

**Addendum #1 - Area H residents outside CLP (Area H) vs. Cultus Lake Park (CLP) residents**

Comparison of property tax rates and other charges paid by Area H and CLP residents while also considering the service each location receives.

**a) Property Tax Rate and Service Rate Comparisons**

All Area H residents and CLP residents pay the same property tax rates in each of the following tax areas:

<b>Tax Type</b>	<b>Tax Rate (2023)</b>	<b>Tax Type</b>	<b>Tax Rate (2023)</b>
School Tax	1.22300	Cultus Lk Seasonal Transit	0.02798
Provincial Rural Tax	0.34000	Para Transit	0.00350
Police Tax	0.63073	Fraser Valley Hospital	0.08687
Local Services		BC Assessment	0.03360
Area H FV	0.63073	MFA	0.00020

**Fire and Streetlights** - Residents located in Area H pay for two (2) additional local services on their annual property tax return that CLP residents instead pay on their annual lease invoice from the CLP:

	<b>AREA H (Prop Taxes)</b>	<b>CLP (Annual Lease)</b>
Local Services	<b>Tax Rate (2023)</b>	<b>Flat Rate (2023)</b>
<b>Cultus Lake Fire</b>	0.39401	\$376 (see below)
<b>Street Lights</b>	0.08876	\$ 79 (See below)

**Water** - Both residents in Area H (located before the Lakeside Condos) and CLP also pay parcel taxes for water services that FVRD provides. Additionally, Corix Utilities supplies water services for the following Area H subdivisions - Aquadel Crossing, Creekside Mills, The Cottages and Lindell Beach at a cost of \$550 annually.

**Sewer** - CLP residents (excluding Park Drive and Mountain View Road) also pay Parcel Taxes and User Fees for sewer services provided by FVRD. The properties in Area H (located before the Lakeside Condos) & on Park Drive and Mountain View Road within CLP do not pay these sewer charges as both maintain their own personal septic systems located on their own lots. Additionally, Corix Utilities provides sewer services for the following Area H subdivisions - Aquadel Crossing, Creekside Mills, The Cottages and Lindell Beach at a cost of \$910 annually.

	AREA H (before condos)	AREA H (Corix Utilities)	CLP (Prop Taxes)
Parcel Taxes	<b>Flat Rate (2023)</b>	<b>Flat Rate (2023)</b>	<b>Flat Rate (2023)</b>
<b>Cultus Lake Integrated Water</b>	\$330.50	\$550	\$330.50
<b>Cultus Lake Water Capital</b>	\$302.44		\$302.44
<b>Cultus Lake Sewer (Capital)</b>	N/A (On Septic)	\$	\$897.07
User Fees (Billed by FVRD)	<b>Flat Rate (2023)</b>	<b>Flat Rate (2023)</b>	<b>Flat Rate (2023)</b>
<b>Cultus Lake Sewer (Operating)</b>	N/A (On Septic)	\$910	\$698

CLP residents also pay for additional services on their annual lease directly to the Cultus Lake Park that include the following areas:

<b>CLP (Annual Lease)</b>	
<b>Annual Lease</b>	<b>Flat Rate (2023)</b>
Operating Levy (Average)	\$464
<b>Services</b>	
Insurance	\$ 19
Milfoil	\$ 15
Bylaw and Security	\$221
Foreshore Improvements	\$ 50
Residential Area Improvements	\$ 25
Garbage	\$224
Fire	\$376 (see above)
Streetlights	\$ 79 (see above)
<b>Total Average CLP 2023</b>	<b>\$1,473</b>

**b) Representative Property Comparison- Area H and CLP**

The following is an example of the taxes and charges that would be charged on a representative residential house in Area H (before the lakeside condos) versus CLP (based on the average assessed value of a home in CLP of \$1,218,000).

