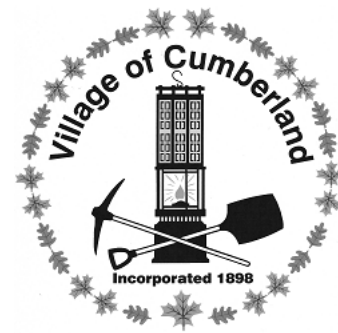


The Corporation of the Village of Cumberland  
Regular Council Meeting Agenda

Monday, March 23, 2026, 5:30 p.m.  
Cultural Centre  
2674 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, March 23, 2026

**Recommendation:**

THAT Council approve the agenda for the March 23, 2026 Regular Council Meeting.

3. Minutes

3.1 Adoption of Minutes

4

**Recommendation:**

THAT Council adopt the following minutes:

- Committee of the Whole, March 9, 2026
- Regular Council Meeting, March 9, 2026

4. Delegations

4.1 Experience Comox Valley, Comox Valley Regional District Municipal and Regional District Tax (MRDT), Application Process Update and Results of Accommodation Approvals  
Presentation by Tanya Massa, Tourism Development Specialist, Experience Comox Valley and Calum Matthews, President of 4EVER Strategies

13

**Recommendation:**

THAT Council receive the delegation from Experience Comox Valley regarding the Municipal and Regional District Tax (MRDT), Application Process Update and Results of Accommodation Approvals

5. Correspondence

5.1 Experience Comox Valley, Request to Support the Comox Valley Regional District Application to the Municipal and Regional District Tax (MRDT) Application, Sample letter of support

15

**Recommendation:**

THAT Council support the Comox Valley Regional District application to the Province of BC to establish a designated accommodation area of the Comox Valley Regional Electoral Areas A (excluding Denman and Hornby Islands), B and C, City of Courtenay, Town of Comox, and Village of Cumberland.

**6. Unfinished Business**

**7. Reports**

- 7.1 2026 Completed Roll and Preliminary Tax Rates Consideration  
Prepared by Annie Bérard-Ball, Director of Corporate Services 16

**Recommendation:**

THAT Council receive the 2026 Completed Roll and Preliminary Tax Rates Consideration report for information.

**8. Bylaws**

- 8.1 Wastewater Upgrade Project Temporary Borrowing Bylaw 23

**Recommendation:**

THAT Council adopt the “Wastewater Upgrade Project Temporary Borrowing No.2 Bylaw No.1258, 2026”.

- 8.2 Advisory Commission Amendment Bylaw 24

**Recommendation:**

THAT Council adopt the “Advisory Commission Amendment Bylaw No. 1259, 2026”.

**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.

- Accessibility and Inclusion Committee on March 30 at 2:00 p.m. at the Cultural Centre
- Advisory Planning Commission on April 9 at 4:00 p.m. at the Cumberland Fire Hall meeting room

**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;

**13. Adjournment**

**Recommendation:**

THAT Council adjourn the meeting.

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



**March 9, 2026, 4:00 p.m.  
Cultural Centre  
2674 Dunsmuir Avenue**

Council Present: Mayor Vickey Brown  
Councillor Neil Borecky  
Councillor Sean Sullivan  
Councillor Nick Ward

Regrets: Councillor Troy Therrien

Staff Present: Michelle Mason, Chief Administrative Officer  
Courtney Simpson, Director of Development and Bylaw Services  
David Dougherty, Director of Engineering & Public Works  
Annie Berard, Director of Corporate Services  
Kevin McPhedran, Director of Community Services  
Rachel Parker, Corporate Officer

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**1. Call to Order**

Mayor Brown called the meeting to order at 4:00 p.m. and recognized the unceded traditional territory of the K'ómoks First Nation and offered gratitude for the care and stewardship of this land since time immemorial.

**2. Agenda**

2.1 Agenda for Committee of the Whole meeting, March 9, 2026

**Moved by:** Borecky

**Seconded by:** Ward

THAT the Committee approve the Agenda for the March 9, 2026 Committee of the Whole Meeting.

**Carried Unanimously**

**3. Closed Portion**

**Moved by:** Sullivan

**Seconded by:** Borecky

THAT Council close the meeting to the public at 4:03 p.m. pursuant to Section 90 of the *Community Charter* to consider:

(j) information that is prohibited, or information that if it were presented in a document would be prohibited, from disclosure under section 21 of the Freedom of Information and Protection of Privacy Act;

**Carried Unanimously**

**4. Adjournment**

**Moved by:** Sullivan

**Seconded by:** Borecky

THAT the Committee adjourn the meeting at 5:25 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  
Regular Council Meeting Minutes**



**March 9, 2026, 5:30 p.m.  
Council Chamber, 2675 Dunsmuir Avenue**

**Council Present:** Mayor Vickey Brown  
Councillor Neil Borecky  
Councillor Sean Sullivan  
Councillor Nick Ward

**Regrets:** Councillor Troy Therrien

**Staff Present:** Courtney Simpson, Director of Development and Bylaw Services  
David Dougherty, Director of Engineering & Public Works  
Annie Berard, Director of Corporate Services  
Kevin McPhedran, Director of Community Services  
Rachel Parker, Corporate Officer  
Ryan Parton, Manager of Recreation and Culture  
Chris Baker, Manager of Bylaw, Permits and Licencing

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**1. Call To Order**

Mayor Brown called the meeting to order at 5:35 p.m. and recognized the unceded traditional territory of the K'ómoks First Nation and offered gratitude for the care and stewardship of this land since time immemorial.

