

The Corporation of the Village of Cumberland  
Regular Council Meeting Agenda

Monday, September 11, 2023, 5:30 p.m.  
Council Chamber, 2675 Dunsmuir Avenue



We are honoured to gather on the unceded traditional territory of the K'ómoks First Nation.  
The public may view the meeting live on the [Village of Cumberland YouTube channel](#)

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Pages

1. Call To Order

2. Agenda

2.1 Agenda for Regular Council Meeting, September 11, 2023

**Recommendation:**

THAT Council approve the agenda for the September 11, 2023 Regular Council Meeting.

3. Minutes

3.1 Adoption of Minutes

5

**Recommendation:**

THAT Council adopt the following minutes:

- Committee of the Whole Meeting, July 24, 2023
- Regular Council Meeting, July 24, 2023

3.2 Receipt of Committee Minutes

14

**Recommendation:**

THAT Council receive the following minutes:

- Homelessness and Affordable Housing Committee, June 28, 2023
- Homelessness and Affordable Housing Committee, July 19, 2023
- Heritage Committee, July 20, 2023
- Advisory Planning Commission, August 24, 2023

4. Delegations

5. Correspondence

5.1 Black Press Media - Online Media Act

25

**Recommendation:**

- i. THAT Council support local news media and the Online Media Act through a letter to the Prime Minister and to MP Gord Johns; and

- ii. THAT Council direct staff to explore a policy to not use paid advertising through online media that has removed accredited news content.

**6. Unfinished Business**

**7. Reports**

- 7.1 Development Permit and Development Variance Permit – 3345 Second Street 27  
Prepared by Courtney Simpson, Manager of Development Services

**Recommendation:**

THAT Council approve the Development Permit (2020-11-DP) and Development Variance Permit (2020-08-DV) for the property legally described as Lot A, District Lot 24, Nelson District, Plan EPP103460 (3345 Second Street).

- 7.2 Municipal Finance Authority Financing for 2023 Vehicle/Equipment Purchase 105  
Prepared by Annie Bérard, Chief Financial Officer

**Recommendation:**

THAT Council approve the short-term borrowing from the Municipal Finance Authority through the Equipment Financing Program for an amount of \$272,500 for the purchase of three vehicles for a five year term that must be repaid in five years.

- 7.3 Council Member Monthly Reports 107

**Recommendation:**

THAT Council receive the member monthly reports for July and August 2023.

**8. Bylaws**

- 8.1 Affordable Housing Reserve Fund 117  
Prepared by Karin Albert, Senior Planner

**Recommendation:**

- i. THAT Council adopt Reserve Funds Establishment Amendment Bylaw No. 1185, 2023.
- ii. THAT Council adopt the amended Reserve and Surplus Policy No. 3.5.
- iii. THAT Council direct staff to work with the Homelessness and Affordable Housing Committee on eligibility criteria and application guidelines for funding from the Affordable Housing Reserve Fund.

- 8.2 Growing Communities Funds Reserve Bylaw 142

Prepared by Annie Bérard, Chief Financial Officer

**Recommendation:**

- i. THAT Council give first, second and third reading to Reserve Funds Establishment Amendment Bylaw No. 1195, 2023.
- ii. THAT Council adopt the amended Reserve and Surplus Policy No. 3.5.

8.3 2023 – 2027 Financial Plan Amendment Bylaw 168  
Prepared by Annie Bérard, Chief Financial Officer

**Recommendation:**

THAT Council give first, second and third reading to the “2023-2027 Financial Plan Amendment Bylaw No. 1194, 2023”.

8.4 2024 Permissive Tax Exemptions 181  
Prepared by Annie Bérard, Chief Financial Officer

**Recommendation:**

THAT Council consider first, second, third reading of the “Permissive Tax Exemption 2024 Bylaw No. 1196, 2023”.

**9. New Business**

**10. Notices, Motions and Announcements**

Matters considered here may include notices or motions to hold a meeting of the Committee of the Whole, a Village Hall meeting, a Public Hearing, and noticed of motion introduced by a Council Member. Check [cumberland.ca/meetings](http://cumberland.ca/meetings) to confirm meetings.

- Advisory Planning Commission, September 14 at 4:00 p.m.
- Homelessness and Affordable Housing Committee, September 20 at 9:30 a.m.
- Heritage Committee, September 21 at 4:00 p.m.

**11. Question Period**

A member of the public may only inquire about items included on the agenda for that meeting during a question period.

- Please send questions by email to [info@cumberland.ca](mailto:info@cumberland.ca) using subject line “Question Period”; Note: please limit to questions only - comments will not be read.

**12. Closed Portion**

**Recommendation:**

THAT Council close the meeting to the public pursuant to Section 90 of the *Community Charter* to consider:

(c) labour relations or other employee relations;

(k) negotiations and related discussions respecting the proposed provision of a municipal service that are at their preliminary stages and that, in the view of the council, could reasonably be expected to harm the interests of the municipality if they were held in public;

**13. Adjournment**

**Recommendation:**

THAT Council adjourn the meeting.

**The Corporation of the Village of Cumberland  
Committee of the Whole Meeting Minutes**



**July 24, 2023, 2:00 p.m.  
Council Chamber, 2675 Dunsmuir Avenue**

Council Present: Councillor Sean Sullivan, Chair  
Mayor Vickey Brown (attended electronically)  
Councillor Neil Borecky  
Councillor Jesse Ketler  
Councillor Troy Therrien

Staff Present: Michelle Mason, Chief Administrative Officer  
Rachel Parker, Corporate Officer  
Courtney Simpson, Manager of Development Services  
Rob Crisfield, Manager of Operations

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**1. Call to Order**

Chair Councillor Sullivan called the meeting to order at 2:00 p.m. and recognized the unceded traditional territory of the K'ómoks First Nation.

**2. Agenda**

2.1 Agenda for Committee of the Whole meeting, July 24, 2023

Motion 23-169

**Moved by:** Ketler

**Seconded by:** Therrien

THAT the Committee approve the agenda for the July 24, 2023 Committee of the Whole Meeting.

**Carried Unanimously**

**3. Delegations**

None

**4. Reports**

4.1 Canada Mortgage and Housing Corporation (CMHC) Housing Accelerator Fund (HAF)

Motion 23-170

**Moved by:** Therrien

**Seconded by:** Ketter

THAT the Committee recommend that Council direct staff to submit a Housing Accelerator Fund Action Plan that includes the initiatives as generally outlined in the staff report dated July 14, 2023, along with all additional required documentation to the Canada Mortgage and Housing Corporation as the Village's application under the Housing Accelerator Fund program; and,

THAT the Committee recommend that Council authorize the Chief Administrative Officer to enter into any contribution agreements or amending agreements that may be required should the Village be approved for funding under the program.

**Carried Unanimously**

4.2 Strategic Priorities, Second Quarter Report, April to June 2023

Motion 23-171

**Moved by:** Therrien

**Seconded by:** Borecky

THAT the Committee receive the Strategic Priorities First Quarter Report, April to June 2023.

**Carried Unanimously**

5. **Question Period**

Questions were received on the following matters:

- housing accelerator fund application

6. **Adjournment**

Motion 23-172

**Moved by:** Therrien

**Seconded by:** Borecky

THAT Council adjourn the meeting at 3:12 pm

**Carried Unanimously**

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Mayor

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Certified Correct by Corporate Officer

**The Corporation of the Village of Cumberland**  
**Regular Council Meeting Minutes**



**July 24, 2023, 5:30 p.m.**  
**Council Chamber, 2675 Dunsmuir Avenue**

Council Present: Councillor Sean Sullivan, Chair  
Mayor Vickey Brown (attended electronically)  
Councillor Neil Borecky  
Councillor Jesse Ketler  
Councillor Troy Therrien

Staff Present: Michelle Mason, Chief Administrative Officer  
Rachel Parker, Corporate Officer  
Courtney Simpson, Manager of Development Services  
Rob Crisfield, Manager of Operations  
Karin Albert, Senior Planner

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**1. Call To Order**

Chair Councillor Sullivan called the meeting to order at 5:30 p.m. and recognized the unceded traditional territory of the K'ómoks First Nation.

**2. Agenda**

2.1 Agenda for Regular Council Meeting, July 24, 2023

Motion 23-173

**Moved by:** Ketler

**Seconded by:** Borecky

THAT Council approve the agenda for the July 24, 2023 Regular Council Meeting.

**Carried Unanimously**

**3. Minutes**

3.1 Adoption of Minutes

Motion 23-174

**Moved by:** Ketler

**Seconded by:** Therrien



THAT Council adopt the following minutes:

- Regular Council Meeting, July 10, 2023, and;

THAT Council receive the following committee minutes for information:

- Homelessness and Affordable Housing Committee, Jun 19, 2023
- Advisory Planning Commission July 13, 2023

**Carried Unanimously**

**4. Delegations**

None

**5. Correspondence**

5.1 Vancouver Island Obon Cemetery Services

Motion 23-175

**Moved by:** Borecky

**Seconded by:** Ketler

THAT Council allocate \$200 to the Obon Cemetery Tour from the Obon Tour donations in 2022, and direct staff to include a \$500 budget allocation in future years to support the Obon Cemetery Tour.

**Carried Unanimously**

**6. Unfinished Business**

None

**7. Reports**

7.1 Tree Protection Bylaw Recommendations Report

Motion 23-176

**Moved by:** Borecky

**Seconded by:** Ketler

THAT Council endorse the approach to a tree protection bylaw presented in the Tree Protection Bylaw Recommendations Report prepared by Diamond Head Consulting.

**Carried Unanimously**

7.2 Stage 3 Water Restrictions

Motion 23-177

**Moved by:** Ketler

**Seconded by:** Therrien

That Council bring into effect Stage 3 water restrictions effective August 3, 2023.

**Carried Unanimously**

7.3 Official Community Plan Review - Phase 1 Public Engagement Report

Motion 23-178

**Moved by:** Brown

**Seconded by:** Therrien

THAT Council receive the "Official Community Plan Review – Phase 1 Public Engagement Report", dated July 14, 2023.

**Carried Unanimously**

7.4 Local Government Climate Action Program

Motion 23-179

**Moved by:** Borecky

**Seconded by:** Therrien

THAT Council direct staff to post on the Village website the Local Government Climate Action Program completed and signed attestation form to confirm all funds were, or will be, used towards climate action; and a completed PDF version of the required program survey.

**Carried Unanimously**

7.5 Glamping Sites Addition to Cumberland Lake Park Campground

Motion 23-180

**Moved by:** Ketler

**Seconded by:** Borecky

THAT Council support the purchase and installation of five sleeping barrels at Cumberland Lake Park and agree to take said barrels on as Village-owned assets; and

THAT Council direct staff to include funding for maintenance and eventual replacement of said sleeping barrels as part of the Village of Cumberland's 2024-2028 budget planning process.

**Carried Unanimously**

7.6 CMHC Housing Accelerator Fund Application

Motion 23-181

**Moved by:** Therrien

**Seconded by:** Ketler

THAT Council direct staff to submit a Housing Accelerator Fund Action Plan that includes the initiatives as generally outlined in the staff report dated July 14, 2023, along with all additional required documentation to the Canada Mortgage and Housing Corporation as the Village's application under the Housing Accelerator Fund program; and

THAT Council authorize the Chief Administrative Officer to enter into any contribution agreements or amending agreements that may be required should the Village be approved for funding under the program.

**Carried Unanimously**

7.7 Subdivision Analysis

Motion 23-182

**Moved by:** Therrien

**Seconded by:** Borecky

THAT Council direct staff to include into the scope of the Complete Communities Project an analysis of the long-term servicing costs of different development patterns such as single-family compared to multi-family and include that information in the Official Community Plan review.

**Carried Unanimously**

**8. Bylaws**

None

**9. New Business**

None

**10. Notices, Motions and Announcements**

- Advisory Planning Commission, August 10, 2023 4:00 pm Council Chambers
- Homelessness and Affordable Housing Committee, August 16 9:30 am Council Chambers

- Board of Variance, August 16 at 11:30 am Council Chambers
- Heritage Committee August 17 at 4:00 pm in Council Chambers
- Next Regular Council Meeting September 11, 2023 at 5:30 pm *\*\*Watch for special meetings that may be required and will be posted to the cumberland.ca with as much notice as possible.*

**11. Question Period**

Questions were received on the follow matters:

- tree protection bylaw

**12. Closed Portion**

Motion 23-183

**Moved by:** Borecky

**Seconded by:** Therrien

THAT Council close the meeting to the public at 7:07 p.m. pursuant to Section 90 of the *Community Charter* to consider:

- the consideration of information received and held in confidence relating to negotiations between the municipality and a provincial government or the federal government or both, or between a provincial government or the federal government or both and a third party;
- labour relations or other employee relations.

**Carried Unanimously**

**13. Adjournment**

Motion 23-184

**Moved by:** Borecky

**Seconded by:** Therrien

THAT Council adjourn the meeting at 7:51 p.m.

**Carried Unanimously**

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Mayor

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Certified Correct by Corporate Officer

**The Corporation of the Village of Cumberland  
Homelessness and Affordable Housing Committee Minutes**

**June 28, 2023 at 9:30 a.m.  
Council Chamber, 2675 Dunsmuir Avenue**



**Members Present:**

Kathy Duperron, Chair  
Lindsay Monk  
Bobby Herron  
Jesse Kettler

**Regrets:** Mark Fortin

**Staff:** Karin Albert, Senior Planner

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The chair called the meeting to order at 9:35 a.m.

**1. Approval of Agenda**

**Moved by:** Monk

**Seconded by:** Herron

That the HAH approve the agenda for June 28, 2023 as presented.

**Carried Unanimously**

**2. Minutes**

**Moved by:** Monk

**Seconded by:** Herron

That the HAH adopt the minutes of the September 21, 2022 meeting.

**Carried Unanimously**

**3. Unfinished Business - NONE**

**4. New Business**

**4.1 Affordable Housing Reserve Fund**

DISCUSSION

- Proposed purpose and uses of the fund complement purpose and uses of the regional Homelessness Support Service.
- Agree with taxation being a possible future funding source. Council can decide to levy a tax in future to increase contributions to the Affordable Housing Reserve Fund. This option should be reviewed at the same time that the

regional Homelessness Support Fund contributions are reviewed, i.e. every five years.

- Should developers be able to apply? - Suggestion is that developers are not eligible as they would receive a benefit, such as additional density at time of rezoning, in return for developing any affordable housing units.
- Can a zone include an affordable housing requirement? – No, but municipalities can provide a density bonus in return for affordable housing. Some of Cumberland’s zones have a density bonus but, to date, developments have generally been too small to leverage affordable units through a density bonus.
- A rental tenure zone can include a requirement for all or a proportion of units on a property to be rental units.
- Can Coal Valley Estates zones include a minimum rental unit requirement within the multi-family developments? – Not currently in place, but this can be reviewed on request of Council.
- Can existing rental units be converted to strata condos? – This would require approval by Council. Council has a policy only to permit conversion if vacancy rate is more than 3 percent.
- Should explicitly include legal fees and land acquisition as uses of the Affordable Housing Fund in the reserve fund policy.

**Moved by:** Monk

**Seconded by:** Herron

That the HAH Committee recommend support of the proposed purpose and uses of an affordable housing reserve fund with the following changes: add legal fees and land acquisition to the possible uses listed.

**Carried Unanimously**

**Moved by:** Bowman

**Seconded by:** Monk

That the HAH Committee recommend to Council that the eligibility criteria and application guidelines for funding from the Affordable Housing Reserve Fund be referred to the Committee for comment, including a review of how affordability is defined.

**Carried Unanimously**

**Moved by:** Monk

**Seconded by:** Bowman

That the HAH Committee recommend to Council to explore rental tenure zoning within the multi-family areas of Coal Valley Estates.

**Carried Unanimously**

**5. Next Meeting**

The next meeting of the Homelessness and Affordable Housing Committee is on Wednesday, July 19, 2023 at 9:30 a.m.

**6. Adjournment**

The meeting was adjourned at 10:47 a.m.



**The Corporation of the Village of Cumberland  
Homelessness and Affordable Housing Committee Minutes**



**July 19, 2023 at 9:30 a.m.  
Council Chamber, 2675 Dunsmuir Avenue**

**Members Present:**

Kathy Duperron, Chair  
Lindsay Monk  
Bobby Herron  
Vickey Brown  
Mark Fortin

**Regrets:** Debbie Bowman

**Staff:** Karin Albert, Senior Planner

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The chair called the meeting to order at 9:35 a.m.

**1. Approval of Agenda**

**Moved by:** Fortin

**Seconded by:** Monk

That the HAH approve the agenda for July 19, 2023 as presented.

**Carried Unanimously**

**2. Minutes**

**Moved by:** Herron

**Seconded by:** Fortin

That the HAH adopt the minutes of the June 28, 2023 meeting.

**Carried Unanimously**

**3. Unfinished Business - NONE**

**4. New Business**

**4.1 Official Community Plan Review – Housing**

The Committee reviewed updated housing needs data, the factsheet that communicated the 2020 housing needs report data, and a progress update of the strategic actions in the Affordable Housing Implementation Frameworks, 2016.

**DISCUSSION**

- Some of the housing needs data, in particular definitions, need to be clarified:

- household type, one couple vs couple without children
- 'subsidized housing' needs to be explained. Also, is a breakdown available of different types of subsidies?
- building types need to be provided, e.g. apartment/duplex refers to secondary suites and duplexes. Preferable to use terms as used in Cumberland, rather than the Stats Can term.
- Housing criteria (unaffordable, unsuitable and inadequate) are self-reported. No standard criteria.
- Provide explanation of what the dwelling demand is based on.
- Housing starts data still to be provided.
- Statistical community profile to be posted for public:
  - Population/demographic info
  - Employment – participation rate, unemployment rate
  - Employment industries
  - Number of households and average household size
  - Housing demand – by unit and by unit type (number of bedrooms)
  - Number of households, percent owners/renters, average household size, household composition types
  - Housing costs relative to income
  - Core vs extreme housing need
- Other data needed: how many owners receive a homeowner grant, how many do not – this will allow Village to know how many properties are second properties or investment properties.
- Homeowner grants are a subsidy to property owners.
- Need to support housing for a diverse community
- Key concerns:
  - Who is Cumberland losing as housing costs increase and how can we retain those residents.
  - Gentrification and its impact on housing affordability.
  - Housing affordability affects employees in low paying service sector jobs. If they can't afford to live here, businesses can't recruit employees.
- Discussion on OCP Housing policies deferred to next meeting.

## 5. Next Meeting

The next meeting of the Homelessness and Affordable Housing Committee is on Wednesday, August 23 at 9:30 a.m.

## 6. Adjournment

The meeting was adjourned at 11:00 a.m.

**The Corporation of the Village of Cumberland  
Heritage Committee Minutes - DRAFT**



**July 20, 2023 at 4:00 p.m.  
Council Chamber, 2675 Dunsmuir Avenue**

**Members present:**

Meaghan Cursons, Chair  
Hugh McLean  
Lois Harris  
Neil Borecky

**Regrets:** Tanis Schulte

**Staff:** Karin Albert, Senior Planner

**VIU Master of Community Planning students:**

**Illustrated guide project:** Aidan McCulloch, Sam Gerrand, Haley Katan (other members of research team not able to attend: Aishwarya Thabitha, Riggs Abuloc and Leanna Favaro)

**Design guidelines analysis project:** Vidhi Kyada, Tharini Prakash, Niloofar Ferdosi, Kirsten Hogg, Milad Panahifar, and Carson Andreson

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The chair called the meeting to order at 4:06 pm.

**1. Approval of Agenda**

Borecky/McLean: That the agenda for July 20, 2023 be adopted.

**Carried Unanimously**

**2. Minutes**

Harris/McLean: That the minutes of the March 16, 2023 meeting be adopted.

**Carried Unanimously**

**3. Unfinished Business**

None

**4. New Business**

**4.1 OCP Review, Heritage Conservation Area – VIU Student Projects**

**a. A Guide to Building in Cumberland’s Heritage Conservation Area**

- VIU Master of Community Planning students presented on the guide they developed to building in the Village’s Heritage Conservation Area

(HCA) (Attachment 1: Heritage Conservation Area Illustrated Design Guidelines). The guide makes the HCA guidelines easier to understand by providing more concise text, photographs of existing buildings, and illustrations (see July 20, 2023 agenda package for the guide).

*Discussion*

- Key questions - could the average person look at the guidelines document and understand what the Village is trying to do?
- Importance of images and illustrations to relay meaning,
- Challenge of preserving form and character through design guidelines.
- Importance of materials and colours, of public and private open spaces.

**b. Cumberland Heritage Design Guideline Recommendations**

- VIU Master of Community Planning presented their research on heritage design guidelines in four different BC communities (Rossland, Fernie, Victoria, Nanaimo) and their recommendations for Cumberland's heritage design guidelines (Attachment 2: Cumberland Heritage Design Guidelines - Analysis and Recommendations, also see July 20, 2023 agenda package for the complete report).

*Discussion*

- Cumberland heritage is eclectic. This could be highlighted more in the guidelines.
- The hodgepodge of different eras is part of the Village's feel and character.
- Importance of referencing the flourishing of different eras, their styles and markers.
- What elements do we want to bring in that speak to the history?
- Buildings can show a lifeline, time-related alteration.
- City of Nanaimo guidelines identify sympathetic relationships between old and new, emphasis on economic vitality, defined colours, historically "accurate" colours
- Social and communal potential is embedded in the text but this could be a separate heading
- Committee appreciated the 3-D map highlighting the buildings on the registry.
- Opportunities to represent the K'ómoks' history and presence through art

Cursons/McLean: That the Heritage Committee enthusiastically recommends that the Village take up any opportunities to work with the VIU MCP program on this file and other OCP topics.

**Carried Unanimously**

**4.2 Community Heritage Register**

- Developing SoS's for each heritage resource before adding it to the Heritage Inventory a very slow process. Village can add sites to the Register with short accompanying value statements.
- Establish a sub committee, with terms of reference and work plan.
- Do walking tours of potential heritage resources to be added to the Registry.

Cursons/McLean: That the Heritage Committee recommend that Council approve the establishment of a subcommittee to review criteria and make recommendations for additions to the Community Registry.

**Carried Unanimously**

Cursons/Harris: That the Heritage Committee recommend to Council to be the engagement link for art, culture and public space for the OCP Review. in addition to heritage.

**5. Next Meeting**

The next scheduled meeting of the Heritage Committee is Thursday, August 17, 2023 at 4:00 p.m.

**6. Adjournment**

The meeting was adjourned at 5:35 p.m.

**Attachments to the Minutes**

Attachment 1: Heritage Conservation Area Illustrated Design Guidelines

Attachment 2: Cumberland Heritage Design Guidelines - Analysis and Recommendations

**The Corporation of the Village of Cumberland  
Advisory Planning Commission Minutes**

**August 24, 2023 at 4 p.m.  
Council Chamber, 2675 Dunsmuir Avenue**



**Members Present:**

Nick Ward (Chair)  
Janet Bonaguro (Secretary)  
Jason Ross  
Ryan Camp  
Genevieve Burdett

**Regrets:**

Debbie Bowman  
Jaye Mathieu

**Staff Present:**

Karin Albert, Senior Planner  
Seamus McConville, Planner (brief visit, introduction)

**Guests Present:**

None

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The meeting was called to order at 4:04 p.m.

**1. Agenda**

**Moved by:** Bonaguro  
**Seconded by:** Camp

THAT the APC approve the Agenda for July 13, 2023.

**Carried Unanimously**

**2. Minutes**

**Moved by:** Ross  
**Seconded by:** Burdett

THAT the APC adopt the minutes of July 13, 2023.

**Carried**

### 3. OCP Review

a) Data and trends affecting land use planning

- Karin reviewed data provided in agenda package and additional supporting slide deck

b) Criteria to guide development and evaluation of planning scenarios

- What are the ends (objectives) we are trying to meet? These will serve as design criteria to assess future planning efforts.
  - **Economic sustainability** (not necessarily growth, residential/commercial/industrial tax base, long term infrastructure management, access to municipal services, cost to service lots/infrastructure, municipal capacity and resources available, more commercial office activity in the village/ increase local employment opportunities/more people working locally vs commuting, water and wastewater system capacity)
  - **Character** (village feel, heritage, visual/sensory interest, vibrancy, arts, culture, building form, private open spaces, diversity of building form)
  - **Climate** (reduce sprawl, reduce wildfire risk, increase tree canopy, reduce GHG emissions)
  - **Social inclusivity and diversity** (social diversity, economics, accessibility, housing affordability, equity, diversity, inclusion (EDI), aging in place, housing options)
  - **Ecosystem** (preservation and creation of environmental/natural assets, watershed protection, water use reduction, wildlife, biodiversity)
  - **Connectivity** (walkability, within the community and commuting to the CV, alternative transportation options, leverage trail network, proximity to employment, distance to schools, recreation, parks, pedestrian and cyclist safety)
- Potential strategies to achieve the objectives above:
  - Urban containment boundary
  - Downtown/urban/housing densification
  - Wildfire interface (reduce development in wildfire interface areas)
- What are the means (tools) we have to meet these ends?
  - Housing development/containment

- Commercial and industrial development
- Transportation (transit, roads, sidewalks)
- Environmental assets (trails, parks)
- Taxes and fees
- Development design criteria (design for climate adaptive circumstances e.g. design to 1 in 100 year storms)

c) Further data and mapping needs

- Aging in place data (trends in terms of elders moving out of rural areas and into areas where specialized medical care is available)
- Demand for commercial and industrial land
- Infrastructure costs
- Tax revenue per lot (which buildings are making/losing money) e.g. is Stoneleigh Crescent sustainable compared to the rest of Coal Valley?

**4. Next Meeting**

The next regular APC meeting is Thursday, October 12, 2023 at 4:00 pm.

**5. Adjournment**

Camp: THAT the meeting adjourn at 6:06 p.m.



July 16, 2023

**Mayor and Council**  
**Village of Cumberland**  
**PO Box 340**  
2673 Dunsmuir Ave  
Cumberland, BC  
V0R 1S0

Dear Mayor Brown and members of the Village of Cumberland Council:

We are writing to ask the Village of Cumberland in the Comox Valley to show its support for local news media by following the example of the Province of British Columbia and the Federal and Quebec governments and stop all advertising with Meta platforms Facebook and Instagram. We are also asking that you direct staff to divert the portion of your advertising budget spent on Meta to invest in local news media.

Comox Valley Record needs your assistance to safeguard the ongoing ability of our journalists to continue to report freely on matters of public interest. Canadian media is facing unprecedented challenges that are affecting our ability to continue to publish journalism that readers can trust. Our huge audience growth over the past ten years isn't reflected in the advertising investment by governments and private corporations. As audience numbers continued to grow at an unprecedented pace, media investment supporting Canadian news organizations has dropped from 23.1 per cent in 2014 to a mere 5.7 per cent in a five-year span.

With the passage of Bill C-18, the Online News Act, Meta has announced it will remove all accredited news content from its pages rather than negotiate a fair deal with Canadian news media. Google has also indicated that unless its demands are met, it will deindex news organizations, making it impossible for Canadians to find local news sources using Google search.

More than ever, democratic principles are under attack from bad actors that spread information at a rate only made possible by algorithm-driven mega-companies like Meta that control almost every facet of our information networks.

Trusted news sources like the Comox Valley Record are an important indicator of a thriving democracy. We've gained huge audiences by adding balance in an increasingly unbalanced world and by helping to communicate the work being done by many non-profit organizations, service clubs, business associations and individuals to build a

better community for all. Black Press Media averages more than 4.1 million unique views a month on our news sites including the Comox Valley Record and we employ more BC-based journalists than any other BC news organization.

We ask that the Village of Cumberland use its economic clout and join its provincial and Canadian counterparts and governments around the world that are taking a stand at this crucial time in history to proclaim that the power to decide how and what information is shared isn't the purview of an elite group of foreign-based players, but should be in the hands of democratic governments and the people who elect them.

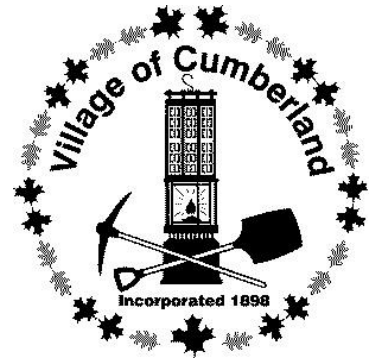
We thank you for your time and we trust the Village of Cumberland will side with Canadian news media and the democratic principles that have shaped our country.

Sincerely,

A black rectangular redaction box covers the signature of the sender.

Artur Ciastkowski  
Publisher  
Comox Valley Record

# COUNCIL REPORT



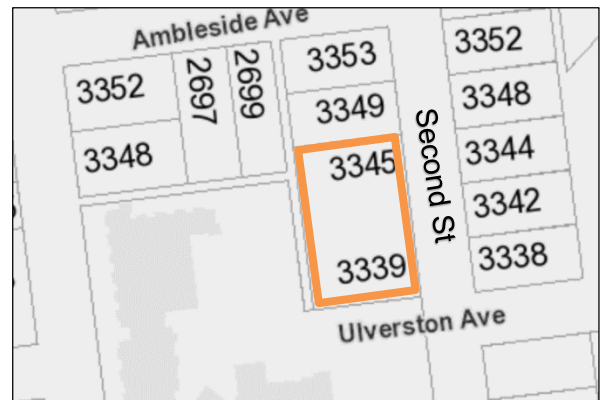
REPORT DATE: 8/31/2023  
 MEETING DATE: 9/11/2023

File No. 2020-11-DP & 2020-08-DV

TO: Mayor and Councillors  
 FROM: Courtney Simpson, Manager of Development Services  
 SUBJECT: Development Permit and Development Variance Permit – 3345 Second Street

## RECOMMENDATION

THAT Council approve the Development Permit (2020-11-DP) and Development Variance Permit (2020-08-DV) for the property legally described as Lot A, District Lot 24, Nelson District, Plan EPP103460 (3345 Second Street).



**Subject Property**

## PURPOSE

The purpose of this report is to seek Council approval of a Development Permit (DP) and Development Variance Permit (DVP) to allow the construction of a 22-unit affordable rental housing apartment building at 3345 Second Street, in accordance with the attached plans.

## PREVIOUS COUNCIL DIRECTION

November 9, 2020	THAT Council refer the application (2020-08-DV and 2020-11-DP) for a Development Variance Permit and a Development Permit for 3339, 3341, and 3345 Second Street to the Advisory Planning Commission for comment; and THAT Council refer the applications (2020-08-DV and 2020-11-DP) for a Development Variance Permit and a Development Permit for 3339, 3341, and 3345 Second Street to the Homelessness and Affordable Housing Committee for comment.
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## BACKGROUND

### *Proposed Development*

The proposed development is a three storey 22-unit multi-family rental apartment building with a unit breakdown of four 2-bedroom, fifteen 3-bedroom, and three 4-bedroom units. The units will be targeted towards low to medium-income families. The Village has entered into a long-term

lease agreement for the property from the owner, Vancouver Island Health Authority (VIHA) and a condition of this lease is that four units will be offered in priority to VIHA employees working in Cumberland. The Village will sub-lease the property to the Comox Valley Transition Society (CVTS) to build and manage this housing.

### ***Official Community Plan***

The property has a land use designation of Multi-Family and is within Development Permit Area (DPA) 7 - Residential Multi-family. The purpose of the DPA designation is to promote a high standard of design for medium to high density multi-family housing projects.

### ***Zoning Bylaw***

The subject property is zoned RM-4 Multi-Family Residential. The proposed development meets the regulations for height, lot coverage, density, setbacks to the front and side yards and bicycle parking. A variance is required for setback to the rear yard and vehicle parking spaces.

## **ANALYSIS**

### ***DPA-7 – Residential Multi-Family***

The overall proposal is generally consistent with guidelines for DPA#7 – Multi-Family Residential. The following describes the elements of the development that are guided by the DPA.

#### Site Design

Site design balances multiple objectives such as privacy to the two neighbouring single family residential properties to the north and preservation of a large Douglas fir tree. The proposed siting of the building in the southwest corner of the properties provides maximum separation from the two single family homes on the north side and the smallest building façade faces those two properties. The main entrance fronts the south lot line but the façade facing Second Street will have the appearance of fronting Second Street through landscaping, common space outdoors, and entrance to the community room in the building at that east side of the lot. The building will be screened from its residential neighbours by fencing, new and existing trees. It is set back from Second Street presenting open space to the street.

The building siting and landscaping utilize Crime Prevention through Environmental Design principles by maintaining open sightlines between Second Street and building entry ways, encouraging active use of the open space by residents, and facilitating passive surveillance from upper storey residential windows that face the courtyard. Ground floor windows are screened with low growing plants to protect residents' privacy. See the site plan and architectural plans prepared by MacDonald Hagarty Architects Ltd., dated September 17, 2020, attached as Schedule A to the draft DP.

A large Douglas-fir on the property will be retained. The development is named after the K'omoks First Nation name for Douglas-firs, Kwax'dzi dsas. This translates to Tall Tree Place. Some of the smaller trees on the boundary to the residential properties will be retained as well. See the landscape plan prepared by Urban Systems and dated September 17, 2020, that is attached as Schedule B to the draft DP.

## Landscaping

A wood post and beam structure will enclose the garbage and recycling, screen the BC Hydro transformer, and provide secure and covered bicycle parking.

The development includes an open courtyard, patios, small plaza and playground with outdoor furniture and lighting as shown on the attached landscape plan. The building orientation and landscaping emphasizes the public realm towards the street.

The development provides the maximum possible tree cover given the building footprint. Once the new plantings have grown in, the tree cover is expected to approach 30 percent. The existing row of conifers along Second Street, and along the rear driveway to the Cumberland Lodge will need to be removed to accommodate parking. The tall Douglas-fir will remain and will be central to the open space/play area in the front yard. Tree protection fencing will be installed and maintained during construction to protect this tree. The removed trees will be replaced by new plantings and trees set back from the property line. Landscaping will be irrigated by means of an automated system.

## Accessibility

The building will have an elevator, five of the units will be accessible and two will be adaptable. Walkways on the site will have a hard surface (concrete) with a minimum width of 1.5 metres, and will interconnect the building, accessible parking spaces and building entrances. There are three accessible parking spaces on the subject property and one on the Second Street right-of-way.

## Building Form and Character

The architect provided the following design rationale:

*The building form is a series of volumes that reference the simple window layouts, wood cladding, steep gables and proportions of Cumberland's early industrial buildings.*

*Indigenous art will be incorporated throughout and featured on the exterior facade. The volumes also contribute to the smaller density residential character of the building by implying a series of townhouse-like forms.*

*Generous canopies at the front and back entries provide covered year-round weather protection for outside seating and bicycle parking. The L shape of the building protects the courtyard from the prevailing winter weather.*

*All the facades are fully articulated with apartments set forward or back to their adjacent units with alternating flat and gable roofs. The material palette for the project includes corrugated and flat steel siding in charcoal, red and wood grain colours, and significant artwork on the south and east building elevations.*

All rooftop equipment will be screened and fencing and landscaping will be used to minimize noise to adjacent houses.

## Lighting

All proposed site lighting will be fully shielded to minimize light pollution. As the main entrance faces the rear driveway to the Cumberland Lodge and a secondary entrance faces Second Street, access lighting will not shine onto adjacent residential properties. Plans prepared by Muir Engineering Ltd. attached as Schedule B to the Draft DP.

### Access and Parking

All parking areas are proposed to be paved. To minimize impacts to the root of the retained large Douglas-fir, a grass boulevard will be planted between the four small car parking stalls and sidewalk along Second Street frontage (see landscape plan). DPA Guideline 7f states that all parking requirements for the development shall be met on site. It is recommended that vehicle parking provision through access easement with VIHA and variance to reducing the parking requirement is considered to comply with this guideline as it balances compliance with other guidelines relating to privacy to adjacent properties and retention of the large Douglas fir.

### Energy Conservation and Reduction of Greenhouse Gases

The landscaping and building designs incorporate natural daylight and seasonal shading as shown on the architectural drawings (See Schedule A of the attached draft DP). Most of the units face south and west, optimizing solar gain.

The building will be designed to a minimum BC Energy Step Code 3 and approach Step 4 for increased energy efficiency. This exceeds BC Building Code's current requirements which for a building of this type, is to Step 2.

### Water Conservation

The applicant has confirmed that rainfall capture for irrigation on the site is not feasible. The Site Servicing Report prepared by McElhanney Engineering, dated November 3, 2020 (Schedule D to the attached draft DP) seeks to limit peak runoff rates to existing rates up to a 10-year rainfall event.

Proposed plantings are drought-tolerant species. To help with establishment and in extreme drought conditions, the planting will be watered by an automatic irrigation system.

### Stormwater

The Site Servicing Report and related plans prepared by McElhanney, dated November 3, 2020 (Schedule D to the attached draft DP) outline the proposed stormwater drainage system. Source control mechanisms include retaining and planting new vegetation, placing a minimum of 300 mm of amended topsoil on any landscaped areas, installing an oil and grit interceptor to improve the water quality of run-off, and installing an in-ground closed storage tank/reservoir below the proposed parking lot. Detailed plans will be prepared and submitted with the building permit application.

### Soil and Erosion Sediment Control

The applicant submitted an erosion and sediment plan (see Schedule D to the attached draft DP) that outlines mitigation measures for site development. Additionally, the intent is that the existing vegetated area on the north side of the property will be disturbed as little as possible.

### ***Development Variance Permit***

The applicant is requesting a variance to the rear yard setback and vehicle parking requirements.

### Rear Yard Setback

The RM-4 Multi-Family Residential zone, establishes a rear setback of 7.5 metres. Due to the size of the property, the desire to maximize the separation from the two single family homes on the north side and to retain the large Douglas-fir the applicant is proposing to reduce the rear yard

setback to 2.0 meters. The variance will have a relatively small impact on the adjacent Cumberland Lodge property as the rear of the proposed development abuts a Village lane and parking lot.

### Parking

The Zoning Bylaw requires, 22 parking spaces: 20 spaces for residents and two for visitors. Due to the size of the subject property and the goal to create a functioning open space/play area, the applicant is proposing to provide eight of the 22 required vehicular parking spaces on the south side of the property with access along the driveway that leads to the rear entrance of Cumberland Lodge. An access agreement was secured as a condition of the rezoning. A variance is requested to reduce the required parking stalls from 22 to 8.

All required bicycle parking will be provided on site. There will be 33 secure (class 1) stalls and 11 unsecured (class 2) stalls. A secure bike storage area is located beside the garbage and recycling area on the north-west corner of the building, beside the main entrance. Class 2 bike parking stalls are also located adjacent to the main entrance.

One courtesy vehicle parking stall for pregnant women and persons with young children is required. This is understood to have been intended for a commercial use and is recommended not to be required; it is included in the draft development variance permit.

