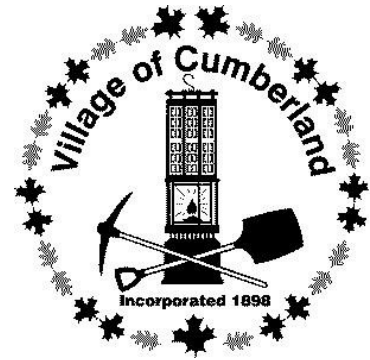


COUNCIL REPORT



REPORT DATE: January 20, 2026
MEETING DATE: March 9, 2026

File No. 6630-20

TO: Mayor and Councillors
FROM: Courtney Simpson, Director of Development and Bylaw
SUBJECT: Amenity Cost Charges Bylaw No. 1257

RECOMMENDATION

THAT Council give first, second and third reading of the “Amenity Cost Charges Bylaw No. 1257, 2026.”

PURPOSE

The purpose of this report is to provide an update on the development of an Amenity Cost Charges Bylaw and to recommend first, second and third readings of the Amenity Cost Charges Bylaw. The consultant, Urban Systems, will provide a presentation and additional detail.

BACKGROUND

In March 2025, Urban Systems began working with Village staff on development of an Amenity Cost Charge (ACC) program. This program is intended to work in tandem with the Village’s existing Development Cost Charge (DCC) Bylaw.

Introduced in the fall of 2023, ACCs are a new financing tool created through changes introduced to the *Local Government Act* by Bill 46. ACCs are fundamentally similar to DCCs and are intended to recover the cost of new infrastructure and amenities related to growth. Portions of the cost to build new or upgrade existing amenities in the community are assigned to new development through ACCs, thereby ensuring that ‘growth pays for growth’ and new development pays its share. ACC revenues are not eligible to be spent on replacing existing facilities or existing deficiencies to meet the needs of the current population.

Since new or upgraded amenities will also serve the existing population in the Village, ACC programs are required to demonstrate how costs are apportioned between new growth and existing development.

Council endorsed a draft ACC program and provided direction to consult with interest holders on May 26, 2025. Council confirmed that the Village’s ACC program project list must be limited to a short-list of projects and associated costs to not deter development. The identification of a

recreation centre expansion as a necessary project to serve a growing population, along with the potential inclusion of a daycare facility (either separate from the recreation centre or as part of its building footprint) are recommended as the priority amenities to support growth.

Community Amenity Contributions

Changes the *Local Government Act* to include the ACC financing tool is intended to replace Community Amenity Contributions (CACs). Like many other BC municipalities, the Village has a CAC Policy that is incorporated into the Official Community Plan (OCP). This policy relies on voluntary contributions at time of OCP and Zoning Amendments and is based on a similar concept aiming at recovering cost related to growth from new development.

The Village's policy relies on negotiated contributions at time of OCP and Zoning Amendments and is based on a similar concept aiming at recovering cost related to growth from new development. The rationale has generally been that the increased density creates new, unanticipated needs for parks, affordable housing and facilities.

The Village's policy on CACs is found in OCP as outlined in Policy 7.1.4.4 related to amenities with rezoning:

OCP amendment applications, in particular amendments to the urban containment boundary, must demonstrate the benefit of the proposed project to the community. The proposal will be evaluated on that basis. Demonstrable community benefit includes:

- a. Extent to which the development meets the OCP vision, goals and policies*
- b. Providing a use that is responding to community need*
- c. Contributing toward meeting the projected housing need as per the most recent Housing Needs Report.*
- d. Providing an amenity that will benefit the residents of Cumberland (including, but not limited to):*
 - i. Affordable housing, with a signed housing agreement with the Village*
 - ii. Park dedication (in addition to the minimum requirements for subdivisions that trigger a five percent dedication) and park improvements*
 - iii. Contributions to fire and emergency services*
 - v. Contributions to the Affordable Housing Reserve Fund*
 - vi. Conservation of heritage resources*
 - vii. Provision of off-site infrastructure, or upgrades*
 - viii. Public EV charging stations*
 - viii. Inclusion of universal designed and adaptable housing*

The current legislation does not preclude local governments from continuing to negotiate CAC; however, it is important that the Village does not double charge for specific amenities. The

proposed ACC Program does not include any of the specifically mentioned amenities noted in the OCP CAC policy to avoid the risk of double charging. If legal advice or legislation changes, staff will inform Council accordingly.

Technical Inputs

The ACC rates are based on Village-wide growth projections, equivalency factors, the identification of eligible projects and related costs, and the allocation of costs between new development and existing residents (i.e., the 'benefit factor' or 'benefit allocation'). Rates are determined based on various land uses and their impact on infrastructure. For the purposes of the ACC, only residential uses (Low Density Residential, Medium Density Residential, and High Density Residential) are proposed to be charged.

Fairness and equitable distribution of capital costs among those parties receiving a benefit is a guiding principle of DCCs and suggests that certain ACC/DCC projects may benefit the existing population as well as new development. For example, existing users will receive some benefit from the construction of a new community centre, if the facilities are upgraded in response to the need for replacement or pent-up demand. In turn, the allocation of capital costs that benefit existing users should be deducted from the difference between the total capital cost estimate and funds from other sources.