**2. Agenda**

2.1 Agenda for Regular Council Meeting, March 9, 2026

Motion 26-065

**Moved by:** Borecky

**Seconded by:** Sullivan

THAT Council approve the agenda for the March 9, 2026 Regular Council Meeting with the inclusion of Late item 5.1 Business Licence Inquiries.

**Carried Unanimously**

**3. Minutes**

3.1 Adoption of Minutes

Motion 26-066

**Moved by:** Ward

**Seconded by:** Sullivan

THAT Council adopt the following minutes:

- Committee of the Whole Meeting, February 23, 2026
- Regular Council Meeting, February 23, 2026

**Carried Unanimously**

**4. Delegations**

None

**5. Correspondence**

5.1 Business Licence Inquiries

Motion 26-067

**Moved by:** Borecky

**Seconded by:** Ward

THAT Council approve a refund of the 2026 late payment fee for business licence renewals under section 3.4.4 of the Business Licensing and Regulation Bylaw No. 1239 with the refunds to be funded from the General Financial Stabilization Reserve.

**Carried Unanimously**

Motion 26-068

**Moved by:** Ward

**Seconded by:** Sullivan

THAT Council direct staff to bring back an amendment to Bylaw No. 1239 section 3.4.4 to extend the deadline for renewal /reapplication with late payment fee from January 31 to March 31.

**Carried Unanimously**

Motion 26-069

**Moved by:** Ward

**Seconded by:** Sullivan

THAT Council approve a one-time extension of the 2026 business licence expiry date from January 31, 2026 to June 30, 2026 set out in section 3.4.4 of the Business Licensing and Regulation Bylaw No. 1239 that results from non-payment of the annual licence fee and late payment fee.

**Carried Unanimously**

**6. Unfinished Business**

None

**7. Reports**

7.1 Updates to Advisory Planning Commission Bylaw and Select Committee Terms of Reference

Motion 26-070

**Moved by:** Ward

**Seconded by:** Sullivan

THAT Advisory Planning Commission Amendment Bylaw No. 1259, 2026 be amended in para 2(c) by inserting "affordable" before "housing" and with that amendment give first, second and third readings to the amended Advisory Planning Commission Amendment Bylaw No. 1259, 2026.

**Carried Unanimously**

Motion 26-071

**Moved by:** Ward

**Seconded by:** Borecky

THAT Council approve the amended Policy 1.6 Heritage Committee Terms of Reference.

THAT Council rescind Policy 1.8 Homelessness and Affordable Housing Select Committee, Terms of Reference and thereby dissolve the Homelessness and Affordable Housing Committee.

**Carried Unanimously**

Motion 26-072

**Moved by:** Ward

**Seconded by:** Borecky

THAT Council rescind Policy 1.8 Homelessness and Affordable Housing Select Committee, Terms of Reference and thereby dissolve the Homelessness and Affordable Housing Committee.

**Carried Unanimously**

7.2 2026 Community Grant Program Applications

Councillor Ward declared a conflict of interest as his company has a contract with an applicant and left the meeting at 6:40 p.m.

Motion 26-073

**Moved by:** Sullivan

**Seconded by:** Borecky

THAT Council allocate \$10,000 in 2026 Community Grant Program funding as follows:

- \$3000 to the Comox Valley Family Services Association,
- \$1200 for Cumberland and District Historical Society,
- \$2000 for Cumberland Community Schools Society,
- \$2000 for Cumberland Culture and Arts Society, and
- \$1800 to the Weird Church.

**Carried Unanimously**

Council Ward returned to the meeting at 6:45 p.m.

7.3 Saito House Heritage Protection Initiative

Motion 26-074

**Moved by:** Sullivan

**Seconded by:** Ward

THAT Council direct staff to proceed with the subdivision to create a new lot for Saito House as part of the Saito House Heritage Protection Initiative; and

THAT Council direct staff to work with the current owner of the Saito House on a Heritage Protection Covenant the serves to protect the heritage values of the Saito House, as defined in the 2018 Saito House Statement of Significance; and

THAT Council approve the additional expenditure of up to \$80,000 to be funded through the Parkland Reserve for the Saito House Heritage Protection Initiative and THAT Council direct staff to bring forward an amendment to the adopted 2026-2030 Financial Plan Bylaw to reflect this expenditure.

**Carried Unanimously**

7.4 UBCM Local Government Development Approvals Program 2026

Motion 26-075

**Moved by:** Borecky

**Seconded by:** Ward

THAT Council direct staff to submit an application to the 2026 Union of BC Municipalities Local Government Development Approvals Program for funding to continue the review and modernization of the Village of Cumberland's development approvals processes, with a maximum project value of \$200,000 and confirming Council's willingness to provide overall grant management.

