



REGIONAL DISTRICT OF CENTRAL OKANAGAN
REGULAR BOARD MEETING
AGENDA

Thursday, July 17, 2025

8:30 a.m.

Woodhaven Board Room
1450 K.L.O. Road, Kelowna, BC

Pages

1. **CALL TO ORDER**

Vice Chair Ireland to call the meeting to order.

As an open meeting, a live audio-video feed is being broadcast and recorded on rdco.com.

2. **LAND ACKNOWLEDGEMENT**

The RDCO acknowledges our presence on the traditional, ancestral, and unceded tm̓x̓w̓úlaʔx̓w̓ (land) of the syilx / Okanagan people who have resided here since time immemorial. We recognize, honour, and respect the syilx / Okanagan lands upon which we live, work, and play.

3. **ADOPTION OF THE AGENDA**

All Directors - Unweighted Corporate Vote - Simple Majority (LGA s.208)

To adopt the July 17, 2025 Regular Board meeting agenda.

4. **ADOPTION OF MINUTES**

All Directors - Unweighted Corporate Vote - Simple Majority (LGA s.208)

To adopt the June 19, 2025 Regular Board meeting minutes.

3 - 7

5. **DEVELOPMENT AND ENGINEERING SERVICES**

5.1 **BC Transit Fare Review**

20 m

8 - 63

All Directors – Weighted Corporate Vote – Simple Majority (LGA s. 210)

To receive the presentation from BC Transit on the outcome of their transit fare review study and seek Board direction on the recommended transit fare option.

5.2	Curbside Food Waste Collection Program Update	45 m	64 - 95
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All Directors – Unweighted Corporate Vote – Simple Majority (LGA s. 208)

To report back the outcome of the Board’s direction to formally request Municipal Council support and participation in the RDCOs Curbside Food Waste Collection Program.

6. FINANCIAL SERVICES

6.1	Security Issuing Bylaw No. 1571 - Municipal Finance Authority Fall 2025 Issue - City of West Kelowna	5 m	96 - 114
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*All Directors - Weighted Corporate Vote - Simple Majority (LGA s.210)
Bylaw adoption requires 2/3 majority (LGA s.228)*

To consider approval of a security issuing bylaw for the Regional District of the Central Okanagan (RDCO) on behalf of the City of West Kelowna

6.2	Security Issuing Bylaw No. 1572 - Municipal Finance Authority Fall 2025 Issue - Okanagan Regional Library	5 m	115 - 126
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*All Directors - Weighted Corporate Vote - Simple Majority (LGA s.210)
Bylaw adoption requires 2/3 majority (LGA s.228)*

To consider approval of a security issuing bylaw for the Regional District of the Central Okanagan (RDCO) on behalf of the Okanagan Regional Library (ORL)

7. CORPORATE SERVICES

7.1	2025 Board Meeting Schedule Amendment	5 m	127 - 128
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All Directors – Unweighted Corporate Vote – Simple Majority (LGA s.208)

To consider amendments to the 2025 Board Meeting Schedule

8. CORRESPONDENCE

8.1	Letter to Ministry of Transportation and Transit and Housing and Municipal Affairs regarding Dust Concerns in Upper Fintry		129 - 131
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9. COMMITTEE AND NEW BUSINESS

9.1	Central Okanagan Economic Development Commission Advisory Committee Minutes, May 28, 2025		132 - 162
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10. DIRECTOR ITEMS

11. ADJOURN



Regular Board Meeting Minutes

Date: Thursday, June 19, 2025
Time: 10:30 a.m.
Location: Woodhaven Board Room
1450 K.L.O. Road, Kelowna, BC

Directors: L. Wooldridge, Chairperson (City of Kelowna)
B. Ireland, Vice-Chairperson (District of Lake Country)
K. Kraft, (Central Okanagan East Electoral Area)
W. Carson (Central Okanagan West Electoral Area)
T. Dyas (City of Kelowna)
M. DeHart (City of Kelowna)
C. Hodge (City of Kelowna)
L. Stack (City of Kelowna)
R. Webber (City of Kelowna)
G. Milsom (City of West Kelowna)
K. Thom (Alternate Director, District of Peachland)
J. Coble (Westbank First Nation)

Directors (Absent): S. Johnston (City of West Kelowna)
P. Van Minsel (District of Peachland)

Staff: S. Ginter, Chief Administrative Officer
C. Griffiths, Corporate Officer/ Deputy CAO
S. Ballan-Brown, Legislative Assistant (recording secretary)
J. Foster, Director of Communications & Information Services
T. McCabe, Director of Financial Services
M. Walroth, Director of Protective Services
T. Kendel, Associate Director of Engineering Services
J. Reay, Associate Director of Human Resources
Ryan Dreher, Planner *
Dan Maja, Acting Manager, Protective Services *

* denotes partial attendance

1. **CALL TO ORDER**

Chairperson Wooldridge called the meeting to order at 10:30 a.m. and noted that as an open meeting, a live audio-video feed is being broadcast and recorded on rdco.com.

2. **LAND ACKNOWLEDGEMENT**

The Chair acknowledged our presence on the traditional, ancestral, and unceded *tr̓xwúlaʔxw* (land) of the syilx / Okanagan people who have resided here since time immemorial. We recognize, honour, and respect the syilx / Okanagan lands upon which we live, work, and play.

3. **ADOPTION OF AGENDA**

All Directors – Unweighted Corporate Vote – Simple Majority (LGA s. 208)

IRELAND/HODGE

THAT the June 19, 2025 Regular Board Meeting Agenda be adopted.

CARRIED

4. **ADOPTION OF MINUTES**

All Directors – Unweighted Corporate Vote – Simple Majority (LGA s. 208)

MILSOM/KRAFT

THAT the May 15, 2025 Regular Board Meeting minutes be adopted.

CARRIED

5. **FINANCIAL SERVICES**

5.1 2024 Statement of Financial Information

All Directors – Weighted Corporate Vote – Simple Majority (LGA s.210)

Staff presented a PowerPoint presentation summarizing the Statement of Financial Information and responded to questions from the Board.

R2025/080 MILSOM/THOM

THAT the Regional Board approves the 2024 Statement of Financial Information as attached to the report from the Director of Financial Services dated June 19, 2025;

AND THAT the Chair and Director of Financial Services be authorized to sign the Statement of Financial Approval included in the 2024 Statement of Financial Information package.

CARRIED

6. DEVELOPMENT AND ENGINEERING SERVICES

6.1 Antenna Systems Siting Consultation Policy

All Directors – Unweighted Corporate Vote – Simple Majority (LGA s.208)

The Electoral Area Services Committee recommended at its June 5, 2025 meeting to forward the Antenna Systems Siting Consultation Policy for consideration by the Board.

Staff provided a PowerPoint presentation regarding the proposed Antenna Systems Siting Consultation Policy and responded to questions from the Board.

R2025/081 IRELAND/CARSON

THAT the Regional Board approves BP24-2025, Antenna Systems Siting Consultation Policy, as outlined in the Report from the Director of Development & Engineering dated June 19, 2025.

CARRIED

7. CORPORATE SERVICES

7.1 Letter to Minister of Transportation and Transit - Upper Fintry Community Concerns with Road Conditions

All Directors – Unweighted Corporate Vote – Simple Majority (LGA s.208)

R2025/082 CARSON/DYAS

THAT the Regional Board authorizes the Chair to submit a letter to the Minister of Transportation and Transit citing road dust concerns in Upper Fintry.

CARRIED

8. PROTECTIVE SERVICES

8.1 Appointment of Park Ranger and Animal Control Officer

All Directors – Unweighted Corporate Vote – Simple Majority (LGA s. 208)

R2025/083 STACK/DYAS

THAT the Regional Board appoint Natalia Ayala-Ortiz as an Animal Control Officer to enforce RDCO Responsible Dog Ownership Bylaw No. 1343 for as long as they are employed in that role.

AND THAT the Regional Board appoint Kristina Brewer as a Park Ranger to enforce the RDCO Regional Parks Bylaw No. 1427 and the RDCO Community Parks Bylaw No. 1431 for as long as they are employed in that role.

CARRIED

9. COMMITTEE AND NEW BUSINESS

9.1-9.5 *All Directors – Unweighted Corporate Vote – Simple Majority (LGA s. 208)*

Municipal Councils have requested updates from the Central Okanagan Economic Development Commission on a regular basis, therefore the COEDC quarterly report are now being made available for viewing to the Board, Councils and the public.

R2025/084 WEBBER/IRELAND

THAT the Regional Board receive the following committee and new business for information:

- Central Okanagan Economic Development Advisory Committee Minutes – April 23, 2025;
- Central Okanagan Economic Development Commission 2025 Q1 Progress Report
- Okanagan Basin Water Board Report – June 3, 2025
- Okanagan Sterile Insect Release Board Report – June 6, 2025; and
- Eligibility to Hold Public Office Act

CARRIED

10. DIRECTOR ITEMS

11. MOTION TO CLOSE THE MEETING

R2025/085 IRELAND/STACK

THAT the June 19, 2025 Regular Board Meeting be closed to the public pursuant to section 90(1)(c) of the Community Charter to discuss items related to employee and labour relations.

CARRIED

The meeting convened to a closed session at 10:55 a.m. The meeting reconvened to an open session at 11:48 a.m.

12. ADJOURN

The June 19, 2025 Regular Meeting adjourned at 11:48 a.m.

L. Wooldridge, Chairperson

C. Griffiths, Corporate Officer

DRAFT



Regional Board Report

Request for Decision

To: Regional Board
From: Director of Development & Engineering Services
Date: July 17, 2025
Subject: BC Transit Fare Review

Voting Entitlement: All Directors – Weighted Corporate Vote – Simple Majority (LGA s. 210)

Purpose: To receive the presentation from BC Transit on the outcome of their transit fare review study and seek Board direction on the recommended transit fare option.

Executive Summary:

Transit service is vital to connecting people and places across the region, providing an affordable transportation option that helps reduce traffic congestion and emissions. While 2024 saw record transit ridership for the Kelowna Regional Transit System (6.4 million riders), the current transit fare structure for the system has not changed since 2015. While expenses have increased annually over the past 10 years, transit fare prices have not kept up with inflation.

To address this challenge, BC Transit conducted a comprehensive fare review for the Kelowna Regional Transit System. Transit fare reviews are a collaborative process between BC Transit and the Kelowna Regional Transit partners (which include the Regional District of Central Okanagan, City of Kelowna, City of West Kelowna, Westbank First Nation, District of Lake Country, and the District of Peachland). The RDCO is a partner in the Kelowna Regional Transit System due to the limited service #23 transit route that serves the Ellison community. Fare revenue is shared between all Kelowna Regional Transit partners based on ridership and service hours. All decisions regarding fares must be unanimously approved by the Kelowna Regional Transit partners to allow for implementation.

Three fare options were reviewed, and the resulting analysis and recommendations are described on page 18 of the attached Kelowna Regional Transit Fare Review Report (Attachment 1). Under the recommended Option #1, the RDCO would receive an additional \$1,838 to help offset the RDCO's share of transit operating costs. BC Transit will present a summary of the fare review findings and recommendations to the Regional Board.

Recommendation(s):

THAT the Regional Board endorse the Option 1 fare change, and associated U-PASS, DayPASS, and EcoPASS recommendations outlined on page 18 of the Kelowna Regional Transit Fare Review Report (Attachment 1).

Respectfully submitted by: Mariah VanZerr, Regional Planning Manager

Report Approved by: Danielle Noble-Brandt, Director of Development & Engineering Services

Approved for Agenda: Sally Ginter, Chief Administrative Officer

Strategic Plan Alignment:

- | | |
|---|--|
| <input type="checkbox"/> Emergency preparedness | <input type="checkbox"/> Truth and reconciliation |
| <input type="checkbox"/> Health and wellness | <input type="checkbox"/> Environment and climate – Regional priority only |
| <input checked="" type="checkbox"/> Regional transportation | <input type="checkbox"/> Growth and development – Electoral Area priority only |
-

Background:

Transit is delivered as a partnership between BC Transit and local, regional and First Nation governments. The roles, responsibilities and funding for transit service are defined by the BC Transit Act. Transit operating costs are cost-shared between the province (47%) and the Kelowna Regional Transit System partners (53%). The Kelowna Regional Transit System partners include the Regional District of Central Okanagan, City of Kelowna, City of West Kelowna, Westbank First Nation, District of Lake Country, and District of Peachland. The RDCO is a partner in the Kelowna Regional Transit System due to the limited service #23 transit route that serves the Ellison community in the East Electoral Area.

For the Kelowna Regional Transit System, the local share of transit operating costs is offset by fare revenues. Fare revenues are shared between the partners based on ridership and service hours in each community. The cost recovery goal for the Kelowna Regional Transit System is 35%. Prior to the pandemic, fare revenues were able to cover base operating costs at this level, but cost recovery has not reached this level since 2019. With operational costs expected to continue to rise, the current rider contribution to transit operating costs will not be sufficient to meet the cost recovery target. Under the recommended Fare Option 1, the RDCO would receive an additional \$1,838 to help offset the RDCO's share of operating costs.

Considerations:

Financial:

Under the recommended Option #1, the RDCO would receive an additional \$1,838 to help offset the RDCO's share of operating costs. If Option 1 is implemented, the additional revenue would be included within the next 5-year Financial Plan.

Considerations not applicable:

- Organizational/External
 - Legal / Statutory Authority
 - Alternate Recommendation
-

Attachment(s): 1. Kelowna Regional Transit System Fare Review - Report
 2. Kelowna Regional Transit System Fare Review - Presentation



Kelowna Regional Transit System Fare Review Report

City of Kelowna
City of West Kelowna
Westbank First Nation
District of Lake Country
District of Peachland
Regional District of Central Okanagan

June 3, 2025

Submitted by:
Tessa Stewart
Manager, Business Development

Table of Contents

Summary	2
Fare Review Context.....	2
Fare Review Outcomes.....	2
DayPASS System Implementation.....	2
EcoPASS Bulk Purchase Fare Program	2
Fare Changes.....	3
Recommendations	4
Current Fare Structure	4
BC Transit Fare Guidelines.....	5
Sources of Fare Revenue	6
Umo Usage.....	7
Key Metrics.....	8
Cost Recovery	8
Local Revenue Sharing.....	10
Transit System Comparison.....	10
Pre-Paid Fare Programs	10
EcoPASS Program.....	11
U-PASS.....	11
Supportive Transit Programs	12
Get on Board Program - Free Transit for Children 12 and Under	12
BC Bus Pass.....	12
Emergency Transit Assistance Program.....	13
DayPASS System.....	13
DayPASS OnBoard	13
Umo Fare Capping	14
Fare Review Engagement	14
Online Survey Summary	14
Fare Change Options.....	15
Options Analysis	16
Regional Partner Considerations.....	17
Recommendations.....	18
Appendix A: Kelowna Regional Transit Fare Review Survey Results.....	19

Summary

As requested by local government and First Nation partners in 2024, BC Transit has conducted a comprehensive fare review for the Kelowna Regional Transit System. The objective is to update the fare structure to improve cost recovery, modernize fare options, and enhance rider experience, while maintaining affordability and alignment with BC Transit Fare Guidelines. The proposed changes are intended to support long-term system sustainability, enhance equity and convenience for riders, and improve financial performance in a balanced and reasonable manner.

This fare review was conducted in partnership with the following regional partners:

- City of Kelowna
- City of West Kelowna
- Westbank First Nation
- District of Lake Country
- District of Peachland
- Regional District of Central Okanagan

Fare Review Context

- The current fare structure has remained unchanged since 2015, despite significant increases in operating costs due to inflation and post-pandemic impacts.
- Fare revenue is shared between all local government and First Nation partners, based on ridership and service hours.
- All decisions regarding fares must be unanimously approved by all local government and First Nation partners to allow for implementation.
- The introduction of BC Transit's electronic fare system, Umo, in 2024, has modernized fare collection and enables enhanced fare products and data collection.
- As a part of the fare review, BC Transit undertook public consultation to gain insights from residents within the Kelowna Regional Transit System in the form of an online survey.

Fare Review Outcomes

DayPASS System Implementation

- Replace the 90-minute transfer policy with an automatic DayPASS system which simplifies fare policies and improves fairness, particularly for customers taking multiple buses. Riders paying with Umo would automatically receive a DayPASS after purchasing two fares in a day, with the option to purchase a paper DayPASS onboard by paying twice the base fare. Moving to the DayPASS system requires discontinuing the 10-Rides product available to riders within Umo.

EcoPASS Bulk Purchase Fare Program

- Introduce the EcoPASS bulk purchase program, allowing BC Transit to facilitate bulk purchase transit access, establishing transit funds that eligible riders can draw down from in real-time.

Fare Changes

This report presents three fare change options for consideration, with analysis provided on revenue and ridership impacts outlined below in Table 2.

- Option 1: Recommended Fare Increase**
 Increasing the base Single Ride fare to \$3.00 and increase 30-Day and Monthly pass rates modestly by \$10. The Semester pass would follow BC Transit’s guidelines with a 20% discount provided. This option would increase revenue by \$1.15M (+16.4%) factoring in a small decrease in transit ridership growth.
- Option 2: Full alignment with BC Transit Fare Guidelines.**
 Increasing the base Single Ride fare to \$3.00 and adjusting all pass products to align with BC Transit’s recommended Fare Guidelines. This option would increase revenue by \$1.58M (+22.5%) factoring in a decrease in transit ridership growth. This option would necessitate a large increase to Concession Pass pricing.
- Option 3: Cost Recovery Goal**
 To meet the Kelowna Regional Transit System’s cost recovery goal of 35%, Option 3 increases the Single Ride fare to \$3.50 and adjusts all pass products to align with BC Transit’s recommended Fare Guidelines. This option would increase revenue by \$2.18M (+31%) factoring in a larger decline to anticipated ridership growth due to the large fare increases.

Table 1: Proposed Fare Options

Fare Product		Existing Fares	Option 1 Recommended Increase	Option 2 Fare Guideline Alignment	Option 3 Cost Recovery Goal
Single Ride		\$2.50	\$3.00 (+20%)	\$3.00 (+20%)	\$3.50 (+40%)
DayPASS*		\$5.00	\$6.00 (+20%)	\$6.00 (+20%)	\$7.00 (+40%)
10 Rides	Adult	\$22.50	Discontinued		
	Concession	\$20.25			
30 Day / Monthly Pass	Adult	\$70	\$80 (+14%)	\$80 (+14%)	\$87.50 (+25%)
	Concession**	\$45	\$55 (+22%)	\$68 (+51%)	\$74.38 (+65%)
Post-Secondary 30-Day Pass		\$55	\$65 (+18%)	\$68 (+23%)	\$74.38 (+35%)
Post-Secondary Semester Pass		\$176	\$208 (+18%)	\$217 (+23%)	\$238 (+35%)
5-Tickets (handyDART)	Adult	\$11.25	\$15 (+33%)	\$15 (+33%)	\$17.50 (+55%)
	Senior	\$10	\$15 (+50%)	\$15 (+50%)	\$17.50 (+75%)

*DayPASS-on-Board and Fare Capping to generate automatic DayPASS.

** Concession fare valid for youth aged 13-18 and persons 65 and over.

Table 2: Conventional Transit Fare Options Quantitative Analysis

Quantitative Analysis	2024/2025 Actuals	Option 1 Recommended Change	Option 2 Fare Guideline Alignment	Option 3 Cost Recovery Goal
Passenger Fare Revenue	\$5,369,062	\$6,275,953	\$6,707,534	\$7,275,971
U-PASS Revenue	\$1,556,879	\$1,784,601	\$1,784,601	\$1,818,295
ProPASS Revenue	\$100,083	\$114,240	\$114,240	\$116,025
Total Fare Revenue*	\$7,026,024	\$8,174,795	\$8,606,376	\$9,210,291
Revenue Increase	-	\$1,148,771 (+16.4%)	\$1,580,352 (+22.5%)	\$2,184,267 (+31%)
Total Ridership**	6,540,465	6,585,233	6,450,535	6,331,984
Ridership Variance	-	-164,712 (+0.68%)	-299,410 (-1.4%)	-417,961 (-3.19%)
Cost Recovery	31%	31%	33%	35%

*Total Fare Revenue excludes revenue from BC Bus Pass and the Children 12 & Under program

**Total Ridership projections includes budgeted ridership increases from the 2025/2026 budget

Recommendations

BC Transit has the following recommendations as an outcome of this fare review for the Kelowna Regional Transit System:

- Endorse Option 1 fare change, effective as of October 1, 2025
- Increase the U-PASS fee at UBCO to \$80 less approved administration costs
- Replace the existing transfer policy with the DayPASS system
- Introduce the EcoPASS pre-paid fare program

Current Fare Structure

The current fare structure has remained largely unchanged since 2015, despite increases in operating costs due to inflation and service expansion. Fare pricing is aligned across conventional (fixed route) transit and custom (handyDART) transit, and any changes to fares that are approved will be applied to both forms of transit service.

With the introduction of BC Transit’s electronic fare technology, Umo, in 2024 minor changes to fare products to improve customer ease of use were introduced, including:

- Replacing the Monthly Pass with a 30-Day Pass;
- Adjusting the transfer window to provide a consistent policy across all Umo systems, offering customers a 90-minute transfer window for their next bus; and
- Decreasing the DayPASS rate from \$6.50 to \$5.00 (two times the Single Ride fare).
- Renaming the Student/Senior Pass product to Concession Pass

Umo also introduced the ability for customers to load a Cash Balance to their Umo account to pay for Single Ride fares as an alternative to Cash. To finalize the transition to Umo, as of October 2024, physical fare products were discontinued on Conventional transit service.

At this time, Umo is only available on conventional transit, and as such some fare products are only available for use on custom transit, such as the 5-ticket product and physical Adult and Senior Monthly passes. Fare pricing between the 30-Day and Monthly passes are consistent across conventional and custom transit.

Riders can expect Credit and Debit tap payments to be available in the near future as another improvement that Umo validators allow for.

Table 3: Existing Fare Structure

Fare Product		Fare Price
Single Ride		\$2.50
DayPASS*		\$5.00
10-Rides	Adult	\$22.50
	Concession**	\$20.25
30 Day / Monthly Pass	Adult	\$70
	Concession**	\$45
Post-Secondary 30-Day Pass		\$55
Post-Secondary Semester Pass		\$176
5-Tickets (handyDART)	Adult	\$11.25
	Senior	\$10

*DayPASS-on-Board and Fare Capping to generate automatic DayPASS.

** Concession fare valid for youth aged 13-18 and persons 65 and over.

BC Transit Fare Guidelines

BC Transit's Fare Guidelines are based on industry best practice and have been developed to provide guidance to local governments in setting fares. The Fare Guidelines promote a balance between maximizing fare revenues while maintaining affordability and growing ridership. BC Transit's fare strategy focuses on fare products that are attractive to customers, encourage ridership, and are easy to sell.

Table 4: BC Transit Fare Guidelines

Product	Audience	Price Guideline
Single Ride	All	Base
DayPASS Onboard	All	2 times Base Fare
Adult Pass	All	20 to 30 times Base Fare
Concession Pass	Senior/Youth/Student	Adult Pass less 15%
University Semester Pass	Post-Secondary Student	4 times Student Pass less 20%
No Fare Transfers		

BC Transit's fare guidelines promote a simplified fare structure wherever possible to reduce confusion from riders when choosing to ride and purchase fare products.

The Kelowna Regional Transit System operates with a 90-minute transfer window for passengers paying with a single ride fare or 10-rides product, and a pre-purchased DayPASS product for unlimited travel in a single day.

BC Transit recommends a DayPASS system which replaces the transfer policy by offering all day transit for riders at the rate of two times a Single Ride fare, offering unlimited rides that day after the payment of the second fare.

Outside of fare product alignment, the fare guidelines also include pricing recommendations as outlined in Table 4. Note that the current Concession and Post-Secondary 30-Day Passes in the Kelowna Regional Transit System, as well as the Semester Pass, currently fall below the Fare Guidelines. Any recommended fare changes included in this Fare Review will aim to align with the Fare Guidelines outlined below as much as possible, with the goal of full alignment remaining for future fare reviews.

Sources of Fare Revenue

The Kelowna Regional Transit System has several sources of fare revenue from existing fare products. The largest revenue source from fare products is the 30-Day Concession Pass, followed by Single Ride fares in the form of Cash and Umo Cash Balance purchases. U-PASS revenue makes up 19 per cent of the revenue from fares and is received from students paying U-PASS fees through their tuition payments at the University of British Columbia Okanagan Campus (UBCO). Currently, the U-PASS pricing aligns with the Adult Pass rate at \$70, with the transit system retaining \$67 after the removal of administration fees. The Kelowna Regional Transit System also has an employer pass program, ProPASS, that provides discounted travel to participating organization's employees facilitated through payroll deductions.

The Kelowna Regional Transit System's local government partners can approve changes to all sources of fare revenue outside of the BC Bus Pass and Free Transit for Children 12 and Under program, which are provincially funded initiatives and applied to the local government's budget according to provincial allocation models. BC Transit has agreements with the province to deliver these programs across all of BC Transit, and as such they fall beyond the scope of this fare review.

Figure 1: Kelowna Regional Transit System Conventional Fare Product Revenue for 2024/25

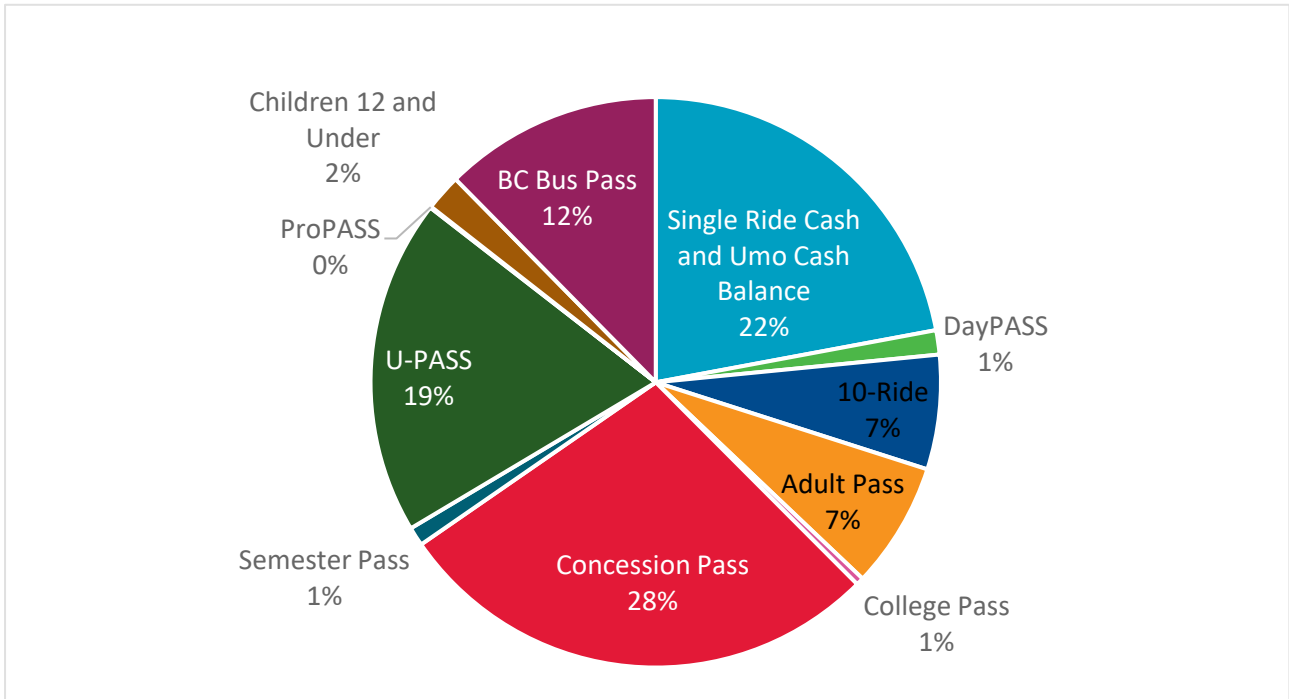
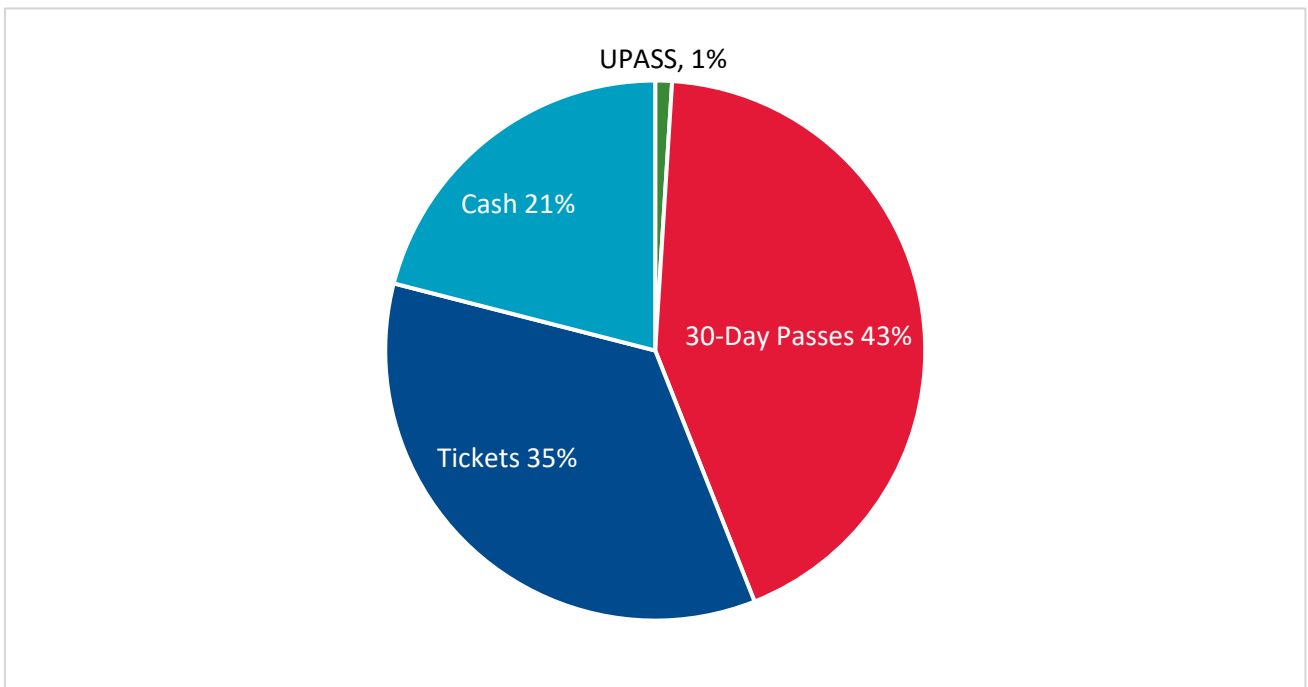


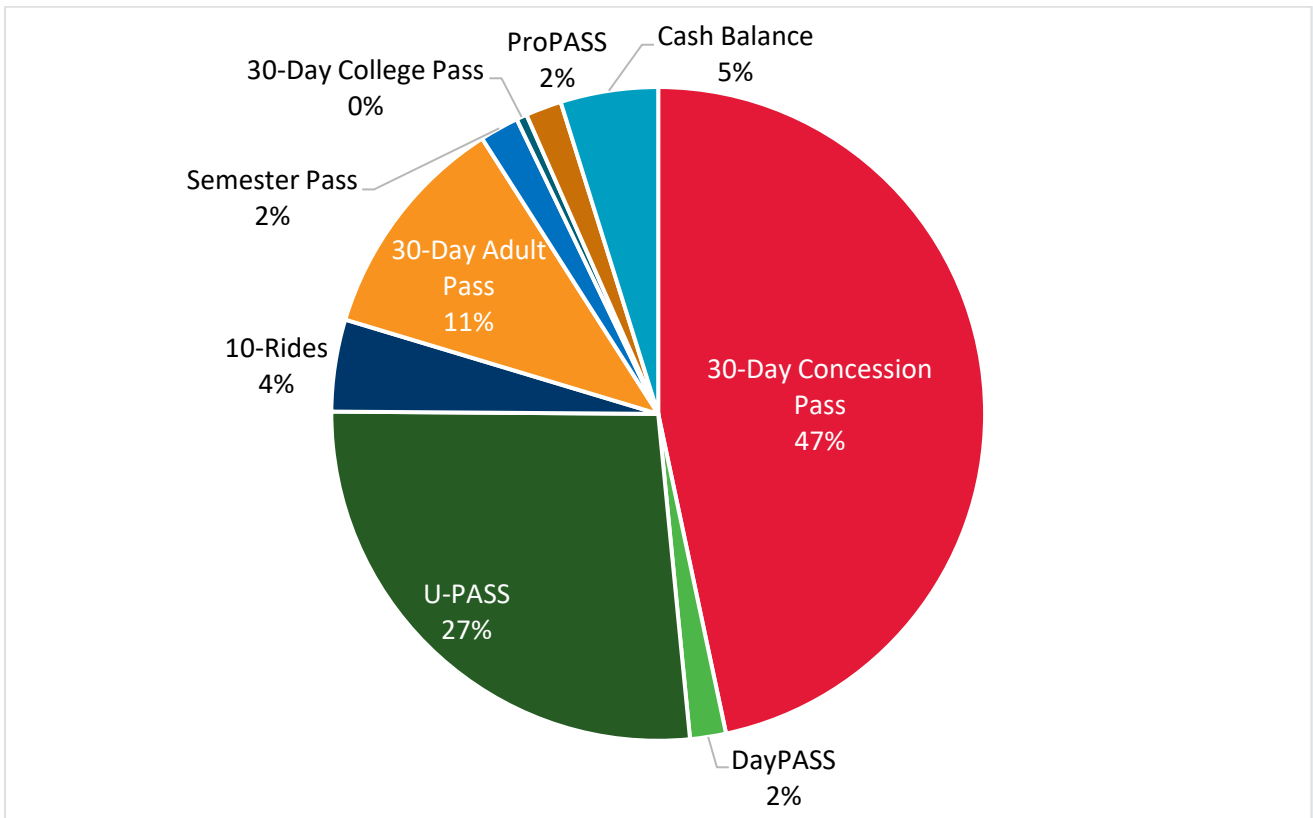
Figure 2: Kelowna Regional Transit System Custom Fare Product Revenue for 2024/25



Umo Usage

As of October 2024, the Kelowna Regional Transit System has fully transitioned its conventional system to Umo and phased out physical pass and ticket sales. As customers have transitioned to Umo, BC Transit is now able to gather insights that were previously unavailable, such as ridership based on fare product. Figure 3 shows ridership by fare product from January – April 2025 which provides insights on customer usage in the system. BC Transit will continue to explore how Umo usage and data can be further leveraged to inform future fare reviews.

