

OPTION E

COST ESTIMATE BY JURISDICTION (excludes Electoral Areas)

JURISDICTION	TOTAL COST	PER CAPITA	PER AVG RES ASST
Central Saanich	-	-	-
Colwood	-	-	-
Esquimalt	108,962	5.65	16.85
Highlands	-	-	-
Langford	-	-	-
Metchosin	-	-	-
North Saanich	-	-	-
Oak Bay	145,722	7.75	21.43
Saanich	771,095	6.15	16.64
Sidney	-	-	-
Sooke	-	-	-
Victoria	670,221	6.52	13.90
View Royal	-	-	-
	$ 1,696,000		

Next Steps

1. To review this report; and
2. Determine if the Committee wishes to:
    a. Endorse one of these recommendations to the CRD Board for policy direction; or
    b. Conduct further research

Making a difference...together

REPORT TO JUAN DE FUCA WATER DISTRIBUTION COMMISSION
MEETING OF TUESDAY, JULY 8, 2025

SUBJECT **Bylaw No. 4670 and Proposed Amendments to the Water Supply Agreement Between the Capital Regional District and the City of Langford (Westhills Development)**

ISSUE SUMMARY

The City of Langford (Langford) has requested removal of six parcels of land from the Juan De Fuca (JDF) Water Distribution service area and an amendment to the water supply agreement between the Capital Regional District (CRD) and Langford that defines the terms of sale of water from the CRD Regional Water service to the Langford bulk water connection, that in turn, provides water to the Westhills Development area exempt lands.

BACKGROUND

Since May 2, 2007, Langford and the CRD have had a water supply agreement (Agreement) which defines terms and conditions for the sale of water directly from the Regional Water Service (RWS) to the Langford bulk water connection, which then in turn provides water to a private water system owned by Langford and operated by Sustainable Services Ltd. (SSL) on behalf of Langford. SSL then services those lands known as the Westhills Development. As a result of this arrangement, the JDF Water Distribution System is not required to provide water service to these lands.

Langford is proposing amendments to the Schedule A of the Agreement (Appendix A), which defines the jurisdictional boundaries where water may be provided by SSL. Due to the constraints set by the Capital Region Water Supply and Sooke Hills Protection Act, along with the Local Government Act's requirements for removing parcels from service areas, the process can only be achieved by amending the service establishing bylaw for the Juan de Fuca Water Distribution Service, Bylaw No. 2538, "Water Distribution Local Service Area Establishment Bylaw No. 1, 1997".

Proposed Amendment

Langford is requesting an expansion of the Westhills Water Service Area by including the following six additional parcels of land which are currently within the JDF Water Distribution service area (Appendix G):

1. 2941 Irwin Road – PID 032-201-079 Lot 1 Section 26 Goldstream District Plan EPP 123732
2. 2940 Irwin Road – PID 031-867-464 Parcel A (Being a Consolidation of Lots A and B see CB 402267) Section 26 Goldstream District Plan 38777 Except Plan EPP 123732
3. 1289 Valemount Court - PID 025-020-625 - Lot 3 Section 87 Metchosin District Plan VIP 72303
4. 1277 Valemount Court - PID 025-020-617 - Lot 2 Section 87 Metchosin District Plan VIP 72303

5. 1265 Valemount Court - PID 025-020-587 - Lot 1 Section 87 Metchosin District Plan VIP 72303
6. 1253 Valemount Court – PID 024-841-269 - Lot A Section 87 Metchosin District Plan VIP 71289

The request from Langford is attached (Appendix B). Letters have also been received from the existing landowners requesting to be excluded from the JDF Water Distribution service area and to be included in the Langford/SSL service area (Appendix C).

Required Actions

The following actions are required to fulfill Langford's request:

1. The JDF Water Distribution Commission would need to recommend that the CRD Board amend the existing JDF service area bylaw (Bylaw No. 2538) to exclude amendment areas from the existing service area. The amending Bylaw No. 4670 is included in Appendix D.
2. The RWS Commission would need to approve the proposed amendment areas to the Agreement (Appendix E).
3. Because Bylaw 2538 is an establishing bylaw, any amendments to it require approval of the participating areas. However, as this is a *Capital Region Water Supply and Sooke Hills Protection Act* bylaw, changes to the service area only require Provincial approval, as an alternative to typical participating area approval processes. The approval process can commence after the CRD Board approves the first three reading of the amending Bylaw No. 4670 and the ministerial approvals are obtained, which typically takes approximately 5 months to complete.

Approval Status

At its June 18, 2025 meeting, the RWS Commission approved the following recommendations presented in a staff report (Appendix F):

The Regional Water Supply Commission recommends to the Capital Regional District Board:

1. *That Bylaw No. 4670, "Water Distribution Local Service Area Establishment Bylaw No. 1, 1997, Amendment Bylaw No. 6, 2025", be read a first, second, and third time.*
2. *That staff be directed to prepare an amended agreement to the existing "Water Supply Agreement between Capital Regional District and the Corporation of the City of Langford" executed May 2, 2007, to include the six parcels as requested in the City of Langford's December 20, 2024 letter subject to successful adoption of Bylaw No. 4670.*
3. *That, on execution of an amended water supply agreement, Bylaw No. 4670 proceed to obtain participating area approval based on the Provincial approval process set out in the Capital Region Water Supply and Sooke Hill Protection Act, and if successful, that Bylaw No. 4670 be forwarded to the Inspector of Municipalities for approval.*

ALTERNATIVES

Alternative 1
The Regional Water Supply Commission and Juan de Fuca Water Distribution Commission recommends to the Capital Regional District Board:

1. That Bylaw No. 4670, "Water Distribution Local Service Area Establishment Bylaw No. 1, 1997, Amendment Bylaw No. 6, 2025", be introduced and read a first, second, and third time.
2. That staff be directed to prepare an amended agreement to the existing "Water Supply Agreement between Capital Regional District and the Corporation of the City of Langford" executed May 2, 2007, to include the six parcels as requested in the City of Langford's December 20, 2024 letter subject to successful adoption of Bylaw No. 4670.
3. That, on execution of an amended water supply agreement, Bylaw No. 4670 proceed to obtain participating area approval based on the Provincial approval process set out in the *Capital Region Water Supply and Sooke Hill Protection Act*, and if successful, that Bylaw No. 4670 be forwarded to the Inspector of Municipalities for approval.

Alternative 2
That this report be referred back to staff for additional information.

IMPLICATIONS

Alignment with Existing Plans & Strategies

Exempting properties in the Westhills Development area, which cannot be serviced or economically serviced by the JDF Water Service but can be serviced by Langford and SSL, aligns with past CRD goals and practices.

Financial Implications

These properties will be exempt from JDF Development Cost Charges as a result of removal from the JDF service area.

Legal Implications

The service participants for the JDF Water Distribution Service are the City of Colwood; the City of Langford; the District of Metchosin; the District of Highlands; the District of Sooke; the Town of View Royal; and the Juan de Fuca Electoral Area. As an establishing service area bylaw, Bylaw No. 2538 may be amended by two-thirds vote of the participants, or by whatever method was used to adopt the bylaw in first instance. It has been confirmed with the Province that the approval process used for adoption of the bylaw – that is, Provincial approval only – may be pursued. If this does not occur in a timely fashion, it is recommended that municipal and electoral area director consent on behalf be used, given the cost of an Alternative Approval Process and the low-likelihood of failure of this otherwise administrative change given the two-thirds threshold.

CONCLUSION

The City of Langford (Langford) has requested the removal of six parcels of land from the Juan De Fuca Water Distribution service area and an amendment to the existing water supply agreement between the Capital Regional District (CRD) and Langford specific to the Westhills

Development area. Due to the constraints set by the Capital Region Water Supply and Sooke Hills Protection Act, along with the Local Government Act's requirements for removing parcels from service areas, the process can only be achieved by amending the service establishing Bylaw No. 2538 for the Juan de Fuca Water Distribution Service. Staff recommend proceeding with amending the water supply agreement between the CRD and Langford and amending Bylaw No. 2538 to exempt the requested parcels from the Juan de Fuca Water Distribution Service area.

RECOMMENDATION

The Regional Water Supply Commission and Juan de Fuca Water Distribution Commission recommends to the Capital Regional District Board:

1. That Bylaw No. 4670, "Water Distribution Local Service Area Establishment Bylaw No. 1, 1997, Amendment Bylaw No. 6, 2025", be introduced and read a first, second, and third time.
2. That staff be directed to prepare an amended agreement to the existing "Water Supply Agreement between Capital Regional District and the Corporation of the City of Langford" executed May 2, 2007, to include the six parcels as requested in the City of Langford's December 20, 2024 letter subject to successful adoption of Bylaw No. 4670.
3. That, on execution of an amended water supply agreement, Bylaw No. 4670 proceed to obtain participating area approval based on the Provincial approval process set out in the *Capital Region Water Supply and Sooke Hill Protection Act*, and if successful, that Bylaw No. 4670 be forwarded to the Inspector of Municipalities for approval.

Submitted by:	Joseph Marr, P. Eng., Senior Manager, Infrastructure Engineering
Concurrence:	Alicia Fraser, P. Eng., General Manager, Infrastructure and Water Services
Concurrence:	Kristen Morley, J.D., General Manager, Corporate Services & Corporate Officer
Concurrence:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

ATTACHMENT(S)

Appendix A: Water Supply Agreement (May 2, 2007)
Appendix B: Request from City of Langford to Remove Parcels
Appendix C: Request from Property Owners to Remove Parcels
Appendix D: Bylaw No. 4670
Appendix E: Water Supply Agreement Amendment No. 2 (2025)
Appendix F: Staff Report to Regional Water Supply Commission (June 18, 2025)
Appendix G: Map of Parcels

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APPENDIX A

WATER SUPPLY AGREEMENT

THIS Agreement is made as of the 2nd day of May, 2007.