**Carried Unanimously**

7.5 Appointment of Deputy Approving Officer

Motion 26-076

**Moved by:** Sullivan

**Seconded by:** Ward

THAT Council appoint Michelle Mason as deputy approving officer for the Village of Cumberland and rescind the appointment of Rob Crisfield as deputy approving officer.

**Carried Unanimously**

7.6 Council Member Monthly Reports

Motion 26-077

**Moved by:** Sullivan

**Seconded by:** Borecky

THAT Council receive the member monthly reports for February 2026.

**Carried Unanimously**

**8. Bylaws**

8.1 Amenity Cost Charges Bylaw

Motion 26-078

**Moved by:** Ward

**Seconded by:** Borecky

THAT Council give first, second and third reading of the “Amenity Cost Charges Bylaw No. 1257, 2026.”

**Carried Unanimously**

8.2 Wastewater Upgrade Project Temporary Borrowing Bylaw

Motion 26-079

**Moved by:** Borecky

**Seconded by:** Ward

THAT Council give first, second and third reading to the “Wastewater Upgrade Project Temporary Borrowing No. 2 Bylaw No. 1258, 2026”.

**Carried Unanimously**

8.3 2025-2029 Financial Plan Amendment Bylaw

Motion 26-080

**Moved by:** Ward

**Seconded by:** Sullivan

THAT Council adopt the 2025-2029 Financial Plan Amendment Bylaw No. 1252, 2025.

**Carried Unanimously**

**9. New Business**

None

**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, March 12 at 4 p.m. in the Fire Hall meeting room

- Homelessness and Affordable Housing Committee, March 18 at 9:30 a.m. in the Fire Hall meeting room
- Heritage Committee, March 19 at 4 p.m. in the Fire Hall meeting room

**11. Question Period**

Questions were received on the following matters:

- Saito House Heritage Protection Initiative

**12. Adjournment**

Motion 26-081

**Moved by:** Sullivan

**Seconded by:** Borecky

THAT Council adjourn the meeting at 7:56 p.m.

**Carried Unanimously**

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Mayor

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Certified Correct by Corporate Officer



## **Municipal and Regional District Tax Application Council/Board Presentation & Approval Dates**

The CVRD's MRDT application process is nearing its final stages, which require several key decisions. This document outlines the next steps and key decisions required between now and mid-March.

### **Current Project Status:**

The Comox Valley Regional District's regional MRDT application process is well underway. A 5-Year Strategic Business Plan (2027-2031) and a 1-Year Tactical Plan (2027), both requirements for the application, have been drafted based on the new Tourism Strategy and local tourism industry engagement. Staff are distributing the business plan and will be meeting with accommodators in the coming weeks to seek signature approvals

### **First Presentation to Councils/Board:**

The first presentation to Councils/Board is intended to provide background and update on the MRDT application process, summarize the draft regional MRDT 5-Year Strategic Business Plan and 1-Year Tactical Plan, recommendation for treatment of OAP revenue\*, and explain that, if signature collection is successful, staff will return at a subsequent Council meetings (in March) to request a formal letter of support of the CVRD's regional MRDT application.

### **Presentation Dates**

- January 21, 2026 - Town of Comox
- February 9, 2026 - Village of Cumberland
- February 11, 2026 - City of Courtenay
- February 23, 2026 – Electoral Area Services Committee
- February 24, 2026 - CVRD Board

### **Final Presentation to Councils:**

The presentation will confirm which designated accommodation properties support the MRDT application with signatures and request a formal decision from Council to join the CVRD's regional MRDT and collect MRDT within their municipal boundaries. A draft resolution will be provided prior to the Council Meeting for review, as well as a template for the letter of support required by the Province for application submission.

### **Presentation Dates (to be confirmed).**

- March 23, 2026 - Village of Cumberland
- March 25, 2026 - City of Courtenay
- April 1, 2026 - Town of Comox



**Final Regional District Board Meeting:**

This Regional District Board Meeting is the final step of the MRDT application process. At this meeting, staff will provide an overview of the completed MRDT application, including resolutions from each Incorporated Community in support of the application. It is intended that the Regional District Board of Directors pass a resolution requesting that the province levy the tax on its behalf. A draft resolution will be provided to CVRD staff before the end of February.

Presentation Date:

April 14, 2026

**\*Online Accommodation Platform (OAP) Revenue:**

As discussed with the CAO's staff are presenting the recommendation that all Online Accommodation Platform (OAP) revenue be returned to the community from which it was collected for affordable housing projects. OAP monthly revenue amount will be reported to the CVRD by the Province as a total number for the region. The AirDNA platform will then be used to determine the dollar amount to be distributed to each community for the use in affordable housing projects at each community's discretion. Each community will need to submit an annual proposal, with the MRDT Annual Tactical Plan submission for approval by the Province.