Municipal Assist Factor (MAF)

The MAF is designed to be a policy decision for Councils; it allows Council to determine the level of municipal assistance towards the new development portion of DCC and ACC programs. The assist factor is a percentage: it must be a minimum of 1%, but Councils may opt for a higher percentage (up to 99%). A higher MAF will mean lower costs for new development, but at the expense of existing taxpayers in the Village. Most municipalities select a 1% MAF, but 'phasing in' ACCs or DCCs through the gradual, year-over-year reduction of the MAF (e.g., from 50%, to 25%, to 10%, to 1% over 4 years) is starting to become more common in response to economic pressures on the development community.

Ultimately, the MAF should reflect the community's support for financing growth-driven amenity needs. The Village needs to fund the MAF for each ACC project. This contribution would need to be funded either by the facility reserve (staff recommended) or by property taxes.

Economic Analysis

When setting ACC rates, section 570 of the *Local Government Act* includes requirements for local governments to consider whether the charges will deter development or discourage the construction or provision of reasonably priced housing or land through economic analysis or financial feasibility testing. The extent of this analysis will vary based on factors such as whether the ACC is being introduced for the first time, the magnitude of the proposed changes, and the local housing market and land supply conditions. In some cases, a high-level qualitative assessment of market conditions will suffice. The Village has recently completed financial feasibility analysis underway for another project that has been reviewed and considered as part

of the ACC review to understand the impacts of charges on development viability.

The impact of ACCs on development varies depending on factors such as whether the charge is applied to projects under existing zoning or pre-zoning, and whether ACCs represent a new project cost. Implementing ACCs alongside zoning changes, such as increased density, can offset the impact on development viability. The allowable height and density of a project are regulated by the site's zoning. When zoning changes to permit greater density, land values often rise, as increased density effectively adds more land by allowing more buildable space. Additional permitted floor space raises a site's market value, especially in high demand locations. The increased land value resulting from a zoning change can help mitigate the financial impact of an ACC. If ACCs are introduced at the same time as zoning changes (via pre-zoning), the enhanced land value can offset the impact of the ACC. The site's land value, inclusive of both the pre-zoning increase and ACC impact, remains higher than its pre-existing value. As the Village has recently adopted a revised OCP and comprehensive Zoning Bylaw that pre-zones a significant portion of the community for small scale multiple unit housing, the consideration of an ACC is well-timed despite current challenging market conditions.

Public Consultation

Per the ACC Best Practices Guide and s. 570.1 of the *Local Government Act*, consultation with the public and with parties considered to be affected by the development of an ACC bylaw is required.

A regional joint information session was held in-person at the Native Sons Hall in Courtenay, BC, on July 21, 2025, from 12:00 PM to 2:00 PM. Prior to the session, each local government sent email invitations to members of the development community and other interested parties. Registration for the event was available online and open to all.

Approximately 53 attendees were at the session, along with 12 local government staff and consultants. The session consisted of a general presentation, followed by the opportunity to walk around the space and engage directly with each local government and regional district on their proposed programs. Some general feedback received at the event that relates to the Village's proposed ACCs included general concerns regarding rate increases and impacts on development feasibility under current market conditions.

The Village also published information about the proposed ACC update online at [Amenity Cost Charge Program Development | Engage Comox Valley](#) which includes Council meeting materials, proposed rates, information regarding in-stream applications, and the Development Community Information meeting slides.

Proposed ACC Rates

Table 1 below summarizes the total proposed ACC rates for the Village, along with each ACC program. The ACC calculations were based on a 1% assist factor for all categories.

Note that these rates were revised in Fall 2025 to reflect updated BC Stats population and household projections, which were higher than the ones used previously. This change has resulted in a slightly lower ACC rate than what was presented during the engagement period.

Table 1:

Land Use	Unit	Total Proposed ACC Rate
Low-Density Residential	per lot	\$9,035.02
Medium-Density Residential	per unit	\$6,076.37
High-Density Residential	per unit	\$4,453.88
Commercial	per m ² of GFA	\$0.00
Industrial	per m ² of GFA	\$0.00
Institutional	per m ² of GFA	\$0.00

ACC Implementation

Unlike DCCs, Ministry approval from the Inspector of Municipalities is not required for the implementation of an ACC program.

Similar to DCCs, there is in-stream protection period for any applicants who submitted complete building permit, development permit, or Zoning Bylaw amendment applications before the effective date of the ACC bylaw.

It is best practice to regularly update ACC programs to adjust for inflation and to ensure costs and projects remain up-to-date. The ACC Best Practices Guide recommends timing these updates with DCC, Official Community Plan, or Housing Needs Report program updates to create efficiencies and ensure alignment. It is recommended that the Village amend the ACC Bylaw to adjust for inflation one year from the adoption date of the subject bylaw.

Effective January 1st, the Province has amended the Amenity Cost Charge and Development Cost Charge (Instalments) Regulation to expand the use of on-demand surety bonds¹ provincewide. Pre-approved developers will have the option to defer 75% of their ACCs or DCCs until occupancy or within 4 years (currently 2), whichever comes first, following a permit approval. This change is anticipated to have a cash flow impact on the Village's revenue associated with ACC and DCC collections over the short-term.

