



REGIONAL
DISTRICT
OF NANAIMO

What We Heard Engagement Summary Report

Project Name: Nanaimo River Fire Protection Area - Proposed Fire Truck Storage Facility Survey 2025

Date the department lead and engagement coordinator jointly sign-off on the Engagement Summary Report: *October 17, 2025*

Date the Engagement Summary Report approved by general manager: *October 21, 2025*

Overview of the Project/Process and Objective for Engagement

Fire protection services in the area began in 1985 and have evolved through community feedback, bylaw development and infrastructure planning. A feasibility study in 2022 recommended a satellite hall, but further engagement in 2024 led to support for a more cost-effective solution—a fire truck storage facility with future expansion potential. In June 2025, the RDN Board approved a survey to gauge formal support before proceeding.

The Regional District of Nanaimo (RDN) conducted a targeted mail-only survey to registered property owners within the Nanaimo River Fire Protection Area. The purpose was to determine the level of community support for the construction of a purpose-built fire truck storage facility on previously acquired RDN land at Nanaimo River Road and South Forks Road.

This facility is intended to:

- Maintain current fire service levels.
- Improve safety and compliance through BC Building Code standards.
- Reduce liability by housing the fire truck on RDN-owned property.
- Serve as a base for Extension Truck No. 4, currently stored temporarily on private property.

The objective of the engagement was to:

- Explore community concerns.
- Validate community support for the proposed facility.
- Understand preferences regarding short-term vs. long-term borrowing options and taxation impacts, should the community indicate a desire to proceed with the construction of a fire truck storage facility.
- Inform RDN staff on next steps in capital planning and service delivery.

Taxation impact calculations (outlined in the Survey) were presented to the community based on a construction cost estimate of \$800,000, funded through:

- \$300,000 from the Community Works Fund
- \$250,000 from capital reserves (rounded down for simplicity)
- \$250,000 from Municipal Financial Authority of BC borrowing (short- or long-term)



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Estimated total annual taxpayer costs and estimated annual taxpayer costs per thousand-dollar property value over 5-year, 10-year, 15-year and 20-year borrowing durations were outlined in the survey.

Next steps, based on community response, were also outlined to property owners in the survey as follows:

- Should the majority of respondents that are property owners support the construction of a purpose-built fire truck storage facility, utilizing previously acquired land within the Nanaimo River service area, the reserve funds accumulated, and the proposed Community Works Fund contribution, the RDN will secure cost estimates and investigate financing options to fund the storage facility that will serve as a base for the current fire truck.
- Should the majority of respondents that are property owners not support construction of a purpose-built fire truck storage facility, the RDN will begin exploring disbanding the reserve fund and returning funds collected to construct a satellite fire hall. The RDN, in partnership with the Extension Fire Services Society, will also evaluate whether the current temporary arrangement of storing Extension Truck no. 4 at a private property in the area can continue. This temporary storage arrangement is not a long-term solution due to space constraints and code/safety compliance.

Engagement Process

- **Get Involved RDN Project Site of Approximately 10,000 Words:** [Nanaimo River Fire Protection Area - Fire Truck Storage Facility Construction Survey 2025 | Get Involved RDN](#) launched: September 11, 2025
 - Total visits: 116
 - Max. visitors per day: 13
 - New registrations: 1
 - Informed visitors: 30
 - Aware visitors: 62
 - Newsfeeds summary: 3 articles, 4 visits, 4 visitors
 - Frequently Asked Questions (FAQ) section: 24 visitors, 42 views
 - Photos/graphics section: 8 photos/graphics, 2 visitors, 3 views
 - Key dates section: 6 visitors, 6 views
 - Documents section: 21 documents, 15 visitors, 57 downloads
- **Community Information Session:** September 11, 2025
 - Approximately 40 attended, including property owners, Electoral Area Director Melanson, representatives from Extension Volunteer Fire Department, Extension Fire Services Society and the RDN
 - Informational panel boards were presented
 - Printed FAQ handouts, downloaded from the project site, were available
 - Questions were answered by RDN representatives from Development and Emergency Services, Fire Services, Finance, and Legislative Services
- **Survey Mailed to Property Owners:** September 11, 2025
 - Mailed surveys to 124 property owners





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- The Canada Post strike, which began September 25, 2025, disrupted mail service and likely affected survey returns. In response, the RDN extended the survey deadline to October 8, provided alternative return methods (drop-off, fax, email, in-person collection) and communicated these options through multiple channels.
- **Ongoing Engagement:** After the September 11 community information session, the RDN responded to new questions, coordinated internally to provide accurate answers and published the responses as additional FAQs on the project site. Open channels for feedback were maintained throughout the process.

