District of Okanagan Falls

INAUGURAL COUNCIL MEETING

Friday, November 6, 2026, 5:00 p.m.
Okanagan Falls Community Centre, 1141 Cedar Street

CEREMONIAL ENTRANCE

Procession of Mayor and Council, escorted by members of the RCMP (Penticton Detachment) and the Okanagan Falls Fire Department

WELCOME AND OPENING REMARKS

Jim Zaffino, CAO, RDOS - Master of Ceremonies

TERRITORIAL ACKNOWLEDGEMENT AND CEREMONIAL WELCOME

Chief Clarence Louie and Members of the Osoyoos Indian Band

PRESENTATION OF THE LETTERS PATENT

Deputy Minister Teri Collins, Ministry of Housing and Municipal Affairs

OATHS OF OFFICE FOR MAYOR AND COUNCILLORS

Administered by The Honourable Judge Lynett Jung, Provincial Court of British Columbia

Mayor-Elect Matt Taylor
Councillor-Elect Amy Bydal
Councillor-Elect Eugene Dettling
Councillor-Elect Randy Ludwar
Councillor-Elect Allison Symons

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INAUGURAL COUNCIL MEETING AGENDA

1. CALL TO ORDER

Mayor Taylor assumes the Chair and calls the Inaugural Council Meeting to order.

2. ADOPTION OF AGENDA

2.1 Inaugural Council Meeting Agenda, November 6, 2026

Recommendation:

THAT the agenda for the Inaugural Council Meeting of November 6, 2026 be adopted as presented.

3. INAUGURAL ADDRESSES

3.1 Mayor Matt Taylor

3.2 Councillor Amy Bydal

3.3 Councillor Eugene Dettling

3.4 Councillor Randy Ludwar

3.5 Councillor Allison Symons

4. BYLAWS

4.1 District of Okanagan Falls Council Procedure Bylaw No. 1, 2026
First, Second and Third Readings and Adoption
Report R01 from the Interim Corporate Officer

Section 13(3) of the Letters Patent requires a procedure bylaw to be adopted at the first regular meeting.

Recommendation:

1. THAT Council give first, second and third readings to "District of Okanagan Falls Council Procedure Bylaw No. 1, 2026"; and
2. THAT Council adopt "District of Okanagan Falls Council Procedure Bylaw No. 1, 2026".

4.2 District of Okanagan Falls Financial Plan Bylaw No. 2, 2026
First, Second and Third Readings and Adoption
Report R02 from the Interim Corporate Officer and Interim Chief Financial Officer

Section 14 of the Letters Patent requires the first financial plan to be adopted by bylaw at the first regular meeting.

Recommendation:

1. THAT Council give first, second and third readings to "District of Okanagan Falls Financial Plan Bylaw No. 2, 2026", which sets out the proposed funding sources, proposed expenditures and proposed transfers to or between funds for the planning period November 6, 2026 to December 31, 2027, and the Statement of Objectives and Policies, as shown in Attachment 1.
2. THAT Council adopt "District of Okanagan Falls Financial Plan Bylaw No.2, 2026".
3. THAT staff be directed to bring forward an amendment to the financial plan, including the 2027 property tax revenue requirement and the distribution of property taxes among property classes, for Council's consideration before the 2027 Tax Rates Bylaw is adopted and no later than May 14, 2027.

4.3 Insurance Coverage and District of Okanagan Falls Indemnification Bylaw No. 3, 2026: First, Second and Third Readings
Report R03 from the Interim Corporate Officer

Recommendation:

1. THAT Council approve the District of Okanagan Falls' membership in the Municipal Insurance Association of British Columbia (MIABC) and direct staff to complete the application process necessary to obtain insurance coverage.
2. THAT Council give first, second and third readings to "District of Okanagan Falls Indemnification Bylaw No. 3, 2026".

4.4 District of Okanagan Falls Public Notice Bylaw No. 4, 2026
First, Second and Third Readings
Report R04 from the Interim Corporate Officer

Recommendation:

1. THAT Council, having considered the principles in section 2 of the Public Notice Regulation (B.C. Reg. 52/2022), give first, second and third readings to "District of Okanagan Falls Public Notice Bylaw No. 4, 2026"; and
2. THAT until the Public Notice Bylaw is adopted and the District website is in place, staff post statutory notices and Council agendas on the District landing page, on the District of Okanagan Falls Community Facebook page, and at the public notice board at the Municipal Hall, 1109 Willow Street.

5. REPORTS OF STAFF

5.1 2026 (November and December) Council Meeting Schedule and Acting Mayor Schedule
Report R05 from the Interim Corporate Officer

Recommendation:

THAT:

1. Council approve the November and December 2026 Council meeting schedule as set out in Attachment 1; and
2. Councillor Ludwar be designated Acting Mayor from November 6 to December 31, 2026, with Councillor Bydal as alternate.

5.2 Appointments to the RDOS Board of Directors
Report R06 from the Interim Corporate Officer

Recommendation:

THAT

1. Council appoint Mayor Taylor as the District of Okanagan Falls Municipal Director on the Regional District of Okanagan-Similkameen (RDOS) Board of Directors, to serve at the pleasure of Council until a successor is appointed;
2. Council appoint Councillor Ludwar as the District's Alternate Director from November 6, 2026 to December 31, 2027;

3. The Alternate Director role rotate among Councillors so that each Councillor serves one year as Alternate Director during the 2026 to 2030 Council term; and
4. The Corporate Officer notify the RDOS Corporate Officer of the appointments in writing before the Board's November 12, 2026 inaugural meeting.

6. ADJOURNMENT

Recommendation:

THAT the Inaugural Council Meeting of November 6, 2026 be adjourned.

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TO: COUNCIL

FROM: INTERIM CORPORATE OFFICER

SUBJECT: **OKANAGAN FALLS COUNCIL PROCEDURE BYLAW NO. 1, 2026**

PURPOSE: To establish the rules for how Council, its Standing Committees and other committees conduct their meetings, as required by section 124 of the *Community Charter* and section 13(3) of the *Letters Patent* for the District of Okanagan Falls.

RECOMMENDATION

THAT:

1. Council give first, second and third readings to "District of Okanagan Falls Council Procedure Bylaw No. 1, 2026"; and
2. Council adopt "District of Okanagan Falls Council Procedure Bylaw No. 1, 2026".

1.0 BACKGROUND

Every BC municipal council must adopt a procedure bylaw. The District has no bylaws of its own on incorporation, and section 13(3) of the *Letters Patent* (Order in Council No. 262, June 24, 2026) provides that "the council must adopt a procedure bylaw at the first regular meeting".

The draft bylaw (Attachment 1) has been prepared using current BC practice for a five-member council and the requirements of the *Community Charter*.

2.0 DISCUSSION

2.1 What the Bylaw Does

Meetings (ss.4 to 7)	Sets the time, place, and notice for Regular, Special and Standing Committee meetings, including the annual schedule required by section 127 of the *Community Charter*. If a meeting Monday is a statutory holiday, no meeting is held that week (s.5(4)).
Public notice posting places (s.6(4))	Designates the Municipal Hall notice board at 1109 Willow Street, the District website, and the District social media page(s), as section 124(2)(b) of the *Community Charter* requires.

Electronic participation (s.8)	See section 2.2 below.
Order of business (s.14)	Sets the typical order of items for Regular Council Agendas to provide for a consistent and transparent process.
Delegations (s.16)	Sets how delegations and invited presentations are heard, and the matters on which delegations will not be heard.
Acting Mayor (s.17)	Provides for a rotation set by Council resolution, as section 130 of the *Community Charter* requires. The first rotation is in Report R04 on this agenda.
Debate, voting and minutes (ss.12 and 18 to 27)	Sets the rules of debate, voting, reconsideration, bylaw readings, and minutes.
Standing Committees and other committees (Parts 6 and 7)	Establishes Standing Committees of all Members, including the Committee of the Whole, chaired by the Acting Mayor unless the Mayor decides otherwise, and sets rules for advisory committees and other bodies.

2.2 Electronic Meetings and Electronic Participation

Section 128 of the *Community Charter* allows a procedure bylaw to provide for electronic meetings and electronic participation. Section 8 of the proposed Bylaw provides for both, while encouraging Members to attend in person where possible. Until the necessary audio-visual technology is in place, Members will attend in person unless all of Council attends electronically, and the appropriate public notice is provided. Any purchase will follow the Purchasing and Procurement Policy.

2.3 Same-Meeting Adoption

Section 135(3) of the *Community Charter* requires at least one day between third reading and adoption of a bylaw. *Letters Patent* s.13(3) requires the Procedure Bylaw to be adopted at the first regular meeting. No options, other than adopting the Bylaw, are presented given this statutory requirement.

2.3 Future Revisions

Being that the Letters Patent requires adoption of the Council Procedure Bylaw at the District's inaugural meeting, the inclusion of a territorial acknowledgement has not yet been

considered. It is anticipated that this will be one of the topics to be explored through the required Reconciliation Advisory Committee.

3.0 FINANCIAL IMPLICATIONS

None for the bylaw itself. Any future cost for audio-visual equipment to support electronic participation will be reported to Council and procured under the Purchasing and Procurement Policy.

4.0 LEGISLATIVE AND POLICY FRAMEWORK

- *Community Charter*;
- *Letters Patent* for the District of Okanagan Falls (Order in Council No. 262, June 24, 2026), s.13(3).

5.0 NEXT STEPS

Once adopted, the Corporate Officer along with the Mayor will certify the Bylaw, enter it in the bylaw register, make it available for viewing at the Municipal Hall, and add it to the District website when live.

6.0 CONCLUSION

Adopting the Council Procedure Bylaw at the first regular meeting meets section 13(3) of the *Letters Patent*. The Bylaw provides a consistent, fair, and transparent framework for the conduct of Council, Standing Committee, and other committee meetings, supporting orderly decision making and respectful dialogue. Staff recommend that Council give first, second and third readings to, and adopt, the Council Procedure Bylaw as presented.

Respectfully submitted,
Kerri Lore, Interim Corporate Officer

ATTACHMENTS

Attachment 1 Okanagan Falls Council Procedure Bylaw No. 1, 2026

BYLAW NO. 1

DISTRICT OF OKANAGAN FALLS

COUNCIL PROCEDURE BYLAW

BYLAW NO. 1, 2026

A Bylaw to Establish Procedures for the Conduct of Meetings of Council and its Committees

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WHEREAS section 124 of the *Community Charter* requires the Council of a municipality to establish, by bylaw, procedures for the conduct of its business;

AND WHEREAS the Council of the District of Okanagan Falls wishes to adopt clear and straightforward procedures for the conduct of Council and Committee meetings that meet all applicable legislative requirements while being suited to the size and needs of the community;

NOW THEREFORE the Council of the District of Okanagan Falls, in open meeting assembled, enacts as follows:

PART 1 | INTRODUCTION

1. Citation

This Bylaw may be cited as the "District of Okanagan Falls Council Procedure Bylaw No. 1, 2026".

2. Definitions

In this Bylaw:

"Acting Mayor" means a Councillor designated or chosen under Part 3 to act in the place of the Mayor.

"Committee" means an advisory committee or other body established by Council under Part 7, but does not include a Standing Committee.

"Committee of the Whole" means the Standing Committee consisting of all Members of Council, established under Part 6, that considers but does not finally decide matters of District business.

"Community Charter" means the *Community Charter*, S.B.C. 2003, c. 26, as amended, and includes any successor legislation.

"Corporate Officer" means the person appointed by Council to fulfill the statutory duties of corporate officer for the District, and includes a deputy or other person authorized to act in that capacity.

"Council" means the Council of the District of Okanagan Falls.

"District" means the District of Okanagan Falls.

"Member" means a member of Council, including the Mayor, unless the context indicates otherwise.

"Public Notice Posting Places" means the public notice posting places designated in Section 6(4).

"Quorum" means the minimum number of Members who must be present for Council, a Standing Committee, or a Committee to validly conduct business, as set out in this Bylaw.

"Regular Meeting" means a meeting of Council held on a regularly scheduled basis in accordance with Section 5.

"Special Meeting" means a meeting of Council other than a Regular Meeting, called in accordance with Section 7.

"Standing Committee" means a committee of all Members of Council established under Part 6, including the Committee of the Whole.

3. Application and Procedural Rules

(1) This Bylaw governs the proceedings of Council, Standing Committees, and every Committee and other body established by Council, to the extent applicable.

(2) Council proceedings are governed by the *Community Charter* and this Bylaw. If any provision of this Bylaw is inconsistent with the *Community Charter* or another enactment, the enactment prevails.

(3) Council consists of one Mayor and four Councillors, in accordance with the District's Letters Patent. A majority of Council is three Members.

PART 2 | COUNCIL MEETINGS

4. Inaugural Meeting

(1) Following a general local election, other than the District's 2026 inaugural meeting, the first Regular Meeting of the newly elected Council must be held on the second Monday in November, or on another date within the first two weeks of November determined by the outgoing Council.

(2) If a quorum of the Members elected at a general local election has not taken office by the date fixed under subsection (1), the Corporate Officer must call the first meeting as soon as reasonably possible after a quorum has taken office.

5. Time and Place of Regular Meetings

(1) Council must hold Regular Meetings at least once each month, at the date, time, and place set out in the annual schedule adopted under Section 6.

(2) Regular Meetings must be held at the place designated in the annual schedule, except where Council resolves to hold a particular meeting at another location.

(3) A Regular Meeting may be cancelled, or its date, time, or place changed, with the approval of the Mayor, provided the Corporate Officer posts written notice of the change at the Public Notice Posting Places at least 24 hours in advance.

(4) If a Regular Meeting falls on a statutory holiday, that week's meeting is cancelled. If Council determines that a meeting is required, a Special Meeting may be called for later that week or the following week.

6. Public Notice of Meetings

(1) By January 1 of each year, Council must adopt and make available to the public a schedule of the date, time, and place of Regular Meetings and regular Standing Committee meetings for that year and must give public notice of the availability of that

schedule at least once each year, in accordance with section 94 of the *Community Charter*.

(2) The Corporate Officer must post the annual schedule, and notice of any revisions to it, at the Public Notice Posting Places.