Figure 3: Kelowna Regional Transit System Umo Ridership by Product January – April 2025



Key Metrics

Table 5 highlights key system metrics for the Kelowna Regional Transit System as a baseline for this fare review. Operating Cost Recovery was calculated based on total revenue (farebox, tickets & passes, Youth 12 & Under, BC Bus Pass, and advertising where applicable) divided by the total operating cost, but excluding lease fees (costs charged for capital amortization and debt servicing) and infrastructure project development. For comparison, the tier average provided is based on similarly sized BC Transit systems.

Table 5: Key Performance Measures 2024/2025

Measure		2023/2024 Tier Average
Passenger Trips	6,540,465	
Year over Year Passenger Trip Increase	4.6%	
Total Revenue	\$8,642,496	
Year over Year Revenue Increase	4.36%	
Revenue From Passenger Fare Sources	\$7,026,024	
Revenue / Trip	\$1.32	\$1.23
Operating Cost / Passenger Trip	\$4.23	\$4.70
Operating Cost Recovery	31.2%	26.36%

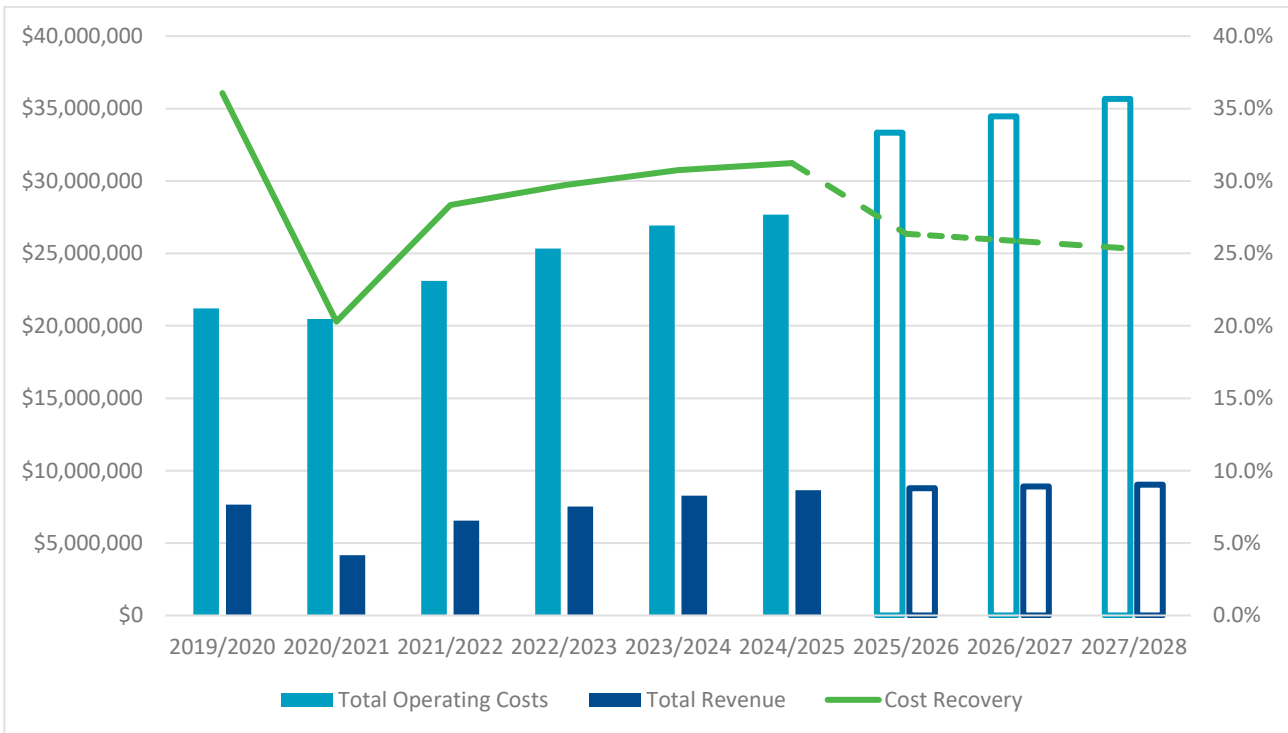
Cost Recovery

The following figure shows total fare revenues, total transit system operating costs, and the corresponding cost recovery over the past five years. Operational costs are also included as a forecast over the next three years. The budgeted increases do not include any increases from expansion or infrastructure investments.

The Kelowna Regional Transit System has an approved cost recovery target of 35 per cent set as per the Central Okanagan Transit Service Guidelines. Prior to the COVID-19 pandemic, fare revenue was able to recover costs at this level, but cost recovery has not reached these levels since 2019. With operational costs expected to continue to increase over the next three years, it is expected that cost recovery will continue to decline with the current fare structure. For the purposes of this report, cost recovery outlined is calculated using fare revenue only, and varies slightly from the Operating Cost Recovery utilized by BC Transit

Local government and First Nation partners will need to allocate additional funding to transit in order to meet these increased costs, which can be done through a mix of increasing passenger fares and property taxes, at local government’s discretion. Similar to conventional transit costs, custom transit (handyDART) has seen decreased cost recovery, with pre-pandemic cost recovery at 6 percent and 2024/2025 cost recovery for custom transit at 3 percent, which is slightly less than average.

Figure 4: Kelowna Regional Transit System Conventional Cost Recovery 2019 - 2028



Local Revenue Sharing

The Kelowna Regional Transit system is comprised of six local government and First Nation partners. Fare revenue is collected by the City of Kelowna prior to being shared between partners based on agreed upon percentages determined through local ridership and service hours and a pre-determined cost-sharing agreement.

To understand how the fare review considerations may impact local partners, a breakdown of the revenue and ridership for each regional partner is included below.

Table 6: Regional Partner Ridership and Revenue Allocation 2024/2025

Regional Partner	Ridership	Ridership %	Revenue
City of Kelowna	5,622,838	85.97%	\$6,373,902.40
City of West Kelowna	533,702	8.16%	\$772,719.06
Westbank First Nation	155,663	2.38%	\$230,548.10
District of Lake Country	180,517	2.76%	\$272,185.93
District of Peachland	37,281	0.57%	\$61,752.77
Regional District of Central Okanagan	11,119	0.17%	\$12,357.08

Transit System Comparison

To determine reasonable fare levels for the Kelowna Regional Transit System, the following table provides a comparison of Canadian transit systems that serve similar population sizes and have similar total annual ridership or are in close proximity to Kelowna Regional Transit System. The data provided is based on the Canadian Urban Transit Association (CUTA) 2023 Operating Data report.

Table 7: Comparison of Transit System Fares

Transit System	Population Served	Ridership	Adult Fare	Adult Pass	Senior Pass	Student Pass
Kelowna, BC	164,014	6,253,275	\$2.50	\$70	\$45	\$55
Nanaimo, BC	129,023	3,581,974	\$2.75	\$65	\$45	\$55
Central Fraser Valley, BC*	163,581	1,826,023	\$2.25	\$52	\$38	\$35
Victoria, BC	409,189	24,754,924	\$3.00	\$85	\$45	\$45
Regina, SK	239,236	10,285,051	\$3.25	\$88	\$30	\$60
Windsor, ON	229,660	9,487,527	\$3.75	\$118	\$60	\$81
Canadian Average			\$3.50	\$90.20	\$52.24	\$67.07

*Central Fraser Valley is currently undergoing a fare review

Pre-Paid Fare Programs

BC Transit is continuously looking to support transit systems with new fare program opportunities that increase transit ridership, while also bringing in new revenue opportunities. With the rollout of Umo, BC Transit is now able to facilitate and administer pre-paid fare programs. Pre-paid fare

programs provide guaranteed sources of fare revenue and enhance cost recovery. BC Transit is currently looking to introduce the following pre-paid fare programs to all suitable transit systems.

EcoPASS Program

EcoPASS is a pre-paid fare program that allows BC Transit to facilitate the bulk purchase of transit access through an established transit fund. Currently, this program is most frequently used by property developers as a Transportation Demand Management (TDM) initiative that allows developers to invest in transit access for occupants in residential buildings in exchange for parking variances. The program could also be utilized by events, conferences, or employers that wish to establish a transit fund that can be drawn down from over time. BC Transit is encouraging the expansion of the EcoPASS program to additional transit systems to allow for additional avenues for fare revenue to be secured.

To administer the program, BC Transit provides enrolled participants transit access on demand through Umo, which allows participants to draw a Single Ride fare from the transit fund each time they ride the bus. The EcoPASS transit fund would remain in place until the fund is exhausted and revenue would be realized as fare revenue once redeemed, or at the time of fund expiration.

To incentivize larger investments in a transit fund, a proposed discount structure is included below for the program. This discount would apply to the total transit fund investment.

Table 8: EcoPASS Bulk Purchase Discount Structure

Discount Tier	Amount Spent	% Discount
Tier 1	\$5,000	5.00%
Tier 2	\$10,000	5.50%
Tier 3	\$20,000	6.00%
Tier 4	\$30,000	6.50%
Tier 5	\$40,000	7.00%
Tier 6	\$50,000	7.50%
Tier 7	\$100,000	10.00%
Tier 8	\$150,000	12.50%
Tier 9	\$200,000+	15.00%

The EcoPASS option would be a tool available for all local government and First Nation partners in the region.

U-PASS

The U-PASS program provides students at partnering educational institutions with unlimited access to Kelowna Regional Transit services throughout their enrolled term. This initiative improves affordability for students, increases ridership, and ensures a stable revenue stream for the transit system. The cost of U-PASS is included in tuition fees, making transit more accessible while providing guaranteed fare revenue, as all students are automatically enrolled.

The Kelowna Regional Transit System currently has a U-PASS partnership agreement with the University of British Columbia Okanagan Campus (UBCO) which was initiated in 2007. During this time, U-PASS has played a key role in supporting local transit. In 2024, it accounted for 19% of total fare revenue for Kelowna Regional Transit, demonstrating its ongoing impact on transit funding.

The existing agreement with UBCO allows for increases to U-PASS pricing to occur when public fare product pricing is increased. As this is the case, U-PASS fees have not increased since 2015 when, via referendum approval, the U-PASS fee was increased to align with the increased Adult pass rate of \$70. The Kelowna Regional Transit System provides a \$3 administration fee per U-PASS to the UBCO student union to administer this program, which is deducted from the revenue the Kelowna Regional Transit System receives. If the Adult pass fare is increased as a result of this fare review, notice of the intent to increase the U-PASS fee may be presented to UBCO by August 15, 2025 to allow for the pricing to go into effect as of September 1, 2026. Once the intent to increase the U-PASS fee is issued, a referendum vote will be required to approve the new fee with a “yes” majority. If the referendum resulted in a “no” majority, the U-PASS agreement could be exited at that time.

Supportive Transit Programs

To ensure that transit is accessible to all, a range of supportive programs have been implemented to assist individuals facing financial or mobility challenges. The following initiatives available in the Kelowna Regional Transit System are designed to help those in need to access essential services and stay connected to their communities. These programs aim to make public transit more inclusive and equitable. The City of Kelowna is currently undertaking a study to determine if a new supportive program should be introduced to further support residents with subsidized transit access. Please note, these programs are shared for your awareness, and no changes will be made as part of this fare review.

Get on Board Program - Free Transit for Children 12 and Under

The Get on Board program allows children aged 12 and under to ride conventional and handyDART buses for free. The program is designed to make public transit more accessible to young people, encouraging them to use the system independently and confidently. Eligibility includes:

- Children aged 6 to 12: Can ride unaccompanied without requiring a fare product or ID.
- Children aged 5 and under: Must be accompanied by someone 12 years or older and must board and depart at the same stop as their guardian.

This initiative is funded by the BC Ministry of Transportation and Transit with the goal of not only increasing ridership but also fostering a sense of independence and familiarity with public transit among youth. By making transit free for children, the program aims to instill lifelong habits of sustainable transportation use.

BC Bus Pass

The BC Bus Pass Program provides unlimited transit access to low-income seniors (\$45/year) and individuals on disability assistance (free). Designed to ensure affordable and accessible transportation, it helps participants stay connected to their communities. Registration is available online, by phone, email, mail, or fax. The program is funded by the BC Ministry of Social Development and Poverty Reduction and is available across all BC transit systems.

Emergency Transit Assistance Program

The Emergency Transit Assistance Program (ETAP) is a partnership between United Way BC and the City of Kelowna, providing single-use bus tickets and passes to non-profit agencies that support low-income residents facing transportation barriers. United Way distributes the Umo fare products on a regular basis to non-profit agencies who regularly support those with medical and/or emergency transportation and has done so since 2012.

As of September 2024, the program is providing 5550 Single Ride fares distributed quarterly and 100 monthly passes distributed each month. ETAP provides transit vouchers to agencies accepted to the program and allows people in need to use public transportation for emergency needs, employment, education, medical, dental, social recreation, food, and shelter.

DayPASS System

To allow for the best use of Umo, BC Transit is recommending adopting a DayPASS policy in the Kelowna Regional Transit System as a replacement for the existing transfer policy. Currently, riders can transfer to a connecting bus within 90 minutes without paying an additional fare. Riders who have a trip of more than 90 minutes or who take more than two buses will be required to pay an additional fare.

BC Transit is recommending the introduction of the DayPASS OnBoard for cash paying users and fare capping for Umo Cash Balance users to generate an automatic DayPASS. This change will simplify the fare structure, improve customer experience, and align with best practices outlined in the Fare Guidelines. As an important note, the 10-Rides product in Umo will be discontinued with this transition as it is not compatible with Umo fare capping.

The DayPASS System has been successfully introduced into many BC Transit Systems, increasing ridership and ease of use for customers in the following communities: Victoria, Nanaimo, Kamloops, Prince George, Cowichan Valley, Dawson Creek, Sunshine Coast, Squamish, Port Alberni, and Campbell River.

BC Transit has analyzed Umo usage and found that the majority of users in the Kelowna Regional Transit System are already paying for two or more fares daily and therefore would benefit from this transition. The pre-purchased DayPASS has also increased in usage, and further points to a large customer base who would benefit from the transition to the DayPASS system. As well, as provided in the Fare Review Survey results in the following section, the majority of respondents supported the transition to the DayPASS System. Customers utilizing a pre-purchased fare product, such as a 30-Day pass, Semester pass, or U-PASS would not be impacted by this change.

The DayPASS OnBoard and Fare Capping models have already been successfully implemented in over 11 major BC Transit systems, demonstrating increased ridership, reduced operational friction, and improved customer satisfaction. Together, these changes modernize the fare experience, improve equity and access, and support the long-term sustainability of the transit system. The changes for cash and Umo users are outlined in more detail below.

DayPASS OnBoard

With the DayPASS OnBoard, passengers paying cash can purchase a DayPASS directly from the operator by paying twice the base fare in the farebox at the time of boarding their first bus of the day. The paper DayPASS grants unlimited travel for the remainder of the day, streamlining fare collection and eliminating ambiguity around transfer validity. Operators currently must visually

validate transfer validity when customers board, and the paper DayPASS product removes this ambiguity therefore improving load times and reducing potential conflict with customers.

Umo Fare Capping

For customers utilizing Umo Cash Balance or soon to be introduced Credit or Debit tap payments to pay their fares, Umo will automatically apply a DayPASS utilizing fare capping technology. Once a rider pays the equivalent of two single fares in one day, the system automatically provides unlimited travel for the rest of the day—effectively issuing a DayPASS without requiring pre-purchase.

Fare Review Engagement

Public consultation for the Fare Review was undertaken from February 10th – March 10th, 2025. The consultation included an online survey that was promoted on the BC Transit website, internal bus cards, digital programmatic advertisements, newspaper advertisements, and social media campaigns. As well, media releases further promoted the survey and ongoing fare review and garnered numerous media articles.

The online survey was generated to gather public feedback on whether potential fare change options would impact ridership positively or negatively and whether the transition to the DayPASS system would be supported by customers. Full survey results are included in Appendix A for review.

Online Survey Summary

The online survey page, hosted on BC Transit's engagebctransit.com platform, was answered in part or in full by 628 individuals. Almost all respondents (91%) were regular fixed-route bus customers, with 80% of respondents residing within the City of Kelowna. The survey results indicated that most customers utilized Single Ride fare products, being either Cash or Umo Cash Balance, at 61%.

As a part of the survey, respondents were asked if they believe passenger fares should contribute more to funding transit operations to reduce the need for increases in property taxes. The responses were mixed, with 49% of respondents disagreeing and 29.7% agreeing, with the remainder (21.2%) remaining neutral.

Respondents were also polled whether a small increase in fares would impact their transit ridership. The largest response at 41% indicated that there would be no change in their transit usage, and 20.3% indicated it would depend on the amount of the increase. Only 9.2% of respondents indicated that they would stop using transit as their primary mode of transportation. Overall, the results indicated that increases to fares would have a minimal impact on ridership.

Lastly, the survey looked to ascertain if customers would support a transition to the DayPASS system. When asked if riders can complete their trip within one transfer window, an almost equal number of respondents indicated that yes, they can complete their trip within the transfer window, at 35.7%, while 32.6% indicated they need to pay an additional fare. The remainder indicated use of pre-purchased products and that they will not be impacted by the change.

As a summarizing question, the survey asked respondents if they would support moving to the DayPASS system, with the largest response group indicating they would support this transition at 46.5%. A smaller percentage of respondents indicated a desire to maintain the transfer policy, at 31.9%, while the remainder had no opinion.

Fare Change Options

Along with the introduction of the DayPASS policy, BC Transit has included fare change options for consideration as outlined in Table 9 below. The last fare increase in the Kelowna Regional Transit System occurred in 2015, and the system has seen increased expenses due to high inflation and industry changes following the COVID-19 pandemic. While expenses have increased annually over the past 10 years, fare prices have not kept parity with inflation. If the Single Ride fare of \$2.50 was to have maintained value with inflation, the Bank of Canada’s Inflation Calculator estimates the equivalent would be \$3.24 in 2025, further highlighting the desire to assess existing fare prices in the system.

BC Transit is recommending that the Kelowna Regional Transit System endorse Option 1 to allow for a fare increase to take place to support the desire for additional revenue and improved cost recovery and realign fares that have lagged behind over the last ten years. The fare change options presented below were developed using BC Transit’s Fare Guidelines, which are detailed in Table 4 of this report. Fare changes were developed with consideration to support maximum cost recovery to enable ongoing service levels while maintaining affordability. These fare change options apply to both conventional and custom transit, as the fare structures for both transit types are aligned.

Outside of existing fare products listed below, the Kelowna Regional Transit System has two pre-paid fare programs indexed to the Adult pass rate. As previously outlined, the U-PASS agreement with UBCO states that an increase to the U-PASS fee can be proposed with an accompanied increase to the general Adult pass rate, with the increase pending student body referendum approval. ProPASS is an existing pre-paid fare program that is also indexed to the Adult pass rate. Currently, ProPASS offers discounts from 10 – 15 percent dependent on the number of employees enrolled. With any approved increase to the Adult pass rate, ProPASS pricing would also be increased accordingly.

Table 9: Proposed Fare Options

Fare Product		Existing Fares	Option 1 Recommended Increase	Option 2 Fare Guideline Alignment	Option 3 Cost Recovery Goal
Single Ride		\$2.50	\$3.00 (+20%)	\$3.00 (+20%)	\$3.50 (+40%)
DayPASS*		\$5.00	\$6.00 (+20%)	\$6.00 (+20%)	\$7.00 (+40%)
10 Rides	Adult	\$22.50	Discontinued		
	Concession	\$20.25			
30 Day / Monthly Pass	Adult	\$70	\$80 (+14%)	\$80 (+14%)	\$87.50 (+25%)
	Concession**	\$45	\$55 (+22%)	\$68 (+51%)	\$74.38 (+65%)
Post-Secondary 30-Day Pass		\$55	\$65 (+18%)	\$68 (+23%)	\$74.38 (+35%)
Post-Secondary Semester Pass		\$176	\$208 (+18%)	\$217 (+23%)	\$238 (+35%)
5-Tickets (handyDART)	Adult	\$11.25	\$15 (+33%)	\$15 (+33%)	\$17.50 (+55%)
	Senior	\$10	\$15 (+50%)	\$15 (+50%)	\$17.50 (+75%)

*DayPASS-on-Board and Fare Capping to generate automatic DayPASS.

**Concession fare valid for youth aged 13-18 and persons 65 and over.

With the removal of the 10-rides product and subsequent discount, BC Transit recommends removing the discount provided for the 5-Tickets handyDART fare product as well to ensure parity between conventional and custom transit. As a more cost effective option, Monthly Passes are available on handyDART custom transit.

Option 1: Recommended Option

BC Transit has included Option 1 as the recommended fare change for the Kelowna Regional Transit System. This option better aligns with BC Transit's recommended fare guidelines, with only the Concession Pass rate residing outside of our guidelines with a discount of 27 per cent less the Adult pass fare. Although the BC Transit guidelines currently call for a 15 per cent discount on this product, a gradual increase is recommended to reach this target with the goal of the next fare review to be a closer alignment with the fare guidelines. As well, this option includes a \$10 increase for each 30-Day/Monthly pass product for simplicity in communication and equity amongst customers.

Option 2: Fare Guideline Alignment

BC Transit has included Option 2 as the option which aligns with the existing fare guidelines BC Transit currently adheres to. The pricing of pass products meet the guidelines previously outlined and can be viewed as a target option for future fare reviews. At this time, BC Transit is not recommending Option 2 as meeting the fare guidelines would necessitate large increases to pass products that could create affordability concerns for some passengers.

Option 3: Cost Recovery Goal

As an outcome of staff consultation during the fare review process, BC Transit has included Option 3 to reflect the fares that would be required if the Kelowna Regional Transit System was to meet their goal of a 35 per cent cost recovery rate. The fare pricing on all pass products adheres with BC Transit's recommended fare guidelines, and with this option, a 35 per cent cost recovery goal can be achieved. As the fares required to meet this goal are higher than the Canadian averages and would cause affordability concerns for many riders, BC Transit does not recommend this option.

Options Analysis

The below analysis provides a quantitative assessment of the estimated impacts of the provided fare change options on revenue and ridership for conventional transit in the Kelowna Regional Transit System. The ridership and revenue impacts of the fare options were calculated using established industry-standard fare product elasticity models commonly applied in transit fare analyses. Transit is generally considered an inelastic product, meaning that fare increases are expected to have a minimal impact on overall ridership. The impacted change on ridership is outlined as the total number of rides, and not riders, that may decrease with the increased fares.

The revenue impacts include projected revenue increases from fare product purchases and increased revenue from U-PASS and ProPASS fees. As previously outlined, U-PASS fees must be approved by the participating post-secondary institutions before being adopted. For the purposes of this assessment, existing enrollment figures for U-PASS and ProPASS were used to provide the estimated revenue increases.

As increasing cost recovery is also a goal of the Kelowna Regional Transit System, the projected cost recovery is also included which is calculated with budgeted annual costs. All assessments below reference Conventional transit and exclude Custom transit revenue and ridership impacts.

Table 10: Conventional Transit Fare Option Analysis

Quantitative Analysis	2024/2025 Actuals	Option 1 Recommended Change	Option 2 Fare Guideline Alignment	Option 3 Cost Recovery Goal
Passenger Fare Revenue	\$5,369,062	\$6,275,953	\$6,707,534	\$7,275,971
U-PASS Revenue	\$1,556,879	\$1,784,601	\$1,784,601	\$1,818,295
ProPASS Revenue	\$100,083	\$114,240	\$114,240	\$116,025
Total Fare Revenue*	\$7,026,024	\$8,174,795	\$8,606,376	\$9,210,291
Revenue Increase	-	\$1,148,771 (+16.4%)	\$1,580,352 (+22.5%)	\$2,184,267 (+31%)
Total Ridership**	6,540,465	6,585,233	6,450,535	6,331,984
Ridership Variance	-	-164,712 (+0.68%)	-299,410 (-1.4%)	-417,961 (-3.19%)
Cost Recovery	31%	31%	33%	35%

*Total Fare Revenue excludes revenue from BC Bus Pass and the Children 12 & Under program

**Total Ridership projections includes budgeted ridership increases from the 2025/2026 budget

Regional Partner Considerations

As the Kelowna Regional Transit System is comprised of multiple regional partners, a breakdown of the potential revenue impacts for each partner is included in Table 11 below. The estimates are based on existing approved revenue and cost sharing agreements that consider ridership and service hours for regional partners.

Table 11: Fare Option Revenue Impacts for Regional Partners

Quantitative Analysis	Regional Partner	Option 1 Recommended Change	Option 2 Fare Guideline Alignment	Option 3 Cost Recovery Goal
Total Fare Revenue Impact	City of Kelowna	+\$957,845	+\$1,317,697	+\$1,821,244
	City of West Kelowna	+\$109,363	+\$150,449	+\$207,941
	Westbank First Nation	+\$32,969	+\$45,356	+\$62,688
	District of Lake Country	+\$38,598	+\$53,099	+\$73,390
	District of Peachland	+\$8,156	+\$11,220	+\$15,507
	Regional District of Central Okanagan	+\$1,838	+\$2,528	+\$3,494

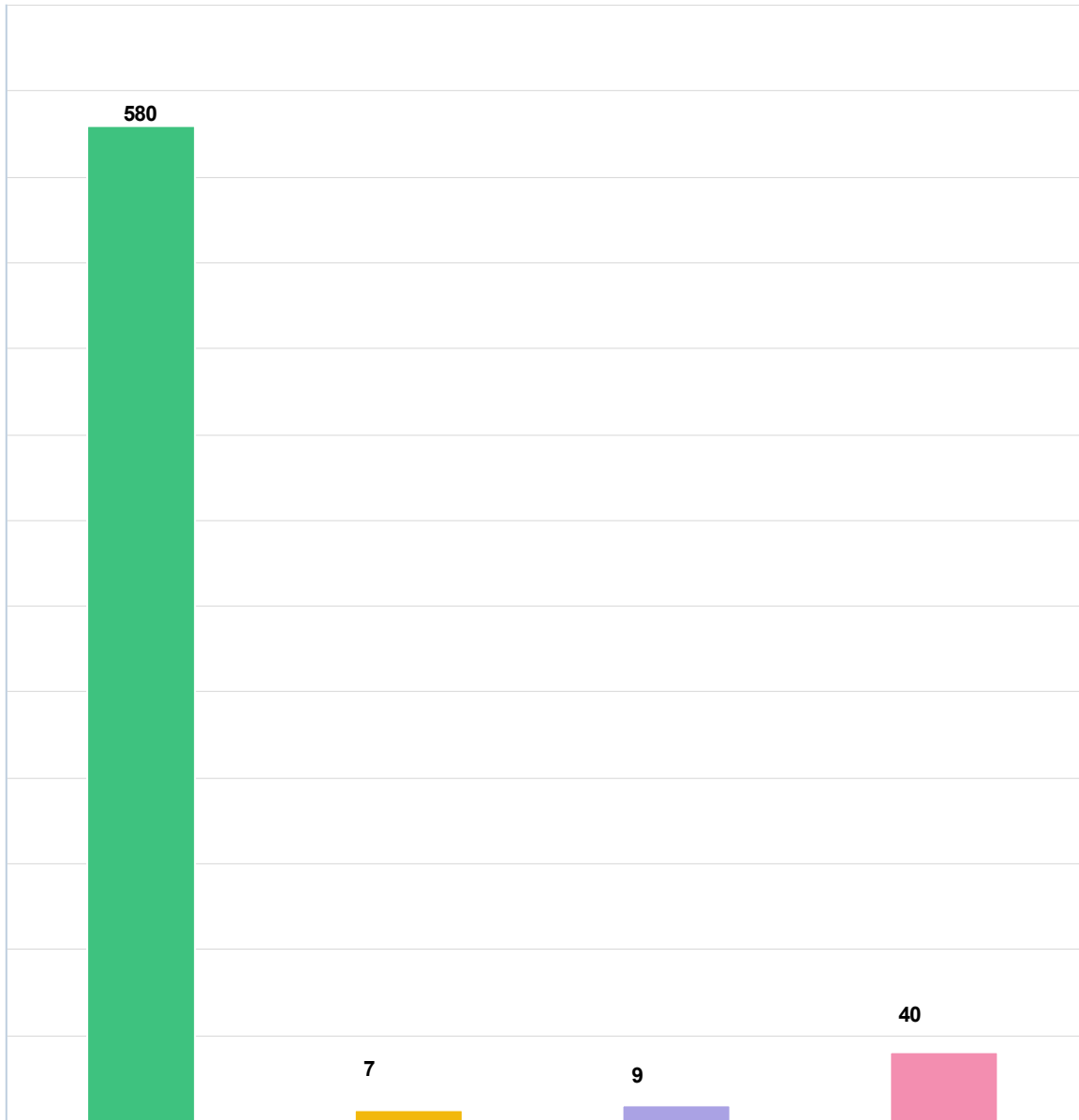
Recommendations

BC Transit has the following recommendations as an outcome of this fare review for the Kelowna Regional Transit System:

- Endorse Option 1 fare change, effective as of October 1, 2025, which includes the following fare increases and the discontinuation of the Umo 10-Rides product:
 - Single Ride: \$3.00
 - DayPASS: \$6.00
 - 10 Rides: Discontinued
 - 30 Day/Monthly Pass Adult: \$80
 - 30 Day Pass College: \$65
 - 30 Day/Monthly Pass Concession: \$55
 - 120 Day Semester Pass College: \$208
 - 5-Tickets Adult (handyDART): \$15
 - 5-Tickets Concession (handyDART): \$15
- With the approval of Option 1 fare change, increase the U-PASS fee at UBCO to align with the 30-Day Adult Pass fare (\$80) less approved administration costs
- Replace the existing transfer policy with the DayPASS system, allowing cash users to purchase a paper DayPASS at the time of boarding and Umo users to automatically receive a DayPASS via Umo fare capping technology.
- Introduce the EcoPASS pre-paid fare program allowing for bulk transit purchases to be made with the previously outlined discount structure.

Appendix A: Kelowna Regional Transit Fare Review Survey Results

Q2 Which transit service do you currently use?

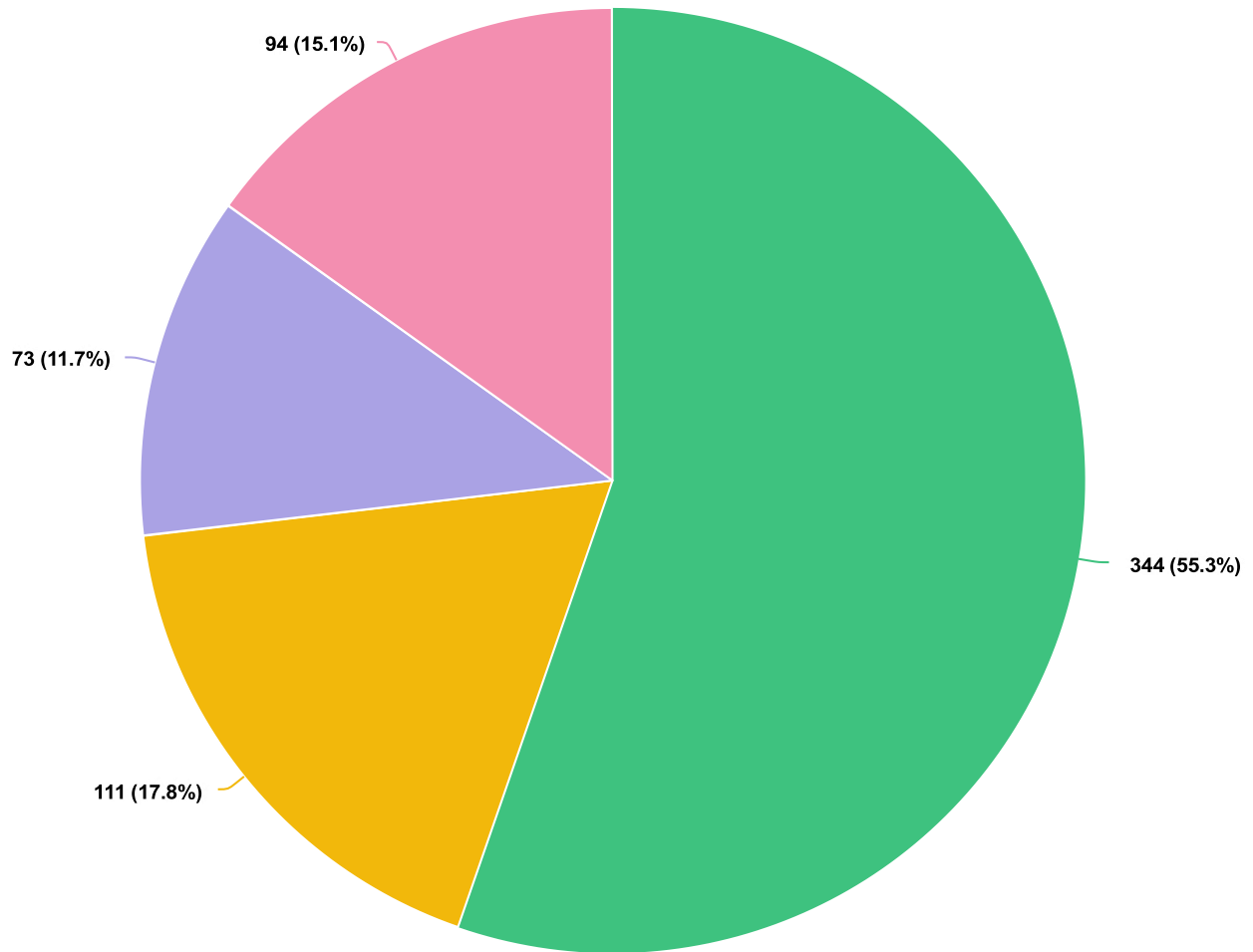


Question options

- Regular fixed route bus service (conventional transit)
- handyDART service (custom transit)
- OnDemand Transit
- None

Optional question (628 response(s), 0 skipped)
Question type: Checkbox Question

Q3 | How frequently do you use transit in the Kelowna Regional Transit System?

