



2026

REGIONAL DISTRICT OF NANAIMO PROPERTY TAXES



Electoral Area A
CEDAR, SOUTH WELLINGTON,
YELLOWPOINT, CASSIDY

Understanding Your Property Tax Notice

You have just received your property tax notice sent from the Surveyor of Taxes in Victoria. The Province of BC collects your school, rural, policing and regional district service taxes, and then transfers the amount requisitioned for the RDN as a lumpsum to the RDN after deducting the provincial collection fee of 5.25%.

Regional District of Nanaimo Taxes

GENERAL SERVICES

The RDN collects taxes to provide regional services such as recycling and solid waste management, transit, 911 emergency telephone response, land use planning, bylaw enforcement, community grants and administrative services.

LOCAL SERVICES AREA RATES

Any RDN local services, such as fire protection, sewer, water, or streetlighting, are identified on your property tax notice.

PARCEL TAX

These local government taxes are levied as a flat rate on each parcel/unit and are not dependent on the assessed value of a property. Often these relate to costs for specific services, like sewer and water. Parcel taxes are based on the boundaries set out by the service establishment bylaws.

NANAIMO REGIONAL HOSPITAL DISTRICT (NRHD) TAXES

These taxes provide capital funding for health care facilities including the Nanaimo Regional General Hospital, Eagle Park Health Care Facility, Trillium Lodge and Oceanside Health Centre.

Other Jurisdictions' Taxes

PROVINCIAL SCHOOL TAX

The province collects this tax for education services and school facilities.

PROVINCIAL RURAL TAX AND POLICE TAX

This provincial tax is for rural road maintenance (under the jurisdiction of the Ministry of Transportation and Transit) and police protection services (RCMP). For concerns over road maintenance and snow removal in rural areas, please contact the Ministry of Transportation and Transit's contractor Mainroad at 1-877-215-6006.

BC ASSESSMENT AUTHORITY (BCAA)

BCAA is a Crown corporation that sets all property assessment values in the province. Its costs are recovered by this tax.

MUNICIPAL FINANCE AUTHORITY

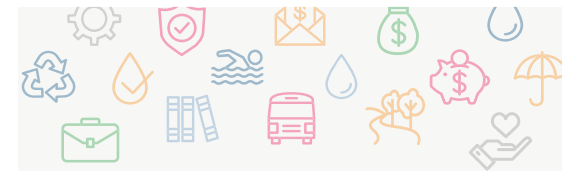
The Municipal Finance Authority coordinates debt financing for all local governments in BC.

REGIONAL DISTRICT OF NANAIMO PROPERTY TAX RATES

The rates below are estimates based on the 2026 Completed Roll values, and may vary from the final rates on the property tax notices as a result of revisions to the roll after the submission deadline for property tax inserts set by the Province. A collection fee of 5.25% is applied to these rates by the Province to cover their tax collection costs.

Electoral Area A	2026	2025
General Services		
General Services Rates and Parcel Taxes apply to all areas within the Electoral Areas and Municipalities. For more details on what is included in the General Services Rate, visit the RDN website at rdn.bc.ca/financial-reports for each Electoral Area and Municipality's Budget and Property Tax Summary.		
General Services Tax Rate (cost per \$1,000 of assessment)	1.152	1.154
Water/Watershed Protection (cost per parcel/unit)	16.00	16.00
Local Services		
Local Service Area Rates and Local Service Area Parcel Taxes are only levied on properties within the boundaries set out by the specific establishment bylaws, and may not apply to your specific property.		
Local Service Area Rates (cost per \$1,000 of assessment)		
Cassidy Waterloo Fire	0.791	0.738
Cedar Estates Stormwater	0.113	0.115
Rural Areas Streetlighting	0.059	0.064
Local Service Area Parcel Taxes (flat rate per parcel/unit)		
Decourcy Water	2,922	2,838
Cedar Sewer Service (Operating)*	varies	varies
Cedar Sewer Service (Capital Financing)*	varies	varies

*The amount of Parcel Taxes applicable varies depending on the specific parcel. For further information, please contact the RDN Finance Department directly.



Electoral Area A

2026 APPROVED REGIONAL BUDGET

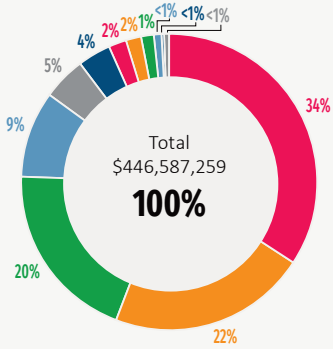
	2026	2025
Area 'A' contribution to RDN General Services property taxes total	\$3,750,854	\$3,610,485
Estimated RDN General Services tax rate per \$100,000 of assessment (Excludes provincial collection fee of 5.25%)	\$115.21	\$115.37
Average residential dwelling assessment value (Based on 2026 BC Assessment Average residential values)	\$821,241	\$791,473
Average Area 'A' General Services property tax amount (Includes Regional Parcel Tax Amount)	\$962.17	\$929.12

Local services taxes are not included in the table above.