(3) Notice of a meeting conducted electronically must include the manner in which the meeting is to be conducted and, if applicable, the place where the public may attend to hear, or watch and hear, the open portion of the meeting.

(4) For the purposes of section 94 of the *Community Charter* and this Bylaw, the following are designated as the District's Public Notice Posting Places:

(a) the public notice board at the Municipal Hall, 1109 Willow Street, Okanagan Falls;

(b) the District's website; and

(c) the District's social media page(s).

7. Special Meetings

(1) The Mayor may call a Special Meeting at any time.

(2) Two or more Members may, in writing, request that the Mayor call a Special Meeting. If, within 24 hours after receiving the request, the Mayor does not call the requested meeting to be held within seven days, or if both the Mayor and the Acting Mayor are absent or unable to act, those Members may themselves call the Special Meeting.

(3) In accordance with section 127 of the *Community Charter*, notice of a Special Meeting must be given at least 24 hours before the meeting by posting a copy of the notice at the regular Council meeting place and at the Public Notice Posting Places, and by leaving a copy for each Member at the place to which the Member has directed notices be sent. The notice must state the date, time, place, and general purpose of the meeting and be signed by the Mayor or the Corporate Officer.

(4) Notice of a Special Meeting may be waived by the unanimous vote of all Members.

(5) Council must not consider any matter at a Special Meeting other than the matter described in the notice, unless all Members are present and unanimously agree to consider an additional matter.

8. Electronic Meetings and Electronic Participation

(1) Council may hold a Council, Standing Committee, or Committee meeting entirely by electronic means, or may permit one or more Members to participate electronically in an otherwise in-person meeting, in accordance with this section and the *Community Charter*.

(2) A meeting held or participated in electronically under this section must ensure that:

(a) the meeting's participants are able to hear, or hear and see, each other;

(b) except during a closed portion of the meeting, members of the public are able to hear, or hear and see, the open portion of the meeting at any physical location specified in the notice; and

(c) the notice of the meeting states the manner in which it is to be conducted.

(3) A Member participating electronically under this section is deemed to be present for all purposes of this Bylaw and the *Community Charter*.

(4) The presiding member should attend in person where reasonably possible. Members are encouraged to attend meetings in person and to use electronic participation where in-person attendance is genuinely impractical.

(5) This section applies to Standing Committees and to every Committee and other body to which this Bylaw applies.

9. Open and Closed Meetings

(1) All Council meetings must be open to the public, except where Council closes all or part of a meeting in accordance with section 90 of the *Community Charter*.

(2) A resolution to close a meeting, or part of a meeting, must be passed in the open portion of the meeting and must state the applicable subsection of section 90 of the *Community Charter* under which the meeting is being closed.

(3) A bylaw must not be given a reading, and no vote may be taken to adopt a bylaw, during a closed meeting.

(4) Members and staff must keep confidential all matters discussed during a closed meeting until Council authorizes their disclosure.

(5) This section applies to Standing Committees and to every Committee and other body to which this Bylaw applies, in accordance with section 93 of the *Community Charter*.

10. Calling the Meeting to Order and Quorum

(1) Quorum for a Council meeting is a majority of Council, being three of the five Members.

(2) As soon as quorum is present after the scheduled time for a meeting, the Mayor, or in the Mayor's absence the Acting Mayor, must call the meeting to order.

(3) If neither the Mayor nor the Acting Mayor attends within 15 minutes after the scheduled time, and a quorum of Council is otherwise present, the next Member in the Acting Mayor rotation presides for that meeting.

(4) This section also applies to Standing Committees, subject to Section 28(3).

11. Loss of Quorum and Adjournment

(1) If a quorum is not present within 15 minutes after the scheduled start of a meeting, the Corporate Officer or designate must record the names of the Members present and

absent, and the meeting stands adjourned to the next Regular Meeting or to a date fixed by the Members present.

(2) If a quorum is lost during a meeting, including as a result of a technical failure affecting a Member participating electronically, the presiding member must, after making a reasonable effort to restore quorum, adjourn the meeting. Any remaining items are deferred to the next meeting.

(3) This section also applies to Standing Committees.

12. Minutes

(1) The Corporate Officer must ensure that minutes are kept of every Council and Standing Committee meeting, recording, at a minimum, the names of the Members present and the substance of every resolution, bylaw reading, and decision made.

(2) Minutes must be certified as correct by the Corporate Officer and signed by the presiding member at the meeting to which the minutes relate, or at the meeting at which they are adopted.

(3) Minutes of open meetings, once adopted, must be made available for public inspection at the District office and, where practicable, posted on the District's website.

(4) Minutes of a closed meeting must record the names of all persons present and are not open for public inspection unless and until Council authorizes their release.

13. Agenda

(1) An agenda must be prepared for each Council meeting, setting out the items for consideration.

(2) The agenda, together with supporting materials, must be made available to Members and the public in advance of the meeting, in accordance with Council's usual practice.

14. Order of Business

(1) Unless Council otherwise resolves, the order of business at a Regular Meeting is:

(a) Call to order;

(c) Approval of the agenda;

(d) Approval of the minutes of the previous meeting or meetings;

(e) Minutes and reports of the Committee of the Whole, and other committees of Council;

(f) Delegations and invited presentations;

(g) Official correspondence;

(h) Unfinished business;

(i) Bylaws;

(j) Reports of staff;

(k) Notices of motion;

(l) Council member updates;

(m) Resolution to close all or part of the meeting under section 90 of the *Community Charter*, if required;

(n) Reconvene the Regular Meeting, if required; and

(o) Adjournment.

(2) Council may, by resolution, vary the order of business at any meeting.

15. Late Items and Notice of Motion

(1) A matter not appearing on the agenda may be considered only if a majority of the Members present agree to add it as a late item.

(2) A Member intending to bring forward a motion not arising from a staff report already before Council should, where practicable, give written notice of the motion (a Notice of Motion) to the Corporate Officer before the meeting at which it is to be introduced, for inclusion on the agenda of that or the next meeting.

16. Delegations and Invited Presentations

(1) An individual or organization wishing to appear before Council or a Committee as a delegation must submit a written request to the Corporate Officer, or through the form provided for this purpose on the District's website, clearly outlining the subject matter and any request being made of Council, the preferred meeting date, the name and contact information of the presenter or presenters and, if applicable, the organization being represented.

(2) The Corporate Officer will advise the presenter of the date of the meeting at which they may appear.

(3) A delegation is limited to five minutes and must be confined to the subject indicated in the written request.

(4) A maximum of three delegations may be heard at a meeting.

(5) Council may, by resolution, waive strict compliance with subsections (1) to (4).

(6) Council will not receive a delegation in relation to any of the following:

(a) a permit or bylaw for which a statutory public hearing has already been held, where that hearing was a legislative prerequisite to adoption of the bylaw and the bylaw has not yet been adopted;

(b) the District's labour relations or other employee relations;

(c) litigation or potential litigation affecting the District;

(d) a matter or presentation that, in the opinion of the Corporate Officer in consultation with the Mayor, promotes hatred or discrimination against a person or group on any ground protected under the *Human Rights Code*;

(e) a matter outside the legal authority or jurisdiction of the District;

(f) a matter considered at a Council meeting that was closed to the public, unless the District has lawfully released information about the matter to the public;

(g) a request for access to information under the *Freedom of Information and Protection of Privacy Act*;

(h) a statutory reconsideration or appeal of a Council decision, unless the person making submissions to Council is the person entitled to request the reconsideration or appeal, or their legal representative;

(i) bylaw enforcement involving the person or their property, including a ticket, notice of infraction, order, or other compliance action issued by the District, which must instead be pursued through the applicable dispute or appeal process;

(j) an election campaign or election-related issue; or

(k) a publicly tendered contract or proposal call for the provision of goods or services to the District, between the time the contract or proposal call is authorized and the time it is awarded.

(7) A person addressing Council or a Committee must be respectful in their language and conduct. The presiding member may, in accordance with section 133 of the *Community Charter*, order the expulsion of a person who acts improperly.

PART 3 | DESIGNATION OF MEMBER TO ACT IN PLACE OF THE MAYOR

17. Acting Mayor

(1) At the first meeting of Council following a general local election, and annually after that, Council must, by resolution, designate one or more Councillors to act as Acting

Mayor, on a rotating basis, when the Mayor is absent or otherwise unable to act, or when the office of Mayor is vacant.

(2) A Councillor designated as Acting Mayor has all the powers and duties of the Mayor while acting in that capacity.

(3) If both the Mayor and the designated Acting Mayor are absent from a meeting, the next Member in the Acting Mayor rotation acts as Acting Mayor and has the powers and duties of the presiding member for that meeting.

(4) Where practicable, the Mayor should notify the Corporate Officer in advance of any occasion on which the Acting Mayor will be required to act.

PART 4 | COUNCIL AND STANDING COMMITTEE PROCEEDINGS

18. Conduct and Debate

(1) A Member wishing to speak must first be recognized by the presiding member.

(2) A Member must not interrupt another Member who has the floor, except to raise a point of order or a point of privilege.

(3) Debate must be relevant to the motion before Council or the Standing Committee.

(4) A Member should not speak more than once, or for longer than five minutes at a time, on the same question, except with the consent of the presiding member or Council, or in reply as the mover of the original motion.

(5) All Members and members of the public are expected to conduct themselves with courtesy and respect, consistent with any code of conduct adopted by Council.

(6) If a Member does not comply with this section, the presiding member may direct the Member to stop speaking or to be seated and, if the Member does not comply, may, in accordance with section 133 of the *Community Charter*, order the Member to withdraw from the meeting.

19. Points of Order and Privilege

(1) A point of order takes precedence over all other business then before Council and must be decided immediately by the presiding member, subject to a right of appeal under subsection (2).

(2) A Member may appeal a ruling of the presiding member on a point of order. The question, “Shall the ruling of the Chair be sustained?”, must then be put to Council without debate and decided by a majority of the Members present, other than the presiding member.

(3) A question of privilege affecting the rights of Council or of a Member may be raised at any time and must be dealt with before the matter under discussion resumes.

20. Motions

(1) Council may consider and vote on a motion only if it is moved by one Member and seconded by another.

(2) Once moved and seconded, a motion becomes the property of Council and may not be withdrawn without Council's consent.

(3) Where practicable, a motion of substance should be provided in writing to the Corporate Officer.

(4) The following motions may be made at any time, take precedence in the order listed and, unless otherwise noted, are not open to debate or amendment:

(a) to fix the time to adjourn;

(b) to adjourn;

(c) to recess;

(d) a point of order or point of privilege;

(e) to defer a matter to a later time in the meeting or to a future meeting; and

(f) to close debate (call the question).

21. Amendments

(1) A motion may be amended by a further motion, moved and seconded, to add, delete, or substitute words, provided the amendment is relevant to, and does not negate, the original motion.

(2) Only one amendment, and one amendment to that amendment, may be under consideration at the same time.

(3) An amendment must be voted on before the main motion. If the amendment is adopted, the main motion as amended remains open for further debate or amendment before the final vote.

(4) An amendment that has been defeated may not be reintroduced in the same form at the same meeting.

22. Voting

(1) Every Member present, including the presiding member, has one vote and must vote on every question, unless excused because of a declared conflict of interest.

(2) A vote is taken by a show of hands or, in an electronic meeting, by another method that clearly records each Member's vote, unless Council directs that a recorded (roll-call) vote be taken.

(3) A question is decided by a majority of the votes cast. In the case of an equal number of votes, the motion is defeated.

(4) A Member who does not indicate how they voted is deemed to have voted in the affirmative.

(5) The presiding member must declare the result of every vote.

(6) The names of Members voting in opposition must be recorded in the minutes.

23. Reconsideration

(1) The Mayor may require Council to reconsider, and vote again on, a matter decided at the immediately preceding meeting, in accordance with section 131 of the *Community Charter*.

(2) A Member who voted with the majority on a matter may, at the next meeting, move to reconsider that matter, provided the matter has not received the approval or assent of the electors and been adopted, has not already been reconsidered, and has not been acted on by an officer, employee, or agent of the District.

(3) A motion to reconsider must itself be adopted before Council may debate the substance of the original matter again.

(4) If, on reconsideration, Council rejects a bylaw or resolution previously adopted, that bylaw or resolution is of no further effect and is deemed repealed.

(5) A vote on a motion to reconsider is not itself subject to reconsideration.

24. Adjournment

(1) A motion to adjourn is always in order, except while a vote is being taken, and is not debatable.

(2) Unless Council resolves otherwise, a meeting must conclude by 10:00 p.m. Council may, by the vote of a majority of the Members present, continue the meeting past that time.

(3) A meeting stands adjourned on completion of the order of business, or on the vote of Council to adjourn.

PART 5 | BYLAWS AND RESOLUTIONS

25. Introducing a Bylaw

(1) A proposed bylaw may be introduced at a Council meeting only if a copy has been provided to each Member before the meeting, unless Council unanimously waives this requirement.

(2) A bylaw must have a title and a distinguishing number, and must be divided into sections.

26. Readings and Adoption

(1) A bylaw must receive three readings before it is adopted. Each reading requires the affirmative vote of a majority of the Members present, unless otherwise required by statute.

(2) In accordance with section 135 of the *Community Charter*, Council may give a proposed bylaw one, two, or all three readings at the same meeting.

(3) At least one full day must elapse between third reading and adoption of a bylaw, except as otherwise permitted by the *Community Charter* or the *Local Government Act*, including for an official community plan or zoning bylaw not requiring Provincial or other external approval, which may be adopted at the same meeting at which it received third reading.

(4) A bylaw requiring the approval of the Inspector of Municipalities or a Minister, or the assent of the electors, must receive that approval or assent after third reading and before adoption.

(5) A bylaw may be debated and amended before it receives third reading, but not afterward, except by Council rescinding third reading and referring the bylaw back for further consideration.

(6) After adoption, a bylaw must be signed by the presiding member at the meeting of adoption and by the Corporate Officer.

(7) The Corporate Officer may consolidate one or more bylaws for convenience, in accordance with section 139 of the *Community Charter*.