Zoning Bylaw, Section 6.2 gives the owner an option of paying cash in lieu of providing visitor parking stalls in the zone. The amount would be \$7,600 for the 2 visitor stalls (2 x \$3,800). The applicant has requested a variance to the visitor parking requirement which would exempt them from paying the cash-in-lieu.

The subject property is located on bus route number 2 and the walkscore.com website gives the location a 'very walkable' walk score of 71 and indicates it is a 7-minute walk to downtown. The requested variance will reduce project costs and potentially annual operating costs. Approval of the variance reflects the Village's financial support for the project and strengthens applications for funding to senior levels of government like BC Housing.

Council Policy 13.4 "Review of Development Variance Permits for Parking in VCMU-1 zone" includes a provision that supports the reduction of residential parking for affordable housing units where the owner has entered into a housing agreement. While the subject property is not located in the VCMU-1 zone the policy reflects Council's desire to support affordable housing projects by considering parking reductions.

To offset the reduction in onsite parking, the applicant and Village have discussed construction of 14 angle parking stalls on Second Street fronting the development. This will be a requirement of the applicant at the time of building permit. Subject to detailed design, one of these spaces will be accessible and four will be for small cars. To accommodate these parking spaces within the right-of-way, the sidewalk was moved onto the subject property and a statutory right-of-way will be required as a condition of building permit.

### **PUBLIC NOTIFICATION AND CONSULTATION**

As required under the Village of Cumberland's Development Procedures and Fees Bylaw No. 1073, 2018, the applicant placed the required sign on-site.

The applicant hosted an outdoor public information meeting on Thursday, November 5, 2020, from 10:30 a.m. to 12:30 p.m. The meeting was advertised in the Comox Valley Record and the

notice mailed to neighbours within a 75-metre radius. Comments received and a summary of the neighbourhood meeting are attached to this report.

The application was reviewed by both the APC and HAH committees at the October 12, 2020 and January 20, 2021 meetings. Both committees recommended approval of applications 2020-11-DP and 2020-08-DV. The minutes for these meetings are attached to this report as Attachment 1.

The Homelessness and Affordable Housing Committee recommended “THAT Council direct staff to encourage VIHA and the operator of the affordable housing building to set up a shared community garden in the lane to the rear of the VIHA properties.” This is beyond the scope of a development permit application but can be explored with Comox Valley Transition Society in the future.

On August 30, 2023, a notice was mailed to neighbours within a 75m radius to inform them that Council will consider the DP and DVP applications at the September 11, 2023 meeting. At the time of writing the report, no comments have been received.

## **ALTERNATIVES**

1. THAT Council refer the development permit and development variance permit applications for the property described LOT A DISTRICT LOT 24 NELSON DISTRICT PLAN EPP103460 (3345 Second Street) to the Advisory Planning Commission for comment.
2. THAT Council request further information or clarification or request the applicant to make changes to the plans. If changes are requested, specific direction about the type of alterations should be presented including reference to the relevant development permit area guideline or guidelines.

## **STRATEGIC OBJECTIVE**

- Diverse and Healthy Community
- Sustainable Service Delivery and Asset Management
- Community Planning

## **FINANCIAL IMPLICATIONS**

Parking cash-in lieu payable for 2 visitor stalls and one EV stall/charging station is \$7,600. If the variance is approved, those funds will not be available for parking improvements in the Village.

## **OPERATIONAL IMPLICATIONS**

The addition of new off-site improvements such as parking stalls and stormwater infrastructure will add to the Village’s assets and require related ongoing maintenance and replacement.

The review of Development Permit applications is part of the services provided by the Development Services Department.

## **CLIMATE CHANGE IMPLICATIONS**

The building will be solar-ready, will retain and provide new tree canopy, and provides ample bicycle parking as required. The applicant plans for the building to be constructed to Step 3 of the BC Energy Step Code and approach Step 4 for increased energy efficiency.



## **ATTACHMENTS**

1. Public Comments and Information Meeting Summary
2. 2020-11-DP Draft
3. 2020-08-DV Draft

Respectfully submitted,

***C. Simpson***

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Courtney Simpson  
Manager of Development Services

***M. Mason***

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Michelle Mason  
Chief Administrative Officer



# Village of Cumberland

# Advisory Planning Commission

## Minutes

The meeting of the APC was held on Thursday December 10, 2020 by video conference (due to Covid-19), commencing at 4:00pm.<sup>1</sup>

**PRESENT:** Nick Ward, Chair  
Janet Bonaguro, Secretary  
Dan Griffin  
Roger Kishi  
Jaye Mathieu  
Neil Borecky  
Shannon Levett

**ABSENT:**

**GUESTS \ STAFF:** Karin Albert, Planner  
Shel Brodsgaard applicant for Item (a) 2020-09-DV - 3268 Fifth Street  
Eli Stevenson applicant for Item (b) 2020-04-DP - 3226 Sutton Road  
Jordan Brietzke and Maris MacDonald for Item (c) 2020-11 DP - 3339,  
3341, 3345 Second Street, Island Health  
Patrick Dobbyn for (d) 2020-08 DP - 4135 Cumberland Road

**OBSERVERS:** Residents of Lanyon and Baird Roads

**1. CALL TO ORDER**

**2. APPROVAL OF AGENDA**

Borecky / Bonaguro: THAT the agenda be approved as presented.

**CARRIED**

**3. APPROVAL OF MINUTES**

Kishi / Mathieu: THAT the minutes of the meeting held September 17, 2020 be approved as presented.

**CARRIED**

**4. ELECTION OF CHAIR AND SECRETARY for 2021**

Kishi / Bonaguro: THAT the APC elect Nick Ward as Chair.

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<sup>1</sup> This meeting was held through electronic facilities as authorized under Order M192 of the Ministry of Public Safety and Solicitor General during the declaration of a state of emergency made March 18, 2020 in order to conduct business in accordance with public health advisories related to the COVID-19 pandemic.

**CARRIED**

Borecky / Griffin: THAT the APC elect Janet Bonaguro as Secretary.

**CARRIED**

**5. REFERRALS FROM COUNCIL**

**(a) 2020-09-DV - 3268 Fifth Street**

Bonaguro / Borecky: THAT the Advisory Planning Commission receive "Development Variance Permit, 3268 Fifth Street" report dated, December 3rd, 2020.

**CARRIED**

**DISCUSSION**

- Staff provided an overview of the DP application
  - In order to get final approval for subdivision the new lot has to conform with the Zoning Bylaw regulations or the applicant has to have approved variances
  - Variance to side setback would be 0.5m closer than the standard setback (1.0m vs 1.5 m)
  - The variance won't apply to any new buildings or dwellings on Site B if the garage is taken down
  - Staff will check but do not think that there can be a time limit on a variance
- Applicant was present and provided comments on their application
  - Asked for a 3-year grace period
  - Applicant wants to remove the garage once the new house is built
- Commission discussion
  - Will the existing garage impact the building permit?
  - If there is a tool to define a time period then staff will look into this
  - Staff confirmed that the removal of the garage cannot be a condition of subdivision, that any new structure on Lot B (garage or Accessory Dwelling Unit) would have to conform with the required setbacks and that both variances apply only to the existing structure

Kishi / Griffin: THAT the Advisory Planning Commission recommend that Council approve the application for a Development Variance Permit (2020-09-DV) for 3268 Fifth Street for the property legally described as Lot 1, Block 21, DL 21, Plan VIP522C, substantially in compliance with the permit dated December 3, 2020.

**CARRIED**

**(b) 2020-04-DP - 3226 Sutton Road**

Borecky / Janet: THAT the Advisory Planning Commission receive "Development Permit – 3226 Sutton Road" report dated December 4, 2020.

**CARRIED**

DISCUSSION

- Staff provided an overview of the development permit
- The applicant provided a brief overview of the project

Bonaguro / Mathieu: THAT the Advisory Planning Commission recommend that Council approve the Development Permit (2020-04-DP) for the property legally described as Lot 14, DL 24, Plan VIP27906 (3226 Sutton Road), substantially in compliance with the draft permit dated December 4, 2020.

**CARRIED**

**(c) 2020-11 DP - 3339, 3341, 3345 Second Street, Island Health**

Dan Griffin recused himself from the discussion due to his current role on the Board of the Dawn to Dawn Society

Kishi / Mathieu: THAT the Advisory Planning Commission receive the report "Application for a Variance and Development Permit for 3339, 3341, 3345 Second Street", dated December 4, 2020.

DISCUSSION

- Staff provided an overview of the application
  - Rear setback variance request to 2m from 4.5m
  - Parking cash in lieu variance to waive the cash in lieu for 14 stalls normally required under the zoning bylaw as this is an affordable housing project
  - Village would like to provide a contribution to the project via cash in lieu as reduced DCCs are not an option.
- The applicant briefly commented on the project
- Commission questions and general discussion:
  - Shading and privacy
    - Shadow study submitted as part of the DP application
    - Minor shading impact in the summer and shoulder seasons, larger impact in December
    - Minimized overlook from the east side of the property, no living room windows overlooking, only two bedroom windows overlooking the back, along second the large tree screens the windows

- Utility servicing
  - The applicant's civil engineer is working with the Village on modeling the water study. This will be finalized at the building permit
  - If the supply is insufficient, upgrading will be at the expense of the applicant
- Capacity of the local school system to absorb children
  - The school district receives notice as part of the development application process to inform their planning process.
- Affordable Housing Agreement
  - Is the village satisfied?
  - Will be addressed as part of the rezoning process, the conditions of rezoning speak to: lot consolidation, affordable housing agreement, (zoning requires that an affordable housing agreement is on title for the term of the lease)
- Parking
  - The Village will retain ownership of parking on Second Street
  - Parking spots will not be reserved for users of the building
  - Village will be responsible for snow clearing and long-term maintenance once the parking spots are built
  - There are 4 accessible parking spots on the current plan but 5 accessible and adaptable units. The applicant thinks they could add another accessible stall in the parking area on Second Street. Commission members suggested allocating the additional accessible spaces within the parking area nearest the building entrance.
  - Snow clearing causes challenges to clear the spots effectively which is one reason why the parking spots are proposed to be paved
  - Parking alignment on Second Street is angled to maximize the number of spaces and improve safety by reducing the turn radius to leave a space.
- Development Cost Charges
  - Committee members mentioned the potential need for an affordable housing fund in order to be able to entertain DCC relaxation in the future

Kishi / Bonaguro: THAT the Advisory Planning Commission recommend that Council approve the Development Permit (2020-11-DP) for 3339, 3341, 3345 Second Street, substantially in compliance with the draft development permit dated December 4, 2020.

Against: Borecky

**CARRIED**

Kishi / Mathieu: THAT the Advisory Planning Commission recommend that Council approve the Development Variance (2020-08-DV) for 3339, 3341, 3345 Second Street, substantially in compliance with the draft variance permit dated December 4, 2020.

## CARRIED

### (d) 2020-08 DP - 4135 Cumberland Road

Kishi / Mathieu: THAT the Advisory Planning Commission receive the “Development Permit Application Lafarge Canada – 4135 Cumberland Road” report, dated November 9, 2020.

#### DISCUSSION

- Staff provided a brief overview of the two DPA applications – environmental and industrial
- The proponent provided an overview:
  - Portable plant used in other locations in BC and Alberta
  - Lafarge first company to pledge net zero sustainability
  - Operate many plants within the province and have been used as an example of how to use plants in a proper manner
  - The process is completing contained – tanks to pipes to kiln into silo and truck, never an opportunity for any exposure of material to the land
  - Erosion, stormwater management and environmental plans in place
- Commission questions and general discussion:
  - Residential properties within the aquifer area include Baird, Lanyon and Cumberland Roads
  - Storage of fuel oil
    - Two double walled tanks will be installed on pavement, this location will be paved
    - Containment system underneath the tank to capture any spill from the tanks
  - Asphalt process
    - The whole system is contained, only opportunity for leachates would be from the recycled asphalt being brought into the process, will be stored undercover so will not be an opportunity for leaching if raining
    - No water is used in the process and there is no effluent discharge
    - Recycled asphalt product is a major contributor to reducing carbon emissions created by other new asphalt processes
  - Stormwater management plan
    - The Village can require a peer review of the stormwater management plan as part of the development permit if there are specific/outstanding questions
  - Requirement to Consult
    - Notification required to be sent out to properties within 75 meters and sign posted on the property. Staff suggest that 75m may be insufficient for an industrial application
    - Comments received from neighbours prior to agenda deadline were included in the staff report. Neighbours were also sent the video conference link to listen in on this meeting.

- Water quality
  - What does the DP condition “An assessment of possible impacts of the asphalt plant on water quality of the underlying aquifer” mean? What evidence or reporting is required prior to issuance of the DP?
- Proposed Life
  - This specific portable plant moves around based on project locations around western Canada
  - No definitive timeline for how long it will stay
- Provincial Environmental Assessment
  - Air emissions governed by the Ministry of Environment
  - Lafarge monitors emissions and self-reports to the Ministry
  - There are specific asphalt plant regulations under Provincial regulation, last updated in October 2019
  - Process for Lafarge is a registration. They have recently all been inspected and no issues were found
- Zoning
  - This property is zoned for a portable asphalt plant
- Outstanding questions
  - What contaminants are created and removed during the process?
  - What is the potential for leachates to reach the aquifer?
  - Need clarity on what the aquifer impact assessment might look like (the condition in the DP) but unclear on what the assessment and evidence might be

Kishi / Mathieu: THAT the Advisory Planning Commission request additional information prior to making a recommendation to approve Development Permit 2020-08-DP as per the discussion at the December 10 APC meeting.

Against: Neil Borecky, Nick Ward

**CARRIED**

**6. OLD BUSINESS**

None

**7. NEW BUSINESS**

None

**8. NEXT REGULAR MEETING**

Thursday January 14, 2021 at 4:00pm (pending any referrals from Council).

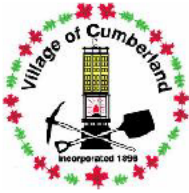
**9. TERMINATION:**

Kishi / Borecky: THAT the meeting terminate.

Time: 6:12pm

Certified Correct:  _____ Chair	Confirmed:  _____ Deputy Corporate Officer
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## Minutes

Wednesday, January 20, 2021, 9:30 p.m.  
Via videoconference\*

**PRESENT:** Kathy Duperron, Chair  
Bobby Herron  
Jesse Ketler, Councillor  
Debbie Bowman

**REGRETS:** Lindsay Monk  
John Landry

**STAFF:** Karin Albert, VoC Senior Planner

**APPLICANTS:** Jordan Brietzke, Wiser Projects  
Maris MacDonald, MH Architects

**1. Call to Order**

**2. Approval of Agenda**

Heron/Ketler: " THAT the agenda of the Wednesday, January 20, 2021 meeting be approved."

CARRIED

**3. Approval of the Minutes: Wednesday, August 19, 2020**

Ketler/Duperon: "THAT the minutes of the Wednesday, August 19, 2020 meeting be approved."

CARRIED

**4. Business Arising from the Minutes**

None

**5. New Business**

**5.1 Referral from Council - Application Multi-Family Development Permit for 3339, 3341, 3345 Second Street**

Discussion:

- Design-build contract planned.
- Building will meet Step Code 3 standard.
- Comox Valley Transition Society will be operator in cooperation with Dawn to Dawn.
- Building includes 3 and 4-bedroom units which are in short supply.

- Community space (~513 sqft) will include a kitchenette.
- Shading plan provided. Shows adequate lighting in summer to rear of property and at lane. Could be location of a community garden for residents.
- To make travel along Second Street safer, development will provide a sidewalk along its frontage.
- Outstanding servicing questions – tying into main on Ulverston – will pipe need to be upgraded and how will additional stormwater from proposed street parking be managed to ensure properties cross the street are not impacted?
  - Stormwater management and servicing will be reviewed further as part of building permit, Manager of Operations will sign off on final servicing plan. This is identified in the draft development permit
- Can lane to back of Cumberland Lodge be used as a pathway? Currently gated.
  - Village will discuss with VIHA. Lane might have been gated for security reasons and/or privacy of residents.
- How will bike storage be secured?
  - Residents will have a fob to get into building and bike storage area.
- Will there be a CCTV system?
  - This is up to the operator to add if required.
- More bicycle parking is likely required. A separate area can be added.
- Has easement to parking spaces off VIHA driveway been secured?
  - Confirmation of an agreement is one of the conditions of rezoning. So is lot consolidation and registration of a housing agreement/covenant on title.

Herron/Bowman: THAT Council direct staff to connect with VIHA to explore an informal pedestrian pathway along the lane to the rear of the Cumberland Lodge property and along the north side of the affordable housing property.

CARRIED

Herron/Duperon: "THAT Council direct staff to encourage VIHA and the operator of the affordable housing building to set up a shared community garden in the lane to the rear of the VIHA properties."

CARRIED

Bowman/Herron: "THAT the Homelessness and Affordable Housing Committee recommend that Council approve the Development Permit (2020-11-DP) for 3339, 3341, 3345 Second Street, substantially in compliance with the draft development permit dated January 14, 2021."

CARRIED

Ketler/Duperon: "THAT the Homelessness and Affordable Housing Committee recommend that Council approve the Development Variance (2020-08-DV) for 3339, 3341, 3345 Second Street, substantially in compliance with the draft variance permit dated January 14, 2021."

CARRIED

**5.2 Density bonus review**

Staff reported that the Village has a practicum student from the Master of Community Planning program at Vancouver Island University who will research density bonuses for affordable housing and heritage protection in the VCMU-1 - Village Commercial Core Mixed Use zone for the Village. The student will attend an upcoming Committee meeting.

**6. Next Meeting:** Wednesday, February 17, 2021

**7. Adjournment**

Time: 11:10 am.

Certified Correct:  _____	Confirmed:  _____
Chair	Deputy Corporate Officer

\*This meeting was held through electronic facilities as authorized under Order M192 of the Ministry of Public Safety and Solicitor General during the declaration of a state of emergency made March 18, 2020 in order to conduct business in accordance with public health advisories related to the COVID-19 pandemic. Members of the public who wished to view the meeting were able to email [planning@cumberland.ca](mailto:planning@cumberland.ca) to receive a link to the on-line meeting.

Village of Cumberland  
November 5th, 2020

Re: Open House Meeting Summary – November 5<sup>th</sup>, 2020

An estimated 20 attendees were present at the November Open House for the gwax'dzi dsas family housing project located at 3339, 3341, 3345 Second St, Cumberland. The project team set up poster boards on the development site and participants were able to walk the site and view the designs for the proposed development. The project architect, development consultant, Village of Cumberland staff, and Dawn to Dawn Action on Homelessness Society were on-site to answer any questions. A representative from Island Health also visited the site and discussed the development with the project team.

Most participants were very supportive of the project. A few participants asked about the height of the building. The Open House being located on the development site provided an excellent opportunity for participants to visualize the height of the building with reference points such as trees and nearby buildings.

A few participants had questions about the proposed landscaping and tree retention plan. The poster boards included the landscape plan that focuses on accessibility and inclusivity for families. The project team was able to describe the features and layout to the participants.

Overall, the design was well received by the attendees. The participants did not ask many questions but enjoyed viewing the poster boards and discussing the features with the project team. The primary concerns were associated with the proposed 3-storey height of the building. As noted above, the participants generally seemed fine with the height of the building once the layout and reference points were explained. The project team explained that the development needs the density and height to make the project work financially and to receive funding. The project is also seeking to help satisfy an incredible need for affordable family housing in Cumberland.



**PUBLIC COMMENT RECEIVED IN RESPONSE TO NEIGHBOURHOOD MAIL-OUT**

Saturday, October 31, 2020

Dear Karin,

I'm a resident and homeowner at [REDACTED] across the street from the proposed property development. I'm responding to the letter sent regarding this.

I realize there is a need for housing of this sort in the area and would be in favour of a scaled down version here.

My main concerns are lack of parking, increased traffic and noise. This street is already quite busy with traffic using it as an alternate route to the new areas from town. They come up Ulverston, along Second and up Ambleside and first to Kendal. There is also a lot of pedestrian traffic on this narrow road, people from Kendal and Rydal going to the Village. I can't imagine what it would be like with 15 or so vehicles angle parked along the front. I'm afraid we will lose our residential parking in front of our houses also.

Another thing I was wondering about is where the storm water will be draining too. There is no storm drain on this block and as it is the 3 houses here all flood in the crawl spaces and require sump pumps to clear the water down below. This problem could potentially be made much worse by paving the area. If the road was to be improved as I saw suggested somewhere, could a curb be installed along our side of the road to divert the run off?

A lesser concern but still worth mentioning is the height of the building. We are small houses considerably downhill and feel that it will tower above us blocking any afternoon light especially at this time of year when there is so little.

I am a senior [REDACTED] and am hoping the value of my property will enable me to move to a more senior friendly home at some time in the next few years so I am concerned that a development of this scale will devalue my house so this would not be possible for me.

Thank you for your consideration

Sincerely,

[REDACTED]

Monday, November 2, 2020

Planning Committee Cumberland Council:

I live in the neighbourhood of Ulverston and 2nd St, and am happy to see the notice of plans you have to build some affordable housing in this area. This is a much needed initiative and I look forward to seeing the plans taking shape.

████████████████████

**From:** [REDACTED] >

**Sent:** November 1, 2020 4:08 PM

**To:** Planning <[Planning@cumberland.ca](mailto:Planning@cumberland.ca)>

**Subject:** Affordable housing

Planning Committee Cumberland Council:

I live in the neighbourhood of Ulverston and 2nd St, and am happy to see the notice of plans you have to build some affordable housing in this area. This is a much needed initiative and I look forward to seeing the plans taking shape.

[REDACTED]

**From:** [REDACTED] >  
**Date:** November 3, 2020 at 2:38:36 PM PST  
**To:** [REDACTED] >  
**Subject:** Re: Affordable housing

Thanks [REDACTED]

[REDACTED]

On Nov 3, 2020, at 9:48 AM, [REDACTED] > wrote:

[REDACTED]:

We are most pleased with the development being built beside Cumberland Healthcare  
I was involved many years ago as Chair of the Intermediate Healthcare and the vision we had  
hoped for has come to be.

To help with health and safety for Cumberland families first means a lot to us

Regards,

[REDACTED]  
[REDACTED]



**From:** [REDACTED] >  
**Sent:** November 11, 2020 12:17 PM  
**To:** Planning <[Planning@cumberland.ca](mailto:Planning@cumberland.ca)>  
**Subject:** 3339, 3341 and 3345 Second Street

Hello – I am submitting a comment regarding the housing project proposed for Second Street.

While I agree that housing for families is very important, I find I can't completely agree with this project unless there is some provision made to include housing for single individuals. This project only has one 1-bedroom unit and apparently it is designated for a "caretaker/senior". There is absolutely nothing in this proposal for single individuals, and yet there are a large number of homeless or precariously-housed single individuals in the Comox Valley, and in Cumberland. (By precariously housed I mean they sleep on friends' or relatives' couches or in their cars.)

When single people cannot find affordable housing they often end up on the streets or living in a tent in the woods. Once they are on the streets they are vulnerable to drug addiction, overdoses and various health issues. If you are concerned about overdoses and drug use, then it is important to include single individuals in proposed affordable housing projects.

I am suggesting that several bachelor suites be created in this project to house single low-income individuals. This could be done by eliminating a couple of the 3-bedroom units and putting bachelor suites in their place.

Sincerely,

[REDACTED]

[REDACTED] Windermere Ave.  
Cumberland, BC V0R 1S0

**From:** [REDACTED] >  
**Sent:** November 13, 2020 6:58 PM  
**To:** Planning <[Planning@cumberland.ca](mailto:Planning@cumberland.ca)>  
**Subject:** Support for Supportive Housing Project

Dear Mayor and Council,

I'm a high-risk senior and cannot attend the public meeting so I decided to email my views. I live on Maryport near 2nd and have been eyeing that site for years wondering what would go in there. I can't think of a better use than supportive housing.

I was homeless for close to a year 15 years ago. I never had to sleep on the street, but I had no legal address and had to keep moving constantly from friend to friend and hostel to hostel. This was in Montreal and Toronto. It was brutal. You never feel safe. You can never relax. Every day is torture. Even a tiny act of kindness means the world. I went to a neighbourhood centre in Toronto to get a free flu shot that year and they also gave me a pair of socks. I cried.

By the way, I'm not a drug-user or alcoholic or a member of a disadvantaged group. It wasn't a slow slide into poverty; it was a tsunami of personal blows that sent me from being a business owner to being broke and homeless. It's easier to end up with nothing than you can imagine and you need help to climb back up to anything resembling a normal life.

I was fortunate in that I had friends who helped me get back home to the Island to get my life back together. I commend the work of Dawn to Dawn and Comox Valley Transition and the many others who were involved in putting this project together.

My partner and I were discussing the subject of property values and we feel that creating a safer, more vibrant Cumberland can only help everyone's property values. Cheers..... [REDACTED]

[REDACTED] Maryport Avenue

From: [REDACTED] >  
Sent: November 15, 2020 10:24 AM  
To: Planning <[Planning@cumberland.ca](mailto:Planning@cumberland.ca)>  
Subject: non market rental housing

I write to you to express my heartfelt support for the building of the proposed rental units at 3339, 3341 and 3345 Second street in Cumberland. Cumberland has a shortage of affordable rental units; This project will help to provide for this community need in a good way. thank you. [REDACTED] [REDACTED]  
Dunsmuir Avenue Cumberland

**From:** [REDACTED] >  
**Sent:** November 16, 2020 10:55 AM  
**To:** Planning <[Planning@cumberland.ca](mailto:Planning@cumberland.ca)>  
**Subject:** Proposed bylaws 1136 and 1137

Development Services, Village of Cumberland,

Re; The above proposed bylaws for properties at 3339, 3341  
and 3345 Second Street

I am in support of the amendments proposed. While not living close to these properties, as a resident of Cumberland I feel strongly about the need for affordable housing options for individuals and families in our community. I respect concerns expressed by immediate neighbours but for the greater good urge Council to take positive action by voting in favour of these bylaws. Thank you.

[REDACTED]  
[REDACTED] Derwent Avenue.  
Cumberland, BC  
[REDACTED]



**From:** [REDACTED]  
**Sent:** November 18, 2020 11:42 AM  
**To:** [Planning](#)  
**Subject:** Rezoning and OCP amendment for properties 3339,3341 and 3345  
2nd St. Cumberland

---

Hi,

I am very excited about the proposal for low-income, multi-family rental housing for the properties located at 3339, 3341 and 3345 2nd St. Cumberland!

Cumberland is in urgent need of housing for low income families, as is the whole of Comox Valley. This development would address the needs of truly low income families and contribute to the diversity of housing options in Cumberland. Right now housing options are mainly for the privileged and fortunate.

The development fits in with VIHA's understanding that the property be used for community-based affordable housing projects. It has the support of BC Housing.

It would provide adequate parking, subject, I believe, to approval from the Village and VIHA.

It meets many of the OCP housing policies.

I believe that the concerns that have been expressed by some of the neighbours can be resolved with goodwill and a sincere intention to do so.

This is too great an opportunity to miss out on.

I strongly support the proponent's application for rezoning and OCP amendment of the above noted properties.

Sincerely,

[REDACTED]  
[REDACTED] Dunsmuir Ave.  
Cumberland, BC

Could you please ensure that the above submission is included with comments for the Public Hearing scheduled for November 18, 2020. Thanks!

**From:** [REDACTED]  
**Sent:** November 18, 2020 2:41 PM  
**To:** Planning  
**Subject:** Affordable housing hearing

---

Just want to voice a note of support for the affordable housing project put forth by Dawn to Dawn & Comox Transition Society. Cumberland is fast becoming a village for the wealthy and this model of growth is unsustainable on many fronts. We also do not have a business base that is substantial enough to build staff accommodations so their employees can live in the place they work. There are needs for low-rent housing by more than one demographic in our social fabric.

Having spent many years living in Banff, Alberta, I got to see first hand the effect of a lack of affordable housing, with overcrowded one and two bedroom apartments housing more people than they were intended for, and people living out of their vehicles in tenuous legality. Not a great lifestyle for anyone, and often affected the upkeep of the units due to overuse/overpopulation. Squamish over the last decade also comes to mind.

Currently the land proposed for use is vacant and near to other multi-unit housing, so the location makes sense. The time is right, if not overdue, so let's get this complex into our village and hopefully we can retain residents being pushed out by unaffordable home sales turning unaffordable property into unaffordable rental units.

Thanks for listening.

-----  
[REDACTED]

**From:** [REDACTED]  
**Sent:** November 18, 2020 3:01 PM  
**To:** [Planning](#)  
**Subject:** 3339, 3341 and 3345 Second Street

---

Hi there,

I want to go on record saying I emphatically support this project in so many ways!

I apologize for not feeling very articulate at the moment and time is of the essence to respond to you today.

1. Help lift families out of poverty
2. Housing crisis
3. Excellent location
4. Solid quality partnerships - Transition Society/Dawn to Dawn/Island Health.

This is a project we could be very proud of.

They have done a good job of acknowledging the public/neighbours concerns and pivoting the plans, ie - general gathering space, adjusted parking, etc...

Please stay strong and vote for our community at large. Housing is a huge issue in the valley.

Happy to chat if you need anything further.

[REDACTED]



**From:** [REDACTED]  
**Sent:** November 18, 2020 3:37 PM  
**To:** [Planning](#)  
**Subject:** 2nd St affordable rental complex

---

Hello Village Council and Planning Staff,

I'd like to say that I support this initiative - we need to have affordable rental housing in Cumberland and I think this is a farsighted project that will benefit our town . Parking, will that be a challenge ? Yes, as it is all throughout Cumberland . I hope the planning department has ideas that will help .

Thank you for your work ,  
[REDACTED] , [REDACTED] Dunsmuir Ave.



## gwax'dzi dsas - Family Housing

2ND STREET CUMBERLAND BC  
20-09-17 Issued for Development Permit



**MacDonald Hagarty Architects**  
Ltd.  
1432 14th E. Columbia Ave  
Cranbrook BC  
V9A 3M7

### CONTACT INFORMATION

Owner + Operator  
Down to Dawn +  
Cenox Valley Transition Society

Survey  
Bruce Lewis  
Landscape Surveying Inc.  
811 highridge court  
Cranbrook BC

Prime Contributor + Architect  
MacDonald Hagarty Architects Ltd  
Project Architect: Marie MacDonald  
Mhag@MHA-architects.ca  
T - 604.345.9733

### SHEET LIST

#### DP sheet list

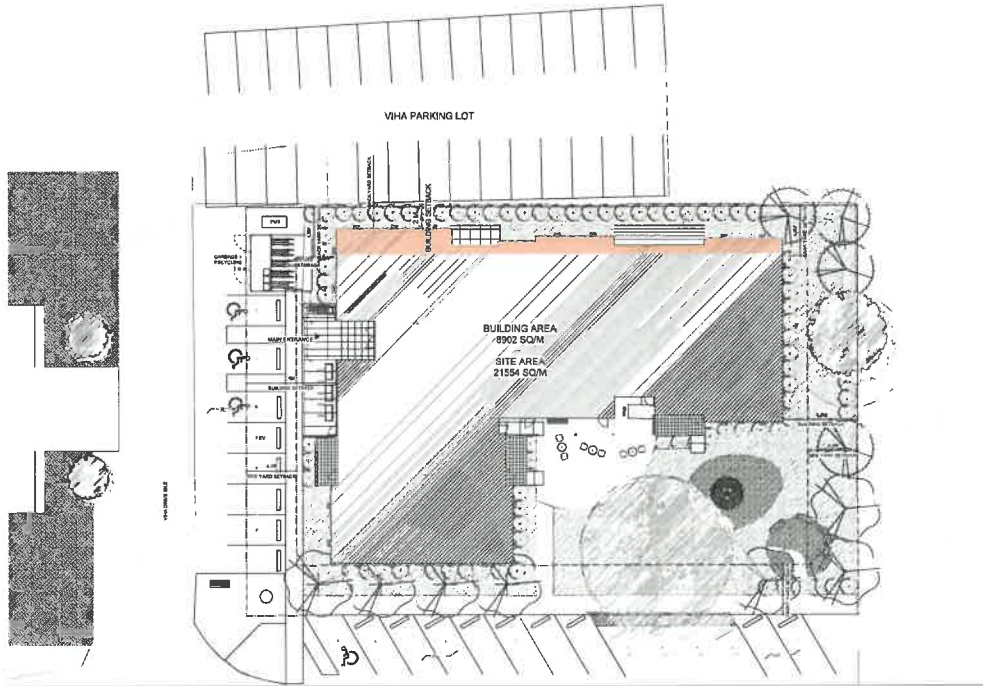
A0.01	Project Information
A0.02	Building program + schedules
A0.04	Shadows Analysis
A1.01	Main floor plan
A1.02	2nd + 3rd floor typical
A1.04	Typical unit layouts
A2.01	Elevations
A3.01	Sections



VILLAGE CONTEXT



NEIGHBOURHOOD CONTEXT



1 PROPOSED SITE PLAN  
Scale: 1:200

PROJECT INFORMATION

Authority Village of Cumberland  
 Street Address 3336, 3341, 3345 2nd street  
 Legal Description PROPOSED LOT A, DISTRICT LOT 24, NELSON DISTRICT, PROPOSED PLAN EPP103440 (SEE SURVEY FOR FURTHER DETAIL)

PID TBD Once lots have been consolidated  
 Project Description This project is a three storey wood frame building with 22 two, three- and four-bedroom family apartments and 1 one-bedroom for a caretaker/renter. The building is organized in an 'L' along the south and west property lines to provide maximum useable open space with a large sheltered courtyard and play area. The ering also retains existing trees and keeps the mass of the building back from the main street of small houses. The three storey massing provides a transition between the taller, institutional buildings of the adjacent Cumberland Lodge and the smaller scale residential character of the rest of the street. The building also is set to the south side of the lot to provide a generous separation from the single-family home on the north side. The building form is a series of volumes that reference the simple window layouts, wood cladding, steep gables, and proportions of Cumberland's early industrial buildings. Indigenous art and design will be incorporated throughout and featured on the exterior facade.