BETWEEN:

CAPITAL REGIONAL DISTRICT
PO Box 1000, Victoria, B.C. V8W 2S6

("**CRD** ")

OF THE FIRST PART

AND:

THE CORPORATION OF THE CITY OF LANGFORD
877 Goldstream Avenue, Victoria, B.C. V9B 2X8

("**LANGFORD**")

OF THE SECOND PART

WHEREAS

A. Under *Water Supply Local Service Area Establishment Bylaw No. 1, 1997*, the CRD established and operates a water supply service in the service area established by that bylaw, including Langford;

B. Langford wishes to enter into an agreement with CRD to supply water to Langford for Langford to supply to the Westhills Development, which will provide its own internal water distribution system to distribute the water to customers within that development;

C. Under section 23 of the *Community Charter*, SBC 2003 c. 26, a municipal council has the authority to enter into agreements with other other public authorities respecting activities and services within the power of a Party to the agreement, including agreements respecting the undertaking, provision and operation of activities and services;

D. Under section 176 of the *Local Government Act*, a regional board may make agreements respecting the regional district's services, including agreements respecting the undertaking, provision and operation of those services;

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APPENDIX A

NOW THEREFORE THIS AGREEMENT WITNESSES that in consideration of the mutual promises exchanged herein, and for other good and valuable consideration, CRD and Langford, the Parties to this Agreement, agree as follows:

1.0 DEFINITIONS

1.1 In this Agreement, the definitions in *Water Distribution Local Service, Conditions, Fees and Charges Bylaw No. 1, 2006* apply where applicable except as follows:

(a) **Agreement** means this Agreement for the CRD to supply water to Langford for the delivery to customers in the Westhills Development in the City of Langford.

(b) **Developer** means the developer or owner of the Westhills Development.

(c) **Customer** means a consumer of water in the Westhills Development.

(d) **Establishment Bylaw** means *Water Supply Local Service Area Establishment Bylaw No. 1, 1997.*

(e) **Fees** mean the fees payable under section 4.1 of this Agreement.

(f) **Fee and Charge Bylaw** means *Water Supply Local Service Area Fee and Charge Bylaw No. 1, 1997.*

(g) **Service Area** means the service area established by the Establishment Bylaw.

(h) **Water** means water supplied under this Agreement.

(g) **Westhills Development** means the area designated as such in Schedule "A" attached to this bylaw.

2.0 TERM

2.1 This Agreement will come into full force and effect on the first day of May 2007 and will remain in full force and effect until terminated by mutual consent of the Parties or default by either Party.

3.0 WATER SUPPLY

3.1 CRD will provide Langford with Water for Langford to supply to customers in the Westhills Development in accordance with the terms and conditions of this Agreement.

3.2 Langford may establish a service and enact regulatory bylaws for the purposes of carrying out its obligations under this Agreement.

4.0 FEES

4.1 CRD will charge Langford the fees and charges for Water and other services supplied under this Agreement that CRD imposes in the Service Area from time to time during the term of this Agreement under the authority of the Fee and Charge Bylaw or any subsequent similar CRD bylaw applicable to the Service Area during the term of this Agreement.

4.2 CRD will charge Langford for the Water as measured by meters installed at the points of delivery of the Water to the Westhills Development in Langford.

4.3 Langford will be responsible for collecting any fees and charges it imposes upon Customers in the Westhills Development.

4.4 Langford will pay the CRD for all Water delivered to customers in the Westhills Development within 30 days of receipt of monthly invoices from CRD for the Water whether or not Langford has collected its fees and charges from the Customers by the date the invoices are due under this section.

5.0 RESALE OF WATER PROHIBITTED

5.1 Langford will not resell nor permit Water supplied to Langford under this agreement to be resold outside the Westhills Development, except as permitted by this Agreement.

5.2 If Langford enters into an agreement with the Developer or Customers in the Westhills Development with respect to Water, the Agreement must contain an obligation on the part of the Developer or Customers that is consistent in meaning with section 5.1 of this Agreement or else Langford must enact a bylaw both generally and applicable to Westhills Development containing that prohibition and appropriate penalties.

6.0 DISPUTE RESOLUTION

6.1 Any dispute or disagreement between the parties, except as to water rates or charges, shall be settled by arbitration before a single arbitrator, experienced in water supply matters, in accordance with the *Commercial Arbitration Act* of British Columbia.

7.0 NOTICES

7.1 Unless otherwise specified herein, any notice required to be given under this Agreement by any Party will be deemed to have been sufficiently given if mailed by prepaid registered mail, or sent by facsimile transmission, or delivered to the address of the other Party set forth on the first page of this Agreement or at such other address as the other Party may from time to time direct in writing.

7.2 Any notice referred to in this section 8.0 will be deemed to have been received, if mailed or faxed, 72 hours after the time of mailing or faxing and, if delivered, upon the date of delivery. If normal mail service or facsimile service is interrupted by strike, slow down, force majeure or other cause, then a notice sent by the impaired means of communication will not be deemed to be received until actually received, and the Party sending the notice must utilize any other such services which have not been so interrupted or must deliver such notice in order to ensure prompt receipt thereof.

8.0 INDEMNITIES AND RELEASE OF COSTS

8.1 Langford agrees that it will release, indemnify and save harmless CRD from and against any claims, suits, actions, causes of action, costs, damages or expenses of any kind that result from:

(a) the negligence of Langford, its officers, officials, employees, servants, contractors or agents in the performance of its obligations under this Agreement; or

(b) a breach of this Agreement by Langford.

8.2 CRD agrees that it will indemnify and save harmless Langford from and against any claims, suits, actions, causes of action, costs, damages or expenses of any kind that result from:

(c) the negligence of CRD, its officers, officials, employees, servants or agents in the performance of its obligations under this agreement; or

(d) a breach of this Agreement by CRD.

8.3 If one Party receives notice of a claim by a third Party for damage of any kind, caused by that Party, its officers, officials, employees, servants, contractors or agents arising out of, or in connection with, the implementation of this Agreement, the receiving Party will notify the other Party as soon as practicable.

8.4 Despite anything contained in this Agreement, CRD will not be liable to Langford or Langford's customers in the Westhills Development for interruptions in water service unless those assumed by the CRD under the Fees and Charges Bylaw.

8.5 Langford assumes all liability for costs and expenses of any kind accruing to the CRD and its Juan de Fuca Water Distribution Commission that result from any default by Langford in its obligations under this Agreement or in its operation of the integrated utilities, including water utilities, in the Westhills Development.

8.6 The provisions of section 9.0 will survive the termination of this Agreement for any reason whatsoever.

9.0 DEFAULT AND EARLY TERMINATION

9.1 If either Party is in breach of this Agreement, and the breach is not corrected within 30 days after written notice of the breach provided to that Party, the Party not in breach may terminate this Agreement forthwith.

10. GENERAL PROVISIONS

10.1 Time

Time shall be of the essence of this Agreement.

10.2 Binding Effect

This Agreement will enure to the benefit of and be binding upon the Parties hereto and their respective administrators, successors, and permitted assignees.

10.3 Waiver

The waiver by a Party of any failure on the part of the other Party to perform in accordance with any of the terms or conditions of this Agreement is not to be construed as a waiver of any future or continuing failure, whether similar or dissimilar.

10.4 Headings

Section and paragraph headings are inserted for identification purposes only and do not form part of this Agreement.

10.5 Language

Wherever the singular, masculine and neuter are used throughout this Agreement, the same is to be construed as meaning the plural or the feminine or the body corporate or politic as the context so requires.

10.6 Cumulative Remedies

No remedy under this Agreement is to be deemed exclusive but will, where possible, be cumulative with all other remedies at law or in equity.

10.7 Law Applicable

This Agreement is to be construed in accordance with and governed by the laws applicable in the Province of British Columbia.

10.8 Relationship of Parties

No provision of this Agreement shall be construed to create a partnership or joint venture relationship, an employer-employee relationship, a landlord-tenant or a principal-agent relationship.

10.9 Amendment

This Agreement may not be modified or amended except by the written Agreement of the Parties.

10.10 Integration

This Agreement contains the entire Agreement and understanding of the Parties with respect to the matters contemplated by this Agreement and supersedes all prior and contemporaneous Agreements between them with respect to such matters.

10.11 Survival

All representations and warranties set forth in this Agreement and all provisions of this Agreement, the full performance of which is not required prior to a termination of this Agreement, shall survive any such termination and be fully enforceable thereafter.

10.12 Notice of Violations

Each Party shall promptly notify the other Party of any matter that is likely to continue to give rise to a violation of its obligations under this Agreement.

IN WITNESS WHEREOF the Parties hereto have set their hands and seals as of the day and year first above written.

Executed by **THE CAPITAL REGIONAL DISTRICT** this 2nd day of May, 2007:

Chair

Corporate Secretary

AGREEMENT AUTHORIZATION

	Initial	Date
Content		May 25/07.
Legal Form		May 1/07
Authority		May 1/07

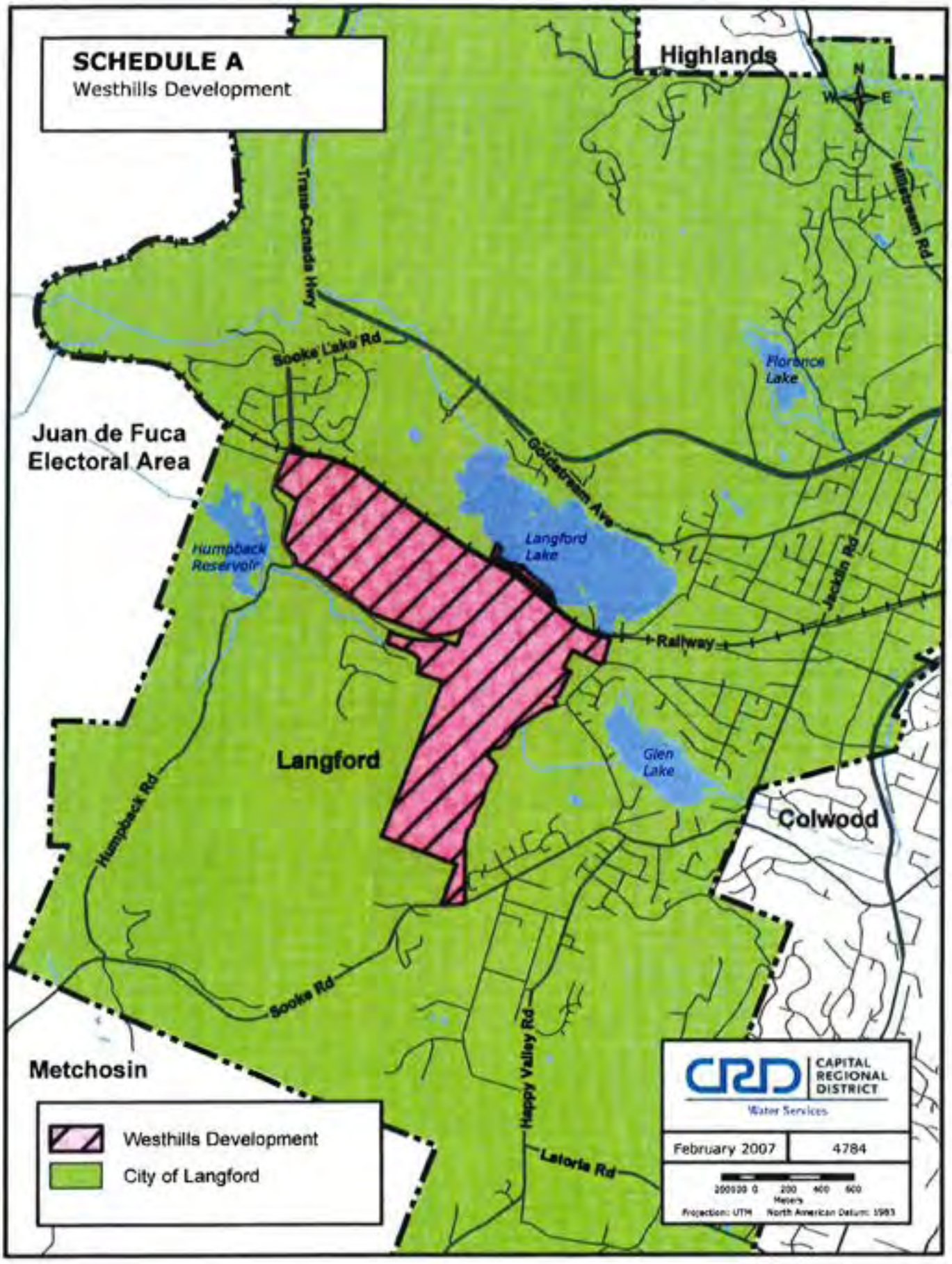
Executed by **THE CORPORATION OF THE DISTRICT OF LANGFORD** this ___ day of _____, 2007:

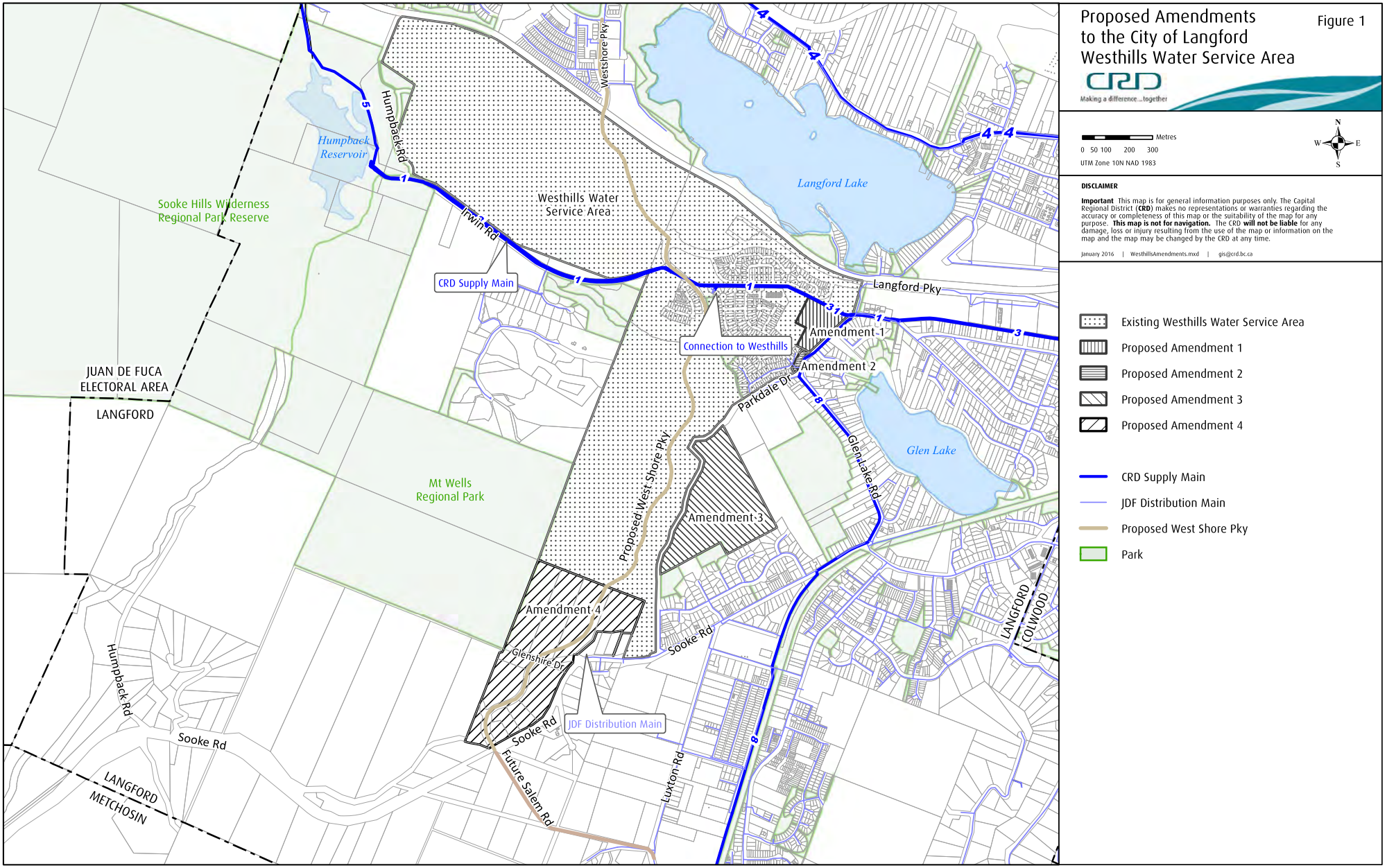
Mayor DENISE BLACKWELL
ACTING MAYOR

Clerk Administrator ROBERT BUCHAN
CLERK-ADMINISTRATOR

98

APPENDIX A




Proposed Amendments
to the City of Langford
Westhills Water Service Area
Figure 1
Making a difference...together
Metres
0 50 100 200 300
UTM Zone 10N NAD 1983
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W
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DISCLAIMER
Important This map is for general information purposes only. The Capital Regional District (CRD) makes no representations or warranties regarding the accuracy or completeness of this map or the suitability of the map for any purpose. This map is not for navigation. The CRD will not be liable for any damage, loss or injury resulting from the use of the map or information on the map and the map may be changed by the CRD at any time.
January 2016 | WesthillsAmendments.mxd | gis@crd.bc.ca
Existing Westhills Water Service Area
Proposed Amendment 1
Proposed Amendment 2
Proposed Amendment 3
Proposed Amendment 4
CRD Supply Main
JDF Distribution Main
Proposed West Shore Pky
Park
Humpback Reservoir
Sooke Hills Wilderness Regional Park Reserve
Humpback Rd
Westshore Pky
Irwin Rd
Westhills Water Service Area
Langford Lake
CRD Supply Main
Langford Pky
Connection to Westhills
Amendment 1
Amendment 2
Parkdale Dr
Glen Lake
Glen Lake Rd
JUAN DE FUCA ELECTORAL AREA
LANGFORD
Mt Wells Regional Park
Proposed West Shore Pky
Amendment 3
Amendment 4
Glenshire Dr
Sooke Rd
JDF Distribution Main
Future Salem Rd
Luxton Rd
LANGFORD
COLWOOD
Humpback Rd
Sooke Rd
LANGFORD
METCHOSIN

Langford

2024/12/20

Steve Carey | Senior Manager, Legal & Risk
Lawyer and Trademark Agent
Capital Regional District
625 Fisgard Street, Victoria, BC V8W 1R7

Dear Steve,

The City of Langford is formally requesting the Water Supply Agreement (2007) between the Capital Regional District (CRD) and the City of Langford be further amended to expand the Westhills Water Service Area, operated by Sustainable Services Ltd., by including six additional parcels of land within the municipality.

The subject properties are as follows and shown on location maps attached:

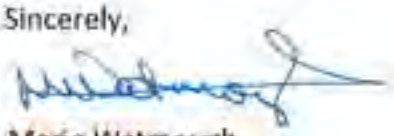
1. 2941 Irwin Road – PID 032-201-079 Lot 1 Section 26 Goldstream District Plan EPP 123732,
2. 2940 Irwin Road – PID 031-867-464 Parcel A (Being a Consolidation of Lots A and B see CB 402267) Section 26 Goldstream District Plan 38777 Except Plan EPP 123732,
3. 1289 Valemount Court - PID 025-020-625 - Lot 3 Section 87 Metchosin District Plan VIP 72303,
4. 1277 Valemount Court - PID 025-020-617 - Lot 2 Section 87 Metchosin District Plan VIP 72303,
5. 1265 Valemount Court - PID 025-020-587 - Lot 1 Section 87 Metchosin District Plan VIP 72303,
6. 1253 Valemount Court – PID 024-841-269 - Lot A Section 87 Metchosin District Plan VIP 71289.

We understand that this requires endorsement to the withdrawal from the Juan De Fuca Water Commission and a subsequent exclusion bylaw(s) to withdraw these six parcels of land from Bylaw No. 2538, "Water Distribution Local Services Area Establishment Bylaw No. 1, 1997" (the JDF Water bylaw). As noted above the City of Langford intends to service these parcels with potable water and fire suppression from existing watermains operated by Sustainable Services Ltd.

Once all approvals are obtained by CRD Integrated Water Services staff the City of Langford staff will amend municipal Bylaw No. 1291 to revise the mapping to realign the Westhills Water Service Area. The revision will incorporate these properties so that the service areas are identical in both the City of Langford's Bylaw No. 1291 and the *Water Supply Agreement* between the CRD and the City of Langford.

