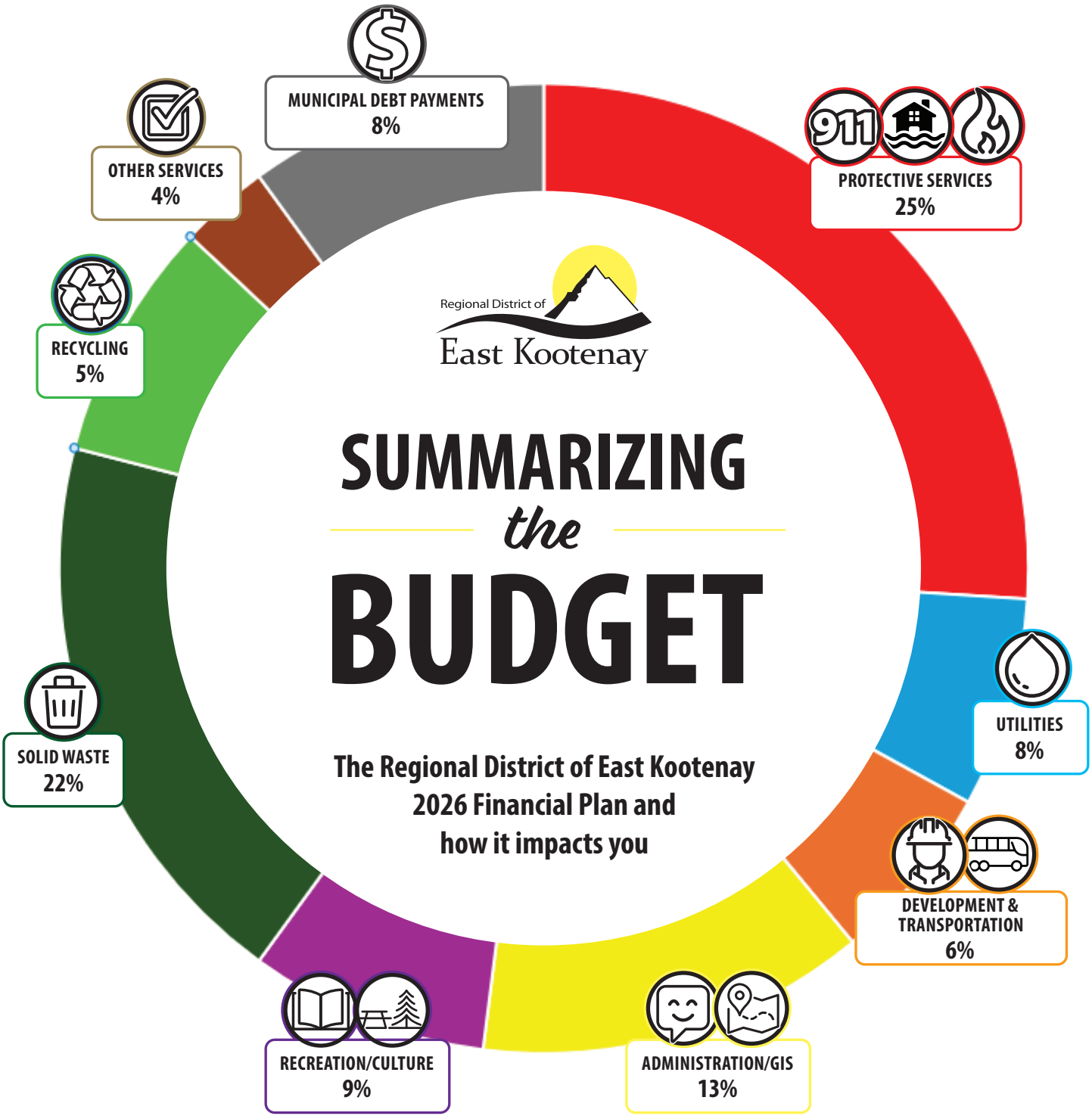
*These numbers are based on the **DRAFT** 2026-2030 Financial Plan as of February 17, 2026*



WHAT'S INSIDE:

UNDERSTANDING YOUR TAX NOTICE 2
CAPITAL BUDGET • REVENUE COMPARISON 3
BUDGET HIGHLIGHTS: ELECTORAL AREAS A, B, C 4
BUDGET HIGHLIGHTS: ELECTORAL AREAS E, F 5
BUDGET HIGHLIGHTS: ELECTORAL AREA G 6
BUDGET HIGHLIGHTS: MUNICIPALITIES 7

YOUR RURAL TAX NOTICE

Regional districts in BC do not directly tax properties.