LOT SUMMARY/FRR

Total Lot Area	2,000 SQM	
Total gross floor area	2489 SQM	

ZONING SUMMARY

REQUIRED LOT COVERAGE	65%	PROPOSED 42%
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SETBACKS

FRONT	4.5 METERS	4.5 METERS
BACK	4.5 METERS	2.2 METERS
NORTH SIDE	4.5 METERS	6.7 METERS
SOUTH SIDE	4.5 METERS	4.5 METERS

BUILDING HEIGHT RM-3  
 Max 15 Meters 11.34 Meters  
 \* SEE ELEVATIONS FOR BUILDING HEIGHTS

BUILDING STATISTICS

Description	Unit Count	Area (GROSS)
Main Floor	8	625.32 SQM
2nd Floor Residential	8	638.82 SQM
3rd Floor Residential	8	638.82 SQM
Total	22	2,503.16 SQM

OFF STREET PARKING

REQUIRED	PROPOSED
23 Dwelling Units	8 STALLS ON SITE
Total	16 STALLS PROVIDED ON CITY PROPERTY)
	23 STALLS PROVIDED TOTAL



2 Main floor program  
Scale: 1:500

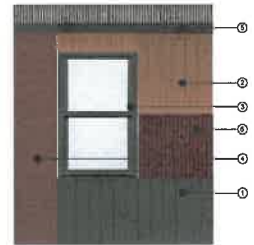


3 2nd + 3rd floor program  
Scale: 1:500

Total residential units

4	28
15	36
1	37

MATERIAL BOARD



- Material Legend
- ① 6" Mini flush metal panel - colour Charcoal
  - ② Metal panel with wood pattern
  - ③ Charcoal Vinyl window
  - ④ 5X10 hardie sheet, Artwork tool.
  - ⑤ Hardie Board - Smooth finish - Colour Charcoal
  - ⑥ 7/8 Corrugated steel cladding - Colour Burgundy



Family Housing  
 336, 3341, 3345 2ND STREET CUMBERLAND BC



PROJECT INFORMATION

A0.01

Building Program



7 Main floor program  
Scale: 1:500



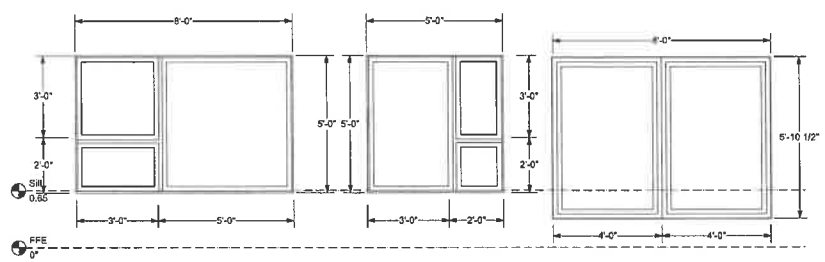
8 2nd + 3rd floor program  
Scale: 1:500

FUNCTIONAL PROGRAM

FUNCTION	DESCRIPTION OF UNIT/SPACE	# OF UNITS	UNIT SQFT	TOTAL SQFT
PROJECT NAME:	gwr029 0949 FAMILY HOUSING			
ADDRESS:	2ND STREET, CUMBERLAND NSC			
BUILDING TYPE:	MODULAR WOOD FRAME ON CRAWLSPACE SURFACE			
PARKING TYPE:				
RESIDENTIAL UNITS				
	TWO BEDROOM	2	738,341	1,477
	TWO BEDROOM - ACC	2	816,442	1,633
	THREE BEDROOM - A	12	913,322	10,960
	THREE BEDROOM - ACC	3	1072,862	3,219
	FOUR BEDROOMS	3	1221,329	3,664
TOTAL			20,990	200
RESIDENTS AMENITY				
	OFFICE	1	241,035	241.0
	COMMUNITY STORAGE	1	308,103	308.1
TOTAL			1061,915	205
CIRCULATION				
	CIRCULATION		4,348.5	207
TOTAL			4,348.5	210
SERVICE ROOMS				
	JANITORS ROOM	3	58.2	171
	ELECTRICAL/MECHANICAL SERVICE ROOM	2	235.5	360
			60.7	302
TOTAL			777.7	302
SUMMARY				
TOTAL RESIDENTIAL AREA			20,990.4	503
TOTAL RESIDENTIAL AMENITY			1,061.9	305
TOTAL CIRCULATION			4,348.5	308
TOTAL SERVICE ROOMS			777.7	308
GROSS FLOOR AREA			27,091.5	307
OVERALL BUILDING EFFICIENCY				77%

Room Number	Room Name	Room Area	Floor
100	CIRCULATION	1534.9 sq ft	Floor 1
101	4 BED	1221.3 sq ft	Floor 1
102	3 BED ACC	1072.8 sq ft	Floor 1
103	3 BED	913.3 sq ft	Floor 1
104	3 BED	913.3 sq ft	Floor 1
105	COMMUNITY	512.8 sq ft	Floor 1
106	STORAGE	308.1 sq ft	Floor 1
107	3 BED	913.3 sq ft	Floor 1
108	3 BED	913.3 sq ft	Floor 1
109	MEDIA/LEC	233.5 sq ft	Floor 1
110	OFFICE	241 sq ft	Floor 1
111	JAN	58.2 sq ft	Floor 1
112	CIRCULATION	1407.3 sq ft	Floor 2
201	4 BED	1221.3 sq ft	Floor 2
202	3 BED ACC	1072.7 sq ft	Floor 2
203	3 BED	913.3 sq ft	Floor 2
204	3 BED	913.3 sq ft	Floor 2
205	2 BED - A	746.4 sq ft	Floor 2
206	3 BED	913.3 sq ft	Floor 2
207	3 BED	913.3 sq ft	Floor 2
208	2 BED - ACC	819.0 sq ft	Floor 2
209	JAN	58.2 sq ft	Floor 2
210	SERVICE	60.7 sq ft	Floor 2
211	CIRCULATION	1402.3 sq ft	Floor 3
300	4 BED	1221.3 sq ft	Floor 3
301	3 BED ACC	1073.4 sq ft	Floor 3
302	3 BED	913.3 sq ft	Floor 3
303	3 BED	913.3 sq ft	Floor 3
304	2 BED - A	727.2 sq ft	Floor 3
305	3 BED	913.3 sq ft	Floor 3
306	3 BED	913.3 sq ft	Floor 3
307	2 BED - ACC	815.8 sq ft	Floor 3
308	JAN	58.2 sq ft	Floor 3
309	SERVICE	60.7 sq ft	Floor 3
G1	gross area	5897 sq ft	Floor 1
G2	gross area	5906 sq ft	Floor 2
G3	gross area	5907.7 sq ft	Floor 3

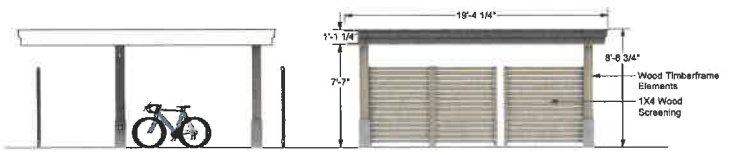
WINDOW SCHEDULE



WALL + FLOOR/CEILING + ROOF SCHEDULE

EXTERIOR WALL TYPES	INTERIOR WALL TYPES	INTERIOR WALL TYPES	FLOOR/CEILING + ROOF TYPES
<p><b>TYP. EXTERIOR A</b></p> <p>15MM STEEL CLADDING 15MM AIR GAP - PLY STRAPPING PEELED AND STICKED VAPOR PERMEABLE MEMBRANE 15MM PLY 2X10 @ 16" STUCCO, CW R22 BATT 8MM VAPOR BARRIER 2X10 CURBING WALL, CW ROOF 15MM TYPE X GWS</p>	<p><b>TYP. SUITE INTERIOR</b></p> <p>15MM TYPE X GWS 2X10 X 15MM 15MM TYPE X GWS</p>	<p><b>HALLWAY - 45 MIN FRR</b></p> <p>15MM TYPE X GWS BATT INSULATION FILL CAVITY 15MM TYPE X GWS</p>	<p><b>MODULAR EGG</b></p> <p>588 ROOF MEMBRANE CLIP BUILT UP ROOF MECHANICAL GATE BREEST PROTECT FROM BOARDS 12MM ISO GIPSOL TO MIN 2X10 POLY VAPOR BARRIER 2X10 ROOF SHEATHING 3X12X8 ROOF JOIST @ 400 15MM GWS TYPE X</p>
<p><b>TYP. EXTERIOR B</b></p> <p>CERAMETICOUS BOARD 15MM AIR GAP - PLY STRAPPING PEELED AND STICKED VAPOR PERMEABLE MEMBRANE 15MM PLY 2X10 @ 16" STUCCO, CW R22 BATT 8MM VAPOR BARRIER 2X10 CURBING WALL, CW ROOF 15MM TYPE X GWS</p>	<p><b>2X4 SHAFIT WALL - 45 MIN FRR</b></p> <p>15MM TYPE X GWS 2X10 X 8MM CW BATT 15MM TYPE X GWS</p>	<p><b>HALLWAY - 45 MIN FRR</b></p> <p>15MM TYPE X GWS 2X10 X 15MM 1/8" PLATE 15MM X 8MM STODGED BATT INSULATION 15MM TYPE X GWS</p>	<p><b>MODULAR EGG</b></p> <p>3MM FINISHED FLOOR 15MM DOUGLAS FIR FLOOR 3X12X8 @ 400OC FLOOR JOIST</p>
<p><b>TYP. EXTERIOR C</b></p> <p>CORRUGATED METAL SIDING 15MM AIR GAP - PLY STRAPPING PEELED AND STICKED VAPOR PERMEABLE MEMBRANE 15MM PLY 2X10 @ 16" STUCCO, CW R22 BATT 8MM VAPOR BARRIER 2X10 CURBING WALL, CW ROOF 15MM TYPE X GWS</p>	<p><b>CRAWL SPACE WALL - 30 MIN FRR</b></p> <p>15MM TYPE X GWS 2X10 X 8MM STUCCO 15MM PLY</p>	<p><b>HALLWAY -</b></p> <p>15MM TYPE X GWS 2X10 X 15MM BATT INSULATION FILL CAVITY 15MM TYPE X GWS</p>	<p><b>MODULAR EGG</b></p> <p>30 MM AIR GAP 15MM DOUGLAS FIR FLOOR 3X12X8 @ 400OC FLOOR JOIST MODULAR EGG 15MM GWS TYPE X</p>
<p><b>2X4 EXTERIOR</b></p> <p>CLADDING VAPOR 15MM AIR GAP - PLY STRAPPING PEELED AND STICKED VAPOR PERMEABLE MEMBRANE 15MM PLY 2X10 @ 16" STUCCO, CW R22 BATT 8MM VAPOR BARRIER 2X10 CURBING WALL, CW ROOF 15MM TYPE X GWS</p>	<p><b>MOD TO MOD - 45 MIN FRR</b></p> <p>15MM TYPE X GWS 2X10 X 8MM BATT INSULATION FILL CAVITY 15MM DOB BREATHING 2X10 AIR GAP 15MM DOB BREATHING 2X10 X 8MM BATT INSULATION FILL CAVITY 15MM TYPE X GWS</p>		<p><b>MODULAR EGG</b></p> <p>15MM DOB BREATHING 3X12X8 @ 400OC CFS AND JOIST'S ROOF BATT INSULATION 15MM GWS TYPE X</p>

GARBAGE ENCLOSURE



4 GARBAGE ENCLOSURE  
Scale: 1:50



gwr029 0949  
Family Housing  
339,3341,3345 2ND  
STREET CUMBERLAND  
NSC

DATE FOR REVISIONS  
1. 2020-08-28  
REV 1 1 1 1

Building program + schedules



VIA DRIVE ISLE



② 1 Main floor Plan  
Scale: 1:100



gwx/dzl dsas  
Family Housing  
339.3341.3345 2ND  
STREET CUMBERLAND  
BC

C	2020-10-28	Issue for Development
B	2020-08-11	Issue for Permit
A	2020-06-15	Issue for Construction
REV		

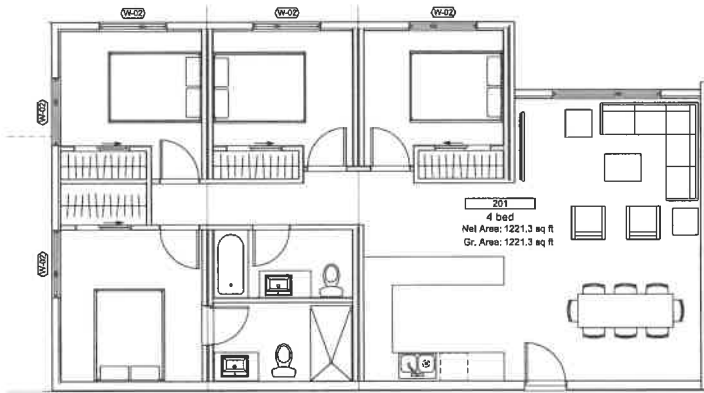
Main floor plan

A1.01

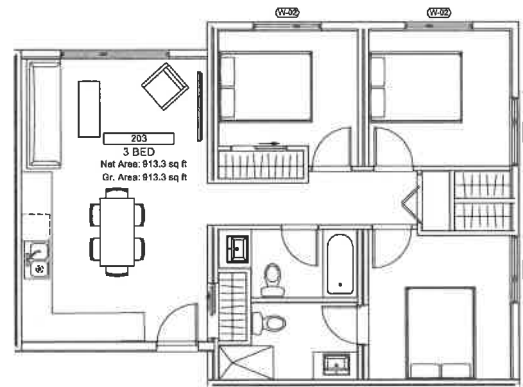


VIVA DRIVE ISLE

2 - 2nd and 3rd Floor Plan  
Scale: 1:100



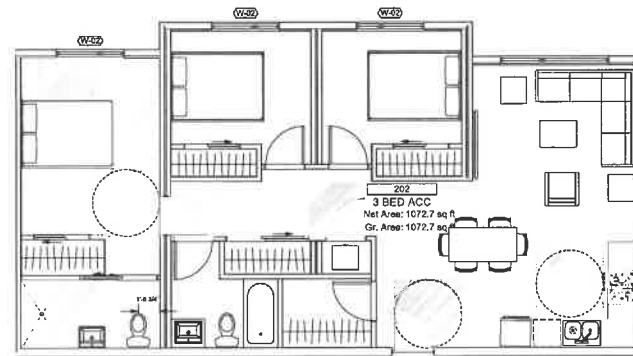
1 Typical 4 bedroom layout  
Scale: 1:50



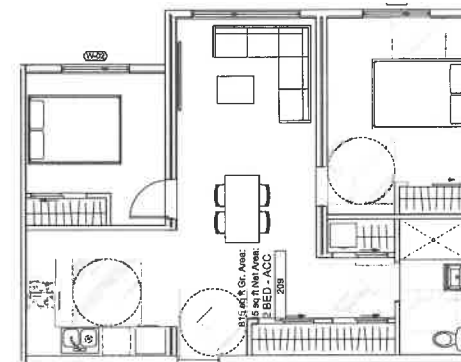
4 Typical 3 bedroom layout  
Scale: 1:50



5 Typical 2 bedroom layout  
Scale: 1:50



2 3 bedroom accessible layout  
Scale: 1:50



3 2 bedroom accessible layout  
Scale: 1:50



2 2nd STREET ELEVATION  
Scale: 1:100



3 2nd STREET ELEVATION  
Scale: 1:100

4 2nd STREET ELEVATION  
Scale: 1:100



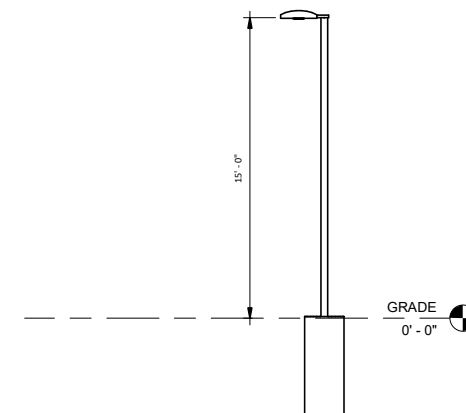
LIGHTING FIXTURE SCHEDULE									
ID	DESCRIPTION	MOUNTING	VOLTAGE	LOAD	LUMEN OUTPUT	MANUFACTURER	MODEL	NOTES	Count
A	5" ROUND DOWNLIGHT	CEILING RECESSED	120 V	12 W	940 lm	EATON LIGHTING	RL5609951EXR	REFER TO GENERAL NOTES FOR FINISH/TRIM DETAILS	11
B	ECLIPSE-SHAPED LED DOWNLIGHT	WALL, SURFACE	120 V	17 W	850 lm	WAC LIGHTING	WS-W65607-x	REFER TO GENERAL NOTES FOR FINISH/TRIM DETAILS	4
C	POLE MOUNT AREA LIGHT	POLE, FLOOR	120 V	113 W	13388 lm	EATON LIGHTING	GLEON-AF-02-LED-E1-SL2-x		2
D	POLE MOUNT AREA LIGHT	POLE, FLOOR	120 V	59 W	6851 lm	EATON LIGHTING	GLEON-AF-01-LED-E1-SL2-x		1
E	LED WALL MOUNTED DOWN LIGHT	WALL, SURFACE	120 V	12 W	1275 lm	WAC LIGHTING	WLE-LED12-B-4K-x-PC-CL	REFER TO GENERAL NOTES FOR FINISH/TRIM DETAILS	2
F	3" SYMMETRICAL BOLLARD	GROUND, SURFACE	120 V	10 W	800 lm	SIGNIFY LIGHTING	DB30 x A0 12L E	REFER TO GENERAL NOTES FOR FINISH/TRIM DETAILS	5

**NOTES:**

- EXTERIOR LIGHT FIXTURES FINISH/TRIM BLACK UNLESS OTHERWISE NOTED.
- POLE MOUNT LIGHT FIXTURE FINISH TO MATCH POLE. POLES POWDER COAT FLAT BLACK.
- EXTERIOR LIGHTS ARE ALL ENERGY EFFICIENT, LED LIGHTS THAT ARE DARK SKY COMPLIANT.



1 SITE PLAN  
1 : 200



2 POLE MOUNT LIGHT  
1 : 50

PROJECT:  
**gwax'dzi dsas Family Housing**

CLIENT:

DESIGNED BY:  
BCM

DRAWN BY:  
BCM

SCALE:  
As indicated

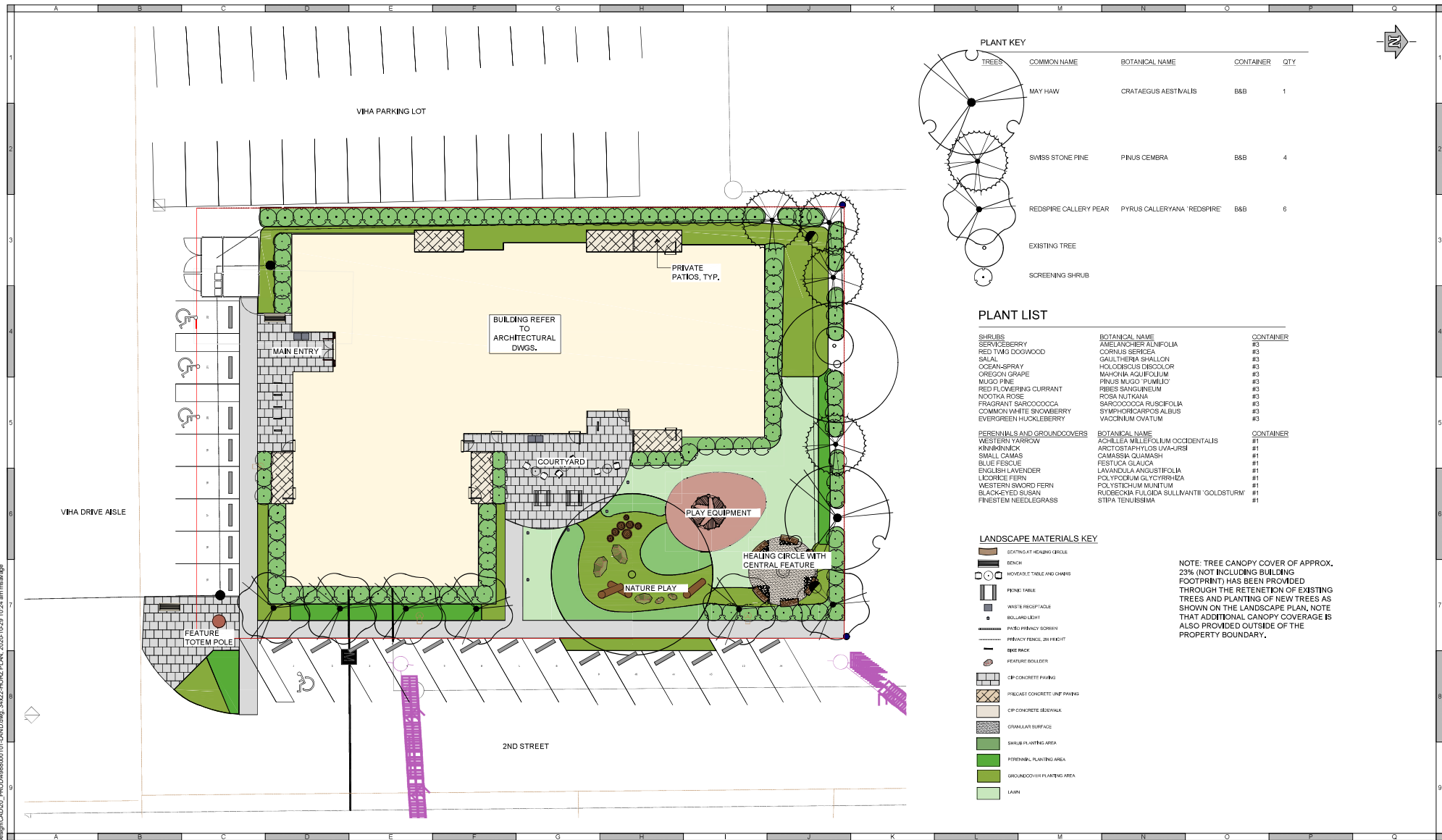
REVISION SCHEDULE

REVISION:

SEAL:

SHEET TITLE:  
**SITE AND LIGHTING PLAN**

PROJECT NO. 1xxx  
DATE - Issue Date  
SHEET OF  
**E01 3**



**PLANT KEY**

TREES	COMMON NAME	BOTANICAL NAME	CONTAINER	QTY
	MAY HAW	CRATAEGUS AESTMALS	B&B	1
	SWISS STONE PINE	PINUS CEMBRA	B&B	4
	REDSPIRE CALLERY PEAR	PYRUS CALLERYANA 'REDSPIRE'	B&B	6
	EXISTING TREE			
	SCREENING SHRUB			

**PLANT LIST**

SHRUBS	BOTANICAL NAME	CONTAINER
SERVICEBERRY	AMELANCHIER ALNIFOLIA	#3
RED TWIG DOGWOOD	CORNUS SERICEA	#3
SALAL	GAULTHERIA SHALLON	#3
OCEAN SPRAY	HOLODISCUS DISCOLOR	#3
OREGON GRAPE	MAHONIA AQUIFOLIUM	#3
MUGO PINE	PINUS MUGO 'PUMILIO'	#3
RED FLOWERING CURRANT	RIBES SANGUINEUM	#3
NOOTKA ROSE	ROSA NUTKANENSIS	#3
FRAGRANT SARCOCCOCCA	SARCOCCOCCA RUSCIFOLIA	#3
COMMON WHITE SYCAMORE	SYMPHORICARPOS ALBUS	#3
EVERGREEN HUCKLEBERRY	VACCINIUM OVALE	#3

PERENNIALS AND GROUNDCOVERS	BOTANICAL NAME	CONTAINER
WESTERN YARROW	ACHILLEA MILLEFOLIUM OCCIDENTALIS	#1
KINKIDINK	ARCTOSTAPHYLOS UVA-URSI	#1
SMALL CAMAS	CHAMASSA QUAMASH	#1
BLUE FESCUE	FESTUCA GLAUCA	#1
ENGLISH LAVENDER	LAVANDULA ANGSTIFOLIA	#1
LICORICE FERN	POLYPODIUM GLYCYRRHIZA	#1
WESTERN SWORD FERN	POLYSTICHUM MUNITUM	#1
BLACK-EYED SUSAN	RUDECKIA FULGIDA SULLIVANTII 'GOLDSTURM'	#1
FINESTEM NEEDLEGRASS	STIPA TENUISSIMA	#1

**LANDSCAPE MATERIALS KEY**

- SEATING AT HEALING CIRCLE
- BENCH
- MOVABLE TABLE AND CHAIRS
- PICNIC TABLE
- WATER RECEPTACLE
- BOLLARD/LIGHT
- PRIVACY SCREEN 20' HEIGHT
- PRIVACY FENCE 20' HEIGHT
- BIKE RACK
- FEATURE BOULDERS
- CIP CONCRETE PAVING
- PRECAST CONCRETE UNIT PAVING
- CIP CONCRETE SIDEWALK
- GRANULAR SURFACE
- SHRUB PLANTING AREA
- PERENNIAL PLANTING AREA
- GROUNDCOVER PLANTING AREA
- LAWN

NOTE: TREE CANOPY COVER OF APPROX. 23% (NOT INCLUDING BUILDING FOOTPRINT) HAS BEEN PROVIDED THROUGH THE RETENTION OF EXISTING TREES AND PLANTING OF NEW TREES AS SHOWN ON THE LANDSCAPE PLAN, NOTE THAT ADDITIONAL CANOPY COVERAGE IS ALSO PROVIDED OUTSIDE OF THE PROPERTY BOUNDARY.

**ATTENTION:**  
This drawing is prepared for the sole use of:  
No representations of any kind are made by Urban Systems Ltd. or its employees to any party with whom Urban Systems Ltd. does not have a contract.

**WARNING:**  
Utilities or structures shown on this drawing were compiled from information supplied by various parties and may not be complete or accurate. Expense and liability to confirm the location in the field of underground utilities and structures indicated on this drawing, all underground utilities in the area of the proposed work and any utilities or structures reasonably apparent from an inspection of the proposed work, Urban Systems Ltd. assumes no responsibility for loss or damage caused by third party negligence or failure to comply with the above.

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Professional Seal

#	Date	Issue / Revision	Appr.
1	2020/09/17	ISSUED FOR DEVELOPMENT PERMIT	
2			
3			
4			
5			
6			
7			
8			
9			
10			

Scale: 1:150 (MINI PRINTED AT 21x34")

**URBAN SYSTEMS**

Sheet Number	L1
Project Number	4988.0001.01
Drawing Number	4988.0001.01
Revision	

NOT FOR CONSTRUCTION

ITEM	DESCRIPTION	UNIT	EST. QTY.
<b>1</b>	<b>Hardscape and Fencing</b>		
a)	Concrete Sidewalks, Plazas, Entries and Patios (on-site)	m2	320
b)	Wooden Privacy Fence (property line)	lin. m	90
<b>2</b>	<b>Softscape</b>		
a)	Growing Medium - 300mm Depth (Turf and groundcover areas)	m2	365
c)	Growing Medium - 450mm Depth (Shrub and perennial bed areas)	m2	315
a)	Trees - 50mm cal.	ea	1
b)	Trees - 70mm cal.	ea	8
c)	Trees - 2.0m hgt.	ea	4
d)	Shrubs - #3 container	ea	120
e)	Perennials and grasses - #1 container	ea	95
f)	Groundcover - 10cm pot	ea	215
g)	Sod	m2	120
h)	Bark Mulch - 75mm depth	m2	560
i)	Maintenance strip along building (100mm depth rock mulch, etc.)	lin. m	95
<b>3</b>	<b>Site Equipment and Amenities:</b>		
a)	Playground Equipment w/ safety surfacing and edger	allowance	1
b)	Bicycle Racks	ea	6
c)	Automatic underground irrigation system (incl. controller, service connection and vault)	allowance	1
<b>Sub-total</b>			
Contingency			
<b>TOTAL</b>			

UNIT PRICE	TOTAL
\$100.00	\$32,000.00
\$150.00	\$13,500.00
<b>Sub-total</b>	<b>\$45,500.00</b>
\$15.00	\$5,475.00
\$23.00	\$7,245.00
\$650.00	\$650.00
\$800.00	\$6,400.00
\$800.00	\$3,200.00
\$65.00	\$7,800.00
\$40.00	\$3,800.00
\$25.00	\$5,375.00
\$8.00	\$960.00
\$18.00	\$10,080.00
\$25.00	\$2,375.00
<b>Sub-total</b>	<b>\$53,360.00</b>
\$50,000.00	\$50,000.00
\$1,200.00	\$7,200.00
\$25,000.00	\$25,000.00
<b>Sub-total</b>	<b>\$82,200.00</b>
	<b>\$181,060</b>
10%	<b>\$18,106</b>
	<b>\$199,166</b>

# SITE SERVICING REPORT

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<b>To</b> Cc: Wiser Projects <b>Attn: Kaeley Wiseman</b>	<b>From</b> Neil Penner, P. Eng. 2211 - Courtenay / Engineering
<b>Re</b> gwaɣ'dzi dsas Family Housing – Site Servicing Report Revision 2	<b>Date</b> November 3, 2020

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McElhanney has prepared the following updated site servicing report on behalf of Wiser Projects and the Comox Valley Transition Society, in support of rezoning, OCP amendment and a Village of Cumberland development permit. This report has been updated based on Village comments dated October 20, 2020.

This servicing report covers municipal storm drainage, sanitary sewer and potable water. In addition, commentary is provided relative to proposed offsite road works and FortisBC servicing. BC Hydro, Shaw Cable and Telus servicing is briefly discussed. Detailed design of these elements is being addressed by others.

This report presents both the estimated development loads as well as the servicing methodology, confirming the suitability of the subject parcel for intended development. The results herein will inform detailed engineering design.

## 1. General

The subject property consists of three lots that are being consolidated. The legal description of the lots is Lots 3,4 and 5, Block 32, District Lot 24, Nelson District, Plan 3268. The existing lots have civic addresses of 3339, 3341 and 3345 Second Street. The development site is located at the intersection of Second Street and Ulverston Avenue. The property is currently zoned R1-A, and the developer is proposing to rezone the parcel to a RM-3 zone or a new zone (depending on Village preference).

The development is proposing to construct a three storey, 23-unit apartment building on the site. The apartment building will have a roof area of 910.70 sq. m (0.091 ha). Please see **Appendix A** for the preliminary development plans.

The site generally slopes from west to east and is mostly grass land with small groups of trees scattered along the edges of the property. There is an existing pavement slab in the southwestern corner of the site,

as well as a compost bin near the middle of the lot (both will be removed as part of this development). Please see **Appendix B** for existing site topography plan.

The site is currently bound by a single family residence to the north, lane and VIHA parking to the west, lane, a private accessway to Cumberland Lodge to the south and Second Street to the east.

## 2. Storm Drainage and Storm Water Management

### 2.1. EXISTING STORM DRAINAGE SYSTEM

Currently, there is a 300mm diameter storm main (size provided by Village staff) in Ulverston Avenue that services the Cumberland Lodge, a catch basin along the south side of the Cumberland Lodge access road, and a catchbasin in the southwest corner of the Ulverston Ave/ Second St. intersection. The size of the storm line on the Cumberland Lodge property is unknown. There is an existing manhole at the southeast corner of the Ulverston Ave/ Second St. intersection. There is also an existing 200mm storm main south of the Ulverston Ave/ Second St. intersection that terminates at a catchbasin along the eastern side of Second St. **Figure 1** below (provided by the Village) shows the approximate location of the above mentioned infrastructure.



*Figure 1 – Approximate Existing Utilities Location Info  
(Courtesy of the Village of Cumberland)*

### 2.2. PRE- AND POST-DEVELOPMENT RUNOFF FOR SUBJECT PROPERTY

The Design Criteria for new development contained in the Village's Stormwater Drainage Master Plan has been applied.

A hydraulic model was created for the subject property using SWMM software, enabling analysis of existing and post-development site response to a variety of design rainfall events. Simulations were



completed for the MAR, 2, 5, 10 and 100 Year return period rainfall events. The Mean Annual Rainfall (MAR) event was assumed to be 66% of the 2-year return period event. Design rainfall events were derived from Environment Canada's Courtenay-Puntledge BHP Rain Gauge. A premium of 10% was added to all rainfall intensities to account for climate change. Model input parameters based on existing and proposed site parameters are summarized in the following **Table 1**.

The proposed site was split into two catchments, one being the roof area that is easily capturable and can be sent to a stormwater storage unit for runoff mitigation, and the rest of the site surfaces that runoff overland (Non-Roof Area). The results of the modeled existing and proposed site response are summarized in **Table 2**. The proposed site responses in **Table 2** take into consideration the mitigation measures and best management practices (BMP's) detailed in **Section 2.3**.

*Table 1 - SWMM Model Parameters: Existing and Proposed Site*

PARAMETER	EXISTING SITE	PROPOSED ROOF AREA	PROPOSED NON-ROOF AREA
Area (ha)	0.200	0.091	0.109
Width (m)	55	11	55
Slope (%)	4.4	45	4.4
% Impervious	23.8	95	43.6
N Imperv	0.013	0.013	0.013
N Perv	0.2	0.013	0.2
Dstore Imperv (mm)	2	2	2
Dstore Perv (mm)	5	3	15
Zero % Imperv	25	25	25
Outlet Routing	Pervious	Impervious	Pervious
SCS Curve Number	79	98	79



Table 2 - Estimated Existing and Proposed Site Runoff

24 HOUR DISTRIBUTION	TOTAL PRECIPITATION	EXISTING RUNOFF		TOTAL POST-DEVELOPMENT RUNOFF	
		PEAK RATE (L/S)	TOTAL VOLUME (m <sup>3</sup> )	PEAK RATE (L/S)	TOTAL VOLUME (m <sup>3</sup> )
MAR Event	34.8	2.5	52	2.4	73
1 in 2-Year	52.3	4.5	95	4.3	122
1 in 5-Year	63.1	6.4	137	6.0	168
1 in 10-Year	70.3	7.7	165	7.7	198
1 in 100-Year	92.8	12.0	257	13.7	294

Based on the modelling results, the mitigation measures provided in **Section 2.3** can maintain post-development runoff to pre-development peak rates up to and including the 10-year return period storm event with total volumes slightly increasing. **Figures 2 through 6** below provide hydrographs that illustrate the effect of the proposed mitigation measures.

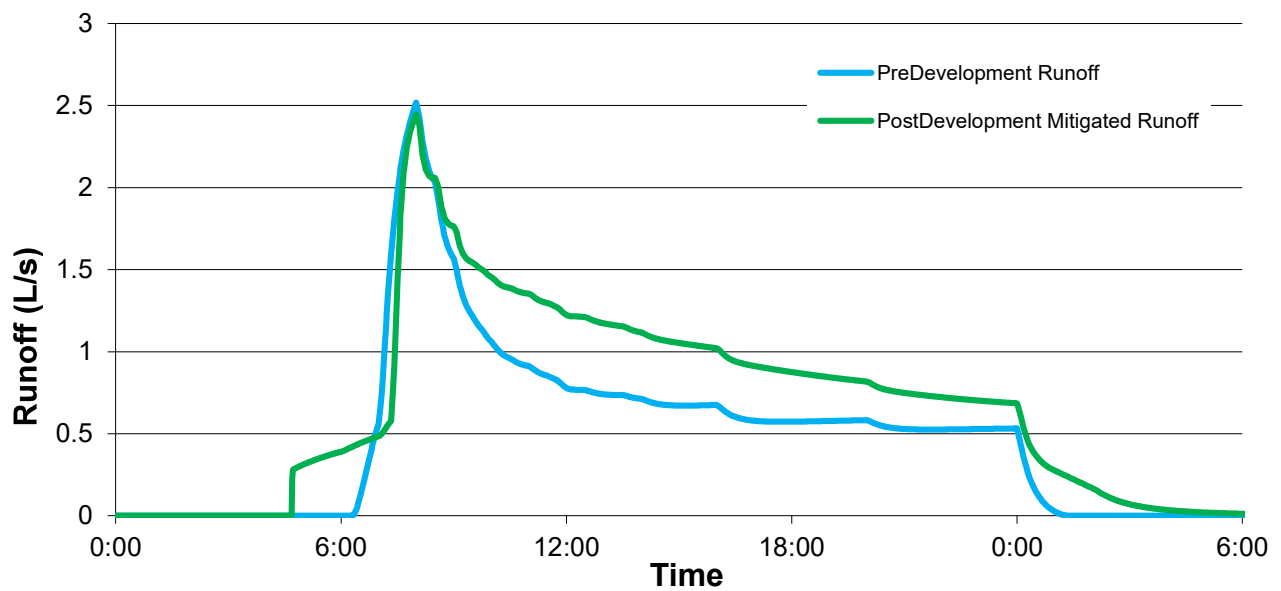


Figure 2 - MAR Event Hydrograph





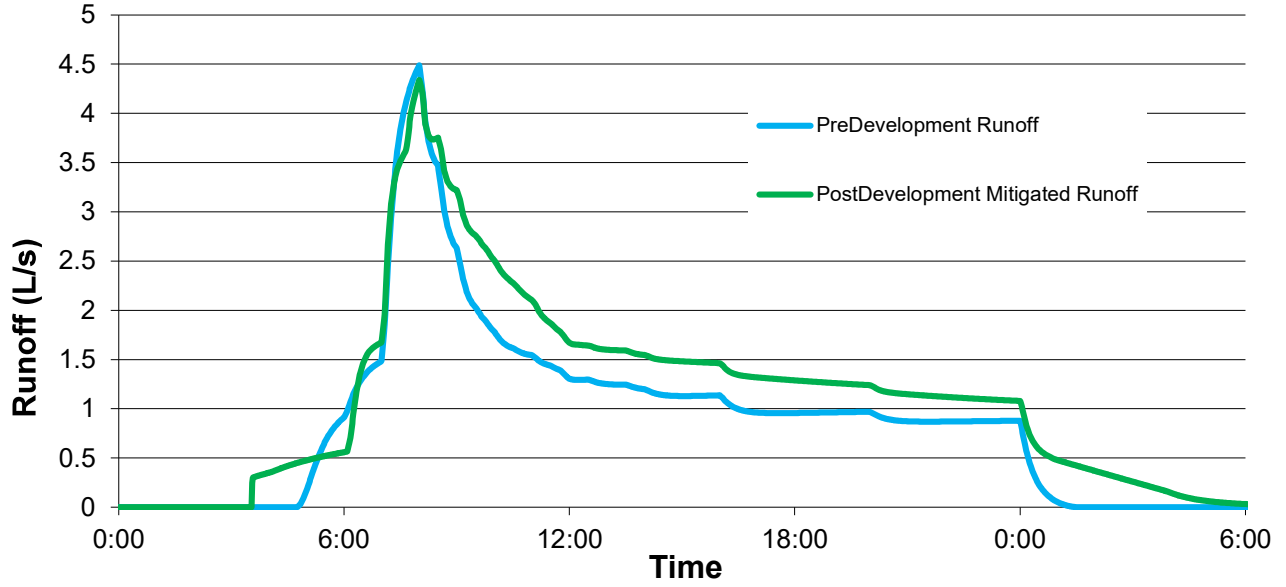


Figure 3 - 2-Yr Event Hydrograph

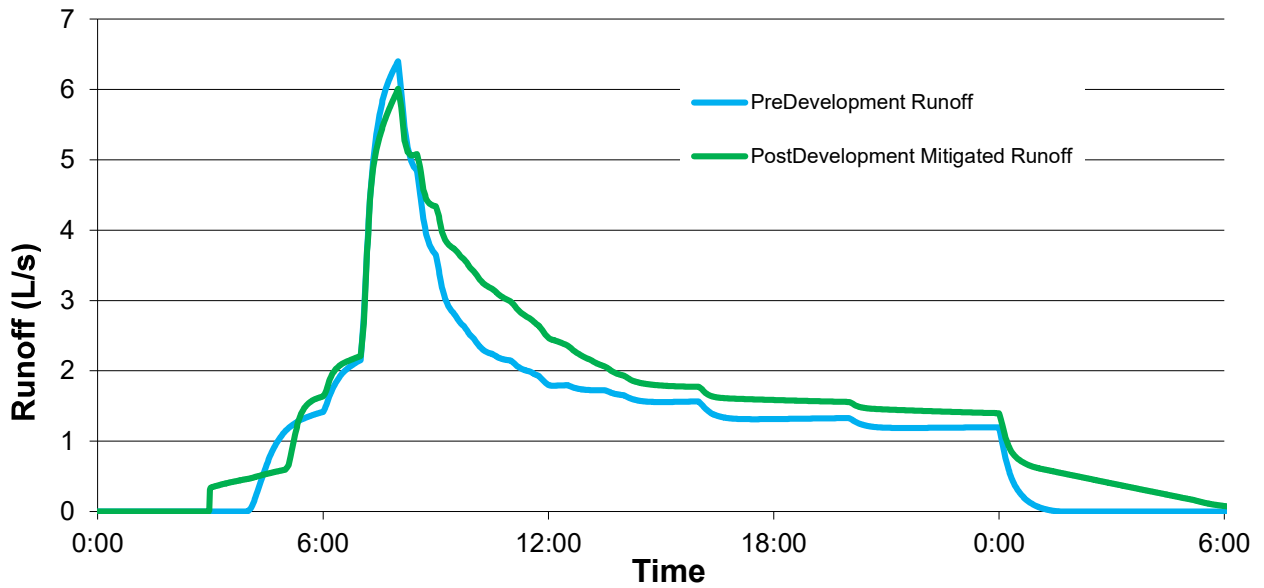


Figure 4 - 5-Yr Event Hydrograph



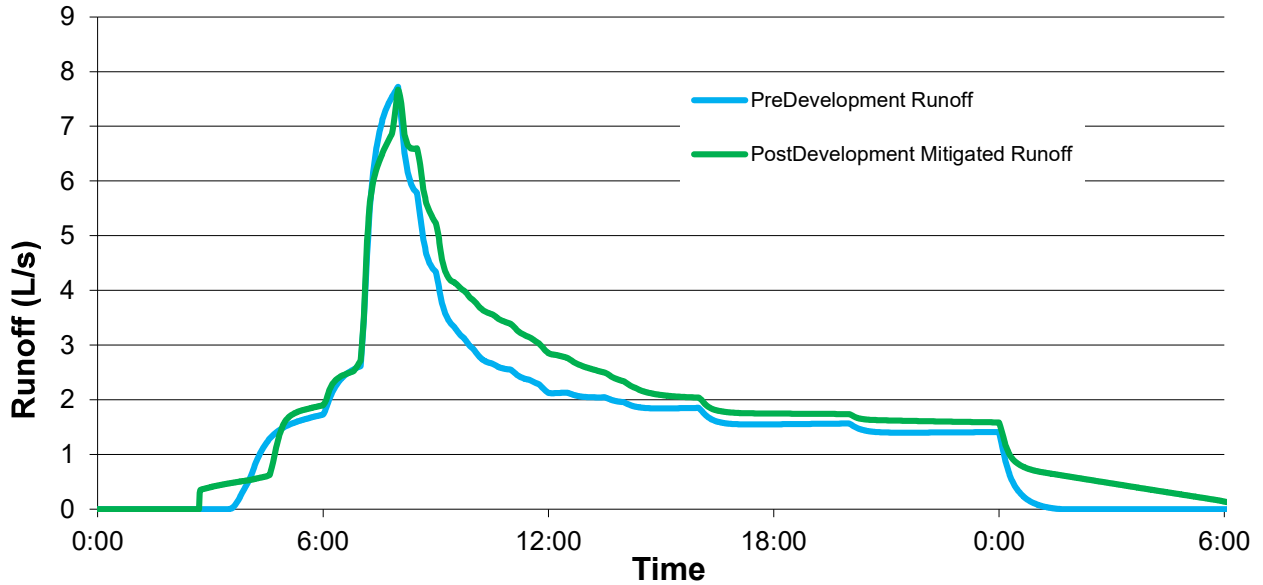


Figure 5 - 10-Yr Event Hydrograph

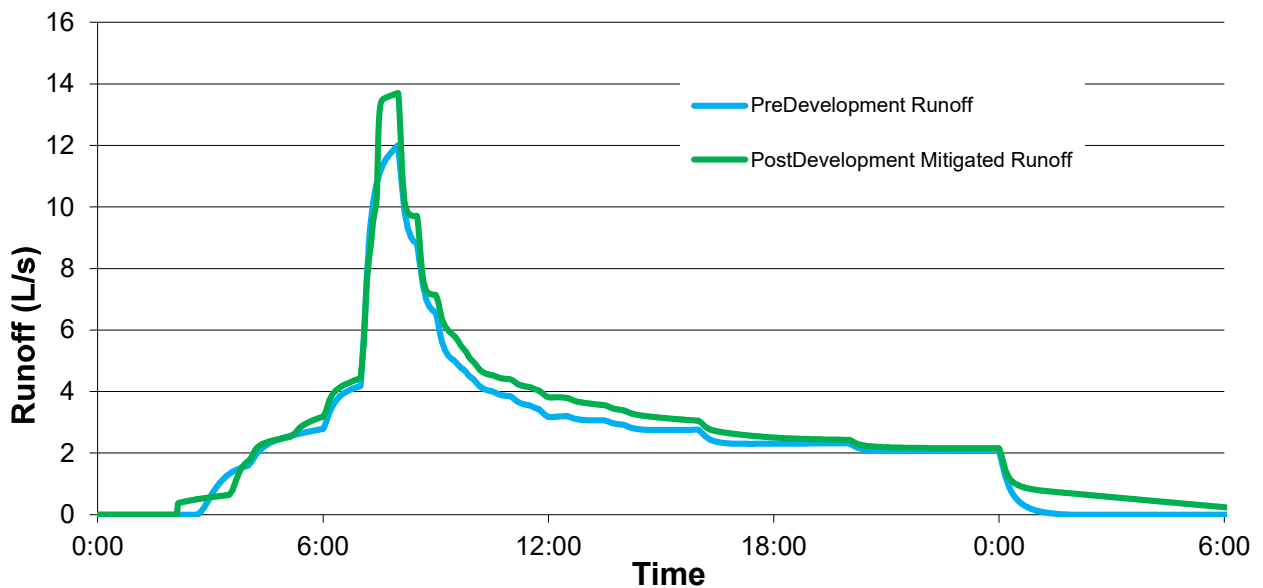


Figure 6 - 100-Yr Event Hydrograph

### 2.3. ONSITE STORMWATER MANAGEMENT AND BMP'S

The following Best Management Practices (BMP) will to be implemented for this project to limit peak runoff rates to existing rates up to the 10-year rainfall event and provide qualitative treatment of runoff. The following BMP's are proposed for the site:

- Retain/re-establish native vegetation within the developed area.