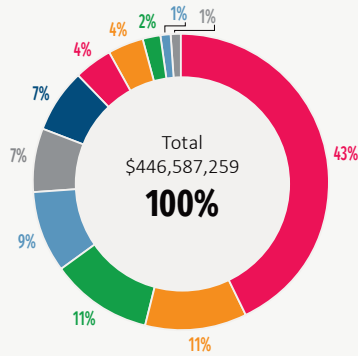
HOW THE FUNDS ARE SPENT IN YOUR AREA

Recreation	26%
Community & Regional Parks	18%
Community & Regional Development	16%
Vancouver Island Regional Library	15%
Administration & Regional Grants Services	8%
Transit Services	8%
Public Safety & Emergency Services	8%
Solid Waste Management	1%

WHERE DOES THE MONEY COME FROM?



WHERE DOES THE MONEY GO?



- | | | | | | |
|--|--|---|--|--|---|
| Debt Proceeds
\$153,008,671
34% | Taxation
\$96,887,119
22% | Reserve, Surplus & DCC Transfers
\$88,085,328
20% | Wastewater Treatment
\$192,126,865
43% | Regional & Community Parks
\$50,765,313
11% | Public Transit
\$48,982,087
11% |
| Grants
\$41,827,653
9% | Recovery of Costs
\$21,768,882
5% | Solid Waste Tipping Fees
\$16,553,581
4% | Solid Waste Management
\$40,973,003
9% | Recreation & Culture
\$31,574,731
7% | Administration & Regional Grant Services
\$30,894,139
7% |
| Utility Billings
\$8,344,723
2% | Other Operating
\$6,748,526
2% | Transit Fares
\$6,053,401
1% | Public Safety
\$18,851,383
4% | Utility Services
\$17,391,332
4% | Planning & Development
\$7,162,737
2% |
| Building & Other Permits
\$1,559,825
<1% | Recreation & Park Fees
\$2,118,945
<1% | Building Inspection & Bylaw Enforcement
\$4,235,064
1% | Vancouver Island Regional Library Transfer
\$3,630,605
1% | | |

CAPITAL EXPENDITURES FOR 2026

THESE ARE THE RDN'S LARGEST CAPITAL INVESTMENTS IN THE COMING YEAR

The data provided is for information only and for the whole of the Regional District. For more information about major projects that impact your area, please call RDN Finance at 250-390-6528.

	Wastewater Treatment	\$160,219,248
	Parks & Recreation	\$57,798,375
	Solid Waste / Regional Landfill	\$8,078,214
	Water Services	\$4,343,107
	Corporate Services	\$3,369,277
	Fire Departments	\$3,240,921
	Other	\$1,851,006
	Transit	\$257,641
TOTAL		\$239,157,789

INQUIRIES ON PROVINCIAL TAXATION AND YOUR PROVINCIAL TAX NOTICE

Please contact Surveyor of Taxes

Toll-free: 1-888-355-2700 or 250-387-0555

For information on homeowner grants, the tax deferral program and other tax information

www.sbr.gov.bc.ca/rpt

FOR INFORMATION ON RDN SERVICES

Visit rdn.bc.ca or call RDN Finance

250-390-6528 or Toll-free: 1-877-607-4111

This brochure is available online at rdn.bc.ca/financial-reports

Get Involved RDN!

FOR INFORMATION ON HOW TO GET INVOLVED, VISIT getinvolved.rdn.ca



NANAIMO REGIONAL HOSPITAL DISTRICT

The Nanaimo Regional Hospital District (NRHD) is an independent entity that provides capital funding for designated healthcare facilities. Island Health pools funding from the Government of BC, NRHD and other sources to maintain, improve and build healthcare facilities on Vancouver Island. The NRHD identified five priority capital projects in 2022. Progress has been made on all projects.

The Government of BC has approved several major health care projects at Nanaimo Regional General Hospital (NRGH) and in the surrounding region. The new High Acuity Unit at NRGH opened to patients in August 2025, and construction on the Nanaimo Cancer Centre began in 2025, with completion anticipated in 2028. A new long-term care facility in Lantzville is currently in the design phase, with construction expected to begin in 2026. In addition, in the fall of 2024, the Province committed to building a new patient tower and a cardiac catheterization lab at NRGH.