Awareness and Engagement Activities Undertaken

- **Direct Mail Invitation Letter and Survey:** Sent to all registered property owners in the Nanaimo River Fire Protection Area. 124 mailed on September 11, 2025.
- **Community Information Session:** Held on September 11, 2025, from 6-8 p.m. at Jonanco Hobby Workshop, 2745 White Rapids Rd., Nanaimo, BC V9X 1E4.
- **Online Information:** www.getinvolved.rdn.ca/nanaimo-river-fire-protection provided background, maps and FAQs. FAQs were updated based on community questions arising from September 11 to survey close. Updates to the newsfeeds section were also pushed out to subscribers of the project site via electronic newsletter.
- **Email Contact:** fireservices@rdn.bc.ca.
- **Internal Coordination:** Survey developed in collaboration with RDN Fire Services, Communications and Engagement, Finance, Legislative Services, Planning and Capital Projects teams.

What We Heard

- Surveys issued to 124 property owners for 78 properties
- Responses received: 66 (response rate: 53%)
- Results (received by the extended survey cut-off deadline, October 8 at 4 p.m.)
 - **No:** 36
 - **Yes:** 29
 - 5 indicated Yes and a preference for 5-year borrowing
 - 13 indicated Yes and a preference for 10-year borrowing
 - 1 indicated Yes and a preference for 15-year borrowing
 - 10 indicated Yes and a preference for 20-year borrowing
 - **Abstain:** 1

A majority of respondents (54%) indicated they do not support proceeding with the construction of the proposed facility. As the survey was mailed to all property owners and several properties had multiple owners, there is a possibility that multiple responses per property were received. In addition, the Canada Post strike resulted in the RDN providing several accommodations that could have led to duplicate responses, including the provision of multiple means of survey submissions and honoring requests for additional surveys being resent to property owners because their surveys were potentially stuck in the mail backlog.



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What We Heard Engagement Summary Report

Based on the conversations, questions and survey input, we heard the following themes:

- **Survey Majority Does Not Support the Construction of a Purpose-built Fire Truck Storage Facility:** Based on options outlined in the survey, those property owners expect the RDN to begin exploring disbanding the reserve fund, returning funds collected to construct a satellite fire hall and in partnership with the Extension Fire Services Society, evaluate whether the current temporary arrangement of storing Extension Truck no. 4 at a private property in the area can continue. This temporary storage arrangement is not a long-term solution due to space constraints and code/safety compliance.
- **Borrowing Preferences:** Among those who supported the project, 13 preferred 10-year borrowing, 10 preferred 20-year borrowing, 5 preferred 5-year borrowing and 1 preferred 15-year borrowing terms. The survey provided detailed taxation impact calculations for each scenario, helping property owners understand the financial implications of each borrowing term.
- **Concerns About Process:** During engagement, some respondents indicated a preference for formal elector involvement in decision-making about the proposed fire truck storage facility, rather than relying solely on an informal survey to guide next steps.
- **Service and Safety:** Comments at the information session reflected both support for maintaining and improving fire protection services and concerns about the cost, necessity, equity in fire protection costs and taxation impacts being spread amongst the larger population in the geographic area and long-term sustainability of the proposed facility.
- **Transparency and Engagement:** Property owners respected the opportunity to provide input and requested continued transparency and clear communication regarding next steps.

Who We Heard From

- Registered property owners within the Nanaimo River Fire Protection Area.

Next Steps

- **Staff Report, Recommendations and *What We Heard Engagement Summary* report to RDN Electoral Area Services Committee:** November 06, 2025
- **Staff Report, Recommendations and *What We Heard Engagement Summary* report to RDN Board:** November 18, 2025
- **Based on the survey results:**
 - The RDN will follow the Board's guidance on next steps, which may include pausing any further work on the proposed fire truck storage facility, disbanding the reserve fund, returning fire hall construction funds, or engaging with electors.
 - The RDN will continue to communicate with property owners about any future decisions by providing updates on the Get Involved RDN project page and sending them to those subscribed to it: www.getinvolved.rdn.ca/nanaimo-river-fire-protection.