Instead, regional districts requisition the Provincial Surveyor of Taxes (for rural electoral areas) and their member municipalities to tax on behalf of the regional district in order to meet annual revenue needs.

This is why rural residents pay their property taxes to the Province, not the RDEK.

Your RDEK taxes make up only a portion of your overall tax notice. This is a quick guide to illustrate which portions relate to the Provincial services and which portions relate to the local (RDEK) services.

BRITISH COLUMBIA | Ministry of Finance

2023 PROPERTY TAX NOTICE

issued under the Taxation (Rural Area) Act

DUE DATE: July 4, 2023

eTaxBC Enrolment Code:

May 12, 2023

015880

PROPERTY OWNER #1 NAME
PROPERTY OWNER#2 NAME
555 SMITH STREET
CRANBROOK, BC V1C 3H8

Jurisdiction:	764
Roll Number:	000000.400
Folio Number:	76400000.400
Account Number:	RPT-0000-0000
Letter Id:	L-00000000
Property Address:	555 SMITH STREET CRANBROOK, BC V1C 3H8
PID:	000-000-000
Legal Description	
LOT 00, PLAN NEP0000, DISTRICT LOT XXXX KOOTENAY LAND DISTRICT	

TO AVOID LATE PAYMENT PENALTIES, claim your 2023 Home Owner Grant by July 4, 2023
Apply online at gov.bc.ca/homeownergrant or by phone, toll free 1 888 355-2700

		Class	Land Value	Improvements	Rate	No Grant A	Reg Grant B	Add'l Grant C
	Provincial Services							
1	School	01	178,000	366,000	1.59210	866.10	866.10	866.10
2	Less: Home Owner Grant					0.00	(770.00)	(866.10)
	Net School					866.10	96.10	0.00
3	Provincial Rural Tax	01	178,000	366,000	0.34000	184.96	184.96	184.96
4	Police Tax	01	178,000	366,000	0.11390	61.96	61.96	61.96
5	Local Services							
a	AREA C EAST KOOTENAY	01	178,000	366,000	0.77541	421.82	421.82	421.82
b	CRANBROOK FIRE PROT	01	178,000	366,000	0.79495	432.45	432.45	432.45
c	KOOTENAY EAST HOSP	01	178,000	366,000	0.31132	169.36	169.36	169.36
	BC ASSESSMENT	01	178,000	366,000	0.03360	18.28	18.28	18.28
	MUNICIPAL FINANCE AUTHORITY	01	178,000	366,000	0.00020	0.11	0.11	0.11
6	Parcel Tax							
	PARCEL TAX (such as mosquito control, CV Local Conservation Fund, water parcel tax)							
7	Residual Home Owner Grant					0.00	0.00	(178.90)
8	TOTAL 2023 PROPERTY TAXES					2,155.04	1,385.04	1,110.04
	BALANCE					2,155.04	1,385.04	1,110.04

LEGEND

1. **Provincial School Tax** - Provincial School Tax
2. **Less: Homeowner grant** - the homeowner grant amount that reduces school tax
3. **Provincial Rural Tax** - funds provincial services including maintenance and snow removal for all roads outside incorporated municipalities
4. **Provincial Police Tax** - all rural property owners pay the Police Tax
5. **LOCAL SERVICES - This is where you can find your RDEK taxes** ***(highlighted in yellow)***
   - a **RDEK Shared Services** - This is the line item for shared RDEK services that everyone within your area receives including General Administration, Electoral Area Administration, Building Inspection, Planning, Libraries, Parks, Economic Development, Solid Waste, Weed Control, Emergency Programs and 9-1-1
   - b **Local Service** - this line item is for local services that are only charged to properties within that Service Area (such as Cranbrook Rural Fire Protection. Not everyone in Area C has fire protection, so only those in the Cranbrook Rural Fire Protection Area will see this line item on their tax notice). Taxation is based on assessment for Local Services.
   - c **Kootenay East Regional Hospital District** - the Hospital District has a larger boundary than the RDEK and contributes up to 40% capital funding for Interior Health facilities in the region for equipment and facility construction and renovation
6. **LOCAL PARCEL TAX** - A type of tax that spreads the cost of a service equally between taxpayers based on a tax per parcel of land (such as the Wasa Ta Ta Creek Skookumchuck Mosquito Control Service and Columbia Valley Local Conservation Fund). Often used for water & sewer services as well.
7. **Residual Home Owner Grant** - The remaining Homeowner Grant available to be applied to other taxes after it has been applied to the School Tax
8. **Total Property Taxes** - the total net tax payable for the current year