Should you have any questions, concerns, or require any further information, please do not hesitate to contact the undersigned at 250-478-7882 or mwatmough@cityoflangford.ca

Sincerely,



Marie Watmough
Director of Legislative and Protective Services
City of Langford

Schedule A: Irwin Road Properties

2941 Irwin Road – PID 032-201-079 Lot 1 Section 26 Goldstream District Plan EPP 123732 AND;

2940 Irwin Road – PID 031-867-464 Parcel A (Being a Consolidation of Lots A and B see CB 402267) Section 26 Goldstream District Plan 38777 Except Plan EPP 123732



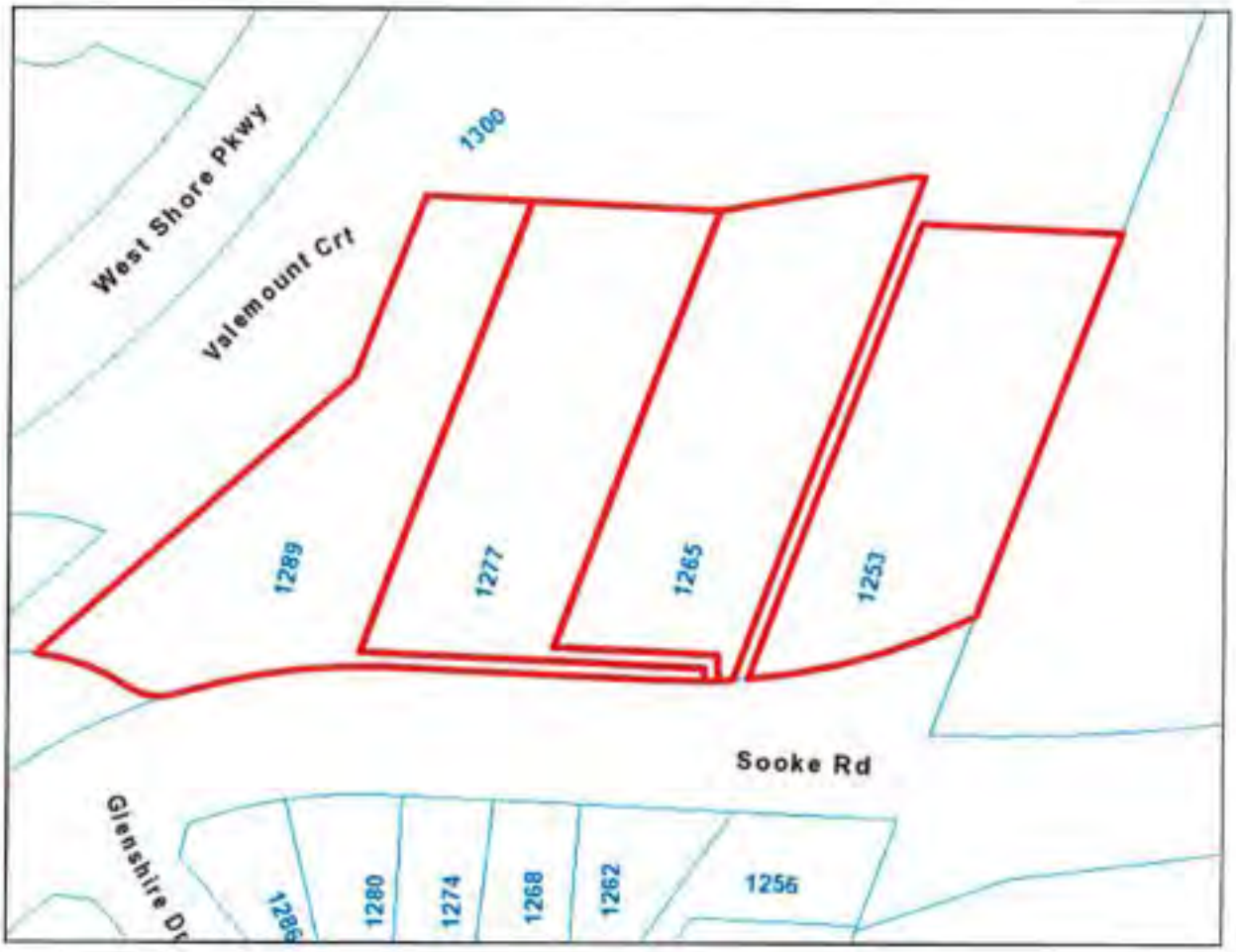
Schedule B: The Valemount Court Properties

1289 Valemount Court - PID 025-020-625 - Lot 3 Section 87 Metchosin District Plan VIP 72303,

1277 Valemount Court - PID 025-020-617 - Lot 2 Section 87 Metchosin District Plan VIP 72303,

1265 Valemount Court - PID 025-020-587 - Lot 1 Section 87 Metchosin District Plan VIP 72303,

1253 Valemount Court – PID 024-841-269 - Lot A Section 87 Metchosin District Plan VIP 71289.



APPENDIX C

March 3, 2025

CRD Integrated Water Services
479 Island Highway
Victoria, BC V9B 1H7

Dear Alicia Fraser, General Manager

RE: Amendment to the CRD Integrated Water Distribution Services Area

We, the registered owners of the property located at:

2940 Irwin Road – PID 031-867-464 Parcel A (Being a Consolidation of Lots A and B see CB 402267) Section 26 Goldstream District Plan 38777 Except Plan EPP 123732

We respectfully request that our property be excluded from the service area of the CRD Juan de Fuca Water Distribution Service Area as defined in Bylaw No. 2538. Instead, we seek inclusion in the service area defined in Bylaw No. 1291, which is owned by the City of Langford and operated by SSL-Sustainable Services Ltd.

Sincerely,

Bishop of Victoria Corporate., by
its Authorized Signatory:

Signature

William HANN

Print Name

APPENDIX C

March 3, 2025

CRD Integrated Water Services
479 Island Highway
Victoria, BC V9B 1H7

Dear Alicia Fraser, General Manager

RE: Amendment to the CRD Integrated Water Distribution Services Area

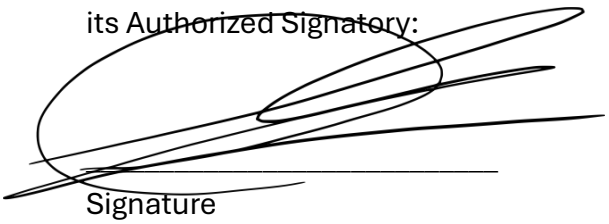
We, the registered owners of the property located at:

2941 Irwin Road – PID 032-201-079 Lot 1 Section 26 Goldstream District Plan EPP 123732

We respectfully request that our property be excluded from the service area of the CRD Juan de Fuca Water Distribution Service Area as defined in Bylaw No. 2538. Instead, we seek inclusion in the service area defined in Bylaw No. 1291, which is owned by the City of Langford and operated by SSL-Sustainable Services Ltd.

Sincerely,

Guildcraft Properties Ltd., by
its Authorized Signatory:



_____
Signature

James J. Snowden
_____
Print Name

APPENDIX C

March 3, 2025

CRD Integrated Water Services
479 Island Highway
Victoria, BC V9B 1H7

Dear Alicia Fraser, General Manager

RE: Amendment to the CRD Integrated Water Distribution Services Area

We, the registered owners of the property located at:

1289 Valemount Court - PID 025-020-625 - Lot 3 Section 87 Metchosin District Plan VIP 72303
1277 Valemount Court - PID 025-020-617 - Lot 2 Section 87 Metchosin District Plan VIP 72303
1265 Valemount Court - PID 025-020-587 - Lot 1 Section 87 Metchosin District Plan VIP 72303
1253 Valemount Court – PID 024-841-269 - Lot A Section 87 Metchosin District Plan VIP 71289

We respectfully request that our property be excluded from the service area of the CRD Juan de Fuca Water Distribution Service Area as defined in Bylaw No. 2538. Instead, we seek inclusion in the service area defined in Bylaw No. 1291, which is owned by the City of Langford and operated by SSL-Sustainable Services Ltd.

Sincerely,

Tnb Landco Development Ltd., by
its Authorized Signatory:

Travis Butler

Signature

TRAVIS N. BUTLER

Print Name

CAPITAL REGIONAL DISTRICT
BYLAW NO. 4670

****

A BYLAW TO AMEND THE JUAN DE FUCA WATER SERVICE AREA (BYLAW NO. 2538)

****

WHEREAS:

A. Bylaw No. 2538, "Water Distribution Local Service Area Establishment Bylaw No. 1, 1997", establishes a Western Communities water distribution service, and the City of Langford and the CRD have a valid agreement where Langford sells bulk water to a Langford-controlled company to service certain properties in Langford; and

B. The Board has obtained the consent of the participants in accordance with sections 349(1)(b) of the *Local Government Act* and section 3(6) of the *Capital Region Water Supply and Sooke Hills Protection Act,* and wishes to amend Bylaw No. 2538 to exempt certain parcels;

NOW THEREFORE, the Capital Regional District Board in open meeting assembled hereby enacts as follows:

1. Bylaw No. 2538, "Water Distribution Local Service Area Establishment Bylaw No. 1, 1997", is hereby amended by replacing Schedule 'C' in its entirely with the Schedule 'C' attached to this bylaw, removing the parcels listed in the table below from the water service area:

Street Address	**PID and Legal Description**
2941 Irwin Road	PID 032-201-079 - Lot 1 Section 26 Goldstream District Plan EPP 123732
2940 Irwin Road	PID 031-867-464 - Parcel A (Being a Consolidation of Lots A and B see CB 402267) Section 26 Goldstream District Plan 38777 Except Plan EPP 123732
1289 Valemount Court	PID 025-020-625 - Lot 3 Section 87 Metchosin District Plan VIP 72303
1277 Valemount Court	PID 025-020-617 - Lot 2 Section 87 Metchosin District Plan VIP 72303
1265 Valemount Court	PID 025-020-587 - Lot 1 Section 87 Metchosin District Plan VIP 72303
1253 Valemount Court	PID 024-841-269 - Lot A Section 87 Metchosin District Plan VIP 71289

2. This bylaw may be cited for all purposes as "Water Distribution Local Service Area Establishment Bylaw No. 1, 1997, Amendment Bylaw No. 6, 2025".