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What We Heard Engagement Summary Report

This engagement reflects the RDN's commitment to transparent, community-driven decision-making. Survey results will be presented to the RDN Electoral Area Services Committee (EASC) and Board and shared publicly via the Get Involved RDN project page and e-newsletter.

The RDN thanks all property owners who participated in the survey and provided feedback. The insights gathered will guide future decisions and ensure that community perspectives remain central to fire protection service planning in the Nanaimo River area.

For more information: www.getinvolved.rdn.ca/nanaimo-river-fire-protection.

APPENDICES

- Appendix A - Survey invitation letter
- Appendix B - Survey
- Appendix C - Timeline
- Appendix D - Community information session panel display
- Appendix E - Fire truck storage facility (proposed location) map
- Appendix F - Community information session poster
- Appendix G - Yes - Record of survey responses (29)
- Appendix H - No - Record of survey responses (36)
- Appendix I – Abstain - Record of survey responses (1)
- Appendix J – Frequently Asked Questions from Get Involved RDN project site





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APPENDICES

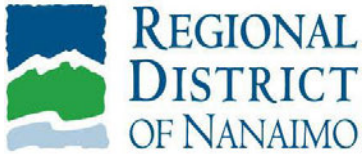




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APPENDIX A





September 12, 2025

[Name, Title]
[PID #]
[Organization]
[Street Address]
[City, Province Postal Code]

**Re: Survey Invitation – RDN Nanaimo River Fire Protection Area
Construction of a Purpose-Built Fire Truck Storage Facility**

Dear [Name]:

We want your input as a registered property owner in the Nanaimo River Fire Protection Area. Please complete the enclosed brief survey to advise if you support construction of a purpose-built fire truck storage facility in the Nanaimo River Rd. area.



To learn more about the history of the Nanaimo River Fire Protection Area and understand recent activities undertaken, visit the project site at getinvolved.rdn.ca/nanaimo-river-fire-protection or scan the QR code. You are encouraged to subscribe to the project page online and we will keep you informed by email on the survey results and as the project moves forward.

The enclosed survey outlines potential next steps and the taxation impact based on survey results. Sample taxation calculations outline 5-year, 10-year, 15-year and 20-year borrowing options.

This survey is intended for registered property owners within the Nanaimo River Fire Protection Area.

Please use the addressed, postage-paid envelope to return your completed survey to: Fire Services, Regional District of Nanaimo, 6300 Hammond Bay Road, Nanaimo, BC V9T 6N2. Alternatively, you can email a scanned/photographed version of your completed survey to fireservices@rdn.bc.ca, fax your completed survey to 250-390-4163 for the attention of RDN, Fire Services, or drop off your survey at 6300 Hammond Bay Rd. for the attention of RDN, Fire Services.

Sincerely,

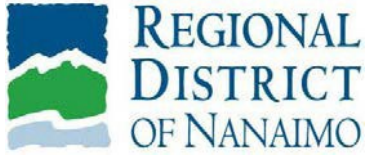
Steve Windsor
Manager, Fire Services, Development and Emergency Services, Regional District of Nanaimo
T: 250-390-6565 | Email: fireservices@rdn.bc.ca



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APPENDIX B





**Survey of RDN Nanaimo River Fire Protection Area
Regarding Construction of a Purpose-built Fire Truck Storage Facility**

This survey is intended for **registered property owners within the Nanaimo River Fire Protection Area.**

Survey Background

The Nanaimo River Fire Protection Area has evolved over several decades to meet the growing needs of the community. Fire protection services began in 1985 with the Extension Volunteer Fire Department, and formal bylaws were introduced in the 1990s to regulate operations and outdoor burning. In 2005, the service area was expanded to include the Nanaimo River and South Forks areas, supported by new bylaws and a capital reserve fund aimed at future infrastructure improvements. Over time, the Regional District of Nanaimo (RDN) acquired land for a potential satellite fire hall and began accumulating reserve funds for this purpose. In response to community feedback, a feasibility study was conducted in 2022, recommending the construction of a satellite hall. However, further engagement in 2024 led to the support for a more cost-effective solution—a purpose-built fire truck storage facility with potential for future expansion. In June 2025, the RDN Board approved a formal survey to confirm community support for this facility before proceeding. To learn more about the history of the Nanaimo River Fire Protection Area, before completing the survey, visit www.getinvolved.rdn.ca/nanaimo-river-fire-protection.