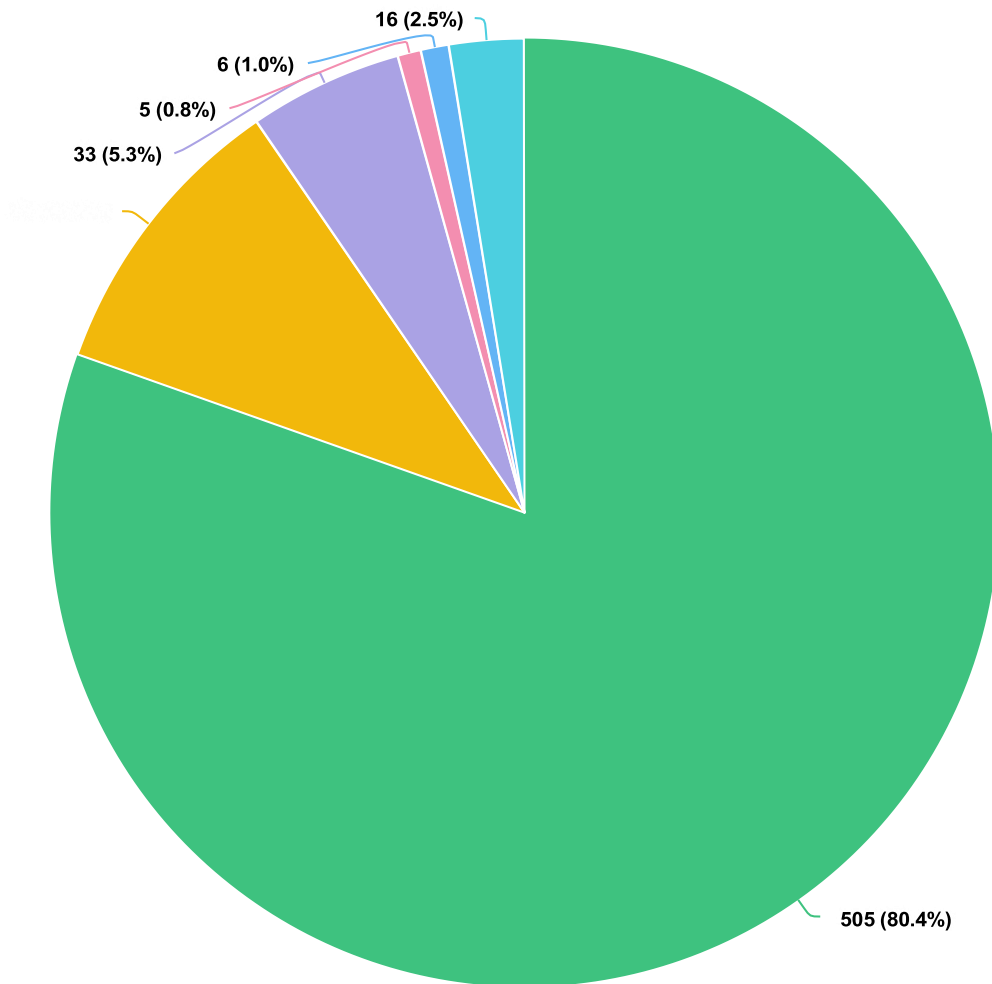


Question options

- Frequent rider (ride 15+ days a month)
- Light rider (ride 8 to 14 days a month)
- Occasional rider (ride 2 to 7 days a month)
- Infrequent rider (ride once a month or less)

*Optional question (622 response(s), 6 skipped)
Question type: Radio Button Question*

Q4 | Which municipality do you currently reside in?

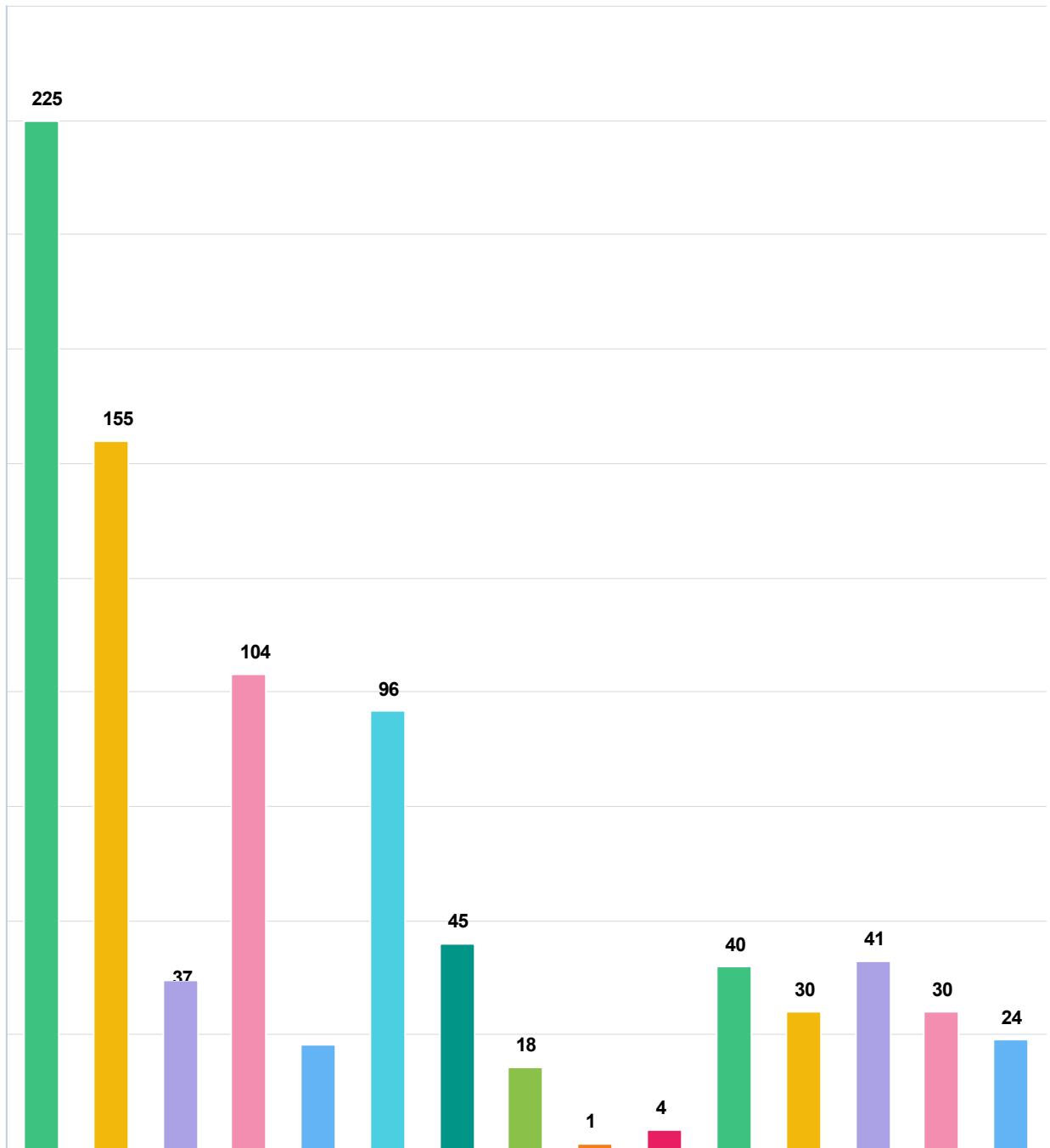


Question options

- City of Kelowna
- City of West Kelowna
- District of Lake Country
- Westbank First Nation
- District of Peachland
- Other (please specify)

*Optional question (628 response(s), 0 skipped)
Question type: Radio Button Question*

Q5 Which fare product do you currently use when riding transit? Select all that apply:

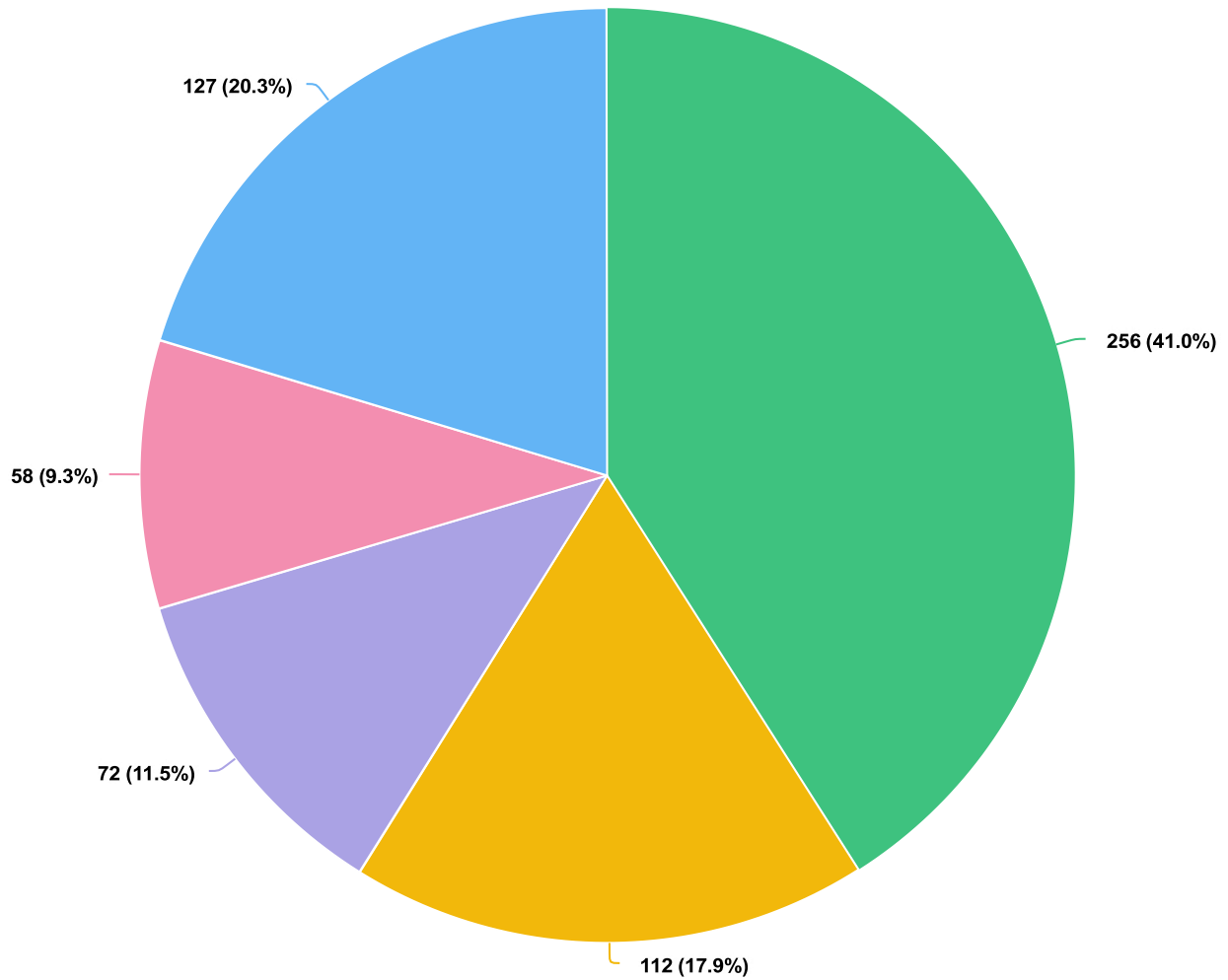


Question options

- Single Ride Cash Fare ● Umo Cash Balance ● DayPASS ● Adult 10-Rides ● Concession 10-Rides
- Adult 30-Day Pass ● Concession 30-Day Pass ● Post-Secondary 30-Day Pass ● 5-Ticket Adult (handyDART only)
- 5-Ticket Senior (handyDART only) ● University Semester Pass ● U-PASS ● ProPASS ● BC Bus Pass
- Other (please specify)

Optional question (624 response(s), 4 skipped)
Question type: Checkbox Question

Q6 As a part of the fare review process, fares are being assessed and may be increased to help improve cost recovery in the Kelowna Regional Transit System. If a small fare increase were necessary to maintain or improve service levels, how would it im...

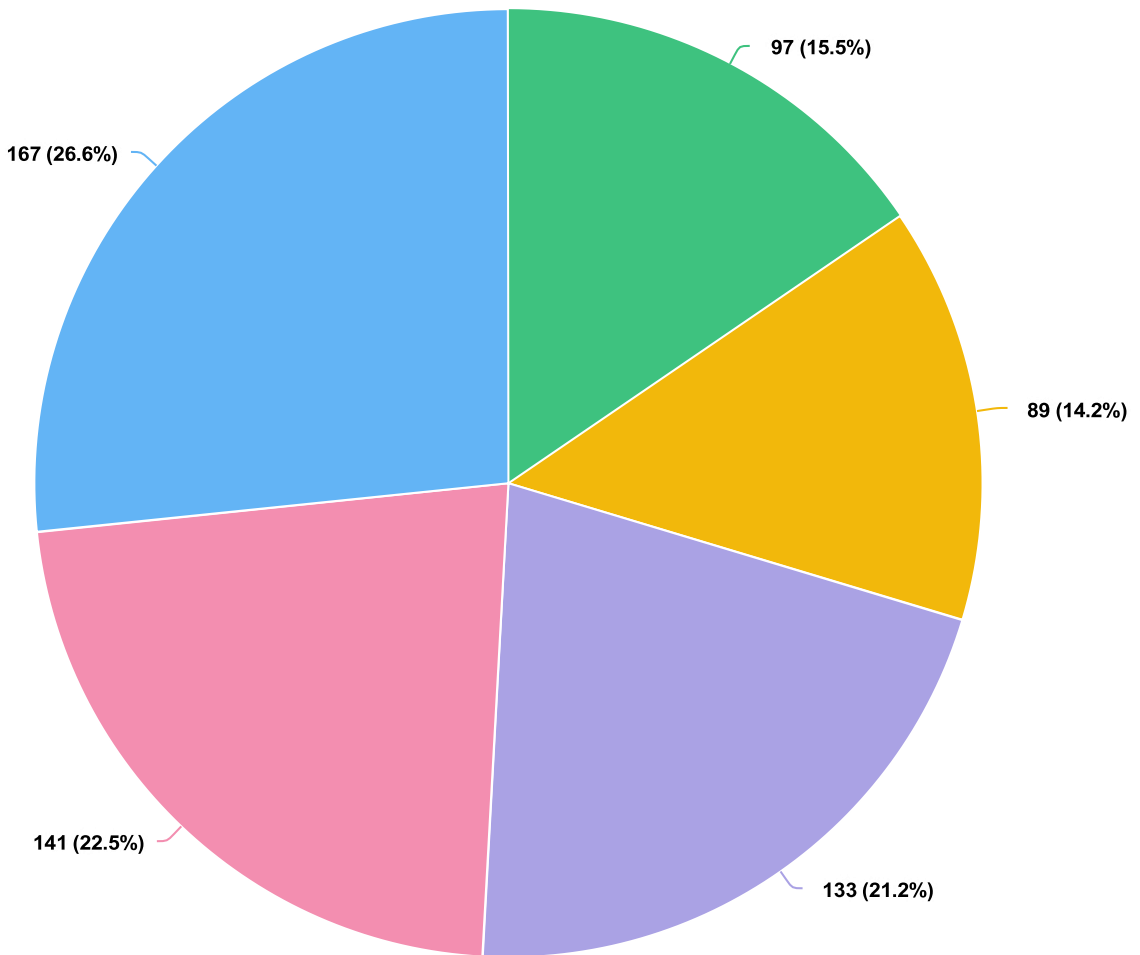


Question options

- I would continue to use transit as frequently as I do now.
- I might adjust my usage slightly but would still rely on transit
- I would need to reduce my transit usage significantly
- I would likely stop using transit as my primary mode of transportation
- It depends on the amount of the fare increase

Optional question (625 response(s), 3 skipped)
Question type: Radio Button Question

Q7 Conventional transit operations in the Kelowna Regional Transit System are funded through a combination of passenger fares, local government funding (property taxes), advertising revenue, and provincial funding. As operational costs rise, the Kelow...

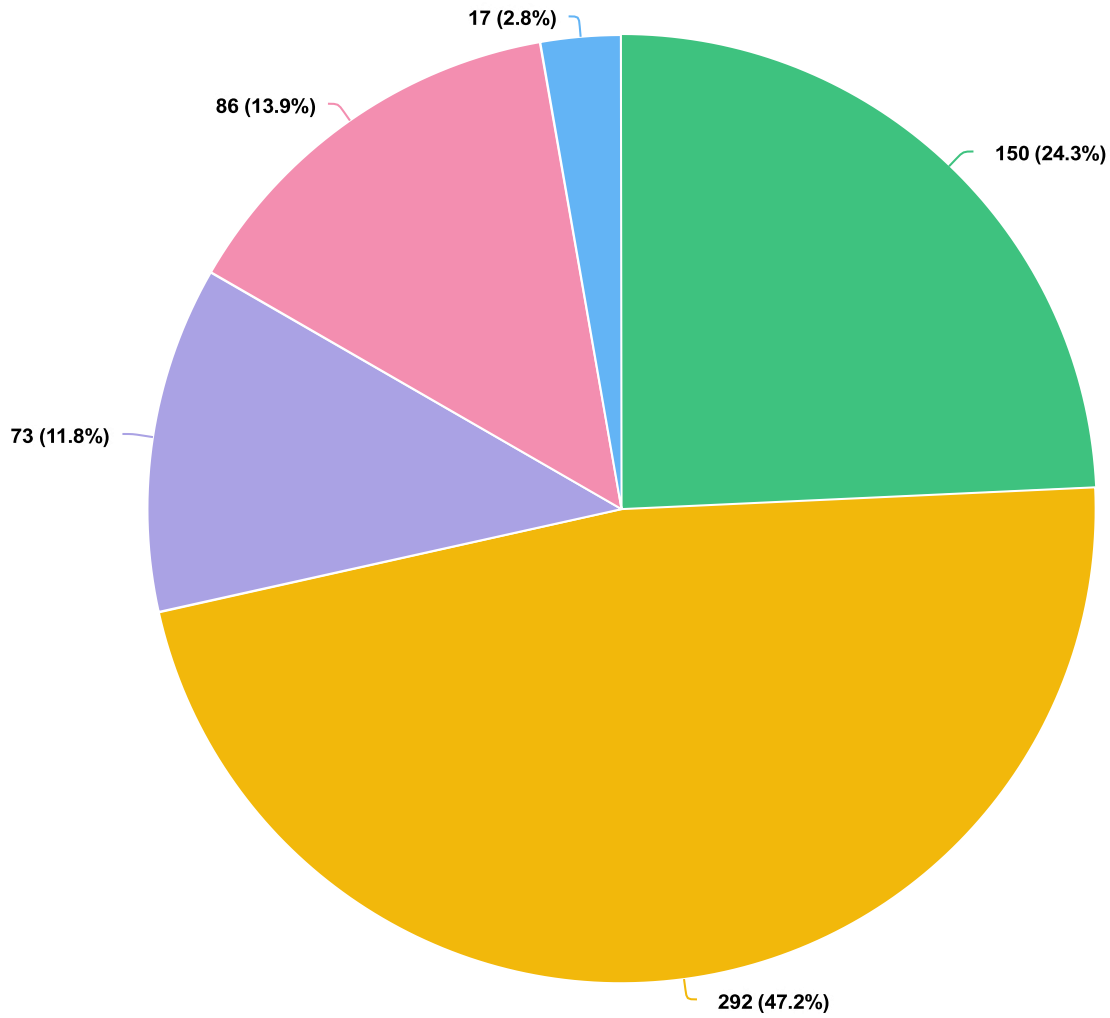


Question options

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

Optional question (627 response(s), 1 skipped)
Question type: Radio Button Question

Q8 | On an average day, how many buses do you board when using the Kelowna Regional Transit System:

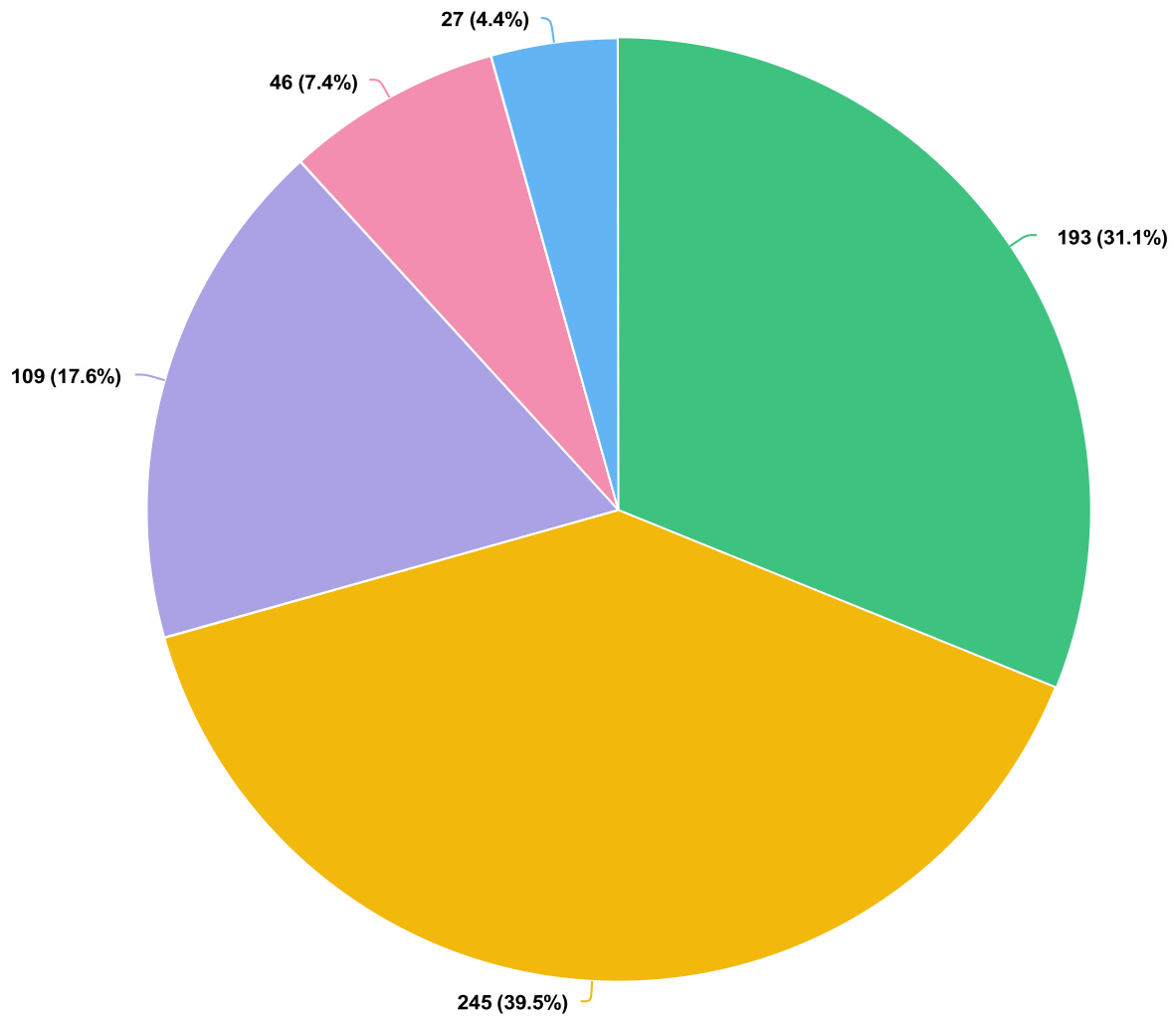


Question options

- 1
- 2
- 3
- 4
- 5+

Optional question (618 response(s), 10 skipped)
Question type: Radio Button Question

Q9 | On an average day, how long do you spend riding transit in the Kelowna Regional Transit System?

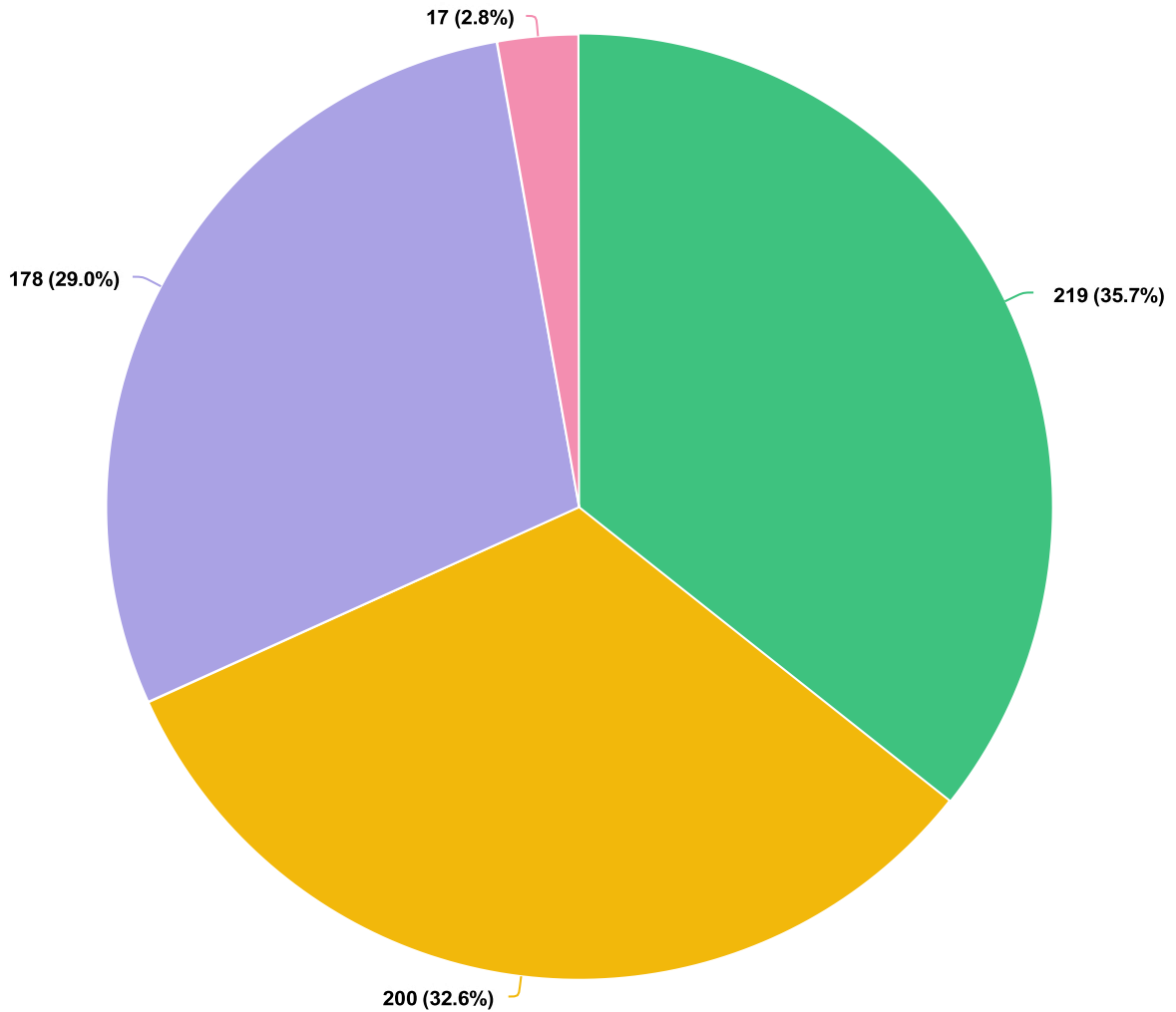


Question options

- 0-30 minutes
- 30-60 minutes
- 60-90 minutes
- 90-120 minutes
- 120+ minutes

Optional question (620 response(s), 8 skipped)
Question type: Radio Button Question

Q10 | If you currently use a Single Ride Fare (Cash, Umo Cash Balance, 10-Rides Product), are you able to complete your daily trip within one transfer window?

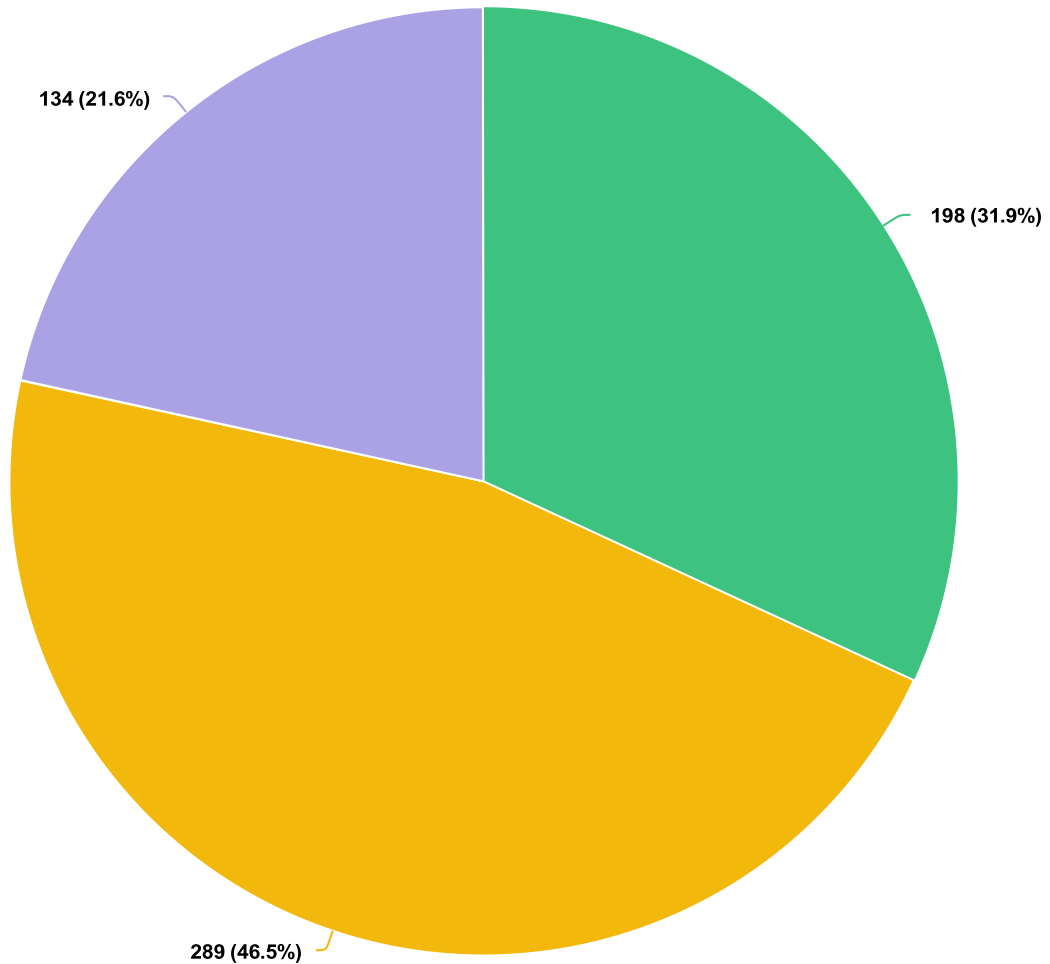


Question options

- Yes, I complete my daily trip within one transfer window (pay one Single Ride fare total)
- No, I exceed the transfer window or take a return trip (pay two Single Ride fares or more in total)
- Not Applicable, I use a pre-purchased pass product
- Other (please specify)

Optional question (614 response(s), 14 skipped)
Question type: Radio Button Question

Q11 | Would you prefer to keep the existing 90-minute transfer policy, or move to the automatic DayPASS system?

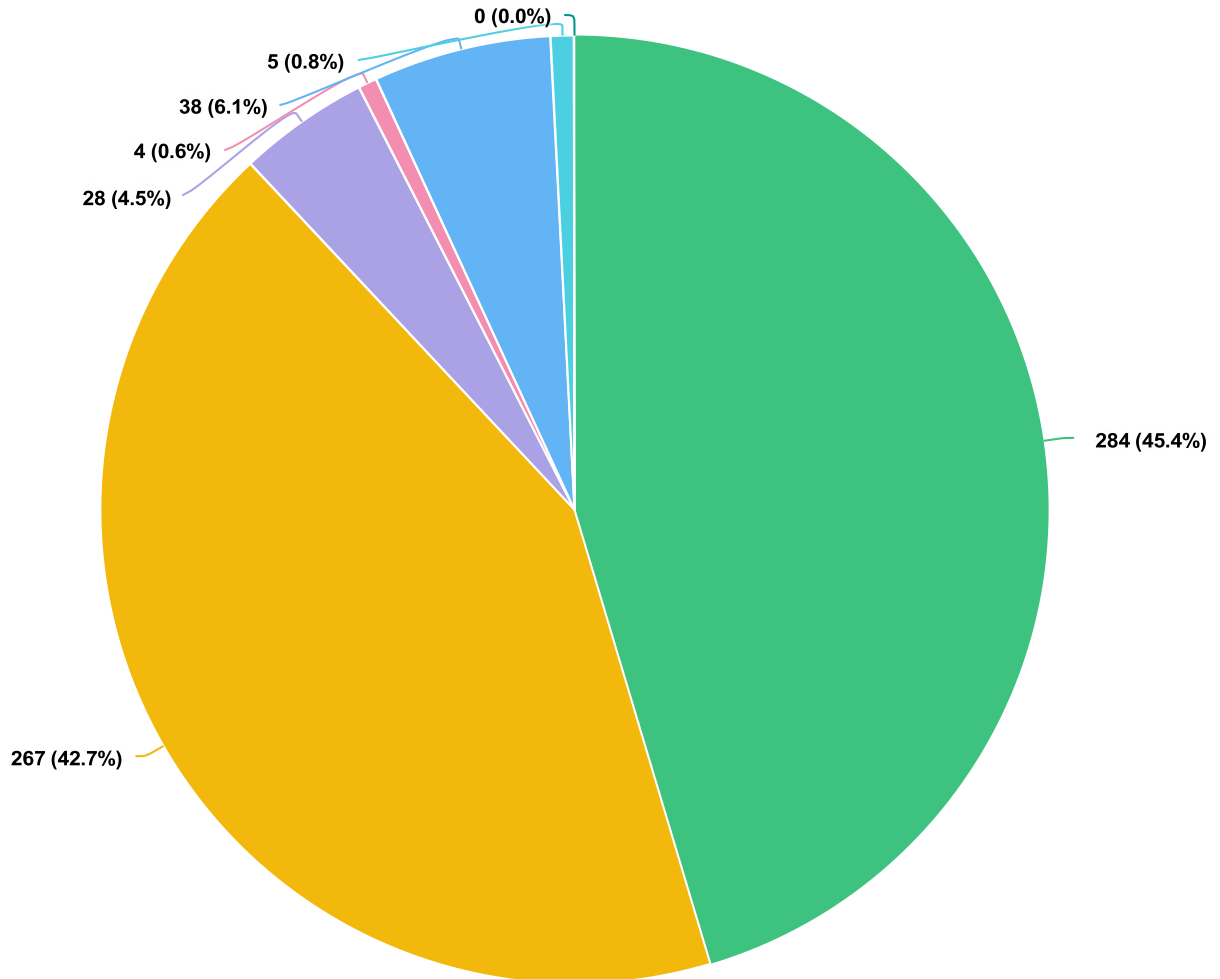


Question options

- Keep transfer policy of one free transfer for next connecting bus within 90-minutes
- Remove transfers and allow unlimited travel all day with the DayPASS system
- No opinion

*Optional question (621 response(s), 7 skipped)
Question type: Radio Button Question*

Q12 | How do you identify?