<b>REPRESENTATIVE PROPERTY COMPARISON – AREA H VS. CLP</b>			
		<b>REPRESENTATIVE HOUSE VALUE \$1,218000</b>	
<b>TAX TYPE</b>	<b>TAX RATE</b>	<b>Area H Resident</b>	<b>CLPB Resident</b>
<b>PROPERTY TAXES</b>			
School	1.22300	\$1,490	\$1,490
Provincial Rural Tax	0.34000	\$ 414	\$ 414
Police Tax	0.06150	\$ 75	\$ 75
<b>Local Services</b>			
Area H FV	0.63073	\$ 768	\$ 768
Cultus Lake Fire	0.39401	\$ 480	N/A (on CLPB Lease)
Cultus Lk Seasonal Transit	0.02798	\$ 34	\$ 34
Para Transit	0.00350	\$ 4	\$ 4
Park Drive Streetlight	0.08876	\$ 108	N/A (on CLPB Lease)
Fraser Valley Hospital	0.08687	\$ 106	\$ 106
BC Assessment	0.03360	\$ 41	\$ 41
MFA	0.00020	\$ 1	\$ 1
<b>Parcel Tax</b>			
Cultus Lake Integrated Water	Flat Rate	\$ 331	\$ 331
Cultus Lake Water Capital	Flat Rate	\$ 302	\$ 302
Cultus Lake Sewer (Capital)	Flat Rate	N/A (on Septic)	\$ 897
<b>TOTAL PROPERTY TAXES</b>		<b>\$4,154</b>	<b>\$4,462</b>
<b>FVRD UTILITIY BILLING</b>			
Cultus Lake Sewer (Operating)	Flat Rate	N/A (on Septic)	\$ 698
<b>TOTAL UTILITY BILLING</b>		<b>\$ 0</b>	<b>\$ 698</b>
<b>CLPB ANNUAL LEASE INVOICE</b>			
Operating Levy		N/A	\$ 464
Insurance	Flat Rate	N/A	\$ 19
Milfoil	Flat Rate	N/A	\$ 15
Bylaw and Security	Flat Rate	N/A	\$ 221
Infrastructure Charges	Flat Rate	N/A	\$ 75
Cultus Lake Fire	Flat Rate	N/A (on Prop Taxes)	\$ 376
Street Lights	Flat Rate	N/A (on Prop Taxes)	\$ 79
Garbage	Flat Rate	N/A (No Garbage pickup)	\$ 224
<b>TOTAL CLPB ANNUAL LEASE INVOICE</b>		<b>\$ 0</b>	<b>\$1,473</b>
<b>TOTAL TAXES/CHARGES</b>		<b>\$4,154</b>	<b>\$6,634</b>

\*\*Area H subdivisions - Aquadel Crossing, Creekside Mills, The Cottages and Lindell Beach would instead pay water costs at \$550 and \$910 annually to Corix Utilities.

**c) Service Comparisons Area H versus CLP**

**Property Taxes**

The properties in Area H and CLP are not located in a city, town, district or village so they are considered to be in a rural area for tax purposes, therefore the property tax notices for these properties comes from the province’s Surveyor of Taxes Office annually and the property taxes are paid to the province.

The Province collects taxes for the services they provide (example – schools and policing) and on behalf of other organizations to raise funds for their services like regional districts, hospitals etc.

**1) School, Police and Hospital Taxes**

All property owners share the cost of providing education, policing and health care in the province therefore properties both in Area H and CLP are required to contribute to these taxes. Properties in Area H and CLP both pay the same tax rates to the Province and would overall get the same service coverage.

**2) Area H – Regional District Taxes**

Properties in Area H and CLP both pay the same tax rates related to Area H services provided to them through the Fraser Valley Regional District (FVRD) and would overall get the same service coverage. The taxes paid to FVRD by Area H residents and CLP residents go to fund the following services:

<b><u>Regional District Services -</u></b>	
<p><b>1) <u>Regional Services</u></b>                      Regional Admin                      Regional Grants In Aid                      Indigenous Relations                      Fire Dispatch                      Mosquito Control                      Air Quality Management                      Regional Development</p>	<p><b>3) <u>Electoral Area Wide Services</u></b>                      Electoral Area Admin                      Building Inspection                      Emergency Management                      Bylaw Enforcement                      Animal Control                      Electoral Area Planning                      Regional Library</p>
<p><b>2) <u>Sub Regional Services</u></b>                      Search &amp; Rescue                      Invasive Weed Control                      Regional Parks</p>	<p><b>4) <u>Electoral Area H Wide Services</u></b>                      Area H Grants In Aid                      Community Parks</p>

Overall, largely all of the services provided by FVRD that CLP contributes to are distinct services that CLP uses or has the availability to use. In addition, in general the services that FVRD are responsible to provide for the CLP residents, as CLP is part of Area H, do not overlap with the services that the Cultus Lake Park Board itself provides for its residents. There are a few of the services that FVRD collects funding for from all Area H residents including CLP residents that involve services that are similar to the services that the Cultus Lake Park Board is also to provide to its own residents. These service areas include Electoral Area Planning, Bylaw Enforcement, Community Parks and Invasive Weed Control.