A brochure has been drafted to assist staff and applicant interpret the ACC and DCC bylaw calculations (Attachment 2). The ACC Bylaw reflects the language and definitions in the Village's new Zoning Bylaw. The guidance documents will assist with interpretation of the existing DCC Bylaw until which time it can be updated.

¹ On-demand surety bonds are financial guarantees that developers provide to give assurances that they will fulfil their contract. Currently the Village requires a different financial tool, known as irrevocable letters of credit from a bank. Developers prefer on-demand surety bonds because they do not restrict a developer's access to credit. An on-demand surety bond can be converted to cash within 15 days without court involvement.

Exemptions

The *Local Government Act* establishes several situations where a development is exempt from ACC including places used for public worship, prescribed classes of affordable and special needs housing (e.g. purpose-built rental units owned or leased by government entities or non-profits, supportive housing, cooperative housing, transitional housing, emergency shelters), and developments that do not result in an increase of population or workers.

FINANCIAL IMPLICATIONS

Approval of the ACC bylaw enables collection of charges on new subdivision and building permits applicable under the bylaw. Instream protection provides all instream applications an exemption from the initial ACC Bylaw, and 12-month instream protection from a future ACC amendment bylaw if building or subdivision permits are issued within that period. The total revenue anticipated is subject to actual growth and density of developments.

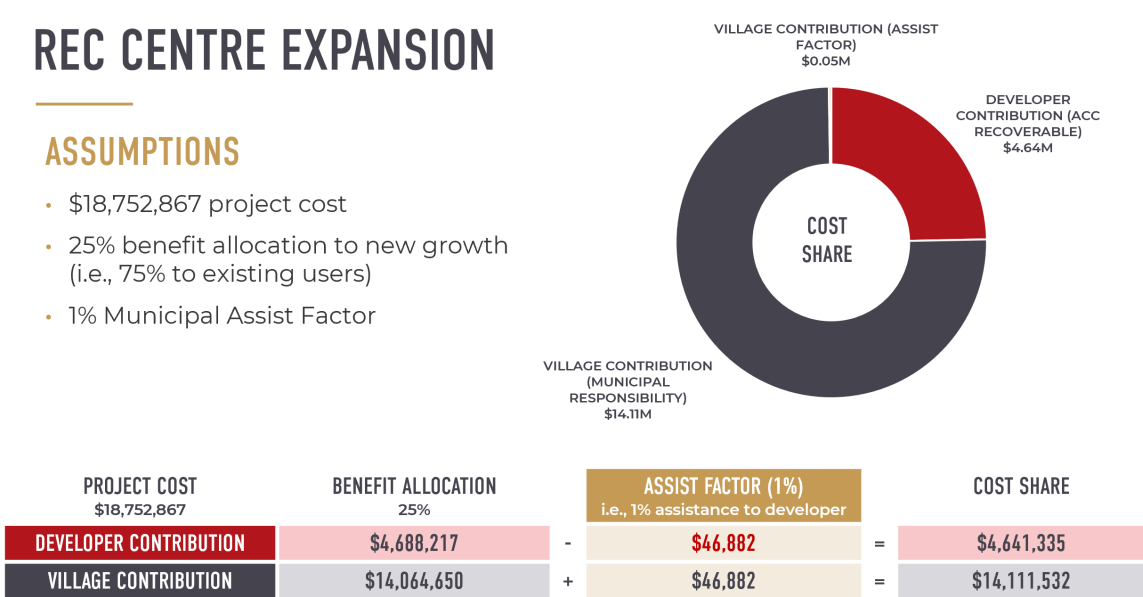
Implementation of the program as soon as possible will support new development funding their share of amenity costs and will mitigate costs to existing taxpayers. Based on the projected growth rates and the proposed ACC rates with a 1% municipal assist, as illustrated in Table 2, the program could collect up to \$5.4 million over the 20-year program from development activity, offsetting the projected \$21.9 million in capital costs. The resulting municipal responsibility is a contribution of \$16.5 million over the 20-year program equaling an annual responsibility of \$820,000 thousand. The municipal responsibility would increase should Council elect to increase the assist factor from 1% in the ACC program, resulting in additional costs to the existing taxpayer.

Table 2*:

Program Inputs				Developer Responsibility	Municipal Responsibility		
Service	Total Capital Costs	Benefit Factor	Municipal Assist Factor (MAF)	ACC Recoverable Program Costs	Municipal Portion of Program Costs	MAF	Average Annual Municipal Costs (20 y)
Amenities	\$21.9 M	25% (5.48M)	1% (0.055M)	\$5.43 M	\$16.47 M	\$0.055M	\$0.82 M
Total Municipal Contribution (Municipal Portion of Program Costs + MAF)					\$16.49 M		

*Due to rounding, totals may not add.