[MUNICIPAL LETTERHEAD & LOGO]

# Comox Valley Regional MRDT

## LETTER OF SUPPORT

[DATE]

Comox Valley Regional District (CVRD)  
Chair Cole-Hamilton and Directors  
770 Harmston Ave, Courtenay, BC, V9N 0G8

**Subject: Letter of Support for the expansion and increase of MRDT collection within the Comox Valley Regional District**

Dear CVRD Board of Directors,

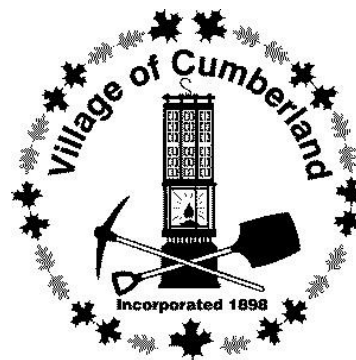
The [MUNICIPALITY] Council at its regular meeting of [DATE] provided support to the Comox Valley Regional District's (CVRD) application to the Province of BC for the new Municipal and Regional District Tax (MRDT) application in the following designated accommodation area: Comox Valley Regional Electoral Areas A (excluding Denman & Hornby Islands), B & C, the City of Courtenay, Town of Comox, and Village of Cumberland.

General MRDT, collected at a rate of 3%, will be used to support Experience Comox Valley marketing, visitor servicing, industry training, and destination development efforts. MRDT revenue collected from Online Accommodation Platforms (OAP) will be used for affordable housing initiatives.

Sincerely,

[MUNICIPALITY CONTACT NAME & CONTACT INFO]

# COUNCIL REPORT



REPORT DATE: 3/11/2026  
MEETING DATE: 3/23/2026

File No. 1700

TO: Mayor and Councillors  
FROM: Annie Bérard-Ball, Director of Corporate Services  
SUBJECT: 2026 Completed Roll and Preliminary Tax Rates Consideration

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## RECOMMENDATION

THAT Council receive the 2026 Completed Roll and Preliminary Tax Rates Consideration report for information.

## PURPOSE

The purpose of this report is to provide Council with the 2026 completed roll valuation and estimated impacts on budgeted property tax revenue for 2026. Staff is requesting Council's feedback on tax ratios to include in the 2026 tax rates bylaw.

## PREVIOUS COUNCIL DIRECTION

Date	Resolution
January 12, 2026	THAT Council adopt the 2026 - 2030 Financial Plan Bylaw No. 1243, 2025.