27. Resolutions

(1) Council may exercise, by resolution, any power that is not required by law to be exercised by bylaw.

(2) A resolution requires the affirmative vote of a majority of the Members present, unless the *Community Charter* or another enactment requires a different threshold.

PART 6 | STANDING COMMITTEES

28. Establishment and Purpose

(1) The Mayor may establish Standing Committees for matters the Mayor considers would be better dealt with by a Standing Committee. Standing Committees may include Committee of the Whole, Finance and Strategic Priorities Committee, and any other committee the Mayor deems necessary to efficiently move Council business along.

(2) A Standing Committee consists of all Members of Council, unless otherwise established by the Mayor.

(3) The Acting Mayor chairs Standing Committee meetings, unless otherwise determined by the Mayor.

(4) A Standing Committee may consider, but not finally decide, matters referred to it, and may provide guidance to staff or make recommendations for consideration at a Regular or Special Meeting.

(5) Standing Committee meetings give Council an opportunity to:

(a) receive reports for information and presentations on substantive items and projects, including land use and development applications;

(b) provide input where staff are seeking Council's feedback on a policy, strategy, plan, program, or similar initiative; and

(c) provide direction or request additional information on an agenda item.

29. Standing Committee Notice and Agendas

(1) Notice of Standing Committee meetings must be given in accordance with Section 6.

(2) An agenda must be prepared for each Standing Committee meeting, setting out the items for consideration.

(3) The agenda, together with supporting materials, must be made available to Members and the public in advance of the meeting, in accordance with Council's usual practice.

30. Procedure at Standing Committee Meetings

(1) Where applicable, and except as varied by this Part, the rules of procedure and conduct set out in Part 4 apply to Standing Committee meetings.

(2) A Member may speak more than once to the same question at a Standing Committee meeting, subject to a reasonable time limit set by the presiding member.

(3) Votes at a Standing Committee meeting are taken by a show of hands and are recorded as recommendations of the Standing Committee to Council.

31. Standing Committee Reports and Recommendations

(1) The minutes and any recommendations of a Standing Committee meeting must be forwarded to Council.

(2) Council may accept, amend, refer back to the Standing Committee, or take no further action on a recommendation of a Standing Committee.

PART 7 | ADVISORY COMMITTEES AND OTHER BODIES

32. Establishment and Duties of Committees

(1) Council may, by resolution, establish advisory committees or other bodies, such as a task force or working group, and assign them terms of reference.

(2) A Committee must report and make recommendations to Council on the matters referred to it, at the times and in the manner directed by Council.

33. Committee Meetings, Notice, and Quorum

(1) A Committee must establish a schedule of its regular meetings, if any, and notice of that schedule, and of any changes to it, must be given in accordance with Section 6.

(2) Notice of a Committee meeting must be provided to each Committee member and posted at the Public Notice Posting Places at least 24 hours in advance, unless waived by the unanimous consent of the Committee's members.

(3) An agenda must be prepared for each Committee meeting, setting out the items for consideration.

(4) Quorum for a Committee meeting is a majority of the Committee's total membership.

(5) A Member who is not a member of a particular Committee may attend its meetings, but may participate in discussion only with the consent of a majority of the Committee members present, and may not vote.

34. Committee Minutes and Conduct

(1) Minutes of Committee meetings must be kept, certified, and made available to the public in the same manner as Council and Standing Committee minutes under Section 12, unless this Bylaw or the Committee's terms of reference provide otherwise.

(2) The rules of conduct, debate, and voting set out in Part 4 apply to Committee meetings, so far as applicable, unless the Committee's terms of reference provide otherwise.

PART 8 | GENERAL

35. Delegation and Reconsideration of a Delegate's Decision

(1) Where Council delegates a power, duty, or function to an officer, employee, or body of the District by bylaw, and that bylaw or another enactment provides a right to have the delegate's decision reconsidered by Council, the procedure for requesting reconsideration is as set out in the delegating bylaw or, if none is specified, by written request to the Corporate Officer describing the decision and the reasons reconsideration is sought.

(2) On reconsideration, Council has the same authority as was conferred on the delegate.

36. Administrative Corrections

The Corporate Officer may correct an obvious clerical, typographical, cross-reference, or numbering error in a bylaw or in the minutes of a meeting, without further approval of Council, provided the substance of the bylaw or minutes is not changed.

37. Severability

If any part of this Bylaw is held to be invalid by a court of competent jurisdiction, that decision does not affect the validity of the remainder of this Bylaw.

38. Amendment

This Bylaw may be amended, or repealed and replaced, only after Council has given public notice in accordance with section 94 of the *Community Charter*.

39. Repeal

This is the first Council Procedure Bylaw adopted by the District. To the extent that any other bylaw or resolution of the District is inconsistent with this Bylaw, this Bylaw prevails.

40. Effective Date

This Bylaw comes into force and takes effect on the date it is adopted by Council.

READINGS AND ADOPTION

READ A FIRST TIME this _____ day of _____, 2026.

READ A SECOND TIME this _____ day of _____, 2026.

READ A THIRD TIME this _____ day of _____, 2026.

ADOPTED this _____ day of _____, 2026.

Mayor	**Corporate Officer**

TO: COUNCIL

FROM: INTERIM CORPORATE OFFICER

SUBJECT: **FINANCIAL PLAN BYLAW NO. 2, 2026 (FIRST FISCAL YEAR: NOVEMBER 6, 2026 to DECEMBER 31, 2027)**

PURPOSE: To present the District of Okanagan Falls' first financial plan for readings and adoption at the first regular meeting of Council, as required by section 14 of the Letters Patent, so that the District has authority to make expenditures during its first fiscal year.

RECOMMENDATION

1. THAT Council give first, second and third readings to District of Okanagan Falls Financial Plan Bylaw No. 2, 2026, which sets out the proposed funding sources, proposed expenditures and proposed transfers to or between funds for the planning period November 6, 2026 to December 31, 2027, and the Statement of Objectives and Policies, as shown in Attachment 1.
2. THAT Council adopt District of Okanagan Falls Financial Plan Bylaw No.2, 2026.
3. THAT staff be directed to bring forward an amendment to the financial plan, including the 2027 property tax revenue requirement and the distribution of property taxes among property classes, for Council's consideration before the 2027 Tax Rates Bylaw is adopted and no later than May 14, 2027.

1.0 BACKGROUND

Until incorporation, services in the area were provided by the RDOS as part of Electoral Area "D" and by the Province. On November 6, 2026, jurisdiction for 17 RDOS services transfers to the District, with the RDOS continuing to administer them on the District's behalf until January 1, 2028. The RDOS has indicated that it will transfer the administration of individual services to the District sooner, through a service transition agreement, once the District is ready to take them on. Other RDOS services in which the area participated, including water and sewer, continue with the District as a participant. The Province continues to maintain local roads for five years and to provide policing through the provincial police service while the District's population is under 5,000.

Because the District has no operating history and no assessment roll of its own yet, the financial plan before Council is necessarily an interim plan. Its primary purpose is to give the District legal authority to make the expenditures needed to begin operating, while the 2027 budget and property tax requirement are developed over the coming months.

3.0 DISCUSSION

3.1 Planning period and fiscal year

Because the Letters Patent set the first fiscal year and the planning period as the same 14-month period (November 6, 2026 to December 31, 2027), Schedule A presents a single column for the whole period. The District's first audited financial statements will also cover this 14-month fiscal year.

3.2 Estimated expenditures

Staff have estimated District expenditures for the planning period at approximately $5.9 million, based on the cost of the services transferred to the District and administered by the RDOS, together with Council and senior staff costs and the restricted provincial grants. Table 1 shows the main components. These amounts are preliminary estimates; the bylaw authorizes expenditures at the level shown in Schedule A.

Table 1: Main components of estimated expenditures (planning period)

Component	Amount
Council remuneration and senior staff salaries and benefits	685,000
Service costs for each service area of the 17 transferred services (includes contingency and debt servicing costs)	4,735,000
RDOS administration fee (Letters Patent s.17)	330,000
Transfer of planning services (funded by provincial planning grant)	150,000
Total other municipal purposes	**5,900,000**

These estimates are subject to refinement as service transition arrangements with the RDOS are finalized, and staff will continue to review them through the 2027 budget process.

Two types of RDOS cost are treated differently. The 17 transferred services are now considered District services; their cost including an admin fee, paid to the RDOS under section 17 of the Letters Patent, is a municipal expenditure and is included in this plan. RDOS services in which the District participates as a member municipality (for example, regional services, water and sewer) are requisitioned from the District and recovered through a separate tax rate. Like school taxes, Regional Hospital District requisitions and provincial police tax, they are not municipal expenditures and are excluded from the plan.

3.3 Funding sources

The Province has confirmed the following restructure assistance grants for the District under the Restructure Planning Grant Program (Ministry letter dated March 31, 2025, Attachment 3). They are payable through the RDOS upon incorporation and may only be used for costs incurred from November 6, 2026.

Table 2: Provincial restructure assistance grants to the District

Grant	Amount	Conditions
Per capita grant ($275 per capita)	Up to 623,150	Discretionary. Suggested uses include offsetting immediate costs, establishing a reserve fund, or developing governance tools such as a Code of Conduct. Final amount based on the census conducted by the Interim Corporate Officer.
Small Community Grant	Up to 400,000	Unconditional grant for municipalities under 18,000 population, based on population and assessments; pro-rated based on the date of incorporation. Full amount included in this plan pending recalculation.
Planning grant	150,000	Restricted to assisting the transfer of planning services from the RDOS.
Improvement district conversion	5,000	Restricted to converting the Rolling Hills Waterworks District to a local area service of the District. Not expected to be received for approximately three years; excluded from this plan.
Total	**Up to 1,178,150**	

As the improvement district conversion grant is not expected to be received for approximately three years, it has been excluded from this plan. Grants of up to $1,173,150 are included in Schedule A.

Reports and accounting for these grants are to be directed to the Ministry's Senior Planning Analyst, Governance and Structure Branch. The Ministry has confirmed that the Small Community Grant is pro-rated for 2026. As agreed with Ministry staff, the full $400,000 has been included in this plan at this time. Once the population count is finalized, both the per capita grant and the Small Community Grant will be recalculated, and the accurate amounts will be incorporated in the revised financial plan.

The District is also eligible for a $50,000 First Nation Local Government Reconciliation Grant, for which it must apply to the Osoyoos Indian Band. As the application has not yet been made, this grant is not included in this plan; it will be included in the revised financial plan.

The District will not receive property tax revenue in 2026, as 2026 property taxes for the area were levied before incorporation. For 2027, the property tax requirement cannot yet be responsibly determined: the District has not received its assessment roll, an accurate 2027 budget has not been developed, and Council has not yet deliberated on service levels.

Ministry staff have advised that, where the tax requirement is not known at the first meeting, Council may include a nominal amount for property taxes and amend the financial plan with a more accurate amount before the Tax Rates Bylaw is adopted. Schedule A therefore includes a nominal $1 for 2027 property value taxes, shows the provincial grants separately,

and shows the balance of expenditures as other sources to be confirmed, so that the plan is balanced as required.

Council and the public should read the nominal property tax figure as a placeholder, not a forecast. It does not mean the District expects to operate without property taxes. The 2027 property tax requirement will be determined through the budget process and incorporated by amendment before May 14, 2027, at which point the balancing amount will be replaced.

3.4 Summary of the financial plan

Table 3: Summary of Schedule A

	Nov 6, 2026 to Dec 31, 2027
Property value taxes (nominal)	1
Provincial restructure grants	1,173,150
Other sources, to be confirmed	4,726,849
Total funding sources	**5,900,000**
Other municipal purposes (operating)	5,900,000
Capital, debt and transfers to reserves	–
Total expenditures and transfers	**5,900,000**
Surplus (deficit)	**–**

No capital expenditures, new long-term borrowing, or reserve transfers are proposed in this initial plan, and the District has no reserves or accumulated surplus of its own at incorporation. Debt servicing costs for existing long-term borrowing related to the transferred services are included in the service costs paid to the RDOS. As section 165(6)(a) of the *Community Charter* calls for debt payments to be shown separately, staff will identify this amount with the RDOS and show it separately when the plan is amended.

Staff still need to work with RDOS staff to determine which reserves will be transferred to the District and their specified uses, if any. The fire protection reserve fund bylaw required by March 1, 2027 (Letters Patent s.11), any use of the per capita grant to establish a reserve, and the reserves transferred from the RDOS will be reflected by amendment as they are confirmed. The RDOS transfer of 49% of the fire protection reserve fund is due by January 1, 2028, after the end of this planning period.

3.5 Cash flow and borrowing

Adopting the financial plan authorizes expenditures; it does not provide cash. Until the District collects its first property taxes in July 2027, it will rely on the provincial grants and any other available funds. Section 16 of the Letters Patent gives Council standby authority to borrow up to $4,342,400 for current expenditures in the first fiscal year. This is not an obligation; any borrowing would require a borrowing bylaw and a cash flow rationale, and would be repaid from 2027 property taxes.

Consistent with section 165(7)(e) of the Community Charter, borrowing in anticipation of revenue is not shown as a funding source in Schedule A, but any interest cost would be a municipal expenditure. A significant cash requirement is the payment to the RDOS due August 15, 2027, which falls after the July tax due date. Staff will prepare a cash flow forecast and advise Council whether a revenue anticipation, section 177, borrowing bylaw is needed.

3.6 Statement of Objectives and Policies (Schedule B)

Schedule B sets out interim objectives and policies for each of the matters required by section 165(3.1):

- **Revenue proportions**: shown as calculated, with an explanation that they are distorted by the nominal property tax amount and do not represent the District's long-term revenue structure.
- **Distribution among property classes**: to be presented in the amendment once the 2027 Revised Assessment Roll is received. The interim objective is reasonable continuity with the tax burden each class bore before incorporation.
- **Development potential relief**: none proposed for the planning period.
- **Permissive tax exemptions**: captured in the RDOS Tax Exemption Bylaw for 2027.