Data Collection

Your participation in this engagement survey is voluntary. If you decide to participate in this survey, you may withdraw at any time.

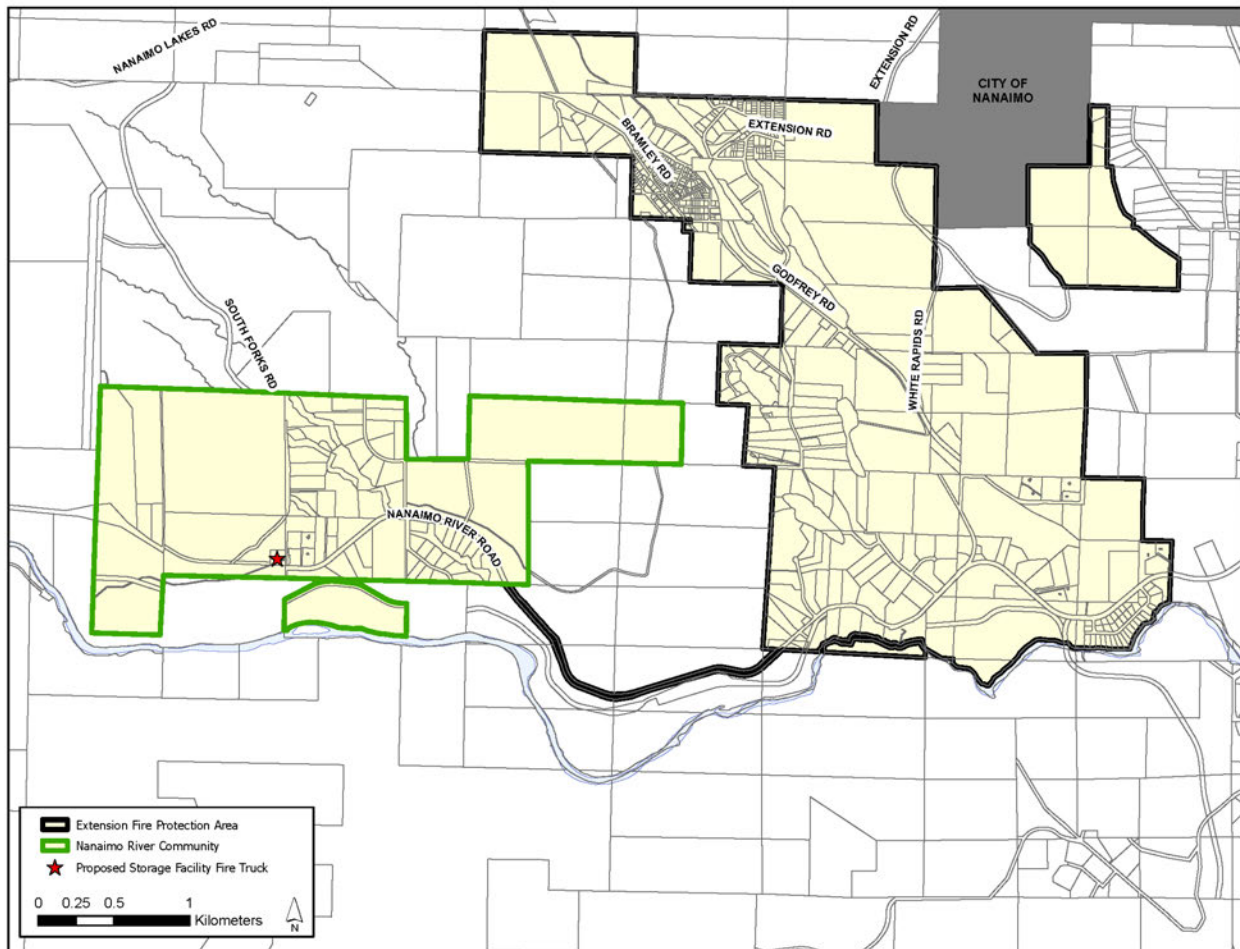
The personal information you provide is collected by the Regional District of Nanaimo (RDN) under sections 26(c) and 26(e) of the Freedom of Information and Protection of Privacy Act (FOIPPA) for the purposes of engaging and consulting with the public.