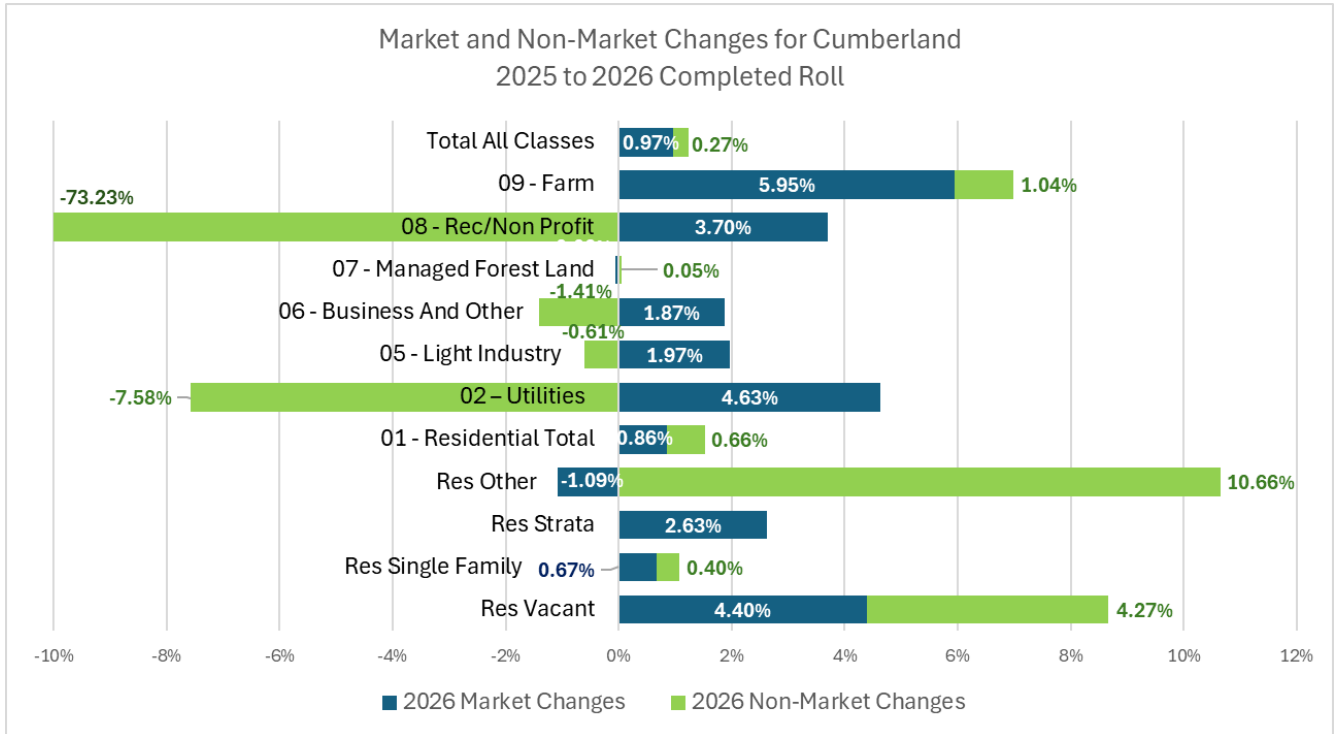
## BACKGROUND

Every year, the Financial Plan bylaw must be adopted prior to adopting the Tax Rates bylaw. This requirement has been met for 2026, when Council adopted the 2026-2030 Financial Plan bylaw on January 12, 2026. The 2026 year of the approved five-year financial plan requires municipal property tax revenues in the amount of \$5,072,990. Property tax revenues levied in 2025 totaled \$4,481,928, inclusive of new taxes generated by growth in 2025. The budgeted property tax revenues' impact on ratepayers would require a 3.94% increase in taxes levied for 2026.

The variable tax rate system in BC levies property tax to owners based on the value of their properties, which is established by BC Assessment every year. The tax rate each year is based on the revenue the Village budgets to collect and the assessed values of all the properties in the Village at that time. The completed roll is made available by BC Assessment in late December for the next year and revised roll is made available towards the end of March and informs the tax rates for the year.

## Market and non-market changes

Based on the 2026 completed roll, the total market value in 2026 assessments for Cumberland increased by 1.24%. The changes vary amongst the different property classes as presented below:



### Market change

BC Assessment published in January 2026 that the Vancouver Island housing market has been generally quite stable and that most homeowners will see minimal change in the range of -5% to +5% in assessment values. Market change for a typical single-family residential property assessed value for 2026 in the Comox Valley is estimated at:

- Cumberland: 0.5%
- Courtenay: 2.9%
- Comox: 1.0%

### Non-Market change

Here is a summary of the significant non-market changes between 2025 and 2026:

- Class 8 saw a significant decrease of 73.23% or \$3.349 M in assessed value in 2026 due to a property added in 2025 to the Permissive Tax Exemption Bylaw under the new category for property held for conservation purposes.
- A similar impact is included in Class 1 - Residential Vacant for an amount of \$807,000 for the other property included to the Permissive Tax Exemption Bylaw in the same category.
- The value of a guesthouse was recategorized as an hotel instead of an Airbnb and removed from Class 1 – Residential Single Family (reduction of \$1,289,000) and added to Class 6 (increase of \$1,137,000).

- 32 strata storage units have been reclassified as Class 1 – Residential Other leading to an increase of \$2,921,600 in Class 1 and a reduction of \$2,761,600 for Class 6 (same property use considered as a residential garage).
- There is reduction of \$123,000 in Class 2 - Utilities related to the adjustment of a telecommunication tower height.

**2026 Taxes Generated by Growth Based on 2025 Tax Ratios**

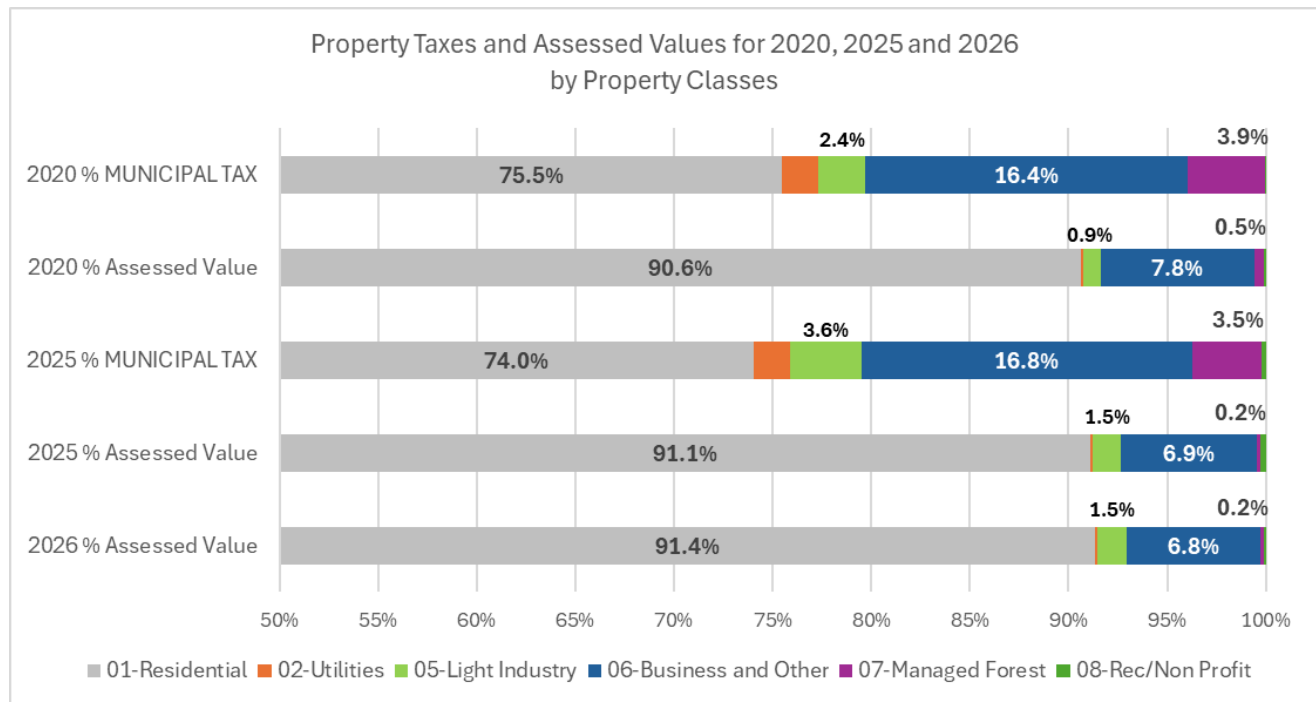
Property taxes generated by residential growth through new development in 2026 are estimated at \$24,678. Due to the changes explained above, the variance in property taxes related to non-market changes for non-residential properties is negative for 2026 and estimated at \$(29,096).