THE 2026 RDEK BUDGET HIGHLIGHTS

A CLOSER LOOK AT REVENUE

	2026	2025
Property Taxes	$ 30,477,440	$ 28,149,580
Parcel Taxes	$ 1,975,211	$ 1,794,767
Grants in Lieu	$ 853,521	$ 916,684
Fees & Charges	$ 6,793,112	$ 5,961,548
Prov. Grants	$ 3,654,878	$ 7,186,470
Other Grants/Transfers	$ 9,215,878	$ 10,384,924
TOTAL	**$ 52,970,040**	**$54,393,973**

2026 Capital Budget: $ 11,484,790

Some of the larger capital projects in the coming year include:

- Fire Engine Replacements (Panorama, Hosmer, Baynes Lake), Mini Engine (Windermere)
- Eastside Water – 940 Reservoir Expansion Construction
- Windermere – Wood Lane Main Replacement
- Edgewater Connectivity Project – Phase 1 & 2 (100% granted)
- Hosmer Fire – New Fire Hall Phase 1 (100% granted)
- Elko Fire Dept. – Fire Hall Extension (100% granted)
- Edgewater Sewer – Lift Station, Metering, Connectivity Connection (100% granted)
- Edgewater Water – Raw Water Intake Design (100% granted)

THE BIG PICTURE

Overall in 2026, the shared services included in the budget, will result in an average tax increase of $26 on the average residential property valued at $623,000.



HOW ASSESSMENT VALUES FACTOR IN

Changes in the total tax collected are only one factor affecting tax increases or decreases. The change in total assessed value for a municipality or electoral area in relation to the average change in assessment are another factor.

In 2026, RDEK jurisdictions saw a range of assessment changes compared to 2025- from an increase of 4.6% for the Village of Radium and 0.4% for Electoral Area C, to an increase of 12.8% for the District of Elkford. Municipal assessments increased on average 6.8% and Electoral Area assessments increased 5.8%. Assessments for the RDEK as a whole increased 6.4%, which is less than the assessment increase in 2025.

Jurisdictions (and individual properties) with larger-than-average assessment increases will attract a larger proportion of the tax requisition, while those with lower assessment increases will benefit from a reduced share.

For more information, contact the RDEK at 1-888-478-7335 or hronnquist@rdek.bc.ca

ELECTORAL AREA HIGHLIGHTS

The highlights in each of these sections relate to the "RDEK" portion of your tax notice (*NOT* the full notice) and are based on the average residential assessment of $623,000.

Area A

A typical residential taxpayer* in Electoral Area A will pay $426 for RDEK taxes on the shared services, which is an increase of $31.

Area A Budget Highlights:

- **Electoral Area A Elk Valley Tax Sharing Projects:**
  - Access Guardian Contribution - $40,000
  - Community Projects - $450,000
  - Contributing $550,000 in 2026 and $1.95 million in 2027 to the New Hosmer Fire Hall;
  - Hosmer and Upper Elk Valley Fire Service operating contributions;
  - Grant of $450,000 to the City of Fernie for its new Fire Hall project.
- **Hosmer Fire Service** - There will be an increase in taxation due to rising operational, maintenance and fleet maintenance costs estimated at approximately $75 / avg residential property. Grant funded equipment $22,000 (pending approval). $790,000 for fire engine replacement due upon delivery in 2026, receiving 50% funding from Community Works Fund.
- **New Hosmer Fire Hall** - Funding of $550,000 in the 2026 budget and $3.45 million in the 2027 budget ready if the project proceeds ($2.5 million from EV Mine Tax Sharing and $1.5 million from Community Works Fund).
- **Area A Septage** - negative taxation of $800,000 which works out to -$286 per average residential property to offset tax increases in Area A Parks, Area A Flood and Area A Economic Development.
- **Area A Flood Control** - $8 / avg residential property increase (offset by negative taxation in Area A Septage) to fund Hill Road/Morrissey offsetting and ongoing beaver management.
- **Fernie Rural Fire** - $8 / avg residential property increase for Fernie Rural Fire, pending contract negotiations. Equipment reserve contributions of $187,000 in 2026 to fund share of Fernie fire apparatus.
- **Upper Elk Valley Fire** - $26 / avg residential property, pending contract negotiations.
- **Area A Parks** - net taxation increase of $105 / avg residential property with offset of negative taxation in Area A Septage contributed to reserve for development and operations of Morrissey River Access and Fernie Trail.