READ A FIRST TIME THIS th day of 20__

READ A SECOND TIME THIS th day of 20__

READ A THIRD TIME THIS th day of 20__

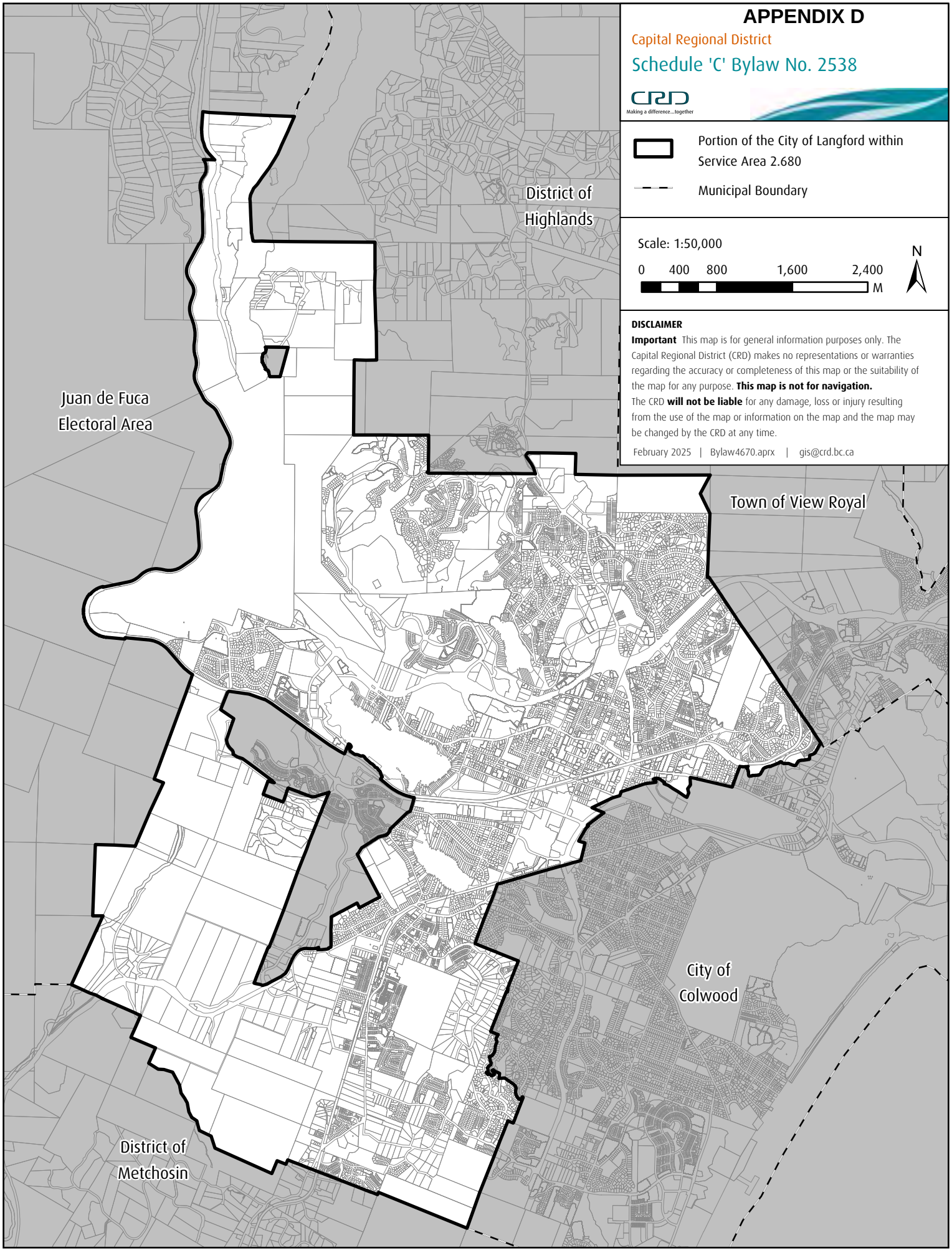
APPROVED PER S. 3(6) OF
THE *CAPITAL REGION WATER SUPPLY AND SOOKE HILLS PROTECION ACT* th day of 20__

APPROVED BY THE INSPECTOR
OF MUNICIPALITIES THIS th day of 20__

ADOPTED THIS th day of 20__

CHAIR

CORPORATE OFFICER


APPENDIX D
Capital Regional District
Schedule 'C' Bylaw No. 2538
Making a difference...together
Portion of the City of Langford within Service Area 2.680
Municipal Boundary
Scale: 1:50,000
0 400 800 1,600 2,400
M
N
DISCLAIMER
Important This map is for general information purposes only. The Capital Regional District (CRD) makes no representations or warranties regarding the accuracy or completeness of this map or the suitability of the map for any purpose. This map is not for navigation.
The CRD will not be liable for any damage, loss or injury resulting from the use of the map or information on the map and the map may be changed by the CRD at any time.
February 2025 | Bylaw4670.aprx | gis@crd.bc.ca
District of Highlands
Juan de Fuca Electoral Area
Town of View Royal
City of Colwood
District of Metchosin

APPENDIX E

AGREEMENT AMENDMENT

2 May 2007 Water Supply Agreement between CRD and Langford

Amendment #2

This Amending Agreement is made with the effective date of 1 January 2025.

BETWEEN:

THE CORPORATION OF THE CITY OF LANGFORD

("Langford")

AND:

CAPITAL REGIONAL DISTRICT

("CRD")

WHEREAS:

A. The CRD and the Langford originally entered into water supply agreement dated 2 May 2007 ("Agreement") and last amended the service area in 2016;

B. On December 20, 2024, Langford requested CRD remove certain properties from the Juan de Fuca Water Distribution Service Area and include them in the Agreement;

C. The Agreement requires any modification to its terms to be in writing and signed by both the CRD and the Langford (this "Amending Agreement");

D. The parties wish to amend the Agreement referenced above;

NOW THEREFORE in consideration of the above, the CRD and the Langford covenant and agrees with the other as follows:

1. All capitalized terms used in this Amending Agreement will have the same meaning assigned to them in the Agreement unless specifically otherwise defined herein.

2. All amendments provided for in this Amending Agreement will take effect on the Effective Date of this Amending Agreement and will continue for the Term unless otherwise amended per the terms of the Agreement or future amending agreement. Except as expressly set out herein, all other terms and conditions of the Agreement will remain in full force and effect.

3. This Amending Agreement may be executed by the CRD and Langford in counterpart and may be executed and delivered by electronic means or facsimile. All the counterparts taken together will constitute one and the same agreement. As a condition precedent to this Amending Agreement coming into force is an approved amendment to Bylaw No. 2538 removing the parcels listed in section 4 from the Bylaw's service area.

4. The following parcels are included in the "Westhills Development" under Schedule "A":

Street Address	**PID and Legal Description**
2941 Irwin Road	PID 032-201-079 - Lot 1 Section 26 Goldstream District Plan EPP 123732
2940 Irwin Road	PID 031-867-464 - Parcel A (Being a Consolidation of Lots A and B see CB 402267) Section 26 Goldstream District Plan 38777 Except Plan EPP 123732

1289 Valemount Court	PID 025-020-625 - Lot 3 Section 87 Metchosin District Plan VIP 72303
1277 Valemount Court	PID 025-020-617 - Lot 2 Section 87 Metchosin District Plan VIP 72303
1265 Valemount Court	PID 025-020-587 - Lot 1 Section 87 Metchosin District Plan VIP 72303
1253 Valemount Court	PID 024-841-269 - Lot A Section 87 Metchosin District Plan VIP 71289

5. The service area map contained in Schedule "A" is replaced with the Schedule "A" map attached to this Amending Agreement.

IN WITNESS WHEREOF the Amending Agreement has been executed and delivered by the parties as of the day and year first above written.

CAPITAL REGIONAL DISTRICT
625 Fisgard Street
Victoria, BC, V9B 1H7

Ted Robbins, Chief Administrative Officer
Capital Regional District

THE CORPORATION OF THE CITY OF LANGFORD
2nd Floor – 877 Goldstream Avenue
Langford, BC V9B 2X8

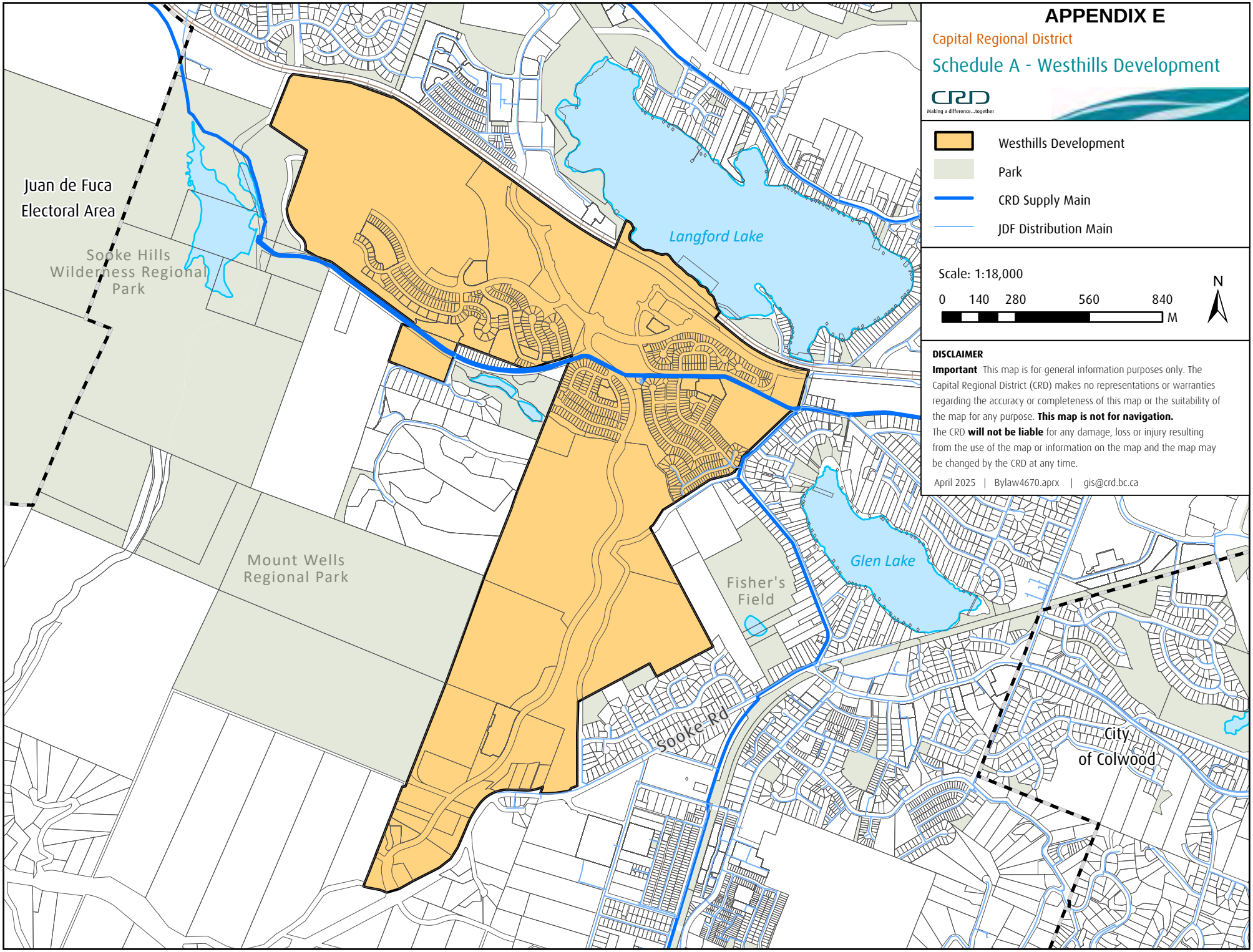
Name

Title

APPENDIX E

Capital Regional District

Schedule A - Westhills Development



Westhills Development

Park

CRD Supply Main

JDF Distribution Main

Scale: 1:18,000

0 140 280 560 840 M

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April 2025 | Bylaw4670.aprx | gis@crd.bc.ca

Making a difference...together

REPORT TO REGIONAL WATER SUPPLY COMMISSION
MEETING OF WEDNESDAY, JUNE 18, 2025

SUBJECT **Bylaw No. 4670 and Proposed Amendments to the Water Supply Agreement Between the Capital Regional District and the City of Langford (Westhills Development)**

ISSUE SUMMARY

The City of Langford (Langford) has requested removal of six parcels of land from the Juan De Fuca (JDF) Water Distribution service area and an amendment to the water supply agreement between the Capital Regional District (CRD) and Langford that defines the terms of sale of water from the CRD Regional Water service to the Langford bulk water connection, that in turn, provides water to the Westhills Development area exempt lands.