To protect your privacy and the privacy of others, please do not include any information that could identify you or another person. Identifying information could include a person's name, address, email or phone number. Any personal information that is inadvertently included will be deleted once the results of the survey are compiled.

If you have any questions about the initiative, please contact the RDN Fire Services project team by email at, fireservices@rdn.bc.ca. If you have any questions about the collection of your personal information, please contact the RDN Privacy Officer at PrivacyOffice@rdn.bc.ca or call 250-390-4111.

Location of Proposed Purpose-built Fire Truck Storage Facility

See red star on map (Nanaimo River Rd. and South Forks Rd.)



Please advise if you support the proposed construction of a purpose-built fire truck storage facility for the Nanaimo River Fire Protection Area. Before making your choice, be aware of the following. The purpose-built fire truck storage facility would:

- Maintain the current level of service with a fire truck garage.
- Provide a safer, purpose-built garage space for fire truck storage.
- Be a BC Building Code¹ compliant facility for fire truck storage in the Nanaimo River area.
- Reduce risk and liability as the fire truck will be housed on RDN owned property.

- Utilize previously acquired land within the Nanaimo River service area and serve as a base for the current fire truck.
- Not qualify for Fire Underwriters Survey² recognition and therefore would not provide insurance premium reductions.
- Cost approximately \$800,000. This approximate budget is based on a 2024 order of magnitude cost estimate prepared by RDN Capital Project Delivery. Should construction proceed, the RDN would require a Class B cost estimate and finalize the financial options to fund the construction.
- Incur a taxation impact, for short- or long-term borrowing. See Appendix for a breakdown of the taxation impact calculations.

Insert a tick mark (✓) in the relevant box(es) below to indicate your preference(s):

Yes, I support the construction of a purpose-built fire truck storage facility for the Nanaimo River Fire Protection Area

In indicating yes, my preference is for 5-year short-term borrowing

In indicating yes, my preference is for 10-year long-term borrowing

In indicating yes, my preference is for 15-year long-term borrowing

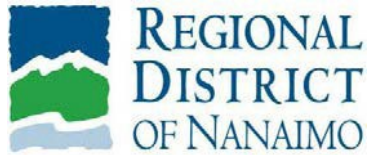
In indicating yes, my preference is for 20-year long-term borrowing

No, I do not support the construction of a purpose-built fire truck storage facility for the Nanaimo River Fire Protection Area.

Next Steps

Following the results of this survey, the RDN will proceed with the following:

- Should the majority of respondents that are property owners support the construction of a purpose-built fire truck storage facility, utilizing previously acquired land within the Nanaimo River service area, the reserve funds accumulated, and the proposed Community Works Fund contribution, the RDN will secure cost estimates and investigate financing options to fund the storage facility that will serve as a base for the current fire truck.



- Should the majority of respondents that are property owners not support construction of a purpose-built fire truck storage facility, the RDN will begin exploring disbanding the reserve fund and returning funds collected to construct a satellite fire hall. The RDN, in partnership with the Extension Fire Services Society, will also evaluate whether the current temporary arrangement of storing Extension Truck no. 4 at a private property in the area can continue. This temporary storage arrangement is not a long-term solution due to space constraints and code/safety compliance.

Returning Your Completed Survey

Please use the addressed, postage-paid envelope to return your completed survey to: Fire Services, Regional District of Nanaimo, 6300 Hammond Bay Road, Nanaimo, BC V9T 6N2. Alternatively, you can email a scanned/photographed version of your completed survey to fireservices@rdn.bc.ca, fax your completed survey to 250-390-4163 for the attention of RDN, Fire Services, or drop off your survey at 6300 Hammond Bay Rd. for the attention of RDN, Fire Services.

Surveys must be received **no later than October 6, 2025**.

Appendix

***Do not include this Appendix when returning your completed survey**

Taxation Impact – Costs and Funding

Cost to construct estimate	\$800,000
Funded by:	
- Community Works Fund ³ contribution	\$300,000
- Capital Reserve funding	\$250,000
- Loan from Municipal Finance Authority (MFA) of BC ⁴	\$250,000

Taxation Impact – Short-term Borrowing (5 Years)

It is estimated that the average annual cost of a 5-year loan will be approximately **\$55,000**.