** Based on the average $623,000 residential assessment*

Area B

A typical residential taxpayer* in Electoral Area B will pay $495 for RDEK taxes on the shared services, which is an increase of $16.

Highlights:

- **Jaffray Fire Service** - $19 / avg residential property increase. Grant funded equipment $35,000 (pending approval). Replacing duty officer truck for $120,000, with shared funding from Baynes Lake, Hosmer and Elko Fire Halls. Design for fire hall addition to accommodate Work Experience Program for $100,000, with shared funding from Baynes Lake, Hosmer and Elko Fire Halls.
- **Baynes Lake Fire Service** - No change to taxes. Grant funded equipment $38,000 (pending approval). $524,000 left to pay on $741,000 fire engine replacement due upon delivery in 2026, receiving 50% funding from the Community Works Fund. Continuation of Baynes Lake Dry Hydrant project with budget amount of $77,500 in 2026.
- **Elko Fire Service** - $37 / avg residential property increase. Grant funded equipment $30,000 (pending approval). 2026 budget includes a $483,000 project to construct additional truck bay and add washroom/laundry room, funded by Community Works Fund and the building reserve.
- **Area B Parks** - $2 / avg residential property increase for inflationary costs for all parks including operational costs and reserve contributions for Elko River Access, Silver Spring Public Access, and the newly completed Jaffray Trail.
- **Elko Water** - No frontage tax increase in 2026. $8 per month utility user fee increase in 2026, 2027 & 2028.

Area C

A typical residential taxpayer* in Electoral Area C will pay $521 for RDEK taxes on the shared services, which is an increase of $20 over last year.

Highlights:

- **Area C Parks** - tax increase of $11 / avg residential property for operational funding of Idle Wild Park.
- **Moyie Water** - $95 decrease in Parcel tax for Moyie Water in 2026 due to debt with debenture maturing in spring 2026. No change to frontage tax. Annual utility fee increases of $8 per month in 2026 and 2027.
- **Cranbrook Rural Fire Protection** - Increase of $18 / avg residential property to fund contracted fire services inflationary increase.

ELECTORAL AREA HIGHLIGHTS CONTINUED

Area E

A typical residential taxpayer* in Electoral Area E will pay $500 for RDEK taxes on the shared services, which is an increase of $38 over last year.

Highlights:

- **Wasa Recreation Contribution Service** - Increase of $4 per parcel, bringing the parcel tax to $44. Grants to recipient Wasa organizations increasing 2% in each year of the financial plan including $21,224 in 2026. This is the final year of an additional grant payment of $10,000 to assist with Wasa Community Hall Fire Smart Project (80% funding from Columbia Basin Trust).
- **Electoral Area E Parks** - $12 / avg residential property increase for Area E Parks related to increase in reserve contributions for St. Mary's Lake Regional Park. Staff continue to work with Greenways to assess the Wasa Trail pavement condition, and further discussions with Columbia Basin Trust are expected in 2026 (as this is not currently an RDEK park).

Area F

A typical residential taxpayer* in Electoral Area F will pay $657 for RDEK taxes on the shared services, which is an increase of $35 over last year.