- Place a minimum of 300mm of amended topsoil in any landscaped (pervious) areas.
- Install an oil and grit interceptor to improve runoff water quality to levels established in the Village's Stormwater Drainage Master Plan.
- Install an in-ground storage tank/reservoir below the proposed parking lot, with outlet control to limit peak runoff rates to existing rates up to the 10-year rainfall event. The storage tank/ reservoir would need a volume of approximately 24m<sup>3</sup>.
- Based on the permeability assessment conducted by Ryzuk Geotechnical and described in their October 15, 2020 report, infiltration from a storage system is considered feasible on the insitu soils. Complete details of a storage system will be provided at the time of detailed design and building permit application. Also, additional site inspection on infiltration is to be completed prior to installing the storage structure.
- Minor onsite system infrastructure will be designed to convey the post-development 10-year storm event.

See **Appendix C** for the Concept Site Servicing Plan showing the proposed storm works. For the purposes of this Development Permit submission, it has been assumed that the development will connect to the storm main on Ulverston Avenue.

### **Storage Tank/Reservoir and 100-Year Flow Path**

To control peak outflows, an infiltration enabled in-ground storage tank/ reservoir with an orifice-controlled outlet is proposed under the parking area in the part of the site of the property, as shown on the Concept Site Servicing Plan in **Appendix C**. The reservoir will be designed with a preliminary, long-term effective storage capacity of 24m<sup>3</sup> using an underground plastic arch chamber system.

A downstream control manhole will be used to maintain base flows and limit peak outflow up to the 10-year rainfall event.

Runoff in excess of the 10-year storm will flow overland across the site and be directed towards Ulverston Avenue and Second Street, matching the drainage path of the existing site (See Concept Grading Plan in **Appendix C** for details).

## **2.4. OFFSITE PIPE NETWORK CONVEYANCE CAPACITY**

The Village's 2010 Stormwater Drainage Master Plan describes the overall condition of the drainage infrastructure network. It is understood that it was compiled with the best information available at the time. Since 2010, some infrastructure information has been confirmed, minimum development has occurred in the drainage area near the proposed development, and drainage improvements and combined sewer separations have been constructed including a new storm main along the lane north of Windermere Avenue. Below is a summary of the Masterplan findings as they relate to the proposed development:

1. Based on a full build-out scenario, the storm main along Ulverston has been identified as proposed for system improvements.
2. The 300mm storm pipe along Ulverston from Second to Fourth Street is included in the "North 4<sup>th</sup> Street subcatchment". The capacity of the existing system is adequate for minor storms while there is a potential for flooding during major events.



3. The proposed development is included in the drainage master plan in catchment 13, while the 300mm storm main we propose to tie into is in catchment 14. The model identifies storm pipes being over capacity under major events.
4. A new storm main running north along 2<sup>nd</sup> Street is proposed.

A Rational Method calculation for existing conditions was computed for the 1:10 yr event using Environment Canada's Courtenay-Puntledge BHP rain gauge with 10% added for climate change. The catchment area included the Cumberland Lodge property and properties along Ulverston from 2<sup>nd</sup> to 3<sup>rd</sup> St for a total catchment area of 8105 m<sup>2</sup>. The calculation derived that the existing 300mm diameter pipe is at 92% capacity, while the same calculation with the proposed development derived that the existing 300mm diameter pipe is at 94% capacity.

The development is proposed to be tied into the 300mm main running east along Ulverston. Given the proximity of the pipe's capacity, it is critical to include the proposed stormwater detention system and the permeability rate derived from the geotechnical report presents a good opportunity to have it infiltrate back into the soils before entering the Village's drainage network.

The proposed street parking area, however, may require catch basins to tie into the storm main at Ambleside Avenue.

## 2.5. OVERLAND FLOOD ROUTE

Flows in excess of the 1:10 year return period storm will be directed overland towards the east of the property, over 75% of the overland drainage will flow along the west side of 2<sup>nd</sup> St towards the ROW that ends at Rydal Avenue.

The section of developed land north of the site does not include overland flow structures such as curb and gutters to protect properties from experiencing flooding under a 1:100 year storm event. Therefore, there is some risk of isolated property damage downstream in a major event but this is independent of the proposed development.

## 3. Sanitary Sewers

### 3.1. EXISTING SANITARY SEWER SYSTEM

The development is fronted by an existing 200mm diameter AC sanitary main on Second Street that terminates near the northeast corner of 3339 Second Street. There is also a 200mm diameter sanitary main west of 3345 Second Street. Per record cards obtained from the Village, all three existing lots appear to have existing 100mm sanitary services stubbed at property line. No cleanouts were found during topographic survey of the lot, therefore existing services will have to be located in the field.

### 3.2. PROPOSED SANITARY SEWER FLOW ESTIMATES

Estimated sanitary sewer flows for the proposed development have been calculated based on MMCD Design Guidelines 2014 and are presented below in **Table 4**. Estimates are based on the architectural drawings in **Appendix A**.



Table 3 - Sanitary Demand Calculation

PEAK SANITARY SEWER DEMAND		UNITS
Average Dry Weather Flow	350	l/c/day
Site Area	0.200	ha
I&I Rate (New Pipes)	0.06	l/s/ha
1 Bedroom Unit Equivalent Population (1.8 p/unit with 1 units)	2	people
2 Bedroom Unit Equivalent Population (2.5p/unit with 4 units)	10	people
3 Bedroom Unit Equivalent Population (3.5p/unit with 15 units)	53	people
4 Bedroom Unit Equivalent Population (4.5p/unit with 3 units)	14	
Total Equivalent Population	79	people
Peaking factor (Pf)	3.2	
Inflow and Infiltration	0.01	l/s
Average Dry Weather Sewer Flow (ADWF)	0.32	l/s
<b>Design Flow Q = ADWF x Pf + Infiltration</b>	<b>1.04</b>	<b>l/s</b>

The development proposes to connect to the existing 100mm diameter sewer service for 3339 Second Street that will discharge into the existing sanitary sewer main located in Second Street. Refer to the Concept Site Servicing Plan in **Appendix C** for details of sanitary sewer system. All existing services not used will be capped at the property line and abandoned. Please refer to the calculations in **Appendix D** for confirmation that the 100mm diameter PVC service (MMCD minimum size) is adequately sized for the proposed development at the MMCD minimum slope of 1.50%. Otherwise, the service will have to be replaced up the main.

### 3.3. OFFSITE PIPE NETWORK CONVEYANCE CAPACITY

Per record drawings obtained for Village staff, the main within Second Street is a 200mm diameter main at slope of 2.9% draining north. Assuming that the proposed development and that single-family homes at 3338, 3342, 334, 3348, 3352, 3349, 3353 Second Street drain into the Second Street main, the following capacity analysis was conducted (assuming 3.5 people per single-family home).

PEAK SANITARY SEWER DEMAND		UNITS
Average Dry Weather Flow (Prop. dev and Ex. Homes)	1.14	l/s
Total I&I	0.08	l/s
Peaking factor (Pf)	3.2	



PEAK SANITARY SEWER DEMAND		UNITS
Total Flow Q = ADWF x Pf + Infiltration	3.74	l/s

Using Manning’s Formula for full pipe, the existing 200mm sanitary main has a capacity of approximately 55.9 l/s. the capacity of the existing main is far greater than the estimated flow, meaning that the existing main fronting the development has adequate capacity to service the proposed development. (See the detailed calculation in **Appendix D**).

## 4. Domestic Water Demand and Fire Flow

### 4.1. EXISTING WATER SYSTEM

The development is fronted by an existing 100mm watermain along Second Street. There is an existing fire hydrant near the southwest corner of the Second Street and Ulverston Avenue intersection. According to record cards, there is an existing service and water meter for 3345 Second Street, and an abandoned service and meter for 3339 Second Street. The record card indicates a service for 3341 Second Street, but no water meter was found at the surface during the topographic survey. The existing services terminate at property line as per record card information.

The development is located within 90m of the existing hydrant at the southwestern corner of the Ulverston Ave/ Second St. intersection and is likely within 90m of the existing hydrant at the eastern side of the Second St./ Ambleside Ave. intersection.

### 4.2. DOMESTIC WATER DEMANDS AND PROPOSED ONSITE SYSTEM

Domestic water demands were calculated based on AWWA M22 and the fixture value method. Please refer to **Appendix D** for details on the calculations. Results are summarized in **Table 5** on the following page.

*Table 4 - AWWA M22 Water Demands for Proposed Development*

CVTS – Cumberland Family Housing Village of Cumberland Building Address: 3339, 3341 and 3345 Second Street Type of Occupancy: Multi-residential					
Fixture:	Fixture Value 60 psi		No. of Fixtures		Fixture Value
Shower	2.5	X	18	=	45
Bathtub/ Shower	8	X	23	=	184
Kitchen Sink	2.2	X	23	=	50.6
Lavatory (sink)	1.5	X	44	=	66
Dishwasher	2	X	23	=	46
Toilet - Flush Tank	4	X	44	=	176
Washing Machine	6	X	23	=	138
Hose Bib 5/8 in.	9	X	4	=	36



Combined Fixture Value Total			<u>741.6</u>
Customer Peak Demand (Figure 4-2)			58 gpm
Pressure adjustment factor (assumed working pressure)	60 psi	(Table 4-1)	1.00
<b>PEAK DEMAND</b>			<b>58 gpm</b> <b>3.66 lps</b>
<b>PROBABLE DEMAND (ASSUMING MAX DEMAND AND IRRIGATION DEMAND DO NOT OCCUR CONCURRENTLY)</b>			<b>3.66 lps</b>
Notes:			
1) Fixture counts based on MHA Architects 20-06-28 Issued for Rezoning Drawings.			
2) Four (4) hose bibbs assumed for the building.			

The proposed onsite water distribution system will tie into the existing 100mm diameter AC watermain on Second Street as per the Concept Site Servicing Plan in **Appendix C**. The onsite system will be a 100mm diameter PVC system complete with a new meter installed at property line along with a backflow prevention device. The existing water services will be decommissioned at the developer’s cost. The water meter will be sized once building demands are confirmed by the mechanical engineer.

### 4.3. FIRE FLOW

Preliminary fire flow estimates have been estimated based on MMCD Design Guidelines 2014. Per Table 2.5 Minimum Fire Flow Requirements, the minimum fire flow for apartment and townhouse developments is **90 l/s**.

Final fire flow will be provided by the mechanical engineer by way of an NFPA fire demand calculation. The MMCD fire flow value is a preliminary estimate.

### 4.4. TOTAL DEVELOPMENT DEMAND

The total development demand, based on the AWWA M22 calculation and the MMCD Minimum Fire Flow value is **93.66 l/s**.

### 4.5. SYSTEM CAPACITY

Following confirmation of building water demands by the mechanical engineer, the developer will apply to the Village to have them run their water model to determine if there is sufficient capacity within the system to meet building demands.

## 5. Road Works

The proposed development is fronted by Second Street to the east, VIHA (Cumberland Lodge) parking lot to the west and VIHA access lane to the south. There is an existing unconstructed lane to the northwest of the site that contains a sanitary sewer main.

The development will be accessed off the existing VIHA drive isle (VIHA permission required), as shown on the proposed in the architectural drawings in **Appendix A**.



A total of ~~twenty-three (23)~~ parking stalls will be installed off the VIHA access lane to the south of the property and along Second Street. Both will need to be approved by the Village and VIHA. Parking totals include ~~two (2)~~ accessible spaces.

Second Street has a varying paved width around 6m, with gravel shoulders on either side with no sidewalk.

### 5.1. OFFSITE UPGRADES

The final list of Village required offsite upgrades will be provided as part of the ~~Preliminary Layout Review~~ building permit application for the development. McElhanney also requires additional information from the Village to further examine any potential upgrades.

## 6. Third Party Utilities

McElhanney completed a BC 1 Call to see which third party utility providers have services available near the development site. BC Hydro and Shaw have confirmed that they have aerial services along Second Street, and Fortis BC has mains within Ulverston Ave (going to the VIHA building) and in Second Street.

BC Hydro, Shaw and Telus and streetlighting designs will be completed by other consultants retained by the developer.

## 7. Closure

We trust the updated information provided herein is sufficient to process the development applications.

Yours truly,

MCELHANNEY LTD.

Reviewed By:

Neil Penner, P. Eng.  
Civil Engineer  
[npenner@mcelhanney.com](mailto:npenner@mcelhanney.com)

Ricardo Araya, P. Eng.  
[raraya@mcelhanney.com](mailto:raraya@mcelhanney.com)

NP/njg

Cc: CVTS, Heather Ney

#### REVISION HISTORY

Date	Status	Revision	Author
November 3, 2020	Final	2	Neil Penner, P. Eng.
September 17, 2020	Final	1	Neil Penner, P. Eng.
September 10, 2020	Draft	0	Neil Penner, P. Eng.





#### LIMITATION

This report has been prepared for the exclusive use of the Village of Cumberland and Wiser Projects. The material in it reflects the best judgement of the Consultant in light of the information available to the Consultant at the time of preparation. As such, McElhanney, its employees, sub-consultants and agents will not be liable for any losses or other consequences resulting from the use or reliance on the report by any third party.



# ***APPENDIX A***

## *Preliminary Development Plans*



shutterstock.com is a stock  
photo website

1	1/8"	1/8"
4	1/4"	1/4"
15	3/8"	3/8"
2	1/2"	1/2"
23	3/4"	3/4"

Total 3 sheets

2 PRELIMINARY LAYOUT  
Scale: 1:100



2nd + 3rd floor typical

# ***APPENDIX B***

## *Existing Site Topo Plan*

# SITE PLAN OF: PROPOSED LOT A, DISTRICT LOT 24, NELSON DISTRICT, PROPOSED PLAN EPP103460

DATED: JUNE 26, 2020.

BEING A CONSOLIDATION OF: LOTS 3, 4 AND 5, BLOCK 32,  
DISTRICT LOT 24, NELSON DISTRICT, PLAN 3268  
(PIDS: 000-110-205, 006-243-975, 006-243-959)

SCALE = 1 : 250



All distances are in metres and decimals thereof unless otherwise stated.  
The intended plot size of this plan is 432 mm in width by 560 mm  
in height (C-size), when plotted at a scale of 1:250.

This plan lies within the  
Comox Valley Regional District.

### NOTES:

THIS PLAN WAS PREPARED FOR ARCHITECTURAL  
DESIGN AND SITE SERVICING PURPOSES, AND IS  
FOR THE EXCLUSIVE USE OF OUR CLIENT. THE  
SURVAYOR ACCEPTS NO RESPONSIBILITY OR  
LIABILITY FOR ANY DAMAGES THAT MAY BE  
SUFFERED BY A THIRD PARTY AS A RESULT OF  
REPRODUCTION, TRANSMISSION OR ALTERATION  
TO THIS DOCUMENT WITHOUT CONSENT OF THE  
SURVAYOR.

ELEVATIONS ARE GEODETIC REFERENCED TO  
CANADIAN GEODETIC VERTICAL DATUM 1928  
(CGVD28), AND ARE DERIVED FROM TIES TO  
TRAVERSE IUD #B207 (ELEVATION= 165.93 M.)

### LEGEND

Grid bearings are derived from differential dual frequency GNSS  
observations and are referred to the central meridian of UTM Zone 10  
(187 West Longitude).

The UTM coordinates and estimated absolute accuracy achieved are  
derived from two hours of dual frequency GNSS observations processed  
using the Precise Point Positioning service of Natural Resources Canada.

This plan shows horizontal ground level distances, unless otherwise  
specified. To compute grid distances, multiply ground level distances  
by the average combined factor of 0.999841. The average combined  
factor has been determined based on an adjusted elevation of 150.0  
metres.

- - denotes - Standard Iron Post found.
- - denotes - Standard Iron Post placed.
- △ - denotes - Traverse Hub set.
- UP - denotes - Utility Pole.
- SP - denotes - Service Pole.
- FH - denotes - Fire Hydrant.
- WM - denotes - Water Meter.
- (with green outline) - denotes - Fir Tree.
- (with yellow outline) - denotes - Maple Tree.
- (with brown outline) - denotes - Deciduous Tree.



BRUCE LEWIS  
LAND SURVEYING INC.  
811 HIGHBRIDGE COURT  
COMOX B.C. V9M 3R4  
FILE: 2215-T01

1  
PLAN  
VIP87690

6  
PLAN  
4869

# ***APPENDIX C***

## *Concept Site Servicing Plan and Grading Plan*

CLIENT COMOX VALLEY TRANSITION SOCIETY

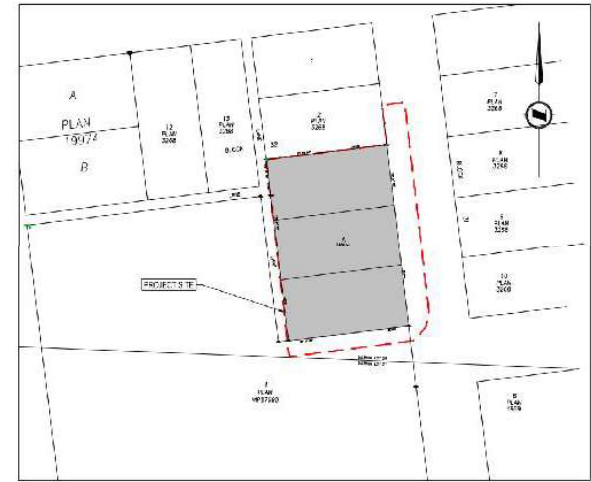
ADDRESS / CONTACT INFO. 625 ENGLAND AVENUE, COURTENAY, BC, V9N 2N5

PROJECT NAME GWAX'DZI DSAS FAMILY HOUSING

DESCRIPTION MULTIFAMILY HOUSING  
SITE REZONING AND CIVIL SERVICING  
LOT A, DISTRICT LOT 24, PLAN 3268

McELHANNEY PROJECT 2211-47611

STATUS ISSUED FOR DEVELOPMENT PERMIT



1211 Ryan Road  
 Courtenay BC  
 Canada V9N 3R6  
 T 250 338 5495

DRAWING LIST		REVISIONS						
SHEET #	SHEET TITLE	EA	PO	PC	0	1	2	3
		01	CONCEPT SITE MARKING PLAN					
102	CONCEPT GRADING PLAN							



NO. 1	DATE	DESCRIPTION	BY	CHKD	APP'D
1	2024-10-01	REV. FOR REVIT. CONCEPT PRINT	J.P.	N.P.	R.A.
2	2024-10-15	REVISED FOR DEVELOPMENT PERMIT	J.P.	N.P.	R.A.
3					
4					

1. DESIGN AND CONSTRUCTION OF THIS PROJECT SHALL BE IN ACCORDANCE WITH THE CITY OF VANCOUVER'S ZONING BYLAW AND THE BC BUILDING ACT AND REGULATIONS. THE DESIGNER SHALL BE RESPONSIBLE FOR OBTAINING ALL NECESSARY PERMITS AND APPROVALS FROM THE APPROPRIATE AGENCIES. THE DESIGNER SHALL ALSO BE RESPONSIBLE FOR OBTAINING ALL NECESSARY PERMITS AND APPROVALS FROM THE APPROPRIATE AGENCIES. THE DESIGNER SHALL ALSO BE RESPONSIBLE FOR OBTAINING ALL NECESSARY PERMITS AND APPROVALS FROM THE APPROPRIATE AGENCIES.

**McEiHanney**

101 West Burr  
 Courtenay, BC  
 Canada V8R 2S8  
 TEL: 250.852.1232

**PRELIMINARY NOT FOR CONSTRUCTION**

**COMOX VALLEY TRANSITION SOCIETY**  
 808 FENCE AND AVENUE, COURTENAY, BC V2S0N 2R8  
**GWAX'DZI DSAS FAMILY HOUSING**  
 CONCEPT SITE SERVICING PLAN

CAMBERLAND, BC  
 Project Number: 2211-47011  
 Rev: PB

Drawing No: **C-001**  
 Project Number: 2211-47011  
 Rev: PB

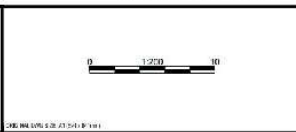




NOTE:  
 - CONTOURS ARE BASED ON EXISTING TOPOGRAPHIC SURVEY

Rev	Date	Description	Drawn	Checked	Aspd
1		REQUIRED FOR DEVELOPMENT PERMIT	JP	NP	RA

DESIGNER'S RESPONSIBILITY: THE DESIGNER SHALL BE RESPONSIBLE FOR THE ACCURACY OF THE INFORMATION PROVIDED TO THE CLIENT AND FOR THE DESIGN OF THE PROJECT. THE CLIENT SHALL BE RESPONSIBLE FOR THE ACCURACY OF THE INFORMATION PROVIDED TO THE DESIGNER AND FOR THE OBTAINING OF ALL NECESSARY PERMITS AND APPROVALS. THE DESIGNER SHALL NOT BE RESPONSIBLE FOR THE ACCURACY OF THE INFORMATION PROVIDED TO THE CLIENT OR FOR THE OBTAINING OF ALL NECESSARY PERMITS AND APPROVALS.



**McEiHanney**

101 1st Ave  
 Coquitlam, BC  
 Canada V3B 5G8  
 T: 604.681.1234

**PRELIMINARY  
 NOT FOR  
 CONSTRUCTION**

**COMOX VALLEY TRANSITION HOUSING**  
 805 FENLAND AVENUE, COQUITLAM, BC V3B 2M8  
**GWAX'DZI DSAS FAMILY HOUSING  
 CONCEPT GRADING PLAN**

CAMBERLAND, BC

Drawing No  
**C-100**

Project Number  
 2211-475611

Rev  
 PA

# ***APPENDIX D***

## *Detailed Calculations*

**AWWA M22 Water Service Sizing Table**

6-Aug-20

Village of: Cumberland  
 Building Address: 3339 2nd Street  
 Type of Occupancy: Apartment Building

Fixture	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	Common Bathrooms
Bathtub	1	1	1	1	
Shower Only	0	0	1	1	
Kitchen Sink	1	1	1	1	0
Lavatory (sink)	1	1	2	2	1
Dishwasher	1	1	1	1	
Toilet - Flush Tank	1	1	2	2	1
Washing Machine	1	1	1	1	
<b>Unit Counts per Type</b>	<b>1</b>	<b>4</b>	<b>15</b>	<b>3</b>	<b>3</b>

Estimates based on MHA Architects 20-06-28 Issued for Rezoning Drawings.  
 For combo shower bathtubs, using highest value which is the bathtub.  
 Assuming the building is sprinklered.  
 Assuming 4 hose bibbs on the building.  
 In-Suite Laundry not shown but mentioned in letter to council dated June 29, 2020.  
 Assuming each unit will have a dishwasher.

Fixture:	Fixture Value 60 psi		No. of Fixtures		Fixture Value
Bathtub	8	X	23	=	184
Shower Only	2.5	X	18	=	45
Kitchen Sink	2.2	X	23	=	50.6
Lavatory (sink)	1.5	X	44	=	66
Dishwasher	2	X	23	=	46
Toilet - Flush Tank	4	X	44	=	176
Washing Machine	6	X	23	=	138
Hose Bib 5/8 in.	9	X	4	=	36
Utility Sink	4	x	0	=	

Combined Fixture Value Total 741.6

Customer Peak Demand (AWWA M22 figure 4-2) 58 gpm

Pressure adjustment factor (assumed working pressure) 60 psi (Table 4-1) 1

**PEAK DEMAND** **58 gpm**  
 Total Landscaped Area 0 ha 0 **3.66 lps**  
 Irrigation Demand 0 Sections @ 1.16 gpm 0 gpm

**TOTAL PROBABLE DEMAND** **58 gpm**  
**3.66 lps**

- Notes:  
 1) 1 section = 100 sq. ft.  
 2) Assumed max 25 sections at any one time.

Irrigation Demand not calculated as it will not occur at the same time as the water demand.

47611 - CV Transition Society - Cumberland Development

Sanitary Load Estimate

Date: 8/6/2020

Estimates based on MHA Architects 20-09-28 Issued for Rezoning Drawings

Floor	Number of Units per Unit Type			
	1 bed	2 bed	3 bed	4 bed
Main	1	0	5	1
2nd	0	2	5	1
3rd	0	2	5	1
Total	1	4	15	3

#### Population Estimates

Unit Type	# of Units	Ppl/ Unit	Pop
1 bed	1	1.8	2
2 bed	4	2.5	10
3 bed	15	3.5	53
4 bed	3	4.5	14
	Total		79

#### Sanitary Demand as per MMCD Design Guidelines 2014

Per Capita Flow = 350 L/d/c

Peaking factor = 3.2

Site Area = 0.2 ha

I&I rate = 0.06 l/s/ha

based on Bruce Lewis Surveying Ltd. Proposed Plan EPP103460 dat  
new system assumed to be above groundwater table

ADWF = 0.32 l/s

I&I = 0.01 l/s

PWWF = 1.04 l/s

47611 - 2ND STREET SANITARY MAIN CAPACITY CHECK

DATE: 10/23/2020

BY: NP

MAIN SIZE = 0.2 m

Main slope = 2.90%

Contributing Properties:

Proposed development

3349, 3353, 3338, 3342, 3344, 3348, 3352 these properties are single family homes.

Demand Estimate

Proposed development = 1.04 l/s

Single-family homes

7 Single family homes - assuming 3.5 ppl per house (three bedroom)

Average Dry Weather Flow = 350 l/c/d

Total Population = 25

Peaking Factor = 3.2

Average dry weather flow for SF homes = 0.10 l/s

I&I from proposed development = 0.01 l/s

I&I area for existing = 0.640 ha per CVRD iMap

I&I rate (existing - old pipes) = 0.12 l/s/ha

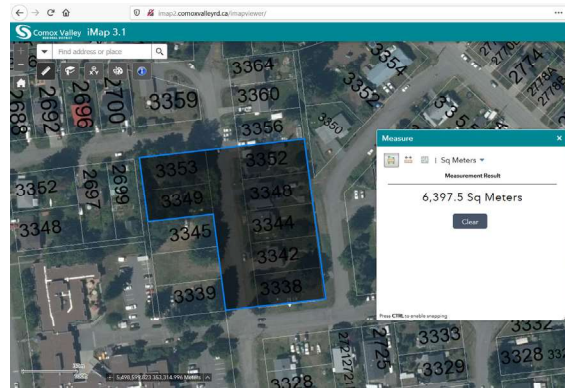
Existing I&I = 0.08 l/s

Total ADWF = 1.14 l/s

Total I&I = 0.09 l/s

Q = ADWF x PF + I&I

Q = 3.74 l/s



Existing Main Capacity

Manning's Formula (Flow in Full Pipe)

$$Q = \frac{A R^{2/3} S^{1/2}}{n} = \frac{0.031 \cdot 0.135721 \cdot 0.170294}{0.013} = \begin{matrix} \text{Diameter of Pipe (mm)} & \underline{200} \\ \text{Slope of Pipe (\%)} & \underline{2.90} \\ \text{Manning's n} & \underline{0.013} \\ \hline 0.0559 \text{ m}^3/\text{sec} \\ 55.9 \text{ l/sec} \\ 1.78 \text{ Velocity (m/s)} \end{matrix}$$

The max capacity of the main is 55.9 l/s

The demand is much less than the max, so there are no immediate downstream issues.

Appendix C - Sanitary Service Sizing Calculations

**Manning's Formula**

Full Flow Pipe - Proposed Sanitary Service Sizing

47611 - CVTS Cumberland 2nd Street

Calc'd by: NP

Date: 10/23/2020

Pipe Diameter =	100	mm	Flow Required =	1.04	l/s
Mannings n =	0.013		Mannings n =	0.013	
Minimum Velocity =	0.6	m/s	Design Slope =	1.50%	
Per MMCD 2014 Design Guidelines Section 3.11					
Minimum Slope =	0.83%		Diameter Required =	51	mm
Full Flow =	4.7	l/s	Pipe Size =	100	
(flowing full or half full)			Percent Full =	16%	

Flow Required =	1.04	l/s	Pipe Diameter =	100	mm
Mannings n =	0.013		Mannings n =	0.013	
Pipe Diameter =	100	mm	Design Slope =	1.50%	
Slope Required =	0.04%		Full Flow Capacity =	6.3263	l/s
			Full Flow Velocity =	0.81	m/s

0.182417

Service is adequately sized at 100mm diameter, assuming a 1.5% MMCD Min slope.  
Per MMCD DGL 2014, the minimum San service connection is diameter is 100mm.

Appendix C - Sanitary Service Sizing Calculations

**Manning's Formula**

Full Flow Pipe - Proposed Sanitary Service Sizing  
 47611 - CVTS Cumberland 2nd Street  
 Calc'd by: NP  
 Date: 10/23/2020

Pipe Diameter = 100 mm	Flow Required = 1.04 l/s
Mannings n = 0.013	Mannings n = 0.013
Minimum Velocity = 0.6 m/s	Design Slope = 1.50%
Per MMCD 2014 Design Guidelines Section 3.11	
Minimum Slope = 0.83%	Diameter Required = 51 mm
Full Flow = 4.7 l/s (flowing full or half full)	Pipe Size = 100
	Percent Full = 16%

Flow Required = 1.04 l/s	Pipe Diameter = 100 mm
Mannings n = 0.013	Mannings n = 0.013
Pipe Diameter = 100 mm	Design Slope = 1.50%
Slope Required = 0.04%	Full Flow Capacity = 6.3263 l/s
	Full Flow Velocity = 0.81 m/s

0.182417

Service is adequately sized at 100mm diameter, assuming a 1.5% MMCD Min slope.  
 Per MMCD DGL 2014, the minimum San service connection is diameter is 100mm.

CLIENT COMOX VALLEY TRANSITION SOCIETY

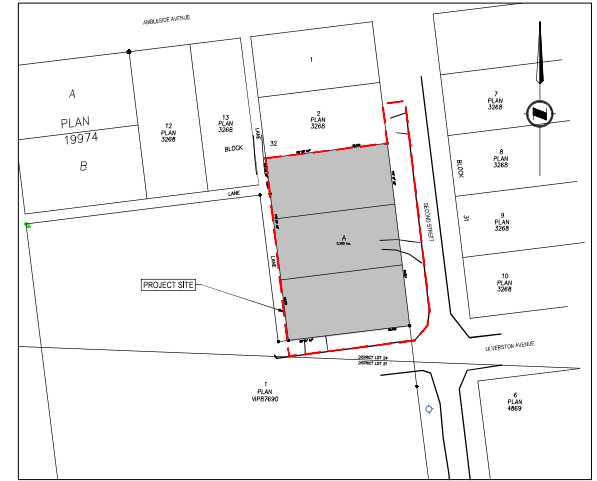
ADDRESS / CONTACT INFO. 625 ENGLAND AVENUE, COURTENAY, BC, V9N 2N5

PROJECT NAME GWAX'DZI DSAS FAMILY HOUSING

DESCRIPTION MULTIFAMILY HOUSING  
SITE REZONING AND CIVIL SERVICING  
LOT A, DISTRICT LOT 24, PLAN 3268

McELHANNEY PROJECT 2211-47611

STATUS ISSUED FOR DEVELOPMENT PERMIT



1211 Ryan Road  
Courtenay BC  
Canada V9N 3R6  
T 250 338 5495

DRAWING LIST		REVISIONS						
SHEET #	SHEET TITLE	PA	PB	PC	0	1	2	3
		001	CONCEPT SITE SERVICING PLAN					
100	CONCEPT GRADING PLAN							
300	CONCEPT SEDIMENT AND EROSION CONTROL PLAN							



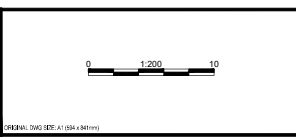


PA	2020-09-16	ISSUED FOR DEVELOPMENT PERMIT	AP	NP	RA
Rev	Date	Description	Drawn	Design	Appr

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THE DRAWING AND DESIGN HAS BEEN PREPARED FOR THE CLIENT AND IS SUBJECT TO THE STANDARDS AND REQUIREMENTS OF THE APPLICABLE CODES AND REGULATIONS. THE CLIENT SHALL BE RESPONSIBLE FOR THE PROPER AND UNAUTHORIZED USE OF THE DRAWING AND DESIGN. THE CLIENT SHALL BE RESPONSIBLE FOR THE PROPER AND UNAUTHORIZED USE OF THE DRAWING AND DESIGN.

INFORMATION ON EXISTING UNDERGROUND FACILITIES WAS NOT BY COMPLETE OR ACCURATE, WITH MANY OF THE UTILITIES AND SERVICES ARE NOT RESPONSIBLE FOR THE LOCATION OF ANY UNDERGROUND FACILITIES. PLEASE CALL OR CHECK THE UTILITIES BEFORE ANY WORK IS PERFORMED ON THE SITE. THE CLIENT SHALL BE RESPONSIBLE FOR THE PROPER AND UNAUTHORIZED USE OF THE DRAWING AND DESIGN.



**McElhannay**

1211 Roper Road  
Cumberland BC  
Canada V9N 3K6  
T 250 338 5498

**PRELIMINARY  
NOT FOR  
CONSTRUCTION**

THE DRAWING HAS NOT BEEN APPROVED  
AND MAY CONTAIN ERRORS AND OMISSIONS

**COMOX VALLEY TRANSITION SOCIETY**  
625 ENGLAND AVENUE, COURTENAY, BC V9N 2N5

**GWAX'DZI DSAS FAMILY HOUSING  
CONCEPT SITE SERVICING PLAN**

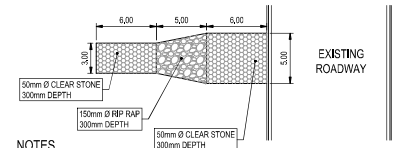
CUMBERLAND, BC

Drawing No. **C-001**

Project Number **2211-47611**

Rev. **PA**





- NOTES**
1. GRANULAR MATERIAL IS TO BE CLEAN, APPROVED MATERIAL & PLACED AT NOTED DIMENSIONS PRIOR TO LAND DISTURBANCE.
  2. NONWOVEN GEOTEXTILE (NILEX 4553 OR APPROVED EQUIVALENT) IS TO BE PLACED OVER THE ENTIRE AREA PRIOR TO GRANULAR MATERIAL PLACEMENT.
  3. MAINTENANCE - THE ENTRANCE SHALL BE MAINTAINED IN A CONDITION WHICH WILL REDUCE TRACKING OR FLOWING SEDIMENT ONTO THE ROAD SURFACE AND GRANULAR MATERIAL IS TO BE REPLACED AS WARRANTED OR AS DIRECTED BY THE ENVIRONMENTAL MONITOR.
  4. THE CONTRACTOR MAY PREPARE SUBGRADE AND INSTALL NECESSARY SERVICES PRIOR TO INSTALLING STONE PAD.