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3.7 Next steps and key dates

Timing	Action
November 6, 2026	Financial plan bylaw readings and adoption (LP s.14).
November 9, 2026	Banking, audit, purchasing and signing authorities.
November 2026 to January 2027	Confirm grant payments; finalizing the population count so both grants can be recalculated, and applying to the Osoyoos Indian Band for the reconciliation grant; written cost-recovery agreement with the RDOS for the s.17 payment; cash flow forecast; Municipal Finance Authority membership.
By January 1, 2027	Street lighting local area service bylaw(s) adopted (LP s.18).
January 2027	Completed 2027 Assessment Roll received from BC Assessment.
January: March 2027	2027 operating budget and tax requirement developed; Council budget deliberations and public engagement; grant in aid amounts calculated.
By March 1, 2027	Fire protection reserve fund bylaw adopted (LP s.11).
Late March / early April 2027	Revised Assessment Roll and requisitions from other taxing authorities received.
April: early May 2027	Amended financial plan bylaw (tax requirement, class distribution, tax exemptions) and 2027 Tax Rates Bylaw presented to Council.
By May 14, 2027	2027 Tax Rates Bylaw adopted (Ministry deadline).
July 2027	Property taxes due; grants in aid paid.
By August 15, 2027	Payment to the RDOS for services administered on the District's behalf (LP s.17).
By October 31, 2027	Permissive tax exemption bylaw adopted for the 2028 taxation year.
January 1, 2028	RDOS interim administration ends (or earlier, service by service, under a service transition agreement); 49% of the fire protection reserve fund transferred.
Before May 15, 2028	First five-year financial plan (2028–2032), with public consultation under s.166; 2028 Tax Rates Bylaw.
Spring 2028	Audited financial statements, annual report and Statement of Financial Information for the first 14-month fiscal year, on timelines confirmed with the Province and auditor.

4.0 FINANCIAL IMPLICATIONS

Adoption of the bylaw authorizes expenditures of up to $5,900,000 over the planning period, funded as set out in Schedule A. The bylaw does not set property tax rates and does not commit Council to any level of property taxation for 2027. The property tax requirement will be determined by Council through the 2027 budget process and the financial plan amendment.

1.0 LEGISLATIVE AND POLICY FRAMEWORK

Letters Patent

The District was incorporated effective November 6, 2026 by Letters Patent issued by Order in Council No. 262/2026 on June 24, 2026. Sections 14 to 17 of the Letters Patent set out special financial rules for the District's first year:

- **s.14 Financial plan**: Council must, by bylaw, adopt a financial plan at the first regular meeting of Council. The Interim Corporate Officer must prepare the proposed plan. The planning period begins on November 6, 2026 and ends on December 31, 2027, and section 166 [public process for development of financial plan] of the *Community Charter* does not apply.
- **s.15 First fiscal year**: despite section 164 of the *Community Charter*, the District's first fiscal year begins on November 6, 2026 and ends on December 31, 2027.
- **s.16 Borrowing in anticipation of revenue**: Council may borrow a maximum of $4,342,400 for current expenditures of the District in its first fiscal year.
- **s.17 Cost of interim administration**: until January 1, 2028, the Regional District of Okanagan-Similkameen (RDOS) administers the services transferred to the District on its behalf, and the District must pay the RDOS the cost of each service that would have been recovered from the area had the District not been incorporated, on or before August 15 each year.

The Letters Patent modify two elements of the usual process: the five-year planning period in section 165(3) of the *Community Charter* is replaced with a single planning period of approximately 14 months that matches the first fiscal year, and the public consultation requirement in section 166 does not apply to this first plan. The remaining content requirements of section 165 continue to apply, and the bylaw has been prepared on that basis.

Community Charter

Section 165 of the *Community Charter* requires the financial plan to:

- set out, for each year of the planning period, the proposed expenditures, the proposed funding sources and the proposed transfers to or between funds (s.165(4));
- be balanced, so that total proposed expenditures and transfers to other funds do not exceed total proposed funding sources and transfers from other funds (s.165(5));
- show separate amounts for debt payments, capital purposes, any prior-year deficiency and other municipal purposes (s.165(6)), and separate amounts for each funding source, including property value taxes, parcel taxes, fees, other sources and borrowing (s.165(7)); and
- set out the municipality's objectives and policies regarding the proportion of revenue from each funding source, the distribution of property value taxes among property classes, development potential relief, and the use of permissive tax exemptions (s.165(3.1)).

Under section 173 of the *Community Charter*, a municipality may only make an expenditure that is included in its financial plan (or an emergency expenditure under procedures Council establishes). Until a financial plan bylaw is adopted, the District has no authority to spend, which is why the Letters Patent require the plan to be adopted at the first regular meeting. Section 165(2) confirms that the financial plan may be amended by bylaw at any time.

The annual property tax bylaw must be adopted after the financial plan and before May 15 (s.197). The Ministry of Housing and Municipal Affairs has advised that the deadline for the 2027 Tax Rates Bylaw is May 14, 2027, and that 2027 property taxes would not be valid if it is missed.

Section 135(3) of the *Community Charter* ordinarily requires at least one day between third reading and adoption of a bylaw. Section 14(1) of the Letters Patent requires this bylaw to be adopted at the first regular meeting, which allows readings and adoption at the same meeting, consistent with the approach taken for the procedure bylaw under section 13(3).

5.0 PUBLIC ENGAGEMENT AND COMMUNICATIONS

Section 166 of the *Community Charter* does not apply to this financial plan. However, the amendment that sets the 2027 property tax requirement will be the first time District residents see the effect of incorporation on their property taxes. Staff recommend that Council provide an opportunity for public input on the 2027 budget before the amendment is adopted, even though it is not strictly required, and that this report and the bylaw be posted on the District's website.

6.0 CONCLUSION

The proposed bylaw meets the requirements of the Letters Patent and the content requirements of section 165 of the *Community Charter* for the District's first, 14-month fiscal year. It provides the authority the District needs to begin operating, recognizes the confirmed provincial restructure grants, and follows Ministry guidance by including a nominal property tax amount. Staff recommend that Council give the bylaw three readings and adopt it as presented, and that the 2027 property tax requirement be set through a budget process and amendment in spring 2027.

Respectfully submitted,

Kerri Lore, Interim Corporate Officer

Prepared by: Noreen Kassam, Interim Chief Financial Officer

ATTACHMENTS

Attachment 1 District of Okanagan Falls Financial Plan Bylaw No. 2, 2026, including Schedule A (Financial Plan) and Schedule B (Statement of Objectives and Policies)

Attachment 2 Excerpt from the Letters Patent (OIC 262/2026), sections 14 to 17

Attachment 3 Ministry of Housing and Municipal Affairs, Restructure Assistance Grants letter, March 31, 2025 (Ref. 185681)

BYLAW NO.2

DISTRICT OF OKANAGAN FALLS

FINANCIAL PLAN BYLAW

BYLAW NO. 2, 2026

A Bylaw to adopt a financial plan for the planning period November 6, 2026 to December 31, 2027

WHEREAS the District of Okanagan Falls was incorporated effective November 6, 2026 by Letters Patent issued by Order in Council No. 262/2026 on June 24, 2026 (the "Letters Patent");

AND WHEREAS section 14(1) of the Letters Patent requires Council, by bylaw, to adopt a financial plan at the first regular meeting of Council;

AND WHEREAS section 14(3) of the Letters Patent provides that the planning period for the financial plan begins on November 6, 2026 and ends on December 31, 2027;

AND WHEREAS section 15 of the Letters Patent provides that, despite section 164 of the *Community Charter*, the first fiscal year of the District begins on November 6, 2026 and ends on December 31, 2027;

AND WHEREAS section 14(4) of the Letters Patent provides that section 166 [public process for development of financial plan] of the *Community Charter* does not apply for the purposes of the financial plan adopted under section 14 of the Letters Patent;

AND WHEREAS section 165 of the *Community Charter* requires the financial plan to set out the proposed expenditures, proposed funding sources and proposed transfers to or between funds, and the objectives and policies of the municipality for the planning period;

NOW THEREFORE the Council of the District of Okanagan Falls, in open meeting assembled, enacts as follows:

1. Citation

This Bylaw may be cited as "District of Okanagan Falls Financial Plan Bylaw No. 2, 2026".

2. Financial Plan

Schedule "A", attached to and forming part of this Bylaw, is adopted as the financial plan of the District of Okanagan Falls for the planning period beginning November 6, 2026 and ending December 31, 2027.

3. Statement of Objectives and Policies

Schedule "B", attached to and forming part of this Bylaw, is adopted as the Statement of Objectives and Policies of the District of Okanagan Falls for the planning period, as required by section 165(3.1) of the *Community Charter*.

4. Effective Date

This Bylaw comes into force on the date of its adoption.

READINGS AND ADOPTION

READ A FIRST TIME this 6th day of November, 2026.

READ A SECOND TIME this 6th day of November, 2026.

READ A THIRD TIME this 6th day of November, 2026.

ADOPTED this 6th day of November, 2026.

Mayor	**Corporate Officer**

I hereby certify the foregoing to be a true and correct copy of District of Okanagan Falls Financial Plan Bylaw No. 2, 2026, as adopted by Council on November 6, 2026.

Corporate Officer

SCHEDULE "A"

to District of Okanagan Falls Financial Plan Bylaw No. 2, 2026

DISTRICT OF OKANAGAN FALLS
CONSOLIDATED FINANCIAL PLAN
FIRST FISCAL YEAR AND PLANNING PERIOD: NOVEMBER 6, 2026 TO DECEMBER 31, 2027

	Nov 6, 2026 – Dec 31, 2027
PROPOSED FUNDING SOURCES	**$**
Revenue from property value taxes [1]	1
Revenue from parcel taxes	–
Revenue from fees and charges	–
Revenue from other sources:	5,899,999
Restructure grant – Per capita [2]	*623,150*
Restructure grant – Small Community [2]	*400,000*
Restructure grant – Planning [2]	*150,000*
Other sources, to be confirmed [3]	*4,726,849*
Proceeds from borrowing [4]	–
Total Funding Sources	**5,900,000**
PROPOSED TRANSFERS FROM OTHER FUNDS	
Transfers from reserve funds	–
Transfers from accumulated surplus	–
TOTAL FUNDING SOURCES AND TRANSFERS	**5,900,000**
PROPOSED EXPENDITURES	
Interest and principal on municipal debt	–
Capital purposes	–
Deficiency (Community Charter s.165(9))	–
Other municipal purposes [5]	5,900,000
Total Expenditures	**5,900,000**
PROPOSED TRANSFERS TO OTHER FUNDS	
Transfers to reserve funds	–
Transfers to accumulated surplus	–
TOTAL EXPENDITURES AND TRANSFERS	**5,900,000**
SURPLUS (DEFICIT)	**–**

Notes:

[1] A nominal amount is included for property value taxes. The 2027 property tax revenue requirement will be established by an amendment to this financial plan before the 2027 Tax Rates Bylaw is adopted.

[2] Restructure assistance grants confirmed by the Ministry of Housing and Municipal Affairs (letter dated March 31, 2025, Ref. 185681). The per capita and Small Community Grant amounts are maximums and are subject to final population and pro-rating. The planning grant is restricted to that purpose. The $5,000 improvement district conversion grant is not expected within this planning period and is excluded.

[3] Balancing amount pending the 2027 property tax requirement and confirmation of other revenues; to be replaced when the plan is amended.

[4] Borrowing in anticipation of revenue under section 16 of the Letters Patent (maximum $4,342,400 in the first fiscal year) is excluded from funding sources, consistent with Community Charter s.165(7)(e).

[5] Includes the cost of services administered by the Regional District of Okanagan-Similkameen on the District's behalf, including contingency and debt servicing costs, and the RDOS administration fee (Letters Patent s.17). Taxes and levies collected for other governments and agencies (school, Regional District, Regional Hospital District, BC Assessment, MFA, provincial police tax) are excluded.

SCHEDULE "B"

to District of Okanagan Falls Financial Plan Bylaw No. 2, 2026

DISTRICT OF OKANAGAN FALLS

CONSOLIDATED FINANCIAL PLAN

FIRST FISCAL YEAR AND PLANNING PERIOD: NOVEMBER 6, 2026 TO DECEMBER 31, 2027

STATEMENT OF OBJECTIVES AND POLICIES

In accordance with section 165(3.1) of the *Community Charter*, the District of Okanagan Falls is required to include in its financial plan the objectives and policies of the municipality for the planning period in relation to:

(a) the proportion of total revenue that is proposed to come from each funding source described in section 165(7);

(b) the distribution of property value taxes among the property classes;

(c) the provision of development potential relief under section 198.1; and

(d) the use of permissive tax exemptions.

As this is the District's first financial plan, adopted at the first regular meeting of Council as required by the Letters Patent, the objectives and policies below are interim. They will be reviewed and updated when the financial plan is amended in advance of the 2027 Tax Rates Bylaw, and fully developed in the District's first five-year financial plan (2028–2032).

1. Proportion of Total Revenue by Funding Source

Funding Source	Amount	% of Total Revenue
Property value taxes	1	0.0% (nominal)
Parcel taxes	–	0.0%
Fees and charges	–	0.0%
Other sources – provincial restructure grants	1,173,150	19.9%
Other sources – to be confirmed	4,726,849	80.1%
Proceeds from borrowing	–	0.0%
Total	**5,900,000**	**100.0%**

For this initial planning period the District has not yet received its own assessment roll and has not determined its 2027 property tax requirement. In accordance with guidance from the Ministry of Housing and Municipal Affairs, a nominal amount has been included for property value taxes. Confirmed provincial restructure assistance grants of up to $1,173,150 are shown separately, and the balance of expenditures is shown as other sources to be confirmed. The proportions above are therefore not representative of the District's long-term revenue structure and will be restated when the plan is amended.

Objectives: Once the District is fully established, property value taxes are expected to form the largest proportion of revenue. Property taxes provide a stable and consistent source of revenue for services that are difficult or undesirable to fund on a user-pay basis, such as general government, fire protection, roads and parks. Where the District provides services that benefit identifiable users, such as water, sewer, or recreation programs, it is the District's objective that these be funded on a user-pay basis through fees and charges, so that they are paid for by those receiving the services.

