



REGIONAL DISTRICT NORTH OKANAGAN

MEMBER MUNICIPALITIES:

CITY OF ARMSTRONG

CITY OF ENDERBY

DISTRICT OF COLDSTREAM

VILLAGE OF LUMBY

CITY OF VERNON

TOWNSHIP OF SPALLUMCHEEN

ELECTORAL AREAS:

"B" – SWAN LAKE

"C" – BX DISTRICT

"D" – LUMBY (RURAL)

"E" – CHERRYVILLE

"F" – ENDERBY (RURAL)

FREQUENTLY ASKED QUESTIONS - ALTERNATIVE APPROVAL PROCESS

Swan Lake Wastewater Treatment Loan Authorization Bylaw No. 3069, 2026

Background

The RDNO has previously adopted the *North Okanagan Wastewater Recovery Service Establishment Bylaw No. 2797, 2018* and *North Okanagan Wastewater Recovery System Loan Authorization Bylaw No. 2798, 2018*. Bylaw No. 2797 provided for the development and operation of a wastewater recovery system within portions of Electoral Areas "B" and "C" of the Regional District of North Okanagan and Bylaw No. 2798 provides for the ability to borrow up to \$5.2 million to facilitate the acquisition, development and operation of a wastewater recovery system.

The purpose of *Swan Lake Wastewater Loan Authorization Bylaw No. 3069, 2026* is to borrow up to \$4.8 million dollars for the purposes of funding the North Okanagan Wastewater Recovery project collections work. More specifically, this funding will be the portion of financing that is supported by the 16% Sewerage Facilities Assistance Grant from the Okanagan Basin Water Board (OBWB). The OBWB's Grant does not provide the funds up front. The debt servicing costs of this debt will be paid by the OBWB grant. Consequently, the RDNO needs to undertake a borrowing process to obtain the funds necessary for construction.

The Swan Lake Wastewater Loan Authorization Bylaw No. 3069, 2026 costs recovery will be from the entirety of the service area established by the North Okanagan Wastewater Recovery Service Establishment Bylaw No. 2797, 2018. At the current time, this includes the entirety of the Swan Lake corridor and consequently, the determination of eligible electors includes all properties. Based upon current financial projections, it is not expected that the entirety of the corridor will be able to be serviced and that depending on the availability (or lack thereof) of additional grant funding, the service establishment area may need to be adjusted to reflect actual service boundaries. At this time, due to the uncertainty of actual construction costs, a definitive future boundary has not been determined. For planning purposes however, the current expected southern boundary of the collection works is in the vicinity of the Vernon Christian School.

This information is being provided in accordance with instructions from the Inspector of Municipalities that future amendments to the service area of the North Okanagan Wastewater Recovery Service Establishment Bylaw No. 2797, 2018 and changes to maximum requisition limits will need to be accompanied by a robust community engagement.

Swan Lake Wastewater Loan Authorization Bylaw No 3069, 2026 costs are anticipated to be covered through the Okanagan Basin Water Board Sewerage Facilities Assistance Grant and consequently will not have an additional financial cost to the anticipated costs to properties within the service area. However, material cost changes and the anticipated changes to the serviced area will have a significant impacts on the projected utility rates. Current projections based upon revised costs and the projected service area have Equivalent Unit rates for a Single Family Home at approximately \$2,900. This number is materially impacted by the assumptions for costs and serviced equivalent units and if the service area is bigger or smaller, there may be significant deviations from this figure.

How much is the RDNO asking to borrow?

The RDNO is seeking elector approval to borrow up to \$4.8 million dollars through *Swan Lake Wastewater Loan Authorization Bylaw No. 3069, 2026* to the purposes of funding the North Okanagan Wastewater Recovery project collections work. Only the amount required **up to** \$4.8 million dollars would be borrowed.

Why is the RDNO proposing to borrow funds for this initiative?

This funding will be the portion of financing that is supported by the 16% Sewerage Facilities Assistance Grant from the OBWB. The OBWB's Grant does not provide the funds up front but rather supports the debt servicing costs of the equivalent amount of debt over twenty years. Consequently, the RDNO needs to undertake a borrowing process to obtain the funds necessary for construction.

Who will pay? How much will they pay?

Assuming the OBWB Sewerage Facilities Assistance Grant is approved in full, the grant will be sufficient to cover the annual debt servicing costs under this loan authorization bylaw and consequently will not have any impact on taxation or sewer user fees to ratepayers in the service area.