These investments are needed to ensure the region has the healthcare facilities and services required to meet the needs of a growing and aging population. A tax levy of approximately \$63.96 per \$100,000 of assessed property value in 2026 is included in the budget for a contribution of \$46.8 million into reserves, an increase of \$10.07 per \$100,000 from the previous year.

The goal is to accumulate reserves to reduce reliance on debt and to prepare the NRHD to meet its partnership funding obligations for large priority projects that are urgently required in the region. This robust financial plan is a clear and resolute indication to the Government of BC that our communities are committed to seeing these projects realized. The NRHD has offered to pay for the concept plan and subsequent business plan for the patient tower and cardiac catheterization lab, and for the construction costs for the catheterization lab, as an innovative way to work collaboratively with the Province to advance these projects.

Electoral Area A

The RDN provides a **Budget Brochure** that is included in the Rural Property Tax notices (printed on white paper in black ink) and also is available in colour format on our website [Regional District of Nanaimo | Financial Reports | RDN](#). The following information supplements the brochure and is being shared using rates per \$100,000 to enhance comparability of services that are allocated based on assessed value and those that are done as a parcel tax.

All Electoral Area A taxpayers participate in **24 General Services** (highlighted in blue), and a portion of its taxpayers participate in one or more of **5 Local Services** (highlighted in green) in Table 1 below. For 2026, the general services cost per \$100,000 is \$115.21 which is down \$0.16 from \$115.37 last year. To calculate the total general services taxes, taxpayers would need to know their assessed value and this is the calculation:

Assessed Value 100,000	X	\$115.21	=	General Service Taxes
Add: Parcel Tax				\$16
Total General Services Taxes (including Parcel Tax)				\$XXX

Regional District of Nanaimo taxes are invoiced and collected by the Surveyor of Taxes (SOT) on the Rural Property Tax Notice and may show up on that notice under a number of different line items such as:

- ‘Area A Nanaimo’ for General Services,
- ‘WTR/WTRSHD PROTEC’ for the Water/Watershed Protection parcel tax, and/or
- Name assigned by SOT for each individual local service and local service parcel tax

Only a portion of the taxpayers participate in each Local Service. You can refer to a previous property tax notice to determine which local service(s) apply to your property. To the extent that the local service is a flat rate, then that is the total cost; however, if it is a per \$100,000 rate, the calculation is as follows:

Assessed Value 100,000	X	Rate	=	\$X
---------------------------	---	------	---	-----

A collection fee of 5.25% is applied to the RDN rates by the Surveyor of Taxes to cover their tax collection costs.

2026 Supplemental Information – Electoral Area A

Table 1: Electoral Area A Services and Tax Rates					
	Services	Type of Requisition Allocation	2025 Tax Rate per \$100,000 or Parcel Tax as applicable	2026 Tax Rate per \$100,000 or Parcel Tax as applicable	Tax Rate Change
#	General Services				
1	Administration	Per \$100,000	\$4.40	\$4.60	\$0.20
2	Community Grants	Per \$100,000	0.29	0.25	(0.04)
3	Electoral Area Administration	Per \$100,000	4.80	4.90	0.10
4	Southern Community Restorative Justice	Per \$100,000	0.30	0.30	0.00
5	Electoral Area Community Planning	Per \$100,000	14.50	14.90	0.40
6	Regional Growth Strategy	Per \$100,000	1.60	1.60	0.00
7	House Numbering	Per \$100,000	0.10	0.10	0.00
8	Hazardous Properties	Per \$100,000	0.16	0.16	0.00
9	Unightly Premises	Per \$100,000	0.20	0.20	0.00
10	Southern Community Transit	Per \$100,000	9.70	9.50	(0.20)
11	Solid Waste Management	Per \$100,000	2.90	1.70	(1.20)
12	Animal Control Area A, B & C	Per \$100,000	1.30	1.30	0.00
13	Noise Control	Per \$100,000	0.96	0.96	(0.00)
14	Regional Parks	Per \$100,000	7.70	6.40	(1.30)
15	Community Parks	Per \$100,000	14.00	14.60	0.60
16	Southern Community Recreation	Per \$100,000	15.80	16.30	0.50
17	Area A Recreation & Culture	Per \$100,000	12.60	12.90	0.30
18	Port Theatre/Cultural Centre Contribution	Per \$100,000	0.56	0.54	(0.02)
19	Liquid Waste Management Planning	Per \$100,000	0.30	0.30	0.00
20	D68 Search & Rescue	Per \$100,000	0.10	0.20	0.10
21	D68 Emergency 911	Per \$100,000	1.70	1.80	0.10
22	Emergency Planning	Per \$100,000	3.70	4.00	0.30
23	Vancouver Island Regional Library	Per \$100,000	17.70	17.70	0.00
	General Services Cost per \$100,000		\$115.37	\$115.21	(\$0.16)
24	DWWP Parcel Tax (Flat Rate)	Flat Rate	\$16.00	\$16.00	\$0.00
	Local Services				
1	Cassidy Waterloo Fire Contract	Per \$100,000	\$73.80	\$79.10	\$5.30
2	Rural Area Streetlighting	Per \$100,000	6.40	5.90	(\$0.50)
3	Cedar Estates Stormwater	Per \$100,000	11.50	11.30	(\$0.20)
4	Decourcey Water	Flat Rate	2,838.00	2,922.00	84.00
5	Cedar Sewer Service (Collector & Debt)				
	Cedar Collector (Per Allocation Unit) *	Flat Rate	1,102.00	1,520.00	418.00
	Cedar Small Residential (Debt Only Flat Rate)	Flat Rate	957.00	911.00	(46.00)
	Cedar Large Residential (Debt Only Per Allocation Unit) **	Flat Rate	1,209.00	1,183.00	(26.00)
	Cedar Commercial (Debt Only Per Allocation Unit) ***	Flat Rate	17,792.00	16,934.00	(858.00)
	Cedar Sportsfield (Debt Only Flat Rate)	Flat Rate	4,844.00	4,610.00	(234.00)
	Cedar Sewer Stage 2 (Debt Only Per Allocation Unit) **	Flat Rate	1,572.00	1,952.00	380.00
	* Allocation units based on hectares (ha), as follows:				
	<= 0.2 ha = 0.5 units				
	> 0.2 ha up to 1 ha = 1 unit				
	> 1 ha to 2.55 ha = 2.5 units				
	> 2.55 ha to 3.55 ha = 3 units				
	> 3.55 ha = 5 units				
	** Allocation units based on Single Family Dwelling Equivalent Allocations (1 unit = 2.4 persons)				
	*** Allocation units based on Commercial Land Area (Ha)				