Taking the Recreation Centre Expansion project as an example, the cost breakdown would be as follows:



Establishing an ACC program will assist in financial planning for amenities related to growth. Any money collected must be deposited into a statutory reserve fund, which is to be established by a separate bylaw. This reserve fund is limited to only funding the growth-related costs of projects identified in the ACC program. The use of ACC funds is restricted, limited to only funding the growth-related costs of projects identified in the program.

The ACC program development project budget is \$35,828 funded by the Local Government Housing Initiatives Capacity Funding grant.

OPERATIONAL IMPLICATIONS

This project is led by the Development and Bylaw Department with consultant support to prepare the bylaw, reports to Council and associated materials.

The Finance Department will record and manage the ACC funds received and the ACC reserve funds will be reviewed as part of the year-end external audit. Investment interest income will be allocated to the ACC reserve funds every quarter, similar to what is done for the DCC reserve funds.

The *Local Government Act* requires an annual ACC report to be prepared and made available to the public each year before June 30, similar to what is required for the DCC. The report must include the amount of ACC received, the expenditures from the reserve funds, the balance at the beginning and end of the year, any waivers or reductions granted under section 570.6 and any amenities provided, constructed, altered or expended.

Following Bylaw adoption, the Village will complete inflationary updates to the ACC rates in accordance with the British Columbia Consumer Price Index (CPI) on an annual basis. While ACC Bylaws do not require Ministry approval, it is recommended to align inflationary, minor, or major updates with those completed for the Village's DCC Bylaw. Typically, this means major updates every three to five years, and minor updates as required.

CLIMATE CHANGE IMPLICATIONS

There are no known climate change implications associated with this ACC Bylaw.

ALTERNATIVES

1. THAT Council direct staff not to advance the development of an ACC program at this time.
2. THAT Council direct staff to revise ACC program and rates.
3. THAT Council direct staff to increase the municipal assist factor.

STRATEGIC OBJECTIVE

- ☒ Diverse & Healthy Community
- ☐ Sustainable Service Delivery & Asset Management
- ☐ Community Planning

ATTACHMENTS

1. Amenity Cost Charges Bylaw No. 1257, 2026 - draft
2. Village of Cumberland Development Cost Charges and Amenity Cost Charges Brochure - Draft

CONCURRENCE

Annie Bérard-Ball, Director of Corporate Services **ABB**

Respectfully submitted,

C. Simpson

Courtney Simpson
Director of Development and Bylaw

M. Mason

Michelle Mason
Chief Administrative Officer

THE CORPORATION OF THE VILLAGE OF CUMBERLAND

BYLAW NO. 1257

A Bylaw to Establish Amenity Cost Charges

WHEREAS pursuant to the *Local Government Act*, the Council of the Village of Cumberland may, by Bylaw, impose Amenity Cost Charges;

AND WHEREAS Amenity Cost Charges may be imposed for the purpose of providing funds to assist the municipality in paying the capital costs of providing, constructing, altering, or expanding a facility or feature (amenity) that provides social, cultural, heritage, recreational or environmental benefits to a community and service, directly or indirectly, the development for which the charges are imposed;

AND WHEREAS Council has considered the charges imposed by this Bylaw in relation to future land use patterns and development, the phasing of works and services and the provision of park land described in the Official Community Plan, expected increases in population growth of residents, the Financial Plan, and how development designed to result in a low environmental impact may affect the capital costs of facilities or features;

AND WHEREAS in the opinion of the Council, the charges imposed by this Bylaw are related to capital costs attributable to projects included in the municipality's financial plan and long-term capital plans, and to capital projects consistent with the Official Community Plan.

NOW THEREFORE, the Council of the Corporation of the Village of Cumberland, in open meeting assembled, enacts as follows:

PART 1 – Title

1. This Bylaw shall be cited as “Amenity Cost Charges Bylaw No. 1257, 2026”.

PART 2 – Definitions

1. This Bylaw applies to approval of Subdivision and for issuance of a Building Permit for Parcels located in the Village of Cumberland.
2. In the event of a conflict with any term of this Bylaw with the provisions of the *Local Government Act* authorizing the imposition of Amenity Cost Charges, this Bylaw is to be interpreted so that it is consistent with the authority set out in the *Local Government Act*.

3. For the purposes of this Bylaw, the words or phrases that are not defined in this section shall have the meaning assigned to them in the Zoning Bylaw.

4. In this Bylaw,

“Amenity Cost Charges” or **“ACC”** means the applicable rates prescribed in Schedule “A” to this Bylaw;

“Apartment” means a multi-storey residential building containing three (3) or more Dwelling Units, where each Dwelling Unit has access through common corridors and/or common stairways;

“Building Permit” means any permit required by the Village of Cumberland that authorizes the Construction, alteration, or extension of a building or Structure;

“Construction” includes building, erection, installation, repair, alteration, addition, enlargement, moving, relocating, reconstruction, demolition, removal, excavation, or shoring requiring a Building Permit;

“Dwelling Unit” means a building or self-contained portion thereof containing sleeping, sanitary, and cooking facilities, used or intended to be used as a residence for one household, but does not include hostels, hotels, motels, or recreational vehicles;

“Duplex Dwelling” means a residential building consisting of two principal Dwelling Units placed one above the other or attached side by side, each of which has an independent entrance;