- NOTES**
1. THIS PLAN IS A SUGGESTED CONCEPT ONLY. THE CONTRACTOR IS RESPONSIBLE FOR PREPARATION OF PLANS, SPECIFICATIONS, CONSTRUCTION PROCEDURES & DOCUMENTS WHICH DEFINE A PROGRAM TO ENSURE SEDIMENT LAIDEN WATERS ARE PREVENTED FROM ENTERING ANY ENVIRONMENTALLY SENSITIVE AREA, DITCH, WATERCOURSE OR STORM SEWER.
  2. IT IS INTENDED THAT THE EROSION & SEDIMENT CONTROL MEASURES WILL BE IMPLEMENTED BY THE CONTRACTOR, IN ACCORDANCE WITH THE METHODS DEFINED IN THE PROVINCIAL PUBLICATION "DEVELOP WITH CARE (2014) - ENVIRONMENTAL GUIDELINES FOR URBAN AND RURAL LAND DEVELOPMENT IN BRITISH COLUMBIA" (MINISTRY OF ENVIRONMENT & MINISTRY OF FORESTS, LANDS AND NATURAL RESOURCE OPERATIONS), APPENDIX 8 AND ALL AMENDMENTS.
  3. THE WORKS ARE TO BE UNDERTAKEN IN A MANNER WHICH MITIGATES CONVEYANCE & DISCHARGE OF FINE SILT & CLAY PARTICLES INTO THE RECEIVING ENVIRONMENT. THE MEASURES OUTLINED ON THIS PLAN ARE SUGGESTIONS ONLY, & THE CONTRACTOR SHALL REMAIN SOLELY RESPONSIBLE FOR EROSION & SEDIMENT CONTROL BOTH ON AND OFFSITE.
  4. DURING CONSTRUCTION, A CONTAINMENT SYSTEM CONSISTING OF PERIMETER SWALES, DITCHES & TEMPORARY SEDIMENT CONTROL SUMPS IS TO BE INSTALLED.
  5. CONSTRUCTION ACTIVITY IS TO BE CURTAILED OR POSTPONED COMPLETELY DURING PERIODS OF WETTER WEATHER.
  6. IN THE EVENT OF UNEXPECTED HEAVY PRECIPITATION, THE CONTRACTOR SHALL CEASE ALL WORKS ON THE SITE.
  7. INTERNAL SITE Haul ROADS SHALL BE MAINTAINED SO AS TO PREVENT THE TRACKING OF MUD AND DEBRIS, BOTH ON AND OFFSITE, NO ACCUMULATIONS OF SEDIMENT OR MUD SHALL BE ALLOWED ON EXISTING CITY OF COURTESY AVENUE ROADS. THIS REQUIREMENT WILL BE STRICTLY ENFORCED.
  8. SWALES, CHECK DAMS, ETC. ARE TO REMAIN IN PLACE, FUNCTIONING & MAINTAINED UNTIL THE MINOR STORM DRAINAGE SYSTEM IS OPERATIONAL.
  9. THE CONTRACTOR IS RESPONSIBLE FOR MAINTAINING EROSION & SEDIMENT CONTROLS UNTIL FINAL ACCEPTANCE OF THE SUBDIVISION.
  10. "ENVIRONMENTAL CONSULTANT" MEANS A CONSULTANT RETAINED BY THE CONTRACTOR WITH EXPERIENCE IN EROSION, SILT & SEDIMENTATION CONTROL, WHO IS CAPABLE OF DESIGNING & MONITORING CONTROL SYSTEMS AND STRUCTURES WHICH WILL PREVENT EROSION AND WHICH WILL REMOVE SEDIMENT FROM WATER BEFORE DISCHARGE FROM THE SITE TO THE SURROUNDING ENVIRONMENT.
  11. "SILT SACKS" ARE REQUIRED IN ALL CATCH BASINS WITHIN PROPOSED DEVELOPMENT AS WELL AS THOSE IMMEDIATELY DOWNSTREAM OF DEVELOPMENT AS INDICATED ON THIS DRAWING. SACKS ARE TO BE MAINTAINED (CHECKED, CLEANED, ETC.) BY THE CONTRACTOR AT A REGULAR INTERVAL (MINIMUM OF ONCE PER WEEK) UNTIL FINAL ACCEPTANCE OF THE SUBDIVISION.
  12. SEDIMENT CONTROL "CHECK DAMS" ARE TO BE MAINTAINED (CHECKED, CLEANED, REPLACED, ETC.) BY THE CONTRACTOR AT A REGULAR INTERVAL (MINIMUM OF ONCE PER WEEK) UNTIL FINAL ACCEPTANCE OF THE PROJECT.

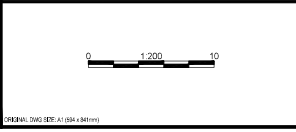
- LEGEND**
- LIMIT OF CONSTRUCTION
  - - - - - CUT-OFF DITCH OR CHECK DAMS

PA	2020-09-16	ISSUED FOR DEVELOPMENT PERMIT	JS	RA	RA
Rev	Date	Description	Drawn	Design	Appr.

PREPARING AND DESIGNING IS THE PROPERTY OF McELHANNAY AND SHALL NOT BE USED, REPRODUCED OR SPECIFIED BY ANY OTHER PARTY WITHOUT THE WRITTEN PERMISSION OF McELHANNAY. McELHANNAY SHALL NOT BE HELD RESPONSIBLE FOR THE PROPER OR UNAUTHORIZED USE OF THIS DRAWING AND DESIGN.

THE DESIGN AND DESIGN HAS BEEN PREPARED FOR THE CLIENT FOR THE PURPOSE OF PREPARING PERMITS. THE DESIGNER, SUPPLIER AND AGENTS WILL NOT BE LIABLE FOR ANY LOSSES OR OTHER CONSEQUENCES RESULTING FROM THE USE OF THIS DRAWING, OR ANY CHANGES MADE TO THIS DRAWING BY ANY THIRD PARTY INCLUDING CONTRACTORS, SUPPLIERS, CONSULTANTS AND STAKEHOLDERS, OR THEIR EMPLOYEES OR AGENTS, WHO ARE NOT BOUND BY THESE TERMS AND CONDITIONS.

INFORMATION ON TRADING UNIFORMS AND FACILITIES MAY NOT BE COMPLETE OR ACCURATE. McELHANNAY, ITS EMPLOYEES AND DIRECTORS ARE NOT RESPONSIBLE NOR LIABLE FOR THE LOCATION OF ANY UNDERGROUND UTILITIES, PIPES, CABLES OR OTHER FACILITIES WHICH ARE SHOWN OR OMITTED FROM THIS PLAN. PRIOR TO CONSTRUCTION CONTRACTORS SHALL VERIFY THE LOCATION OF ALL UTILITIES FACILITIES BY HAND DIGGING OR SURVEYING AND NOTIFY THE NUMBER OF UTILITIES, COORDINATES, DEPT. (SEE AT 1:500 & 1:1000).



**McElhannay**

1211 Rye Road  
Cumberland BC  
Canada V9B 3K6  
735-338-5498

**PRELIMINARY NOT FOR CONSTRUCTION**

THE DRAWING HAS NOT BEEN APPROVED AND MAY CONTAIN ERRORS AND OMISSIONS

**COMOX VALLEY TRANSITION SOCIETY**  
625 ENGLAND AVENUE, COURTESY VY, BC V9B 2H5

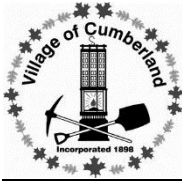
**gwax'dzi dsas FAMILY HOUSING**  
**EROSION AND SEDIMENT CONTROL PLAN**

CUMBERLAND, BC

Drawing No. **C-200**

Project Number **211-475611**

Rev. **PA**



Corporation of the  
Village of Cumberland

*DEVELOPMENT PERMIT*

**TO:** Vancouver Island Health Authority

**OF:** 1952 Bay Street, Victoria, BC V8R 1J8

**AGENT:** Kaeley Wiseman, Wiser Projects

1. This Development Permit (2020-11-DP) is issued subject to compliance with all of the bylaws of the Village of Cumberland applicable thereto, except as supplemented by this permit for the purposes of developing a 22-unit apartment building.
2. This Development Permit applies to and only to a portion of those lands within the Village of Cumberland described below:

**Legal Description:** LOT A DISTRICT LOT 24 NELSON DISTRICT PLAN EPP103460

**Folio:** 516 00417.001      **PID:** 031-335-284

**Civic Address:** 3345 Second Street

3. The land described herein shall be developed substantially in compliance with the following terms and conditions and provisions of this permit:

**DPA#7 Multi-Family Residential Development Permit Area**

a) **General**

- i On-site topsoil to be conserved and re-used on site.

b) **Building Form and Character**

- i The proposed building and site will be constructed substantially in compliance with the Architectural Plans prepared by MacDonald Hagarty Architects Ltd., dated September 17, 2020 and revised October 28, 2020, that is attached as Schedule A.
- ii The building is to be solar ready.
- iii Lighting shall be installed substantially in compliance with the Lighting Plan prepared by Muir Engineering, attached as Schedule B.

c) **Landscaping**

- i Landscaping shall be installed substantially in compliance with the Landscape Plan prepared by Urban Systems, dated September 17, 2020 attached as Schedule C.
- ii Watering shall be via an on-site irrigation system with an automated 'smart' controller.
- iii Efforts shall be made to restore native vegetation on site post re-grading.
- iv Tree protection fencing shall be installed around the drip line of the Douglas-fir that is to be retained, and maintained for the duration of the site development and construction and shall be designed as follows:
  - i The fencing shall be constructed with wooden 2X4 framing and posts driven into the ground, orange plastic 'snow fencing' shall be attached to the wooden frame. The fencing shall be at least 1.2 m high with weather-proof signage identifying this as a 'Tree Protection Zone'
- v Signage shall be subject to the applicable bylaw provisions.
- vi Bicycle parking for 33 secure (class 1) stalls and 11 unsecure (class 2) stalls shall be provided based on Schedule A of the DP.

**4. Site Servicing**

- a) Site servicing shall be constructed substantially in compliance with the report dated November 3, 2020 and civil plans for water, sewer, and stormwater, as well as grading and sediment and erosion control, dated September 17, 2020, both prepared by McElhanney, attached as Schedule D.
- b) Prior to issuance of the building permit, a statutory right-of-way shall be registered on the title, to accommodate the sidewalk located on the subject property.

**5. Landscape Security**

- a) A security in an amount equal to 125% of the cost estimate (\$199,166) for the approved landscape plan shall be received before the Building Permit is issued.
- b) When the plan has been completely implemented, the Owner shall request an inspection. If found to be compliant, a refund of 75% of the security received shall be made.
- c) The remaining 25% will be held back for one year at which time the Owner will request an inspection. If the landscaping is to the satisfaction of the Village, the holdback will be returned to the person who paid it. If any of the plants have not

survived, they shall be replaced by the Owner as per the approved landscape plan, or failing this, the Village may use the holdback to replace the plants. Any amount of the security not used for the purpose it was intended will be returned to the person who paid it.

**6. Expiry**

Subject to the terms of the permit, if the Owner of this Development Permit does not substantially start any construction with respect to which the permit was issued within 2 years after the date it is issued, the permit lapses.

**7. Timing and Sequencing of Development**

None.

**8. List of Reports or Plans attached as Schedules**

1. Schedule A - Site Plan and Architectural Drawings prepared by MacDonald Hagarty Architects Ltd., dated September 17, 2020 with revisions October 28, 2020.
2. Schedule B – Lighting Plan
3. Schedule C – Landscape Plan and Cost Estimate – prepared by Urban Systems, dated September 17, 2020 and October 16, 2020 respectively.
4. Schedule D - Site Servicing Report dated November 3, 2020 and civil plans for water, sewer, stormwater, grading and sediment and erosion control, dated September 17, 2020, both prepared by McElhanney.

**9. Contaminated Sites Regulation**

This permit is issued pursuant to the requirements of the *Environmental Management Act*, whereby the Owner has completed a “Site Declaration” for the subject property.

**10. This Permit is not a Building Permit.**

**CERTIFIED** as the **DEVELOPMENT PERMIT** granted by resolution of the Council of the Corporation of the Village of Cumberland on \_\_\_\_\_ 2023.

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Corporate Officer



Corporation of the  
Village of Cumberland

*DEVELOPMENT  
VARIANCE PERMIT*

**TO:** Vancouver Island Health Authority

**OF:** 1952 Bay Street, Victoria, BC V8R 1J8

**AGENT:** Kaeley Wiseman, Wiser Projects

This Development Variance Permit (2020-08-DV) is issued subject to compliance with all of the bylaws of the Village of Cumberland applicable thereto, except as specifically varied or supplemented by this Permit for the purposes of reducing the parking requirement for the proposed 22-unit apartment building at 3345 Second Street.

1. This Development Variance Permit applies to and only to those lands within the Village of Cumberland described below, and any and all buildings, structures and other development thereon:

**Legal Description:** LOT A DISTRICT LOT 24 NELSON DISTRICT PLAN EPP103460  
**Folio:** 516 00417.001 **PID:** 031-335-284  
**Civic Address:** 3345 Second Street

2. The land described herein shall be developed strictly in accordance with the following terms and conditions and provisions of this Permit:

3. The Zoning Bylaw No.1027, 2016 is varied as follows:

Table 6.3.3	Reducing the minimum number of vehicular parking spaces from 22 to 8 parking spaces.
Section 6.9 b) i)	Reducing the minimum number of courtesy parking spaces for pregnant women and persons with young children from one to zero.
Section 7.11.6	Reducing the minimum rear setback from 7.5 metres to 2.0 metres.

3. **Security**

None.

4. **Expiry**

Subject to the terms of the Permit, if the Applicant of this Development Variance Permit

**Attachment 3 – 2020-08-DV**

does not substantially start any construction with respect to which the Permit was issued within 2 years after the date it is issued, the Permit lapses.

**5. Timing and Sequencing of Development**

None.

**6. Contaminated Sites Regulation**

A site disclosure statement is not required for a development variance permit.

7. This Permit is **not** a Building Permit.

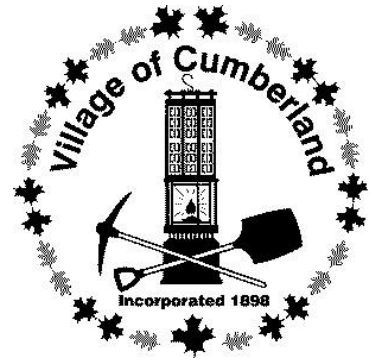
CERTIFIED as the DEVELOPMENT VARIANCE PERMIT approved and issued by resolution of the Council of the Corporation of the Village of Cumberland on \_\_\_\_\_, 2023.

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Corporate Officer



# COUNCIL REPORT



REPORT DATE: 8/15/2023  
MEETING DATE: 9/11/2023

File No. 1760/1700

TO: Mayor and Councillors  
FROM: Annie Bérard, Chief Financial Officer  
SUBJECT: Municipal Finance Authority Financing for 2023 Vehicle/Equipment Purchase

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## RECOMMENDATION

THAT Council approve the short-term borrowing from the Municipal Finance Authority through the Equipment Financing Program for an amount of \$272,500 for the purchase of three vehicles for a five year term that must be repaid in five years.

## PURPOSE

The purpose of this report is to seek Council approval for the short-term borrowing for the purchase of three vehicles approved in the 2023 financial plan:

- John Deere Skid steer and attachments (fleet addition): \$135,676
- GMC 1 Ton Regular Cab 2 Wheel Drive Pickup (replacement): \$67,553
- Chevrolet ¾ Ton Extra Cab 4x4 Pickup (replacement): \$69,270

## PREVIOUS COUNCIL DIRECTION

Date	Resolution
Mar 27, 2023	THAT Council adopt the 2023-2027 Financial Plan Bylaw No. 1186, 2023.

## BACKGROUND

The Village funds the regular replacement of its vehicle fleet and equipment by borrowing through Municipal Finance Authority (MFA). Criteria for the Equipment Financing Program through MFA requires a Council resolution approving the short-term borrowing for the vehicle purchase and staff has recommended such resolution to fund the vehicle purchase through the MFA equipment financing program.

In the 2023 year of the 2023-2027 Financial Plan, Council has approved a budget of \$137,000 for the purchase of a new skid steer, \$70,000 to replace a regular cab pickup truck and \$80,000 to replace the extra cab pickup truck. The 2023-2027 Financial Plan includes the full debt payment for the borrowing for those vehicles purchase. The three vehicles have been purchased through a competitive bidding process and delivery is expected in September.

**ALTERNATIVES**

- 1. Council can request further information to come back.
- 2. Not proceed with any action at this time.

**STRATEGIC OBJECTIVE**

- Diverse and Healthy Community
- Sustainable Service Delivery and Asset Management
- Community Planning

**FINANCIAL IMPLICATIONS**

The Equipment Financing fixed monthly interest rate is currently 5.41% and the maximum term without public approval is five years. The total estimated interest payable over the five years is \$39,824.05. The program does not charge fees, the Village retains ownership of the asset, and extra principal payments may be made at any time without penalties for early payout. The final pay will change based on interest rate fluctuations over the term of the loan.

**OPERATIONAL IMPLICATIONS**

Borrowing documents are required to be completed and authorized by Village staff prior to approval of the loan. Accounts payable staff process the monthly debt payments that are automatically withdrawn from the Village’s general bank account. Sufficient cash flow to cover all payments, including debt payments, is ensured. Annual monitoring and adjustments are required during preparation for the year-end audit.

**CLIMATE CHANGE IMPLICATIONS**

While debt does not specifically have climate change implications, carbon emissions produced by gas-powered vehicles are a contributing factor to climate change.

The actual impact of the purchased vehicles is currently unknown; however the 2023 Fuel Consumption Guide on the Natural Resources Canada website presents the following estimation for an average pickup truck: 252 to 364 gram of Co2 emissions per kilometre.

**ATTACHMENTS**

None

**CONCURRENCE**

None

Respectfully submitted,

**Annie Bérard**

\_\_\_\_\_  
Annie Bérard  
Chief Financial Officer

**M. Mason**

\_\_\_\_\_  
Michelle Mason  
Chief Administrative Officer

# COUNCIL MEMBER REPORT



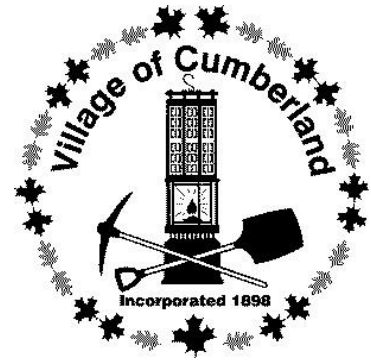
DATE: August 30, 2023  
 TO: Mayor and Councillors  
 FROM: Mayor Brown  
 SUBJECT: July/August Monthly Report

Date	Event	Comments
July 5	CVSUS	Comox Valley Substance Use Strategy Collaborative Meeting Agenda included: Update on Phase 2 report, Peer Support Plan, review of mission vision values and guiding principles, discussion around orientation for new members
	Village	Agenda Review for July 10 <sup>th</sup> Meeting
	Village	Mayor CAO regular meeting
July 10	Council	Regular Council Meeting More info: <a href="https://cumberland.ca/meetings/22-2023-r/">https://cumberland.ca/meetings/22-2023-r/</a>
July 11	BC Hydro	Call for Power Information Session
July 12	Village	Mayor CAO regular Meeting
July 13	BCSPI	BC Social Procurement Initiative Steering Committee Meeting Prep
	Ministry of Energy, Mines and Low Carbon	Meeting with the Ministry of Energy, Mines and Low Carbon Innovation Chief Permitting Officer and staff to discuss mine permitting process and input opportunities
July 14	BCSPI	Quarterly BC Social Procurement Steering Committee Meeting Member highlight – Creston and more Impact measurement Next steps for BCSPI and upcoming opportunities
July 18	ICET	Special Board Meeting to discuss and approve the annual report
	Minister Visit	Minister Brenda Bailey, Minister of Jobs, Economic Development and Innovation visit and tour and discussion around grant funding from the Rural Economic Diversification and Infrastructure Program of \$97,125
July 19	HAH	Homelessness and Affordable Housing Committee input on information to be shared with the public to create a good understanding of the current housing situation in the Village, and Identify housing topics or policies to explore further with residents during the OCP review.
	Village	Agenda Review for July 24 <sup>th</sup> Meetings

	Village	Mayor CAO regular Meeting
	BCSPI	Meeting with Kristi Fairholm Mader – strategy discussion on the future of BCSPI
July 20	Comox Valley Record	Discussion with Artur Ciastkowski (Publisher of CV Record) around the impact of Meta’s decision to blackout all local news media pages on their platforms and potential support from Council
	Ministers of Emergency Management and Municipal affairs	Wildfire and drought update with Ministers, staff and Mayors/Chairs for the Province - slide deck shared to Council in Weekly Reader
July 21	LGPMR	Local Government Policing Modernization Roundtable Continuing to review the recommendations.
July 22	Celebration	Sunnydale Golf Course’s 100 <sup>th</sup> anniversary celebration
July 24	Council	Committee of the Whole <a href="https://cumberland.ca/meetings/23-2023-cotw/">https://cumberland.ca/meetings/23-2023-cotw/</a>
	Council	Regular Council Meeting <a href="https://cumberland.ca/meetings/24-2023-r/">https://cumberland.ca/meetings/24-2023-r/</a>
July 27	Development	Meeting with potential developer and Acting Mayor Therrien
	Village	Mayor CAO regular meeting
July 28	Pride	Pride Flag raising
	Mosaic Tour	Forestry tour and conversation with Mosaic reps, Cumberland Councillors, CCFS, our CAO and K’omoks Councillors
Aug 1	Provincial Call	BC Mayors and Chairs update from Minister of Emergency Management and Climate Readiness and Minister of Municipal Affairs Situational Update on the wildfire and drought situation I have raised the issue of Watershed security in these calls and continue to advocate for inter-ministry collaboration on resource extraction permits and forestry and agriculture to ensure we are putting water as our first priority.
Aug 2	CVSUS	Comox Valley Substance Use Strategy Collaborative meeting Working on setting up Collaborative processes and procedures
Aug 3	Village	Catch up with Councillor Ketler on CVRD
Aug 4	Resident	Meeting with resident about the murals in Village Square being obstructed by trees
Aug 5	Nautical Days	Opening Ceremonies for Nautical Days
Aug 9	LGPMR	Local Government Policing Modernization Roundtable
Aug 10	CJC	Meeting with Community Justice Centre ED
Aug 11	CV Food Bank	Open House
	Obon	Obon Dinner Members from the BC Jodo Shinshu Buddhist Federation have been making an annual pilgrimage to Vancouver Island to visit cemeteries in a number of

		<p>towns and to honor Japanese Canadian pioneers who lived and died on the Island prior to WWII. The Obon tour began in 1978.</p> <p>During WWII many Japanese-Canadian cemeteries were destroyed and desecrated, including the Cumberland Japanese Cemetery. In 1967, as an act of reconciliation, the BC Jodo Shinshu Buddhist Temples Federation with the National Association of Japanese Canadians with support from the Cumberland Kiwanis Club, Alderman Bronco Moncrief, and community volunteers gathered the headstones which were scattered at the Cumberland Japanese Canadian Cemetery site; they were brought together to form a central memorial monument and a fence was built around the cemetery with donated logs milled by the local sawmill.</p>
Aug 12	Obon	Obon Tour Visit and ceremony at Cumberland Japanese Cemetery. The service is part of an Obon Tour visiting Vancouver Island Nikkei Cemeteries.
Aug 16	BCSPI	Executive Committee Planning Meeting in Cumberland
Aug 25	PRIDE Parade	1 <sup>st</sup> ever Comox Valley Pride Parade Amazing turn-out!
Aug 28	Ministers of Emergency Management and Municipal affairs	Wildfire and drought update with Ministers, staff and Mayors/Chairs for the Province
Aug 31	Development	Meeting with potential developer and Acting Mayor Theirrien
	SD71	Tour of Child Care Center Tour with SD71, Council and acting CAO Beautiful Facility! 75 new childcare spaces and a great collaboration with SD71
	Toxic Drug Awareness	International Day of Awareness of the Toxic Drug Crisis at Simms Park

# COUNCIL MEMBER REPORT



DATE: Sept 4, 2023  
 TO: Mayor and Councillors  
 FROM: Councillor Ketler  
 SUBJECT: July and August Monthly Reports

Date	Events	Comments
Date	Event	Comments
July 5	Meeting with Lisa Helps – Premier’s Housing Advisor	Discussion about alignment between BC Builds and regional housing priorities
July 5	CVRD Chair/Vice Chair/CAO agenda meeting	Set agenda for following week’s CVRD Board meeting
July 10	Regular Council Meeting	<a href="https://cumberland.ca/meeting-info/">https://cumberland.ca/meeting-info/</a>
July 11	BC Hydro Call for Power Information Session	BC Hydro doing consultations in anticipation for a Call for Power in 2024. Anticipated need 3000 GWh/year clean/renewable energy. Looking for larger projects and Indigenous partnerships.
July 11	CVRD Board	<p>BUSINESS ARISING FROM MINUTES:</p> <p>RISE AND REPORT - HOMELESSNESS SUPPORTS SERVICE FUND ALLOCATION</p> <ul style="list-style-type: none"> <li>• THAT the Board supports the City of Courtenay in its dialogue with BC Housing and the provincial government for the immediate creation of purpose-built supportive housing and shelter space.</li> <li>• THAT the Board allocate the remaining unallocated 2023 Homelessness Supports Service funds (function 451) (\$116,314) to the creation of purpose-built supportive housing within the City of Courtenay in order to assist with ongoing negotiations between the City of Courtenay and other funding partners/safety net housing providers.</li> <li>• THAT the Board allocate \$52,050 from the Emergency Shelter Land Acquisition Service (function 450) to the acquisition of land for purpose built supportive housing and/or shelter space within the City of Courtenay in order to assist with ongoing</li> </ul>

		<p>negotiations between the City of Courtenay and other funding partners/safety net housing providers.</p> <p>COMOX VALLEY TOURISM SERVICE UPDATE &amp; STRATEGIC PLANNING SCOPE</p> <ul style="list-style-type: none"> <li>• THAT staff initiate the strategic planning process to support the future direction and actions of the Comox Valley Tourism Service and work with 4VI to develop a Comox Valley Tourism Strategy for consideration of Board approval.</li> </ul>
July 12	CVRD Chair/Vice Chair/CAO agenda meeting	Set agenda for following week's CVRD Board meeting
July 13	Public Use of Controlled Substances - Local Government Engagement #1	Information session provided by Mark Fassina – Ministry of Public Safety and Solicitor General – BC 3 year pilot for decriminalization ending Jan 31, 2026. Each LG different approach, need to develop Provincial/National regulation.
July 13	Mayors and Chairs Situational Update Wildfire & Drought	Very bad fire season with millions of hectares burned. Most BC streams/rivers extremely low. Situation is precarious and deteriorating. Request LG to conserve water.
July 13	Village meeting with Ministry of Mines	Ministry staff explained internal governance – Compliance and Permitting are separate departments. LG bylaws can apply to mines but not to the point of obstruction.
July 14	CBC Radio Interview	Re: Drought conditions in the Comox Valley
July 19	CVRD Chair/Vice Chair/CAO agenda meeting	Set agenda for following week's CVRD Board meeting
July 19	CVRD Public Hearing	Rezoning application for Saratoga Speedway – held at Miracle Beach Elementary School
July 20	Emergency Management Conference Call with Minister Ma, Minister Alexis & Minister Kang	Update on wildfire and drought. International firefighter teams being deployed. 2/3 of BC at 4 or 5 Drought level. Evacuation Assistance Tool. Also hotline for farmers (1-888-221-7141)
July 24	Regular Council Meeting	<a href="https://cumberland.ca/meeting-info/">https://cumberland.ca/meeting-info/</a>
July 25	CVRD Board	<p>PETITIONS AND DELEGATIONS:</p> <p>CITIZENS FOR SAFER CYCLING</p> <ul style="list-style-type: none"> <li>• THAT the information presented by Spencer Cappallo and Debbie Bowman regarding the construction of a dedicated cycling route from Cumberland to Courtenay and request support from the various jurisdictions be received.</li> </ul>

		<p>CYCLING ON LITTLE RIVER ROAD</p> <ul style="list-style-type: none"> <li>• THAT the information presented by Andrew Clements regarding expanding Little River Road for cycling be received.</li> </ul> <p>ACTIVE TRANSPORTATION NETWORK PLAN IMPLEMENTATION STRATEGY</p> <ul style="list-style-type: none"> <li>• THAT Active Transportation Network Plan Implementation Strategy, prepared by Urban Systems and dated July 4, 2023, which outlines priority projects and the long-term buildout of the regional active transportation network, be approved.</li> <li>• THAT staff be directed to work with the Ministry of Transportation and Infrastructure, Comox Valley Schools, and the Comox Valley Cycling Coalition on the design and facility type for the Royston Road (Seaside Trail to Royston Elementary) project, including the preparation of engineered drawings and submittal of grant funding applications.</li> <li>• THAT staff be directed to work with the Village of Cumberland, City of Courtenay, Ministry of Transportation and Infrastructure, and the Comox Valley Cycling Coalition on an options assessment for a Cumberland to Courtenay active transportation connector to determine the most appropriate routing and facility type, and to pursue cost sharing through a Regional Growth Strategy implementation agreement.</li> <li>• THAT CVRD staff work with City of Courtenay staff on exploring options for financial support for the City's Lake Trail multi-use path project and possible integration with CVRD's Lake Trail Rd project identified as Project Q in the Active Transportation Network Plan.</li> </ul> <p>INFRASTRUCTURE PLANNING GRANT APPLICATION</p> <ul style="list-style-type: none"> <li>• THAT the Comox Valley Regional District Board support an application to the Infrastructure Planning Grant program for the development of a decarbonization strategy and roadmap for the Comox Valley Sports and Aquatic Centres for up to \$10,000.</li> </ul>
July 26	CVRD Chair/Vice Chair/CAO agenda meeting	Set agenda for following week's CVRD Board meeting
July 28	Village Pride Flag Raising	Gathering and celebration in front of Village Hall
July 28	Village tour with Mosaic Forest Management	Toured watershed and the proposed lots between Village reservoirs slated to be logged by Mosaic



Aug 1	Mayors & Chairs – Provincial Situational Update-Wildfire & Drought	Update on wildfire and drought in BC. Some communities being evacuated. Partnership with BC Cattlemen’s Assoc for access to feed. July 2023 hottest month ever recorded. Climate Ready BC= guide to help communities with climate change. Province moving toward SENDAI Framework of Emergency Management – helps understand risks.
Aug 2	Substance Use Strategy Committee	Phase 2 report being presented to Courtenay Council first in September. Reviewed draft of public questionnaire. Updates from organizations.
Aug 2	CVRD Chair/Vice Chair/CAO agenda meeting	Set agenda for following week’s CVRD Board meeting
Aug 10	Mayors & Chairs – Provincial Situational Update-Wildfire & Drought	Princeton music festival evacuated. Heatwave coming next week. 1.58 M hec burned in BC to date with most water basins at Drought level 4 or 5. Encouraging LG to increase water restrictions. BC Extreme Heat Guide and Cooling Centre portal. YTD in Canada 13.3 M hec burned. No change in BC Drought level.
Aug 15	CVRD Board	<p>PETITIONS AND DELEGATIONS:</p> <p>MID ISLAND FARMERS INSTITUTE - WATER CRISIS</p> <p>-THAT the presentation from Diane Jackson and Arzeena Hamir regarding the water crisis for farmers in the Comox Valley and requests to convene a watershed management table, support for loans for farmers to build dugouts, and support through the Agricultural Plan and new Agricultural Coordinator, be received.</p> <p>-THAT the matter of the requests of the delegation of August 15, 2023 from the Mid-Island Farmers Institute be referred to staff for a report at the next CVRD Board meeting.</p> <p>REPORTS:</p> <p>PUBLIC HEARING FOR BYLAW 683 (RZ 2C 20 - SARATOGA SPEEDWAY - LEIGHTON) - JULY 19, 2023</p> <p>-THAT the public hearing minutes dated July 19, 2023, including Appendix A, B and C, regarding Bylaw No. 683 being "Rural Comox Valley Zoning Bylaw No. 520, 2019, Amendment No. 8" (RZ 2C 20 - Saratoga Speedway - Leighton), be received.</p> <p>-THAT Bylaw No. 683 being "Rural Comox Valley Zoning Bylaw No. 520, 2019, Amendment No. 8" be given third reading</p> <p>STRATEGIC PLAN - 2023-2026</p> <p>-THAT the report dated August 10, 2023 regarding the Comox Valley Regional District Board’s Strategic Plan, which is the outcome from the strategic planning session held in June 2023 be received.</p>

		<p>-THAT the 2023-2026 Strategic Plan, attached as Appendix A to the staff report dated August 10, 2023, be approved.</p> <p>-THAT the Board establish its mission statement as follows: The Comox Valley Regional District is a partnership of three electoral areas and three municipalities providing sustainable services for residents and visitors to the area. The local governments work collaboratively on services for the benefit of those living and visiting the diverse urban and rural areas of the Comox Valley.</p> <p>-THAT the Board update and affirm its strategic drivers, for the purpose of defining the means by which Comox Valley Regional District services are delivered, as follows:</p> <ul style="list-style-type: none"> <li>• Fiscal Responsibility: Careful management of services and assets is essential to providing affordable and reliable services to citizens and businesses in the Comox Valley Regional District.</li> <li>• Climate Crisis and Environmental Stewardship and Protection: The Comox Valley Regional District is committed to reducing our impact on the environment and ensuring we can adapt and respond to climate change impacts.</li> <li>• Community and Social Wellbeing: The social fabric of our communities, health and well-being of citizens, and community partnerships is ever present in guiding our service delivery.</li> <li>• Indigenous Relations: We are committed to reconciliation and relationship building with indigenous peoples and specifically K'ómoks First Nation.</li> <li>• Accessibility, Diversity, Equity, and Inclusion: The Comox Valley Regional District is committed to ensuring all community members have access to services and feel they belong to our regional community.</li> </ul> <p>-THAT updates on the Strategic Plan initiatives be provided on a regular basis, including milestones, risks, challenges and changes to targeted project completion.</p>
Aug 16	Cumberland Homelessness and Affordable Housing	Official Community Plan Review – Housing Policy Continuation of July 19, 2023 meeting discussions
Aug 16	CVRD Chair/Vice Chair/CAO agenda meeting	Set agenda for following week's CVRD Board meeting
Aug 16	UBCM Single Standard Fire Safety Working Group	Appointee to Committee discussing changes and implementation of the Fire Safety Act

Aug 23	CVRD Chair/Vice Chair/CAO agenda meeting	Set agenda for following week's CVRD Board meeting
Aug 24	KFN Council meeting	CVRD updates
Aug 28	UBCM Single Standard Fire Safety Working Group	Appointee to Committee discussing changes and implementation of the Fire Safety Act
Aug 28	Mayors & Chairs – Provincial Situational Update-Wildfire & Drought	Travel restrictions lifted but still encouraged to check ahead. 30,000 people were evacuated but 20,000 have returned home. Wildfire recovery page at bcwildfire.ca. 85% water basins at Drought level 4 or 5. Asking LG to do more to limit water use and crack down on unauthorized water use. Wildfire Service seeing increasing activity in Northern BC Relocated over 1000 livestock. PREOC has Agriculture Coordinator. Programs available to help farmers.
Aug 29	Collaboration Corner	Local leaders meeting to discuss issues from different jurisdictions in CV and ways to help each other address them.
Aug 30	CVRD Chair/Vice Chair/CAO agenda meeting	Set agenda for following week's CVRD Board meeting

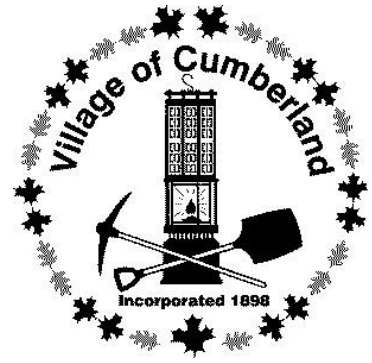
# COUNCIL MEMBER REPORT



DATE: Sept 11, 2023  
 TO: Mayor and Councillors  
 FROM: Troy Therrien  
 SUBJECT: Monthly Report for Summer 2023

Date	Event	Details
Aug 3	Strong towns talk	Mayor Brown and I attended a “Strong Town” talk hosted by Norm Van Eeden Petersman. It was an interesting talk that focused on how towns can grow in ways that make them more liveable for residents at the same time as reducing costs and raising more income for the town. Norm used real examples in Campbell River to illustrate the concept of value /acre to show how even old downtown core buildings typically are a better tax base than fancy new malls with huge parking lots.
Aug 26	Pride Parade	Got to walk in the Pride Parade with other local electeds.
Aug 27	Community meeting with Josie Osborn	Met With Josie along with other community members at an informal gathering.
Aug 27	Rib Fest	Judging rib fest along with Bob wells and Nicole Minions, a fun perk as my role of acing Mayor.

# COUNCIL REPORT



REPORT DATE: 8/30/2023  
MEETING DATE: 9/11/2023

File No. 6700 Housing Reserve Fund

TO: Mayor and Councillors  
FROM: Karin Albert, Senior Planner  
SUBJECT: Affordable Housing Reserve Fund

## RECOMMENDATION

- i. THAT Council give fourth and final reading to Reserve Funds Establishment Amendment Bylaw No. 1185, 2023.
- ii. THAT Council adopt the amended Reserve and Surplus Policy No. 3.5.
- iii. THAT Council direct staff to work with the Homelessness and Affordable Housing Committee on eligibility criteria and application guidelines for funding from the Affordable Housing Reserve Fund.

## PURPOSE

The purpose of this report is to:

- Seek final reading of Reserve Funds Establishment Amendment Bylaw No. 1185 to set up an affordable housing reserve fund.
- Present the recommendation of the Homelessness and Affordable Housing Committee with regards to additional proposed amendments to the Reserve and Surplus Funds Policy.
- Present the proposed final amended Reserve and Surplus Funds Policy for adoption by Council.

## PREVIOUS COUNCIL DIRECTION

Date	Resolution
March 27, 2023	<p>THAT Council give first, second and third reading to Reserve Funds Establishment Amendment Bylaw No. 1185, 2023.</p> <p>THAT Council refer the “Affordable Housing Reserve Fund” report and amended Reserve and Surplus Funds Policy to the Homelessness and Affordable Housing Committee for comment.</p>
April 11, 2022	<p>THAT Council direct staff to report to Council during the 2023 budget discussions on the establishment of a reserve to support affordable housing.</p>

## **BACKGROUND**

At the [March 27, 2023 Council meeting](#), staff presented a review of the Village’s legislative authority, existing bylaws and policies affecting establishment of an affordable housing reserve fund (agenda item 8.2 p. 134). At the meeting, Council gave first, second, and third reading to Reserve Funds Establishment Amendment Bylaw No. 1185, 2023 and referred proposed amendments to the Reserve and Surplus Funds Policy No. 3.5 to the Homelessness and Affordable Housing Committee for comments.

This report presents Reserve Funds Establishment Amendment Bylaw No. 1185, 2023 for fourth reading. By adopting the Bylaw, Council is establishing an Affordable Housing Reserve Fund which will allow the Village to accept contributions to the fund that can be used to support affordable housing projects in the community.

### **Purpose and Use of the Affordable Housing Reserve Fund**

The purpose and use of the fund, funding sources, and rationale is identified in the Council Reserve and Surplus Policy.

The Affordable Housing Reserve Fund falls into the Operating and Opportunity Reserve fund category which includes funds established for a specific purpose.