2026 Supplemental Information – Electoral Area A

There are two general services that have more impact than the other services on the tax rate change in 2026. The explanations for the tax requisition changes are as follows:

General Services

Regional Parks (Decrease of \$1.30 per \$100,000)

The tax requisition in 2025 was increased and funds were placed in reserves in anticipation of a regional parkland and conservation area acquisition. The property will be secured in 2026, and a tax requisition reduction was budgeted in 2026 to provide temporary taxation relief prior to the debt repayments starting in 2027.

Solid Waste Management (Decrease of \$1.20 per \$100,000)

Tax requisition directly funds the programs identified in the Solid Waste Management Plan while also helping to offset the projected reduction in tipping fees associated with achieving higher waste diversion. While the tax requisition for Solid Waste Services is identified in both the approved 2020 Solid Waste Management Plan and the approved 2023 Solid Waste Financial and Asset Management Plan, the Board approved a staff recommendation for an ongoing and sustained tax requisition reduction through the reduction of operation budgets in alignment with the Reserve Fund Policy, which is a Board policy on the management of financial risks.

Local Services

There are three different local services that impact the tax rate change in 2026. The explanations for the tax requisition changes are as follows:

Cassidy Waterloo Fire (Increase of \$5.30 per \$100,000)

Increase in transfer to reserves for fire apparatus replacement to be ordered in 2026 for delivery in 2028 offset by a Community Works Fund contribution from EA A and EA C of \$15,000 to reduce taxes.

Decourcey Water (Increase of \$84 per Parcel)

There is pump house roof replacement being funded from operating reserves and the \$421 increase in the tax requisition for general inflation is split across the 5 properties that participate in this service.

Cedar Sewer (Decrease of \$858 to Increase of \$418 per parcel depending on bylaw that applies)

As the Cedar Sewer was being developed, there were 6 different bylaws that specify the cost recoveries for the service. The Cedar Collector covers the operational costs and the remaining 5 cover servicing of debt. For 2026, the tax requisition is being impacted by an interest rate reset which occurs after 10 years from the initial borrowing date and then every five years thereafter:

- For Cedar Collector, the \$418 increase per parcel applies to all properties in the Cedar Sewer service and relates to increased operating costs.
- For taxpayers participating in Small Residential, there is a decrease of \$46 per parcel, Large Residential, there is a decrease of \$26 per parcel, Commercial, there is a decrease of \$858 per parcel and Sportsfields, there is a decrease of \$234 per parcel. This is because in 2024, there was an increase in the interest rate which occurred after the budget was finalized and therefore created a deficit which was recovered by an increase in the tax requisition in 2025 and now we see the normalizing of the tax requisition in 2026.
- For taxpayers participating in Sewer Stage 2, there is an increase of \$380 per parcel which is due to the interest rate increase in 2025 resulting in a deficit for the service and the requirement for the 2026 tax requisition increase. The tax requisition in 2027 will come down.