Policies: (a) the District will establish its 2027 property tax requirement through an amendment to this financial plan before May 15, 2027; (b) provincial restructure assistance grants will be used in accordance with the Ministry's stipulations, with the discretionary per capita grant directed to start-up costs and/or the establishment of reserves; (c) the District will pursue other available senior government grants to reduce reliance on property taxation; and (d) the District will develop a fees and charges framework during 2027, including charges for local area services such as street lighting.

2. Distribution of Property Value Taxes Among Property Classes

Property Class	No. of Properties	Assessed Value	% of Assessed Value	% of Tax Burden
Residential (1)	1,439	$816,418,505	95.0%	TBD
Utilities (2)	5	$836,100	0.1%	TBD
Major Industry (4)	1	$300	0.0%	TBD
Light Industry (5)	18	$19,692,769	2.3%	TBD
Business and Other (6)	88	$22,546,500	2.6%	TBD
Recreational Property / Non-Profit Organization (8)	10	$0	0.0%	TBD
Farm (9)	59	$27,761	0.0%	TBD
Total	**1,620**	**$859,521,935**	**100.0%**	**TBD**

Source: Preliminary data from the RDOS geographic information system (GIS). Final assessment data for the District has been requested from BC Assessment. Percentages may not add due to rounding. Classes with no properties in the District (Supportive Housing (3) and Managed Forest Land (7)) are not shown.

The distribution of assessed value above is preliminary, based on RDOS GIS data, and will be updated when final data is received from BC Assessment. The District will receive its first Completed Assessment Roll from BC Assessment in January 2027 and its Revised Assessment Roll in late March or early April 2027. As this plan includes only a nominal amount for property value taxes and Council has not yet set tax rates, the distribution of the property tax burden among the property classes will be presented when the financial plan is amended in advance of the 2027 Tax Rates Bylaw.

Objectives: Council's objective is to set tax rates that are fair, transparent, and reasonably consistent with the tax burden borne by each property class while the area was part of Electoral Area "D", so that incorporation does not create unexpected shifts between classes. Council will also consider the relationship of the District's tax rates and class multiples to those of comparable municipalities in the Okanagan-Similkameen region.

Policies: For 2027, the District will set rates for each property class with regard to the distribution of the tax burden among classes that applied to the incorporated area before incorporation, as determined from information provided by BC Assessment and the Province. A longer-term class multiple policy will be developed as part of the 2028–2032 financial plan.

3. Development Potential Relief

Section 198.1 of the *Community Charter* allows a council, by bylaw, to provide development potential relief for eligible properties. The District has not adopted a development potential relief bylaw and does not propose to provide development potential relief during this planning period. Council may consider this tool as part of future financial plans.

4. Use of Permissive Tax Exemptions

The *Community Charter* statutorily exempts certain properties from taxation, and these exemptions apply automatically. Council may also exempt eligible properties from municipal property taxes through a permissive tax exemption bylaw under section 224 of the *Community Charter*. There is no legal obligation to grant these exemptions.

A permissive tax exemption bylaw does not apply to taxation in a calendar year unless it comes into force on or before October 31 of the preceding year. As the District was incorporated on November 6, 2026, it is not able to itself adopt permissive tax exemptions for the 2027 taxation year. For 2027, as RDOS bylaws apply to the District of Okanagan Falls until replaced by the District's own bylaw, the mandatory and permissive exemptions have been included in the Regional District of Okanagan-Similkameen Property Tax Exemption Bylaw No. 3162, 2026 so that these properties receive their exemption for 2027. This approach has been approved by BC Assessment.

Financial plan

14 (1) The council must, by bylaw, adopt a financial plan at the first regular meeting of the council.

(2) The interim corporate officer must prepare a proposed financial plan for the first regular meeting of the council.

(3) The planning period for the financial plan begins on November 6, 2026 and ends on December 31, 2027.

(4) Section 166 *[public process for development of financial plan]* of the *Community Charter* does not apply for the purposes of a financial plan adopted under this section.

First fiscal year

15 Despite section 164 *[fiscal year]* of the *Community Charter*, the first fiscal year for the municipality begins on November 6, 2026 and ends on December 31, 2027.

Borrowing in anticipation of revenue

16 The council may borrow a maximum of $4 342 400 for the current expenditures of the municipality in its first fiscal year.

Division 2 – Service Arrangements

Municipality to pay cost of interim administration

17 (1) In return for the regional district's administration, until January 1, 2028, of a service described in section 3 (1) of the Letters Patent for the regional district issued concurrently with these Letters Patent, the municipality must pay to the regional district the cost of the service that would have been recovered by the regional district from the area of the municipality had the municipality not been incorporated.

(2) The cost of the service must be paid by the municipality on or before August 15 each year.

March 31, 2025

Ref: 185681
X-ref: 71781, 274760

Jim Zaffino
Chief Administrative Officer
Regional District of Okanagan-Similkameen
101 Martin St
Penticton, BC V2A 5J9

Dear Jim Zaffino,

On December 6, 2024, the province's offer of restructure assistance (Offer) in support of the municipal incorporation of Okanagan Falls was confirmed by the Honourable Ravi Kahlon, Minister of Housing and Municipal Affairs. With the recent incorporation vote being successful, I am writing to provide details of the grants committed to the Regional District of Okanagan-Similkameen (RDOS) as part of the Offer. Additional grants are committed to the new District of Okanagan Falls (Okanagan Falls), for direct distribution by the RDOS only upon at the incorporation of Okanagan Falls. These grants may be cited in correspondence as follows:

PROJECT	**AMOUNT**
RDOS grants	
Interim corporate officer for Okanagan Falls	$150,000
Inaugural election expenses	$30,000
Service transition	$125,000
Okanagan Falls grants	
Per Capita Grant ($275 per capita)	Up to $623,150
Small Community Grant	Up to $400,000
Planning grant	$150,000
Improvement district conversion	$5,000

These grants have been approved under the Restructure Planning Grant Program pursuant to the *Local Government Grants Act* and Regulations.

RDOS GRANTS
The following stipulations must be met by the RDOS in order to retain its funding:

Ministry of Housing and Municipal Affairs
Governance and Structure Branch
Local Government Division
Mailing Address:
PO Box 9839 Stn Prov Govt
Victoria BC V8W 9T1
Location:
4th Floor, 800 Johnson St
Victoria, BC V8W 1N3
Phone: 250 387-4020
Fax: 250 387-7972
http://www.gov.bc.ca/hous

Interim corporate officer for Okanagan Falls

- The grant funding must be used solely for the purpose of retaining and funding an interim corporate officer to manage the start-up and establishment of an ongoing administration for the new Okanagan Falls municipality.

- The grant funding must be used only for reasonable costs and expenses related to the project that are incurred between the appointment of an interim corporate officer by the Inspector of Municipalities and the incorporation of the Okanagan Falls.

Inaugural election expenses

- The grant funding must be used solely for the purpose of conducting the inaugural election for a mayor and four councillors on a date set in Letters Patent for Okanagan Falls.

- The grant funding must be used only for reasonable costs and expenses related to the project that are incurred between the issuing of Letters Patent of Okanagan Falls and 30 days following the inaugural election.

Service transition

- The grant funding must be used solely for the purpose of assisting in the transfer of services from the RDOS to Okanagan Falls and to stabilize the increased costs for the remainder of Electoral Area 'D'.

- The grant funding must be used only for reasonable costs and expenses related to the project that are incurred between the date of this letter and the incorporation of Okanagan Falls.

OKANAGAN FALLS GRANTS

The following stipulations must be met by Okanagan Falls in order to retain its funding:

Per capita grant

- The grant funding must be used solely for discretionary spending and may be best used to off-set immediate costs, establish a reserve fund, or consider developing governance tools, such as a Code of Conduct. The exact amount of the grant will be further refined based on a final population count (based on a census conducted by the Interim Corporate Officer)

- The grant funding must be used only for reasonable costs and expenses related to the project that are incurred from the date of municipal incorporation set out in Letters Patent.

Small Community Grant

- Municipalities with a population under 18,000 receive this unconditional grant based on a formula that accounts for population and property assessments. The exact amount will be pro-rated based on the date of incorporation.

- The grant funding must be used only for costs and expenses that are incurred from the date of municipal incorporation set out in Letters Patent.

Planning grant

- The grant funding must be used solely for the purpose of assisting in the transfer of planning services from the RDOS to Okanagan Falls.

- The grant funding must be used only for reasonable costs and expenses related to the project that are incurred from the date of municipal incorporation set out in Letters Patent.

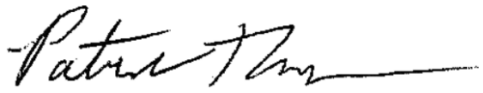
Improvement district conversion

- The grant funding must be used solely for the purpose of converting the Rolling Hills Waterworks District to a local area service of Okanagan Falls.

- The grant funding must be used only for reasonable costs and expenses related to the project that are incurred from the date of municipal incorporation set out in Letters Patent.

Your Ministry contact for these grants will be Simon Rasmussen, Senior Planning Analyst, Governance and Structure Branch. Simon can be reached at 778-698-3262, or at simon.rasmussen@gov.bc.ca. Please direct all reports and accounting to Simon.

Sincerely,



Patrick Thompson
Director, Governance Structures

pc: Simon Rasmussen, Senior Planning Analyst, Ministry of Housing and Municipal Affairs

TO: COUNCIL

FROM: INTERIM CORPORATE OFFICER

SUBJECT: **INSURANCE COVERAGE AND DISTRICT OF OKANAGAN FALLS INDEMNIFICATION BYLAW NO. 3, 2026: FIRST THREE READINGS**

PURPOSE: To provide for insurance coverage, legal defence and indemnification for Council members, officers, employees and volunteers who act in good faith in the course of their duties, and to confirm the District's insurance framework.

RECOMMENDATION

1. THAT Council approve the District of Okanagan Falls' membership in the Municipal Insurance Association of British Columbia (MIABC) and direct staff to complete the application process necessary to obtain insurance coverage.
2. THAT Council give first, second and third readings to "District of Okanagan Falls Indemnification Bylaw No. 3, 2026".

1.0 BACKGROUND

Under section 740 of the *Local Government Act*, a council may, by bylaw, provide for the indemnification of municipal officials. Without a bylaw, Council would have to decide each case by resolution, which creates delay and uncertainty.

2.0 DISCUSSION

2.1 Municipal Insurance Association of BC (MIABC)

The MIABC is a reciprocal insurance pool formed in 1987 and owned by its members, which consists of regional districts, municipalities, and four other bodies. In total, almost 90% of the province's local governments make up the membership of the MIABC. Under the liability insurance umbrella, the majority of coverage the District would receive through MIABC relates to bodily injury, personal injury, errors and omissions, cybersecurity, directors and officers, and liability claims relating to Civic Operations, and building and engineering functions. Additionally, the MIABC provides large loss claim handling, performs liability inspections, provides legal advice and guidance on risk treatment and mitigation.

The MIABC also provides risk management grant funding which can be used to help reduce the District's liability exposures.

For 2026 the insurance costs have been pro-rated and cover November and December only, and will be billed at approximately $4000. The 2027 annual cost will be in the range of $25,000 to $30,000. Any claims related to the services being administered by the Regional District of the Okanagan Similkameen (RDOS), which include the 17 services identified in the Letters Patent for transition January 1, 2028, will be covered by RDOS's insurance.

Given that the District of Okanagan Falls is a new municipality with a smaller population it is being recommended that the District join and be insured through the MIABC given they provide additional support services including claim management, risk management, and training and education opportunities. Insurance services can be reviewed upon the term expiry to ensure the arrangement is meeting the needs of the District.

2.2 Indemnification Bylaw

Under Section 740 of the *Local Government Act*, municipalities are authorized to adopt indemnification bylaws to protect local government officials from legal action or prosecution arising from their duties. This bylaw establishes a clear and modern framework for when the District will cover legal costs, damages, and related expenses.

The proposed Indemnification Bylaw applies to current and former District Officials acting in the course of their duties. It defines "District Official" to have the same meaning as "local public officer" under section 738(1) of the Local Government Act. The bylaw also sets out the conditions for indemnity, the responsibilities of a District Official seeking indemnity, and the exclusions, which are dishonesty, gross negligence, and malicious or wilful misconduct

3.0 OPTIONS

- **Option 1 (recommended):** Approve the District's joining the MIABC for insurance coverage and give three readings to the Bylaw now and adopt on November 9, 2026 (to provide at least one day between bylaw readings, as required).
- **Option 2:** Refer the Report and Bylaw back to staff with direction for edits and/or to report back with further information.

4.0 FINANCIAL IMPLICATIONS

Potential financial impacts may arise if claims occur; these would typically be managed through MIABC insurance coverage. Insurance premiums are included in the District's Financial Plan. Indemnity costs above insurance would be funded from contingency.

5.0 LEGISLATIVE AND POLICY FRAMEWORK

- *Local Government Act*
- *Community Charter*

6.0 NEXT STEPS

If readings are given, the bylaw will return for adoption on November 9, 2026.

Respectfully submitted,

Kerri Lore, Interim Corporate Officer

ATTACHMENTS

Attachment 1 District of Okanagan Falls Insurance and Indemnification Bylaw No. 3, 2026 (draft)

THE DISTRICT OF OKANAGAN FALLS

BYLAW NO. 3, 2026

Indemnification Bylaw

A Bylaw to provide for the indemnification of municipal officials of the District of Okanagan Falls.

WHEREAS section 740(2) of the *Local Government Act* provides that a Council may, by bylaw, provide for the indemnification of municipal officials in accordance with the bylaw, or may, by resolution in a specific case, indemnify a municipal official;

AND WHEREAS Council wishes to provide members of Council, officers, employees and other persons who serve the District in the capacities described in this Bylaw with reasonable protection against the cost of legal proceedings arising from the good faith exercise of their duties on behalf of the District;

NOW THEREFORE, the Council of the District of Okanagan Falls, in open meeting assembled, ENACTS AS FOLLOWS:

1. Title

This Bylaw may be cited as "District of Okanagan Falls Indemnification Bylaw No. 3, 2026".