At the March 27, 2023 Council meeting, staff proposed that the Affordable Housing Reserve Fund be used for pre-development planning and offsetting fees and charges.

The latter use allows funds to be applied to reimburse non-profit housing providers for payment of Village fees such as for development and building permit application, service connection, and/or development cost charges. This will allow Council to consider requests for fee reductions or exemptions on a case by case basis, rather than through amendments to the Development Procedures and Fees bylaws and/or to the Development Cost Charges Bylaw.

The former use, pre-development planning, was described in the amended Reserve and Surplus Policy presented at the March 2023 Council meeting as: “pre-development planning includes surveys, site feasibility studies, biophysical assessments, engineering studies to determine servicing needs, and architectural concept designs.”

At their June 28, 2023 meeting, the Homelessness and Affordable Housing Committee made the following recommendation with respect to the proposed purpose and uses of the fund:

“That the HAH Committee recommend support of the proposed purpose and uses of an affordable housing reserve fund with the following changes: add legal fees and land acquisition to the possible uses listed.”

The proposed amendments to the Reserve and Surplus Policy No. 3.5 presented to Council for consideration at this meeting includes legal fees as an additional possible use. As per the March 10, 2023 staff report to Council, given the high cost of land, a small contribution from the Affordable Housing Reserve Fund would have no appreciable impact on the ability to purchase land. Therefore, land acquisition cost is not included as a possible use of the Fund in the Policy. (Attachment 2: Amendments to Reserve and Surplus Policy No. 3.5).

Note that if priorities for the use of the fund shift in the future, the Policy may be amended without having to amend the Reserve Funds Establishment Bylaw.

The Homelessness and Affordable Housing Committee also passed the following resolution at their June meeting:

“That the HAH Committee recommend to Council that the eligibility criteria and application guidelines for funding from the Affordable Housing Reserve Fund be referred to the Committee for comment, including a review of how affordability is defined.”

Committee input into the process to develop a clear definition of “affordability” and application guidelines will be valuable. If directed by Council, staff will work with the Homelessness and Affordable Housing Committee to develop the application process prior to publicizing and posting it on the Village website.

### **ALTERNATIVES**

1. THAT Council adopt the amendments to the Reserve and Surplus Policy as presented.
2. THAT Council request amendments to Bylaw 1185 prior to fourth reading.
3. THAT Council request amendments to the Reserve and Surplus Policy prior to adoption.
4. Not proceed with any action at this time.

### **STRATEGIC OBJECTIVE**

- Diverse and Healthy Community
- Sustainable Service Delivery and Asset Management
- Community Planning

### **FINANCIAL IMPLICATIONS**

Establishment of an affordable housing reserve fund will enable the Village to receive, hold and award reserve funds to support affordable housing projects.

The Village will be able to collect contributions to the fund from developers in the coming year. If Council also wishes to collect funds through taxation in the future, this can be implemented during a financial planning cycle.

### **OPERATIONAL IMPLICATIONS**

Administrative and finance staff resources are required to communicate about the fund, announce application intakes, manage the fund, accept and review applications and progress reports and release the funds to eligible applicants.

### **CLIMATE CHANGE IMPLICATIONS**

Establishing an affordable housing reserve fund has no quantifiable impact on climate change. Future approvals and decisions on the form and location of new affordable housing will have climate change implications.

## **ATTACHMENTS**

1. Reserve Funds Establishment Amendment Bylaw No. 1185, 2023.
2. Amendments to Council Reserve and Surplus Policy, No. 3.5
3. Homelessness and Affordable Housing Committee June 28, 2023 minutes

## **CONCURRENCE**

Courtney Simpson, Manager of Development Services **CS**

Annie Bérard, Chief Financial Officer **AB**

Respectfully submitted,

***K. Albert***

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Karin Albert  
Senior Planner

***M. Mason***

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Michelle Mason  
Chief Administrative Officer





# COUNCIL POLICY



<p>Title: <b>Reserve and Surplus Policy</b></p> <p>Authority: Council</p> <p>Adopted Date: December 10, 2018 Amended Date: December 13, 2021 <b>Amended Date:</b> _____</p>	<p>No. 3.5</p> <p>Section: Equipment and Supplies/Information Systems and Services/Financial Services</p> <p>Original Motion No: 18-662 Amendment Motion No: Motion 21-315 <b>Amendment Motion No:</b> _____</p>
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## PURPOSE:

### 1. PURPOSE OF THE RESERVE AND SURPLUS POLICY:

This policy has been developed to provide guidance and direction for the development, maintenance and use of Village's Reserve and Surplus funds.

### 2. DEFINITIONS:

**"Annual Surplus"** means the accumulated excess of revenues over expenses for the current year.

**"Accumulated Surplus"** means the accumulated excess of revenues over expenses from prior years which has not been set aside for specific purposes.

**"Reserve Funds"** means funds that are set aside for a specified purpose by Council pursuant to section 188 (1) of the community Charter. These Reserves are established via Village bylaws and are discretionary on the part of the council.

**"Mandatory Reserve Funds"** means funds set aside for specified purposes as required by and pursuant to specific legislation. These Reserves are established via Village bylaws and are nondiscretionary on the part of Council.

**"Reserves"** means all of the Village's Reserve Funds and Mandatory Reserve Funds.

### **3. POLICY ADMINISTRATION:**

#### **3.1. RESPONSIBILITIES**

The Chief Financial Officer, or designate, shall be responsible to:

- Ensure the Reserve/Surplus Funds are established and maintained in compliance with this Policy;
- Conduct an annual review of the Reserve/Surplus Funds and report the results to Village Council;
- On an “as required basis”, recommend revisions or amendments to this Policy, due to changes in applicable statutes, accounting standards, or economy.

#### **3.2. CORPORATE PURPOSE**

Reserves must have a unique and specific corporate purpose. Every effort must be made to:

- Reduce complexity by combining amounts with similar purposes;
- Eliminate those Reserves with redundant or outdated purposes;
- Focus Reserves to corporate purposes and strategic plans.

#### **3.3. RESERVE CONTRIBUTIONS**

Annual and/or periodic contributions to Reserve Funds shall be specific to each reserve, as approved by Council through the Village’s annual financial planning process.

#### **3.4. MINIMUM AND OPTIMUM RESERVE BALANCES**

A minimum and optimum balance shall be established for each reserve/surplus fund in each reserve category as outlined in *Appendix A*. The minimum balance will ensure that each fund is not depleted to the degree that it is no longer able to serve its intended purpose. The optimum balance ensures the objectives in section 5.2 are achieved and that excess funds are not remaining idle that could be otherwise utilized for other corporate priorities. If a reserve has a dedicated revenue source, such as Developer Cost Charge revenues or Community Works Funds Gas Tax contributions, there will be no minimum or optimum level. These funds depend on collections and can only be used pursuant to legislation or grant agreements. Minimum and optimum levels for these reserves will show as N/A in *Appendix A*.

A review of actual, minimum and optimal fund balances shall be undertaken annually.

#### **3.5. INTERNAL BORROWING**

Internal borrowing from reserve/surplus funds shall be permissible as allowed for by legislation, if a clearly defined and attainable payback plan, including payment of foregone interest is in place. Internal borrowing allows for more flexibility in terms of payback amount and loan duration than external borrowing. Paybacks shall be executed according to plan.

### 3.6. **INTEREST**

All Reserve Funds will earn interest each year. Interest will be calculated quarterly based on the fund balances using the Village's average rate of return on investments. Any Reserve Fund that is invested in a long-term investment will earn interest at the rate of return for that investment. Per section 189 (1) of the Community Charter, any interest earned in a reserve fund must be used only for the purpose for which the fund was established.

## 4. **GUIDE AND TRANSITION**

The minimum and optimal fund balance guidelines shown in this policy serve as a guide in moving the Village towards the goals or targets it wishes to attain, in terms of individual fund balances. It is recognized that the Village's fund balances may not be reaching minimum and optimal levels at the time of enacting this policy; however, the Village is transitioning towards its optimal targets.

## 5. **GUIDING PRINCIPLES AND OBJECTIVES:**

### 5.1. **GUIDING PRINCIPLES**

All Reserve and Surplus funds must be established, maintained and used for a specified purpose as mandated by this policy, statute, or Village bylaw.

Reserve and Surplus fund management needs to conform to the statutory and legal requirements of the Local Government Act and the Community Charter, generally accepted accounting principles (GAAP) and public sector accounting board (PSAB) recommendations.

### 5.2. **OBJECTIVES**

The primary objectives of the Village's Reserve and Surplus funds are to:

#### a) **Ensure Stable and Predictable Levies**

The Village recognizes that unstable and unpredictable tax levies can adversely affect residents and businesses in Cumberland. In order to maintain stable and predictable levies, the Village will maintain sufficient Reserves to buffer the impact of any unusual or unplanned cost increases and revenue volatility over multiple budget cycles.

#### b) **Provide for Operating Emergencies**

The Village is exposed to unusual operating emergencies resulting from inclement weather, catastrophic events, legal claims, insurance claims, tax assessment appeals, environmental hazards and so on. It may not be feasible, or cost-effective, to absorb the costs of such emergencies in one budget cycle. The Village will maintain adequate Reserves to avoid such emergencies, extensive service interruptions, and prevent risks to infrastructure and public safety.

#### c) **Finance New Capital Assets**

The use of Reserve Funds for financing new capital assets is an effective means of matching one-time funds to one-time capital projects. In addition, the Village requires

financial resources to quickly respond to opportunities that could provide capital infrastructure through private sector partnerships, and other alternative service delivery methods.

**d) Safeguard and Maintain Existing Assets**

The Village has an inventory of specialized machinery, equipment, technology and infrastructure that are necessary for the efficient delivery of services to the public. These capital assets need to be maintained and replaced on estimated useful life cycles. The reserve balances are focused on maintaining enough funds overall to cover risk of failure of assets overall with a focus on annual spending and investment of infrastructure rather than maintaining significant balances in reserve.

**e) Focus on Long-Term Financial Stability**

The Village recognizes that healthy reserve/surplus levels are important in achieving financial health and stability. The Village will strive to be proactive in striving for long-term financial stability and balancing the costs of maintaining healthy Reserves/surplus levels to current and future taxpayers. Where possible, the Village will consider applying Reserve Funds and current revenues in a ratio which recognizes the appropriate sharing of savings from current taxpayers with contributions from future taxpayers.

**6. RESERVE CATEGORIES**

Reserve Funds have been categorized by the purpose of the funds to provide additional clarity and direction for the use of the Reserve Funds.

**a) Accumulated Surplus Funds**

The Village needs to maintain Accumulated Surplus balances in its three operating funds (general, sewer, water) for cash flow requirements. Maintaining minimum cash flow funds eliminates the need to borrow externally and/or internally to cover operating expenses before property taxes, user fees and other revenues are collected.

**b) Operating and Opportunity Reserves**

Operating and opportunity Reserve Funds are available to spend on emergencies or opportunities outside of regular Village maintenance and service requirements. The funds in these Reserves may provide financial stabilization or may have a dedicated revenue source through external funding. These Reserve Funds offer flexibility in the financial planning process.

**c) Capital Reserves**

Reserve Funds are the key mechanism to fund the capital project plan of the Village; funding is allocated through the Reserve Funds from different funding sources. By flowing the funding through Reserves, the tracking of spend for each asset category is more efficient. Reserve fund balances in the capital Reserves are focused on maintaining adequate levels in these Reserves to cover risk of uninsured asset failure overall, rather than maintaining significant balances in each of the Reserve Funds.

**d) Mandatory Reserve Funds**

Mandatory Reserve Funds are reserves established by bylaw that are required by legislation and are non-discretionary funds on the part of Council. When funds, such as developer collections or proceeds from land sales, are received from specific sources, certain Reserve Funds must be established for administering these funds, as per specific legislation.

**7. ACCUMULATED SURPLUSES**

Annual Surplus will flow through to the Accumulated Surplus. Surplus in excess of the optimum level as established by this policy in Appendix A will be transferred to the financial stabilization reserves.

Accumulated Surplus for general, water and sewer funds will be used to cover cash flow requirements for the Village until property tax and user fee revenues are collected.

Projects funded by general revenues that have been started in the current year but cannot be completed until the following year will be carried forward to the following year and surplus funds will be used to fund these projects. Projects must have been started prior to year-end and be pre-approved to be carried forward by the Chief Administrative Officer or designate in order to use these funds the following year.

**8. OPERATING AND OPPORTUNITY RESERVES**

Pursuant to subsection 188 (1) of the Community Charter, Council may, by bylaw, establish a reserve fund for a specified purpose and direct that money be placed to the credit of the reserve fund.

The following Reserve Funds have been established for the purpose(s) identified and require an adopted or amended financial plan bylaw for use from these Reserve Funds:

**8.1. Community Works Gas Tax Reserve**

The Community Works Gas Tax Reserve has been established to account for funds received and used pursuant to the Community Works Gas Tax Agreement. Funds in this reserve need to be used for projects allowed for under the Community Works Gas Tax Agreement.

**8.2. Emergency & Public Safety Reserve**

The Emergency & Public Safety Reserve is to incrementally increase tax revenues using current plus previous years' residential growth property taxes to pay for policing cost increases that will be payable when the Village reaches a population of 5,000. Any excess funds that are not required to fund future policing costs will be used for general emergency and public safety initiatives.

### 8.3. Financial Stabilization Reserves

The Financial Stabilization Reserves in the general, water and sewer funds have been established for the following purposes:

**Significant Operating Events and Environmental Emergencies** – funds will be used for major non-recurring costs related to significant operating events and various emergency events or situations. Examples include significant legal costs/claims, insurance claims/deductibles, dam failures, inclement weather, environmental hazards.

**Revenue Stabilization and Operating Contingency** – funds are intended to stabilize the impacts of cyclical revenue downturns and operating cost increases that are largely temporary and not within the Village’s ability to adjust to in the short-term. Examples include decreases in building inspection revenues or operating costs that are subject to fluctuations in the US dollar. The Village tries to anticipate economic downturns during budget processes but despite best efforts may be exposed to the possibility of unrealized or declining revenues. Funds may be used during the budget process as a transfer from reserves to offset cyclical revenue declines. Financial stabilization Reserves will be used to smooth user rate or tax revenue increases over the financial planning period. Stabilization contributions may also be grant funds received that may be used over more than one year.

**One-Time and Intermittent Projects** – funds will allow the Village the flexibility to fund one-time and intermittent operating projects without resulting in a spikes and declines in general taxation or user rates. Examples include major updates to master plans and Official Community Plan (OCP).

Any funds in excess of the optimum levels in the financial stabilization Reserves will be transferred to Capital Reserves.

### 8.4. Host Amenity Funds Reserve

This reserve is pursuant to the Comox Valley Waste Management Centre Host Agreement; funds to be used for initiatives that offset social, environmental and economic impacts related to the presence of the CVWMC within Village boundaries.

### 8.5. Affordable Housing Reserve Fund

This reserve fund has been established to contribute to funding the development of affordable housing by not-for-profit societies within the Village, to be used for offsetting development application fees and charges and funding pre-development costs for work such as, but not limited to, surveys, legal fees, site feasibility studies, servicing studies, biophysical assessments, and architectural concept designs.

## 9. CAPITAL RESERVES

Pursuant to subsection 188 (1) of the Community Charter, Council may, by bylaw, establish a reserve fund for a specified purpose and direct that money be placed to the credit of the reserve fund.

The following Reserve Funds have been established for the purpose(s) identified and require an adopted or amended financial plan bylaw for use from these Reserve Funds:

**9.1. General Village Assets Reserve**

This reserve is to fund major repairs, upgrades, replacement and expansions of the following municipal assets:

- Ancillary structures and site services including municipal parks and trails
- Mechanical equipment operating municipal facilities such as heat pumps and water heaters
- Purchase and replacement of Village fleet and heavy equipment, excluding fire fleet and protective equipment
- Purchase and replacement of Village office furniture and equipment including information technology assets and enterprise information system infrastructure

Any funds in excess of the optimum levels in this reserve will be transferred to other Capital Reserves as required or used to retire municipal debt early.

**9.2. General Fund Municipal Facility Assets Reserve**

This reserve is to fund major repairs, upgrades, replacement and expansions of the municipal facility assets, excluding sewer (wastewater) treatment and water supply assets.

Any funds in excess of the optimum levels in this reserve will be transferred to other Capital Reserves as required or used to retire municipal debt early.

**9.3. Linear Infrastructure Asset Renewal Reserve**

This reserve is to fund linear infrastructure capital and replacement projects including roads, traffic signals, curb and gutters, sidewalks and streetlights, water, sewer and storm underground infrastructure. This reserve does not fund facility or other general municipal assets. This reserve may be used to update master plans and provide capacity for the management of linear infrastructure assets.

Any funds in excess of the optimum levels in this reserve will be transferred to other capital reserves as required or used to retire municipal debt early.

**9.4. Fire Vehicle and Protective Equipment Replacement Reserve**

This reserve is to fund the replacement of fire vehicles and protective equipment.

**9.5. Sewer and Water Infrastructure Assets Renewal Reserve**

This reserve is to fund major repairs, upgrades, replacement and expansions of the sewer (wastewater) treatment and water supply assets.

Any funds in excess of the optimum levels in this reserve will be transferred to other capital reserves as required or used to retire municipal debt early.



**9.6. Water Meter Replacement Reserve**

This reserve is to fund the replacement of all water meters within the Village. It is recognized that expected life cycle for water meters is only 15 years and that they were all originally installed throughout the Village within two years using development cost charges and external grants.

**MANDATORY RESERVE FUNDS**

If monies are received from specific sources, certain Reserve Funds must be established for administering these funds, as per specific legislation. These Reserve Funds are termed by the Village to be Mandatory Reserve Funds, and are as noted below.

**9.7. Development Cost Charge (DCC) Reserve Funds**

Per subsection 188 (2) (a) of the Community Charter, separate Reserves need to be established for DCC collections and use, under section 566 of the Local Government Act. The following DCC Reserves have been established for the purpose so identified in the associated DCC bylaws and are as follows:

- Parkland Acquisition and Development DCC
- Roads DCC
- Sewer DCC
- Storm Water DCC
- Water DCC

**9.8. Municipal Cash-in-lieu Parking Space Reserve Funds**

Per subsection 188 (2) (d) of the Community Charter, separate Reserves need to be established for cash-in-lieu of parking space collections and use, under section 525 of the Local Government Act.

**9.9. Parkland Acquisition Reserve Fund**

Per subsection 188 (2) (b) of the Community Charter, funds received from the sale or disposal of parkland as well as funds received pursuant to section 941 of the Local Government Act (parkland funds received upon subdivision) must be set aside in a Reserve and be used exclusively to purchase parkland. The Parkland Acquisition Reserve Fund has been established for accumulating and expending monies as per this requirement.

**9.10. Land Reserve**

Per subsection 188 (2) (e) of the Community Charter, except for tax sale proceeds, money received from the sale of land and improvements must be used to pay any debt remaining in relation to the property, with any remaining funds to be used for acquiring land, improvements and other assets of a capital nature. Net proceeds of any land sale (excluding parkland) are transferred to the Land Reserve for strategic land purchases.



## RESERVE AND SURPLUS POLICY APPENDIX A

<b>ACCUMULATED SURPLUS FUNDS</b>					
<b>Reserve</b>	<b>Purpose</b>	<b>Funding Source(s)</b>	<b>Minimum \$ Level</b>	<b>Optimum \$ Level</b>	<b>Rationale for \$ Levels Established</b>
General Fund Accumulated Surplus	To cover cash flow requirements before property tax revenues are collected.	Annual Surplus in the general fund	\$800,000 2 months of operating expenses (excluding amortization).	\$1,200,00 3 months of operating expenses (excluding amortization).	Property taxes are collected in June and July each year.  Excess balances transferred to the general fund financial stabilization reserve.
Sewer Fund Accumulated Surplus	To cover cash flow requirements before sewer and storm user fee and frontage parcel tax revenues are collected.	Annual Surplus in the sewer fund	\$170,000 2 months of operating expenses (excluding amortization).	\$330,000 4 months of operating expenses (excluding amortization).	User fees are collected every three months and parcel taxes are collected in June and July each year. Excess balances transferred to the sewer fund financial stabilization reserve.
Water Fund Accumulated Surplus	To cover cash flow requirements before water user fee and frontage parcel tax revenues are collected.	Annual Surplus in the water fund	\$130,000 2 months of operating expenses (excluding amortization).	\$250,000 4 months of operating expenses (excluding amortization).	User fees are collected every three months and parcel taxes are collected in June and July each year.  Excess balances transferred to the water fund financial stabilization reserve.



## RESERVE AND SURPLUS POLICY APPENDIX A

<b>OPERATING AND OPPORTUNITY RESERVES</b>					
<b>Reserve</b>	<b>Purpose</b>	<b>Funding Source(s)</b>	<b>Minimum \$ Level</b>	<b>Optimum \$ Level</b>	<b>Rationale for \$ Levels Established</b>
Community Works Funds Gas Tax Reserve	To be used pursuant to the Community Works Gas Tax Agreement.  Funds utilized for investments in infrastructure for its construction, renewal or material enhancement.	Federal Community Works Gas Tax funds distributed by the Union of BC Municipalities (UBCM).	N/A	N/A	Reserve level and related spending is dependent upon funds received. The intent is to spend all funds received.  These funds have been subsidizing the asset renewal contributions for the infrastructure asset renewal capital projects.
Emergency & Public Safety Reserve	To save towards increased policing costs when the Village population hits 5000 people and 70% of the policing contract becomes payable.	Accumulated and current year property taxes generated by residential growth and allocations from the operating budget as provided for in financial plan.	Nil	\$4,000,000	Optimum Reserve level is expected to provide adequate funds to subsidize property tax increases required for annual policing costs until property tax revenues are sufficient to cover 100% of the costs.
General Financial Stabilization Reserve	For major emergent operating issues, one-time and intermittent projects, to smooth property tax increases over the financial planning period and to offset unrealized revenues.	Excess funds transferred from the general fund Accumulated Surplus, solid waste user fees and allocations from the operating budget as provided for in financial plan..	\$480,000  10% of general operating fund revenues.  Plus unused balance of stabilization funds.	\$960,000  20% of general operating fund revenues.  Plus unused balance of stabilization funds.	Stabilization reserve funds emergent issues and offsets unrealized revenues which generally do not exceed a percentage of the general operating fund budget.  Excess balances transferred to capital reserves.



**RESERVE AND SURPLUS POLICY  
APPENDIX A**

**OPERATING AND OPPORTUNITY RESERVES Continued**

Reserve	Purpose	Funding Source(s)	Minimum \$ Level	Optimum \$ Level	Rationale for \$ Levels Established
Sewer Financial Stabilization Reserve	For major emergent operating issues, one-time and intermittent projects, to smooth user fee and parcel tax increases over the financial planning period and to offset unrealized revenues.	Excess funds transferred from the sewer fund Accumulated Surplus, sewer user fees and allocations from the operating budget as provided for in financial plan.	\$200,000  20% of sewer operating fund revenues.  Plus unused balance of stabilization funds.	\$330,000  30% of sewer operating fund revenues.  Plus unused balance of stabilization funds.	Stabilization reserve funds emergent issues and offsets unrealized revenues which generally do not exceed a percentage of the sewer operating fund budget.  Excess balances transferred to capital reserves.
Water Financial Stabilization Reserve	For major emergent operating issues, one-time and intermittent projects, to smooth user fee and parcel tax increases over the financial planning period and to offset unrealized revenues.	Excess funds transferred from the water fund Accumulated Surplus, water user fees and allocations from the operating budget as provided for in financial plan.	\$150,000  20% of water operating fund revenues.  Plus unused balance of stabilization funds.	\$300,000  30% of water operating fund revenues..  Plus unused balance of stabilization funds	Stabilization reserve funds emergent issues and offsets unrealized revenues which generally do not exceed a percentage of the water operating fund budget.  Excess balances transferred to capital reserves.
Host Amenity Funds Reserve	To be used pursuant to the Village of Cumberland CVWMC Host Agreement  Funds utilized for initiatives that offset social, environmental and economic impacts related to the presence of the CVWMC within Village boundaries.	Comox Valley Waste Management Centre (CVWMC) funds distributed by the Comox Valley Regional District (CVRD).	N/A	N/A	Reserve level and related spending is dependent upon funds received. The intent is to spend all funds received.  Historically, funding has been used towards initiatives that are for the betterment of the community.



**RESERVE AND SURPLUS POLICY  
APPENDIX A**

**OPERATING AND OPPORTUNITY RESERVES Continued**

Reserve	Purpose	Funding Source(s)	Minimum \$ Level	Optimum \$ Level	Rationale for \$ Levels Established
Housing Reserve Fund	To contribute to the development of affordable housing in the Village, to be used for offsetting development application fees and charges and funding pre-development costs incurred by not-for-profit societies.	Donations, senior government grants, property value tax	N/A	N/A	Collections through agreements with developers depend on development activity. Calls for applications for funding will be made when a minimum of \$20,000 has accumulated in the fund and/or in response to need. Spending depends on applications by not-for profit societies.



## RESERVE AND SURPLUS POLICY APPENDIX A

<b>CAPITAL RESERVES</b>					
<b>Reserve</b>	<b>Purpose</b>	<b>Funding Source(s)</b>	<b>Minimum \$ Level</b>	<b>Optimum \$ Level</b>	<b>Rationale for \$ Levels Established</b>
General Village Assets Reserve	For major repairs, upgrades, replacement and expansions of all Village general assets such as furniture and equipment and parks and trails (excludes buildings and fire equipment).	Excess funds transferred from financial stabilization reserves and allocations from the operating budget as provided for in financial plan. Proceeds from the sale of municipal vehicles and equipment.	\$390,000  Minimum replacement costs or 1% of total cost of tangible capital assets where actual replacement costs are not available.	\$980,000  Optimum replacement costs or 2.5% of total cost of tangible capital assets where actual replacement costs are not available.	The minimum and optimum levels are based on maintaining a sufficient balance to cover risk of uninsured asset failure. The annual reserve contributions will be based on planned capital spending and priority needs.  Excess balances transferred to other capital reserves.
General Fund Municipal Facility Assets Reserve	For major repairs, upgrades, replacement and expansions of all Village municipal buildings (excludes water and sewer assets).	Excess funds transferred from financial stabilization reserves and allocations from the operating budget as provided for in financial plan (goal of 5% of property taxes each year).	\$512,000  Minimum replacement costs or 1% of total cost of tangible capital assets where actual replacement costs are not available.	\$2,300,000  Optimum replacement costs or 2.5% of total cost of tangible capital assets where actual replacement costs are not available.	The minimum and optimum levels are based on maintaining a sufficient balance to cover risk of uninsured asset failure. The annual reserve contributions will be based on planned capital spending and priority needs.  Excess balances transferred to other capital reserves.



## RESERVE AND SURPLUS POLICY APPENDIX A

### CAPITAL RESERVES Continued

Reserve	Purpose	Funding Source(s)	Minimum \$ Level	Optimum \$ Level	Rationale for \$ Levels Established
Linear Infrastructure Asset Renewal Reserve	<p>To fund roads infrastructure replacement projects, micro surfacing, traffic signals, curb and gutters, sidewalks and streetlights.</p> <p>To fund utility underground linear infrastructure replacement projects including water, sewer and storm. To fund sewer and storm separation.</p>	Annual allocations from the operating budget as provided for in financial plan, in addition to any other available revenue sources.	<p>\$700,000</p> <p>Minimum replacement costs subsidized by grant funds.</p>	<p>\$1,500,000</p> <p>Annual replacement costs over the next 20 years.</p>	<p>The minimum and optimum levels are based on maintaining a sufficient balance to cover risk of uninsured asset failure.</p> <p>The annual reserve contributions will be based on planned capital spending and priority needs.</p> <p>Excess balances transferred to other capital reserves or used to retire municipal debt early.</p>
Fire Vehicle and Protective Equipment Replacement Reserve	To fund the replacement of fire vehicles and protective equipment.	Annual allocations from the operating budget as provided for in financial plan. Proceeds from the sale of municipal vehicles and equipment , in addition to any other available revenue sources	Nil	<p>\$1,200,000</p> <p>50% of total replacement costs of these assets.</p>	<p>This reserve will save towards the replacement of fire vehicles and protective equipment. It is recognized that the replacement of these assets are too high to fund in one year. Purchases may deplete this reserve in any year. Excess funds required to fund the replacement of fire vehicles will need to be funded through short-term debt.</p> <p>Excess balances transferred to other capital reserves or used to retire municipal debt early.</p>



## RESERVE AND SURPLUS POLICY APPENDIX A

### CAPITAL RESERVES Continued

Reserve	Purpose	Funding Source(s)	Minimum \$ Level	Optimum \$ Level	Rationale for \$ Levels Established
Sewer and Water Infrastructure Assets Renewal Reserve	To fund major repairs, upgrades, replacement and expansions of the sewer (wastewater) treatment and water supply assets.	Annual allocations from the operating budget as provided for in financial plan, in addition to any other available revenue sources.	\$560,000  Minimum replacement costs or 1% of total cost of water and sewer infrastructure tangible capital assets	\$14,000,000  Total cost of water and sewer infrastructure tangible capital assets with 50% grant funding assumed for treatment and supply infrastructure	The minimum level is based on maintaining a sufficient balance to cover risk of uninsured asset failure.  The annual reserve contributions will be based on planned capital spending and priority needs.  Excess balances transferred to other capital reserves or used to retire municipal debt early.
Water Meter Replacement Reserve	To fund the replacement of all water meters within the Village.	Annual allocations from the operating budget as provided for in financial plan.	\$10,000	\$1,300,000	Optimum Reserve level is expected to be accumulated to the estimated cost of the replacement of water meters. It is recognized that the replacement of these assets that have a life cycle of 15 years are too high to fund in the short-term. Purchases may deplete this reserve in any year.





## RESERVE AND SURPLUS POLICY APPENDIX A

<b>MANDATORY RESERVES</b>					
<b>Reserve</b>	<b>Purpose</b>	<b>Funding Source(s)</b>	<b>Minimum \$ Level</b>	<b>Optimum \$ Level</b>	<b>Rationale for \$ Levels Established</b>
Municipal Cash-in-lieu Parking Space Reserve Funds	For collections from developers in lieu of Village requirements for providing off street parking spaces.	Cash-in-lieu collections and credits.	N/A	N/A	Collections and credits dependent on developer activity. Spending is dependent upon parking needs within the Village and funding available.
Parkland Acquisition and Development DCC Reserve	For levies received from developers to be used for approved parkland acquisition and development DCC programs and projects.	DCC collections and credits.	N/A	N/A	Collections and credits dependent on developer activity. Spending is dependent upon eligibility of projects in the parkland DCC project listing.
Roads DCC Reserve	For levies received from developers to be used for approved roads DCC programs and projects.	DCC collections and credits.	N/A	N/A	Collections and credits dependent on developer activity. Spending is dependent upon eligibility of projects in the roads DCC project listing.
Sewer DCC Reserve	For levies received from developers to be used for approved sewer DCC programs and projects.	DCC collections and credits.	N/A	N/A	Collections and credits dependent on developer activity. Spending is dependent upon eligibility of projects in the sewer DCC project listing.



## RESERVE AND SURPLUS POLICY APPENDIX A

### MANDATORY RESERVES Continued

Storm Drain DCC Reserve	For levies received from developers to be used for approved storm drain DCC programs and projects.	DCC collections and credits.	N/A	N/A	Collections and credits dependent on developer activity. Spending is dependent upon eligibility of projects in the storm drain DCC project listing.
Water DCC Reserve	For levies received from developers to be used for approved water DCC programs and projects.	DCC collections and credits.	N/A	N/A	Collections and credits dependent on developer activity. Spending is dependent upon eligibility of projects in the water DCC project listing.
Parkland Acquisition Reserve	To purchase parkland as per the Community Charter.	Funds received from the sale or disposal of parkland, and parkland funds received upon subdivision.	N/A	N/A	Acquisitions are dependent upon collections.  Adequate balance to fund parkland acquisitions per Council's strategic priorities and Parks and Greenways Masterplan.
Land Sale Reserve	To acquire land, improvements and other assets of a capital nature.	Funds received from the sale of land and improvements.	N/A	N/A	Acquisitions are dependent upon land/property sales.  Adequate balance to fund strategic land acquisitions.

**The Corporation of the Village of Cumberland  
Homelessness and Affordable Housing Committee Minutes**

**June 28, 2023 at 9:30 a.m.  
Council Chamber, 2675 Dunsmuir Avenue**



**Members Present:**

Kathy Duperron, Chair  
Lindsay Monk  
Bobby Herron  
Jesse Kettler

**Regrets:** Mark Fortin

**Staff:** Karin Albert, Senior Planner

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The chair called the meeting to order at 9:35 a.m.

**1. Approval of Agenda**

**Moved by:** Monk

**Seconded by:** Herron

That the HAH approve the agenda for June 28, 2023 as presented.

**Carried Unanimously**

**2. Minutes**

**Moved by:** Monk

**Seconded by:** Herron

That the HAH adopt the minutes of the September 21, 2022 meeting.

**Carried Unanimously**

**3. Unfinished Business - NONE**

**4. New Business**

**4.1 Affordable Housing Reserve Fund**

DISCUSSION

- Proposed purpose and uses of the fund complement purpose and uses of the regional Homelessness Support Service.
- Agree with taxation being a possible future funding source. Council can decide to levy a tax in future to increase contributions to the Affordable Housing Reserve Fund. This option should be reviewed at the same time that the

regional Homelessness Support Fund contributions are reviewed, i.e. every five years.

- Should developers be able to apply? - Suggestion is that developers are not eligible as they would receive a benefit, such as additional density at time of rezoning, in return for developing any affordable housing units.
- Can a zone include an affordable housing requirement? – No, but municipalities can provide a density bonus in return for affordable housing. Some of Cumberland’s zones have a density bonus but, to date, developments have generally been too small to leverage affordable units through a density bonus.
- A rental tenure zone can include a requirement for all or a proportion of units on a property to be rental units.
- Can Coal Valley Estates zones include a minimum rental unit requirement within the multi-family developments? – Not currently in place, but this can be reviewed on request of Council.
- Can existing rental units be converted to strata condos? – This would require approval by Council. Council has a policy only to permit conversion if vacancy rate is more than 3 percent.
- Should explicitly include legal fees and land acquisition as uses of the Affordable Housing Fund in the reserve fund policy.

**Moved by:** Monk

**Seconded by:** Herron

That the HAH Committee recommend support of the proposed purpose and uses of an affordable housing reserve fund with the following changes: add legal fees and land acquisition to the possible uses listed.

**Carried Unanimously**

**Moved by:** Bowman

**Seconded by:** Monk

That the HAH Committee recommend to Council that the eligibility criteria and application guidelines for funding from the Affordable Housing Reserve Fund be referred to the Committee for comment, including a review of how affordability is defined.

**Carried Unanimously**

**Moved by:** Monk

**Seconded by:** Bowman

That the HAH Committee recommend to Council to explore rental tenure zoning within the multi-family areas of Coal Valley Estates.

**Carried Unanimously**

**5. Next Meeting**

The next meeting of the Homelessness and Affordable Housing Committee is on Wednesday, July 19, 2023 at 9:30 a.m.

**6. Adjournment**

The meeting was adjourned at 10:47 a.m.

# COUNCIL REPORT



REPORT DATE: June 28, 2023  
MEETING DATE: September 11, 2023

File No. 1855-20 Grants

TO: Mayor and Councillors  
FROM: Annie Bérard, Chief Financial Officer  
SUBJECT: Growing Communities Funds Reserve Bylaw

## RECOMMENDATION

- i. THAT Council give first, second and third reading to Reserve Funds Establishment Amendment Bylaw No. 1195, 2023.
- ii. THAT Council adopt the amended Reserve and Surplus Policy No. 3.5.

## PURPOSE

The purpose of this report is to:

- Introduce an amendment bylaw to the Village’s Reserve Funds Establishment Bylaw No. 1113, 2019 to establish a reserve for the Growing Communities Funds;
- Discuss the proposed purpose of the fund, use, eligibility criteria; and
- Present an amendment to the Reserve and Surplus Funds Policy to identify the purpose and possible uses of the fund.

## PREVIOUS COUNCIL DIRECTION

Date	Resolution
June 12, 2023	<p>THAT Council approve the additional expenditure of up to \$2,140,000 to increase the budget for the “Phase 1 Wastewater Upgrade Project” from \$12,410,000 to \$14,550,000, with:</p> <ul style="list-style-type: none"> <li>• \$1,840,000 to be funded through Growing Community Funds; and</li> <li>• \$300,000 to be funded through Sewer and Water Infrastructure Asset Replacement Reserve</li> </ul>
May 18, 2023	<p>THAT Council approve the purchase of 3249 First Street, Lot 1 District Lot 21 Nelson District, Plan EPP33288, for a purchase price of \$600,000, plus closing costs.</p> <p>THAT Council direct staff to inspect the building at 3249 First Street before taking possession of the property to understand any required expenses.</p>

## **BACKGROUND**

### ***Growing Communities Funds***

In March 2023, the Province announced a one-time grant, the Growing Community Funds (GCF), to provide up to \$1 billion through direct grants to local governments to support communities with growth. These funds are to be incremental to currently planned investment with the intention to accelerate the delivery of capital projects.

The requirements of the program are:

- The funds must be placed in a segregated reserve fund established by bylaw under section 188 of the *Community Charter* for the Capital and Planning purposes of the GCF
- Local governments are required to report on how the funds are spent in their annual financial reporting under section 167 of the *Community Charter*, until the funds are fully drawn down
- Local governments are required to identify in their annual report projects that aligns with provincial priorities such as housing needs, Clean BC and childcare
- Public recognition of the funding related to projects

The Village of Cumberland has received an amount of \$2,777,000 at the end of March 2023. Council has approved the use of \$1,840,000 to fund a budget increase for the Wastewater Treatment Plant project and about \$600,000 to fund the purchase of the 3249 1<sup>st</sup> Street property, leaving an estimated balance of \$337,000 available for Council initiatives. Interest revenue, accumulating at an average amount of \$11,500 per month, is also available to be used towards eligible initiatives.

### ***Authority***

Section 188 of the *Community Charter* authorizes Council to establish reserve funds to set aside money for a specified purpose. Section 189 of the *Community Charter* requires that money in a reserve fund, and interest earned on it, must only be used for the purpose for which the fund was established.

### ***Reserve Funds Establishment Bylaw No. 1113, 2019***

To set up the Growing Community Reserve Fund, Council will need to amend its existing reserve fund establishment bylaw and identify the purpose of the fund.

### ***Council Reserve and Surplus Policy No. 3.5***

The Council Reserve and Surplus Policy provides guidance on the use of Village reserve and surplus funds, including fund purpose, funding sources and rationale. The Growing Community Fund falls into the Capital Reserve fund category.

The Policy will need to be amended to include the GCF Reserve and provide additional details on the purpose of the fund as identified in the proposed amendment to the Reserve Funds Establishment Bylaw.