BACKGROUND

Since May 2, 2007, Langford and the CRD have had a water supply agreement (Agreement) which defines terms and conditions for the sale of water directly from the Regional Water Service (RWS) to the Langford bulk water connection, which then in turn provides water to a private water system owned by Langford and operated by Sustainable Services Ltd. (SSL) on behalf of Langford. SSL then services those lands known as the Westhills Development. As a result of this arrangement, the JDF Water Distribution System is not required to provide water service to these lands.

Langford is proposing amendments to the Schedule A of the Agreement (Appendix A), which defines the jurisdictional boundaries where water may be provided by SSL. Due to the constraints set by the *Capital Region Water Supply and Sooke Hills Protection Act*, along with the *Local Government Act*'s requirements for removing parcels from service areas, the process can only be achieved by amending the service establishing bylaw for the Juan de Fuca Water Distribution Service, Bylaw No. 2538, "Water Distribution Local Service Area Establishment Bylaw No. 1, 1997".

Proposed Amendment

Langford is requesting an expansion of the Westhills Water Service Area by including the following six additional parcels of land which are currently within the JDF Water Service Area:

1. 2941 Irwin Road – PID 032-201-079 Lot 1 Section 26 Goldstream District Plan EPP 123732
2. 2940 Irwin Road – PID 031-867-464 Parcel A (Being a Consolidation of Lots A and B see CB 402267) Section 26 Goldstream District Plan 38777 Except Plan EPP 123732
3. 1289 Valemount Court - PID 025-020-625 - Lot 3 Section 87 Metchosin District Plan VIP 72303
4. 1277 Valemount Court - PID 025-020-617 - Lot 2 Section 87 Metchosin District Plan VIP

72303

5. 1265 Valemount Court - PID 025-020-587 - Lot 1 Section 87 Metchosin District Plan VIP 72303
6. 1253 Valemount Court – PID 024-841-269 - Lot A Section 87 Metchosin District Plan VIP 71289

The request from Langford is attached (Appendix B). Letters have also been received from the existing landowners requesting to be excluded from the JDF Water Distribution Service Area and to be included in the Langford/SSL service area (Appendix C).

Required Actions

The following actions are required to fulfill Langford's request:

1. The JDF Water Distribution Commission would need to recommend that the CRD Board amend the existing JDF service area bylaw (Bylaw No. 2538) to exclude amendment areas from the existing service area. The amending Bylaw No. 4670 (Appendix D) will be presented and recommended at the July 8, 2025 JDF Water Distribution Commission meeting.

2. The RWS Commission would need to approve the proposed amendment areas to the Agreement (Appendix E).

3. Because Bylaw No. 2538 is an establishing bylaw, any amendments to it require approval of the participating areas. However, as this is a *Capital Region Water Supply and Sooke Hills Protection Act* bylaw, changes to the service area only require Provincial approval, as an alternative to typical participating area approval processes. The approval process can commence after the CRD Board approves the first three reading of the amending Bylaw No. 4670 and the ministerial approvals are obtained, which typically takes approximately 5 months to complete.

ALTERNATIVES

Alternative 1
The Regional Water Supply Commission recommends to the Capital Regional District Board:

1. That Bylaw No. 4670, "Water Distribution Local Service Area Establishment Bylaw No. 1, 1997, Amendment Bylaw No. 6, 2025", be read a first, second, and third time.

2. That staff be directed to prepare an amended agreement to the existing "Water Supply Agreement between Capital Regional District and the Corporation of the City of Langford" executed May 2, 2007, to include the six parcels as requested in the City of Langford's December 20, 2024 letter, subject to successful adoption of Bylaw No. 4670;

3. That, on execution of the amended water supply agreement, Bylaw No. 4670 proceed to obtain participating area approval based on the Provincial approval process set out in the *Capital Region Water Supply and Sooke Hills Protection Act*, and if successful, that Bylaw

No. 4670 be forwarded to the Inspector of Municipalities for approval.

Alternative 2
That this report be referred back to staff for additional information.

IMPLICATIONS

Alignment with Existing Plans & Strategies

Exempting properties in the Westhills Development area, which cannot be serviced or economically serviced by the JDF Water Service but can be serviced by Langford and SSL, aligns with past CRD goals and practices.

Financial Implications

These properties will be exempt from JDF Development Cost Charges as a result of removal from the JDF service area.

Legal Implications

The service participants for the JDF Water Distribution Service are the City of Colwood; the City of Langford; the District of Metchosin; the District of Highlands; the District of Sooke; the Town of View Royal; and the Juan de Fuca Electoral Area. As an establishing service area bylaw, Bylaw No. 2538 may be amended by two-thirds vote of the participants, or by whatever method was used to adopt the bylaw in first instance. It has been confirmed with the Province that the approval process used for adoption of the bylaw – that is, Provincial approval only – may be pursued. If this does not occur in a timely fashion, it is recommended that municipal and electoral area director consent on behalf be used, given the cost of an Alternative Approval Process and the low-likelihood of failure of this otherwise administrative change given the two-thirds threshold.

CONCLUSION

The City of Langford (Langford) has requested the removal of six parcels of land from the Juan De Fuca Water Distribution service area and an amendment to the existing water supply agreement between the Capital Regional District (CRD) and Langford specific to the Westhills Development area. Due to the constraints set by the *Capital Region Water Supply and Sooke Hills Protection Act*, along with the *Local Government Act*'s requirements for removing parcels from service areas, the process can only be achieved by amending the service establishing Bylaw No. 2538 for the Juan de Fuca Water Distribution Service. Staff recommend proceeding with amending the water supply agreement between the CRD and Langford and amending Bylaw No. 2538 to exempt the requested parcels from the Juan de Fuca Water Distribution Service area.

RECOMMENDATION

The Regional Water Supply Commission recommends to the Capital Regional District Board:

1. That Bylaw No. 4670, "Water Distribution Local Service Area Establishment Bylaw No. 1, 1997, Amendment Bylaw No. 6, 2025", be read a first, second, and third time.

2. That staff be directed to prepare an amended agreement to the existing "Water Supply Agreement between Capital Regional District and the Corporation of the City of Langford" executed May 2, 2007, to include the six parcels as requested in the City of Langford's December 20, 2024 letter, subject to successful adoption of Bylaw No. 4670;

3. That, on execution of the amended water supply agreement, Bylaw No. 4670 proceed to obtain participating area approval based on the Provincial approval process set out in the *Capital Region Water Supply and Sooke Hills Protection Act*, and if successful, that Bylaw No. 4670 be forwarded to the Inspector of Municipalities for approval.

Submitted by:	Joseph Marr, P. Eng., Senior Manager, Infrastructure Engineering
Concurrence:	Alicia Fraser, P. Eng., General Manager, Infrastructure and Water Services
Concurrence:	Kristen Morley, J.D., General Manager, Corporate Services & Corporate Officer
Concurrence:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

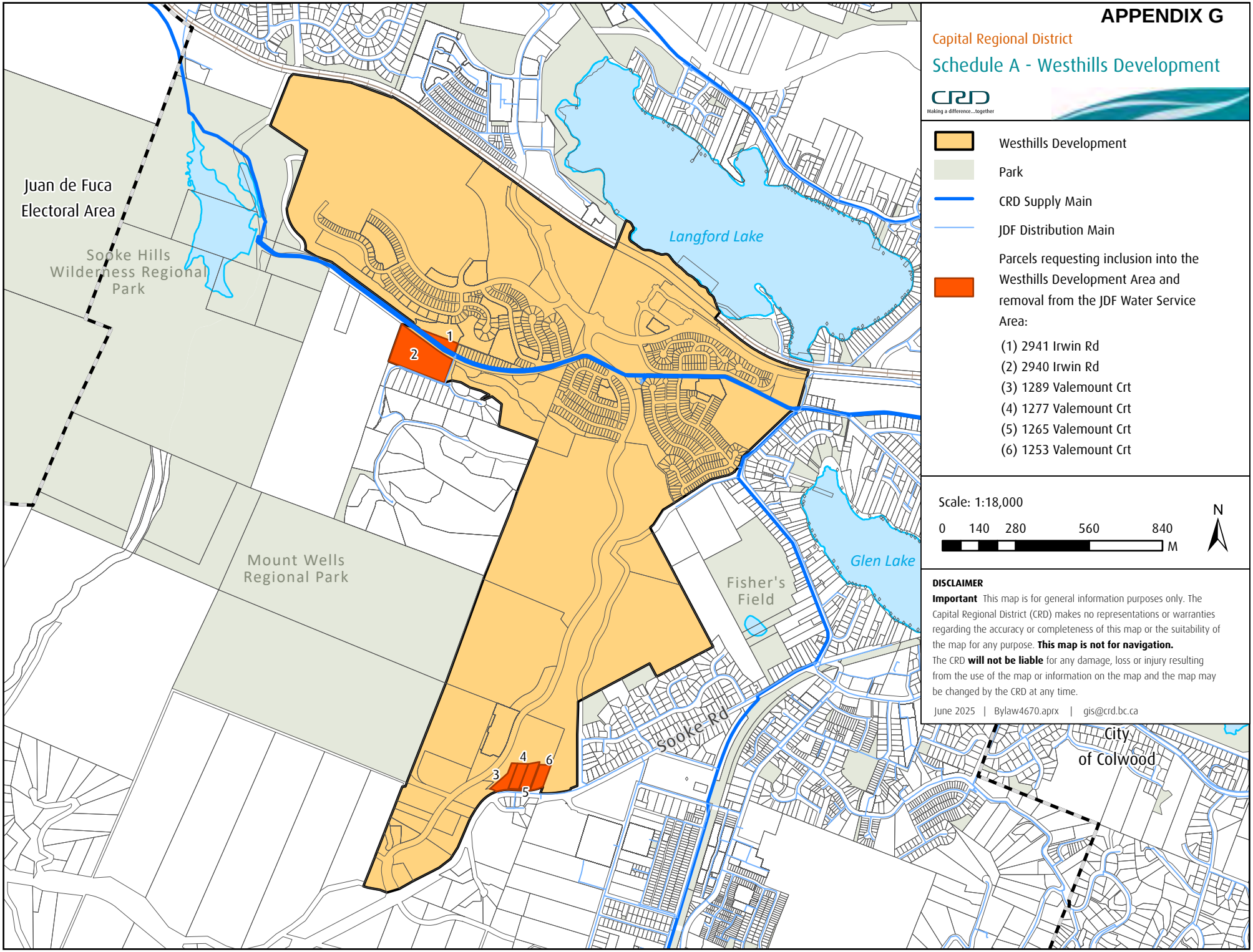
ATTACHMENT(S)