2. Definitions

In this Bylaw, unless the context otherwise requires:

(a) **"Council"** means the Council of the District;

(b) **"District"** means the District of Okanagan Falls;

(c) **"District Official"** has the same meaning as "local public officer" in s.728(1) of the Local Government Act, and includes:

(i) a member of Council;

(ii) a member of a select or standing committee of Council who is not also a member of Council;

(iii) a member of the District's Board of Variance, if established;

(iv) a volunteer who participates in the delivery of services by the District, under the supervision of an officer or employee of the District;

(v) a volunteer firefighter or special constable;

(vi) an individual employed by the District under a collective agreement, if applicable; and

(vii) an individual employed by the District who is not covered by a collective agreement; and

(d) **"Reasonable Legal Costs"** means the reasonable costs, including disbursements, incurred by the District Official or by the District in seeking, retaining, and engaging legal counsel in respect of a matter for which Indemnification is provided under this bylaw, as determined by the Chief Administrative Officer or the District's legal counsel.

(e) "**willful misconduct**" means, without limitation, willfully acting contrary to the terms of his or her employment or to a lawful direction or order of a supervisor.

3. Indemnification

3.1 Subject to the provisions of this bylaw, the District will provide Indemnification for any District Official in relation to, and from and against, any claim, action, prosecution, inquiry, complaint, or proceeding brought against such District Official as a result of, or relating to, the performance of the District Official's duties, whether arising during or after their term of office or employment or service to the District, including without limitation any damages, awards, fines, penalties, Reasonable Legal Costs, and reasonable out-of-pocket costs that may be incurred by the District Official.

3.2 Where indemnity under this Bylaw is or may be claimed by a District Official, such Official shall:

(i) immediately, upon receipt thereof, forward to the Corporate Officer any Writ, Statement of Claim, letter or other document related to a claim against them in respect of which the indemnity is or may be claimed under this Bylaw;
(ii) not admit or assume liability, enter into a settlement, or enter a guilty plea except with the approval of Council;
(iii) consent in writing to the City having sole discretion to appoint and instruct legal counsel, conduct all necessary investigations, to negotiate and settle the action or prosecution; and
(iv) assists in providing and securing information, evidence, and witnesses, and cooperates with the City and appointed legal counsel in the defence of the action or prosecution.

3.3 Section 3.1 does not apply where a court of competent jurisdiction finds that the District Official acted outside the scope of that person's authority, or was guilty of dishonesty, gross negligence, or malicious or wilful misconduct, in connection with the matter giving rise to the action.

4. Severability

If any section, subsection, clause or phrase of this Bylaw is held to be invalid by a court of

competent jurisdiction, the invalid portion shall be severed and the remainder of this Bylaw shall continue in full force and effect.

READ A FIRST TIME this ____ day of _____, 2026

READ A SECOND TIME this ____ day of _____, 2026

READ A THIRD TIME this ____ day of _____, 2026

ADOPTED this ____ day of _____, 2026

Mayor	**Corporate Officer**

Did You Know?

40 Things You Should Know About the MIABC



MUNICIPAL INSURANCE ASSOCIATION OF BRITISH COLUMBIA

We Are the Community We Keep.

The MIABC was created when BC local governments came together to build a different approach to insurance purchasing—one grounded in collaboration, stability and long-term support for communities.

Built by local governments to serve local governments, the organization exists to help communities not only navigate risk, but continue to thrive. From insurance coverage and claims expertise to risk management advice, education, and practical support, the MIABC model is rooted in the belief that communities are stronger when they work together and share knowledge, experience and resources.

The following pages highlight some of the ways the MIABC supports communities across British Columbia.

Did You Know?

We are not an insurance company. We are a reciprocal insurance pool owned by our members.

The MIABC was formed in 1987 when BC local governments were facing a liability insurance crisis in the commercial market. Premiums were rising sharply, deductibles were increasing, and coverage for key risks was becoming difficult to obtain. Rather than accept insufficient protection or raise taxes, 144 local governments came together to create a self-insurance pool. Rooted in this cooperative spirit, the MIABC continues to provide members with stable rates, broad coverage, and shared services – advantages no single local government could achieve on its own.

Did You Know?

Our mission is to support our members to provide services to their communities, not to make money.

Owned by our members, the MIABC exists to serve local government, not to generate profit. We provide stable liability and property insurance, outreach programs, and expert advice to help communities manage risk with confidence. We do not seek to profit from premiums. Premiums fund claims and services that benefit members, while surplus funds are invested to reduce administrative costs, support risk management initiatives, subsidize reinsurance, and help keep insurance rates stable. When appropriate, excess funds are returned to members through dividends.

Did You Know?

Over 90% of BC's local governments choose the MIABC as their insurance provider.

The MIABC insures municipalities, regional districts, and several sector organizations that support local government service delivery, including the Union of BC Municipalities, the Local Government Management Association, and CivicInfo BC. In total, over 90% of British Columbia's local governments are members of the MIABC.

Did You Know?

Our Property Insurance Program protects more than $15 billion in local government assets.

In response to member demand, in 2014 the MIABC expanded beyond liability coverage by launching our Property Insurance Program. Today, members can obtain both liability and property coverage through the MIABC.

The Property Insurance Program provides coverage for property of every description, local government operations interruption, and crime. Built specifically for local governments, the program combines broad coverage with the stable pricing and responsive service members have long relied on. Participation continues to grow. Today, more than 100 members – about 64% of the membership – are part of the program, representing over $15.1 billion in insured assets.

Did You Know?

We have a growing brokerage arm that helps members obtain specialized insurance coverage.

In 2014, the MIABC created a brokerage arm, Civic Risk Insurance Solutions (CRIS), to help members obtain ancillary and specialty insurance not underwritten by the MIABC. Today, CRIS sources more than 20 types of coverage – including cyber, equipment breakdown, and course of construction – that address the unique risks faced by BC local governments.

The program has grown rapidly. In 2025 alone, 142 members purchased ancillary coverage through CRIS, resulting in 392 policies placed. To support this demand, the MIABC has grown its brokerage team from two licensed brokers in 2014 to ten in 2026, providing members with expert advice on both MIABC coverage and the broader insurance market.

Did You Know?

Our Board of Directors includes elected officials and staff from member communities.

The MIABC's 15-member Board includes both elected officials and senior staff from member local governments, ensuring decisions are guided by real-world local government experience. Directors are elected by members at the Annual General Meeting and represent the full diversity of the membership, including representatives of population-based member groups, regional area associations, a regional district representative, and directors-at-large. Meeting regularly throughout the year, the Board sets the MIABC's strategic direction and helps ensure the organization remains responsive to the needs of its members.

Did You Know?

Our members decide annually whether to expand or adjust our insurance coverage.

The MIABC is a reciprocal pool. Neither staff nor the Board have the authority to change coverage. Rather, as owners, the MIABC's members dictate the extent of their coverage, voting on changes to the Liability Protection Agreement and Property Insurance Agreement each year at the Annual General Meeting. Changes often come about because members or staff learn of a type of coverage that may be useful to local government. The MIABC's Board then determines whether the coverage change should be put to the members for a vote. Over the years the MIABC has broadened coverage to ensure it is keeping pace with the commercial market but also providing coverage specifically tailored to the risks faced by local government.

Did You Know?

We meet the same rigorous financial standards as BC's major financial institutions.

The MIABC is regulated as a financial institution under the *Financial Institutions Act*. As a result, we must meet the same regulatory standards as credit unions, trust companies, and insurance companies, even though we are the only reciprocal insurer in British Columbia. Meeting these standards allows us to expand our products and services while maintaining the financial strength needed to support BC's local governments today and into the future.

Did You Know?

Our members provide us with detailed input on many aspects of our operations.

As a member-owned organization, the MIABC relies on regular and open feedback to ensure our programs, tools, and services reflect the real needs of local government. Members contribute their expertise in many ways, including participating in focus groups, presenting at conferences and seminars, and providing input on initiatives such as Policy Toolkits and other member resources. This practical, on-the-ground perspective helps ensure that the guidance we develop is relevant, practical, and responsive to the challenges our members face in their communities.

Did You Know?

We are regularly asked to share our expertise on matters important to local government.

As a result of our focus on local government risks, over the past several decades we have developed a high level of expertise in the area. The Province and other organizations regularly invite MIABC staff to participate in task forces and working groups that inform policymaking affecting local government. We have supported the expansion of statutory immunity protections for nuisance claims related to core local government services, contributed to the Canadian Standards Association's work on flood mitigation guidance, and served as a consulting party for the Commission of Inquiry into Community Events Safety in British Columbia. While sharing our expertise, we serve our members by ensuring their interests are considered by those in a position to effect change.

Did You Know?

We prioritize rate stability for our members.

Rate stability is one of the MIABC's core guiding principles. We smooth out the peaks and valleys often seen in the commercial market, allowing our members to better control their budgets. Since 2014, rate increases on our core liability and property insurance programs have remained at 10% or less annually.

Did You Know?

We are building our capital strength to protect and serve our members.

As a reciprocal owned by its members, the MIABC takes a disciplined, long-term approach to financial stewardship. We continually strengthen our capital position so we can remain stable during major loss events, respond to emerging risks, and continue providing dependable coverage to BC local governments. Our strong capital position is reflected in our Minimum Capital Test (MCT) ratio, which measures whether an insurer has sufficient capital relative to its risk exposure. Maintaining a robust MCT helps ensure the MIABC can support its members today and well into the future.

Did You Know?

We offer liability coverage for groups providing services on behalf of our members.

Through our Associate Member Program, the MIABC can extend liability coverage to eligible individuals or groups who provide local government services on a member's behalf. Once approved, these service providers are covered under the member's Liability Protection Agreement up to a limit of $5 million. This program helps members ensure appropriate coverage is in place for providers who are unable to obtain their own insurance. Common examples include contract recreation instructors and other community program providers.

Did You Know?

Our members can help facility users obtain affordable insurance through the MIABC EventPolicy Portal.

Most local governments require user groups to arrange appropriate insurance before using their facilities. The MIABC EventPolicy Portal makes this easier. Through this self-serve online tool, user groups can quickly arrange competitively priced event insurance. When a policy is issued, the member local government is automatically listed as an additional insured, and the member immediately receives a copy of the certificate. The portal helps members ensure users obtain the coverage they need, making compliance simple for both the user and the local government.

Did You Know?

We vigorously defend claims when our members are not liable.

The MIABC follows clear principles when handling liability claims. If a local government is not legally liable, we deny the claim and defend it vigorously. When liability exists, we negotiate and settle the claim quickly and fairly. When multiple parties share responsibility, we pursue contributions from the other responsible parties and negotiate settlements that reflect each party's share of liability. We do not pay nuisance claims or settle claims for purely economic reasons. Instead, we seek compromises only when real liability exposure exists.

Did You Know?

We handle property claims quickly, fairly and transparently.

When a member makes a property claim, we work closely with them to resolve insured claims as quickly and efficiently as possible to reduce disruption to their operations. Our team handles every claim in a fair and professional manner and gives members the benefit of the doubt on coverage whenever the facts allow. For ancillary claims placed through CRIS and insured by other carriers, we monitor the file and advocate for our member when needed. If a claim falls outside coverage, we clearly explain the decision and the reasons for the denial.

Did You Know?

Our Claims and Legal Department brings deep expertise to local government claims.

The Claims and Legal Department is comprised of combination of 12 claims examiners and legal counsel who oversee our members' liability and property claims. Each year they open about 900 new claims and close a similar number. Through this volume, the team has developed highly specialized knowledge of local government claims and the unique risks faced by MIABC members. Their experience with liability claims – built over decades of working with our members – is unmatched. As the MIABC's Property Insurance Program has grown, the team has also developed significant expertise in handling complex property claims.

Did You Know?

A significant portion of our litigated claims are handled by our in-house team of defence lawyers.

The MIABC established its in-house legal team in 2006 to reduce the cost of litigating claims by handling appropriate matters in-house rather than relying solely on outside counsel. Today, our in-house lawyers manage approximately 40% of the MIABC's litigated claims. Over time, the team has developed deep expertise in BC local government liability and the unique legal issues they face. This specialized knowledge allows the department to defend claims efficiently and effectively while helping to keep overall litigation costs lower for our members.

Did You Know?

We absorb investigation and claim resolution costs unless a legal action is served.

We encourage early reporting of potential claims so we can investigate, and hopefully resolve, disputes early. We often hire adjusters to investigate claims, and at times hire lawyers to help resolve them, all before the member has been served with a legal action. To alleviate members' concerns that their deductible may be applied to investigate a claim that never comes to fruition, we do not apply the cost of investigating or resolving claims against the member's deductible unless the member has been served with a legal action. If the claim never gets to litigation, the MIABC pays all the investigation and resolution costs.

Did You Know?

For some local governments, the MIABC's expertise is like having an additional staff member.

Many local governments do not have dedicated staff for risk management or insurance. Through MIABC membership, they gain access to experienced professionals who can help answer coverage questions, manage claims that fall below the deductible, provide risk management advice, and offer practical tools and templates. Members regularly rely on MIABC staff for guidance on everything from claims responses to risk management projects. For certain communities, this support can be transformative, providing specialized expertise that would otherwise be difficult to maintain in-house. As one CAO observed, the value of the MIABC's services and resources is "equivalent to an entire additional staff member."

Did You Know?

We have developed a growing collection of Policy Toolkits to help members strengthen their policies and practices.

Since 2020, the MIABC has released 12 Policy Development Toolkits. Early toolkits focused on building bylaw enforcement and inspection and maintenance policies for drainage infrastructure assets, recreation facilities, parks and trails, playgrounds, roads maintenance, sanitary sewer systems, sidewalks, snow and ice removal, and water distribution infrastructure. More recently, additional toolkits have been released on business continuity planning and recreation programs involving children, young people, and vulnerable adults.

Each toolkit includes practical guidance, customizable templates, and supporting tools such as inspection checklists and complaint logs to help local governments strengthen policies and operational practices. Developed with input from member focus groups, the toolkits reflect real operational challenges and practical, boots-on-the-ground experience.

Did You Know?