Electoral Area Planning – While the rest of Area H is covered by an OCP that was developed by FVRD, CLPB has funded the development of its own planning document called PlanCultus.

Bylaw Enforcement – FVRD's bylaw enforcement would be used to only enforce Area H bylaws applicable to Cultus Lake Park residents. CLPB develops most of its own bylaws to govern the Cultus Lake Park area as well, CLP has dedicated bylaw enforcement staff that are self funded to enforce these bylaws in the Park.

Community Parks and Invasive Weed Control – Area H and CLP both contain beautiful recreational areas and park land, however CLP is fully responsible for the maintenance and upkeep of the parks within the CLP boundaries and does not directly get any of the community park or invasive weed funding contributed by all Area H residents including those within CLPB area.

### **3) Cultus Lake Fire Department**

All CLP residents and Area H residents located before the Lakeside Condos are provided Fire Services through the Cultus Lake Park Board's Fire Department. Cultus Lake Park Board sets the budget and delivers fire services for applicable Area H residents, Soowahlie First Nation and CLPB residents. The Cultus Lake Park Board then bills FVRD for their portion of fire services, billing is based on relative house values in CLPB and Area H – Cultus Lake Fire Protection service area #17.

Further, the Cultus Lake Park Board bills their residents for fire services through the annual lease billing while the FVRD bills their residents for fire services through the Property Tax Local Service Billing.

### **4) Streetlights**

Area H residents, that have streetlights, pay for their cost annually through the Property Tax Local Service Billing, while CLPB do not have this item on their property taxes but instead as part of the annual lease billing done by the Cultus Lake Park Board.

### **5) Cultus Lake Water System**

Both residents in Area H and CLP pay the same parcel taxes (flat amount) for water services on their property tax annually. There are two (2) separate water related parcel taxes – 1) Operating costs and reserve contributions and 2) Capital Costs for system upgrades. (Note - not all residents in Area H contribute to the capital costs for system upgrades as not all the properties in Area H required upgrades to their systems).

### **6) Cultus Lake Sewer System**

Only residents in CLP (excluding Park Dr. and Mountain View Rd.) pay for Sewer Operating and Capital Costs as the rest of properties in Area H have personal septic systems on each of their individual properties.

CLPB pays a parcel tax (flat amount) for sewer capital costs on their property tax bill annually, while FVRD bills the sewer operating costs directly to residents annually as a user fee/utility bill.

### **7) Cultus Lake Garbage Pick-up**

Only CLP residents pay for garbage pick up on their annual lease invoice as FVRD does not provide garbage and recycling services in Area H. Therefore, residents in Area H must arrange their own garbage pickup through a private waste hauler or take their garbage to the landfill themselves.

### **8) Cultus Lake Bylaw and Security**

CLP residents pay an additional fee specifically for enhanced bylaw and security within the park boundaries. This fee supports CLPB ability to have dedicated bylaw staff, security and policing

services to meet the specific needs of the park and to have enhanced coverage that would not be available through Provincial or Regional funding.

### **9) Operating Levy and Infrastructure Charges**

CLP residents also pay additional amounts on their annual lease billing directly to the Cultus Lake Park Board for additional services, these amounts are for an operating levy and infrastructure charges. These amounts are used to support various costs related to the administration, maintenance and preservation of the park.

The administrative team oversees many crucial operations in the park including financial security, protective service, infrastructure management, foreshore lease management, and public area maintenance and protection. The park's administration team works closely with the community as the team is on site, this allows responses to residential needs and concerns to be more straightforward and accessible for residents. In addition, the level of responsiveness provided by the administration team at the park is beyond the expectations in most other communities.

These additional amounts are also used to support, along with other sources of revenue from visitors and commercial leaseholders, the maintenance and preservation of the park that is 260 hectares of forest and grounds and multiple kilometers of shoreline as well as the outbuildings that visitors and residents use alike. The maintenance and upkeep of the public property within the park is done to a level not seen in the rest of Area H or in most other cities. Cultus Lake Park has a large amount of manicured space and beach areas with a team of dedicated staff that maintain these public spaces regularly year-round.