“Gross Floor Area” or **“GFA”** means the sum of the total floor area of all buildings on a Lot, measured from the outside face of the exterior walls, excluding enclosed areas used to accommodate parking areas and any associated ramps used for vehicular access/egress, as calculated in accordance with the Village of Cumberland’s Zoning Bylaw;

“High Density Residential” means a residential building that is used or designed where three (3) or more attached, self-contained Dwelling Units are accessible via a common hallway or corridor and shared entrance facilities (e.g., Apartments). Also includes caretaker suite(s);

“Lot” means a separate and distinct Parcel of land which is legally defined by a recorded Parcel plan or description of land filed in the Provincial Land Title Office;

“Low Density Residential” means one detached Dwelling Unit in the form of one Single Detached Dwelling on a Parcel, which may contain one (1) additional Dwelling Unit in the form of an attached Secondary Suite;

“Manufactured Home” means a building containing one (1) Dwelling Unit, built in a factory environment in one or more sections, intended to be occupied in a place other than its manufacture and is constructed to the CAN/CSA Z-240 (Mobile Home) standard;

“Medium Density Residential” means a ground-oriented residential development comprising of two (2) or more Single Detached Dwellings, Manufactured Homes, or attached dwellings including a Duplex Dwelling or Multi-Unit Dwelling with self-contained Dwelling Units accessible through separate, ground-oriented entrances (triplexes, fourplexes, Townhouse Dwellings);

“Multi-Unit Dwelling” means a residential building containing three (3) or more Dwelling Units;

“Parcel” means a Lot, block or other area in which land is held or onto which land is subdivided;

“Secondary Suite” means a self-contained Dwelling Unit located within a building or portion of a building pursuant to the British Columbia Building Code;

“Single Detached Dwelling” means a residential use building that only contains one principal Dwelling Unit;

“Structure” means anything constructed, placed or erected on land;

“Subdivision” means a division of land as defined in the *Land Title Act* and a bare land Subdivision as defined in the *Strata Property Act* or any subsequent Act or Acts which may be enacted in substitution therefore;

“Townhouse Dwelling” means a residential use building that is divided vertically into three or more Dwelling Units, each of which has independent entrances;

“Village” means the Village of Cumberland;

“Zone” means the Zones, areas, or districts identified, established, and defined in the Zoning Bylaw;

“Zoning Bylaw” means the Village of Cumberland Zoning Bylaw as amended, or repealed and replaced from time to time.

PART 3 – Amenity Cost Charges

1. Pursuant to section 570.2(1) of the *Local Government Act* for the purpose of providing funds to assist the Village in paying the capital costs of providing, Constructing, altering, or expanding the amenities set out in Schedule “B” to this Bylaw to service, directly or indirectly, the development and the increased population of residents that results from the development for which the charge is being imposed, the Amenity Cost Charges set out in Schedule “A”, attached hereto and forming part of this Bylaw, are hereby imposed on every person who obtains:
 - (a) Approval of a Subdivision of land under the *Land Title Act* or the *Strata Property Act*, that results in two or more Parcels on which the Zoning Bylaw permits the Construction of Low Density Residential;
 - (b) Approval of a Building Permit authorizing the Construction of Low Density Residential on an existing Parcel; or,
 - (c) Approval of a Building Permit authorizing the Construction of Medium Density Residential, or High Density Residential;and the Amenity Cost Charge shall be paid upon approval of a Subdivision or issuance of a Building Permit, as the case may be.

PART 4 – Exemptions

1. Despite any other provision of this Bylaw, an Amenity Cost Charge is not payable if any of the following applies in relation to a development authorized by a Building Permit:
 - (a) The permit authorizes the Construction, alteration or extension of a building or part of a building that is, or will be, after the Construction, alteration or extension, exempt from taxation under section 220(1)(h) or 224(2)(f) of the *Community Charter*;
 - (b) An Amenity Cost Charge is not payable in relation to affordable and special needs housing units that are required under an affordable and special needs housing zoning bylaw as defined under section 478(1) of the *Local Government Act*;
 - (c) No increase in the population of residents is expected to result from the development;
 - (d) An Amenity Cost Charge in respect of a particular amenity is not payable if an Amenity Cost Charge in respect of that amenity has previously been paid for the same development, unless further development is expected to result in an increase

in the population of residents;

- (e) The development falls within any class of affordable housing prescribed by regulation; or,
- (f) The *Local Government Act* or any regulations thereunder provide that no Amenity Cost Charge is payable.

2. Despite any other provision of this Bylaw, Amenity Cost Charges are not required or payable for Secondary Suites.

PART 5 – Calculation of Applicable Charges

1. The amount of Amenity Cost Charges payable in relation to a particular development shall be calculated using the applicable charges set out in Schedule “A” of this Bylaw.
2. Where a type of development is not specifically identified in Schedule “A” the amount of Amenity Cost Charges to be paid to the Village shall be equal to the Amenity Cost Charges that are payable for the most comparable type of development.
3. The amount of Amenity Cost Charges payable in relation to mixed-use type of development shall be calculated separately for each portion of the development, in accordance with Schedule “A”, based on the mix of uses included in the Building Permit application and the total Amenity Cost Charges payable shall be the sum of the charges payable for each type.
4. The Village will consider provision of an amenity in lieu of an Amenity Cost Charge payment in accordance with section 570.9 of the *Local Government Act*.
5. For clarity, a Duplex Dwelling would be charged one (1) Medium Density Residential Amenity Cost Charge per unit, or two (2) total.
6. For clarity, a Manufactured Home Park would be charged based on the number of Manufactured Home sites created. Each Manufactured Home would be charged one (1) Medium Density Residential Amenity Cost Charge per site.