If you have a risk, insurance or coverage question, you can Ask Us Anything and we'll help you find the answer.

MIABC staff support members every day through our general telephone and email support services, including the AskUsAnything@miabc.org inbox. From coverage questions and contract reviews to advice about risks associated with new programs, events, or operations, our team provides practical guidance and timely answers.

Each member also has a dedicated Insurance Solutions Team that acts as their primary point of contact for risk management questions, certificates, renewals, insurance services, and general inquiries. If a team member doesn't know the answer right away, they will connect the member with someone who does.

Did You Know?

Members can obtain affordable legal advice without the cost of retaining outside counsel.

We recognize that our members face legal issues that are unrelated to the claims we cover. To help members obtain timely advice without the expense of hiring a lawyer for every issue, the MIABC offers the Casual Legal Advice Program. For an annual fee of $350–$1,000, subscribers to the program can contact the local government lawyers at Lidstone & Company as often as needed and receive up to 30 minutes of legal advice per question. If an issue requires more time, members may retain the lawyer at a predetermined fee schedule. Subscribers also receive quarterly newsletters, legal bulletins, templates and checklists, and an invitation to Lidstone & Company's annual local government law seminar and luncheon.

Did You Know?

Our Risk Management Grants help members prevent losses before they happen.

Since 2009, the MIABC has set aside 1% of its equity each year to fund member-led initiatives that reduce property and liability risks. This is equivalent to returning about 4.5% of annual premiums to members in the form of proactive risk management funding. The program supports practical projects that strengthen safety, reduce loss exposure, and protect community assets. In recent years, the MIABC has distributed between $525,000 and $790,000 annually through this program.

Did You Know?

We design practical tools to help reduce local government liability risks.

Because we are a risk pool, every member benefits when risks are identified and managed early. Drawing on decades of experience with local government claims, the MIABC creates practical resources to support day-to-day decision-making.

These include our Brochure Service, which provides customized public-facing materials on topics such as property access, complaint handling, and claims processes, and our Risk & Insurance Tool for Contracts, which helps members determine the appropriate types and levels of insurance to require from vendors, contractors, and facility users.

Did You Know?

Our Loss Control Program helps members identify risks and strengthen their risk management practices.

The MIABC's Loss Control Program provides practical services that help members reduce liability exposures arising from local government operations and properties. The program begins with a Best Practices Assessment (BPA), where members work with MIABC staff to establish a baseline of their organization's risk profile. Based on the results, members receive a tailored report identifying potential risks and recommending MIABC tools and resources to address them. Once the BPA is complete, members can access one Loss Control service each year, such as a policy review, documentation audit, customized training session, or virtual inspection.

Did You Know?

Our members can use MIABC claims data to inform risk management decisions.

With decades of experience insuring BC's local governments, the MIABC has developed a deep repository of claims data. We use this information to provide members with tailored claims summaries and research that highlight areas of significant loss exposure. For smaller members without an extensive claims history, we can also provide anonymous comparisons with similar local governments to identify potential risk trends. These complimentary reports are customized to the needs of each requesting member and help local governments focus their risk management efforts where they will have the greatest impact.

Did You Know?

We offer scholarships to help local government staff build risk management expertise.

The MIABC's Risk Management Scholarship Program supports professional training for employees of member local governments whose roles involve risk management or insurance. Applicants must demonstrate that the training will help their organization reduce risk exposure and provide written support from a supervisor. Scholarships cover tuition and required textbooks for recognized programs such as the Canadian Risk Management (CRM) designation and the Chartered Insurance Professional (CIP) designation. We have recently expanded the program to include courses in Business Continuity Planning, helping members strengthen their preparedness for disruptions and emergencies.

Did You Know?

Our annual Risk Management Conference brings together local government staff from across BC.

Each spring, hundreds of delegates attend the MIABC's Risk Management Conference in Vancouver. Over two days of presentations and workshops, participants explore both the fundamentals of risk management and emerging issues facing local governments. The conference features a diverse agenda, from technical, department-specific sessions to broader discussions relevant to all local government staff. Just as valuable are the networking opportunities, allowing attendees to connect with peers from across the province and exchange practical insights.

Did You Know?

We have helped standardize building inspection bylaws across BC.

In the early 2000s, the MIABC led the development of a Core Building Bylaw to address a major risk facing local government. At the time, local governments were frequently named as "deep-pocket" defendants in construction litigation – particularly in leaky condo claims – despite their limited role in the building process. Working with members, the Province, and industry stakeholders, the MIABC developed model bylaw language that clarified the role of local government and reinforced their ability to rely on letters of assurance from qualified professionals. Local governments across BC soon adopted the standardized wording, significantly strengthening the legal framework for building inspection liability. The bylaw was updated in 2017 to reflect evolving legislation and industry practice. More recently, the MIABC developed a Wildfire Development Permit Area (DPA) Bylaw to help communities promote wildfire-resilient construction and landscaping practices.

Did You Know?

We provide free in-person and online training to our members.

The MIABC offers a wide range of learning opportunities for member staff on emerging risk management issues, legal developments, coverage questions, and practical tools for managing local government operations. Members can also access our Learning Library and Resource Hub, which contain recorded webinars, courses, and other practical resources. In addition, Regional Day seminars and hands-on workshops give members the opportunity to connect with colleagues, share experiences, and learn directly from MIABC staff in their own regions.

Did You Know?

Our members receive risk management advice when we close claims.

Our members' past claims experience can be helpful in identifying and minimizing future risks. As a result, every time the MIABC makes an indemnity payment on a claim, the Claims Examiner who handled the file provides it to the member's Insurance Solutions Team. They review the facts and provide the member with advice on avoiding similar claims. In this way, we strive to "close the loop" of risk exposure for our members.

Did You Know?

We are continually refining and developing our products and services to best serve our members.

As communities grow and evolve, so do the risks they face. We regularly seek feedback from our members and look for ways to strengthen our coverage, expand member services, and introduce new tools that support local governments in managing risk. Over the years, this approach has led to broader coverage, new insurance programs, and enhanced services. As an organization owned by the communities it insures, the MIABC remains focused on providing dependable support today and adapting to meet members' needs in the future.

Did You Know?

Members can obtain Course of Construction coverage through CRIS.

The MIABC's brokerage arm, CRIS, offers a Course of Construction (Builder's Risk) Insurance Program that protects construction projects against loss or damage during the building process. While contractors and subcontractors are typically expected to provide their own insurance, Course of Construction coverage helps ensure the appropriate coverage is in place for each project. It can also save members money, as some contractors add administrative surcharges when arranging their own coverage. This program is available exclusively to members of the MIABC and covers the member as project owner, in addition to contractors and subcontractors.

Did You Know?

Our brokerage arm offers cyber insurance specifically designed for local governments.

Cyber risks facing local governments are growing, including data breaches, ransomware attacks, and other cyber threats – many of which now involve emerging technologies such as artificial intelligence. Through our brokerage arm, CRIS, the MIABC offers an exclusive Cyber Insurance Program tailored to the unique needs of local governments. The program provides specialized coverage designed to address these risks, including protection for claims related to the use of AI.

Did You Know?

We offer cybersecurity awareness training for local government staff.

Through our partnership with the Canadian Internet Registration Authority (CIRA), the MIABC offers Cybersecurity Awareness Training designed specifically for public organizations. The program includes short online courses that help staff recognize and avoid common cyber threats, such as phishing emails, suspicious links, and password attacks. The platform also delivers simulated phishing emails, allowing employees to practice identifying real-world threats. More than 7,000 local government employees are actively strengthening their cybersecurity awareness through the training. By building awareness and strong digital habits, members can significantly reduce their exposure to cyber incidents.

Did You Know?

We offer DNS Firewall protection through our partnership with CIRA.

To help members strengthen their defences against cyber-attacks, the MIABC has partnered with the Canadian Internet Registration Authority (CIRA) to offer Domain Name System (DNS) Firewall protection. This service monitors internet traffic and blocks users from accessing malicious websites, helping prevent phishing attacks and stop malware from communicating with external servers. Because it works at the DNS level, it can protect devices even when staff are working remotely. The system is simple to implement, operates quietly in the background, and adds an important layer of security to existing cybersecurity tools.

Did You Know?

We have received widespread recognition for our work.

The MIABC has earned the Advisory Standards Recognition (ASR) from the Association of Governmental Risk Pools (AGRiP) five consecutive times, demonstrating compliance with rigorous best-practice standards for public sector risk pools. In addition, Asset Management BC named the MIABC its 2025 Organization Service Delivery Champion, recognizing over a decade of collaboration to strengthen asset management practices in local governments. This work supports better infrastructure planning, reduces risks, and helps communities build resilience across British Columbia.

Did You Know?

We offer a free contract review service.

Local governments can manage many contractual risks through carefully drafted indemnity and insurance clauses. To help members make the most of these important risk management tools, the MIABC offers a free contract review service. Members can send draft agreements to AskUsAnything@miabc.org, and our team will review the proposed indemnity and insurance provisions to confirm whether they align with the MIABC's coverage. This service helps members better understand their contractual risk exposure and make informed decisions before entering into agreements.

Did You Know?

Our Strategic Plan looks ahead to 2035 – so we can help our members prepare for tomorrow's risks.

In 2025, using a recognized strategic foresight process, the MIABC Board developed its strategic plan: *MIABC 2035: With Our Members, For Our Future*. The Board studied emerging trends, explored possible futures, and asked where the reciprocal must adapt, lead, and stay the course in a changing risk environment. The result is a long-term plan focused on financial readiness, stronger risk intelligence, member education, deeper partnerships, and innovative insurance coverage. More than a roadmap, the plan reflects a commitment to stewardship, stability, and ensuring BC local governments continue to manage risk with confidence – today and into the future.



Information in this booklet reflects the MIABC's programs and services at the time of publication and may evolve over time.

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TO: COUNCIL

FROM: INTERIM CORPORATE OFFICER

SUBJECT: **PUBLIC NOTICE FRAMEWORK AND DISTRICT OF OKANAGAN FALLS PUBLIC NOTICE BYLAW NO.4, 2026**

PURPOSE: To explain how the District must give statutory public notice from incorporation, and to recommend a bylaw that lets the District publish notices by reliable alternative means, because Okanagan Falls has no local weekly newspaper.

RECOMMENDATION

THAT:

1. Council, having considered the principles in section 2 of the Public Notice Regulation (B.C. Reg. 52/2022), give first, second and third readings to "District of Okanagan Falls Public Notice Bylaw No. 4, 2026"; and
2. Until the Public Notice Bylaw is adopted and the District website is in place, staff post statutory notices and Council agendas on the District landing page, on the District of Okanagan Falls Community Facebook page, and at the public notice board at the Municipal Hall, 1109 Willow Street.

1.0 BACKGROUND

Section 94 of the *Community Charter* sets how notices must be given for matters such as bylaw adoption, property disposals, tax exemptions and financial plan consultation. Unless a council adopts a bylaw under section 94.2, the default method under section 94.1 applies: publication in a newspaper distributed at least weekly in the area, plus posting at the public notice posting places.

The District does not have a local weekly newspaper. The nearest qualifying publication is the Penticton Herald, which prints three times a week. Each statutory notice in the Herald would cost the District several hundred dollars, dependent on size of the notice.

Community Charter s.94.2(2): "A bylaw adopted under this section must specify at least 2 means of publication by which a notice is to be published, not including posting in the public notice posting places." Section 94.2(3) adds that, before adopting the bylaw, the council must consider the principles prescribed by regulation.

2.0 DISCUSSION

2.1 What Council Must Do Before Adopting the Bylaw

Before adoption, Council need only consider the principles in section 2 of the Regulation, which are whether each proposed means of publication is reliable, suitable, and accessible.

The recommended resolution records that Council has considered these principles.

2.2 Proposed Means of Publishing Notice for Okanagan Falls

The draft bylaw (Attachment 1) requires every statutory notice to be published by at least two means: (a) on the District website, (b) through a free email notification service (once established), or (c) on the District's social media page(s). Every notice must also be posted at the public notice posting places in the Procedure Bylaw: the Municipal Hall notice board. The District may add a newspaper, social media or mail-out notice for significant matters. Printed copies will be available at the Municipal Hall for people without internet access.

2.3 Timing

The bylaw can be given three readings at this meeting. Section 135(3) of the *Community Charter* requires at least one day between third reading and adoption, so adoption can come forward on Monday, November 9, 2026. Once adopted, each notice must be published at least 7 days before the matter it relates to, unless another enactment sets a different period.

2.4 District Landing Page

The new District website is not expected to launch until early-2027. Until then the "website" is the interim District landing page.

3.0 OPTIONS

- **Option 1 (recommended):** Give three readings now and bring the bylaw back for adoption on November 9, 2026.
- **Option 2:** Rely on the default newspaper method indefinitely. This is simple but costly, and less accessible because no local weekly paper serves the community.

4.0 FINANCIAL IMPLICATIONS

Posting notices on the District's website (Landing Page in the interim), social media page(s) and distributing via a e-mail subscription purpose incur minimal costs. Conversely, publishing notice in the Penticton Herald or other print publication is estimated to cost between $200-$500 per notice depending on size.

5.0 LEGISLATIVE AND POLICY FRAMEWORK

- *Community Charter* ss.94, 94.1, 94.2 and 135(3);
- Public Notice Regulation, B.C. Reg. 52/2022;

- Okanagan Falls Council Procedure Bylaw No. 1, 2026.

6.0 NEXT STEPS

Until the District's website is launched, staff will post public notices on the District's current landing page, on the Okanagan Falls community page, and at the public notice posting place at District Hall. Staff will also set up an email subscription service to launch in January, offer it first on the landing page and then on the new website, and let residents know how to subscribe. The bylaw will come back to Council for adoption on November 9, 2026.