Highlights:

- **Fairmont Flood & Landslide Service** - No change to taxation for Fairmont Flood & Landslide Service. Completion of $13.6 million Cold Spring Creek mitigation project in 2025 (98.9% grant funded). Contributions to the maintenance reserve and new project reserve annually.
- **Windermere Fire Service** - $54 / avg residential property tax increase to fund increasing costs of operations and Work Experience Program. Increased interest rate on debenture payments from 2025 debenture renewal. Grant funded equipment $100,000 (pending approval).
- **Fairmont Fire Service & Columbia Ridge Fire Service** - $37 and $63 average residential property tax increase for Fairmont Fire Service and Columbia Ridge Fire Service, respectively, to fund increasing costs of operations and the Work Experience Program. Grant funded equipment $100,000 (pending approval).
- **Panorama Fire Service** - $7 average residential property tax increase for Panorama Fire Service to fund increasing costs of operations and the Work Experience Program. Grant funded equipment of $97,000 (pending approval). $557,000 left to pay on $770,000 fire engine replacement due upon delivery in 2027, receiving 50% funding from the Community Works Fund.
- **Invermere Rural Fire** - $58 average residential property tax increase due to inflationary pressures and increasing reserve contributions for large apparatus replacements between 2026 & 2032.
- **Wilmer / Toby Benches Fire** - $30 average residential property tax increase due to inflationary pressures and increasing reserve contributions for large apparatus replacements between 2026 & 2032.
- **Windermere Water Service** - $36 parcel tax increase for Windermere Water Service in 2026 due to increase in debenture interest upon rate-reset in fall of 2025. Windermere Water Woodlane Road - $1.1 million water main replacement to take place in 2026.
- **Timber Ridge Water** - $65 parcel tax decrease for Timber Ridge Water. This service will no longer exist once debt is paid off in 2026. Operating costs are all included in Eastside Water Service.
- **Holland Creek Water** - $95 parcel tax increase for Holland Creek Water to fund increases in operating costs and estimated increased bulk water charges.
- **Rushmere Water** - $391 parcel tax increase for Rushmere Water to fund increased debenture interest payments resulting from 2025 renewal. Utility fee increase of $5 per month. $35,000 for infrastructure and capacity masterplan, funded by Growing Communities Fund grant.
- **East Side Lake Windermere Water** - No taxation for Eastside Water System at this time. $3.50 per month base rate increase for residential accounts and similar % increase for other account classes. Consumption rate increase of $0.13/$m^3$ for residential users. $2.5 million for the construction of the 940 reservoir expansion and $230,000 for the remainder of the Woodlane Road project, to be funded by capital reserves. $4.9 million projected for capital projects in 2027 – 2030.
- **Holland Creek Sewer** - $85 parcel tax increase for Holland Creek Sewer to fund inflationary operating costs and estimated increased bulk sewer charges
- **Baltac Sewer** - $44 parcel tax increase for Baltac Sewer to fund expected increases in debenture interest payments upon Spring 2026 debenture renewal.

ELECTORAL AREA HIGHLIGHTS CONTINUED

** Based on the average $623,000 residential assessment*

Area G

A typical residential taxpayer* in Electoral Area G will pay $644 for RDEK taxes on the shared services, which is an increase of $41 over last year.

Highlights:

- **Edgewater Fire Service** - $11 average residential property tax increase. Grant funded equipment $96,000 (pending approval).
- **Wilmer/Toby Benches Fire** - $30 average residential property tax increase due to inflationary pressures and increasing reserve contributions for large apparatus replacements between 2026 & 2032.
- **Radium Resort/Dry Gulch Fire Service & Brownsville Fire Service** - Estimated $15 average residential property tax increase for Radium Resort/Dry Gulch Fire Service and $9 for Brownsville Fire Service to fund fire service contract and increased contributions to reserve for future large apparatus replacements.
- **Edgewater Sewer** - $20 parcel tax increase. $266,475 for Lift Station, controls and SCADA upgrades funded from the Growing Communities Fund and the Investing in Canada Infrastructure Program as part of the Edgewater Broadband project. Utility fee increase of $4 per month for residential and similar percentage base increases for non-residential users.
- **Edgewater Water** - $100 parcel tax increase in 2026 for Edgewater Water to fund Lake Baptiste judgement payment and short term borrowing interest. Increases of $109 in 2027 and $98 in 2028 for Lake Baptiste judgement payment and replenishment of capital reserve. Utility fee increases of $3 per month plus consumption increase of $0.10/$m^3$. Engineering and design for raw water intake of $200,000 to be funded from Growing Communities Fund. Construction of raw water intake in 2027 of $1.2 million to be funded by Growing Communities Fund
- **Spur Valley Water** - No parcel tax increase for Spur Valley. Utility fee increases of $8 per month plus $0.10/$m^3$ consumption increase. Debenture renews in fall 2026 with interest rates estimated at 3.5% and increasing 2027 parcel tax by an estimated $54
- **Edgewater Recreation** - $8 tax decrease on the average residential property tax. Post office building to be decommissioned as of May 31, 2026. $60,000 budgeted for the demolition of the post office and credit union buildings, funded by taxation and short-term borrowing.
- **Area G Economic Development Service** - $9 tax decrease in Area G Economic Development, with lower wages expected to administer the $819,000 (100% granted) Edgewater Connectivity Project, due to be completed in 2026.