PART 6 – Effective Date

1. This Bylaw shall come into force and effect on the date of adoption.

PART 7 – Severability

1. If any section or subsection of this Bylaw is found to be invalid by a court of competent jurisdiction, the section or subsection may be severed from the Bylaw without affecting the validity of the remainder of the Bylaw.

READ A FIRST TIME THIS	DAY OF	2026.
READ A SECOND TIME THIS	DAY OF	2026.
READ A THIRD TIME THIS	DAY OF	2026.
ADOPTED THIS	DAY OF	2026.

Mayor

Corporate Officer

SCHEDULE "A"

ATTACHED TO THE VILLAGE OF CUMBERLAND

AMENITY COST CHARGES BYLAW NO. 1257, 2026

Land Use	Unit	Total
Low-Density Residential	Per Lot	\$9,035.02
Medium Density Residential	Per Dwelling Unit	\$6,076.37
High Density Residential	Per Dwelling Unit	\$4,453.88
Commercial	Per m ² of GFA*	N/A
Industrial	Per m ² of GFA	N/A
Institutional	Per m ² of GFA	N/A

*GFA = Gross Floor Area

SCHEDULE "B"

ATTACHED TO THE VILLAGE OF CUMBERLAND

AMENITY COST CHARGES BYLAW NO. 1257, 2026

List of Amenities:

1. Recreation Centre Expansion
2. Daycare Facility

VILLAGE OF CUMBERLAND: DEVELOPMENT COST CHARGES AND AMENITY COST CHARGES

On [DATE], 2026, the Village of Cumberland adopted the *Amenity Cost Charges Bylaw No. 1257, 2026*. This bylaw works alongside the Village's existing *Development Cost Charges Bylaw No. 1173, 2022*, which was adopted in 2023.

As Provincially regulated tools, the *Local Government Act* outlines the general requirements under which local governments may administer both Development Cost Charges (DCCs) and Amenity Cost Charges (ACCs).

This brochure provides background information on the programs, rates, and answers several frequently asked questions. It also includes some implementation scenarios and how DCCs and ACCs would be levied in these instances.

WHAT IS A DEVELOPMENT COST CHARGE (DCC)?

DCCs are fees collected to help communities recover the costs of off-site infrastructure needed for growth. They are based on the principle of cost-sharing infrastructure between existing taxpayers and new development.

Funds generated through DCCs are intended for one-time capital costs (planning, engineering, design, legal, studies) and are used to fund growth-driven projects within the following categories:

- Transportation services
- Water services
- Drainage services
- Sanitary services
- Parkland acquisition and improvements
- Fire protection facilities
- Police facilities

DCCs cannot be used for projects that serve the existing population (i.e., deficiencies, asset replacement) or for operations and maintenance costs. DCCs also cannot be used for projects otherwise eligible for ACCs.

WHAT IS AN AMENITY COST CHARGE (ACC)?

ACCs are fees collected to help communities finance amenities such as community centres, recreational facilities, libraries, daycares, and public spaces, if any of these are provided by the Village. These amenities support liveable and complete communities in areas of growth.



WHAT ARE THE DCC AND ACC LAND USE CATEGORIES?

As the DCCs and ACCs were not updated concurrently, each program has different land use categories. The following section reconciles these categories and highlights notable areas of difference.

Low Density Residential

DCC Bylaw Definition: A residential use or development that consists of the following types of dwellings as defined by the Village of Cumberland's zoning bylaw:

- (a) single family,
- (b) duplex

ACC Bylaw Definition: One detached Dwelling Unit in the form of one Single Detached Dwelling on a Parcel, which may contain one (1) additional Dwelling Unit in the form of an attached Secondary Suite.

The Village has opted to adjust the ACC Bylaw definition to not apply on Duplex Dwellings. This means that a duplex will be charged a **Low Density Residential DCC** and a **Medium Density Residential ACC**. Otherwise, Low Density Residential DCCs will continue to be charged on Single Family/Detached Dwellings. Secondary Suites are not charged any DCCs, but are included in this category.

Medium Density Residential

DCC Bylaw Definition: A residential use or type of development that consists of the following types of dwelling as defined by the Village of Cumberland's zoning bylaw:

- (a) townhouse,
- (b) manufactured home

ACC Bylaw Definition: A ground-oriented residential development comprising of two (2) or more Single Detached Dwelling Units, Manufactured Homes, or attached dwellings including a Duplex Dwelling or Multi-Unit Dwelling with self-contained Dwelling Units accessible through separate, ground-oriented entrances (triplexes, fourplexes, Townhouse Dwellings).