Respectfully submitted,
Kerri Lore, Interim Corporate Officer

ATTACHMENTS

Attachment 1 District of Okanagan Falls Public Notice Bylaw No. 3, 2026 (draft)

DISTRICT OF OKANAGAN FALLS

BYLAW NO. 4, 2026

A Bylaw to provide for alternative means of publishing a statutory notice

WHEREAS section 94.2 of the *Community Charter* authorizes Council, by bylaw, to provide for alternative means of publishing a notice instead of publication in a newspaper in accordance with section 94.1 of the *Community Charter*;

AND WHEREAS section 94.2 of the *Community Charter* requires that such a bylaw specify at least two means of publication, which must not include posting in the public notice posting places;

AND WHEREAS, pursuant to section 94.2 (3) of the *Community Charter* and section 2 of the *Public Notice Regulation*, B.C. Reg. 52/2022, Council has considered the prescribed principles and considers the means of publication set by this Bylaw to be reliable, suitable for providing notices, and accessible;

NOW THEREFORE the Council of the District of Okanagan Falls, in open meeting assembled, enacts as follows:

1. Citation

This Bylaw may be cited for all purposes as the "District of Okanagan Falls Public Notice Bylaw No. 4, 2026".

2. Definitions

In this Bylaw:

"Corporate Officer" means the officer assigned corporate administration responsibility under section 148 of the *Community Charter*, and includes a deputy or other person authorized to act in that capacity;

"District" means the District of Okanagan Falls;

"email subscription service" means the electronic mail subscription service operated by or on behalf of the District through which any person may register, at no charge, to receive notices published by the District;

"notice" means a notice that the *Community Charter*, the *Local Government Act* or any other enactment requires to be published in accordance with section 94 of the *Community Charter*;

"public notice posting places" means the public notice posting places designated in s.3 below and the District's Council Procedure Bylaw, as amended or replaced from time to time;

"website" means the official website maintained by or on behalf of the District.

"social media page(s)" means the social media page(s) the District chooses to use to engage with the Public and may include Facebook and/or Instagram.

3. Means of Publication

Where the *Community Charter*, the *Local Government Act* or any other enactment requires notice to be published in accordance with section 94 of the *Community Charter*, the notice must be published by two or more of the following means:

(a) electronically, by posting the notice on the website;

(b) electronically, by posting the notice on the District's social media page(s); and/or

(c) electronically by distributing the notice through the District of Okanagan Falls email subscription service.

4. Frequency and Timing

(1) Unless the *Community Charter*, the *Local Government Act* or another enactment provides otherwise, a notice must be published by at least two of the means set out in section 3 at least once, and not less than 7 days before the date of the matter for which the notice is given.

(2) A notice posted on the website must remain available on the website until the date of the matter for which the notice is given or, where the notice relates to a period of time, until the end of that period.

5. Posting in the Public Notice Posting Places

In addition to publication under section 3, every notice must be posted in the public notice posting places, as required by section 94 of the *Community Charter*.

6. Additional Notice

The District may give any further notice it considers appropriate, including by newspaper, social media, community newsletter, direct mail, or printed copies made available at the Municipal Hall. Additional notice is in addition to, and does not replace, publication under section 3, and a failure to give additional notice does not affect the validity of a notice published in accordance with this Bylaw.

7. Administration

The Corporate Officer must:

(a) make information on how to view notices on the website, and how to register for the email subscription service, available to the public on the website and at the Municipal Hall; and

(b) keep a record of each notice published under this Bylaw, including the dates on which, and the means by which, the notice was published and posted.

8. Severability

If any section, subsection or clause of this Bylaw is held to be invalid by a court of competent jurisdiction, that portion is severed and the remainder of this Bylaw continues in force.

READ A FIRST, SECOND AND THIRD TIME this _____ day of _____, 2026.

ADOPTED this _____ day of _____, 2026.

Mayor	**Corporate Officer**

TO: COUNCIL

FROM: INTERIM CORPORATE OFFICER

SUBJECT: **2026 (NOVEMBER AND DECEMBER) COUNCIL MEETING SCHEDULE AND ACTING MAYOR SCHEDULE**

PURPOSE: To set the remaining 2026 meeting dates and to name the Councillor who will act when the Mayor is absent.

RECOMMENDATION

THAT:

1. Council approve the November and December 2026 Council meeting schedule as set out in Attachment 1; and
2. Councillor Ludwar be designated Acting Mayor from November 6 to December 31, 2026, with Councillor Bydal as alternate.

1.0 BACKGROUND

Section 127 of the *Community Charter* requires Council to make available a schedule of its regular meetings and to give notice of it. Section 130 requires Council to designate a member to act in place of the Mayor. The Procedure Bylaw (Report R01) provides for both: the annual schedule in section 6, and the Acting Mayor rotation in section 17.

2.0 DISCUSSION

2.1 Meeting Dates

Committee of the Whole and Regular Council meetings will typically be held on the second and fourth Monday of each month. Meetings start with Committee of the Whole at 9:00 a.m., followed by Regular Council at 11:00 a.m. Closed meetings, when required, will be held following Regular Council Meetings.

December 7 is the first Monday of the month. It is added so that bylaws given readings on November 23 can be adopted with a meeting to spare before year end.

2.2 Meeting Venues

Until a permanent meeting space is secured, for the remainder of 2026, all Regular Meetings will be held at the District Hall at 1109 Willow Street. As room capacity is limited, meetings will be streamed live to allow the public an easy and comfortable viewing option. Web streaming links will be made available on the landing page and will be included in the

Agenda Package (which will be posted on the District's landing page until the website is live).

2.3 Acting Mayor

For the short 2026 period, one Councillor, Councillor Randy Ludwar, is recommended as Acting Mayor, with a second, Councillor Bydal, as alternate. A full-year rotation for 2027 will come to Council with the 2027 schedule in the near future.

3.0 OPTIONS

- **Option 1 (recommended):** Approve the schedule and Acting Mayor designation as presented.
- **Option 2:** Approve the schedule with changes.

4.0 FINANCIAL IMPLICATIONS

None beyond the Council and meeting budget in the first Financial Plan.

5.0 LEGISLATIVE AND POLICY FRAMEWORK

- *Community Charter* ss.127 and 130;
- Okanagan Falls Council Procedure Bylaw No. 1, 2026, ss.5, 6 and 17.

6.0 NEXT STEPS

The Corporate Officer will post the schedule at the public notice posting places and on the District website, and notify the RDOS and the Acting Mayor.

Respectfully submitted,

Kerri Lore, Interim Corporate Officer

ATTACHMENTS

Attachment 1 DRAFT 2026 Council Meeting and Acting Mayor Schedule (November and December 2026)

DISTRICT OF OKANAGAN FALLS

Council Meeting Schedule

2026

Inaugural & Regular Council Meetings

Meetings will be held at the **District Hall, 1109 Willow Street, Okanagan Falls**, unless otherwise posted as part of the subject meeting's Agenda.

Schedule changes

Schedule subject to change. Notice of any meeting schedule changes will be provided on the District's website.

October

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

November

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

December

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2

Key

- Committee of the Whole & Regular Council Meeting
- Inaugural Council Meeting
- Federal / BC Statutory Holiday*
- General Voting Day
- New Council Orientation
- Holiday Closure

**When a statutory holiday falls on a Saturday or Sunday, District offices will be closed on the following Monday in observance of the holiday, as reflected on the schedule.*

Meeting Dates and Acting Mayor Schedule

Month	Meetings	Acting Mayor
October	No Council meetings	Not applicable
November	6 (Inaugural), 9 & 23	Cllr. Ludwar Alternate: Cllr. Bydal
December	7 & 14	Cllr. Ludwar Alternate: Cllr. Bydal

Key Dates

General Voting Day	October 17
Council Orientation	October 26 to 29 and November 3
Inaugural Council Meeting	November 6
Holiday Closure	December 28 to January 1

TO: COUNCIL

FROM: INTERIM CORPORATE OFFICER

SUBJECT: **APPOINTMENT TO THE RDOS BOARD OF DIRECTORS**

PURPOSE: To appoint the District's Director and Alternate Director to the RDOS Board, so that the District is represented and can vote from the Board's first meeting of the new term on November 12, 2026. The report also gives Council a short overview of how the RDOS Board works and what the two roles involve.

RECOMMENDATION

THAT

1. Council appoint Mayor Taylor as the District of Okanagan Falls Municipal Director on the Regional District of Okanagan-Similkameen (RDOS) Board of Directors, to serve at the pleasure of Council until a successor is appointed;
2. Council appoint Councillor Ludwar as the District's Alternate Director from November 6, 2026 to December 31, 2027;
3. The Alternate Director role rotate among the Councillors, so that each Councillor serves one year as Alternate Director during the 2026 to 2030 Council term; and
4. The Corporate Officer notify the RDOS Corporate Officer of the appointments in writing before the Board's November 12, 2026 inaugural meeting.

1.0 BACKGROUND

On incorporation, the District became a member municipality of the RDOS. Before incorporation, Okanagan Falls was represented on the Board by the Electoral Area "D" Director, elected by all Area "D" voters. The District now has its own seat, and the Area "D" Director continues to represent the part of Area "D" outside the District boundary.

Municipal directors are not elected to the Board. Under the *Local Government Act* (LGA), each council appoints its director from among its own members (s.198) and may appoint an alternate (s.200).

2.0 DISCUSSION

2.1 What the RDOS Does

The RDOS is the regional government for the South Okanagan and Similkameen. It provides:

- **region-wide services** shared by all members, such as 911, emergency planning and general administration;
- **sub-regional services** shared by some members, such as solid waste, transit and regional parks; and
- **local services** for electoral areas, which have no council of their own.

2.2 Who Sits on the Board

The Board has two kinds of directors (LGA s.196): electoral area directors, one for each of the nine electoral areas (A to I), elected every four years; and municipal directors, appointed by each member council. Before incorporation the Board had 20 directors: with the incorporation of the District of Okanagan Falls, the Board grows to 21 directors.

2.3 Meetings, Chair and Related Boards

- The Board meets twice a month on Thursdays at the RDOS office, 101 Martin Street, Penticton. Committee meetings are usually held the same day.
- At its first meeting after November 1 each year, the Board elects a Chair and Vice Chair from among its directors (LGA s.215).
- The same directors form the Board of the Okanagan-Similkameen Regional Hospital District, which funds the local share of hospital capital costs.
- The Board may appoint directors to committees and outside bodies, which adds to the Director's workload.

2.4 The Director

- **Who can serve:** any member of Council, appointed by resolution (LGA s.198(1)).
- **Term:** at the pleasure of Council. The term ends when Council appoints someone else, when the Director leaves Council, or on November 30 in the year of the next general local election, whichever comes first (LGA s.198(2)). The Alternate Director will be appointed on a yearly rotation basis in order to allow each Councillor an opportunity to serve as an alternate to the Board.
- **Oath of office:** the Director must take the RDOS oath within 45 days of appointment (s.202(1)(d)), usually at the Board's inaugural meeting, which is scheduled for November 12, 2026. A Director who misses the deadline is disqualified from local government office, including their Council seat, until the next general local election (s.202(4)).
- **Attendance:** a director who misses Board meetings for 60 consecutive days or four regular meetings in a row, whichever is longer, is disqualified unless the absence is for illness or injury, is approved by the Board, or is a mandatory leave (s.204).
- **Confidentiality:** the Director must keep RDOS closed meeting information confidential, including from Council, unless the Board releases it (s.205).

2.5 The Alternate Director

- **Who can serve:** any member of Council other than the Director (s.200(1)).
- **Role:** the Alternate attends, speaks and votes only when the Director is absent, and then may act in all matters for the Director (s.200(2)).
- **Term:** until Council appoints a replacement and the RDOS Corporate Officer is notified (s.200(6)). Councillors will be appointed or one year terms in order to allow each Councillor an opportunity to serve as the Alternate.
- **Vacancy:** if the Director's seat becomes vacant, the Alternate becomes the Director until Council appoints a new one (s.200(7)).
- **Oath of office:** within 45 days of the later of the appointment or the first meeting at which the Alternate acts (s.202(1)(e)). Taking it at the inaugural meeting avoids any gap.

2.6 Timeline

When	Step
November 6, 2026	Council appoints the Director and Alternate by resolution.
By November 10, 2026	Corporate Officer sends written notice of both appointments to the RDOS Corporate Officer (s.200(5)).
November 12, 2026	RDOS inaugural Board meeting: Director and Alternate take the oath; Board elects its Chair and Vice Chair.
By December 21, 2026	Latest date for the Director to take the oath (45 days after appointment), if not done on November 12.
Each November	Council confirms the Alternate Director for the next year under the rotation in recommendation 3.

2.7 Considerations

- **Appointing the Director.** For the 2022 to 2026 term, the Mayor sat on the RDOS Board in all six member municipalities, and in the four with one director (Oliver, Osoyoos, Keremeos and Princeton) the Mayor held the only seat. Mayor Taylor also brings four years of Board experience as the former Electoral Area "D" Director.
- **Workload.** Board and committee days are in Penticton, usually full days, with agenda reading beforehand.
- **Reporting back.** The Director is expected to report on Board matters affecting the District under Council member updates, within the limits of Board confidentiality.
- **Remuneration.** The RDOS pays its directors under its own remuneration bylaw, separate from District Council remuneration (Report R09). Alternates are generally paid only when they attend in the Director's place.

- **Other appointments.** Council will separately need to consider appointments to other bodies, including the Okanagan Regional Library Board, a Municipal Insurance Association representative if the District joins MIABC, and citizen members of a Board of Variance.

3.0 OPTIONS

- **Option 1 (recommended):** Appoint the Mayor as Director and Councillor Ludwar as Alternate, with a yearly Alternate rotation.
- **Option 2:** Appoint a Councillor as Director and the Mayor or another Councillor as Alternate. This spreads the workload but may weaken the link between the Board and Council leadership.
- **Option 3:** Make the Alternate Director appointments without a rotation. They would continue until Council decides otherwise or until November 30, 2030.

4.0 FINANCIAL IMPLICATIONS

None to the District. Director and Alternate remuneration and expenses for Board business are paid by the RDOS.

5.0 LEGISLATIVE AND POLICY FRAMEWORK

- *Local Government Act*
- *Community Charter*

6.0 NEXT STEPS

The Corporate Officer will notify the RDOS Corporate Officer in writing and arrange for the Director and Alternate to take the oath on November 12, 2026.

Respectfully submitted,

Kerri Lore, Interim Corporate Officer