## **ALTERNATIVES**

1. That Council request amendments to Bylaw 1195 prior to first, second and third reading.
2. Not proceed with any action at this time.

## **STRATEGIC OBJECTIVE**

- Diverse and Healthy Community
- Sustainable Service Delivery and Asset Management
- Community Planning

## **FINANCIAL IMPLICATIONS**

The unallocated balance of the GCF was \$396,335.02 as of August 31, 2023, including accumulated interest and will be allocated during the 2024-2028 budget process to help fund Council priorities.

Funds are expected to be used within approximately five years of receipt, by March 2028.

## **OPERATIONAL IMPLICATIONS**

Administrative and finance staff resources will be required to produce the annual reporting required by the Province.

## **CLIMATE CHANGE IMPLICATIONS**

The Ministry of Municipal Affairs stipulates the Growing Community funding can be used, amongst other things, for natural hazard mitigation.

## **ATTACHMENTS**

1. Letter from the Ministry of Municipal Affairs confirming the Growing Community Funds grant, dated March 16, 2023
2. Reserve Funds Establishment Amendment Bylaw No. 1195, 2023.
3. Reserve and Surplus Policy 3.5

## **CONCURRENCE**

none

Respectfully submitted,

***Annie Bérard***

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Annie Bérard  
Chief Financial Officer



***M. Mason***

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Michelle Mason  
Chief Administrative Officer



March 16, 2023

Ref: 271994

Their Worship Mayor Vickey Brown  
Village of Cumberland  
PO Box 340  
Cumberland BC V0R 1S0

Dear Mayor Brown:

The population of B.C. has increased consistently over the past decade and is projected to keep growing in the next 10 years. The provincial government understands the need to facilitate greater housing supply for our growing population. The province will support local governments in addressing the multiple funding and financing constraints to aid in the construction of infrastructure and amenities for all B.C. communities. Local governments' investment in core community infrastructure and amenities increases the amount of land that is ready to be developed to a higher density.

The Government of B.C. has invested considerable resources in infrastructure and amenities in the past 10 years and has strategically leveraged federal funding to that effect. More than \$1.6 billion in federal and provincial funding have been invested in our communities since 2018 through the Investing in Canada Infrastructure Program. However, as there is still more to be done for infrastructure and amenities, the provincial government is pleased to provide the Growing Communities Fund (GCF) for local governments province-wide.

As a one-time grant, the GCF will provide up to \$1 billion through direct grants to local governments to support all B.C. communities, with a focus on those communities that need to increase the pace and scale of housing supply. The principal objective of the GCF is to increase the local housing supply with investments in community infrastructure and amenities. Municipalities are encouraged to work closely with adjacent local First Nations, in recognition of the *Declaration on the Rights of Indigenous Peoples Act*, as this collaboration strengthens our communities and regions.

The funding provided through the GCF should be limited to one-off costs needed to build required infrastructure and amenities rather than funding ongoing or operational activities. These funds are to be incremental to currently planned investments and should accelerate the delivery of capital projects.

Eligible costs are as follows:

- Public drinking water supply, treatment facilities and water distribution;
- Local portion of affordable/attainable housing developments;

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- Childcare facilities;
- Municipal or regional capital projects that service, directly or indirectly, neighbouring First Nation communities;
- Wastewater conveyance and treatment facilities;
- Storm water management;
- Solid waste management infrastructure;
- Public safety/emergency management equipment and facilities not funded by senior level government;
- Local road improvements and upgrades;
- Sidewalks, curbing and lighting;
- Active transportation amenities not funded by senior level government;
- Improvements that facilitate transit service;
- Natural hazard mitigation;
- Park additions/maintenance/upgrades including washrooms/meeting space and other amenities; and
- Recreation-related amenities.

Further to the above-noted capital costs, one-off costs can include:

- Costs of feasibility studies (including infrastructure capacity assessment); other early-stage development work; costs of designing, tendering and acquiring land (where it is wholly required for eligible infrastructure projects); constructing eligible infrastructure projects; and, in limited situations, non-capital administrative costs where these are necessary, for example adding staff capacity related to development or to establish complementary financing for local government owned infrastructure or amenities.

I am pleased to advise you that the Village of Cumberland is the recipient of a \$2,777,000 grant under the Growing Communities Fund. This amount will be directly transferred to your local government by March 31, 2023.

Under part 7 of the Local Government Grants Regulations, the amount of the grant to each local government is set by the Minister of Municipal Affairs. The determination of this amount was based on a formula that applies to all municipalities.

This formula is based on three components: a flat funding amount, an “adjusted population” amount and a “population growth” amount. The flat amount is \$500,000. The “adjusted population” amount is \$365 per adjusted population. The population adjustment ensures smaller municipalities get a higher per capita share of funding despite larger municipalities receiving more funding in absolute dollars. The “population growth” amount is \$1,000 per capita population growth between 2016 and 2021.

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As a condition of this funding, the grant must be placed in a segregated reserve fund established by bylaw under section 188 of the *Community Charter* for the Capital and Planning purposes of the GCF. This fund must be separate from other existing reserve funds. To ensure full transparency regarding the use of funds, your local government will be required to annually report on how it spends this grant. This will be part of the annual financial reporting required under section 167 of the *Community Charter*. Your local government will provide a schedule to the audited financial statements respecting the amount of funding received, the use of those funds and the year-end balance of unused funds. Your local government must continue to annually report on the use of grant money until the funds are fully drawn down.

Further to the financial reporting, an annual report that identifies work-related Housing Needs Reports and pre-zoning requirements, as applicable, is required. The province also encourages highlighting projects that align with provincial priorities such as CleanBC and childcare; as well as those that align with the province's Environmental, Social and Governance framework for capital projects.

Finally, requirements will include parameters for public recognition of the funding related to projects. The province must be consulted prior to any proactive media events or news releases related to the project. Funded projects must also acknowledge the province's contribution through temporary and permanent on-site signage. The provincial government anticipates that the funds will be expended within approximately five years of receipt.

If you have any questions or comments regarding this letter, please feel free to contact the Local Government Infrastructure and Finance Branch by email at: [L GIF@gov.bc.ca](mailto:L GIF@gov.bc.ca). Further information on the program will be available on the following webpage: <https://www2.gov.bc.ca/gov/content/governments/local-governments/grants-transfers/grants/bc-s-growing-communities-fund>.

The province welcomes this opportunity to support the growth of the supply of housing throughout British Columbia. We believe that this funding will contribute to the capacity of B.C. local governments to provide critical services as our province and economy grows.

Sincerely,



Anne Kang  
Minister

pc: Michelle Mason, Chief Administrative Officer, Village of Cumberland  
Andrea Samsom, Manager of Finance and Human Resources, Village of Cumberland

**Attachment with Example Calculation for a Municipality with 15,000 People**

Population Range	From	To	Adjustment Factor
1. Very Small	0	2,000	100%
2. Small	2,001	5,000	80%
3. Small-Med	5,001	10,000	60%
4. Medium	10,001	20,000	40%
5. Large-Med	20,001	40,000	20%
6. Large	40,001	150,000	10%
7. Very Large	150,001	900,000	5%

To illustrate, for a city of 15,000 people, the adjusted population is:

- For this first 2,000 residents, adjustment of 100% = 2,000 x 100% = 2,000
- For the next 3,000 (up to 5,000), adjustment of 80% = 3,000 x 80% = 2,400
- For the next 5,000 (up to 10,000), adjustment of 60% = 5,000 x 60% = 3,000
- For the last 5,000 (up to 15,000), adjustment of 40% = 5,000 x 40% = 2,000

Thus, the city of 15,000 people has an adjusted population of 9,400 (=2,000 + 2,400 + 3,000 + 2,000).

If the city grew by 4,500 people between 2016-2021, the total grant amount is calculated as follows:

Component	Calculation	Result
Flat Funding	\$500,000	\$500,000
Adjusted Population	= 9,400 x \$365	\$3,431,000
Population Growth	= 4,500 x \$1,000	\$4,500,000
Total Grant		\$8,431,000

**THE CORPORATION OF THE VILLAGE OF CUMBERLAND**

**BYLAW NO. 1195**

**A Bylaw to amend the Reserve Funds Establishment Bylaw.**

The Council of the Corporation of the Village of Cumberland in open meeting assembled enacts as follows:

1. This Bylaw may be cited as “Reserve Funds Establishment Amendment Bylaw No. 1195, 2023”.
2. “Reserve Funds Establishment Bylaw No. 1113, 2019” is amended by inserting the following at the end of Schedule A:

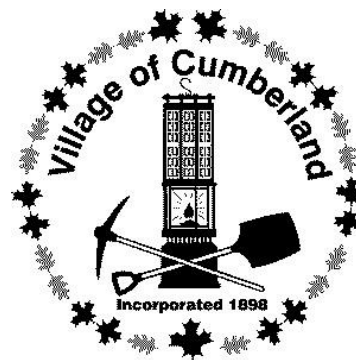
L	Growing Communities Fund Reserve	To fund currently planned investments to accelerate the delivery of capital projects.
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**READ A FIRST TIME THIS DAY OF SEPTEMBER 2023.**  
**READ A SECOND TIME THIS DAY OF SEPTEMBER 2023.**  
**READ A THIRD TIME THIS DAY OF SEPTEMBER 2023.**  
**ADOPTED THIS DAY OF SEPTEMBER 2023.**

\_\_\_\_\_  
Mayor

\_\_\_\_\_  
Corporate Officer

# COUNCIL POLICY



<p>Title: <b>Reserve and Surplus Policy</b></p> <p>Authority: Council</p> <p>Adopted Date: December 10, 2018 Amended Date: December 13, 2021 <b>Amended Date:</b> _____</p>	<p>No. 3.5</p> <p>Section: Equipment and Supplies/Information Systems and Services/Financial Services</p> <p>Original Motion No: 18-662 Amendment Motion No: Motion 21-315 <b>Amendment Motion No:</b> _____</p>
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## PURPOSE:

### 1. PURPOSE OF THE RESERVE AND SURPLUS POLICY:

This policy has been developed to provide guidance and direction for the development, maintenance and use of Village’s Reserve and Surplus funds.

### 2. DEFINITIONS:

**“Annual Surplus”** means the accumulated excess of revenues over expenses for the current year.

**“Accumulated Surplus”** means the accumulated excess of revenues over expenses from prior years which has not been set aside for specific purposes.

**“Reserve Funds”** means funds that are set aside for a specified purpose by Council pursuant to section 188 (1) of the community Charter. These Reserves are established via Village bylaws and are discretionary on the part of the council.

**“Mandatory Reserve Funds”** means funds set aside for specified purposes as required by and pursuant to specific legislation. These Reserves are established via Village bylaws and are nondiscretionary on the part of Council.

**“Reserves”** means all of the Village’s Reserve Funds and Mandatory Reserve Funds.

### **3. POLICY ADMINISTRATION:**

#### **3.1. RESPONSIBILITIES**

The Chief Financial Officer, or designate, shall be responsible to:

- Ensure the Reserve/Surplus Funds are established and maintained in compliance with this Policy;
- Conduct an annual review of the Reserve/Surplus Funds and report the results to Village Council;
- On an “as required basis”, recommend revisions or amendments to this Policy, due to changes in applicable statutes, accounting standards, or economy.

#### **3.2. CORPORATE PURPOSE**

Reserves must have a unique and specific corporate purpose. Every effort must be made to:

- Reduce complexity by combining amounts with similar purposes;
- Eliminate those Reserves with redundant or outdated purposes;
- Focus Reserves to corporate purposes and strategic plans.

#### **3.3. RESERVE CONTRIBUTIONS**

Annual and/or periodic contributions to Reserve Funds shall be specific to each reserve, as approved by Council through the Village’s annual financial planning process.

#### **3.4. MINIMUM AND OPTIMUM RESERVE BALANCES**

A minimum and optimum balance shall be established for each reserve/surplus fund in each reserve category as outlined in *Appendix A*. The minimum balance will ensure that each fund is not depleted to the degree that it is no longer able to serve its intended purpose. The optimum balance ensures the objectives in section 5.2 are achieved and that excess funds are not remaining idle that could be otherwise utilized for other corporate priorities. If a reserve has a dedicated revenue source, such as Developer Cost Charge revenues or Community Works Funds Gas Tax contributions, there will be no minimum or optimum level. These funds depend on collections and can only be used pursuant to legislation or grant agreements. Minimum and optimum levels for these reserves will show as N/A in *Appendix A*.

A review of actual, minimum and optimal fund balances shall be undertaken annually.

#### **3.5. INTERNAL BORROWING**

Internal borrowing from reserve/surplus funds shall be permissible as allowed for by legislation, if a clearly defined and attainable payback plan, including payment of foregone interest is in place. Internal borrowing allows for more flexibility in terms of payback amount and loan duration than external borrowing. Paybacks shall be executed according to plan.



### 3.6. **INTEREST**

All Reserve Funds will earn interest each year. Interest will be calculated quarterly based on the fund balances using the Village's average rate of return on investments. Any Reserve Fund that is invested in a long-term investment will earn interest at the rate of return for that investment. Per section 189 (1) of the Community Charter, any interest earned in a reserve fund must be used only for the purpose for which the fund was established.

## 4. **GUIDE AND TRANSITION**

The minimum and optimal fund balance guidelines shown in this policy serve as a guide in moving the Village towards the goals or targets it wishes to attain, in terms of individual fund balances. It is recognized that the Village's fund balances may not be reaching minimum and optimal levels at the time of enacting this policy; however, the Village is transitioning towards its optimal targets.

## 5. **GUIDING PRINCIPLES AND OBJECTIVES:**

### 5.1. **GUIDING PRINCIPLES**

All Reserve and Surplus funds must be established, maintained and used for a specified purpose as mandated by this policy, statute, or Village bylaw.

Reserve and Surplus fund management needs to conform to the statutory and legal requirements of the Local Government Act and the Community Charter, generally accepted accounting principles (GAAP) and public sector accounting board (PSAB) recommendations.

### 5.2. **OBJECTIVES**

The primary objectives of the Village's Reserve and Surplus funds are to:

#### a) **Ensure Stable and Predictable Levies**

The Village recognizes that unstable and unpredictable tax levies can adversely affect residents and businesses in Cumberland. In order to maintain stable and predictable levies, the Village will maintain sufficient Reserves to buffer the impact of any unusual or unplanned cost increases and revenue volatility over multiple budget cycles.

#### b) **Provide for Operating Emergencies**

The Village is exposed to unusual operating emergencies resulting from inclement weather, catastrophic events, legal claims, insurance claims, tax assessment appeals, environmental hazards and so on. It may not be feasible, or cost-effective, to absorb the costs of such emergencies in one budget cycle. The Village will maintain adequate Reserves to avoid such emergencies, extensive service interruptions, and prevent risks to infrastructure and public safety.

#### c) **Finance New Capital Assets**

The use of Reserve Funds for financing new capital assets is an effective means of matching one-time funds to one-time capital projects. In addition, the Village requires

financial resources to quickly respond to opportunities that could provide capital infrastructure through private sector partnerships, and other alternative service delivery methods.

**d) Safeguard and Maintain Existing Assets**

The Village has an inventory of specialized machinery, equipment, technology and infrastructure that are necessary for the efficient delivery of services to the public. These capital assets need to be maintained and replaced on estimated useful life cycles. The reserve balances are focused on maintaining enough funds overall to cover risk of failure of assets overall with a focus on annual spending and investment of infrastructure rather than maintaining significant balances in reserve.

**e) Focus on Long-Term Financial Stability**

The Village recognizes that healthy reserve/surplus levels are important in achieving financial health and stability. The Village will strive to be proactive in striving for long-term financial stability and balancing the costs of maintaining healthy Reserves/surplus levels to current and future taxpayers. Where possible, the Village will consider applying Reserve Funds and current revenues in a ratio which recognizes the appropriate sharing of savings from current taxpayers with contributions from future taxpayers.

**6. RESERVE CATEGORIES**

Reserve Funds have been categorized by the purpose of the funds to provide additional clarity and direction for the use of the Reserve Funds.

**a) Accumulated Surplus Funds**

The Village needs to maintain Accumulated Surplus balances in its three operating funds (general, sewer, water) for cash flow requirements. Maintaining minimum cash flow funds eliminates the need to borrow externally and/or internally to cover operating expenses before property taxes, user fees and other revenues are collected.

**b) Operating and Opportunity Reserves**

Operating and opportunity Reserve Funds are available to spend on emergencies or opportunities outside of regular Village maintenance and service requirements. The funds in these Reserves may provide financial stabilization or may have a dedicated revenue source through external funding. These Reserve Funds offer flexibility in the financial planning process.

**c) Capital Reserves**

Reserve Funds are the key mechanism to fund the capital project plan of the Village; funding is allocated through the Reserve Funds from different funding sources. By flowing the funding through Reserves, the tracking of spend for each asset category is more efficient. Reserve fund balances in the capital Reserves are focused on maintaining adequate levels in these Reserves to cover risk of uninsured asset failure overall, rather than maintaining significant balances in each of the Reserve Funds.

**d) Mandatory Reserve Funds**

Mandatory Reserve Funds are reserves established by bylaw that are required by legislation and are non-discretionary funds on the part of Council. When funds, such as developer collections or proceeds from land sales, are received from specific sources, certain Reserve Funds must be established for administering these funds, as per specific legislation.

**7. ACCUMULATED SURPLUSES**

Annual Surplus will flow through to the Accumulated Surplus. Surplus in excess of the optimum level as established by this policy in Appendix A will be transferred to the financial stabilization reserves.

Accumulated Surplus for general, water and sewer funds will be used to cover cash flow requirements for the Village until property tax and user fee revenues are collected.

Projects funded by general revenues that have been started in the current year but cannot be completed until the following year will be carried forward to the following year and surplus funds will be used to fund these projects. Projects must have been started prior to year-end and be pre-approved to be carried forward by the Chief Administrative Officer or designate in order to use these funds the following year.

**8. OPERATING AND OPPORTUNITY RESERVES**

Pursuant to subsection 188 (1) of the Community Charter, Council may, by bylaw, establish a reserve fund for a specified purpose and direct that money be placed to the credit of the reserve fund.

The following Reserve Funds have been established for the purpose(s) identified and require an adopted or amended financial plan bylaw for use from these Reserve Funds:

**8.1. Community Works Gas Tax Reserve**

The Community Works Gas Tax Reserve has been established to account for funds received and used pursuant to the Community Works Gas Tax Agreement. Funds in this reserve need to be used for projects allowed for under the Community Works Gas Tax Agreement.

**8.2. Emergency & Public Safety Reserve**

The Emergency & Public Safety Reserve is to incrementally increase tax revenues using current plus previous years' residential growth property taxes to pay for policing cost increases that will be payable when the Village reaches a population of 5,000. Any excess funds that are not required to fund future policing costs will be used for general emergency and public safety initiatives.

### 8.3. **Financial Stabilization Reserves**

The Financial Stabilization Reserves in the general, water and sewer funds have been established for the following purposes:

**Significant Operating Events and Environmental Emergencies** – funds will be used for major non-recurring costs related to significant operating events and various emergency events or situations. Examples include significant legal costs/claims, insurance claims/deductibles, dam failures, inclement weather, environmental hazards.

**Revenue Stabilization and Operating Contingency** – funds are intended to stabilize the impacts of cyclical revenue downturns and operating cost increases that are largely temporary and not within the Village’s ability to adjust to in the short-term. Examples include decreases in building inspection revenues or operating costs that are subject to fluctuations in the US dollar. The Village tries to anticipate economic downturns during budget processes but despite best efforts may be exposed to the possibility of unrealized or declining revenues. Funds may be used during the budget process as a transfer from reserves to offset cyclical revenue declines. Financial stabilization Reserves will be used to smooth user rate or tax revenue increases over the financial planning period. Stabilization contributions may also be grant funds received that may be used over more than one year.

**One-Time and Intermittent Projects** – funds will allow the Village the flexibility to fund one-time and intermittent operating projects without resulting in a spikes and declines in general taxation or user rates. Examples include major updates to master plans and Official Community Plan (OCP).

Any funds in excess of the optimum levels in the financial stabilization Reserves will be transferred to Capital Reserves.

### 8.4. **Host Amenity Funds Reserve**

This reserve is pursuant to the Comox Valley Waste Management Centre Host Agreement; funds to be used for initiatives that offset social, environmental and economic impacts related to the presence of the CVWMC within Village boundaries.

### 8.5. **Affordable Housing Reserve Fund (pending Bylaw No. 1185, 2023 adoption)**

This reserve fund has been established to contribute to funding the development of affordable housing by not-for-profit societies within the Village, with an emphasis on offsetting development application fees and charges and funding pre-development costs for work such as, but not limited to, surveys, site feasibility studies, servicing studies, biophysical assessments, and architectural concept designs.

## 9. **CAPITAL RESERVES**

Pursuant to subsection 188 (1) of the Community Charter, Council may, by bylaw, establish a reserve fund for a specified purpose and direct that money be placed to the credit of the reserve fund.

The following Reserve Funds have been established for the purpose(s) identified and require an adopted or amended financial plan bylaw for use from these Reserve Funds:

**9.1. General Village Assets Reserve**

This reserve is to fund major repairs, upgrades, replacement and expansions of the following municipal assets:

- Ancillary structures and site services including municipal parks and trails
- Mechanical equipment operating municipal facilities such as heat pumps and water heaters
- Purchase and replacement of Village fleet and heavy equipment, excluding fire fleet and protective equipment
- Purchase and replacement of Village office furniture and equipment including information technology assets and enterprise information system infrastructure

Any funds in excess of the optimum levels in this reserve will be transferred to other Capital Reserves as required or used to retire municipal debt early.

**9.2. General Fund Municipal Facility Assets Reserve**

This reserve is to fund major repairs, upgrades, replacement and expansions of the municipal facility assets, excluding sewer (wastewater) treatment and water supply assets.

Any funds in excess of the optimum levels in this reserve will be transferred to other Capital Reserves as required or used to retire municipal debt early.

**9.3. Linear Infrastructure Asset Renewal Reserve**

This reserve is to fund linear infrastructure capital and replacement projects including roads, traffic signals, curb and gutters, sidewalks and streetlights, water, sewer and storm underground infrastructure. This reserve does not fund facility or other general municipal assets. This reserve may be used to update master plans and provide capacity for the management of linear infrastructure assets.

Any funds in excess of the optimum levels in this reserve will be transferred to other capital reserves as required or used to retire municipal debt early.

**9.4. Fire Vehicle and Protective Equipment Replacement Reserve**

This reserve is to fund the replacement of fire vehicles and protective equipment.

**9.5. Sewer and Water Infrastructure Assets Renewal Reserve**

This reserve is to fund major repairs, upgrades, replacement and expansions of the sewer (wastewater) treatment and water supply assets.

Any funds in excess of the optimum levels in this reserve will be transferred to other capital reserves as required or used to retire municipal debt early.

**9.6. Water Meter Replacement Reserve**

This reserve is to fund the replacement of all water meters within the Village. It is recognized that expected life cycle for water meters is only 15 years and that they were all originally installed throughout the Village within two years using development cost charges and external grants.

**9.7. Growing Community Funds Reserve**

This reserve is to fund currently planned investment with the intention to accelerate the delivery of capital projects. Funds are expected to be used within approximately five years of receipt, by March 2028.

**MANDATORY RESERVE FUNDS**

If monies are received from specific sources, certain Reserve Funds must be established for administering these funds, as per specific legislation. These Reserve Funds are termed by the Village to be Mandatory Reserve Funds, and are as noted below.

**9.8. Development Cost Charge (DCC) Reserve Funds**

Per subsection 188 (2) (a) of the Community Charter, separate Reserves need to be established for DCC collections and use, under section 566 of the Local Government Act. The following DCC Reserves have been established for the purpose so identified in the associated DCC bylaws and are as follows:

- Parkland Acquisition and Development DCC
- Roads DCC
- Sewer DCC
- Storm Water DCC
- Water DCC

**9.9. Municipal Cash-in-lieu Parking Space Reserve Funds**

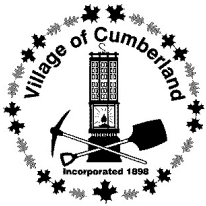
Per subsection 188 (2) (d) of the Community Charter, separate Reserves need to be established for cash-in-lieu of parking space collections and use, under section 525 of the Local Government Act.

**9.10. Parkland Acquisition Reserve Fund**

Per subsection 188 (2) (b) of the Community Charter, funds received from the sale or disposal of parkland as well as funds received pursuant to section 941 of the Local Government Act (parkland funds received upon subdivision) must be set aside in a Reserve and be used exclusively to purchase parkland. The Parkland Acquisition Reserve Fund has been established for accumulating and expending monies as per this requirement.

9.11. **Land Reserve**

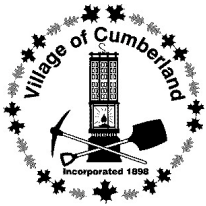
Per subsection 188 (2) (e) of the Community Charter, except for tax sale proceeds, money received from the sale of land and improvements must be used to pay any debt remaining in relation to the property, with any remaining funds to be used for acquiring land, improvements and other assets of a capital nature. Net proceeds of any land sale (excluding parkland) are transferred to the Land Reserve for strategic land purchases.



## RESERVE AND SURPLUS POLICY APPENDIX A

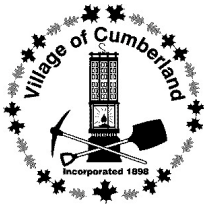
<b>ACCUMULATED SURPLUS FUNDS</b>					
<b>Reserve</b>	<b>Purpose</b>	<b>Funding Source(s)</b>	<b>Minimum \$ Level</b>	<b>Optimum \$ Level</b>	<b>Rationale for \$ Levels Established</b>
General Fund Accumulated Surplus	To cover cash flow requirements before property tax revenues are collected.	Annual Surplus in the general fund	\$800,000 2 months of operating expenses (excluding amortization).	\$1,200,00 3 months of operating expenses (excluding amortization).	Property taxes are collected in June and July each year.  Excess balances transferred to the general fund financial stabilization reserve.
Sewer Fund Accumulated Surplus	To cover cash flow requirements before sewer and storm user fee and frontage parcel tax revenues are collected.	Annual Surplus in the sewer fund	\$170,000 2 months of operating expenses (excluding amortization).	\$330,000 4 months of operating expenses (excluding amortization).	User fees are collected every three months and parcel taxes are collected in June and July each year. Excess balances transferred to the sewer fund financial stabilization reserve.
Water Fund Accumulated Surplus	To cover cash flow requirements before water user fee and frontage parcel tax revenues are collected.	Annual Surplus in the water fund	\$130,000 2 months of operating expenses (excluding amortization).	\$250,000 4 months of operating expenses (excluding amortization).	User fees are collected every three months and parcel taxes are collected in June and July each year.  Excess balances transferred to the water fund financial stabilization reserve.





## RESERVE AND SURPLUS POLICY APPENDIX A

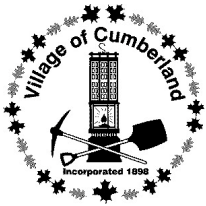
<b>OPERATING AND OPPORTUNITY RESERVES</b>					
<b>Reserve</b>	<b>Purpose</b>	<b>Funding Source(s)</b>	<b>Minimum \$ Level</b>	<b>Optimum \$ Level</b>	<b>Rationale for \$ Levels Established</b>
Community Works Funds Gas Tax Reserve	To be used pursuant to the Community Works Gas Tax Agreement.  Funds utilized for investments in infrastructure for its construction, renewal or material enhancement.	Federal Community Works Gas Tax funds distributed by the Union of BC Municipalities (UBCM).	N/A	N/A	Reserve level and related spending is dependent upon funds received. The intent is to spend all funds received.  These funds have been subsidizing the asset renewal contributions for the infrastructure asset renewal capital projects.
Emergency & Public Safety Reserve	To save towards increased policing costs when the Village population hits 5000 people and 70% of the policing contract becomes payable.	Accumulated and current year property taxes generated by residential growth and allocations from the operating budget as provided for in financial plan.	Nil	\$4,000,000	Optimum Reserve level is expected to provide adequate funds to subsidize property tax increases required for annual policing costs until property tax revenues are sufficient to cover 100% of the costs.
General Financial Stabilization Reserve	For major emergent operating issues, one-time and intermittent projects, to smooth property tax increases over the financial planning period and to offset unrealized revenues.	Excess funds transferred from the general fund Accumulated Surplus, solid waste user fees and allocations from the operating budget as provided for in financial plan..	\$480,000  10% of general operating fund revenues.  Plus unused balance of stabilization funds.	\$960,000  20% of general operating fund revenues.  Plus unused balance of stabilization funds.	Stabilization reserve funds emergent issues and offsets unrealized revenues which generally do not exceed a percentage of the general operating fund budget.  Excess balances transferred to capital reserves.



## RESERVE AND SURPLUS POLICY APPENDIX A

### OPERATING AND OPPORTUNITY RESERVES Continued

Reserve	Purpose	Funding Source(s)	Minimum \$ Level	Optimum \$ Level	Rationale for \$ Levels Established
Sewer Financial Stabilization Reserve	For major emergent operating issues, one-time and intermittent projects, to smooth user fee and parcel tax increases over the financial planning period and to offset unrealized revenues.	Excess funds transferred from the sewer fund Accumulated Surplus, sewer user fees and allocations from the operating budget as provided for in financial plan.	\$200,000  20% of sewer operating fund revenues.  Plus unused balance of stabilization funds.	\$330,000  30% of sewer operating fund revenues.  Plus unused balance of stabilization funds.	Stabilization reserve funds emergent issues and offsets unrealized revenues which generally do not exceed a percentage of the sewer operating fund budget.  Excess balances transferred to capital reserves.
Water Financial Stabilization Reserve	For major emergent operating issues, one-time and intermittent projects, to smooth user fee and parcel tax increases over the financial planning period and to offset unrealized revenues.	Excess funds transferred from the water fund Accumulated Surplus, water user fees and allocations from the operating budget as provided for in financial plan.	\$150,000  20% of water operating fund revenues.  Plus unused balance of stabilization funds.	\$300,000  30% of water operating fund revenues..  Plus unused balance of stabilization funds	Stabilization reserve funds emergent issues and offsets unrealized revenues which generally do not exceed a percentage of the water operating fund budget.  Excess balances transferred to capital reserves.
Host Amenity Funds Reserve	To be used pursuant to the Village of Cumberland CVWMC Host Agreement  Funds utilized for initiatives that offset social, environmental and economic impacts related to the presence of the CVWMC within Village boundaries.	Comox Valley Waste Management Centre (CVWMC) funds distributed by the Comox Valley Regional District (CVRD).	N/A	N/A	Reserve level and related spending is dependent upon funds received. The intent is to spend all funds received.  Historically, funding has been used towards initiatives that are for the betterment of the community.

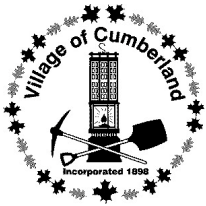


## RESERVE AND SURPLUS POLICY APPENDIX A

Housing Reserve Fund <a href="#">(pending Bylaw No. 1185, 2023 adoption)</a>	To contribute to the development of affordable housing in the Village, with an emphasis on offsetting development application fees and charges and funding pre-development costs incurred by not-for-profit societies.	Donations, senior government grants, property value tax	N/A	N/A	Collections through agreements with developers depend on development activity. Calls for applications for funding will be made when a minimum of \$20,000 has accumulated in the fund and/or in response to need. Spending depends on applications by not-for-profit societies.
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### CAPITAL RESERVES

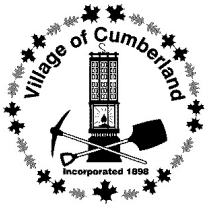
Reserve	Purpose	Funding Source(s)	Minimum \$ Level	Optimum \$ Level	Rationale for \$ Levels Established
General Village Assets Reserve	For major repairs, upgrades, replacement and expansions of all Village general assets such as furniture and equipment and parks and trails (excludes buildings and fire equipment).	Excess funds transferred from financial stabilization reserves and allocations from the operating budget as provided for in financial plan. Proceeds from the sale of municipal vehicles and equipment.	\$390,000  Minimum replacement costs or 1% of total cost of tangible capital assets where actual replacement costs are not available.	\$980,000  Optimum replacement costs or 2.5% of total cost of tangible capital assets where actual replacement costs are not available.	The minimum and optimum levels are based on maintaining a sufficient balance to cover risk of uninsured asset failure. The annual reserve contributions will be based on planned capital spending and priority needs.  Excess balances transferred to other capital reserves.
General Fund Municipal Facility Assets Reserve	For major repairs, upgrades, replacement and expansions of all Village municipal buildings (excludes water and sewer assets).	Excess funds transferred from financial stabilization reserves and allocations from the operating budget as provided for in financial plan (goal of 5% of property taxes each year).	\$512,000  Minimum replacement costs or 1% of total cost of tangible capital assets where actual replacement costs are not available.	\$2,300,000  Optimum replacement costs or 2.5% of total cost of tangible capital assets where actual replacement costs are not available.	The minimum and optimum levels are based on maintaining a sufficient balance to cover risk of uninsured asset failure. The annual reserve contributions will be based on planned capital spending and priority needs.  Excess balances transferred to other capital reserves.



## RESERVE AND SURPLUS POLICY APPENDIX A

### CAPITAL RESERVES Continued

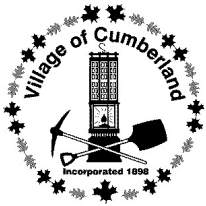
Reserve	Purpose	Funding Source(s)	Minimum \$ Level	Optimum \$ Level	Rationale for \$ Levels Established
Linear Infrastructure Asset Renewal Reserve	<p>To fund roads infrastructure replacement projects, micro surfacing, traffic signals, curb and gutters, sidewalks and streetlights.</p> <p>To fund utility underground linear infrastructure replacement projects including water, sewer and storm. To fund sewer and storm separation.</p>	Annual allocations from the operating budget as provided for in financial plan, in addition to any other available revenue sources.	<p>\$700,000</p> <p>Minimum replacement costs subsidized by grant funds.</p>	<p>\$1,500,000</p> <p>Annual replacement costs over the next 20 years.</p>	<p>The minimum and optimum levels are based on maintaining a sufficient balance to cover risk of uninsured asset failure.</p> <p>The annual reserve contributions will be based on planned capital spending and priority needs.</p> <p>Excess balances transferred to other capital reserves or used to retire municipal debt early.</p>
Fire Vehicle and Protective Equipment Replacement Reserve	To fund the replacement of fire vehicles and protective equipment.	Annual allocations from the operating budget as provided for in financial plan. Proceeds from the sale of municipal vehicles and equipment , in addition to any other available revenue sources	Nil	<p>\$1,200,000</p> <p>50% of total replacement costs of these assets.</p>	<p>This reserve will save towards the replacement of fire vehicles and protective equipment. It is recognized that the replacement of these assets are too high to fund in one year. Purchases may deplete this reserve in any year. Excess funds required to fund the replacement of fire vehicles will need to be funded through short-term debt.</p> <p>Excess balances transferred to other capital reserves or used to retire municipal debt early.</p>



## RESERVE AND SURPLUS POLICY APPENDIX A

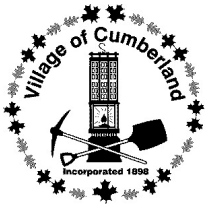
### CAPITAL RESERVES Continued

Reserve	Purpose	Funding Source(s)	Minimum \$ Level	Optimum \$ Level	Rationale for \$ Levels Established
Sewer and Water Infrastructure Assets Renewal Reserve	To fund major repairs, upgrades, replacement and expansions of the sewer (wastewater) treatment and water supply assets.	Annual allocations from the operating budget as provided for in financial plan, in addition to any other available revenue sources.	\$560,000  Minimum replacement costs or 1% of total cost of water and sewer infrastructure tangible capital assets	\$14,000,000  Total cost of water and sewer infrastructure tangible capital assets with 50% grant funding assumed for treatment and supply infrastructure	The minimum level is based on maintaining a sufficient balance to cover risk of uninsured asset failure.  The annual reserve contributions will be based on planned capital spending and priority needs.  Excess balances transferred to other capital reserves or used to retire municipal debt early.
Water Meter Replacement Reserve	To fund the replacement of all water meters within the Village.	Annual allocations from the operating budget as provided for in financial plan.	\$10,000	\$1,300,000	Optimum Reserve level is expected to be accumulated to the estimated cost of the replacement of water meters. It is recognized that the replacement of these assets that have a life cycle of 15 years are too high to fund in the short-term. Purchases may deplete this reserve in any year.
<a href="#">Growing Communities Funds Reserve</a>	<a href="#">To fund currently planned investments to accelerate the delivery of capital projects</a>	<a href="#">One-time \$2,777,000 grant contributed by the Province in March 2023</a>	<a href="#">N/A</a>	<a href="#">N/A</a>	<a href="#">The grant and accumulated interest are to be expensed within approximately five years of receipt, by March 2028</a>



## RESERVE AND SURPLUS POLICY APPENDIX A

<b>MANDATORY RESERVES</b>					
<b>Reserve</b>	<b>Purpose</b>	<b>Funding Source(s)</b>	<b>Minimum \$ Level</b>	<b>Optimum \$ Level</b>	<b>Rationale for \$ Levels Established</b>
Municipal Cash-in-lieu Parking Space Reserve Funds	For collections from developers in lieu of Village requirements for providing off street parking spaces.	Cash-in-lieu collections and credits.	N/A	N/A	Collections and credits dependent on developer activity. Spending is dependent upon parking needs within the Village and funding available.
Parkland Acquisition and Development DCC Reserve	For levies received from developers to be used for approved parkland acquisition and development DCC programs and projects.	DCC collections and credits.	N/A	N/A	Collections and credits dependent on developer activity. Spending is dependent upon eligibility of projects in the parkland DCC project listing.
Roads DCC Reserve	For levies received from developers to be used for approved roads DCC programs and projects.	DCC collections and credits.	N/A	N/A	Collections and credits dependent on developer activity. Spending is dependent upon eligibility of projects in the roads DCC project listing.
Sewer DCC Reserve	For levies received from developers to be used for approved sewer DCC programs and projects.	DCC collections and credits.	N/A	N/A	Collections and credits dependent on developer activity. Spending is dependent upon eligibility of projects in the sewer DCC project listing.