The Medium Density Residential definition is expanded for the newer ACC Bylaw to reflect the introduction of Small-Scale Multi-Unit Housing (SSMUH). To reflect burden on infrastructure, it also includes Duplex Dwellings. **Except for Duplex Dwellings, which will be considered Low Density in the DCC program,** all of the uses included in the ACC Bylaw definition of Medium Density will also be charged a Medium Density Residential DCC.



High Density Residential

DCC Bylaw Definition: A residential use or development that consists of the following types of dwellings as defined by the Village of Cumberland's zoning bylaw:

- (a) multi-family,
- (b) apartment

ACC Bylaw Definition: A residential building that is used or designed where three (3) or more attached, self-contained Dwelling Units are accessible via a common hallway or corridor and shared entrance facilities (e.g., Apartments). Also includes caretaker suite(s).

The High Density Residential definitions are in alignment, with greater detail provided in the ACC Bylaw around number of units to reflect the introduction of SSMUH legislation.

Non-Residential (Commercial, Industrial, Institutional)

DCC Bylaw Definitions: all are aligned with the definitions within the Village of Cumberland's zoning bylaw.

ACC Bylaw Definition: ACCs are not charged on non-residential uses.

Only DCCs are charged on non-residential uses.

WHAT ARE THE DCC AND ACC RATES?

The following table lists the DCC and ACC rates by land use, the related units of charge, and the timing of charges as of January 2026. Please note the following considerations:

- The Sanitary Sewer category is charged on both an Area-specific and Village-wide basis. The Area-specific DCC would be charged **in addition to** the Village-wide charge.
- Secondary Suites (attached or detached) are currently **not charged DCCs or ACCs**.

Land Use	Unit	Total DCC (Village-Wide)	Sewer DCC (Area-Specific)	ACC	Timing of Charge
Low Density Residential	Per lot	\$16,019.20	\$4,263.13	\$9,035.02	Subdivision or Building Permit
Medium Density Residential	Per unit	\$9,405.21	\$3,438.01	\$6,076.37	Building Permit
High Density Residential	Per unit	\$8,006.78	\$2,750.41	\$4,453.88	Building Permit



Commercial	Per m ² GFA*	\$110.38	\$17.88	N/A	Building Permit
Industrial	Per ha of site utilized	\$149,076.31	\$24,753.66	N/A	Building Permit
Institutional	Per m ² GFA	\$118.81	\$15.13	N/A	Building Permit

ARE THERE EXEMPTIONS FROM DCCs AND ACCs?

Both DCCs and ACCs cannot be levied if the proposed development does not impose new capital costs on the Village or if fees have already been paid for the same development. Additional DCCs or ACCs may apply if an expansion to a development increases capital costs to the Village or requires additional servicing beyond the previous use.

The below table identifies instances when DCCs and ACCs are not payable:

DCC Exemptions	ACC Exemptions
- Residential units with ≤ 29 m² area - Building permit is issued for work not exceeding \$50,000	- Any class of affordable housing prescribed by regulation - For any capital cost for which a DCC may be imposed

In addition to any other regulations in the *Local Government Act* that state when DCCs or ACCs are not payable, these fees also do not apply to places of worship or to tenant improvements, interior renovations, and other interior construction.

WHEN ARE DCC AND ACC CREDITS PROVIDED?

Developments on which DCCs and ACCs have already been charged may be eligible for Existing Use Credits, so long as the development maintains the same land use or if the change in land use is from one residential type to another. Applicants are responsible for providing all necessary information (e.g., floor plans, GFA) to determine Existing Use Credits.

All Existing Use Credits provided for expansions or redevelopments will be based on the rates in place at the time of initial building permit issuance or subdivision. **Existing Use Credits are not granted for the addition of suites, including Secondary Suites and Accessory Dwelling Units.**



CAN DCCs AND/OR ACCs BE WAIVED OR REDUCED?

Under the *Local Government Act*, a local government may opt to impose a bylaw through which DCCs or ACCs may be waived or reduced for eligible developments, such as affordable rental housing or building with reduced environmental impact.

The Village does not currently provide any waivers or reductions. Should the Village opt to provide a waiver or reduction for an eligible development, the Village must finance the waived or reduced fees by transferring funds from non-DCC or -ACC revenue sources (e.g., general taxation) into the applicable reserve account.

WHAT HAPPENS TO APPLICATIONS ALREADY IN PROCESS?

New DCC and ACC rates take effect immediately upon adoption of the respective Bylaws. However, legislation grants a 12-month protection from DCC rate increases for in-stream development applications submitted prior to adoption. This protection applies to building permit, subdivision, rezoning, and development permit applications (including development variance permits), provided that a building permit is issued or the subdivision is considered and concluded within 12 months of Bylaw adoption. If an applicant does not receive subdivision approval or is issued a building permit within the 12 months following Bylaw adoption, they must pay the applicable DCC and/or ACC rates.