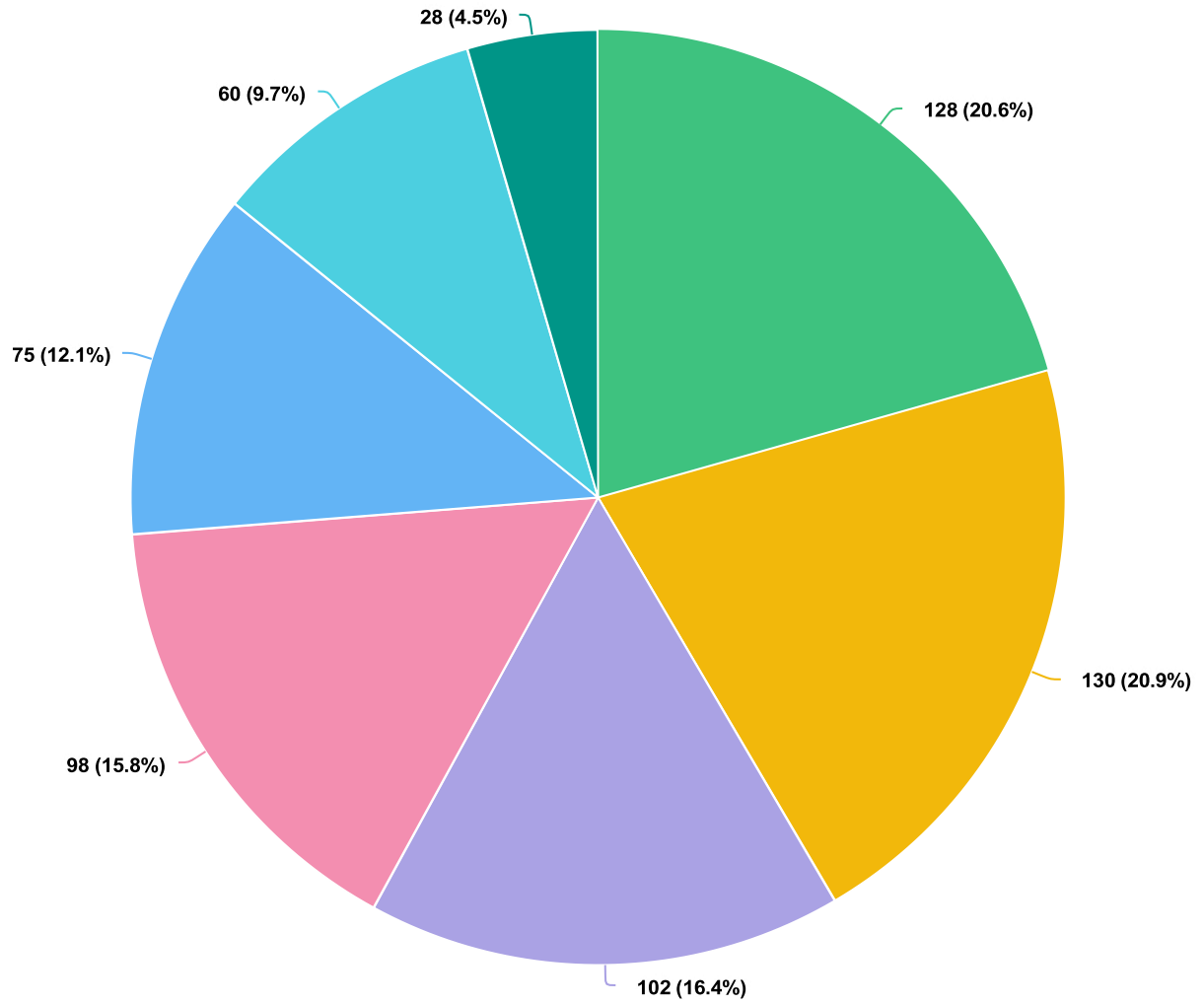


Question options

- Woman
- Man
- Non-binary (including polygender, genderqueer, agender, bigender and others)
- Two-spirited
- Prefer not to say
- Not listed here
- Other cultural genders

Optional question (626 response(s), 2 skipped)
Question type: Radio Button Question

Q13 Please specify your age group.

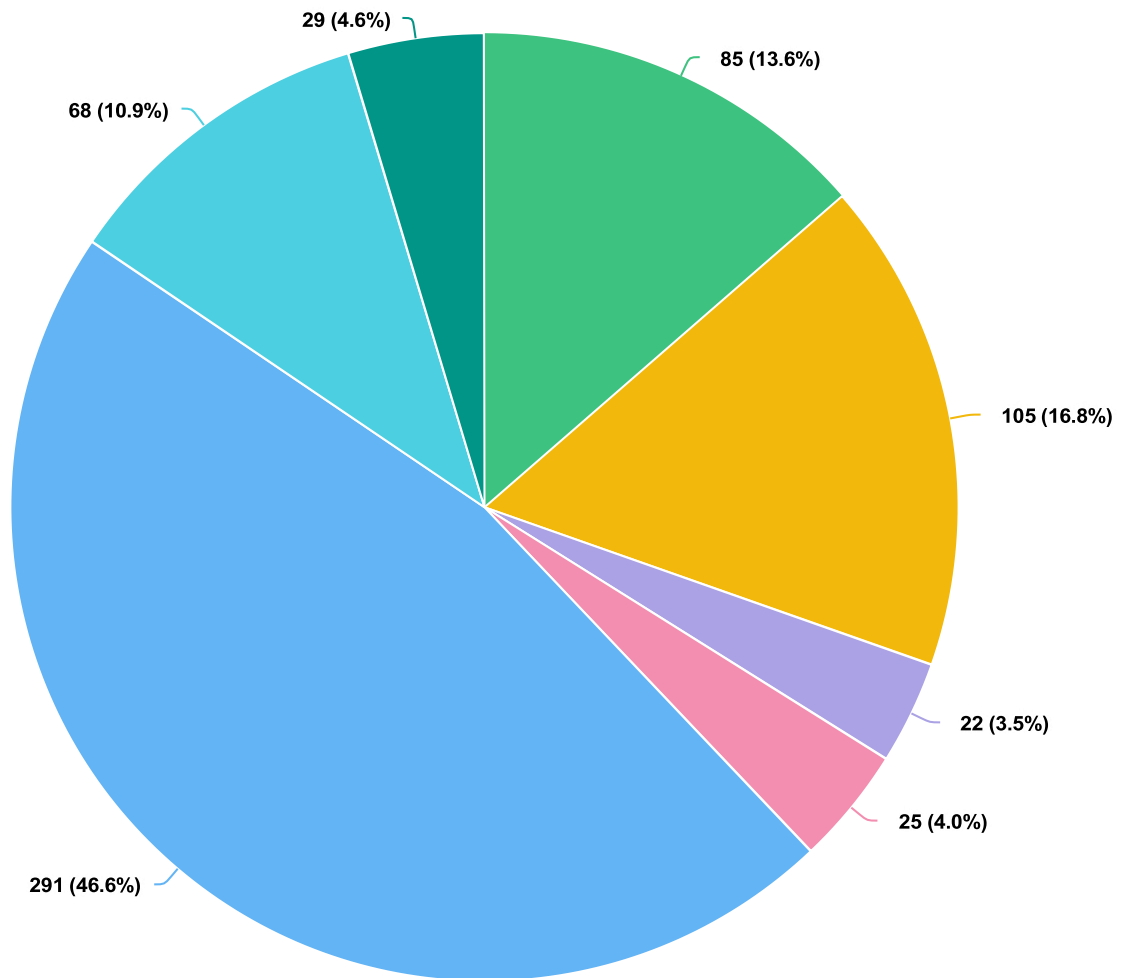


Question options

- 19-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65-74
- Above 75

Optional question (621 response(s), 7 skipped)
Question type: Radio Button Question

Q14 | What is your current employment status?

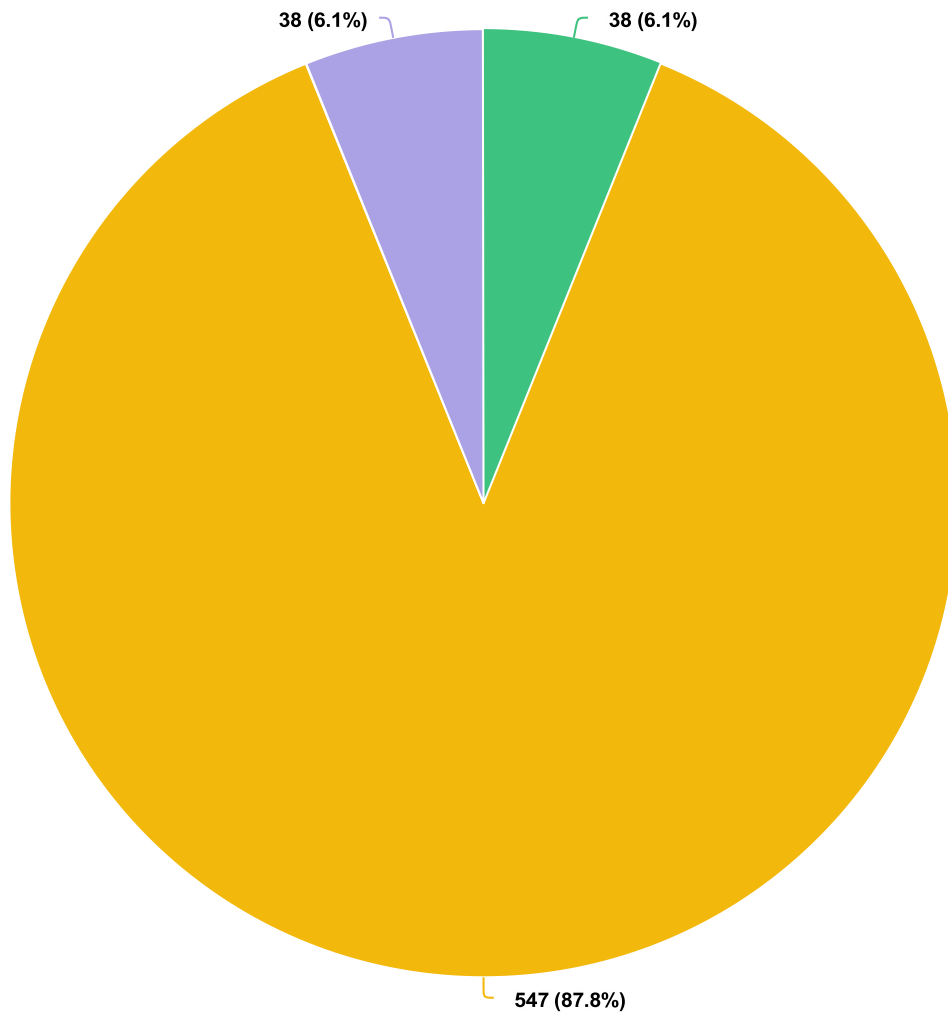


Question options

- Retired
- Student
- Unemployed
- Employed (working from home)
- Employed (working from an external workspace)
- Employed (hybrid)
- Other (please specify)

Optional question (625 response(s), 3 skipped)
Question type: Radio Button Question

Q15 | Do you identify as an Indigenous Person, that is, a person who identifies with Aboriginal, First Nation (Status/Non-Status), Metis or Inuk (Inuit) cultural and/or ancestral background?

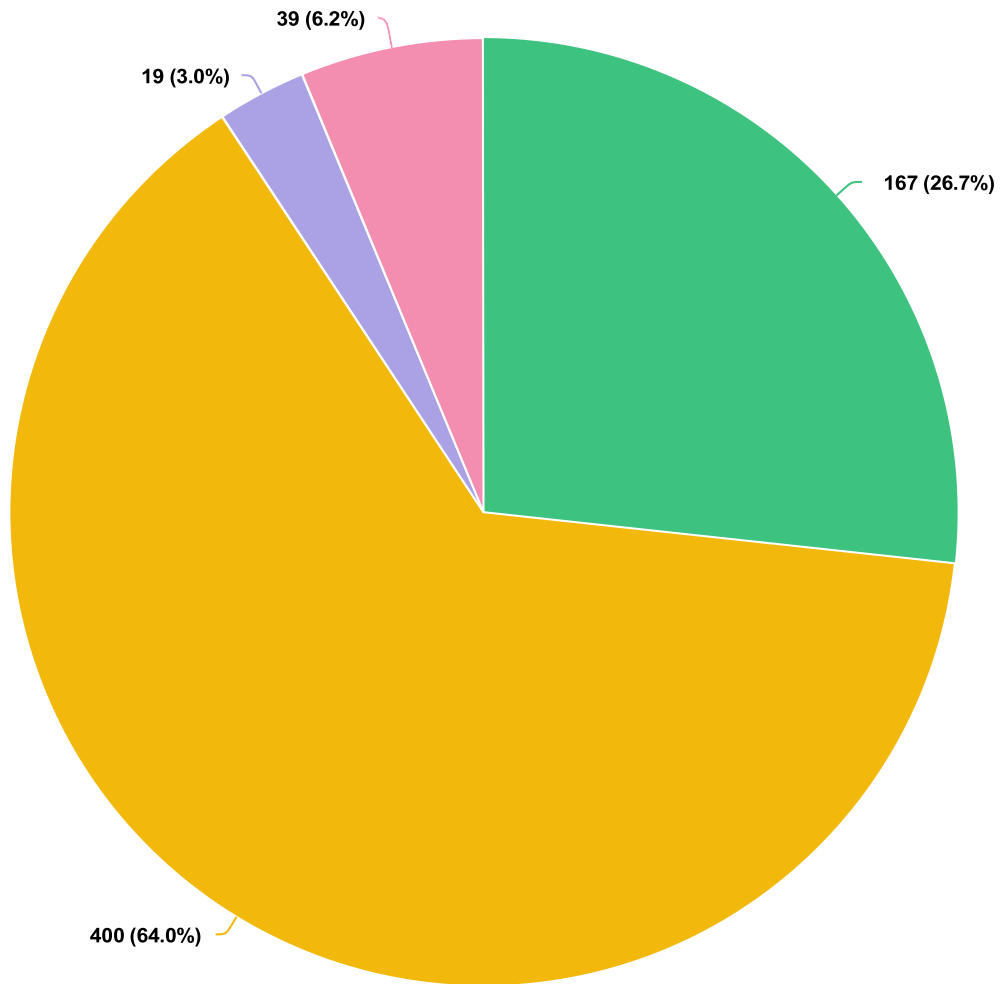


Question options

- Yes
- No
- Prefer not to say

Optional question (623 response(s), 5 skipped)
Question type: Radio Button Question

Q16 | Do you identify as a person with a disability? Examples of disabilities include, but are not limited to: Mental health disability: Psychiatric disorders such as major depressive disorder, anxiety disorders, schizophrenia, bipolar disorder, post-tra...

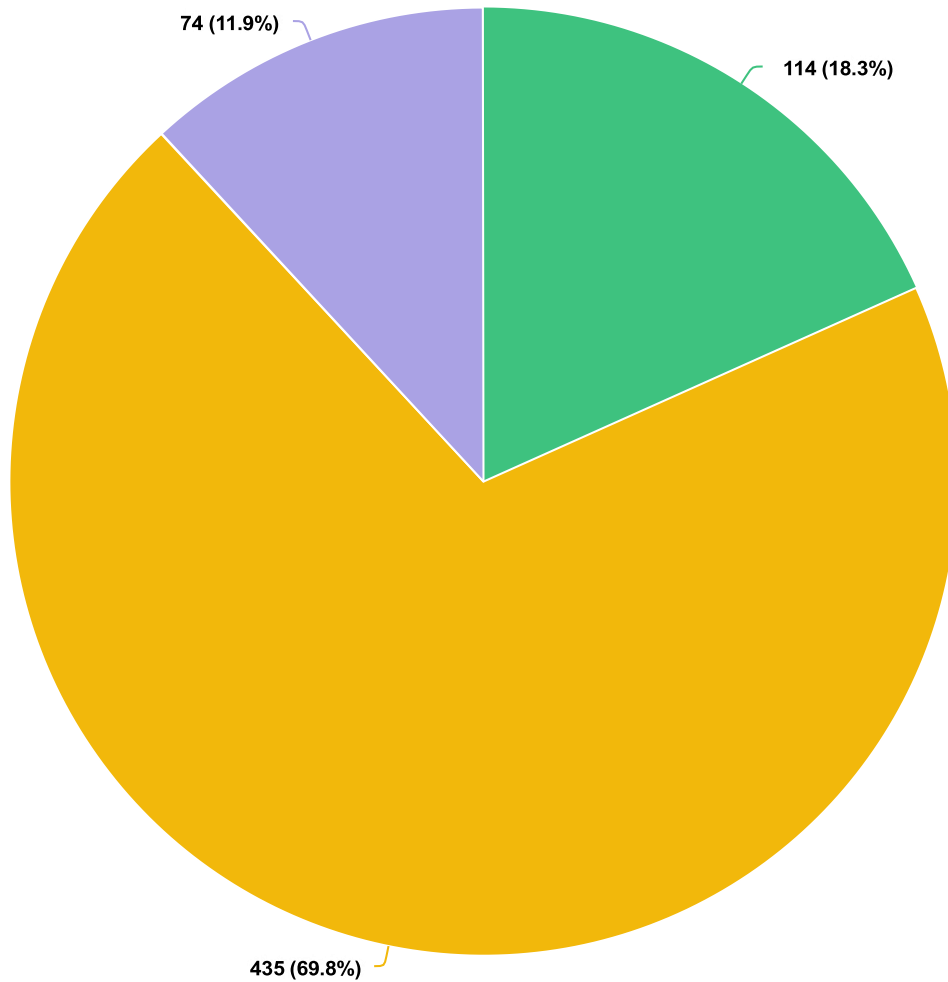


Question options

- Yes
- No
- Unsure
- Prefer not to say

Optional question (625 response(s), 3 skipped)
Question type: Radio Button Question

Q17 | In addition to, or other than your gender identity and/or identifying as an Indigenous Person and/or identifying as a person with a disability, do you identify as belonging to ADDITIONAL equity-seeking groups? Equity-seeking groups are communities t...

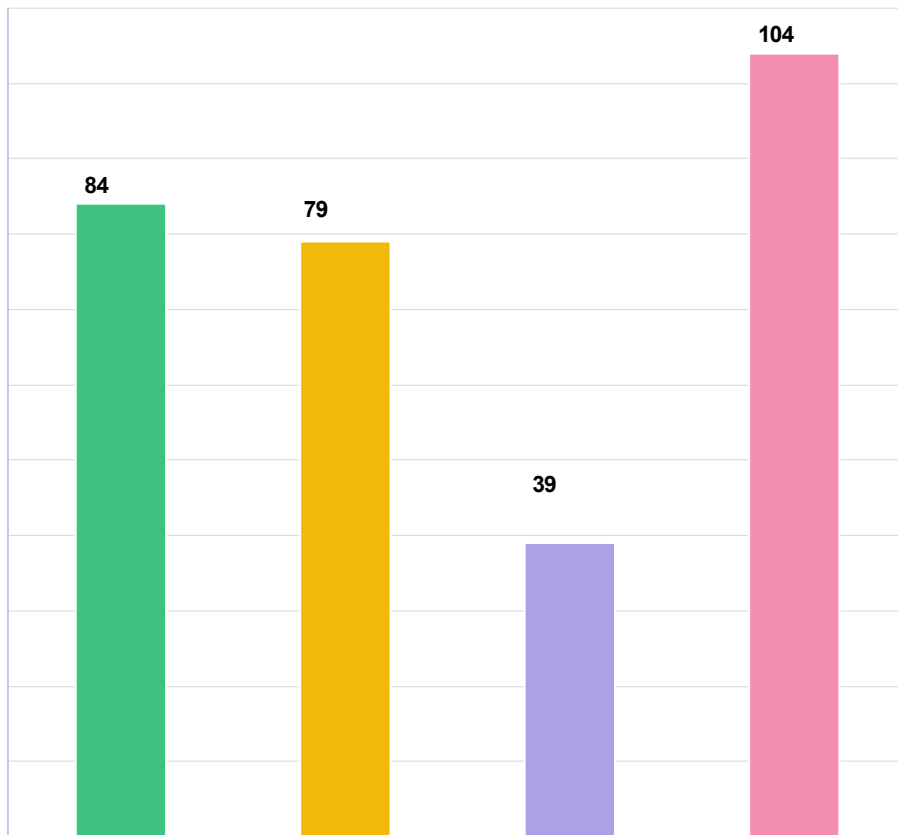


Question options

- Yes
- No
- Prefer not to say

Optional question (623 response(s), 5 skipped)
Question type: Radio Button Question

Q18 Please check if applicable



Question options

- I am a deaf person, person with disabilities and/or a person living with mental illness. [1]
- I am a person of colour or racialized person. [2]
- My gender identity or gender expression differs from my sex assigned at birth. [3]
- I identify as a member of the LGBTQ*2S community.[4]

Optional question (223 response(s), 405 skipped) Question type: Checkbox Question



Fare Review Kelowna Transit System

June 2025



Fare Review Objective

- Utilize BC Transit's recommended Fare Strategy to account for inflation and operational costs in proposed fare recommendations

Maximize revenue

Attract and retain ridership

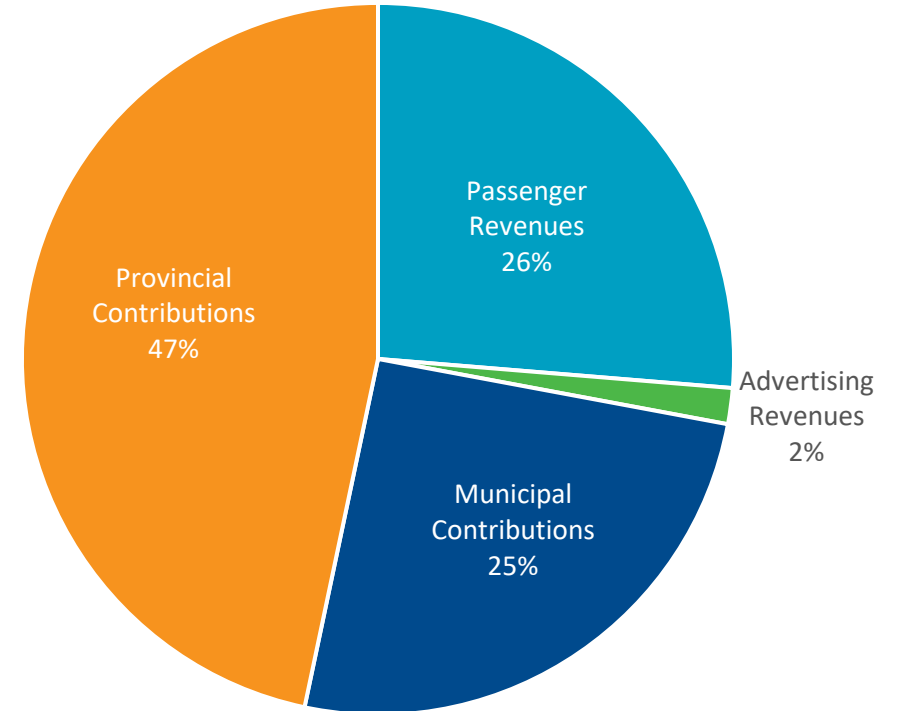
Consider affordability

2025 Fare Review Objective

- Increase ease of use for passengers and boost ridership
- Align with BC Transit's recommended fare structure
- Get the most out of existing electronic fare collecting technology (Umo)
- Introduce automatic DayPASS
- Introduce EcoPASS transit fund program

Funding and Decision Authority

- Funding for Kelowna Regional Transit System is cost shared between the Province and
 - City of Kelowna,
 - City of West Kelowna,
 - District of Lake Country,
 - Westbank First Nation,
 - District of Peachland,
 - Regional District of Central Okanagan.
- Decision on fares, routes and service levels are made by the councils and boards based on information and planning provided by BC Transit
- Operating costs are met by a combination of
 - farebox passenger revenues
 - local partner funding and
 - provincial funding



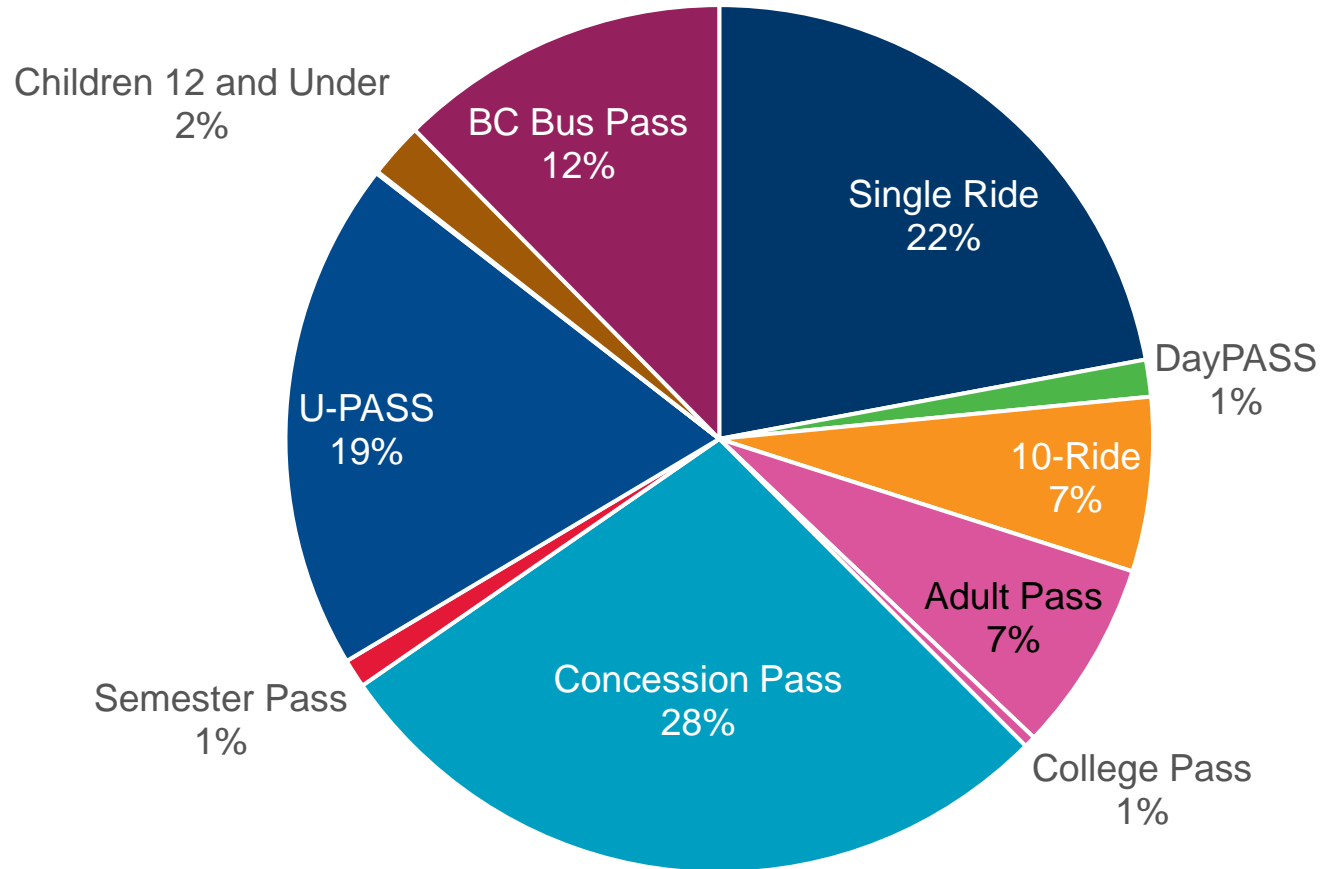
Cost Share Kelowna Conventional 2024/25

Current Fare Structure vs Fare Guidelines

Fare Type		Price		Variance
Single Ride		\$2.50	Base	-
DayPASS		\$5.00	2 times Base Fare	-
10-Rides	Adult	\$22.50	9 times Base Fare	-
	Concession*	\$20.25	9 times Base Fare	8 times Base Fare
30-Day / Monthly Pass	Adult	\$70.00	20 to 30 times Base Fare	-
	Concession*	\$45.00	Adult 30-Day Pass less 15%	Adult 30-Day Pass less 36%
Post-Secondary 30-Day Pass		\$55.00	Adult 30-Day Pass less 15%	Adult 30-Day Pass less 20%
Post-Secondary Semester Pass		\$176.00	4 times Student 30-Day Pass less 20%	-
5-Tickets (handyDART))	Adult	\$11.25	-	-
	Concession*	\$10.00	-	-

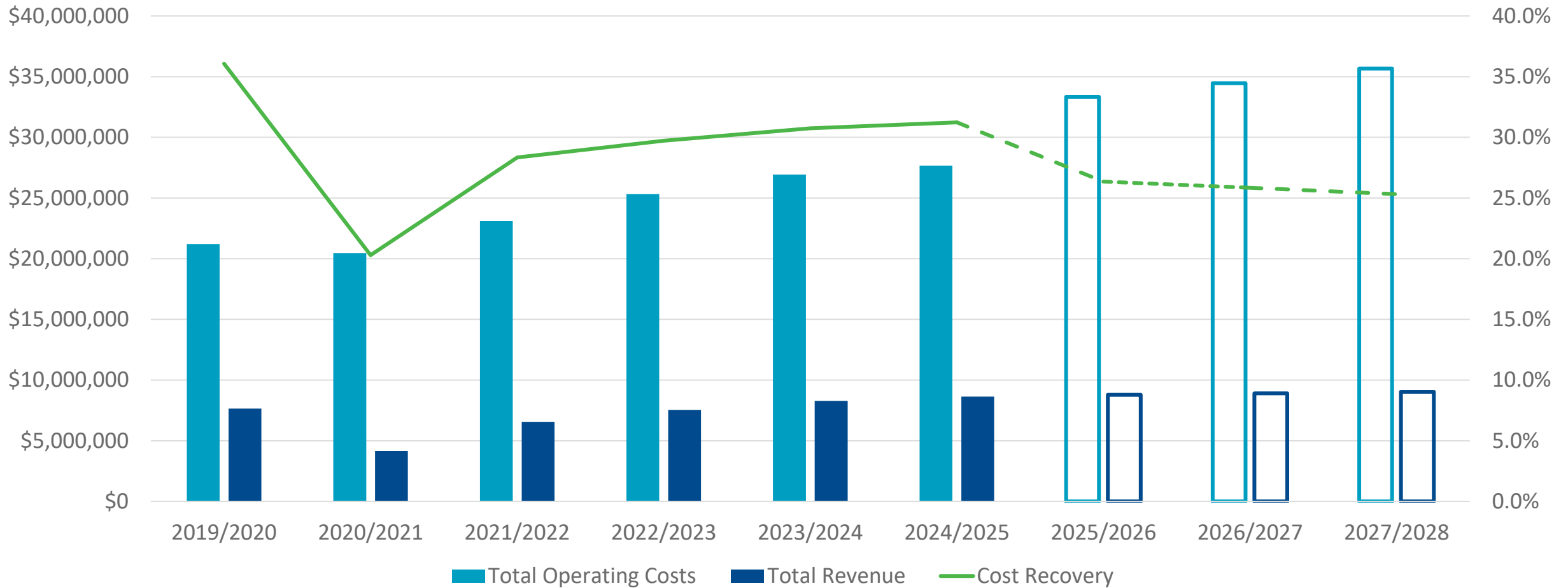
*Concession fare valid for youth aged 13 – 18 and persons 65 and over

Conventional Fare Product Revenue 2024/2025



Cost Recovery – Conventional Transit

Kelowna Regional Transit
Cost Recovery target 35%



Regional Partner Revenue Allocations

The Kelowna Regional Transit System has a revenue-sharing agreement, revenue allocation is based on local ridership in each community (75%) and agreed upon cost-sharing (25%)

Regional Partner	Ridership	Ridership %	Revenue
City of Kelowna	5,622,838	85.97%	\$6,373,902.40
City of West Kelowna	533,702	8.16%	\$772,719.06
Westbank First Nation	155,663	2.38%	\$230,548.10
District of Lake Country	180,517	2.76%	\$272,185.93
District of Peachland	37,281	0.57%	\$61,752.77
Regional District of Central Okanagan	11,119	0.17%	\$12,357.08

Online Engagement

- Survey was live from February 10th – March 10th
- Marketing through traditional and online media
- 625 Respondents, 893 visitors who interacted with the page
- Engagement was launched to gather public feedback on whether potential fare change options would impact ridership and whether the transition to the DayPASS system would be supported
- Key takeaways:
 - Survey respondents were 91% regular fixed-route bus customers with the majority using Single Ride fare products, with 80% of respondents residing within the City of Kelowna
 - 41% of respondents indicated that there would be no change to their transit usage with a small fare increase, and 20.3% indicated it would depend on the amount of the increase
 - The survey asked respondents if they would support moving to the DayPASS system, with 46.5% of respondents supporting the transition, and 31.9% indicating a desire to maintain transfers. The remainder had no opinion.

Transfers vs Automatic DayPASS

Current policy: 90-Minute Transfer

Kelowna Transit allows riders to travel on the next connecting bus within 90 minutes of trip departure without an additional fare.