The estimated property taxes from new growth are shown by property class below:

Property Classes	Estimated 2025 growth taxes
01 - Residential Total	<b>\$ 24,678</b>
02 – Utilities	(7,162)
05 - Light Industry	(1,092)
06 - Business And Other	(11,930)
07 - Managed Forest Land	87
08 - Rec/Non Profit	(8,999)
Sub-Total Non-Residential	<b>(29,096)</b>
<b>Total</b>	<b>\$ (4,418)</b>

**Tax distribution between classes**

The tax distribution between classes evolved over the years and the next graph shows how property classes proportionally contribute to property tax revenue in comparison to their share of the total assessed value for the years 2020 and 2025. 2026 assessed values are also included for reference.



Class 1 – Residential (gray) shows a 0.9% increase in its share of the total assessed value between 2020 and 2025 and a 1.5% reduction in contribution to property tax revenue.

Class 5 – Light Industry (green) and Class 6 – Business (blue) show a 0.3% decrease in their combined share of the total assessed value between 2020 and 2025 and a 1.6% increase in contribution to property tax revenue.

Class 7 – Managed Forest (purple) shows a 0.3% decrease in its share of the total assessed value between 2020 and 2025 and a 0.1% increase in contribution to property tax revenue.

**Tax Rates and Tax Ratios**

The table below presents the tax rates and tax ratios for each property class as approved by Council for 2024 and 2025.

Property Class	2024 Tax Rates	2024 Tax Ratios (Multiples of Class 1)	2025 Tax Rates	2025 Tax Ratios (Multiples of Class 1)
Class 1 (residential)	2.4830	1.00	2.6082	1.00
Class 2 (utilities)	53.6414	21.60	56.4343	21.64
Class 5 (light industry)	6.7395	2.71	7.8507	3.01
Class 6 (business/other)	7.4502	3.00	7.8381	3.01
Class 7 (managed forest)	47.1770	19.00	65.2050	25.00
Class 8 (rec/non-profit)	2.4830	1.00	2.6082	1.00
Class 9 (farm)	2.4830	1.00	2.6082	1.00

The applicable legislation does not limit Council’s ability to set municipal property tax ratios and tax rates for the purpose of raising municipal revenue. However, the legislation has a cap on Class 2 – Utilities maxed to 7.2 X Class 6 rate. The Legislature also has a created Class 7 – Managed Forest Properties for the purpose of reducing the tax burden on undeveloped land used for forestry. The Legislature does cap the ratio for taxes collected on behalf of other authorities (for 2026: Class 5 and Class 6: 3.4 and Class 7: 3.0).

**Financial impact to an average property**

The following table presents the financial impact for an average single-family property, residential strata property and median Class 6 – Business property based on the 2026 completed assessment roll and 2025 tax ratios and including taxes for other authorities and approved utilities and frontage fees.

Household Type	Average Assessment	Total 2026 Estimated Charges Compared to Total 2025 Charges*			
		2026	2025	Estimated Increase	Estimated Increase %
Single-family	\$ 799,857	\$ 5,307	\$ 5,006	\$ 301	6.0%
Strata unit	598,725	3,987	3,698	289	7.8%
Class 6 - Business	631,011	11,705	10,903	802	7.4%

\* Single-family and strata unit total charges include a deduction of \$770 for the homeowner grant.

\* Total charges inclusive of property taxes, taxes collected on behalf of other authorities, utilities and frontage taxes. 2026 taxes collected for Policing and School include an estimated 7% increase.

Staff cautions that property assessments do not change equally across all properties and market pressures and property improvements will result in different assessment changes for different

property owners. Property owners have the option to appeal their property assessment values to BC Assessment by January 31<sup>st</sup> each year. Changes as a result of any appeal are usually included in the revised roll.

**Tax ratios and tax increase scenarios**

Council has the option to direct staff to draft proposed 2026 tax rates based on different tax ratios for classes 5, 6 and 7. These would allocate the tax revenue increase differently between the different tax classes. The next table presents different options available to Council to adjust the tax ratios and property tax revenue increase for 2026.