Note that precursor or in-stream development applications are indefinitely exempt from the initial ACC Bylaw (i.e., Bylaw No. XXXX), and applicants will not pay ACCs until the Village passes an amended ACC bylaw in future. The 12-month in-stream protection period starts once the amended bylaw is adopted. Effectively, this means that an in-stream application received prior to the adoption of the Village's initial ACC Bylaw would have 2 years of in-stream protection.

		Year 1 ACC Rate		Year 2 ACC Rate	Year 3 ACC Rate
Complete rezoning, development permit, or building permit application received by the Village	<i>Initial ACC Bylaw adopted</i>	No ACCs charged. Applicants are locked in at the previous rate (i.e., no ACCs).	<i>Amended ACC Bylaw adopted with new rates</i>	Applicants are protected from the amended rates for 12 months. Applicants must receive Subdivision Approval or Building Permit within this period	In-stream protection no longer applies if Building Permit is not received within 12 months. All applicants are now subject to the amended ACC rate.



			to pay the initial ACC rate.	
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WHO CAN I CONTACT WITH QUESTIONS?

For general inquiries related to Village building and development bylaws, please contact planning@cumberland.ca or (250) 336-2291.

This guide is not a legal document. Any contradiction, dispute or difference between the contents of this brochure and applicable Village bylaws, plans, policies or guidelines will be resolved by reference to the bylaws or other official documents.

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IMPLEMENTATION SCENARIOS

The following section provides some examples of DCC and ACC implementation in the Village. Since the Village's current DCC Bylaw was adopted prior to the enactment of the new Provincial legislation regarding small-scale multi-unit housing (SSMUH), there may be some discrepancies in how DCCs are applied to various housing forms. In these instances, please refer to the Village's Zoning Bylaw for information.

The final decision on payable fees and charges will be determined by Village staff on a case-by-case basis. In cases where there may be conflicting fees or charges, the lowest amount will be paid.

1. NEW SINGLE DETACHED DWELLING

A Single Detached Dwelling, with or without a Secondary Suite.

Fees Applied at time of Subdivision (no charges at Building Permit): 1x Low Density Residential DCC, 1x Low Density Residential ACC

2. NEW DUPLEX DWELLING

A Duplex Dwelling is built on an empty, Low Density lot.

Charges Levied at time of Subdivision: 1x Low Density Residential DCC, 1x Low Density Residential ACC

Charges Levied at time of Building Permit: 1x Low Density Residential DCC, 2x Medium Density Residential ACC, minus a credit for the previous 1x Low Density Residential ACC

3. TWO SINGLE DETACHED DWELLINGS ON ONE LOT

Two Single Detached Dwellings are created on one Low Density lot (i.e., the two Single Detached Dwellings are built on an empty lot).

Charges Levied at time of Subdivision: 1x Low Density Residential DCC, 1x Low Density Residential ACC

Charges Levied at time of Building Permit: 1x Low Density Residential DCC (1 unit), 2x Medium Density Residential ACCs, minus a credit for the previous 1x Low Density Residential ACC



4. NEWLY SUBDIVIDED LOW DENSITY LOT WITH THREE OR FOUR UNITS CONSTRUCTED

A triplex or fourplex (SSMUH development) on a newly subdivided low density lot. All units are ground-oriented (i.e., separate entrances).

Charges Levied at Subdivision if a Triplex or Fourplex: 1x Low Density Residential DCC, 1x Low Density Residential ACC

Charges Levied at Building Permit if a Triplex: 3x Medium Density Residential DCC, 3x Medium Density Residential ACC, minus credits for the previous 1x Low Density Residential DCC and 1x Low Density Residential ACC

Charges Levied at Building Permit if a Fourplex: 4x Medium Density Residential DCC, 4x Medium Density Residential ACC, minus credits for the previous 1x Low Density Residential DCC and 1x Low Density Residential ACC

5. CONVERSION OF A SINGLE DETACHED DWELLING TO A TRIPLEX OR FOURPLEX

A Single Detached Dwelling is converted to a Triplex or Fourplex. All units are ground-oriented (i.e., separate entrances).

Credits Applied at time of DCC/ACC Payment: 1x Low Density Residential DCC credit (for the existing Single Detached Dwelling)

Charges Levied at Building Permit if a Triplex: 3x Medium Density Residential DCC, 3x Medium Density Residential ACC, minus the 1x Low Density Residential DCC credit

Charges Levied at Building Permit if a Fourplex: 4x Medium Density Residential DCC, 4x Medium Density Residential ACC, minus the 1x Low Density Residential DCC credit

6. NEW SIX-UNIT APARTMENT BUILDING WITH A COMMON HALLWAY (I.E., NOT GROUND-ORIENTED)

An apartment building with six units all accessed through a common hallway (i.e., not ground-oriented).

Charges Levied at time of Building Permit: 6x High Density Residential DCC, 6x High Density Residential ACC

7. NEW MIXED-USE BUILDING WITH COMMERCIAL AND RESIDENTIAL USES



A new mixed-use building is constructed with ten apartment units and 2,500m² of commercial space on the ground floor.

Charges Levied at time of Building Permit:

- **Residential: 10x High Density Residential DCC, 10x High Density Residential ACC**
- **Commercial: 2,500m² in DCCs at the applicable Commercial rate, no ACCs charged**

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