- Cash users receive a paper transfer from driver
- Paper transfer is difficult to validate for drivers
- Umo users have a transfer automatically applied

Proposed policy: Automatic DayPASS

Replacing transfers with automatic DayPASS which allows for unlimited rides all day, for two Single Ride fares

- Provides increased value and ease of use for riders
- Umo utilizes fare capping to automatically apply DayPASS fare for Umo cash balance users
- Riders using cash can purchase a paper DayPASS from their bus driver at the time of boarding
- To allow for fare capping and simplify fare structure 10-Rides and pre-purchased DayPASS product would be phased out

Umo Transfers March 2024 - March 2025



Fare Change Options

- BC Transit is providing three fare change options, developed based on:
 - Fare Review Objectives
 - Increase ease of use for passengers and boost ridership
 - Align with BC Transit's recommended fare structure
 - Get the most out of existing electronic fare collecting technology (Umo)
 - Comparable transit system fares
 - Average Single Ride Adult fare in Canada is **\$3.50**
 - Inflationary increases since the last fare increase in 2015
 - Bank of Canada's Inflation Calculator estimates a **\$2.50** fare in 2015 would be equivalent to **\$3.24** in 2025
 - Cost recovery goals
 - Kelowna Regional Transit has a set cost recovery goal of 35%

Maximize revenue

Attract and retain
ridership

Consider affordability

Fare Change Options

Fare Product		Existing Fares	Option 1 Recommended Increase
Single Ride		\$2.50	\$3.00 (+20%)
DayPASS*		\$5.00	\$6.00 (+20%)
10 Rides	Adult	\$22.50	Discontinued
	Concession	\$20.25	
30 Day / Monthly Pass	Adult	\$70	\$80 (+14%)
	Concession**	\$45	\$55 (+22%)
Post-Secondary 30-Day Pass		\$55	\$65 (+18%)
Post-Secondary Semester Pass		\$176	\$208 (+18%)
5-Tickets (handyDART)	Adult	\$11.25	\$15 (+33%)
	Senior	\$10	\$15 (+50%)

Quantitative Analysis	2024/2025 Actuals	Option 1 Recommended Increase
Total Fare Revenue	\$7,026,024	\$8,174,795
Revenue Increase	-	\$1,148,771 (+16.4%)
Ridership	6,540,465	6,585,233 (+0.68%)
Cost Recovery	31%	31%

*DayPASS-on-Board and Fare Capping to generate automatic DayPASS.

**Concession fare valid for youth aged 13-18 and persons 65 and over.

Fare Change Options

Fare Product		Existing Fares	Option 2 Fare Guideline Alignment
Single Ride		\$2.50	\$3.00 (+20%)
DayPASS*		\$5.00	\$6.00 (+20%)
10 Rides	Adult	\$22.50	Discontinued
	Concession	\$20.25	
30 Day / Monthly Pass	Adult	\$70	\$80 (+14%)
	Concession**	\$45	\$68 (+51%)
Post-Secondary 30-Day Pass		\$55	\$68 (+23%)
Post-Secondary Semester Pass		\$176	\$217 (+23%)
5-Tickets (handyDART)	Adult	\$11.25	\$15 (+33%)
	Senior	\$10	\$15 (+50%)

*DayPASS-on-Board and Fare Capping to generate automatic DayPASS.

**Concession fare valid for youth aged 13-18 and persons 65 and over.

Quantitative Analysis	2024/2025 Actuals	Option 2 Fare Guideline Alignment
Total Fare Revenue	\$7,026,024	\$8,606,376
Revenue Increase	-	\$1,580,352 (+22.5%)
Ridership	6,540,465	6,450,535 (-1.4%)
Cost Recovery	31%	33%

Fare Change Options

Fare Product		Existing Fares	Option 3 Cost Recovery Goal
Single Ride		\$2.50	\$3.50 (+40%)
DayPASS*		\$5.00	\$7.00 (+40%)
10 Rides	Adult	\$22.50	Discontinued
	Concession	\$20.25	
30 Day / Monthly Pass	Adult	\$70	\$87.50 (+25%)
	Concession**	\$45	\$74.38 (+65%)
Post-Secondary 30-Day Pass		\$55	\$74.38 (+35%)
Post-Secondary Semester Pass		\$176	\$238 (+35%)
5-Tickets (handyDART)	Adult	\$11.25	\$17.50 (+55%)
	Senior	\$10	\$17.50 (+75%)

Quantitative Analysis	2024/2025 Actuals	Option 3 Cost Recovery Goal
Total Fare Revenue	\$7,026,024	\$9,210,291
Revenue Increase	-	\$2,184,267 (+31%)
Ridership	6,540,465	6,331,984 (-3.19%)
Cost Recovery	31%	35%

*DayPASS-on-Board and Fare Capping to generate automatic DayPASS.

**Concession fare valid for youth aged 13-18 and persons 65 and over.

Regional Partner Impacts

Quantitative Analysis	Regional Partner	Option 1 Recommended Change	Option 2 Fare Guideline Alignment	Option 3 Cost Recovery Goal
Total Fare Revenue Impact	City of Kelowna	+\$957,845	+\$1,317,697	+\$1,821,244
	City of West Kelowna	+\$109,363	+\$150,449	+\$207,941
	Westbank First Nation	+\$32,969	+\$45,356	+\$62,688
	District of Lake Country	+\$38,598	+\$53,099	+\$73,390
	District of Peachland	+\$8,156	+\$11,220	+\$15,507
	Regional District of Central Okanagan	+\$1,838	+\$2,528	+\$3,494

Pre-Paid Fare Programs



- **U-PASS**

- U-PASS gives students at partnering post-secondary institutions (UBCO) unlimited access to travel on all Kelowna Regional transit services during their enrolled term.
- Gives transit systems guaranteed income as most students will be enrolled. The fee for a U-PASS is included in a student's tuition payment.
- If a fare increase is approved, UPASS fees increase can be issued, requiring student body approval.
 - UBCO requires one year notice of fare increase (August 15th deadline)
 - Student referendum would need to approve increase
 - If approved, UPASS rate would increase as of Sept 1 2026

Pre-Paid Fare Programs

EcoPASS

- A transit fund created via a bulk purchase discount that can be used by a variety of groups
- Secure stable revenue in the form of pre-purchased fare revenue
- Administered by BC Transit through Umo

Transit Fund	Discount %
\$5,000	5.00%
\$10,000	5.50%
\$20,000	6.00%
\$30,000	6.50%
\$40,000	7.00%
\$50,000	7.50%
\$100,000	10.00%
\$150,000	12.50%
\$200,000	15.00%

- Examples:
 - Property developers establish a transit fund for occupants of residential buildings to access to satisfy TDM programs
 - Conferences create a transit fund for attendees to access
 - Employers provide transit fund available to all employees
 - Social services agencies can use it to provide transit access for their target audience until the fund is extinguished

Summary of Recommendations

- Endorse Option 1 fare change and the discontinuation of the Umo 10-Rides product
- Replace the existing transfer policy with the DayPASS system, allowing cash users to purchase a paper DayPASS at the time of boarding and Umo users to automatically receive a DayPASS via Umo fare capping technology
- Increase U-PASS fees, in line with Option 1 Adult Pass fare, effective September 2026
- Introduce the EcoPASS pre-paid fare program allowing for bulk transit purchases to be made with the previously outlined discount structure.

Fare Review Timeline

Winter 2025

February 10 - March 10th: Survey Engagement Live

Spring 2025

Options Development and Staff Consultation

Summer 2025

July 8: Peachland Council

July 15: Lake Country Council

July 17: RDCO Board

July 21: COK Council

July 22: West Kelowna Council

July 7: Westbank FN Council

August 2025

Notify UPASS Agreements for price increase 12 months in advance

Fall 2025

Marketing campaign to notify riders

October 1, 2025

Fare change in-effect



Regional Board Report

Request for Decision

To: Regional Board
From: Travis Kendel, Associate Director of Engineering
Date: July 17, 2025
Subject: Curbside Food Waste Collection Program Update

Voting Entitlement: *All Directors – Unweighted Corporate Vote – Simple Majority (LGA s. 208)*

Purpose: To report back the outcome of the Board's direction to formally request Municipal Council support and participation in the RDCOs Curbside Food Waste Collection Program.

Executive Summary:

The Solid Waste Management Plan (SWMP) received approval from the Ministry of Environment in early 2020, contingent upon the inclusion of an evaluation for organic waste diversion. The Regional Board subsequently endorsed the amended SWMP unanimously, initiating a multi-year process to assess and potentially implement curbside food waste collection. This process began with a waste characterization study and a preliminary costing analysis, which estimated probable service costs for curbside food waste collection at \$60.30 per household per year.

Between 2021 and 2023, the Food Waste Feasibility Study was incorporated into the financial plan and further developed through collaboration with the Solid Waste Technical Advisory Committee (SWTAC) and municipal stakeholders. The final report, presented in late 2022, recommended implementing a regional co-mingled food and yard waste curbside collection program at a cost of \$63 per household annually and addressing multifamily sectors separately via differential tipping fees and landfill organics bans, (excluding multifamily residences from the initial program phase). Early in 2023, the Board endorsed this approach and instructed that comprehensive consultation and community engagement be conducted before public outreach began.

Accordingly, throughout 2023 and 2024, staff focused on planning, scoping, costing, and stakeholder engagement related to the initiative. The City of Kelowna excluded the Glenmore Landfill from the program, resulting in the selection of a transfer station with off-site composting as the only feasible option. Upon completion of Phase 1 public engagement in February 2024, feedback revealed a near even split in support for the program at the revised cost of \$66 per household per year. Technical assessments indicated a possible requirement for a second transfer station which drove estimated cost in a range of \$66 and \$90 per household per year. These findings, along with public engagement results, were presented to municipal Councils in September 2024. A subsequent review by the RDCO's consultant confirmed that a second transfer station was not required as a single transfer station could support the program over the next 25 years.

The City of Kelowna Council, after reviewing the Climate Resilient Kelowna Strategy (2030) on September 23, 2024, identified alignment with the RDCO on expanding residential curbside food waste collection as a high-priority action. On November 28, 2024, the RDCO Board resolved to continue developing the Curbside Food Waste Program and directed staff to seek confirmation of participation

from all municipal councils by July 31, 2025, to advance work on program development, infrastructure, land acquisition, and implementation strategies.

In early 2025, the program’s estimated cost was validated as \$63 per household per year. This estimate included the expense of the single required transfer station. Delegations to all four municipal councils were completed by RDCO staff in June 2025. The City of Kelowna Council was first to consider participation. Its decision not to participate eliminated economies of scale and significantly altered the program’s financial viability for the remaining 3 municipal partners. The principal concern articulated by the City of Kelowna was cost, concurrently citing an interest in addressing multifamily sector needs. Following this decision, partner municipalities (City of West Kelowna, the District of Peachland, and the District of Lake Country), declined participation after being informed of the increase in costs driven by the City of Kelowna declining to participate.

Throughout the planning and implementation phases for the Curbside Food Waste Program, key milestones were undertaken with RDCO Board support. The City of Kelowna’s non-participation—citing chiefly cost considerations and the exclusion of multifamily residences—renders the Board’s Strategic Priority “*Implement a curbside organics collection program*” as unattainable. In response to collective municipal feedback, staff recommend pursuing landfill diversion of food waste as a regional service in the forthcoming Solid Waste Management Plan update. This approach would encompass multifamily, single-family, and commercial waste streams, and be formally integrated into the 2030 Solid Waste Management Plan.

Recommendation(s):

THAT the Regional Board remove the implementation of an expanded curbside organics program from the RDCO 2023 – 2026 Board Strategic Priorities.

AND THAT the Regional Board direct staff to incorporate landfill diversion of food waste from multifamily, single family, and commercial sectors into the Solid Waste Management Plan for the Regional District, including the City of Kelowna, City of West Kelowna, District of Lake Country, and District of Peachland, during the next Solid Waste Management Plan update.

Respectfully submitted by: Travis Kendel, Associate Director of Engineering Services

Report Approved by: Danielle Noble-Brandt, Director of Development & Engineering Services

Approved for Agenda: Sally Ginter, Chief Administrative Officer

Strategic Plan Alignment:

- | | |
|--|--|
| <input type="checkbox"/> Emergency preparedness | <input type="checkbox"/> Truth and reconciliation |
| <input type="checkbox"/> Health and wellness | <input checked="" type="checkbox"/> Environment and climate – Regional priority only |
| <input type="checkbox"/> Regional transportation | <input type="checkbox"/> Growth and development – Electoral Area priority only |
-

Introduction

The Solid Waste Management Plan (SWMP) update began in 2017. After consultation, a draft was sent to the Ministry of Environment and Climate Change Strategy, garnering conditional approval in February 2020 with required amendments. The Solid Waste Technical Advisory Committee made the directed changes, and on February 2, 2020, the Regional Board approved the updated SWMP and finalized its endorsement.

On October 8, 2020, the RDCO Governance and Services Committee asked staff to schedule a workshop to review and consider alternatives to the current recycling program. Staff collaborated with the Solid Waste Technical Advisory Committee, which recommended continuing current initiatives and studies under the SWMP, prioritizing those that align with Strategic Priorities.

On April 8, 2021, staff presented options for improving regional waste management, such as curbside recycling and food waste collection. An estimated average cost for curbside organics collection was \$60.30 per household per year (ranging from \$52.68 to \$120). Staff advised further analysis was warranted to determine feasibility, costs, and community benefits. The Governance and Services Committee adopted the following recommendation:

- **THAT** the Governance & Services Committee receive for information the Solid Waste Management Plan Initiatives (SWMP) Update report.
- **AND FURTHER THAT** the Governance & Services Committee recommends to the Regional Board that the initiatives and timelines as outlined in the Solid Waste Management Update Report of April 8, 2021 be supported.

Feasibility Analysis

In Fall 2021, the proposed curbside organics program was officially integrated into the RDCO's 2022–2026 Financial Plan. Concurrently, the City of Kelowna expressed interest in exploring innovative approaches, including countertop composting units and participation in a municipal pilot program facilitated by a local business. Consequently, the scope of the Food Waste Feasibility Study was broadened to assess the potential of incorporating countertop composting.

To guide the study an evaluation framework was collaboratively developed by RDCO staff, the City of Kelowna staff, and the project consultant. This team conducted thorough reviews of draft reports and collectively steered the direction of the research. The Solid Waste Technical Advisory Committee (SWTAC) evaluated the framework in early 2022, after which it was further refined into a formal evaluation matrix by mid-2022 to facilitate a systematic and transparent assessment process for potential solutions. The comprehensive Food Waste Feasibility Report was submitted to the RDCO and City of Kelowna project team in November 2023. The report concluded that co-mingled food waste collection is the most effective solution for regional adoption. After the SWTAC reviewed the study in early 2023, the findings were presented to the RDCO Regional Board on February 2, 2023, thereby informing subsequent decision-making and paving the way for future program implementation.

Within the February 2, 2023 report, RDCO staff proposed several next steps. These included confirming social acceptance through resident and member Council engagement, validating degrees of acceptance relative to service rate changes, developing strategies to foster community understanding and gather feedback regarding food waste collection, undertaking design level effort to accurately estimate service expenses and service details, and developing a consultation and communication strategy. On February 2, 2023, the Board directed staff to initiate the outlined next steps to implement a regional curbside co-mingled food and yard waste collection program.

The scope of the food waste program was confirmed to be inclusive of all existing curbside customers. Multifamily users would be considered as part of future services, and in the meantime, would be addressed through private haulers using strategies like organic waste bins or differential tipping fees at the Regional Glenmore Landfill. In March 2023, the City of Kelowna confirmed that the proposed Food Waste Program could not be accommodated at the Glenmore Landfill, necessitating the inclusion of a transfer station and reliance on out-of-community composting facilities to move forward. To enable public engagement, RDCO staff presented a Strategic Communications Strategy to the Regional Board on April 20, 2023. Shortly thereafter, the Board adopted its 2023–2026 Strategic Priorities, which included the implementation of a curbside organics collection program as a key initiative.

Timeline Milestones

Following the RDCO’s adoption of the 2023–2026 Strategic Priorities to expand curbside organics collection, several key milestones were reached:

- **Early 2023:** Staff concentrated on financial planning and contract development for the new food waste service.
- **Mid-2023:** Preliminary rates for waste services were negotiated and reviewed, resulting in recommended amendments introducing flexible pricing for combined food and yard waste.
- **November 2023:** Regional contracts were updated to incorporate optional pricing for food waste collection, providing a transparent cost structure to support future planning.

Phase 1 Engagement (Fall 2023)

- The first round of public engagement was launched, with surveys and outreach revealing strong community support (76% in favour) and captured feedback regarding scheduling, wildlife, and costs. The feedback gathered was instrumental in shaping subsequent planning steps.

Phase 2 Engagement (June 2024)

- The second engagement phase focused on specific topics such as options for a transfer station location and collection frequency. This phase saw over 4,200 survey responses, more than 8,000 visits to the project website, and 500+ participants at in-person events.

A summary of the process timeline follows, showcasing these major achievements.



The results from Phase 2 indicated ongoing robust support for the curbside food waste collection program, with 76% of respondents expressing approval. Notably, 70% supported or strongly supported

transitioning to bi-weekly garbage collection in conjunction with weekly food and yard waste collection. Key findings include:

- 50% of respondents are willing to pay at least \$66 per year for the service.
- 27% support the program but do not favour increases to taxes or utility fees.
- 19% indicated opposition to the initiative.
- 72% voiced concerns regarding wildlife and pest issues.
- Residents prioritized cost-effectiveness, pest/wildlife management, and odour mitigation when assessing potential transfer station locations.
- Public feedback was instrumental in refining the program, and revised recommendations were presented to municipal councils and the Regional Board in fall 2024.

Prior to broader municipal engagement, regional Chief Administrative Officers (CAOs) received briefings on both public and technical consultation processes pertaining to the curbside food waste collection initiative, ensuring alignment and preparedness for subsequent phases of stakeholder engagement.

Following a presentation and engagement session with Kelowna City Council on September 9, 2024, the Council reviewed and adopted the Climate Resilient Kelowna Strategy (2030) on September 23, 2024. This strategy prioritizes collaboration with the RDCO to expand the organics program, including residential curbside food waste collection. This objective is closely aligned with the RDCO's strategic environmental initiatives and Policy 13.7.1 of the City of Kelowna's 2040 Official Community Plan, which seeks to extend the lifespan of the Glenmore Landfill by supporting waste reduction and diversion measures.

On November 28, 2024, RDCO staff delivered a comprehensive report to the Regional Board summarizing all findings to date, including insights from public consultations, technical studies, council input, inter-municipal coordination, and current conservative cost estimates (\$66–\$90 per household per year). The Board resolved:

- **AND THAT** the Board directs staff to continue progress on the Curbside Food Waste Program, encompassing program development, transfer station infrastructure and land acquisition, as well as implementation strategies;
- **AND THAT** the Board instructs staff to formally request participation from all municipal councils in the Curbside Food Waste Program, seeking confirmation of their support and involvement by July 31, 2025.

In April 2025, an RDCO consultant verified that a single transfer station would adequately support the program for a minimum of 25 years. Subsequent analysis confirmed the financial viability of the initiative, with projected annual costs estimated at approximately \$63 per household

Following Board direction, RDCO delegations attended municipal council meetings on June 9, 10, and 17, 2025, to formally seek council endorsement and participation in the curbside food waste program. These efforts aimed to promote municipal alignment and secure a unified regional commitment, thereby advancing collaboration and shared accountability for the program's forthcoming implementation.

Accordingly, municipal Councils passed the following resolutions.

- **City of Kelowna (June 9, 2025):**
 - **THAT** Council receive, for information, the report from the Utility Services Department, dated June 9, 2025, regarding adding food waste to the materials collected in the City of Kelowna's curbside organics collection program;

- **AND THAT** Council not support the City of Kelowna's participation in the Regional District of Central Okanagan's proposed Curbside Food Waste Program;
 - **AND THAT** Council direct staff to ensure that food waste diversion from landfill is included in the 2030 update to the Regional Solid Waste Management Plan;
 - **AND FURTHER THAT** future food waste diversion include consideration of multi-family residential as well as commercial properties
- **City of West Kelowna (June 10, 2025):**
 - **THAT** City of West Kelowna Council not support the City of West Kelowna's participation in the Regional District of Central Okanagan's Curbside Food Waste Program at this time.
 - **District of Peachland (June 10, 2025):**
 - **THAT** District of Peachland Council not support the District of Peachland's participation in the Regional District of Central Okanagan's Curbside Food Waste Program at this time.
 - **District of Lake Country (June 17, 2025):**
 - **THAT** District of Lake Country Council not support the District of Lake Country's participation in the Regional District of Central Okanagan's Curbside Food Waste Program at this time.

The City of Kelowna opted not to support the program, citing concerns regarding costs and the exclusion of multifamily residences. This decision differs from the broader regional objectives put forth by the Board, which advocates comprehensive and inclusive waste diversion strategies, as well as Kelowna's own commitment to implementing curbside residential food waste collection by 2030. This divergence highlights challenges in aligning municipal operational decisions with RDCO Board strategic priorities which offer long-term sustainability objectives, balancing fiscal responsibility with environmental priorities, and equitable service provision.

Regional services play an essential role in enabling oversight by multiple governing bodies. When the Regional District and municipalities collaborate as partners, consistent service delivery is ensured across all communities. A unified regional strategy provides all residents—regardless of their location—with equal access to high-quality services. Such collaboration streamlines both policy development and implementation, facilitating timely adjustments when necessary. It also fosters innovation by creating a forum where experts and forward-thinking representatives from local governments and communities can address common challenges. A shining example of this kind of regional approach is the Regional Emergency Management Program. For these reasons, RDCO staff remain optimistic that the objective of regional waste diversion will be realized at a future date via the Solid Waste Management Plan update.

Next Steps:

- RDCO staff will revise the 2025 workplan to include outstanding Solid Waste Management Plan initiatives.
 - If the Curbside Organics Collection Program is removed, staff will expedite the current Solid Waste Management Plan (SWMP).
 - As the SWMP update is required before 2030, staff will leverage the SWMP to inform future food waste diversion.
-

Considerations:

Organizational/External:

- RDCO Staff prioritize Solid Waste related activities to align with the Board's Strategic Priorities and the Solid Waste Management Plan.

Considerations not applicable:

- Legal/Statutory Authority
 - Financial
-

Attachment(s):

1. Food Waste Decision Summary
 2. Food Waste Presentation
-

Attachment #2 – Food Waste Collection Timeline Summary of Decisions

Milestone	Detail	Decision
<p>SWMP Update</p> <p><i>Early 2020</i></p>	<p>February 20, 2020: Ministry of Environment approves SWMP, subject to requirement for re-evaluation of organic waste diversion.</p> <p>March 4, 2020: SWTAC review conditional approval of SWMP.</p> <p>April 27, 2020: Regional Board receives report inclusive of MoE's requirements.</p>	<p><u>Regional Board:</u> <i>THAT the Regional Board approve the final Solid Waste Management Plan with amendments required by the Minister of Environment in his letter dated February 2, 2020.</i></p>
<p>Waste Characterization Report and Next Steps</p> <p><i>Late 2020 to Early 2021</i></p>	<p>October 8, 2020: Governance and Services Committee directs RDCO staff to schedule a workshop to review the current recycling program, and possible alternative options.</p> <p>April 8, 2021: Staff report to Board on service improvements and alternatives. Includes details on Curbside Organics Collection:</p> <ul style="list-style-type: none"> • Curbside Food Waste Collection household cost range of \$4.39 to \$10 per month, with the most probable cost of \$5.02/month (\$60.30/yr). <p>Relevant Recommendation:</p> <ul style="list-style-type: none"> • It is recommended that expanded curbside organic collection be considered and explored as the RDCO and SWTAC deliver the 2020-2030 SWMP. This will enable the RDCO and SWTAC to explore and implement initiatives within the SWMP in order of priority and effectiveness. For 2021, this includes further curbside organic analysis, consideration of impact to landfill gas generation, and the initiation of a regional biomass inventory. 	<p><u>SWTAC:</u> <i>It is the recommendation of the SWTAC that the RDCO and member municipalities continue to undertake initiatives and feasibility studies included within the SWMP, and prioritize implementation to align with the Strategic Priorities.</i></p> <p><i>COK/CWK/DPL/DLC/RDCO STAFF</i> <i>Unanimous consent</i></p> <p><u>Regional Board (G&S Committee):</u> <i>THAT the Governance & Services Committee receive for information the Solid Waste Management Plan Initiatives (SWMP) Update report.</i></p> <p><i>AND FURTHER THAT</i> the Governance & Services Committee recommends to the Regional Board that the initiatives and timelines as outlined in the Solid Waste Management Update Report of April 8, 2021 be supported.</p>
<p>Food Waste Feasibility Study</p> <p><i>Late 2021 to Early 2023</i></p>	<p>Fall 2021: Food Waste Feasibility Study incorporated into draft 2022-2026 Financial Plan.</p> <p>December 13, 2021: Following the proposal of a Municipal Countertop composting program by a local business to the City of Kelowna, the study scope is modified to consider in-home countertop composters.</p> <p>February 2022: Evaluation framework for Food Waste Feasibility Study reviewed by SWTAC.</p>	<p><u>Regional Board:</u> <i>THAT the Board receive the report titled Expanded Residential Curbside Organics dated February 2, 2023, from the Director of Engineering Services for information;</i></p> <p><i>AND THAT</i> Staff initiate next steps to implement a regional curbside co-mingled food and yard waste collection program as outlined in the report from the Director of Engineering Services;</p> <p><i>AND FURTHER THAT</i> the Board be presented with the consultation and engagement strategy for approval prior to engagement with residents and municipal Councils.</p>

	<p>March 28, 2022: 2022-2026 Financial Plan presented to Board, including Food Waste Feasibility Study.</p> <p>June 1, 2022: SWTAC reviews refined evaluation framework</p> <p>November 30, 2022: Final report provided to project team (City of Kelowna and RDCO staff), identifying best option as 'co-mingled' food waste collection.</p> <p>January 2023 – Final Feasibility study circulated through SWTAC, along with advance notice that budgetary commitments will be requested at an upcoming Board meeting.</p> <p>February 2, 2023 - Staff report to Board with Feasibility Study</p>	
<p>Strategic Priorities</p> <p><i>Early 2023 to Summer 2023</i></p>	<p>March 2023 – City of Kelowna indicates Food Waste program cannot occur at Glenmore Landfill. Program must include transfer station and out of community composting.</p> <p>April 20, 2023 – Staff report to Board with Strategic Communications strategy</p> <p>July 6, 2023 – Report to Board on Solid Waste</p> <p>August 2023 – Food Waste curbside added to Strategic Priorities</p>	<p><u>Regional Board:</u> <i>THAT the Board receive the report titled Food Waste Collection – Engagement Framework dated April 20, 2023, from the Director of Engineering Services for information;</i></p> <p><i>AND THAT the Board supports the Food Waste Collection Consultation and Engagement Framework dated April 20, 2023</i></p>
<p>Preparing for Implementation</p> <p><i>Summer 2023 to Late 2023</i></p>	<p>Summer 2023 – Rates pre-negotiated for curbside food waste collection.</p> <p>Summer 2023 – SWTAC reviewed and provide recommendation</p> <p>November 2023 – Regional CAOs briefed on costs, approve contract extension and pre-negotiated curbside food waste collection pricing.</p>	<p><u>SWTAC:</u> <i>...the SWTAC also recommends amendment of the contract to incorporate the optional pricing for co-mingled (food waste + yard waste) collection proposed by E360S, for future consideration</i></p>
<p>Phase 1 Engagement</p> <p><i>Late 2023 to Early 2024</i></p>	<p>October 2023 – Statistically valid survey conducted</p> <p>February 2024 - Statistically Valid Survey Report back to Board</p>	<p><u>Regional Board:</u> <i>THAT the Regional Board receive the report Curbside Food Waste Collection – Engagement Results from the Associate Director of Engineering Services, dated February 22, 2024 for information.</i></p>
<p>Phase 2 Engagement</p> <p><i>Summer 2024 to Late 2024</i></p>	<p>July 2024 - Online Survey</p> <p>August 2024 – Regional CAOs briefed prior to Council engagement.</p> <p>September 2024 - Council Engagement initiated with City of Kelowna, City of West Kelowna, District of Lake Country, District of Peachland, and Westbank First Nation.</p> <p>October 2024 – Regional CAOs briefed on data collected from Councils. CAOs</p>	<p><u>Councils Receive Information:</u> District of Lake Country (September 3, 2024) City of Kelowna (September 9, 2024) District of Peachland (September 10, 2024) City of West Kelowna (September 10, 2024)</p> <p><u>Regional Board:</u> <i>THAT the Board receives the report for information from the Associate Director of Development and Engineering Services dated November 28, 2024, with respect to the public</i></p>

	<p>provide feedback to inform on upcoming report to Board and confirm Council feedback.</p> <p>November 2024 - Report back to Board</p>	<p><i>engagement results from Phase 2 Curbside Food Waste collection initiative;</i></p> <p>AND THAT the Board directs staff to continue to advance work on the Curbside Food Waste Program, including but not limited to, program development, transfer station infrastructure and land, and implementation strategies;</p> <p>AND THAT the Board directs staff to formally request participation in the Curbside Food Waste Program from all municipal councils, seeking confirmation by July 31, 2025 of their support and participation.</p>
<p>Request for Decision</p> <p><i>Early to Summer 2025</i></p>	<p>April 2025 – Consultant confirms cost of \$63/HH/year for program as envisioned.</p> <p>June 9, 2025: Delegation to City of Kelowna Council requesting support and participation.</p> <p>June 10, 2025: Delegation to City of West Kelowna Council requesting support and participation.</p> <p>June 10, 2025: Delegation to District of Peachland Council requesting support and participation.</p> <p>June 17, 2025: Delegation to District of Lake Country Council requesting support and participation.</p>	<p><u>City of Kelowna (June 9, 2025):</u> THAT Council receive, for information, the report from the Utility Services Department, dated June 9, 2025, regarding adding food waste to the materials collected in the City of Kelowna's curbside organics collection program;</p> <p>AND THAT Council not support the City of Kelowna's participation in the Regional District of Central Okanagan's proposed Curbside Food Waste Program;</p> <p>AND THAT Council direct staff to ensure that food waste diversion from landfill is included in the 2030 update to the Regional Solid Waste Management Plan;</p> <p>AND FURTHER THAT future food waste diversion include consideration of multi-family residential as well as commercial properties</p> <p><u>City of West Kelowna (June 10, 2025):</u> THAT City of West Kelowna Council not support the City of West Kelowna's participation in the Regional District of Central Okanagan's Curbside Food Waste Program at this time.</p> <p><u>District of Peachland (June 10, 2025):</u> THAT District of Peachland Council not support the District of Peachland's participation in the Regional District of Central Okanagan's Curbside Food Waste Program at this time.</p> <p><u>District of Lake Country (June 17, 2025):</u> THAT District of Lake Country Council not support the District of Lake Country's participation in the Regional District of Central Okanagan's Curbside Food Waste Program at this time.</p>

Curbside Food Waste Program

Outcome of Consent Request

Presentation Outline – Curbside Foodwaste



PROGRAM
PURPOSE



SUMMARIZE THE
JOURNEY



KEY PAST
DECISIONS



MUNICIPAL
DECISIONS AND
CONTEXT



RECOMMENDED
NEXT STEPS



Why divert food waste?