What is an Alternative Approval Process (AAP) and how does it work?

An Alternative Approval Process (AAP) is one method the Board may undertake to seek the approval of the electors on bylaws or agreements that require assent of the electors. The most common example of local governments using an AAP is to undertake long-term borrowing.

The AAP (formerly known as counter-petition) is structured so that only eligible electors that are **opposed** to the initiative sign and submit an Elector Response Form (ERF) back to the RDNO prior to the deadline. Eligible electors have at least 30 days from the publication of the second notice of the AAP to submit an Elector Response Form (ERF) to the RDNO Corporate Officer during an AAP if they are **opposed** to the adoption of the bylaw.

Forms are provided at the RDNO office or on the website at www.rdno.ca.

The deadline for providing ERF's back to the RDNO is Friday, July 3, 2026 at 4:00 p.m.

What if I am in favour of the initiative?

If you are in favour of the initiative, you do nothing. By default, if you do not submit a form opposing the initiative, it is assumed that you are in support.

Who can participate in the AAP?

The only persons entitled to sign and submit an Elector Response Form (ERF) are qualified electors (see below for qualifications) within those portions of Electoral Areas "B" and "C" shown on the map attached to *North Okanagan Wastewater Recovery Service Establishment Bylaw No. 2797, 2018*.

There are two (2) types of electors:

1. A **resident elector** is an individual who is qualified to vote in a jurisdiction by virtue of **living (residing)** in the jurisdiction. To sign an elector response form as a resident elector a person must:
 - be 18 years of age or older; and
 - be a Canadian citizen; and
 - have lived in British Columbia for at least six months immediately prior to signing this Elector Response Form; and
 - live in the proposed service area (portions of Electoral Areas “B” and “C” shown on the map attached to Bylaw No. 2797); and
 - not be disqualified by any enactment from voting in an election or otherwise disqualified by law.

2. A **non-resident property elector** is an individual who **does not live (does not reside)** in the participating service area but is entitled to vote by virtue of owning real property in that jurisdiction. To sign an elector response form as a non-resident property elector a person must:
 - not be entitled to register as a resident elector in the participating service area; and
 - be 18 years of age or older; and
 - be a Canadian citizen; and
 - have lived in British Columbia for at least six months immediately prior to signing this Elector Response Form; and
 - not be disqualified by any enactment from voting in an election or otherwise disqualified by law; and
 - have owned property in the service area (portions of Electoral Areas “B” and “C” shown on the map attached to Bylaw No. 2797) for at least 30 days prior to signing this Elector Response Form.
 - If a property is owned by **more than one** individual, only **one** of them may sign an elector response form;
 - A person may register as a non-resident property elector in relation to **one** parcel of real property in the service area.

I own a business – can I submit a form?

There is no Corporate Vote – no corporation is entitled to be registered as an elector or have a representative registered as an elector and no corporation is entitled to vote.

Where can I get an Elector Response Form?

The ERF is available for download from the RDNO website at: www.rdno.ca or at the RDNO office located at 9848 Aberdeen Road, Coldstream, during regular business hours.

Regional District of North Okanagan 9848 Aberdeen Road, Coldstream, BC

Note that the only ERF's that will be accepted by the RDNO are the ones provided by the RDNO or an accurate copy of the form.

Can I submit the form by fax or email?

Yes, however, the form must be completely filled out, signed and scanned and sent. If the form is submitted to the RDNO by facsimile or email it is the sender's responsibility to ensure that the transmission of the form is completed. Forms **must be received** in the offices of the RDNO prior to the deadline of 4:00 p.m. on Friday, July 3, 2026, **no exceptions**.

Where do I submit the Elector Response Form once I have completed it?