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7
<b>Estimated impact for 2026</b>	<b>2025 Tax Ratios</b> Class 5-6: 3.01 Class 7: 25	Tax Ratios Class 5-6: 3.01 <b>Class 7: 22</b>	Tax Ratios Class 5-6: 3.01 <b>Class 7: 19</b>	Tax Ratios <b>Class 5-6: 3.04</b> <b>Class 7: 22</b>	Tax Ratios <b>Class 5-6: 3.10</b> <b>Class 7: 19</b>	Tax Ratios Class 5-6: 3.01 <b>Class 7: 22</b>	Tax Ratios Class 5-6: 3.01 <b>Class 7: 19</b>
	Tax increase: 3.94%	Tax increase: 3.94%	Tax increase: 3.94%	Tax increase: 3.94%	Tax increase: 3.94%	Tax increase: <b>4.18%</b>	Tax increase: <b>4.62%</b>
	Estimated <b>Non-Market change</b>	\$ (4,418)	\$ (4,429)	\$ (4,439)	\$ (4,630)	\$ (5,043)	\$ (4,439)
<b>Additional property tax revenue / (shortfall) including non-market change</b>	\$ 9,586	\$ (11,554)	\$ (32,694)	\$0 (balanced budget)	\$0 (balanced budget)	\$0 (balanced budget)	\$0 (balanced budget)
<b>2026 estimated increase in municipal property tax for an average single-family home</b>	\$ 63	\$ 63	\$ 63	\$ 63	\$ 63	\$ 68	\$ 77
<b>2026 estimated change in municipal property tax per \$100,000 of assessed value for Class 6</b>	\$ 25	\$ 25	\$ 25	\$ 33	\$ 49	\$ 27	\$ 30
<b>2026 estimated change in municipal property tax per \$100,000 of assessed value for Class 7</b>	\$ 197	\$ (609)	\$ (1,415)	\$ (609)	\$ (1,415)	\$ (595)	\$ (1,382)

A shortfall is estimated for scenarios 2 and 3 and Council could choose to fund this deficit from General Financial Stabilization Reserve in 2026. This would give some time to assess the additional property taxes expected from industrial and other land development currently in process. There is always a chance that the Village may not reach the population of 5,000 people at the 2026 Census. This would delay the future associated increase in policing cost, originally expected for 2027, and give Council the ability to use some of the residential growth taxes to stabilize the tax rates in 2027 and after.

Another option available to Council is to increase the tax rates to make up the shortfall or consider a mix of both options.

**Other upcoming increases to property owners**

When considering the 2026 tax rates, Council should know about some other upcoming increases potentially impacting property owners over the next couple of years.

*Wastewater Treatment Plant Debt Repayment*

The cost for the debt repayment for the wastewater treatment plant upgrades is expected to start in 2027 and will increase the amount paid by property owners for utilities. A parcel tax has been proposed for an estimated amount of \$312 per parcel. During the 2027 budget discussion, Council will

have a chance to consider different options to collect the revenue necessary to cover the debt cost every year and this will eventually result in an increase to the property owners.

*BC Provincial Budget Tax Changes for 2026 and 2027*

Home owner Grant Program

The Home Owner Grant (HOG) Program is a grant given to eligible residential property tax payers by the Province of BC to offset their property taxes each year. The eligible applicant for a HOG has to apply directly to the Province every year for this grant to be applied against their property taxes.

In February 2026, the Province announced some changes to the home owner grant program:

“Effective for the 2027 and subsequent taxation years, the \$200 northern and rural home owner benefit is repealed. The northern and rural home owner benefit was introduced as part of the home owner grant program to offset the effects of the carbon tax, which has now ended. The regular home owner grant will be \$570 for properties for all areas of the province.”

For 2026, eligible property owners will still be able to claim a grant amount of \$770, or \$1,045 for seniors aged 65 or older. They will have to pay an additional \$200 in 2027 when the grant amount is reduced to \$570 or \$845 for seniors.

Property Tax Deferral

Some residential property owners may be eligible for property tax deferral. Property tax deferral is a loan program that helps qualified B.C. homeowners pay their annual property taxes on their principal residence. Homeowners that are 55 or older, a surviving spouse, a person with disabilities or a family with children may qualify for deferral.

The Property Tax Deferral program is administered by the Province of BC. More information is available on the Province website at this link: [Property tax deferral program - Province of British Columbia](#)

Earlier this year, the Province announced changes to the property tax deferral program interest rate terms: interest rate previously set at prime minus 2% will be increased to prime plus 2%, compounded monthly, starting in 2026. This may result in an additional financial burden for some residential property owners using the property tax deferral program.