Advance local and regional Waste Policy



Alignment with CleanBC and Climate Goals



Extend the life of the Regional Glenmore Landfill



Demonstrate Climate Action Leadership



Promote Community Engagement and Education



Support Circular Economy and Soil Health

The Process

SWMP Updates

Waste Characterization and Preliminary Service Considerations

Determining Feasibility

Setting Strategic Direction

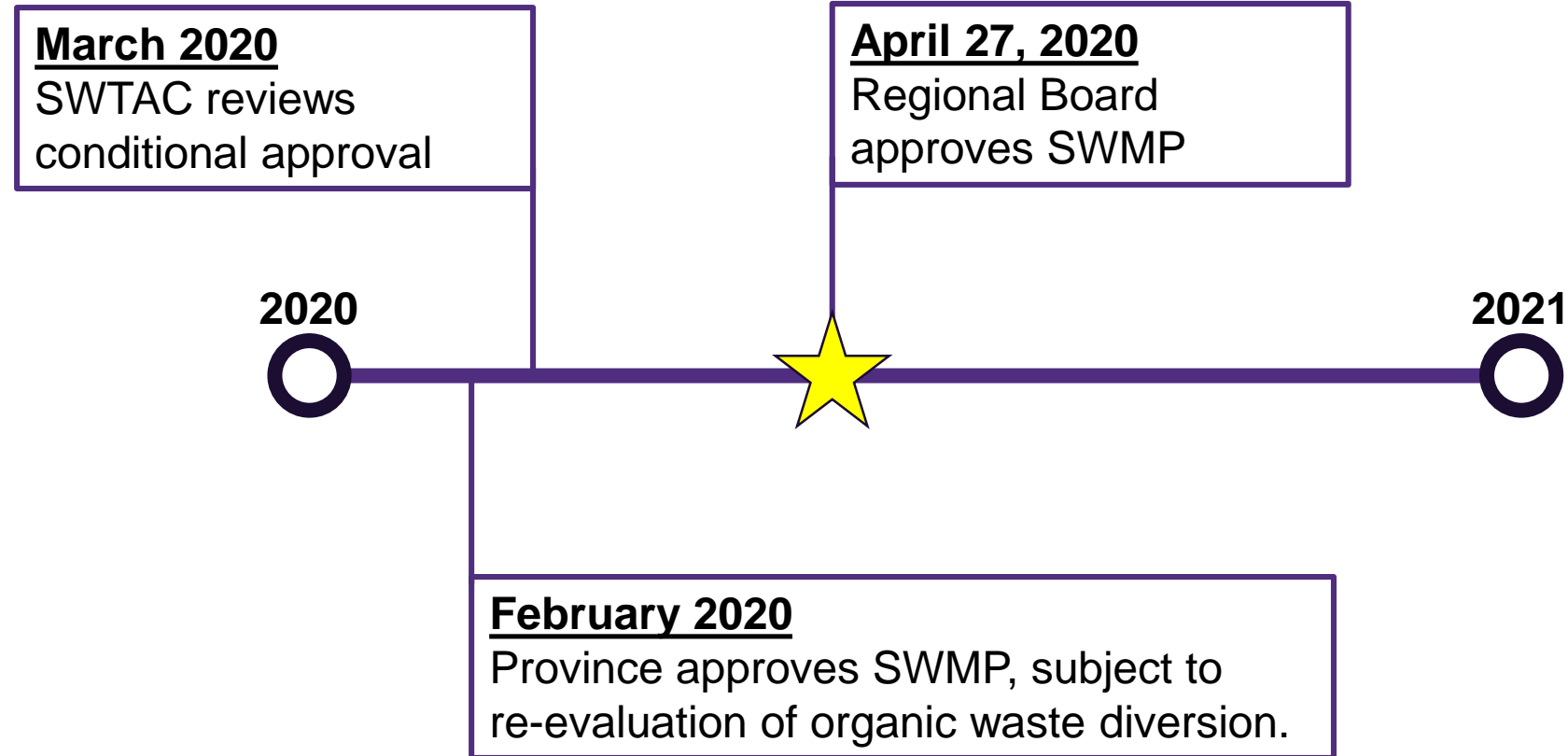
Preparing for Implementation

Phase 1 Engagement

Phase 2 Engagement

Request for Decision (Participation & Support)

The Process SWMP Update



The Process

Waste Characterization & Next Steps

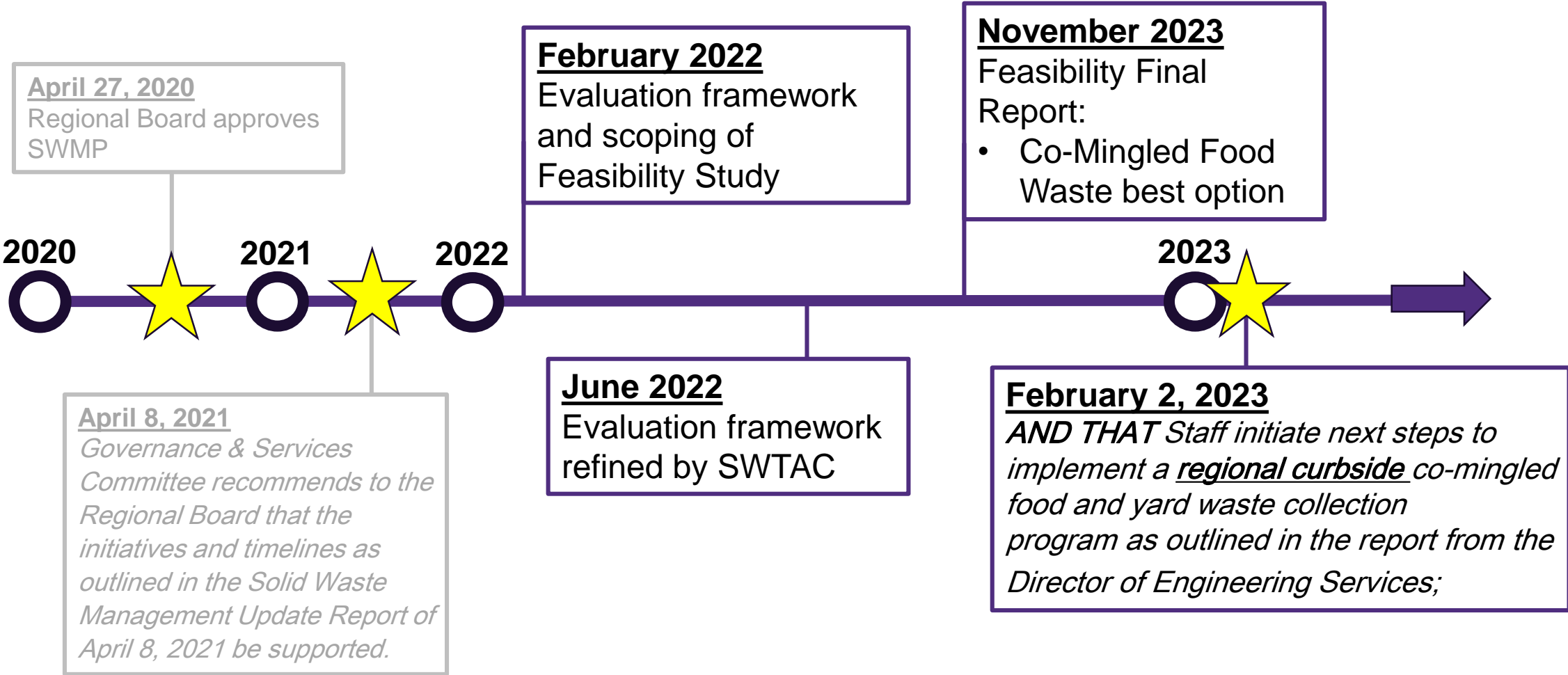


Summary Timeline of Program Costs

When	Cost Estimate	Outcome
April 8, 2021	<p>Estimated Cost: \$60.30/household/year</p> <p>Potential Range: \$52.68 - \$120/household/year</p>	<p><u>RDCO Governance and Services Committee:</u> <i>AND FURTHER THAT</i> the Governance & Services Committee recommends to the Regional Board that the initiatives and timelines as outlined in the Solid Waste Management Update Report of April 8, 2021 be supported.</p>

The Process

Determining Feasibility & Scope



Summary Timeline of Program Costs

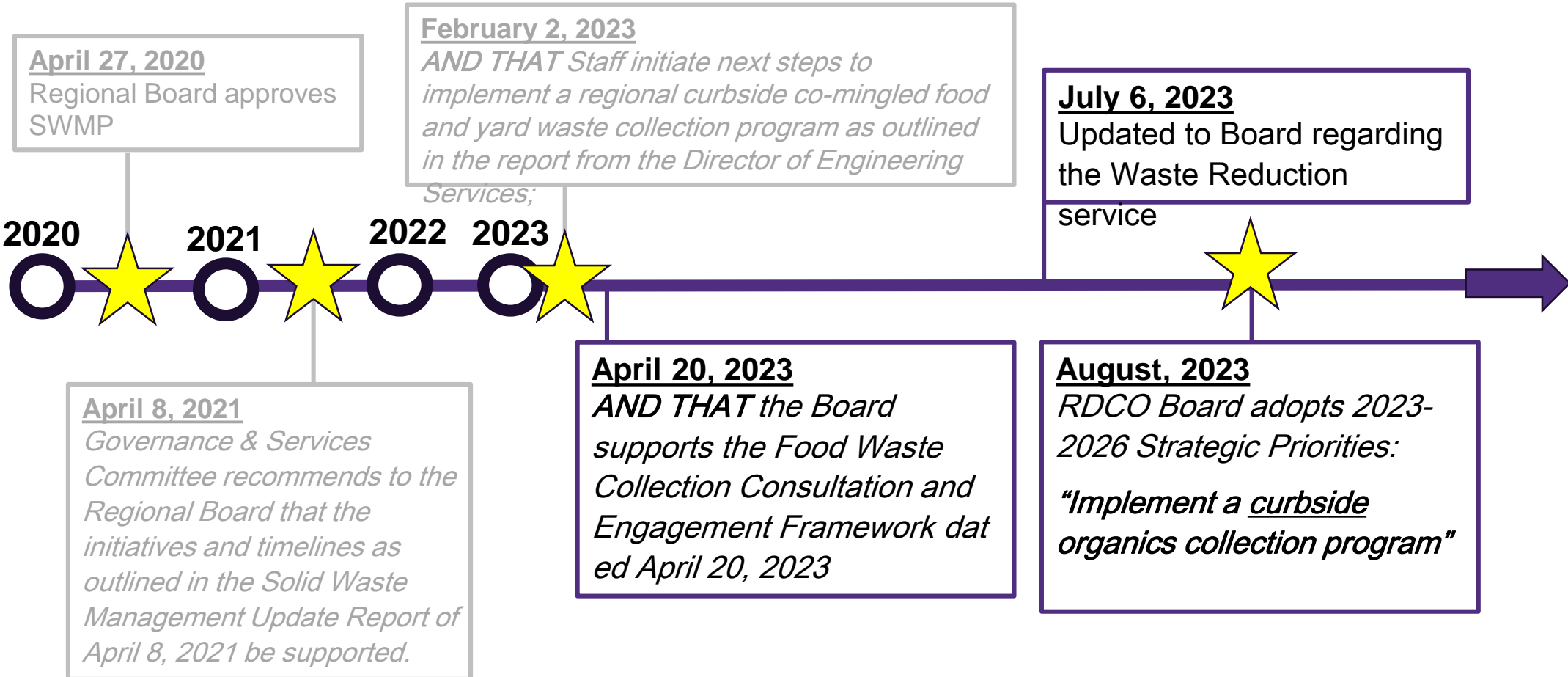
When	Cost Estimate	Outcome
April 8, 2021	<p>Estimated Cost: \$60.30/household/year</p> <p>Potential Range: \$52.68 - \$120/household/year</p>	<p><u>RDCO Governance and Services Committee:</u> AND FURTHER THAT the Governance & Services Committee recommends to the Regional Board that the initiatives and timelines as outlined in the Solid Waste Management Update Report of April 8, 2021 be supported.</p>
February 2, 2023	<p>Estimated Cost: \$63/household/year (Feasibility Study)</p>	<p><u>RDCO Regional Board:</u> AND THAT Staff initiate next steps to implement a regional curbside co-mingled food and yard waste collection program as outlined in the report from the Director of Engineering Services.</p>

Multifamily Considerations

- Included within scope of Feasibility Study for consideration
- Consultant recommended next steps
 - February 2, 2023 Report to Board:
“Investigate opportunities to influence commercial and multifamily organics diversion through organic waste bans and/or differential tipping fees.”
 - February 2, 2023 Board Resolution:
*“**AND THAT** Staff initiate next steps to implement a regional curbside co-mingled food and yard waste collection program as outlined in the report from the Director of Engineering Services;”*

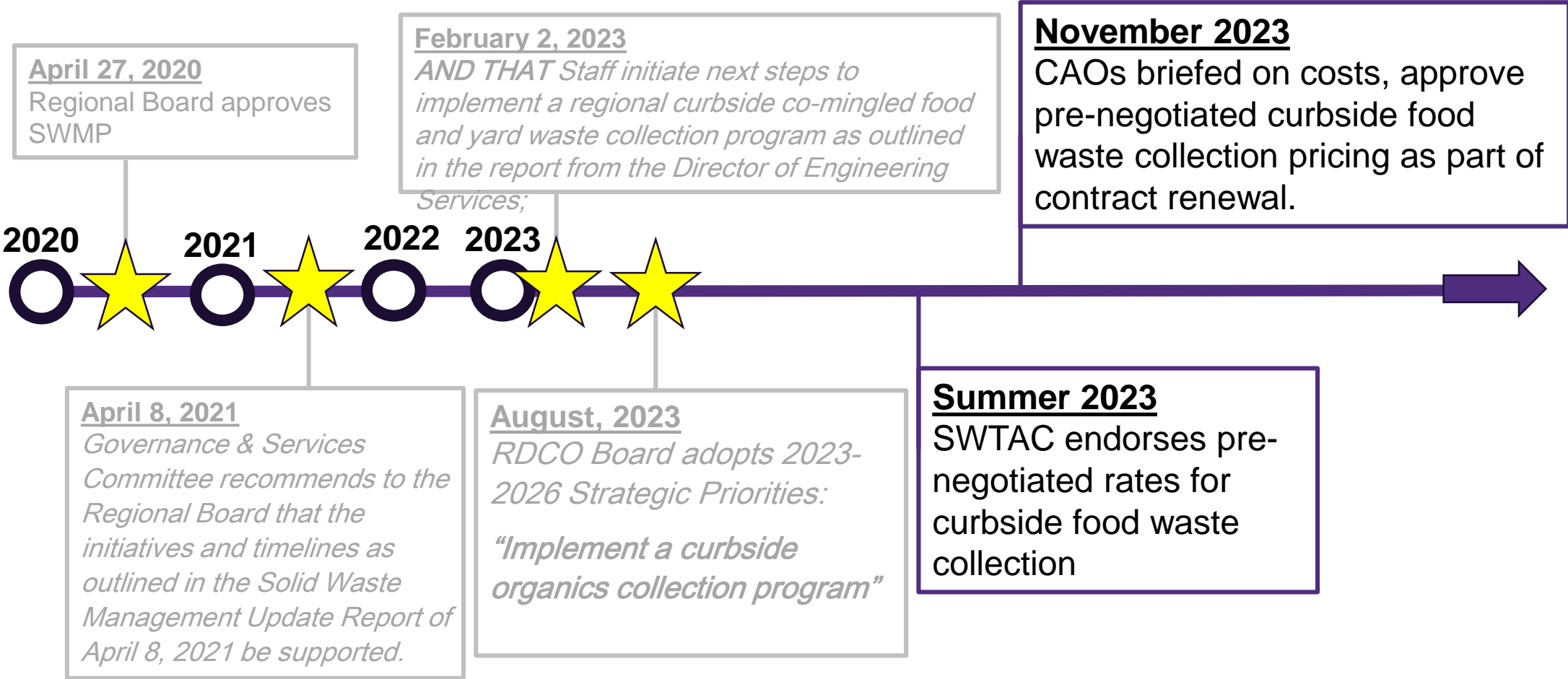
From this point on, it's referred to as a 'curbside' program only.

The Process Setting Strategic Direction

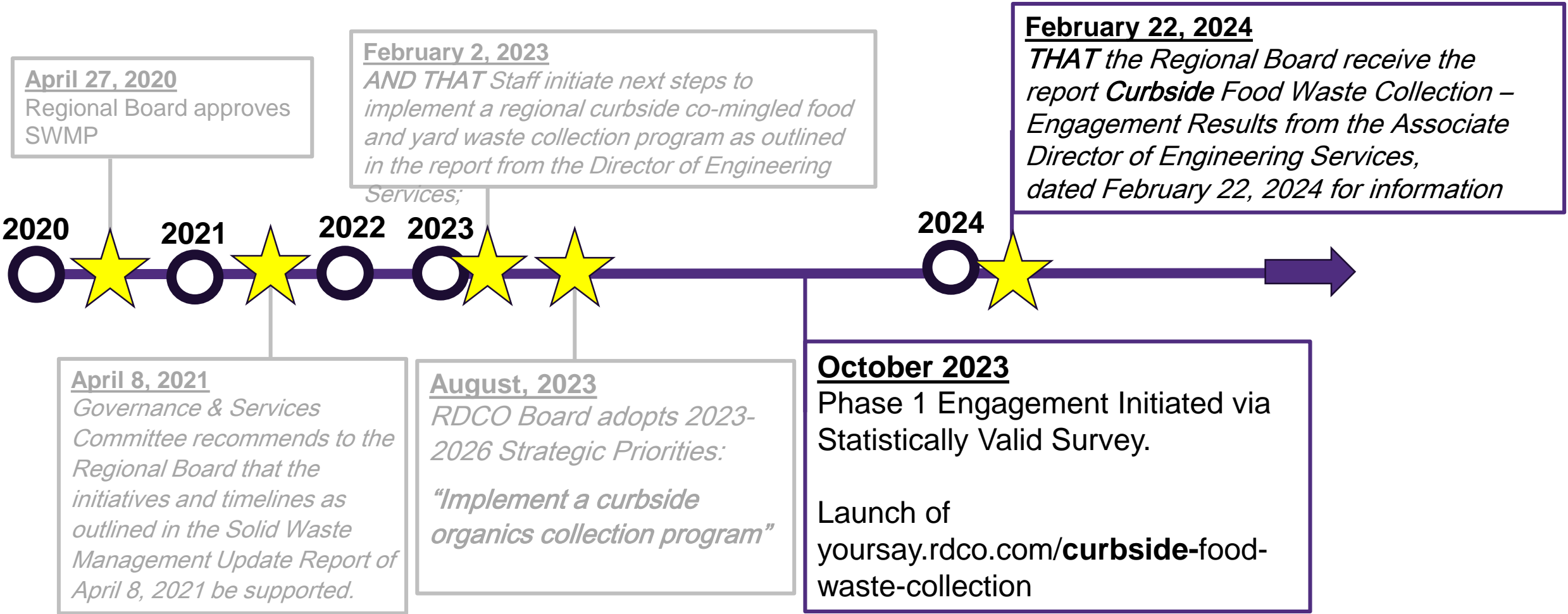


The Process

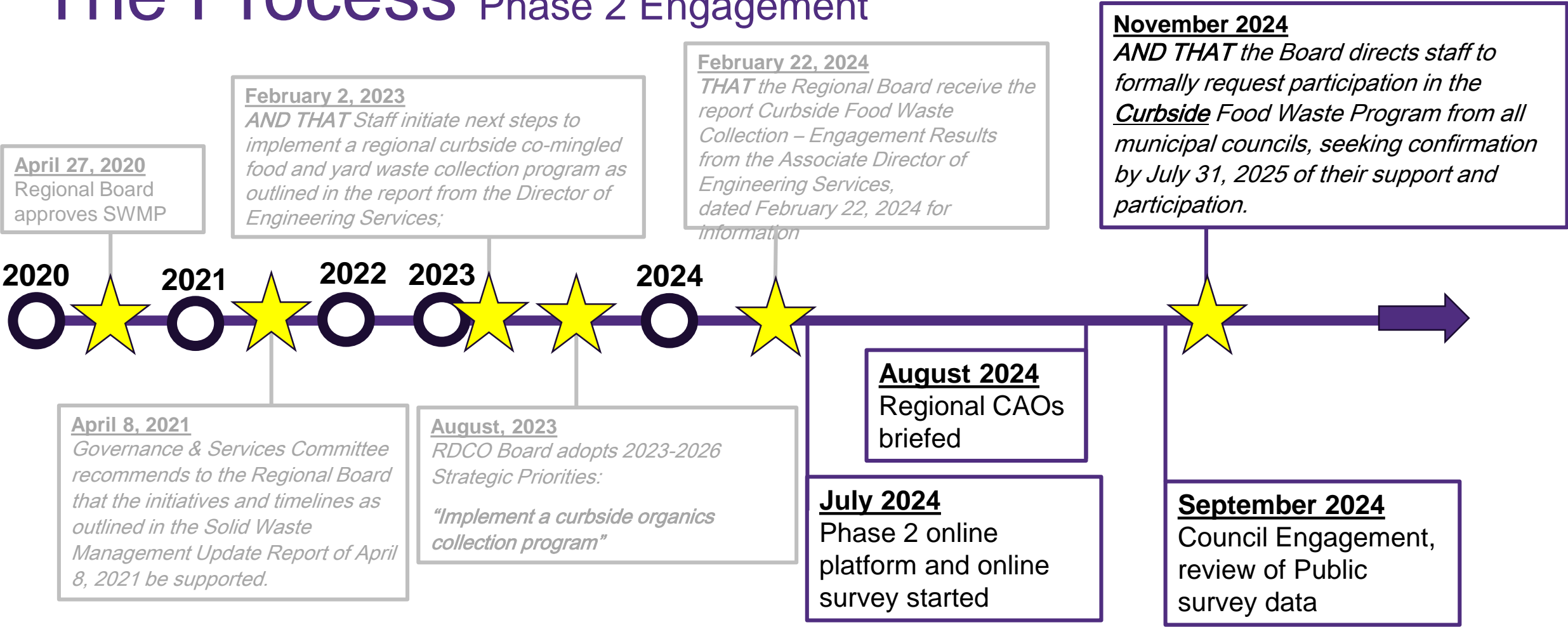
Preparing for Implementation



The Process Phase 1 Engagement



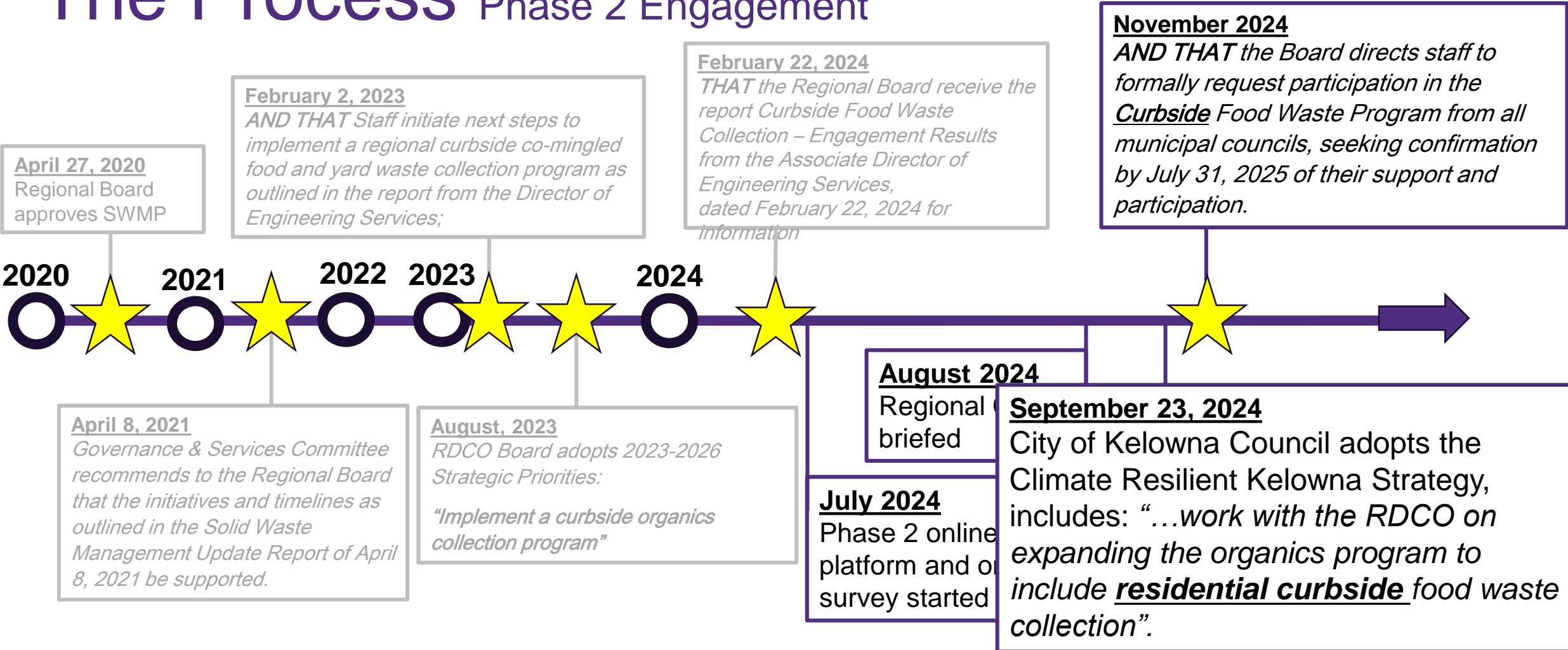
The Process Phase 2 Engagement



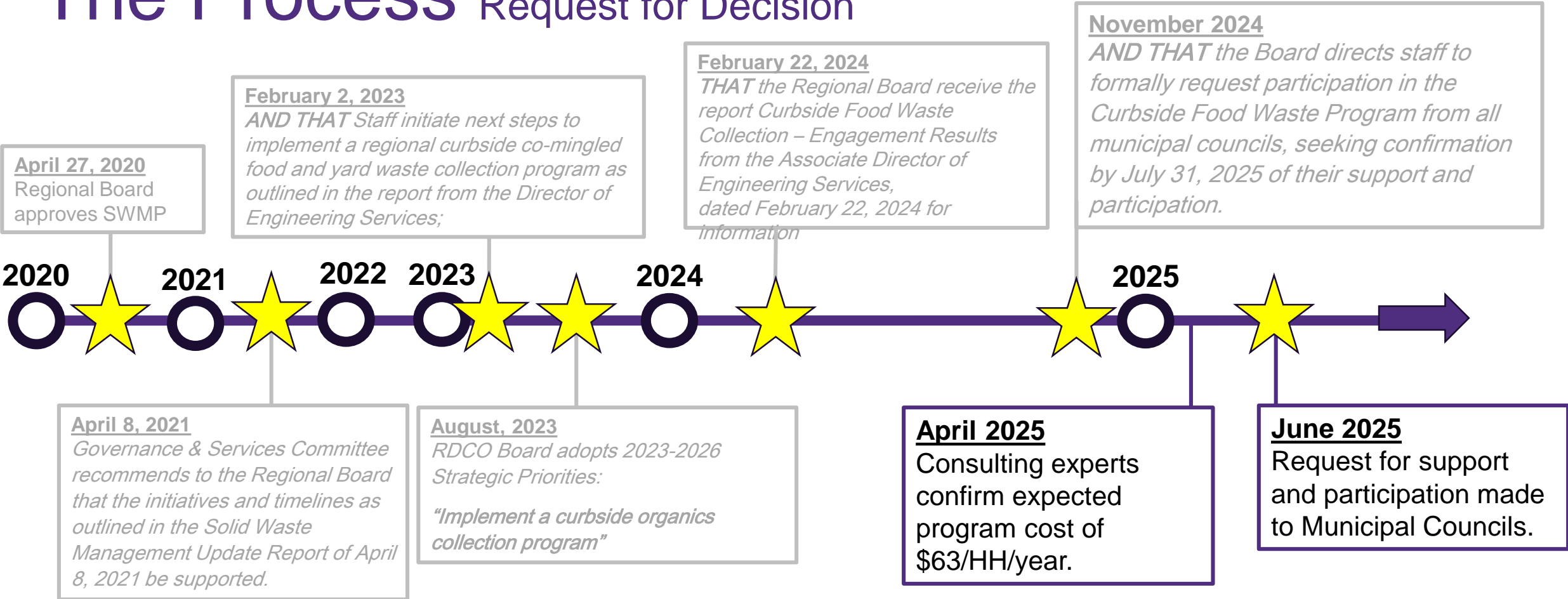
Summary Timeline of Program Costs

When	Cost Estimate	Outcome
April 8, 2021	<p>Estimated Cost: \$60.30/household/year</p> <p>Potential Range: \$52.68 - \$120/household/year</p>	<p><u>RDCO Governance and Services Committee:</u> AND FURTHER THAT the Governance & Services Committee recommends to the Regional Board that the initiatives and timelines as outlined in the Solid Waste Management Update Report of April 8, 2021 be supported.</p>
February 2, 2023	<p>Estimated Cost: \$63/household/year (Feasibility Study)</p>	<p><u>RDCO Regional Board:</u> AND THAT Staff initiate next steps to implement a regional curbside co-mingled food and yard waste collection program as outlined in the report from the Director of Engineering Services.</p>
November 28, 2024	<p>Estimated Cost: \$66 - \$90/household/year (incl. 2nd Transfer Station)</p>	<p><u>RDCO Regional Board:</u> AND THAT the Board directs staff to formally request participation in the Curbside Food Waste Program from all municipal councils, seeking confirmation by July 31, 2025 of their support and participation.</p>

The Process Phase 2 Engagement



The Process Request for Decision



Summary Timeline of Program Costs

When	Cost Estimate	Outcome
April 8, 2021	<p>Estimated Cost: \$60.30/household/year</p> <p>Potential Range: \$52.68 - \$120/household/year</p>	<p><u>RDCO Governance and Services Committee:</u> AND FURTHER THAT the Governance & Services Committee recommends to the Regional Board that the initiatives and timelines as outlined in the Solid Waste Management Update Report of April 8, 2021 be supported.</p>
February 2, 2023	<p>Estimated Cost: \$63/household/year (Feasibility Study)</p>	<p><u>RDCO Regional Board:</u> AND THAT Staff initiate next steps to implement a regional curbside co-mingled food and yard waste collection program as outlined in the report from the Director of Engineering Services.</p>
November 28, 2024	<p>Estimated Cost: \$66 - \$90/household/year (incl. 2nd Transfer Station)</p>	<p><u>RDCO Regional Board:</u> AND THAT the Board directs staff to formally request participation in the Curbside Food Waste Program from all municipal councils, seeking confirmation by July 31, 2025 of their support and participation.</p>
June 9, 2025	<p>Estimated Cost: \$63/household/year (Consultant Update to Costing)</p>	<p><u>City of Kelowna Council:</u> AND THAT Council not support the City of Kelowna's participation in the Regional District of Central Okanagan's proposed Curbside Food Waste Program;</p>

Council Resolutions

Community	Date of Decision	Outcome	Rationale (Non-support because...)
City of Kelowna	June 9, 2025	Non-support	High Cost, Curbside (No multifamily), Location of Transfer Station unknown
City of West Kelowna	June 10, 2025	Non-support	High Cost w/o Kelowna, Bears/Odours, Schedule Changes
District of Peachland	June 10, 2025	Non-support	High Cost w/o Kelowna
District of Lake Country	June 17, 2025	Non-support	High Cost w/o Kelowna, Keep Organics Local

Additional Context

- All communities tied a 'non-support' decision to a context of 'not now'
- City of Kelowna Council additional resolutions:
 - ***AND THAT*** Council direct staff to ensure that food waste diversion from landfill is included in the 2030 update to the Regional Solid Waste Management Plan;
 - ***AND FURTHER THAT*** future food waste diversion include consideration of multi-family residential as well as commercial properties

*As of July 2025, estimated program development costs approximately: \$410,000

Next Steps



Update 2025 workplan activities to reflect outstanding initiatives identified within the SWMP



Accelerate delivery of the current SWMP



Leverage the upcoming SWMP update as a tool for food waste diversion

Recommendation

- **THAT** the Regional Board remove the implementation of an expanded curbside organics program from the RDCO 2023 – 2026 Board Strategic Priorities.
- **AND THAT** the Regional Board direct staff to incorporate landfill diversion of food waste from multifamily, single family, and commercial sectors into the Solid Waste Management Plan for the Regional District, including the City of Kelowna, City of West Kelowna, District of Lake Country, and District of Peachland during the next Solid Waste Management Plan update.



Regional Board Report

Request for Decision

To: Regional Board
From: Director of Financial Services
Date: July 17, 2025

Subject: Security Issuing Bylaw No. 1571 - Municipal Finance Authority Fall 2025 Issue – City of West Kelowna

Voting Entitlement: *All Directors - Weighted Corporate Vote - Simple Majority (LGA s.210)
Bylaw adoption requires 2/3 majority (LGA s.228)*

Purpose: To consider approval of a security issuing bylaw for the Regional District of the Central Okanagan (RDCO) on behalf of the City of West Kelowna

Executive Summary:

The RDCO is borrowing on behalf of the City of West Kelowna. There is no direct impact to the RDCO. The debt is issued to the municipality through the regional district and all principal and interest payments are paid for by the municipality. The City of West Kelowna has the required loan authorization bylaw, certificate of approval and municipal resolution for the proposed security issuing bylaw in place. They have also passed the required security issuing resolution. The City of West Kelowna will bear the resulting debt service costs. Approval of this bylaw is recommended to permit participation in MFA's Fall 2025 debt issuance.

Recommendation(s):

THAT City of West Kelowna Security Issuing Bylaw No. 1571, 2025 be read a first, second, and third time;

AND THAT City of West Kelowna Security Issuing Bylaw No. 1571, 2025 be adopted.

Report Submitted & Approved by: Tania McCabe, CPA, CA, Director of Financial Services

Approved for Agenda: Sally Ginter, Chief Administrative Officer

Background:

Under Sections 410 and 411 of the Local Government Act (LGA), the RDCO must adopt a security issuing bylaw to provide for the issue of debentures under municipal loan authorization bylaws.

Debt issuance is undertaken twice annually by the Municipal Finance Authority (MFA). The process requires the borrowing municipality to adopt a Loan Authorization bylaw as well as pass a Security Issuing

Resolution. When completed, the municipality submits these to the Regional District, along with the Ministry of Municipal Affairs’ Certificate of Approval for the Loan Authorization bylaw and the Liability Servicing Limit Certificate. The RDCO Board then adopts a security issuing bylaw for each municipality that wishes to borrow funds.

A municipal request for the Fall 2025 MFA issue has been submitted by the City of West Kelowna. Their request is outlined in the table below:

Security Issuing Bylaw No.	Municipality	Purpose	Loan Authorization				Term of Issue (Years)	Issue Amount
			Bylaw No.	Authorized	Previously Borrowed	Remaining		
1571	City of West Kelowna	Rose Valley Water Treatment Plant	281	\$23,500,000	\$0	\$23,500,000	25	\$23,500,000

The approved Security Issuing bylaw will be submitted to the Ministry of Municipal Affairs for approval. When approved, the MFA will include the City of West Kelowna’s request in its Fall Issue.

Considerations:

Financial:

For municipal borrowings, there is no direct impact to the RDCO. The debt is issued to the municipality through the regional district and all principal and interest payments are paid for by the respective municipalities

Legal/Statutory Authority:

Local Government Act, Sections 410 and 411

Considerations not applicable:

- Organizational/External
- Alternate Recommendation

Attachment(s):
 1. BL1571 City of West Kelowna Security Issuing Bylaw
 2. City of West Kelowna Rose Vally Wastewater Treatment Plant Borrowing Package
 3. Security Issuing Bylaw No. 1571 – MFA Fall 2025 Issue – City of West Kelowna Presentation

REGIONAL DISTRICT SECURITY ISSUING BYLAW
REGIONAL DISTRICT OF CENTRAL OKANAGAN
BYLAW NO. 1571

A bylaw to authorize the entering into of an Agreement respecting financing between the Regional District of Central Okanagan and the Municipal Finance Authority of British Columbia.

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

AND WHEREAS the City of West Kelowna is a member municipality of the Regional District of Central Okanagan (the “Regional District”);

AND WHEREAS the Regional District will finance from time to time on behalf of and at the sole cost of its member municipalities, under the provisions of Section 410 of the *Local Government Act*, the works financed pursuant to the herein mentioned loan authorization bylaws;

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

AND WHEREAS the tables contained in this bylaw are to provide clarity and information for the purposes of this bylaw;

AND WHEREAS the Regional Board, by this bylaw, hereby requests such financing shall be undertaken through the Authority;

NOW THEREFORE THE REGIONAL BOARD OF THE REGIONAL DISTRICT OF CENTRAL OKANAGAN IN OPEN MEETING ASSEMBLED ENACTS AS FOLLOWS:

1. The Regional Board hereby consents to financing the debt of City of West Kelowna and further described in the Municipal Loan Authorization Bylaws table, in the amount of amount Twenty-Three Million Five Hundred Thousand Dollars (\$23,500,000) in accordance with the following terms.