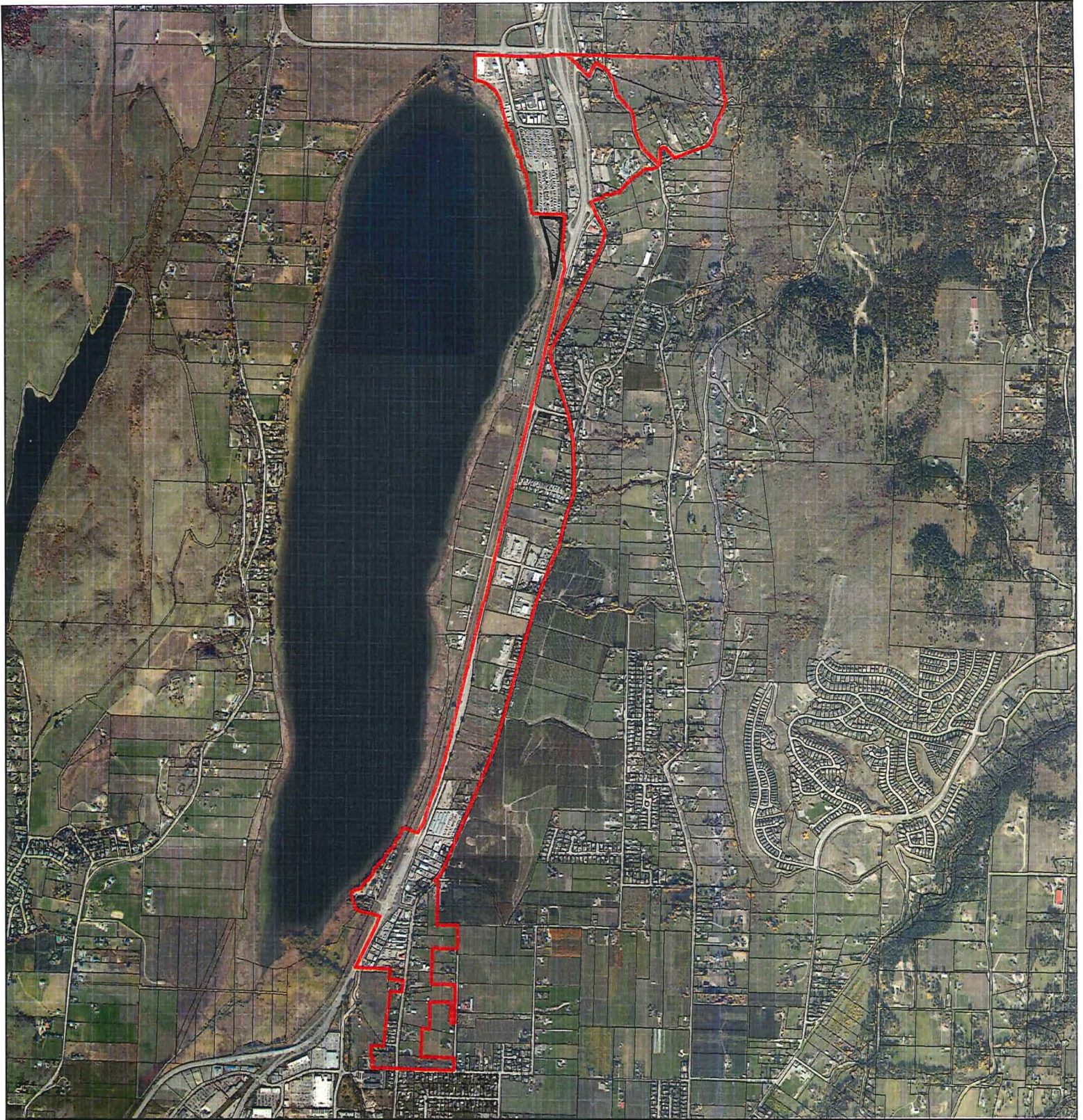
Original, signed ERF submissions will be accepted in person, by mail, fax or email by the RDNO. Forms must be received in the offices of the RDNO prior to the deadline of 4:00 p.m. on Friday, July 3, 2026, **no exceptions**.

Mail: Regional District of North Okanagan
9848 Aberdeen Road, Coldstream B.C. V1B 2K9
Email: corp@rdno.ca
Fax: 250.550.3701

Submitted forms will not be available to the public.

More Information?

Further information regarding this Alternative Approval Process, including elector qualifications, is available on our website at www.rdno.ca or by phone 250.550.3700.



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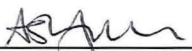
Schedule "A" to accompany North Okanagan Wastewater Recovery Service Establishment Amendment Bylaw No. 2894, 2021

Area to be included within Service Area shown.





I hereby certify that this to be a true and correct copy of SCHEDULE "A" attached to and forming part of North Okanagan Wastewater Recovery Service Establishment Amendment Bylaw No. 2894, 2021

Dated at Coldstream, BC this 17th day of June, 2021


Deputy Corporate Officer

Legend

-  Service Area
-  Proposed Addition