Appendix A: Water Supply Agreement (May 2, 2007)
Appendix B: Request from City of Langford to Remove Parcels
Appendix C: Request from Property Owners to Remove Parcels
Appendix D: Bylaw No. 4670
Appendix E: Water Supply Agreement Amendment No. 2 (2025)

APPENDIX G

Capital Regional District

Schedule A - Westhills Development



Westhills Development

Park

CRD Supply Main

JDF Distribution Main

Parcels requesting inclusion into the Westhills Development Area and removal from the JDF Water Service Area:

(1) 2941 Irwin Rd
(2) 2940 Irwin Rd
(3) 1289 Valemount Crt
(4) 1277 Valemount Crt
(5) 1265 Valemount Crt
(6) 1253 Valemount Crt

Scale: 1:18,000

0 140 280 560 840 M

N

DISCLAIMER

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June 2025 | Bylaw4670.aprx | gis@crd.bc.ca

Making a difference...together

REPORT TO SALT SPRING ISLAND LOCAL COMMUNITY COMMISSION
MEETING OF THURSDAY, JUNE 19, 2025

SUBJECT **Bylaw No. 4684, "Salt Spring Island Parks and Recreation Facilities Local Service Establishment Bylaw No. 1, 1996, Amendment Bylaw No. 5, 2025"**

ISSUE SUMMARY

To consolidate four Salt Spring Island Parks, Recreation, and Community Parks services into a single service establishing bylaw, in order to facilitate better administration and the ability to borrow for planned capital projects benefitting the electoral area.

BACKGROUND

Staff are recommending amending Bylaw No. 2422, "Salt Spring Island Parks, Arts and Recreation Facilities Bylaw No. 1, 1996", to combine the Parks and Recreation Service with the Swimming Pool Service, the Community Parks Service, and the Community Recreation Service.

Currently SSI Parks and Recreation requisitions funds under four separate services:

- **Recreation, Leisure, Art -** Bylaw No. 2422, "Salt Spring Island Parks, Arts and Recreation Facilities Bylaw No. 1, 1996";
- **Indoor Pool -** Bylaw No. 3206, "Salt Spring Island Indoor Swimming Pool Facility Service Establishment Bylaw No. 1, 2004";
- **Community Parks -** Bylaw No. 4149, ""Salt Spring Island Community Parks Services Conversion Bylaw No. 1, 2017"; and
- **Community Recreation -** Bylaw No. 4151, ""Salt Spring Island Community Recreation Services Conversion Bylaw No. 1, 2017".

Combining these services will make the budgeting process less confusing to elected officials, staff, and the public. It will allow for administrative efficiencies when providing parks and recreation programs and services that fall under multiple services, allow for more flexibility when allocating funds to capital projects that support multiple services, allow for borrowing (with appropriate participant approval) to support multiple parks and recreation services under one loan authorization bylaw and improve transparency when reporting out on parks and recreation related budgets.

The combined service, under Bylaw No. 2422, will cover the scope of all recreation facilities and community programs, inclusive of the pool, as well as the acquisition of recreation related real property and community parks. Consent to combine these services can be given by the SSI Electoral Area Director under s.349(2) and 347(2) of the *Local Government Act*, subject always to Inspector of Municipalities approval.

ALTERNATIVES

Alternative 1
The Salt Spring Island Local Community Commission recommends to the Capital Regional District Board:

1. That Bylaw No. 4684, "Salt Spring Island Parks and Recreation Facilities Local Service Establishment Bylaw No. 1, 1996, Amendment Bylaw No. 5, 2025", be introduced and read a first, second, and third time;
2. That Bylaw No. 4684 proceed to obtain participating area approval by way of Electoral Area Director consent on behalf; and
3. That Bylaw No. 4684 be submitted to the Inspector of Municipalities for approval.

Alternative 2
That this report be referred back to staff for additional information.

IMPLICATIONS

Financial Implications

The maximum allowable requisition of the consolidated service will be equivalent to the current sum of all four service bylaws as outlined in the Table below:

Maximum Requisition Calculation – 2025 Assessment					
Service	**Bylaw**	**Maximum Tax Rate per 1000**	**Calculated Max**	**2025 Actual Requisition**	**2029 Projected Requisition**
1.453 Pool	3206	0.3100	2,066,141	918,375	1,130,601
1.459 Park Land	2422	0.3230	2,152,785	1,151,576	1,484,636
1.455 Com Parks	4149	0.1500	999,746	6,53,536	715,258
1.458 Com Rec	4151	0.0790	526,533	135,060	159,863
Total		0.8620	5,745,205	2,858,547	3,490,358

The service consolidation will have no net increase in maximum allowable taxation for the service area while providing sufficient combined requisition room to fund the projected operating budget and capital projects based on current approved 2025-2029 financial plan.

Separate Capital Reserve Funds (CRF), Equipment Replacement Funds (ERF) and Operating Reserves Funds (ORF) would be combined into one CRF, ERF and ORF.

Legal Implications

If Bylaw No. 4684 is supported by the Inspector of Municipalities and adopted by the CRD Board, the assets of other recreation services will be transferred by resolution of the Salt Spring Island LCC and the CRD Board into the combined service, and a further report will be forthcoming dissolving the other services (Bylaws No. 3206, 4149, and 4151), which will be done by a series of bylaws and require Electoral Area Director consent.

Service Delivery Implications

Without a merger of these services, or an increase in requisition of one or more of these services, borrowing for the Recreation Facilities Upgrades project could not occur as none of the services has the required available requisition room individually to proceed with the planned borrowing.

CONCLUSION

To improve administrative efficiencies, allow for more budget flexibility as well as to improve transparency it is recommended to amend Bylaw No. 2422, "Salt Spring Island Parks, Arts and Recreation Facilities Bylaw No. 1, 1996", to combine the Parks and Recreation Service with the Swimming Pool Service, the Community Parks Service, and the Community Recreation Service.

RECOMMENDATION

The Salt Spring Island Local Community Commission recommends to the Capital Regional District Board that:

1. That Bylaw No. 4684, "Salt Spring Island Parks and Recreation Facilities Local Service Establishment Bylaw No. 1, 1996, Amendment Bylaw No. 5, 2025", be introduced and read a first, second, and third time;
2. That Bylaw No. 4684 proceed to obtain participating area approval by way of Electoral Area Director consent on behalf; and
3. That Bylaw No. 4684 be submitted to the Inspector of Municipalities for approval.

Submitted by:	Dan Ovington, BBA, Senior Manager, CRD Salt Spring Island Administration
Concurrence:	Stephen Henderson, MBA, B Sc, General Manager, Electoral Area Services
Concurrence:	Kristen Morley, J.D., General Manager, Corporate Services & Corporate Officer
Concurrence:	Nelson Chan, MBA, FCPA, FCMA, Chief Financial Officer, GM Finance & IT
Concurrence:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

ATTACHMENTS

Appendix A: Bylaw No. 4684, "Salt Spring Island Parks and Recreation Facilities Local Service Establishment Bylaw No. 1, 1996, Amendment Bylaw No. 5, 2025"
Appendix B: Bylaw No. 2422 (Unofficial Redlined Consolidation)

CAPITAL REGIONAL DISTRICT

BYLAW NO. 4684

****

A BYLAW TO COMBINE THE PARKS, ARTS, RECREATION AND SWIMMING POOL FACILITY SERVICES OF THE SALT SPRING ISLAND ELECTORAL AREA

****

WHEREAS:

A. The Capital Regional District may, under Section 332 of the *Local Government Act*, establish and provide any service that the Board considers necessary or desirable for all or part of the Capital Regional District ("CRD");

B. Under Bylaw No. 2422, "Salt Spring Island Parks, Arts and Recreation Facilities Bylaw No. 1, 1996", the CRD established a local service within the service area of the Salt Spring Island Electoral Area for the provision of parks and operation of recreation programmes, equipment, facilities, art services and acquisition of land (the "**Parks and Recreation Service**");

C. Under Bylaw No. 3206, "Salt Spring Island Indoor Swimming Pool Facility Bylaw No. 1, 2004", the CRD established a local service for the provision and operation of indoor swimming pool facilities (the "**Swimming Pool Service**");

D. Under Bylaw No. 4149, "Salt Spring Island Community Parks Services Conversion Bylaw No. 1, 2017", the CRD established a local service for the function of acquiring, developing, operating and maintaining community parks (the "**Community Parks Service**");

E. Under Bylaw No. 4151, "Salt Spring Island Community Recreation Services Conversion Bylaw No. 1, 2017", the CRD established a local service for the function of acquiring, developing, operating and maintaining community recreation services (the "**Community Recreation Service**");

F. Participating area approval is required and shall be obtained by Electoral Area Director consent in writing under Sections 349(1)(b) and 347(2) of the *Local Government Act*; and the approval of the Inspector of Municipalities has been obtained under Section 349(3) of the *Local Government Act*; and

G. The Board wishes to amend Bylaw No. 2422, "Salt Spring Island Parks, Arts and Recreation Facilities Bylaw No. 1, 1996", to broaden the authority under Bylaw No. 2422, to effectively combine the Parks and Recreation Service with the Swimming Pool Service, the Community Parks Service, and the Community Recreation Service;

NOW THEREFORE, the Capital Regional District Board in open meeting assembled hereby enacts as follows:

1. Bylaw No. 2422, "Salt Spring Island Parks, Arts and Recreation Facilities Bylaw No. 1, 1996", is hereby amended as follows:

(a) By replacing sections 1 to 5 in their entirety with the following:

Service

1. This Bylaw establishes a service within the Service Area for (the "Service"):

   (a) the provision of parks and operation of recreational programs, equipment, facilities, art services and acquisition of land for recreation, as converted from Bylaw No. 91, "Salt Spring Island Recreation Specified Area Establishment Bylaw, 1971" to a local service;

   (b) the purpose of constructing, equipping, maintaining, and operating indoor swimming pool facilities and related programming on Salt Spring Island;

   (c) the acquisition, development, operation, and maintenance of community parks; and

   (d) the acquisition, development, operation, and maintenance of community recreation services.

Boundaries

2. The boundaries of the Service area shall be coterminous with the Salt Spring Island Electoral Area (the "Service Area").