Municipal Loan Authorization Bylaw

Security Issuing Bylaw No.	Municipality	Purpose	Loan Authorization				Term of Issue (Years)	Issue Amount
			Bylaw No.	Authorized	Previously Borrowed	Remaining		
1571	City of West Kelowna	Rose Valley Water Treatment Plant	281	\$23,500,000	\$0	\$23,500,000	25	\$23,500,000

2. The Authority is hereby requested and authorized to finance from time to time the above noted undertakings, and further described in the Municipal Loan Authorization Bylaws table, at the sole cost and on behalf of the City of West Kelowna up to, but not exceeding Twenty-Three Million Five Hundred Thousand Dollars (\$23,500,000) in lawful money of Canada (provided that the Regional District may borrow all or part of such amount in such currency as the Trustees of the Authority shall determine but the aggregate amount in lawful money of Canada and in Canadian Dollar equivalents so borrowed shall not exceed \$23,500,000 in Canadian Dollars) at such interest and with such discounts or premiums and expenses as the Authority may deem appropriate in consideration of the market and economic conditions pertaining.
3. Upon completion by the Authority of financing undertaken pursuant hereto, the Chair and officer assigned the responsibility of financial administration of the Regional District, on behalf of the Regional District and under its seal shall, at such time or times as the Trustees of the Authority may request, enter into and deliver to the Authority one or more agreements, which said agreement or agreements shall be substantially in the form annexed hereto as Schedule "A" and made part of this bylaw (such Agreement or Agreements as may be entered into, delivered or substituted hereinafter referred to as the "Agreement") providing for payment by the Regional District to the Authority of the amounts required to meet the obligations of the Authority with respect to its borrowings undertaken pursuant hereto, which Agreement shall rank as debenture debt of the Regional District.
4. The Agreement in the form of Schedule "A" shall be dated and payable in the principal amount or amounts of monies and in Canadian dollars or as the Authority shall determine and subject to the Local Government Act, in such currency or currencies as shall be borrowed by the Authority under Section 1 and shall set out the schedule of repayment of the principal amount together with interest on unpaid amounts as shall be determined by the Treasurer of the Authority.
5. The obligation incurred under the said Agreement shall bear interest from a date specified therein, which date shall be determined by the Treasurer of the Authority and shall bear interest at a rate to be determined by the Treasurer of the Authority.
6. The Agreement shall be sealed with the seal of the Regional District and shall bear the signature of the Chair, and the officer assigned the responsibility of financial administration of the Regional District.
7. The obligations incurred under the said Agreement as to both principal and interest shall be payable at the Head Office of the Authority in Saanich and at such time or times as shall be determined by the Treasurer of the Authority.
8. During the currency of the obligations incurred under the said Agreement to secure borrowings in respect of the City of West Kelowna Loan Authorization Bylaw No. 281 there shall be requisitioned annually an amount sufficient to meet the annual payment of interest and the repayment of principal.

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

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

11. This bylaw may be cited as "City of West Kelowna Security Issuing Bylaw No. 1571, 2025".

READ A FIRST, SECOND AND THIRD TIME THIS DAY OF JULY, 2025.

ADOPTED THIS DAY OF JULY, 2025.

CHAIRPERSON

CORPORATE OFFICER

Schedule "A" to Bylaw No. 1571

CANADA

PROVINCE OF BRITISH COLUMBIA

AGREEMENT

Regional District of Central Okanagan

The Regional District of Central Okanagan hereby promises to pay to the Municipal Finance Authority of British Columbia (the "Authority") at its Head Office in Saanich, British Columbia, the sum of Twenty Three Million Five Hundred Thousand DOLLARS (\$ 23,500,000) in lawful money of Canada, together with interest thereon from the ____ day of _____ 20__, at varying rates of interest, calculated semi-annually, in each and every year during the currency of this Agreement; and payments of principal and interest shall be as specified in the schedule attached commencing on the ____ day of _____ 20__, provided that in the event the payments of principal and interest hereunder are insufficient to satisfy the obligations of the Authority undertaken on behalf of the Regional District, the Regional District shall pay over to the Authority such further sums as are sufficient to discharge the obligations of the Regional District to the Authority.

DATED at _____, British Columbia, this ____ day of _____, 20__.

IN TESTIMONY WHEREOF and under the authority of Bylaw # _____ cited as _____", this Agreement is sealed with the Corporate Seal of the Regional District of _____ and signed by the Chair and Treasurer thereof.

Chair

Treasurer

Pursuant to the *Local Government Act*, I certify that the within Agreement has been lawfully and validly made and issued and that its validity is not open to question on any ground whatsoever in any court of the Province of British Columbia.

Deputy Inspector of Municipalities of British Columbia

PRINCIPAL AND/OR SINKING FUND DEPOSIT AND INTEREST PAYMENTS

Date of Payment	Total Payment	Principal/Sinking Fund Deposit	Interest
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$

DRAFT



C36A-23

January 28, 2021

Chief Administrative Officer
City of West Kelowna
2760 Cameron RD
West Kelowna BC V1Z 2T6

Enclosed is a Certificate of Approval for Bylaw No. 281, cited as "City of West Kelowna Rose Valley Water Treatment Plant Loan Authorization No. 281, 2020".

Sincerely,

Barrie Nicholls
Governance Analyst



Certificate of Approval

Under the authority of the *Local Government Act*, I certify that Bylaw No. 281, cited as the "City of West Kelowna Rose Valley Water Treatment Plant Loan Authorization No. 281, 2021" of the City of West Kelowna has been lawfully and validly made and enacted, and that its validity is not open to question on any ground in any court of British Columbia.

Dated this 25th day
 Of January , 2021

Deputy Inspector of Municipalities of British Columbia



C36A-23

August 26th, 2020

Chief Administrative Officer
City of Kelowna
1435 Water Street
Kelowna BC V1Y 1J4

**Re: “ City of West Kelowna Rose Valley Water Treatment Plant Loan Authorization
Bylaw No. 281, 2020”**

Enclosed is one copy of the above bylaw approved under the provisions of section 179 of the *Community Charter* (Charter).

Now that the provisions of section 179 and section 213 [local area service on council initiative-subject to petition against] of the Charter have been met, Council may adopt the bylaw.

Upon expiration of the statutory quashing period, which extends for one month commencing after the date of adoption, application may be made for a Certificate of Approval. At the time of submission, one adopted copy of the bylaw and a completed copy of the Corporate Officer's Certificate are required.

Sincerely,

Rebecca Elliott
Administrative Assistant

Signed on behalf of

Barrie Nicholls
Governance Analyst





Statutory Approval

Under the provisions of section _____ **179**

of the _____ **Community Charter**

I hereby approve Bylaw No. _____ **281**

of the _____ **City of West Kelowna**,

a copy of which is attached hereto.

Dated this **12th** **day**

of **August** **, 2020**

Deputy Inspector of Municipalities



C36A-23

August 26th, 2020

Chief Administrative Officer
City of Kelowna
1435 Water Street
Kelowna BC V1Y 1J4

**Re: “ City of West Kelowna Rose Valley Water Treatment Plant Loan Authorization
Bylaw No. 281, 2020”**

Enclosed is one copy of the above bylaw approved under the provisions of section 179 of the *Community Charter* (Charter).

Now that the provisions of section 179 and section 213 [local area service on council initiative-subject to petition against] of the Charter have been met, Council may adopt the bylaw.

Upon expiration of the statutory quashing period, which extends for one month commencing after the date of adoption, application may be made for a Certificate of Approval. At the time of submission, one adopted copy of the bylaw and a completed copy of the Corporate Officer’s Certificate are required.

Sincerely,

Rebecca Elliott
Administrative Assistant

Signed on behalf of

Barrie Nicholls
Governance Analyst



CORPORATE OFFICER'S CERTIFICATE (Form CO1)

The City of West Kelowna (the "Local Government")

The undersigned, Corporate Officer, as the person responsible for corporate administration of the Local Government under section 148 of the *Community Charter* (the *Charter*) or section 236 of the *Local Government Act*, hereby certifies as follows:

1. That Loan Authorization Bylaw No. 281 (the "Loan Authorization Bylaw") was duly and properly enacted in accordance with the provisions of the applicable legislation at a duly constituted meeting of the Local Government in accordance with the requirements of the Local Government's applicable procedure bylaw and at which a quorum was present and acting throughout. **Attached is an adopted copy of the Loan Authorization Bylaw.**
2. That the Loan Authorization Bylaw has not been amended or repealed and is in full force and effect as at the date hereof.
3. That the Local Government has obtained the approval of the electors under section 180 of the *Charter* or section 407 of the *Local Government Act* for the adoption of the Loan Authorization Bylaw by one of the following methods:

Assent of the electors was obtained by a vote held on the _____ day of _____, 20____ and the chief election officer published notice of the voting in a newspaper on the _____ day of _____, 20____. Or, if publication in a newspaper was not practicable, the notice was given to the public by alternative means being _____ on the _____ day of _____, 20____. **A copy of the notice is attached, or;**

An **alternative approval process** and for that purpose notice was published in two separate issues of a newspaper and the date of the last publication of the notice was the _____ day of _____, 20____. Or, if publication in a newspaper was not practicable, the notice was given by alternative means being _____ on the _____ day of _____, 20____. **A copy of the notice is attached, or;**

A **petition** in relation to a municipal local area service or in relation to a regional district electoral area service that was requested by the area electors and the petition contemplated the borrowing or;



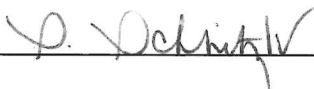
A **council initiative** in relation to a municipal local area service and for that purpose notice was published in two separate issues of a newspaper and the date of the last publication of the notice was the 2nd day of September, 2020. Or, if publication in a newspaper was not practicable, the notice was given by alternative means being _____ on the _____ day of _____, 20____. **A copy of the notice is attached.**



For municipal participating area that is all of the municipality, consent given in accordance with section 346 [*consent on behalf of municipal participating area*] of the *Local Government Act*.

4. No application has been made or action or proceeding brought to quash or to set aside the Loan Authorization Bylaw under section 623 of the *Local Government Act* or otherwise and the validity of the Loan Authorization Bylaw has not been attacked, questioned or adjudicated in any court and to the best of the knowledge of the undersigned no such action is pending or has been threatened and the undersigned knows of no objections to the validity of the Loan Authorization Bylaw.

DATED this 11th day of January, 2021.

 [signature]

Name: Shelley Schnitzler

Title: Corporate Officer

CITY OF WEST KELOWNA

BYLAW NO. 281, 2020

A BYLAW TO AUTHORIZE THE BORROWING OF THE ESTIMATED COST OF CONSTRUCTING THE ROSE VALLEY WATER TREATMENT PLANT

WHEREAS it is deemed desirable and expedient to construct the Rose Valley Water Treatment Plant; and,

WHEREAS the estimated cost of constructing the Rose Valley Water Treatment Plant including expenses incidental thereto is the sum of \$75,000,000 of which the sum of \$23,500,000 is the amount of debt intended to be borrowed by this bylaw; and,

WHEREAS the borrowing proposed by council initiative in accordance with sections 217 (1)(b) and 213 of the *Community Charter*, and no sufficient petition against the Rose Valley Water Treatment Plant or the borrowing has been received by Council within the required timeframe;

NOW THEREFORE, the Council of the City of West Kelowna in open meeting assembled enacts as follows:

1. Title

This Bylaw may be cited as the "CITY OF WEST KELOWNA ROSE VALLEY WATER TREATMENT PLANT LOAN AUTHORIZATION BYLAW NO. 281, 2020."

2. The Council is hereby empowered and authorized to undertake and carry out or cause to be carried out the construction of the Rose Valley Water Treatment Plant generally in accordance with general plans on file in the municipal office and to do all things necessary in connection therewith and without limiting the generality of the foregoing:

- a) To borrow upon the credit of the Municipality a sum not exceeding \$23,500,000.
- b) To acquire all such real property, easements, rights-of-way, licenses, rights or authorities as may be requisite or desirable for or in connection with the construction of the Rose Valley Water Treatment Plant.

3. The maximum term for which debentures may be issued to secure the debt created by this bylaw is 25 years.

READ A FIRST, SECOND AND THIRD TIME THIS 14TH DAY OF JULY, 2020.

RECEIVED the approval of the Inspector of Municipalities this 12TH DAY OF AUGUST, 2020.

ADOPTED THIS 13TH DAY OF OCTOBER, 2020.

I hereby certify this document to be a true copy of

Bylaw No. 0281, 2020

Dated this 11th day of January, 2021

D. Doherty
Corporate Officer
City of West Kelowna

[Signature]
MAYOR

[Signature]
CITY CLERK

LIABILITY SERVICING LIMIT CERTIFICATE

The _____ City of West Kelowna (the "Municipality")
 In relation to _____ City of West Kelowna Borrowing Bylaw 281 for the construction of the Rose Valley Water Treatment Plant

The undersigned Financial Officer assigned responsibility for financial administration under section 149 of the Community Charter, SBC 2003, Chapter 26 (the "Charter") or Auditor appointed for the Municipality under section 169 of the Charter hereby certifies as follows:

Calculation revenue for the previous year <i>(section 4 & 5, BC Reg 254/2004)</i>	<u>\$62,658,511.00</u> a
Liability Servicing Limit (a x 25%) <i>(section 2, BC Reg 254/2004)</i>	<u>\$15,664,627.75</u> b
Annual Servicing cost for previous year	<u>\$2,620,054.00</u> c

Plus: New liabilities incurred, other than current request

Liability Type and reference	Annual servicing cost	
Borrowing Bylaw 272 City Hall	<u>\$599,235.00</u>	d
_____	_____	e
_____	_____	f
_____	_____	g
_____	_____	h
_____	_____	i
_____	_____	j
_____	_____	k
_____	_____	l
Total of lines d through l	<u>\$599,235.00</u>	m

Less: Liabilities which have matured

Liability type and reference	Annual servicing cost	
MFA Issue 73	<u>\$4,109.93</u>	n
MFA Issue 73	<u>\$85,635.64</u>	o
_____	_____	p
_____	_____	q
_____	_____	r
Total of lines n through r	<u>\$89,745.57</u>	s

Amount of new liability <i>(section 3, BC Reg 254/2004)</i>	<u>\$23,500,000.00</u> t
Annual servicing cost of new liability <i>(section 3, BC Reg 254/2004)</i>	<u>\$1,297,680.30</u> u
Total liability servicing cost including current request (lines c+m-s+u)	<u>\$4,427,223.73</u> v

which is less than the annual liability servicing limit stated on line b.

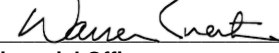
OR

which exceeds the annual liability servicing limit stated on line b, and the undersigned hereby requests approval of the Inspector of Municipalities under section 174 of the Charter to exceed the limit established under the section.

In accordance with section 179(5) or section 175(1)(b) of the Charter, as applicable, the debt to be contracted under the loan authorization bylaw, or other liability for which certification is being made, referred to above will not exceed the lesser of 30 years and the reasonable life expectancy of the capital asset, activity, work or service, or the remaining term of the applicable agreement, as the case may be, for which the debt is to be contracted.

The undersigned Financial Officer or Auditor also hereby authorizes Legal Counsel of the Municipal Finance Authority of British Columbia to rely on this Certificate in giving any opinion in connection with any borrowing by the Municipal Finance Authority of British Columbia ("MFA") and the issuance of bonds, debentures, and other securities by the MFA in respect of the loan authorization bylaw, or other liability for which certification is being made, referred to above.

DATED this 15 day of July, 2020.



 Financial Officer

OR

 Auditor

Warren Everton
 (Please print full name)

 (Please print full name & company)

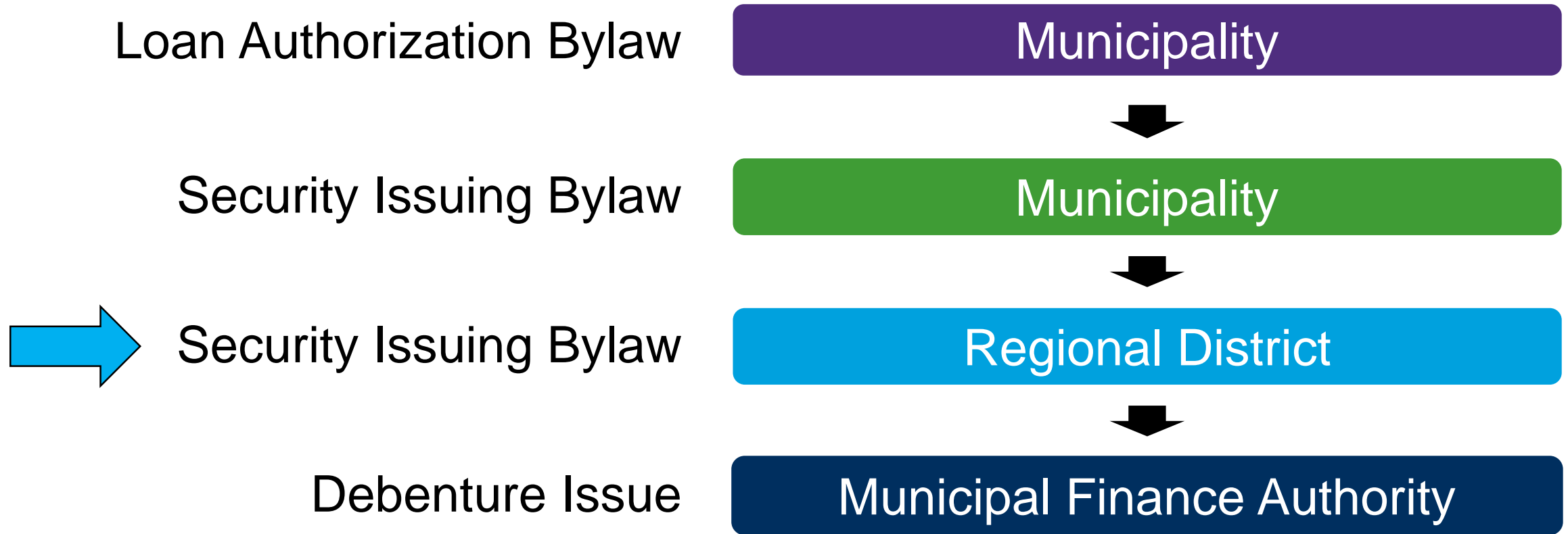
Regional District of Central Okanagan

Security Issuing Bylaw No. 1571 – MFA Fall 2025 Issue

Presented July 17, 2025

1450 K.L.O. Road
Kelowna, BC, V1W 3Z4
rdco.com

Process



Recommendation

All Directors – Weighted Corporate Vote – Majority (LGA s.210)

THAT City of West Kelowna Security Issuing Bylaw No. 1571, 2025 be read a first, second, and third time;

AND THAT City of West Kelowna Security Issuing Bylaw No. 1571, 2025 be adopted.



Regional Board Report

Request for Decision

To: Regional Board
From: Director of Financial Services
Date: July 17, 2025
Subject: Security Issuing Bylaw No. 1572 - Municipal Finance Authority Fall 2025 Issue – Okanagan Regional Library

Voting Entitlement: *All Directors - Weighted Corporate Vote - Simple Majority (LGA s.210)
Bylaw adoption requires 2/3 majority (LGA s.228)*

Purpose: To consider approval of a security issuing bylaw for the Regional District of the Central Okanagan (RDCO) on behalf of the Okanagan Regional Library (ORL)

Executive Summary:

The RDCO is empowered to borrow from the MFA for capital projects through a security issuing bylaw. The requisite loan authorization bylaws and provincial certificates of approval for the proposed security issuing bylaw are in place. The service requesting the borrowing will bear the resulting debt service costs. Approval of this bylaw is recommended to permit participation in the Municipal Finance Authority's 2025 Fall debt issuance.

Recommendation(s):

THAT Okanagan Regional Library Security Issuing Bylaw No. 1572 be read a first, second and third time.

AND THAT Okanagan Regional Library Security Issuing Bylaw No. 1572 be adopted.

Report Submitted & Approved by: Tania McCabe, CPA, CA, Director of Financial Services

Approved for Agenda: Sally Ginter, Chief Administrative Officer

Background:

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

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

The RDCO is requesting the issue of securities as follows:

Security Issuing Bylaw No.	Purpose	Loan Authorization				Term of Issue (Years)	Issue Amount
		Bylaw No.	Authorized	Previously Borrowed	Remaining		
1572	Okanagan Regional Library West Kelowna Branch Construction	1558	\$2,500,000	\$0	\$2,500,000	30	\$2,500,000

Terms and Rates

The MFA often funds new issues by issuing a 10-year bond, locking in a fixed interest rate for ten years. As clients may borrow for up to thirty years, loans longer than ten years are typically refinanced every five years, following the initial ten years. The MFA's current 10-year indicative lending rate is currently 4.09%.

Financial Implications

There is no direct impact to the RDCO. As per the ORL – RDCO Indebtedness Agreement signed between the ORL and the RDCO, the ORL has agreed to pay all principal amounts of the loan, together with any interest or other amounts payable, in accordance with the terms and conditions of the loan agreement.

Considerations:

Organizational/External:

Borrowing for a service under a loan authorization bylaw must be undertaken by the Regional District on behalf of the service.

Financial:

Debt payments will be paid to MFA semi-annually and recovered from the Okanagan Regional Library.

Legal/Statutory Authority:

Local Government Act, S. 410 and 411 and *Community Charter*, S. 182

Considerations not applicable:

- Alternate Recommendation

Attachment(s):

1. Regional District of Central Okanagan Security Issuing Bylaw No. 1572
2. Regional District of Central Okanagan Loan Authorization Bylaw No. 1558
3. PowerPoint Presentation

REGIONAL DISTRICT SECURITY ISSUING BYLAW
REGIONAL DISTRICT OF CENTRAL OKANAGAN
BYLAW NO. 1572

A bylaw to authorize the entering into of an Agreement respecting financing between the Regional District of Central Okanagan and the Municipal Finance Authority of British Columbia.

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

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

AND WHEREAS the tables contained in this bylaw are to provide clarity and information for the purposes of this bylaw;

AND WHEREAS the Regional Board, by this bylaw, hereby requests such financing shall be undertaken through the Authority;

NOW THEREFORE THE REGIONAL BOARD OF THE REGIONAL DISTRICT OF CENTRAL OKANAGAN IN OPEN MEETING ASSEMBLED ENACTS AS FOLLOWS:

Regional District Loan Authorization Bylaws

Loan Authorization Bylaw #	Purpose	Amount of Borrowing Authorized	Amount Already Borrowed	Borrowing Authority Remaining	Term of Issue	Amount of Issue
1558	Okanagan Regional Library West Kelowna Branch Construction	\$2,500,000	\$0	\$2,500,000	30	\$2,500,000
Total		\$2,500,000	\$0	\$2,500,000		\$2,500,000

1. The Authority is hereby requested and authorized to finance from time to time the above noted undertakings, and further described in the Regional District Loan Authorization Bylaws table, at the sole cost and on behalf of the Regional District and its member municipalities up to, but not exceeding Two Million Five Hundred Thousand Dollars (\$2,500,000) in lawful money of Canada (provided that the Regional District may borrow all or part of such amount in such currency as the Trustees of the Authority shall determine but the aggregate amount in lawful money of Canada and in Canadian Dollar equivalents so borrowed shall not exceed \$2,500,000 in Canadian Dollars) at such interest and with such discounts or premiums and

expenses as the Authority may deem appropriate in consideration of the market and economic conditions pertaining.

2. Upon completion by the Authority of financing undertaken pursuant hereto, the Chair and officer assigned the responsibility of financial administration of the Regional District, on behalf of the Regional District and under its seal shall, at such time or times as the Trustees of the Authority may request, enter into and deliver to the Authority one or more agreements, which said agreement or agreements shall be substantially in the form annexed hereto as Schedule "A" and made part of this bylaw (such Agreement or Agreements as may be entered into, delivered or substituted hereinafter referred to as the "Agreement") providing for payment by the Regional District to the Authority of the amounts required to meet the obligations of the Authority with respect to its borrowings undertaken pursuant hereto, which Agreement shall rank as debenture debt of the Regional District.
3. The Agreement in the form of Schedule "A" shall be dated and payable in the principal amount or amounts of monies and in Canadian dollars or as the Authority shall determine and subject to the *Local Government Act*, in such currency or currencies as shall be borrowed by the Authority under Section 1 and shall set out the schedule of repayment of the principal amount together with interest on unpaid amounts as shall be determined by the Treasurer of the Authority.
4. The obligation incurred under the said Agreement shall bear interest from a date specified therein, which date shall be determined by the Treasurer of the Authority and shall bear interest at a rate to be determined by the Treasurer of the Authority.
5. The Agreement shall be sealed with the seal of the Regional District and shall bear the signature of the Chair and the officer assigned the responsibility of financial administration of the Regional District.
6. The obligations incurred under the said Agreement as to both principal and interest shall be payable at the Head Office of the Authority in Saanich and at such time or times as shall be determined by the Treasurer of the Authority.
7. During the currency of the obligations incurred under the said Agreement to secure borrowings in respect of the Regional District of Central Okanagan Loan Authorization Bylaw No. 1558 if the anticipated revenues accruing to the Regional District from the requisition on behalf of the Okanagan Regional Library are at any time insufficient to meet the annual payment of interest and the repayment of principal in any year, there shall be requisitioned an amount sufficient to meet such insufficiency.
8. The Regional District shall provide and pay over to the Authority such sums as are required to discharge its obligations in accordance with the terms of the Agreement, provided, however, that if the sums provided for in the Agreement are not sufficient to meet the obligations of the Authority, any deficiency in meeting such obligations shall be a liability of the Regional District to the Authority and the Regional Board of the Regional District shall make due provision to discharge such liability.
9. The Regional District shall pay over to the Authority at such time or times as the Treasurer of the Authority so directs such sums as are required pursuant to Section 15 of the *Municipal Finance Authority Act* to be paid into the Debt Reserve Fund established by the Authority in

connection with the financing undertaken by the Authority on behalf of the Regional District pursuant to the Agreement.

10. This bylaw may be cited as "Okanagan Regional Library Security Issuing Bylaw No. 1572, 2025".

READ A FIRST, SECOND AND THIRD TIME THIS DAY OF JULY, 2025.

ADOPTED THIS DAY OF JULY, 2025.

CHAIRPERSON

CORPORATE OFFICER

Schedule "A" to Bylaw No. 1572

CANADA

PROVINCE OF BRITISH COLUMBIA

AGREEMENT

Regional District of Central Okanagan

The Regional District of Central Okanagan (the "Regional District") hereby promises to pay to the Municipal Finance Authority of British Columbia (the "Authority") at its Head Office in Saanich, British Columbia, the sum of Two Million Five Hundred Thousand DOLLARS (\$2,500,000) in lawful money of Canada, together with interest thereon from the ____ day of _____ 2025, at varying rates of interest, calculated semi-annually, in each and every year during the currency of this Agreement; and payments of principal and interest shall be as specified in the schedule attached commencing on the ____ day of _____ 20____, provided that in the event the payments of principal and interest hereunder are insufficient to satisfy the obligations of the Authority undertaken on behalf of the Regional District, the Regional District shall pay over to the Authority such further sums as are sufficient to discharge the obligations of the Regional District to the Authority.

DATED at _____, British Columbia, this ____ day of _____, 20____.

IN TESTIMONY WHEREOF and under the authority of Bylaw # _____ cited as _____", this Agreement is sealed with the Corporate Seal of the Regional District of _____ and signed by the Chair and Treasurer thereof.

Chair

Treasurer

Pursuant to the *Local Government Act*, I certify that the within Agreement has been lawfully and validly made and issued and that its validity is not open to question on any ground whatsoever in any court of the Province of British Columbia.

Deputy Inspector of Municipalities of British Columbia

PRINCIPAL AND/OR SINKING FUND DEPOSIT AND INTEREST PAYMENTS

Date of Payment	Total Payment	Principal/Sinking Fund Deposit	Interest
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$

REGIONAL DISTRICT OF CENTRAL OKANAGAN

BYLAW NO. 1558

A bylaw of the Regional District of Central Okanagan to authorize borrowing Two and a half Million Dollars (\$2,500,000) on behalf of the Okanagan Regional Library for the construction of the West Kelowna Library facility.

WHEREAS the Regional Board of the Regional District of Central Okanagan established by "Regional District of Central Okanagan, Okanagan Regional Library Service Area Establishment Bylaw No. 1477, 2021", a service for the purpose of constructing and renovating library building services owned and operated by the Okanagan Regional Library;

AND WHEREAS pursuant to Sections 403 and 406 of the *Local Government Act*, a board may by bylaw, incur a liability by borrowing for a capital purpose on behalf of the Okanagan Regional Library;

AND WHEREAS in order to construct an Okanagan Regional Library, it is necessary to borrow a sum not exceeding \$2,500,000, which is the amount of debt intended to be created by this bylaw;

AND WHEREAS the maximum term for which debentures may be issued to secure the debt created by this bylaw is for a term not to exceed 30 years and is to be repaid by the Okanagan Regional Library;

AND WHEREAS the authority to borrow under this bylaw expires five (5) years from the date on which this bylaw is adopted;

AND WHEREAS pursuant to section 407 of the *Local Government Act* a regional district may obtain approval of the electors for a loan authorization bylaw by the Alternative Approval Process in accordance with Section 86 of the *Community Charter*;

NOW THEREFORE THE REGIONAL BOARD OF THE REGIONAL DISTRICT OF CENTRAL OKANAGAN IN OPEN MEETING ASSEMBLED ENACTS AS FOLLOWS:

1. **Loan Authorization**

The Regional Board is hereby authorized and empowered on behalf of the Regional District of Central Okanagan, Okanagan Regional Library Service Area as established by Bylaw No. 1477, 2021;

- (a) to borrow a sum not exceeding two million five hundred thousand dollars (\$2,500,000) to provide lending to the Okanagan Regional Library for construction and renovation of a library facility.

2. Term of Debenture

The maximum term for which debentures may be issued to secure the debt created by this bylaw is for a term not to exceed 30 years.

3. Citation

This bylaw may be cited as the "Regional District of Central Okanagan, Okanagan Regional Library Loan Authorization Bylaw No.1558, 2024".

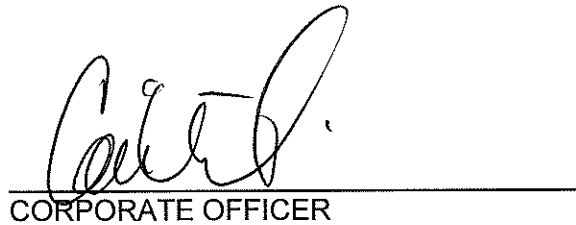
READ A FIRST, SECOND AND THIRD TIME THIS 24 DAY OF OCTOBER, 2024

APPROVED BY THE INSPECTOR OF MUNICIPALITIES THIS 29 DAY OF NOVEMBER ,2024

APPROVAL OF THE ELECTORS BY ALTERNATIVE APPROVAL PROCESS THIS 1ST DAY OF MAY, 2025.

ADOPTED THIS 15th DAY OF MAY, 2025


CHAIRPERSON


CORPORATE OFFICER

Regional District of Central Okanagan

Bylaw 1572: Municipal Finance Authority Security Issuing Bylaws – Fall 2025

Presented July 17, 2025

1450 K.L.O. Road
Kelowna, BC, V1W 3Z4
rdco.com



Process

Borrowing Requested

Loan Authorization Bylaw
- First & Second Reading

Alternate Approval Process

Loan Authorization Bylaw
- Third Reading & Adoption

 Security Issuing Bylaw

Debenture Issue

Okanagan Regional Library

Regional District

Regional District

Regional District

Regional District

Municipal Finance Authority

Recommendation

All Directors – Weighted Corporate Vote – Majority (LGA s.210)

THAT the Okanagan Regional Library Security Issuing Bylaw No. 1572 be read a first, second and third time

AND THAT Okanagan Regional Library Security Issuing Bylaw No. 1572 be adopted.



Regional Board Report

Request for Decision

To: Regional Board
From: Corporate Officer
Date: July 17, 2025
Subject: 2025 Board and Committee Meeting Schedule Amendment

Voting Entitlement: *All Directors – Unweighted Corporate Vote – Simple Majority (LGA s.208)*

Purpose: To consider amendments to the 2025 Board Meeting Schedule

Executive Summary:

On November 28, 2024, the Board approved the 2025 Board and Committee Meeting Schedule.

Due to administrative requirements, it is necessary to reschedule the Regular Board meeting from October 16 to October 23.

Pursuant to RDCO Board Procedure Bylaw No. 1501, adjustments to regularly scheduled meetings may be authorized by a resolution of the Board. Accordingly, the recommendation to approve the revised meeting schedule is respectfully submitted for the Board’s consideration.

Recommendation(s):

THAT the 2025 Board and Committee Meeting Schedule be amended by removing the Regular Board meeting on October 16, 2025 and adding a Regular Board meeting on October 23, 2025.