OVERALL IN 2026, RESIDENTS WILL NOTICE AN AVERAGE INCREASE OF $30 IN THE ELECTORAL AREAS FOR SHARED SERVICES

REGIONAL HIGHLIGHTS

The 2026 budget includes funds for increased contract costs for regional fire dispatch services, which are based out of Kelowna.

The 2026 budget includes increasing contributions to reserves as the RDEK continues to prepare for the future construction of a new RDEK office building ice. Municipal property owners will contribute 29% and Electoral Area property owners will contribute 71% of the new building cost in recognition that the Electoral Areas have a greater number of services provided by the RDEK.



MUNICIPAL HIGHLIGHTS

** Based on the average $623,000 residential assessment*

CENTRAL
(Cranbrook/Kimberley)

Residents of Cranbrook and Kimberley receive a number of services from the RDEK, including E-911, Emergency Program, Solid Waste, Recycling, Planning, Regional Invasive Plant Pgm, Regional Parks. The municipalities collect the taxes on our behalf for these services.

Here is the total the average municipal residence* will pay for in 2025 for all RDEK services:

KIMBERLEY - $292* ($18 INCREASE)
CRANBROOK - $282* ($17 INCREASE)

The increases are related to higher costs for Central Solid Waste, costs related to the Central Emergency Program, and the implementation of the NG911 system upgrade.

COLUMBIA VALLEY
(Invermere, Radium, Canal Flats)

Residents of Invermere, Canal Flats and Radium receive a number of services from the RDEK, including E-911, Emergency Program, Solid Waste, Recycling, Planning, CV Recreation, Regional Invasive Plant Program, Regional Parks, and CV Broadband (Invermere and Radium only). The municipalities collect the taxes on our behalf for these services.

Here is the total the average municipal residence* will pay for in 2026 for all RDEK services:

CANAL FLATS - $491* ($28 INCREASE)
INVERMERE - $480* ($22 INCREASE)
RADIUM - $504* ($24 INCREASE)

Increases are related to higher costs for Columbia Valley Solid Waste, costs related to the Columbia Valley Recreation Service, the implementation of the NG911 system upgrade, and Columbia Valley Emergency Program. There is a slight decrease again this year in Columbia Valley Broadband.

ELK VALLEY
(Elkford, Fernie, Sparwood)

Residents of Fernie, Elkford and Sparwood receive a wide range of services from the RDEK, including E-911, Emergency Program, Solid Waste, Recycling, Planning, Regional Invasive Plant Program, Elk Valley Airport, Elk Valley Victim's Assistance, Regional Parks. The municipalities collect the taxes on our behalf for these services.

Here is the total the average municipal residence* will pay for in 2025 for all RDEK services:

FERNIE - $348* ($33 INCREASE)
ELKFORD - $362* ($36 INCREASE)
SPARWOOD - $350* ($27 INCREASE)

The increases are related to increased higher costs for Elk Valley Solid Waste, the implementation of the NG911 system upgrade, Elk Valley Transit, Elk Valley Emergency Program, Elk Valley Victim Assistance, and Elk Valley Airport Service.

KOOTENAY EAST REGIONAL HOSPITAL DISTRICT HIGHLIGHT

The Kootenay East Regional Hospital District (KERHD) provides up to 40 percent capital funding for acute care facilities in the region for equipment and facility construction and renovation.

The Board will adopt the 2026 budget at its March Board Meetings.

The 2026 budget is expected to include funds to build reserves for future large capital projects. Planned capital projects include:

- New Oncology/Renal project at East Kootenay Regional Hospital
- New FW Green Home in Cranbrook

The meeting will be held on March 13, 2026 and the agenda will be posted by Tuesday evening immediately prior.

To learn more about the Kootenay East Regional Hospital District, visit *www.kerhd.ca*.