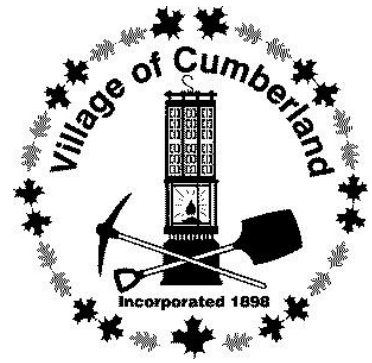


## RESERVE AND SURPLUS POLICY APPENDIX A

### MANDATORY RESERVES Continued

Storm Drain DCC Reserve	For levies received from developers to be used for approved storm drain DCC programs and projects.	DCC collections and credits.	N/A	N/A	Collections and credits dependent on developer activity. Spending is dependent upon eligibility of projects in the storm drain DCC project listing.
Water DCC Reserve	For levies received from developers to be used for approved water DCC programs and projects.	DCC collections and credits.	N/A	N/A	Collections and credits dependent on developer activity. Spending is dependent upon eligibility of projects in the water DCC project listing.
Parkland Acquisition Reserve	To purchase parkland as per the Community Charter.	Funds received from the sale or disposal of parkland, and parkland funds received upon subdivision.	N/A	N/A	Acquisitions are dependent upon collections.  Adequate balance to fund parkland acquisitions per Council's strategic priorities and Parks and Greenways Masterplan.
Land Sale Reserve	To acquire land, improvements and other assets of a capital nature.	Funds received from the sale of land and improvements.	N/A	N/A	Acquisitions are dependent upon land/property sales.  Adequate balance to fund strategic land acquisitions.

# COUNCIL REPORT



REPORT DATE: 9/1/2023  
MEETING DATE: 9/11/2023

File No. 1700

TO: Mayor and Councillors  
FROM: Annie Bérard, Chief Financial Officer  
SUBJECT: 2023 – 2027 Financial Plan Amendment Bylaw

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## RECOMMENDATION

THAT Council give first, second and third reading to the “2023-2027 Financial Plan Amendment Bylaw No. 1194, 2023”.

## PURPOSE

The purpose of this report is to present amendments to the 2023-2027 financial plan and to request that Council consider the first three readings of the amendment bylaw.

The proposed amendments include:

- Projects carried forward to 2023
- 2023 Council motions with financial impacts for the year 2023
- Staff recommended amendments to the 2023 budget
- Amendment to the Permissive Tax Exemption Policy to include an exemption on the assessed improvement value of qualifying affordable rental housing properties.

## PREVIOUS COUNCIL DIRECTION

Date	Resolution
June 26, 2023	THAT the Committee recommend Council to direct staff to amend the Permissive Tax Exemption Policy to include an exemption on the assessed improvement value of qualifying affordable rental housing properties.
Mar 27, 2023	THAT Council adopt the 2023-2027 Financial Plan Bylaw No. 1186, 2023.

## BACKGROUND

Staff has prepared the “2023-2027 Financial Plan Amendment Bylaw No. 1194, 2023” to include the projects carried forward to 2023, 2023 Council motions with financial impacts for the year 2023, staff recommended amendments and the amended Permissive Tax Exemption Policy approved by Council in June 2023.

Attachment one reconciles the Financial Plan Bylaw no. 1186 adopted on March 27, 2023 to the amendment Bylaw no. 1194 being considered at this time. The first column in Attachment one



includes the budget amounts adopted in Bylaw no. 1186, the second, third and fourth columns are the recommended amendments to the financial plan, and the last column are the amended budget amounts. Those amounts match the 2023 year in Schedule A of the Bylaw no. 1194 being considered.

Attachment two includes a list of projects started in previous years and not completed, which staff are requesting to carry forward to 2023 for completion. The amendments are summarized in column two of Attachment one.

Attachment three is a list of budget amendments approved by Council during the year up to the end of July, summarized in column three of Attachment one.

Attachment four is a list of budget amendments recommended by Staff, summarized in column four of Attachment one.

The budget amendments recommended by Staff include:

- New Fire Hall Amortization (accounting entry, no impact on funding)
- Emergency work for the culvert replacement on Royston Road and Maple Creek
- Electronic charging stations warranty service offset by revenue
- Use of remaining Covid Funds balance to offset interest loss on reserve funds
- Use of contingency funded by stabilization reserve
- Grants approved:
  - BC Active Transportation Network Planning Grant (\$25,600)
  - Rural Economic Diversification and Infrastructure Program (\$97,120)
  - Island Health Zero Vision Grant (\$14,600)
  - Growing Communities Funds (\$2,777,000)
  - BC Heritage Legacy Fund (\$5,000)
  - UBCM Next Generation 911 (\$45,000)

Staff will bring another financial plan bylaw amendment in December to consider the budget amendments approved by Council between September and December and recommend final adjustments to the budget, as needed.

## **ALTERNATIVES**

1. Council can approve some amendments and not others and/or can request further information to be brought back.
2. Not proceed with any action at this time.

## **STRATEGIC OBJECTIVE**

- Diverse and Healthy Community
- Sustainable Service Delivery and Asset Management
- Community Planning

## **FINANCIAL IMPLICATIONS**

There are no additional financial implications other than those outlined in the body of this report.

## **OPERATIONAL IMPLICATIONS**

Budget amendments are brought to Council at least once per year and are part of the regular operational tasks of the finance department. Many required budget amendments are from emerging initiatives and those initiatives can impact work plans that were set with the original financial plan. Staff will bring another report to Council to consider the budget amendments for the period of September of December 2023.

## **CLIMATE CHANGE IMPLICATIONS**

The financial plan addresses some climate change mitigation and adaptation measures and some budget amendments are likely attributable to climate change.

## **ATTACHMENTS**

1. Financial Plan Amendment Reconciliation – 2023 Year
2. Projects Carried Forward to the 2023 Budget Year
3. Council Resolution with Financial Impacts on the 2023 Budget Year
4. 2023 Budget Amendments Recommended by Staff
5. 2023-2027 Financial Plan Amendment Bylaw No. 1194, 2023

## **CONCURRENCE**

None

Respectfully submitted,

***Annie Bérard***

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Annie Bérard  
Chief Financial Officer

***M. Mason***

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Michelle Mason  
Chief Administrative Officer

**The Corporation of the Village of Cumberland  
Proposed 2023 Financial Plan**

	Bylaw 1186		Bylaw 1194		
	2023		2023		
	<u>Approved Budget</u>	<u>2022 Carry Forwards</u>	<u>2023 Council Resolutions</u>	<u>Staff Recommended Amendments</u>	<u>Amended Budget</u>
<b>REVENUES</b>					
Property taxes & payments in lieu	\$ (4,022,360)				\$ (4,022,360)
Parcel taxes	(731,770)				(731,770)
Sale of services & fees	(2,432,980)				(2,432,980)
Sale of services to other government	(503,780)				(503,780)
Transfers from other government	(4,916,330)	(5,229,980)	(2,530,000)	(2,964,320)	(15,640,630)
Other revenue	(633,790)	-	(30,200)	(2,480)	(666,470)
	<u>\$ (13,241,010)</u>	<u>\$ (5,229,980)</u>	<u>\$ (2,560,200)</u>	<u>\$ (2,966,800)</u>	<u>\$ (23,997,990)</u>
<b>EXPENSES</b>					
Other municipal purposes	\$ 7,631,810	436,040	\$ 103,550	\$ 103,850	\$ 8,275,250
Debt interest	353,530				\$ 353,530
Amortization	1,596,320			\$ 154,000	\$ 1,750,320
	<u>\$ 9,581,660</u>	<u>\$ 436,040</u>	<u>\$ 103,550</u>	<u>\$ 257,850</u>	<u>\$ 10,379,100</u>
<b>NET (REVENUES) EXPENSES</b>	<u>\$ (3,659,350)</u>	<u>\$ (4,793,940)</u>	<u>\$ (2,456,650)</u>	<u>\$ (2,708,950)</u>	<u>\$ (13,618,890)</u>
<b>ADJUSTMENTS</b>					
Acquisition of capital assets	\$ 5,732,840	10,581,330	\$ 6,505,500	\$ 60,350	\$ 22,880,020
Add back amortization	(1,596,320)			\$ (154,000)	\$ (1,750,320)
Proceeds from borrowing	(287,000)	(3,525,770)	\$ (855,000)	\$ -	\$ (4,667,770)
Principal payments on debt	856,610				\$ 856,610
<b>TOTAL ADJUSTMENTS</b>	<u>\$ 4,706,130</u>	<u>\$ 7,055,560</u>	<u>\$ 5,650,500</u>	<u>\$ (93,650)</u>	<u>\$ 17,318,540</u>
<b>CHANGE IN CONSOLIDATED FUNDS</b>	<u>\$ 1,046,780</u>	<u>\$ 2,261,620</u>	<u>\$ 3,193,850</u>	<u>\$ (2,802,600)</u>	<u>\$ 3,699,650</u>
<b>TRANSFER FROM RESERVES</b>					
Reserves	\$ (3,399,790)	(2,261,620)	\$ (3,193,850)	\$ (189,590)	\$ (9,044,850)
Development Cost charges	(86,630)				\$ (86,630)
Parking in Lieu	(20,000)				\$ (20,000)
<b>TRANSFER TO RESERVES</b>					\$ -
Reserves	2,459,640			\$ 2,992,190	\$ 5,451,830
<b>TRANSFER TO / (FROM) RESERVES</b>	<u>\$ (1,046,780)</u>	<u>\$ (2,261,620)</u>	<u>\$ (3,193,850)</u>	<u>\$ 2,802,600</u>	<u>\$ (3,699,650)</u>
<b>TRANSFER TO/(FROM) ACCUMULATED SURPLUS</b>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

**The Village of Cumberland**  
**2023 Budget Amendments for Projects Carried Forward**

General Fund	Budget Item	Budget Amendment	
		Amount (additional cost)	Funding Source
	Council Chambers Indigenous Art Piece and Engagement	\$ 1,000	Host Amenity funds
	Wayfinding Signage	\$ 16,260	COVID Funds
	Financial system upgrade - Project Module	\$ 27,890	General Municipal Facility Assets Reserve
	Office Copier / Printer Replacement	\$ 12,000	General Municipal Facility Assets Reserve
	Procurement Project and Policy	\$ 8,900	General Stabilization Reserve
	Development Approvals Process Modernization	\$ 114,720	UBCM Grant 100% COVID funds
	Development Approvals Process Modernization - IT upgrades	\$ 49,380	General Stabilization Reserve
	Bevan Industrial Servicing Strategy	\$ 7,010	Linear Assets Reserve (water / sewer)
	Civic facilities and property review	\$ 3,100	Host Amenity Funds
	DCC bylaw update	\$ 9,950	DCCs
	Training Facility for Exterior Firefighting	\$ 60,000	30k UMBC Grant
	Recreation Arts & Culture Masterplan	\$ 39,050	30k Fire Capital Reserve
	Recreation Software Conversion	\$ 18,610	COVID funds
	Perseverance Watershed Initiative	\$ 54,680	General Stabilization Reserve \$10k IP grant \$50k Host Amenities Fund
	Cumberland Community Forest Park Management Planning - priority modules	\$ 10,690	General Stabilization Reserve
	Lower Perseverance Creek Park Acquisition - Wellington Colliery Trail	\$ 110,000	Parkland Reserve CERIP grant
	Waterfront Infrastructure Upgrades	\$ 7,110	Host Amenity Fund
	Transportation Master Plan	\$ 60,560	Linear Assets Reserve
	Electric Vehicle Charging Station	\$ 31,710	\$35k Grant
	Sidewalk Egremont: Childcare Centre	\$ 21,630	Linear Assets Reserve
	<b>Linear Asset renewal:</b>		
	Ambleside Ave: 1st to 2nd Street (Roads)	\$ 11,590	Linear Assets Reserve
	First Street: Maryport to Windermere (Roads)	\$ 8,290	Linear Assets Reserve
	First Street: Penrith to Dunsmuir (Roads)	\$ 12,500	Linear Assets Reserve
	Penrith Ave: 1st to 2nd (Roads)	\$ 10,940	Linear Assets Reserve
	Silecroft Road: Beaufort to Maryport (Roads)	\$ 3,560	Linear Assets Reserve
	Silecroft Road: Penrith to Beaufort (Roads)	\$ 4,720	Linear Assets Reserve
<b>Total General Fund 10</b>		<b>\$ 715,850</b>	
		Budget Amendment	
Water Fund	Budget Item	Amount (additional cost)	Funding Source
	Drinking Water Analysis	\$ 14,240	Host Amenity funds
	Hydrant replacements materials	\$ 7,830	Water Stabilization (Utility Fees)
	Water Meters Replacement	\$ 4,000	Water Meter Reserve
	<b>Linear Asset Renewal (Design):</b>		
	Ambleside Ave: 1st to 2nd Street (Water)	\$ 7,680	Linear Assets Reserve
	Maryport Ave: Second to Third (Water)	\$ 76,610	Linear Assets Reserve
	Maryport Ave: Egremont to Silecroft (Water)	\$ 450	Linear Assets Reserve
	Penrith Ave: 1st to 2nd (Water)	\$ 7,740	Linear Assets Reserve
<b>Total Water Fund 40</b>		<b>\$ 118,550</b>	
		Budget Amendment	
Sewer Fund	Budget Item	Amount (additional cost)	Funding Source
	WWTP - Phase 1 (amount carried forward only)	\$ 9,474,050	Grants Debt
	WWTP - Phase 2 (amount carried forward only)	\$ 650,000	Grants Debt
	<b>Linear Asset Renewal (Design):</b>		
	Ambleside Ave: 1st to 2nd Street (Sewer)	\$ 5,350	Linear Assets Reserve
	First Street: Maryport to Windermere (Sewer)	\$ 5,120	Linear Assets Reserve
	Maryport Ave: Egremont to Silecroft (Sewer)	\$ 7,670	Linear Assets Reserve
	Silecroft Road: Beaufort to Maryport (Sewer)	\$ 4,630	Linear Assets Reserve
	Silecroft Road: Penrith to Beaufort (Sewer)	\$ 2,650	Linear Assets Reserve
<b>Total Sewer Fund 60</b>		<b>\$ 10,149,470</b>	
		Budget Amendment	
Storm Fund	Budget Item	Amount (additional cost)	Funding Source
	Willard Ave Storm Installation of approximately 40m of 200mm storm pipe	\$ 8,500	Sewer-Storm Stabilization (Utility Fees) \$ 12,500 Internal labour (no additional funds required)
	PW Labour for Willard Storm	\$ -	
	<b>Linear Asset Renewal (Design):</b>		
	Ambleside Ave: 1st to 2nd Street (Storm)	\$ 8,440	Linear Assets Reserve
	Maryport Ave: Egremont to Silecroft (Storm)	\$ 4,110	Linear Assets Reserve
	Silecroft Road: Beaufort to Maryport (Storm)	\$ 6,750	Linear Assets Reserve
	Silecroft Road: Penrith to Beaufort (Storm)	\$ 5,700	Linear Assets Reserve
<b>Total Storm Fund 60</b>		<b>\$ 33,500</b>	
<b>Total Budget Amendment for Projects Carried Forward to 2023</b>		<b>\$ 11,017,370</b>	

## The Village of Cumberland 2023 Budget Amendments Approved by Council

Motion #	Date	Motion	Budget Amendment		
			Amount (additional cost)	Funding Source	
	06-Feb-23	(IC) Bylaw enforcement costs to a maximum of \$30,000	\$	30,000	Cost recovery (net 0)
	18-May-23	(IC) Purchase of 3249 First Street, for a purchase price of \$600,000 plus closing costs	\$	601,500	Growing Community Fund
	29-May-23	(IC) Increase in Facilities Services operating annual budget (R&M material, janitorial supplies and staffing)	\$	17,000	General Stabilization Reserve
	29-May-23	(IC) Repair of the Administrative Office Roof	\$	4,450	General Municipal Facility Assets Reserve
	29-May-23	(IC) Purchase and installation of a CCTV system in Recreation Facilities	\$	15,000	General Municipal Facility Assets Reserve
23-105	08-May-23	THAT Council approve the temporary installation of the two K'wax Dzi Dsas welcome poles in Peace Park; THAT Council approve the expenditure of up to \$40,000 to be funded through the General Asset Reserve for the installation of the welcome poles and THAT Council direct staff to bring forward an amendment to the adopted 2023-2027 Financial Plan Bylaw to reflect this expenditure; THAT Council direct staff to conditionally grant up to \$40,000 to Dawn to Dawn Action on Homelessness Society for the sole purpose of raising two welcome poles and related costs at Peace Park.	\$	40,000	39k General Municipal Facility Assets Reserve, 1k General Stabilization (to cover operating expense)
23-106	08-May-23	THAT the Village of Cumberland Council approves the application made to the Union of BC Municipalities Community Emergency Preparedness Fund (Emergency Operations Centre's & Training 2023) for \$30,000 to be used in 2023-2024 to support the regional application made by the Comox Valley Regional District (primary applicant).	\$	30,000	Grant
23-123	29-May-23	THAT Council direct staff to prepare a conditional two year bridge funding agreement with the Beaufort Family Health Society in support of community health centre services in the amount of \$10,000 per year, for a total of \$20,000 for 2023 and 2024, funded from the Waste Management Centre Host Community Amenity Funds Reserve.	\$	10,000	Host Amenities Funds
23-138	12-Jun-23	THAT Council approve the additional expenditure of up to <b>\$2,140,000 to increase the budget for the "Phase 1 Wastewater Upgrade Project"</b> from \$12,410,000 to \$14,550,000, with: <ul style="list-style-type: none"> <li>\$1,840,000 to be funded through Growing Community Funds; and</li> <li>\$300,000 to be funded through Sewer and Water Infrastructure Asset Replacement Reserve;</li> </ul> ... <p>THAT Council approve the expenditure of up to <b>\$3,710,000 for the "Phase 2 Wastewater Upgrade Project</b>, construction of "Phase 2A and 2B" and pre-construction and construction of "Phase 2C and 2D":</p> <ul style="list-style-type: none"> <li>\$2,500,000 to be funded through Strategic Priorities Fund; and</li> <li>\$855,000 to be funded through GMF (borrowing/grant); and</li> <li>\$355,000 to be funded through Sewer and Water Infrastructure Asset Replacement Reserve;</li> </ul> ...	\$	5,850,000	Growing Community Fund, Sewer and Water Infrastructure Asset Replacement Reserve, Borrowing, Grant
23-162	10-Jul-23	THAT Council direct staff to prepare a conditional two year grant funding agreement with the Cumberland Community Schools Society to support their Food Share Program in the amount of \$10,000 per year, for 2023 and 2024, for a total of \$20,000, funded from the Host Amenity Funds Reserve.	\$	10,000	Host Amenities Funds
23-160	10-Jul-23	THAT Council fund the staff costs from Council's public relations budget for the Saturday rental quoted at \$896.16 for Fungus Fest and National Day of Truth and Reconciliation produced by the Cumberland Community Forest Society.	\$	900	General Stabilization
23-175	24-Jul-23	THAT Council allocate \$200 to the Obon Cemetery Tour from the Obon Tour donations in 2022, and direct staff to include a \$500 budget allocation in future years to support the Obon Cemetery Tour.	\$	200	Obon Tour Donations
<b>Total Budget Amendment Approved by Council Resolutions</b>			<b>\$</b>	<b>6,609,050</b>	

**The Village of Cumberland  
2023 Budget Amendments Recommended by Staff**

<b>Date</b>	<b>Budget Item</b>	<b>Budget Amendment Amount (additional cost / revenue)</b>	<b>Funding Source</b>
01-Jan-23	New Fire Hall Amortization	\$ 154,000	Accounting entry, no impact on funding
31-Jan-23	Emergency work - Culvert replacement on Royston Road at Maple Creek	\$ 45,750	Linear Assets Reserve
11-Apr-23	Following Council adoption of the Electric Vehicle Charging Station policy, Staff recommends an increase for the charging station warranty service to be offset by revenue (\$2480)	\$ 2,480	Cost recovery (net 0)
	Use of remaining Covid funds balance to offset interest loss on reserve funds	\$ (147,200)	Covid Funds
<b>Use of Contingency Funds:</b>			
	Council Checkin Facilitation	\$ 7,500	General Stabilization Reserve
	Scada VPN and VLAN (Water Treatment Plant)	\$ 8,150	Water Stabilization Reserve
<b>New Grants Received in 2023:</b>			
2023-02-14	BC Active Transportation Network Planning Grant	\$ (25,600)	Increase to Transportation Master Plan Increase for the Bevan Road Fiscal Analysis for \$55,120
07-Mar-23	Rural Economic Diversification and Infrastructure Program	\$ (97,120)	Union Road Village Owned Property Analysis: Change in funding (\$42,000 was from Host Amenity Fund)
07-Mar-23	Island Health Zero Vision Grant	\$ (14,600)	Include traffic calming project in budget
16-Mar-23	Growing Communities Funds	\$ (2,777,000)	Transferred to reserve - some funding allocated through Council's resolution Increase budget for Statement of
27-Jul-23	BC Heritage Legacy Fund	\$ (5,000)	Significance project Funding moved to reserve for now, funds to be distributed during budget process
02-Aug-23	UBCM Next Generation 911	\$ (45,000)	
<b>Total Budget Amendments Recommended by Staff</b>		<b>\$ (2,893,640)</b>	

**THE CORPORATION OF THE VILLAGE OF CUMBERLAND**

**BYLAW NO. 1194**

**A Bylaw to amend the 2023 – 2027 Financial Plan.**

The Council of the Corporation of the Village of Cumberland in open meeting assembled enacts as follows:

1. This Bylaw may be cited as “2023 - 2027 Financial Plan Amendment Bylaw No. 1194, 2023”.
2. “2023 – 2027 Financial Plan Bylaw No. 1186, 2023” is amended by
  - (a) repealing Schedule A and substituting Schedule A to this bylaw, and
  - (b) repealing Schedule B and substituting Schedule B to this bylaw.

<b>READ A FIRST TIME THIS</b>	<b>DAY OF</b>	<b>2023.</b>
<b>READ A SECOND TIME THIS</b>	<b>DAY OF</b>	<b>2023.</b>
<b>READ A THIRD TIME THIS</b>	<b>DAY OF</b>	<b>2023.</b>
<b>ADOPTED THIS</b>	<b>DAY OF</b>	<b>2023.</b>

\_\_\_\_\_  
Mayor

\_\_\_\_\_  
Corporate Officer

**Schedule A**  
**2023 – 2027 Financial Plan**

	2023	2024	2025	2026	2027
	<u>Amended</u>				
	<u>Budget</u>	<u>Budget</u>	<u>Budget</u>	<u>Budget</u>	<u>Budget</u>
<b>REVENUES</b>					
Property taxes & payments in lieu	\$ (4,022,360)	\$ (4,313,150)	\$ (4,548,990)	\$ (4,700,070)	\$ (4,847,870)
Parcel taxes	(731,770)	(1,081,690)	(1,131,080)	(1,213,370)	(1,255,870)
Sale of services & fees	(2,432,980)	(2,600,220)	(2,799,280)	(2,992,620)	(3,141,350)
Sale of services to other government	(503,780)	(287,780)	(303,880)	(305,760)	(311,650)
Transfers from other government	(15,640,630)	(2,703,160)	(1,167,380)	(969,760)	(897,340)
Other revenue	(666,470)	(736,340)	(730,810)	(674,780)	(616,770)
	<u>\$ (23,997,990)</u>	<u>\$ (11,722,340)</u>	<u>\$ (10,681,420)</u>	<u>\$ (10,856,360)</u>	<u>\$ (11,070,850)</u>
<b>EXPENSES</b>					
Other municipal purposes	\$ 8,275,250	\$ 7,938,300	\$ 7,864,220	\$ 7,932,310	\$ 8,073,030
Debt interest	\$ 353,530	378,100	387,200	447,940	535,260
Amortization	\$ 1,750,320	1,596,320	1,596,320	1,596,320	1,596,320
	<u>\$ 10,379,100</u>	<u>\$ 9,912,720</u>	<u>\$ 9,847,740</u>	<u>\$ 9,976,570</u>	<u>\$ 10,204,610</u>
<b>NET (REVENUES) EXPENSES</b>	<u>\$ (13,618,890)</u>	<u>\$ (1,809,620)</u>	<u>\$ (833,680)</u>	<u>\$ (879,790)</u>	<u>\$ (866,240)</u>
<b>ADJUSTMENTS</b>					
Acquisition of capital assets	\$ 22,880,020	\$ 3,064,270	\$ 2,301,700	\$ 2,605,990	\$ 385,190
Add back amortization	\$ (1,750,320)	(1,596,320)	(1,596,320)	(1,596,320)	(1,596,320)
Proceeds from borrowing	\$ (4,667,770)	(94,000)	(349,200)	(56,000)	(80,000)
Principal payments on debt	\$ 856,610	647,690	683,300	655,210	669,350
<b>TOTAL ADJUSTMENTS</b>	<u>\$ 17,318,540</u>	<u>\$ 2,021,640</u>	<u>\$ 1,039,480</u>	<u>\$ 1,608,880</u>	<u>\$ (621,780)</u>
<b>CHANGE IN CONSOLIDATED FUNDS</b>	<u>\$ 3,699,650</u>	<u>\$ 212,020</u>	<u>\$ 205,800</u>	<u>\$ 729,090</u>	<u>\$ (1,488,020)</u>
<b>TRANSFER FROM RESERVES</b>					
Reserves	\$ (9,044,850)	\$ (2,242,440)	\$ (2,428,780)	\$ (2,836,880)	\$ (743,600)
Development Cost charges	\$ (86,630)	(74,250)	(7,310)	(85,720)	-
Parking in Lieu	\$ (20,000)	-	-	-	-
<b>TRANSFER TO RESERVES</b>	\$ -	-	-	-	-
Reserves	\$ 5,451,830	2,104,670	2,230,290	2,193,510	2,231,620
<b>TRANSFER TO / (FROM) RESERVES</b>	<u>\$ (3,699,650)</u>	<u>\$ (212,020)</u>	<u>\$ (205,800)</u>	<u>\$ (729,090)</u>	<u>\$ 1,488,020</u>
<b>TRANSFER TO/(FROM) ACCUMULATED SURPLUS</b>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>



## Schedule B

### Policies and Objectives

Pursuant to section 165 (3.1) of the *Community Charter*

#### Part A: Proportion of Total Revenue Proposed To Come From Each Funding Source

Table 1: The proportion of total revenue proposed to be raised from each funding source in 2023 (based on 2023 Completed Assessment Roll).

Revenue Source	% Total Revenue	Dollar Value
Government Grants	55%	15,640,630
Property Value Taxes & Payments in Lieu	14%	4,022,360
Sale of Services and Fees	10%	2,936,760
Parcel Taxes	3%	731,770
Other Revenue	2%	666,470
Proceeds from Borrowing	16%	4,667,770
<b>Total</b>	<b>100%</b>	<b>28,665,760</b>

1. Property value tax is typically the primary source for operating funds for general municipal purposes. Property taxation is simple to administer, and offers a stable and reliable source of revenue for services that are difficult or undesirable to fund on a user-pay basis. However, due to a federal and provincial grant that the Village will receive for **the construction of the new Wastewater Treatment Plant and** reconstruction of the Cumberland #2 Dam infrastructure, government grants are the larger source of funding for the Village in 2023.
2. Sale of services and fees form another significant portion of planned revenue. Many municipal services, such as utilities and recreation, lend well to a fee for service basis. Costs can be associated to a level of service provided, particularly where services are optional. In addition, the municipality sells water, fire protection and animal control services to other municipalities.
3. The Village seeks out all grant opportunities that become available. The Comox Valley Regional District as part of a landfill host agreement provides amenity funds to the Village and this funding will continue until 2032. The municipality also receives funds under the Strategic Community Initiative (Small Community grant) which provides a significant source of funds for operations and capital maintenance programs. **Funding from Government Grant is mostly comprised of the grant funding approved for the Wastewater Treatment Plant and Cumberland #2 Dam.**
4. Parcel taxes fund the capital costs of providing water, sewer and storm water infrastructure. The intention is to use these taxes toward the replacement of water,

sewer and storm water infrastructure as well as reducing the Village’s wet weather flows through storm and sewer inflow and infiltration.

5. Other revenue includes sources of funds which do not fit in another category and include donations, developer amenity funds, grants from non-government sources, investment revenue, permits and licensing.
6. The municipality finances vehicles and equipment and secures debenture financing for portions of large committed projects not funded by grants or development cost charges. The municipality reviews all other funding options prior to financing recognizing that borrowing constitutes a long-term commitment and because borrowing authority is limited for an organization of this size. There is a commitment to borrow \$4.4 million for the wastewater treatment upgrades expected in 2024 which will be funded through a parcel tax.

**Objective and Policies**

Over the next five years, the municipality has the following objectives and policies:

- to actively seek grants for major infrastructure repair and replacement;
- to annually review utility rates to ensure water, sewer and storm water operating and delivery costs are fully funded; and
- to review all other services to determine optimal proportions of cost recovery from fees versus general revenues and taxation.

**Part B: Distribution of Property Taxes among Property Classes**

Table 2: The distribution of property tax revenue among the property classes (based on 2023 Completed Assessment Roll)

Property Class	% Total Property Tax	Dollar Value
1. Residential	76%	3,016,278
2. Utilities	2%	72,231
3. Supportive Housing		
4. Major Industry		
5. Light Industry	3%	128,180
6. Business and Other	16%	606,445
7. Managed forest	3%	136,183
8. Recreation & Non Profit	0%	3,121
9. Farm		
<b>Total</b>	<b>100%</b>	<b>3,962,438</b>

Tax rates are set in order to maintain tax stability. Annual tax increases are apportioned over the classes to ensure stability.

There are no class 3 or 4 or 9 properties located within the Village.

The municipality recognizes the need to attract and retain businesses and industry for economic development and not to rely heavily on any one industry as a tax source. Council believes that the non-residential rates based on these ratios reflect that philosophy.

### **Part C: The Use of Permissive Tax Exemptions**

Council does not generally support exemptions. Taxpayers within the various property classes are treated equitably and policies are established for each class and not for individual property owners. There are three exceptions to this policy:

1. *Grounds surrounding places of worship*

Parcels that qualify for partial statutory exemption, such as the grounds surrounding places of worship, are granted an exemption from taxes. These exemptions represent a very small dollar value which would not recover the associated costs of administering the taxes.

2. *Municipal properties occupied by a community group or partner agency where the group or agency has been granted a reduced or zero lease rate*

Permissive tax exemptions will also be provided for municipal properties occupied by a community group or partner agency where the group or agency has been granted a reduced or zero lease rate but may be subject to property tax under section 229 of the *Community Charter*. This exemption recognizes that municipal buildings are not subject to property taxes when used for municipal purposes; the groups or agencies are deemed by Council to be providing a valuable community benefit or municipal service; that the group or agency may not be granted exclusive use of the building and/or that the space may be reclaimed by the municipality as and when needed.

3. *Properties offering affordable rental housing*

Permissive property tax exemptions will be considered on assessed improvement value of properties offering affordable rental housing when the organization owning or leasing and managing the property meet the following qualifying criteria:

1. Have a signed current housing agreement with the Village
2. Be the registered owner of the property, or a tenant under a lease requiring it to pay taxes directly to the Village
3. Be a British Columbia registered charity or not for profit society
4. Qualifies for an exemption under the provisions of the Community Charter Part 7, Division 7, Section 224 2 (a):
  - (a) land or improvements that

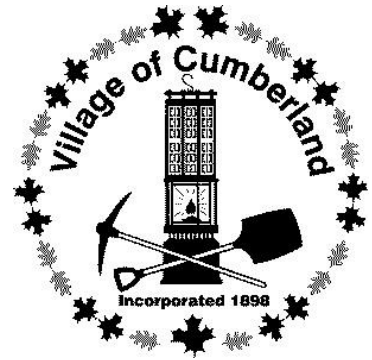
- (i) are owned or held by a charitable, philanthropic or other not for profit corporation, and
  - (ii) the council considers are used for a purpose that is directly related to the purposes of the corporation;
5. Principal use meets Council's objective of offering affordable rental housing to the residents of the Village
  6. Follows municipal policies, plans, bylaws, and regulations (i.e. zoning, permits, etc.)

Applicant are required to provide annually:

- a. Copy of financial statements for last 3 years for first time applicants and for the last year for current tax exemption recipients
- b. Copy of current and next year operating budget
- c. Copy of registered charity or not for profit society information
- d. Copy of title certificate or lease agreement, as applicable
- e. In the case of a lease agreement, documents are required which indicate that the applicant will benefit from the exemption. Documents should demonstrate that the lease is currently, or will, on approval of the exemption, be reduced by the amount of the exemption, or that other considerations will be provided by the landlord equivalent to the value of the exemption.
- f. Scale drawing of property (buildings, parking lots, landscaping, etc.)
- g. Description of any third-party use of the subject land/improvements including user group names, fees charged, space used, terms of use.

The organization applying for a permissive property tax exemption for affordable rental housing will provide the required documentation by July 15, in order to be considered for an exemption the next year.

# COUNCIL REPORT



REPORT DATE: August 3, 2023  
MEETING DATE: September 11, 2023

File No.1970-03

TO: Mayor and Councillors  
FROM: Annie Bérard, Chief Financial Officer  
SUBJECT: 2024 Permissive Tax Exemptions

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## RECOMMENDATION

THAT Council consider first, second, third reading of the “Permissive Tax Exemption 2024 Bylaw No. 1196, 2023”.

## PURPOSE

The purpose of this report is to introduce the “Permissive Tax Exemption 2024 Bylaw No. 1196, 2023” for consideration of first, second and third reading.

## PREVIOUS COUNCIL DIRECTION

N/A

## BACKGROUND

The policy for granting permissive tax exemptions was discussed and adopted with the 2023-2027 Financial Plan Bylaw No. 1186, 2023 (can be found on the Village website at: <https://cumberland.ca/budget-bylaw/>). The policy states that Council may only grant exemptions for lands surrounding land and buildings subject to statutory exemption and municipal properties occupied by a community group or partner agency where the group or agency has been granted a reduced or zero lease rate but may, under Section 229 of the Charter, be subject to property tax.

On June 26, 2023, Council has directed staff to amend the policy to include an exemption on the assessed improvement value of qualifying affordable rental housing properties. The amended policy and financial plan bylaw are scheduled to come back to Council on September 11 for three readings and on September 25 for adoption. Staff doesn't foresee any qualifying affordable rental housing properties to be eligible for an exemption in 2024.

The permissive tax exemptions are granted under Clauses 224 (2) (a) and (f) of the Community Charter. Clause 193 (3) of the Community Charter limits Council to provide exemption from property taxes only. In the past, exemption from frontage taxes has been granted to permissively and statutory exempted properties. Staff will review if exemption for frontage taxes can be provided through the Village's bylaws.

Permissive Tax Exemption 2024 Bylaw No. 1196 was prepared based on the above noted policy and must be adopted prior to October 31, 2023 for the 2024 tax year. Per section 227 of the Community Charter, staff will provide public notice that Council will be considering the Bylaw.

**ALTERNATIVES**

1. Council can direct staff to make amendments before accepting the “Permissive Tax Exemption 2024 Bylaw No. 1196, 2023”, however, it’s important to note that it may affect the regulatory deadline for bylaw submission.
2. Not proceed with any action at this time.

**STRATEGIC OBJECTIVE**

- Diverse and Healthy Community
- Sustainable Service Delivery and Asset Management
- Community Planning

**FINANCIAL IMPLICATIONS**

The policy, as outlined in the 2023-2027 Financial Plan, results in exemptions for two places of worship and one municipal property. The estimated total property taxes foregone for 2024 are \$7,100 and the municipal portion is estimated at \$3,000.

The following table outlines the details that will be advertised to the public:

Property	Description of Exemption	Estimated Property Taxes if Not Exempt		
		2024	2025	2026
BC Conference Property Development Council United Church Of Canada	All land surrounding the church	\$1,100	\$1,200	\$1,200
Cumberland Community Church	All land surrounding the church	\$1,200	\$1,300	\$1,300
Cumberland and District Historical Society	Occupiers of Municipal Property – apportionment of land and building	\$4,800	\$5,000	\$5,200

**OPERATIONAL IMPLICATIONS**

Each year during the financial planning process, staff updates the permissive tax exemption policy as directed by Council. Financial staff time is spent each year in August, September and October on the following permissive tax exemption tasks:

- Estimate taxes foregone based on the approved financial plan tax revenue estimates
- Prepare a permissive tax exemption bylaw
- Report to Council introducing the bylaw for Council consideration
- Advertise the permissive exemptions to the public
- Update the listing of municipal occupier property information for BC Assessment Authority (BCA)
- Once the bylaw is adopted by Council, the entire package is sent to BCA by October 31<sup>st</sup> each year

Finally, the actual permissively exempted property taxes must be reported to the public each year through the Village's Annual Report.

### **CLIMATE CHANGE IMPLICATIONS**

There are no climate change implications known with this bylaw as it is in relation to tax exemptions based on a policy that does not include climate change mitigation.

### **ATTACHMENTS**

1. Permissive Tax Exemption 2024 Bylaw No. 1196, 2023

### **CONCURRENCE**

None

Respectfully submitted,

***Annie Bérard***

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Annie Bérard  
Chief Financial Officer

***M. Mason***

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Michelle Mason  
Chief Administrative Officer

THE CORPORATION OF THE VILLAGE OF CUMBERLAND

BYLAW NO. 1196

**A bylaw to exempt from taxation certain lands and improvements for the 2024 taxation year.**

The Council of the Corporation of the Village of Cumberland, in open meeting assembled, enacts as follows:

- 1 This Bylaw may be cited as "Permissive Tax Exemption 2024 Bylaw No. 1196, 2023".
- 2 The following land or improvements, or both, are exempted from taxation for the 2024 taxation year as follows:
  - (a) the following land or improvements, or both, held by a charitable, philanthropic or other not for profit corporation and meeting the provisions under section 224(2)(a) of the *Community Charter*:
    - (i) that portion of Lot 3, Block H, Plan 522E, District Lot 21, Nelson Land District, PID 008-932-212, occupied by the Cumberland and District Historical Society; and
    - (b) the following land and improvements used for the purposes of a church hall or the area of land surrounding a church as permitted under section 224(2)(f) of the *Community Charter*:
      - (i) that portion of Lot 1, Block 4, Plan 522, District Lot 21, Nelson Land District, PID 008-970-513, held BC Conference Property Development Council United Church Of Canada; and
      - (ii) that portion of Lot B, Plan 43397, District Lot 21 Nelson Land District, PID 003-382-281, held by the Cumberland Community Church.



3 This Bylaw shall come into full force and effect and is binding on all persons during the 2024 taxation year.

<b>READ A FIRST TIME THIS</b>	<b>DAY OF</b>	<b>SEPTEMBER</b>	<b>2023.</b>
<b>READ A SECOND TIME THIS</b>	<b>DAY OF</b>	<b>SEPTEMBER</b>	<b>2023.</b>
<b>READ A THIRD TIME THIS</b>	<b>DAY OF</b>	<b>SEPTEMBER</b>	<b>2023.</b>
<b>ADOPTED THIS</b>	<b>DAY OF</b>	<b>SEPTEMBER</b>	<b>2023.</b>

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Mayor

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Corporate Officer