Respectfully submitted by: Sandra Ballan-Brown, Legislative Assistant

Report Approved by: Corie Griffiths, Corporate Officer

Approved for Agenda: Sally Ginter, Chief Administrative Officer

Strategic Plan Alignment:

- | | |
|--|--|
| <input type="checkbox"/> Emergency preparedness | <input type="checkbox"/> Truth and reconciliation |
| <input type="checkbox"/> Health and wellness | <input type="checkbox"/> Environment and climate – Regional priority only |
| <input type="checkbox"/> Regional transportation | <input type="checkbox"/> Growth and development – Electoral Area priority only |
-

Attachment(s): 2025 Board and Committee Meeting Schedule–revised 2025-07-17-draft

2025 board and committee meeting schedule

JAN 16	8:30 a.m. 9:30 a.m.	+ 🔧	Central Okanagan Regional Hospital District Board Meeting Regular Board Meeting
FEBRUARY 6 - 7: Electoral Area Directors' Forum (Richmond)			
JAN 30	8:30 a.m. 10:30 a.m.	⊕ 🏠	Committee of the Whole Electoral Area Services Committee
FEB 20	8:30 a.m. 9:30 a.m.	+ 🔧	Central Okanagan Regional Hospital District Board Meeting Regular Board Meeting
MAR 6	10:00 a.m.	💧	Westside Wastewater Services Committee
MARCH 12 - 14: Local Government Leadership Academy Annual Forum (Richmond)			
MAR 20	8:30 a.m. 9:30 a.m.	+ 🔧	Central Okanagan Regional Hospital District Board Meeting Regular Board Meeting
APR 17	8:30 a.m.	🔧	Regular Board Meeting
APRIL 22 - 23: Regular District Chair and CAO Forum (Victoria)			
APRIL 29 – MAY 2: Southern Interior Local Government Association AGM and Convention (Merritt)			
MAY 15	8:30 a.m. 9:30 a.m.	+ 🔧	Central Okanagan Regional Hospital District Board Meeting Regular Board Meeting
MAY 29 – JUNE 1: Federation of Canadian Municipalities (Ottawa)			
JUN 5	10:30 a.m.	🏠	Electoral Area Services Committee
JUN 19	8:30 a.m. 10:30 a.m.	⊕ 🔧	Committee of the Whole Meeting Regular Board Meeting
JUL 17	8:30 a.m.	🔧	Regular Board Meeting
*AUG 12	9:00 a.m.	🏠	Electoral Area Services Committee
AUG 21	8:30 a.m.	🔧	Regular Board Meeting
SEP 4	8:30 a.m. 10:30 a.m.	⊕ 🏠	Committee of the Whole Electoral Area Services Committee
SEP 18	8:30 a.m.	🔧	Regular Board Meeting
SEPTEMBER 22 – 26: Union of BC Municipalities (Victoria)			
*OCT 23	8:30 a.m.	🔧	Regular Board Meeting
NOV 6	10:00 a.m.	💧	Westside Wastewater Services Committee
NOV 20	8:30 a.m. 9:30 a.m.	+ 🔧	Central Okanagan Regional Hospital District Board Meeting Regular Board Meeting
DEC 11	8:30 a.m. 10:30 a.m.	⊕ 🏠	Committee of the Whole Electoral Area Services Committee
DEC 18	8:30 a.m.	🔧	Regular Board Meeting



Office of the Chair
1450 K.L.O. Road
Kelowna, B.C. V1W 3Z4
Telephone: (250) 469-6220
Chair@rdco.com
rdco.com

File No.: 0530-02-04

June 25, 2025

The Hon. Mike Farnworth & The Hon. Ravi Kahlon
Ministry of Transportation and Transit
Ministry of Municipal Affairs & Housing
Highway & Regional Services Division

Via email: TT.Minister@gov.bc.ca and HMA.Minister@gov.bc.ca

RE: Community Concerns with Road Conditions in Central Okanagan Electoral Area West -
Upper Fintry

Dear Ministers Farnworth & Kahlon,

On behalf of the Regional District of Central Okanagan (RDCO) Board and local area residents in the Upper Fintry area, I am writing to raise concerns regarding substandard road conditions in the Upper Fintry area of Electoral Area West.

The RDCO has received numerous complaints from Upper Fintry residents regarding chronic dust pollution and lack of sufficient road infrastructure in this rural subdivision. Residents report persistent dust clouds from unpaved roads, exacerbated by a lack of gravel and basic maintenance. These conditions pose health concerns—and contribute to excessive wear on personal vehicles, restricted mobility, and reduced quality of life.

This issue is further complicated by residential density in Upper Fintry. As population increases in rural and unincorporated areas, so does the demand for infrastructure and services that can support safe, livable communities. We understand that development in unincorporated areas put strain on provincial services and can result in frustration from residents. People in Upper Fintry still live in one of the only unpaved subdivisions under the jurisdiction of MoTT.

We understand that road maintenance in this area falls under the responsibility of the Ministry and its contractor, A.I.M. Roads. Both the RDCO and local residents have brought these concerns forward to the district and local offices and still have not seen action. The RDCO Board passed a resolution supporting formal escalation of this matter to your office to seek resolution.

We respectfully urge the Ministry to develop a plan to address road safety and dust control in Upper Fintry and begin planning a long-term infrastructure solution. These solutions could include paving and consistent servicing aligned with community growth.

Further, from a policy perspective, we would encourage MoTT to work alongside the Ministry of Housing & Municipal Affairs to limit projections of growth in rural, non-incorporated areas. The need for housing must be balanced with the feasibility of providing the infrastructure and services people expect when choosing a place to call home.

We look forward to working alongside your ministry and leadership to ensure we collectively meet the needs of residents in communities like Upper Fintry.

Should you require any further information, please reach out to RDCO staff who are more than happy to assist. Thank you in advance for your support and attention to this matter.

Sincerely,

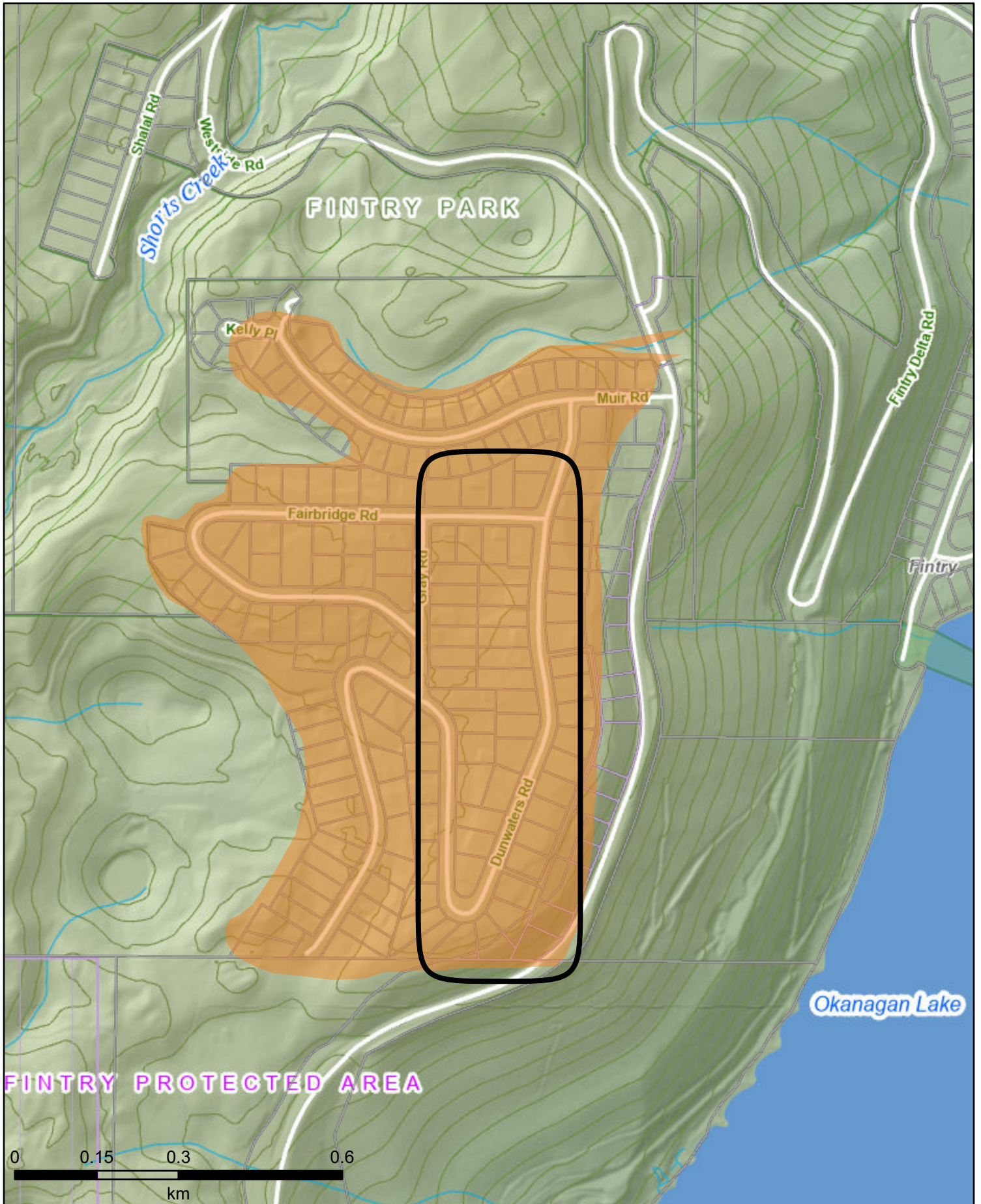


Loyal Wooldridge
Chairperson

cc:

Paula Cousins, Associate Deputy Minister, MOTT – paula.cousins@gov.bc.ca
Courtney Hayre, Manager of Divisional Operations, MOTT – courtney.hayre@gov.bc.ca
Sally Ginter, Chief Administrative Officer, RDCO
Macklin McCall, MLA, Kelowna West - Peachland

Attachment: Upper Fintry Complaint Area Map



**Central Okanagan Economic Development Commission
Advisory Committee Meeting Minutes
Wednesday, May 28th, 2025, 7:30 AM
Regional District of Central Okanagan, Woodhaven Boardroom
1450 K.L.O. Road, Kelowna**

✓ = attended X = Absent * Not required A = Alternate Attended

Advisory Committee Executive:

✓	Hughes-Geekie, Sharon, Chair
✓	Larson, Janice, Past Chair
✓	Malcolm, Ryan

X	Nagy, Angela
✓	Quinn, Paula, Vice-Chair

Advisory Committee:

X	Alexander, Andrea
X	Alluri, Rama
X	Ballantyne, Lisanne
X	Berrie, Carla
X	Bowles, Ron
X	Bruns, Myles
✓	Burleigh, Mark
✓	Carnio, Alex
X	Collins, Dave
X	Dawn, Jeremy
✓	DeVeer, Cassidy
X	Douglas, Laurel
✓	Dyas, Tom
X	Friesen, Jason
X	Ferreira, Christina
X	Gatzke, Alan

✓	Gratz, Derek
X	Harper, Shauna
X	Ireland, Blair
✓	Jones, Garrett
✓	Kam, Michelle
X	Labrecque, Cory
X	Lake, Brea
X	Lovegrove, Gord
✓	Metvedt, David
X	Mullings, Dale
X	Popoff, Chantel
✓	Rezania, Sepideh
A	Ritchie, Geoff
A	Robinson, Heather
✓	Schlosser, Joanna
X	Selby, Robert

A	Spencer, Sandra
X	Sulentich, Ruth
X	Threlfall, Rich
X	Thurnheer, Laura
X	Walker-Matthews, Ellen
✓	Wall, Jonathan
X	Wang, Bill
A	Widmer, Larry
X	Wolf, Mike
✓	Wong, Roger

Staff and Consultants:

✓	Mallory, Krista
X	Lesack, Sascha
✓	Rambe, Mohana
✓	Ververda, Brianne

✓	Walraven, Jen
X	Weston, Eva
✓	Foster, Jodie
✓	Ginter, Sally

X	Miller, Tory
✓	Stark Leader, Myrna

Guests:

Dr. Main, Laurie
Weiss, Brent

Whalley, Beth
Dr. Stevenson, Milt

Muncey, Tara

1. Call to Order

Chair Sharon Hughes-Geekie called the meeting to order at 7:35 am.

2. Land Acknowledgement

The Chair acknowledged our presence on the traditional, ancestral, and unceded *tḥxʷúlaʔxʷ* (land) of the syilx / Okanagan people who have resided here since time immemorial. We recognize, honour, and respect the syilx / Okanagan lands upon which we live, work, and play.

3. Adoption of Minutes

Minutes of April 23, 2025, unanimously approved.

4. Regional Healthcare and Doctor Recruitment and Retention

Dr. Laurie Main, Doctors of BC, Board of Directors

Brent Weiss, Regional Advocate and Advisor, Doctors of BC

The presentation included an overview of Doctors of BC which used to be the BC Medical Association. They are working together to support Doctors of BC to be leaders improving the healthcare system and patient care.

See presentation sent May 29th.

Beth Whalley, Executive Director, Central Okanagan Division of Family Practice

Dr. Milt Stevenson, Interior Physician Recruitment & Retention Network

The Interior Physician Recruitment & Retention Network (IPRR) began to help replace doctors when they were preparing to retire. There was collaboration needed to connect people. The regions work locally, then approach the province with their findings and requirements for engagement and retention.

See presentation sent May 29th.

Discussion:

- A concern for retention of doctors is that there's no psychological safety training or reporting mechanism for hospitalists or doctors working as independent contractors. Workplace culture is very important. 1 in 3 have been victims of violence in the workplace.
- Local Family Physician (LFP) payment model has enabled physicians to spend more time on complex cases providing better care than with the former fee for service model. This has allowed more doctors to stay in their communities but does not necessarily support the addition of assistants within a practice.
- 1 hour spent with patients usually leads to more than 1 hour of administrative follow up and there's no provision to hire staff nor supportive business training. AI is not yet reliable enough to use effectively for the necessary documentation.

- There are now hubs for traditional longitudinal health care where a variety of services are available together. This works well for middle class people who already have a family doctor. There are groups of people who fall through the cracks and are not being served in those settings. More community-based clinics with different group resources and navigators are needed to address their concerns. This helps keep people out of emergency as well.
- One of the biggest recruitment challenges is the length of time it takes for International Medical Graduates (IMG), most of whom are Canadian, to get certified to practice in BC. The cost to taxpayers for the 2-year UBC residency of an IMG is \$500 000, compared to \$130 000 for the 12-week Practice Ready Assessment for graduates of countries other than the UK, Ireland US or Australia, and \$0 for doctors from the previous 4 jurisdictions. Another challenge is that while there are separate groups working on recruitment, the contracts for specialists need to come from Health Authorities.
- The paperwork required to be able to practice here from different jurisdictions needs to be streamlined and IPRR is working on that.
- When doctors leave the region many exit surveys indicate that their families have not found a connection to the community and often end up going to larger urban centers.
- The Central Okanagan Division of Family Practice (CODoFP) has the same local area as this Advisory Committee. There are 36 regional groups of Division of Family Practice around the Province and 7 of those are within Interior Health.
- Maternity and pediatrics and long-term care are in crisis right now, especially in relation to administrative burden, scheduling and on-call work. The CODoFP is specifically funded to help ensure people moving into a care facility maintain a family physician in that process.
- The unattachment rate (number of people without a family doctor) is estimated at 30-40% of the population even though almost 12 000 people got matched with a GP last year. There are currently over 14 000 people registered and waiting with many more assumed not to be aware of the registry. The attachment team provides the necessary human relationship connections.
- The IPRR is advocating to speed up the process of interprovincial registration of recruited doctors as well.
- There will be about 130 family physicians retiring in the next 5 years and the current rate of recruitment can only replace about 100. Newer family practitioners are also spending only some of their time in family practice with the rest doing side gigs or choosing lifestyle balance, so the recruitment rate needs to increase about 1.5 times.
- The COEDC can help by supporting connections for Doctors' spouses to find high level employment opportunities and encouraging commercial lease space appropriate for doctors' offices in new developments.
- There is a crisis and disconnect from a public health user experience. Young families want to feel safe to raise their kids here knowing that care will be available when needed. Public awareness of how to use primary care effectively, through attachment, is huge in maintaining efficiency in the rest of the system.

- There needs to be recruitment of specialists as well so the different types of doctors can work collaboratively. Some areas of the province have been working on specialist recruitment, but our region had been restricted with its funding and inability to offer contracts they don't own.
- Physician Waffle House is an online project out of Vernon intended to provide peer support and connections, leadership training, help with finding locums, etc. This was developed with the assistance of an economic development grant from ETSI-BC.
- The primary care network is virtual in nature so there is flexibility in how care is provided.

Action Items for Advisory Committee: Share public awareness information such as the Central Okanagan Primary Care Network, <https://centralokanaganpcn.ca> and the Health Connect Registry, <https://www.healthlinkbc.ca/find-care/health-connect-registry>

5. New Business

- COEDC shared our Q1 2025 Progress Report with the Committee.
- OYP coffee socials May 29 at The Recovery Spa, and June 24th, 8-9:30 at Paynter's Fruit Market in partnership with the Greater Westside Board of Trade.
- The Shuswap Cardiac Society is hosting a charity golf tournament on June 21st. To participate or sponsor: <https://shuswapcardiacsociety.org/tee-off-for-heart-health/>

Adjournment:

Meeting adjourned at 9:00 am.



Creating a better future for health care

Dr. Laurie Main
Internal Medicine Specialist
Director - Doctors of BC Board

Brent Weiss
Regional Advisor and Advocate
Advocacy & Government Relations

**doctors
of bc**

We're supporting BC doctors to be influential leaders driving positive transformation.



Direction & priorities

We work proactively with physicians so they can support their patients and be leaders in transforming health care.

Increase the influence of the physician voice

Promote physician health, wellness and safety

Ensure fair compensation and provide business support

Engage members on the future of the profession and the culture of medicine

Interior Health: Rural retention & other challenges

What we know

Doctors of BC is aware of the significant challenges IHA is experiencing

- We met with Interior Health senior management to discuss improving engagement and working together.
- Staffing and maintaining mid-sized emergency rooms are issues around the province including specialists in major hospitals in the Okanagan.
- Workplace conditions and culture matter more than they ever have.

We know family physicians have changed practice due to the LFP Payment Model.

- Returning to practice is impacting hospitalist, emergency department, and in-patient care.

2023 Physician Engagement survey : Key themes



FACILITY RESOURCES



STAFFING



**LEADERSHIP
CHALLENGES**



**UNSAFE WORK
ENVIRONMENT**

Physician Master Agreement

2025-2028 Physician Master Agreement

- The PMA covers compensation, benefits, and other non compensation items such initiatives of the Joint Collaborative Committees.
- Success supporting family physicians, however, seeing challenges in other areas, such as rural medicine and hospital care, that need attention.
- The increasing administrative burdens placed on physicians.

Negotiations environment

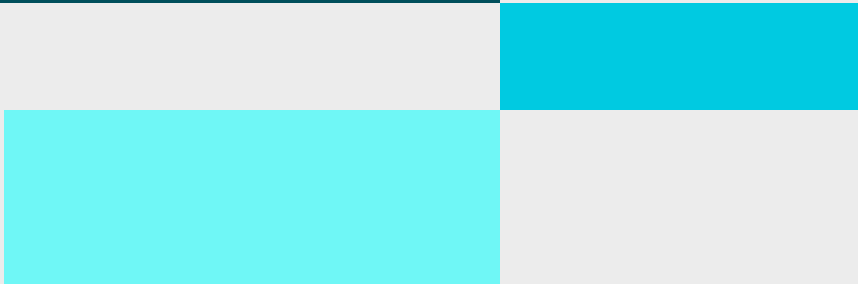
Ministry priorities

- Crisis management

Other key factors

- Economic environment is still unsettled, and trade disputes
- Change in MOH leadership

Overhead & business costs



Doctors of BC business support

- Business planning and support
- Billing advice
- Legal contracts
- Human resourcing
- Grants and funding

Dr. John Soles, Dr. Milt Stevenson,
Riley Gettens, Jacqui van Zyl,
Shelley Sim, Sarah Sandusky



IPRR: INTERIOR PHYSICIAN RECRUITMENT & RETENTION

With humility, we acknowledge that the IPRR network is collectively gathered across the traditional, ancestral, and unceded territories of seven First Nations: Dakelh Dene, Ktunaxa, Nlaka'pamux, Secwepemc, St'at'imc, Syilx and Tsilhqot'in.

This region is also home to 15 Métis Chartered Communities.

IPRR IMPACT: RECIPROCAL RELATIONSHIPS



“It feels like the IMG process is more organized and transparent. I am confident knowing that there is a group tackling the challenges that I don't have the capacity (or authority) to take on.”

- IPRR member



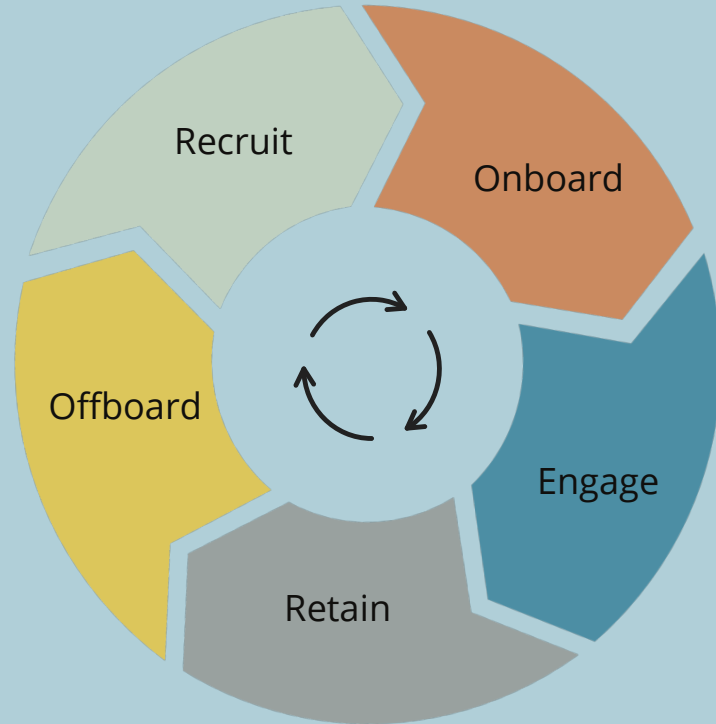
IPRR IMPACT: LIFE CYCLE SUPPORT

Divisions & physicians facilitate the full cycle while navigating return-of-service requirements, supervision, clinical assessments and preceptorships.

IPRR offers the multiplier effect through an inter-agency approach that influences an expansive scope of recruitment and retention initiatives with local impact.

“One beautiful result of IPRR has been cross-referrals between Divisions because we now work from the premise of finding an ideal, sustainable fit for physicians, as pro-active retention will ultimately strengthen communities.”

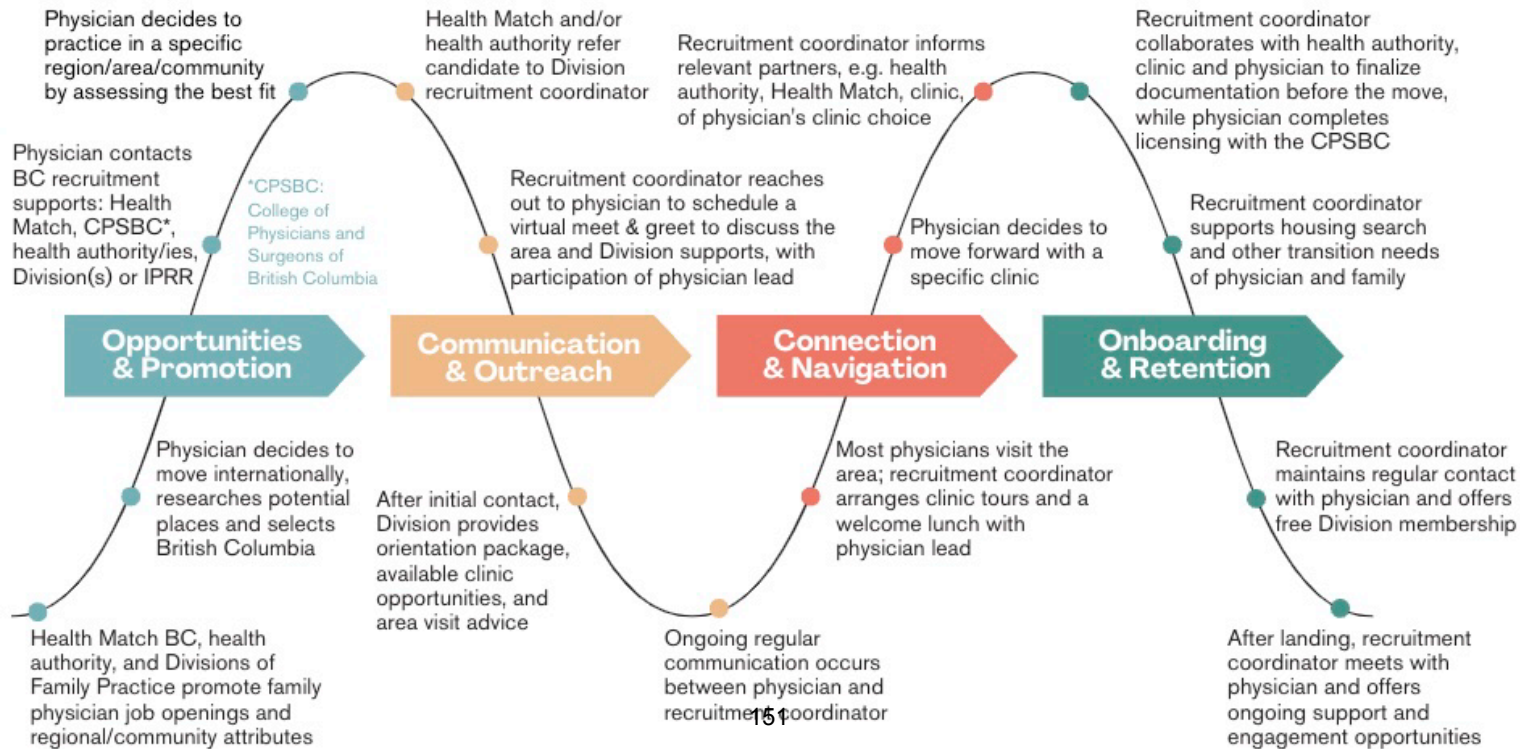
- Recruiter, Division of Family Practice



Local Recruitment Retention Retirement
Cycle

IPRR IMPACT: CANDIDATE NAVIGATION

Journey Map International Physician Recruitment



IPRR IMPACT: PHYSICIAN SUPPLY

01

UBC IMG
International
Medical
Graduates

Annual project

Facilitated an enhanced, transparent, equitable and predictable IMG process for Divisions

Facilitating 8-12 FP transitions annually from UBC Residency, through the return-of-service (ROS) match process, to medical practice in community

02

Practice
Ready
Assessment
PRA IMGs

Annual project

Designed a PRA equity model with rural prioritization; now leading a quality improvement project to refine the process

Distributing 20 PRA IMG physicians per year and nurturing each candidate's best fit for ROS placements

03

International
Physicians via
Approved
Jurisdictions

In development

Reducing recruitment barriers for physicians from the 4 approved jurisdictions (USA, UK, Ireland, Australia)

Advancing strategic alliances and inter-agency collaboration and outreach to address candidate feedback

04

Out of Province
Residents &
Interprovincial
FP Migration

In development

Establishing a framework to support out-of-province medical residents, such as with Division-based electives in BC

Engaging Canadian family physicians (FPs) seeking a transfer to medical practice in BC from other provinces

05

IPRR Network,
Innovation Hub
& Innovation
Working Group

Ongoing development

Sharing proven practices, templates and tools via online resource library and monthly networking

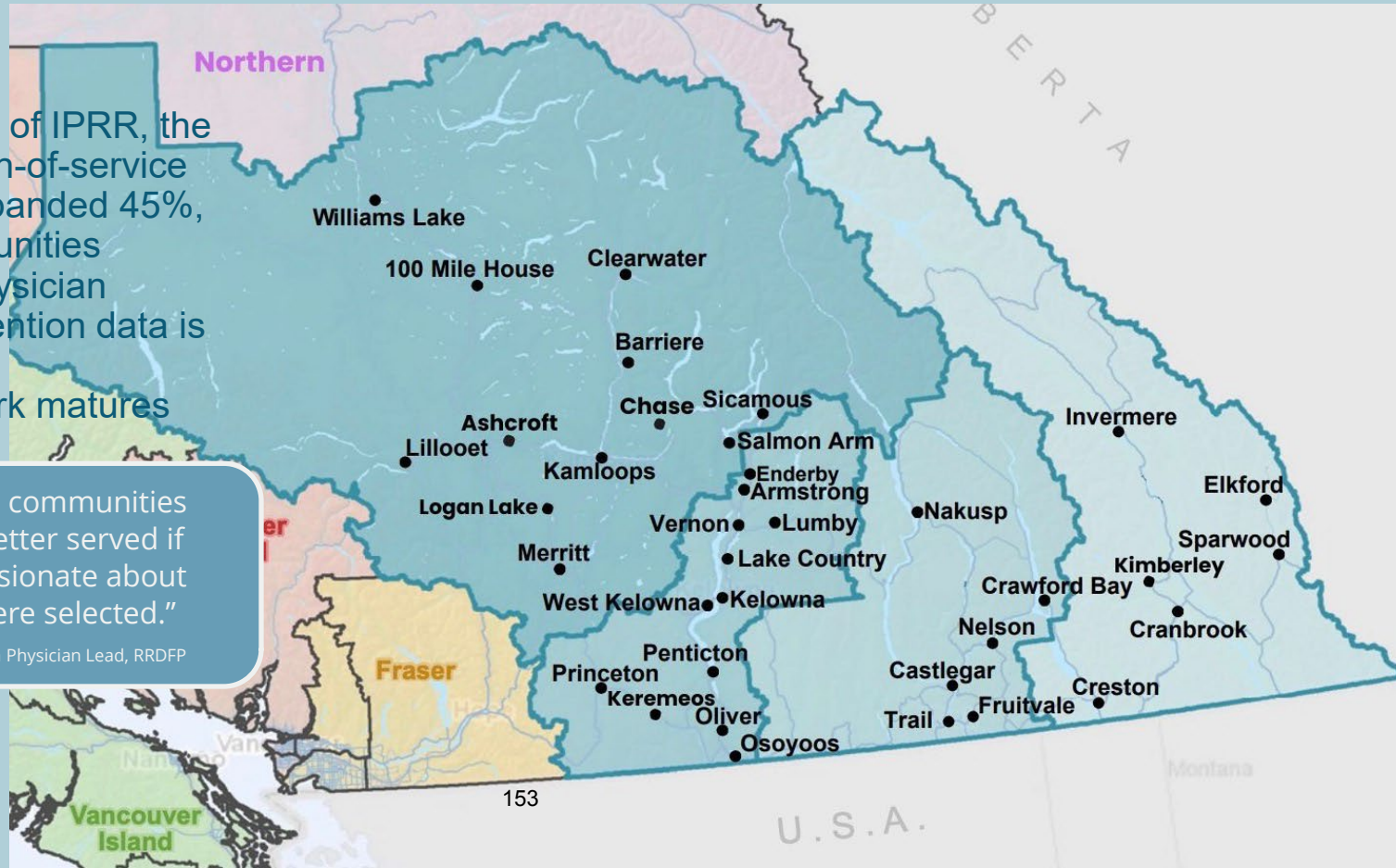
Collective forums for incubating solutions, cultivating knowledge, enhancing connections, reducing duplication, and upskilling recruiters

IPRR IMPACT: INTER-DIVISIONAL EQUITY

Since the inception of IPRR, the distribution of return-of-service candidates has expanded 45%, with 13 new communities receiving family physician matches, while retention data is improving as the IPRR network matures

“Rural and remote communities would be much better served if IMGs who are passionate about rural medicine were selected.”

- Dr. John Soles, Interior Region Physician Lead, RRDFF






Central Okanagan Division of Family Practice

Presentation to the COEDC Advisory Committee
May 28, 2025



What are Divisions of Family Practice?



- Divisions of Family Practice (DoFP) are community-based groups of family physicians that provide a collective voice to influence health care delivery and policy and to work on member-driven projects.
 - There are currently 36 Divisions representing more than 230+ communities in the province.
 - Divisions of Family Practice are funded by the Ministry of Health and Doctors of BC through a partnered committee: the FPSC, or Family Practice Services Committee.
- 

Our guiding principles



Vision

Family medicine thrives;
healthy communities
flourish.



Mission

The Central Okanagan Division of Family Practice empowers members and collaborates with partners to optimize the care and health in their communities by identifying and implementing innovative, local solutions.



Values

The Central Okanagan Division of Family Practice is a member-driven organization that:

- Works collaboratively with its members, healthcare partners, and community stakeholders to deliver or mission and vision;
- Empowers our members to be leaders in their community through the provision of learning opportunities and innovative, adaptable healthcare solutions;
- Aims to be inclusive in all approaches to our work, appreciating the strengths and diversity of our membership and the communities we serve.



Central Okanagan Division



2024-25

348

Physician Members

60

Family Practice Clinics

11

Specialty Clinics

The majority of our family physician members work in community-based practice in Kelowna, West Kelowna, Lake Country and Peachland. Membership also includes physicians working with Interior Health programs or as hospitalists, locum physicians and those working in focused practices.



What do we do?

Partnership Work

Primary Care Network- partnership between Interior Health and Family Physicians to provide Team Based Care within family practice clinics

Long Term Care Initiative: partnership between Long Term Care Homes, Interior Health and Family Physicians to ensure patients entering LTC are attached to a care provider for consistent high-quality care

Provider Supports

R3 Supports- Physician Recruitment, retirement and Retention/wellness supports

Clinic Support- supporting physicians to hire and maintain staff, procure cost effective clinic space, manage technology, etc

Connection: The soft work of the Divisions is to ensure we can speak on the behalf of family physicians to health, community, and businesses partnerships.

Community Based

Patient Attachment- working within the Provincial Health Connect Registry, Division supports patients to attach to available providers



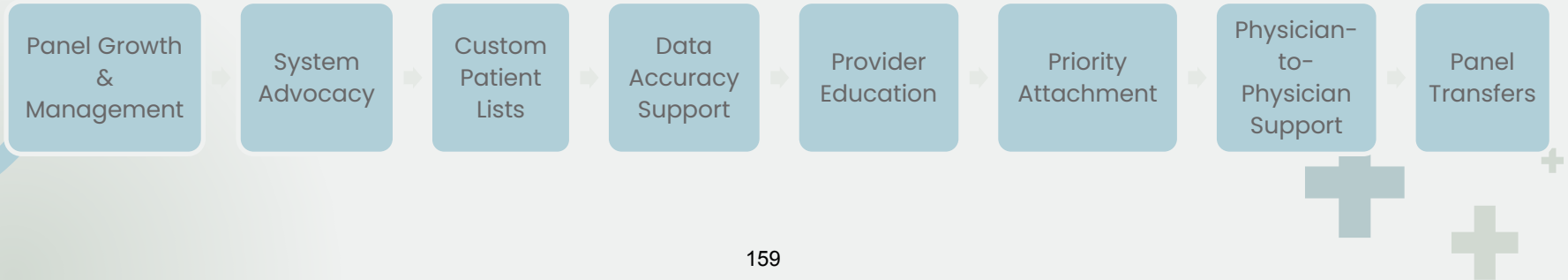
Quality Improvement- Project based work supporting in time needs within the community such as maternity care supports, or improving patient access to providers



Attachment and Health Connect Registry

Total number of patients attached through HCR launch in July 2024 to April 2025	9,843
Number of patients currently unattached in the Central Okanagan	14,428
Number of providers who have attached patients through HCR	28

Attachment Team Supports:





Recruitment And Retirement

Number of physician hired in 2024/25: 16

Estimated number of physician hired for 2025/26: 20

Expected retirements between 2025-2030: 130





Where can we partner:

Sharing

Data sharing:

Attachment Data
Physician Data
Clinic Data

Community

Community Awareness
Physician Integration
Family and Spousal
support

Providers

Business opportunities
and support
Physician Recognition
Wellness





Thank you

Do you have any questions?



Central Okanagan
Division of Family Practice
An FPSC initiative