**ALTERNATIVES**

1. That Council direct staff to adjust the tax ratios for 2026 from 2025 tax ratios as follows:

Property Classes	2025 Tax Ratios (Multiples of Class 1)	2026 Tax Ratios (Multiples of Class 1)
Class 1 (residential)	1.00	1.00
Class 2 (utilities)	21.67	Capped to 7.2 X Class 6
Class 5 (light industry)	3.01	X.XX
Class 6 (business/other)	3.01	X.XX
Class 7 (managed forest)	25.00	X.XX
Class 8 (rec/non-profit)	1.00	X.XX
Class 9 (farm)	1.00	X.XX

2. Council may direct staff to fund all or some of the estimated property tax revenue shortfall with General Financial Stabilization Reserve and bring a budget amendment to the 2026-2030 Financial Plan Bylaw.
3. 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 financial implications are mostly outlined above in this report.

#### **OPERATIONAL IMPLICATIONS**

The adoption of the property tax rate bylaw is the last step in the financial planning process and must be adopted after the financial plan bylaw has been adopted and prior to May 15<sup>th</sup> of each year. Tax levies are expected to be mailed the last week of May.

Staff will bring the proposed 2026 Tax Rates Bylaw at the April 13, 2026 meeting for Council's consideration.

#### **CLIMATE CHANGE IMPLICATIONS**

While the actual financial planning process does not directly relate to any climate change implications, projects in the annual budget to be carried out in 2026, may have climate change implications which will be considered by staff.

#### **ATTACHMENTS**

None

#### **CONCURRENCE**

None

Respectfully submitted,

***A. Bérard-Ball***

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Annie Bérard-Ball  
Director of Corporate Services

***M. Mason***

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Michelle Mason  
Chief Administrative Officer

**THE CORPORATION OF THE VILLAGE OF CUMBERLAND**

**BYLAW NO. 1258**

**A Bylaw to authorize the additional temporary borrowing of money for upgrades to the wastewater treatment system.**

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

1. This Bylaw shall be cited as “Wastewater Upgrade Project Temporary Borrowing No. 2 Bylaw No. 1258, 2026”.
2. For the purpose of interim financing of the Cumberland Wastewater Upgrade Project, the Corporation of the Village of Cumberland may temporarily borrow money not exceeding the difference between the total amount authorized by “Wastewater Upgrade Project Loan Authorization No. 2 Bylaw No. 1207, 2024” and any amount already borrowed in relation to that bylaw.
3. The form of obligation to be given as acknowledgement of the liability must be a promissory note or notes signed by the financial signing authorities set out in the Delegation of Financial Signing Authority Policy.
4. The money borrowed under this bylaw must be used solely for the purposes set out by “Wastewater Upgrade Project Loan Authorization No. 2 Bylaw No. 1207, 2024”.
5. The proceeds from borrowing authorized by the “Wastewater Upgrade Project Loan Authorization No. 2 Bylaw No. 1207, 2024” must be used to repay the money temporarily borrowed under this bylaw.

<b>READ A FIRST TIME THIS</b>	<b>09<sup>TH</sup></b>	<b>DAY OF</b>	<b>MARCH</b>	<b>2026.</b>
<b>READ A SECOND TIME THIS</b>	<b>09<sup>TH</sup></b>	<b>DAY OF</b>	<b>MARCH</b>	<b>2026.</b>
<b>READ A THIRD TIME THIS</b>	<b>09<sup>TH</sup></b>	<b>DAY OF</b>	<b>MARCH</b>	<b>2026.</b>
<b>ADOPTED THIS</b>		<b>DAY OF</b>		<b>2026.</b>

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Mayor

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Corporate Officer

**THE CORPORATION OF THE VILLAGE OF CUMBERLAND**

**BYLAW NO. 1259**

**A Bylaw to amend the Advisory Planning Commission Bylaw.**

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

1. This Bylaw shall be cited as “Advisory Commission Amendment Bylaw No. 1259, 2026”.
2. “Advisory Planning Commission Bylaw No. 999, 2014” is amended as follows:
  - (a) In section 5, by striking: “Manager of Development Services may” and substituting: “Director of Development and Bylaw Services is authorized to”
  - (b) In section 7 by striking: “2. All members must be residents of the Village of Cumberland and must represent a variety of community interest” and renumbering the subsequent sections: “2”.
  - (c) In section 7.2. by inserting:

“d) Affordable Housing”

and re-lettering the remaining list in sequential order.
  - (d) In section 4.1 by striking paragraphs (1) and (2) and substituting:

“Appointments to the Commission expire on February 28 of the year following a general local election.”
  - (e) In section 10.2 by striking: “Deputy Corporate Officer” and substituting: “Village” and striking: “and are to be signed by the chair”.

<b>READ A FIRST TIME THIS</b>	<b>09<sup>TH</sup></b>	<b>DAY OF</b>	<b>MARCH</b>	<b>2026.</b>
<b>READ A SECOND TIME THIS</b>	<b>09<sup>TH</sup></b>	<b>DAY OF</b>	<b>MARCH</b>	<b>2026.</b>
<b>READ A THIRD TIME THIS</b>	<b>09<sup>TH</sup></b>	<b>DAY OF</b>	<b>MARCH</b>	<b>2026.</b>
<b>ADOPTED THIS</b>		<b>DAY OF</b>		<b>2026.</b>

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Mayor

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Corporate Officer