Participating Area

3. Only the Salt Spring Island Electoral Area is the participating area for the Service.

Cost Recovery

4. As provided in Section 378 of the *Local Government Act*, the annual costs of providing the Service may be recovered by one or more of the following:

   (a) property value taxes imposed in accordance with Division 3 of Part 11 of the *Local Government Act*;

   (b) parcel taxes imposed in accordance with Division 3 of Part 11 of the *Local Government Act*;

   (c) fees and charges imposed under Section 397 of the *Local Government Act*;

   (d) revenues raised by other means authorized under this or another Act;

(e) revenues received by agreement, enterprise, gift, grant or otherwise.

Maximum Requisition

5. In accordance with Section 339 (1)(e) of the *Local Government Act*, the maximum amount that may be requisitioned annually for the cost of the Service is the greater of:

   (a) Five Million, Seven Hundred Forty-Five Thousand, Two Hundred Five Dollars ($5,745,205); or

   (b) a property value tax rate of $0.862 per One Thousand Dollars ($1,000) that, when applied to the net taxable value of land and improvements in the Service Area, will yield the maximum amount that may be requisitioned for the Service.

2. This bylaw may be cited for all purposes as “Salt Spring Island Parks and Recreation Facilities Local Service Establishment Bylaw No. 1, 1996, Amendment Bylaw No. 5, 2025”.

READ A FIRST TIME THIS	th	day of	20__
READ A SECOND TIME THIS	th	day of	20__
READ A THIRD TIME THIS	th	day of	20__
APPROVED BY THE ELECTORAL AREA DIRECTOR THIS	th	day of	20__
APPROVED BY THE INSPECTOR OF MUNICIPALITIES THIS	th	day of	20__
ADOPTED THIS	th	day of	20__

CHAIR

CORPORATE OFFICER

Making a difference...together

BYLAW NO. 2422

SALT SPRING ISLAND PARKS, ARTS AND RECREATION FACILITIES LOCAL SERVICE ESTABLISHMENT BYLAW NO. 1, 1996

Consolidated for Public Convenience
(This bylaw is for reference purposes only)

ORIGINALLY ADOPTED SEPTEMBER 11, 1996
(Consolidated with Amending Bylaws 2908, 3183, 4014, 4684)

For reference to original bylaws or further details, please contact the Capital Regional District,
Legislative Services Department, 625 Fisgard St., PO Box 1000, Victoria BC V8W 2S6
T: (250) 360-3127, F: (250) 360-3130, Email: legserv@crd.bc.ca, Web: www.crd.bc.ca

CAPITAL REGIONAL DISTRICT
BYLAW NO. 2422

****

A BYLAW TO CONVERT THE SALT SPRING ISLAND RECREATION SPECIFIED AREA TO A LOCAL SERVICE AND TO ESTABLISH A LOCAL SERVICE FOR PROVIDING PARKS, RECREATIONAL AND RELATED COMMUNITY PROGRAMMES, EQUIPMENT, FACILITIES AND ACQUISITION OF REAL PROPERTY

****

WHEREAS the Regional Board of the Capital Regional District may, by bylaw, under Section 767(4) of the *Municipal Act* convert a service provided by the Regional District under a specified area to a Local Service;

AND WHEREAS the Regional Board did establish by Bylaw No. 91, as amended, cited as the "Salt Spring Island Recreation Specified Area Establishment Bylaw, 1971" a service area for the purpose of providing recreational programmes, equipment and facilities for the specified area described in the bylaw within a portion of the Electoral Area of Salt Spring Island;

AND WHEREAS the Regional Board wishes to convert the said recreational programmes, equipment and facilities specified area to a Local Service;

AND WHEREAS the approval of the Inspector of Municipalities is required under Sections 795(1)(a) and 802(6) of the *Municipal Act*;

NOW THEREFORE the Regional Board of the Capital Regional District in open meeting assembled ENACTS AS FOLLOWS:

Service

1. This Bylaw establishes a service within the Service Area for (the “Service”):

   (a) the provision of parks and operation of recreational programs, equipment, facilities, art services and acquisition of land for recreation, as converted from Bylaw No. 91, “Salt Spring Island Recreation Specified Area Establishment Bylaw, 1971” to a local service;

   (b) the purpose of constructing, equipping, maintaining, and operating indoor swimming pool facilities and related programming on Salt Spring Island;

   (c) the acquisition, development, operation, and maintenance of community parks; and

   (d) the acquisition, development, operation, and maintenance of community recreation services.

(Bylaw 2908, 4684)

Boundaries

2. The boundaries of the Service area shall be coterminous with the Salt Spring Island Electoral Area (the “Service Area”).

(Bylaw 3183, 4684)

Participating Area

3. Only the Salt Spring Island Electoral Area is a participating area for the Service.

(Bylaw 4684)

Cost Recovery

4. As provided in Section 378 of the *Local Government Act*, the annual costs of providing the Service may be recovered by one or more of the following:

(a) property value taxes imposed in accordance with Division 3 of Part 11 of *the Local Government Act*;

(b) parcel taxes imposed in accordance with Division 3 of Part 11 of the *Local Government Act*;

(c) fees and charges imposed under Section 397 of the *Local Government Act*;

(d) revenues raised by other means authorized under this or another Act;

(e) revenues received by agreement, enterprise, gift, grant or otherwise.

(Bylaw 4684)

Maximum Requisition

5. In accordance with Section 339 (1)(e) of the Local Government Act, the maximum amount that may be requisitioned annually for the cost of the Service is the greater of:

(a) Five Million, Seven Hundred Forty-Five Thousand, Two Hundred Five Dollars ($5,745,205); or

(b) a property value tax rate of $0.862 per One Thousand Dollars ($1,000) that, when applied to the net taxable value of land and improvements in the Service Area, will yield the maximum amount that may be requisitioned for the Service.

(Bylaw 4014, 4684)

6. Bylaw No. 91, as amended, being the "Salt Spring Island Recreation Specified Area Establishment Bylaw, 1971" is hereby repealed.

7. This Bylaw may be cited as the "Salt Spring Island Parks, Arts and Recreation Facilities Local Service Establishment Bylaw No. 1, 1996."

(Bylaw 2908)

READ A FIRST TIME THIS	14th	day of	August	1996
READ A SECOND TIME THIS	14th	day of	August	1996
READ A THIRD TIME THIS	14th	day of	August	1996

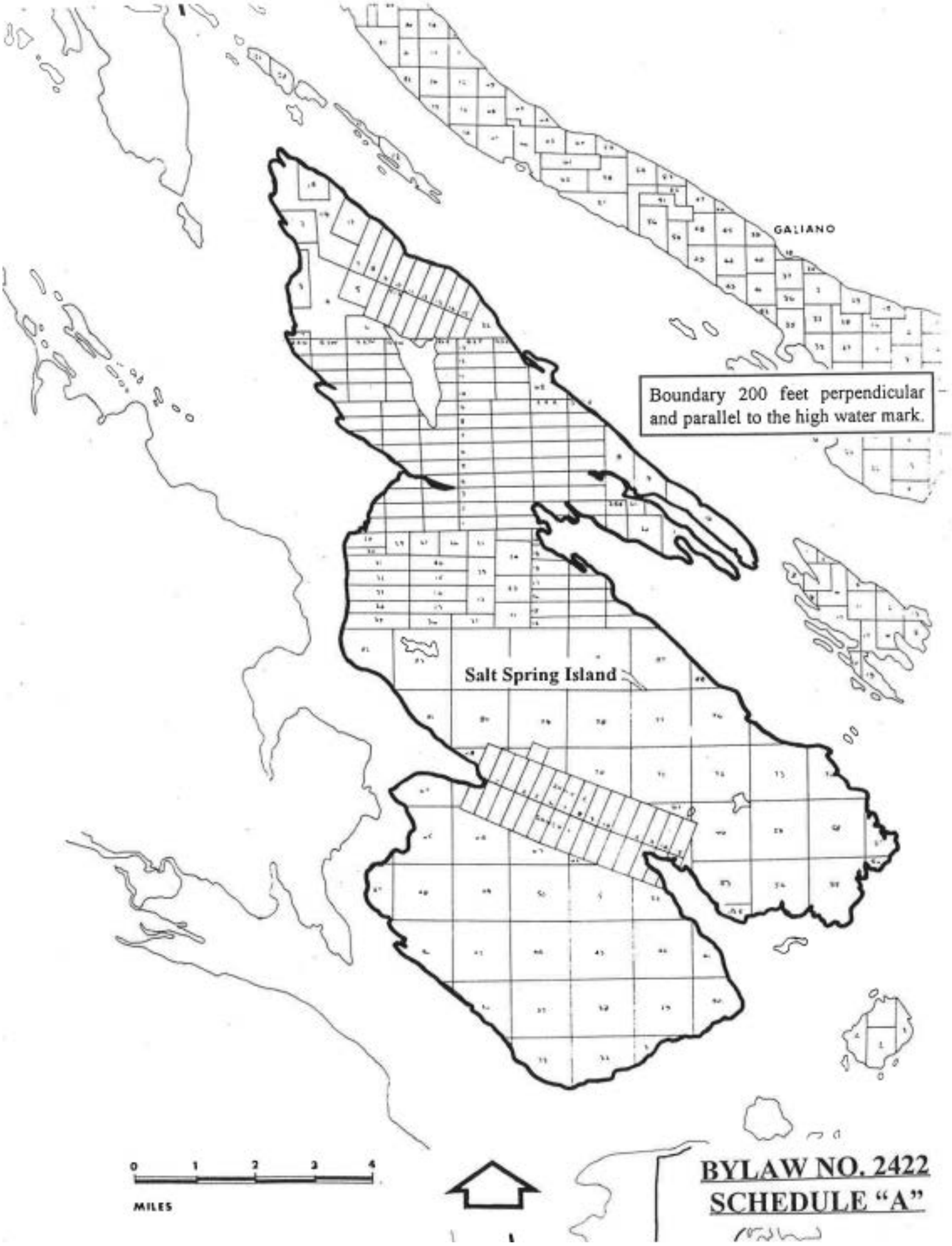
CONSENTED TO BY THE DIRECTOR FOR THE ELECTORAL AREA OF SALT SPRING ISLAND.

APPROVED BY THE INSPECTOR OF MUNICIPALITIES	22nd	day of	August	1996

ADOPTED THIS 11th day of September 1996

CHAIRPERSON SECRETARY

FILED WITH THE INSPECTOR OF MUNICIPALITIES THIS 16th day of September 1996.


GALIANO
Boundary 200 feet perpendicular and parallel to the high water mark.
Salt Spring Island
0 1 2 3 4
MILES
BYLAW NO. 2422
SCHEDULE "A"