Taxation Impact – Long-term Borrowing (10, 15 and 20 Years)

It is estimated that the annual cost of a 10-year loan will be approximately **\$32,085**, a 15-year loan will be approximately **\$24,925**, and a 20-year loan will be approximately **\$21,295**.

Illustrative Example of Taxation Impacts

	Estimated Annual Cost	Estimated Annual Tax Impact on Per Thousand-Dollar Property Value	Estimated Annual Tax Impact on Property Valued at \$250,000	Estimated Annual Tax Impact on Property Valued at \$500,000	Estimated Annual Tax Impact on Property Valued at \$750,000
5 Year Short-term Borrowing	\$55,000	\$0.789	\$197.25	\$394.50	\$591.75
10 Year Long-term Borrowing	\$32,085	\$0.460	\$115.00	\$230.00	\$345.00
15 Year Long-term Borrowing	\$24,925	\$0.358	\$89.50	\$179.00	\$268.50
20 Year Long-term Borrowing	\$21,295	\$0.305	\$76.25	\$152.50	\$228.75

Calculation assumptions include:

- The construction cost estimate remains \$800,000

- The granting of Community Works Fund contribution remains the same
- MFA borrowing is undertaken
- Interest rates applied in the above debt repayment calculation estimates are conservatively based on current market rates and may differ from those applicable at the time of borrowing
- The taxation impact calculations provided in the survey are for illustration purposes only, intended to help property owners understand potential scenarios based on different borrowing terms. While survey respondents may indicate a preferred borrowing duration, final decisions regarding borrowing method and term will be made by the Regional District of Nanaimo Board of Directors. These decisions will reflect legislative requirements, financial analysis, and broader service delivery considerations.

1 <https://www2.gov.bc.ca/gov/content/industry/construction-industry/building-codes-standards/bc-codes/2024-bc-codes>

2 <https://fireunderwriters.ca/>

3 <https://www2.gov.bc.ca/gov/content/employment-business/economic-development/funding-and-grants/community-works-fund>

4 <https://mfa.bc.ca/>



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APPENDIX C



Nanaimo River Fire Protection Area

Timeline & History



1985

Extension Volunteer Fire Department begins serving the community.

Bylaw No. 996 creates Fire Protection Area and authorizes service agreement.

1995



1996

Bylaws No. 1014 and 1028 establish operational rules and outdoor burning regulations.

Multiple bylaws expand service area to Nanaimo River and establish funding.

RDN works with province to acquire land for satellite fire hall.

2005 - 2007



2010

Reserve Fund Bylaw No. 1612 established for future capital improvements, major repairs, expansions, acquisitions and expenditures.

Reserve fund grows.

2010-2020



2021

Nanaimo River Community Association requests review of reserve fund.

Feasibility study recommends satellite hall.

Community engagement begins.

Reserve fund reaches \$216,554.

2022



**2023
2024**

RDN Board adopts feasibility study, refers to staff for further exploration.

Scoping work leads to support for fire truck storage facility.

RDN Board approves formal survey is undertaken to confirm community support for construction of fire truck storage facility.

2025





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APPENDIX D



Welcome and thank you for joining us this evening at the Community Information Session

At this event we aim to:

Share a Welcome & Project Overview

- ✓ Introduction to the Nanaimo River Fire Protection Area
- ✓ Purpose and goals of the proposed fire truck storage facility

Provide History & Recent Activities

- ✓ Timeline of fire protection services in the area
- ✓ Summary of recent assessments and community engagement

Outline Facility Proposal & Site Considerations

- ✓ Location rationale (Nanaimo River Rd. – South Forks Rd. area)
- ✓ Design concept and operational benefits

Explain Financial Impact & Taxation Scenarios

- ✓ Overview of 5-year, 10-year, 15-year and 20-year borrowing options
- ✓ Sample property taxation implications for residents

Confirm the Community Feedback Process & Next Steps

- ✓ How to complete and return the survey
- ✓ Q&A session and how to stay informed via the project webpage



Scan the QR code to go to the project web site to learn more:

getinvolved.rdn.ca/nanaimo-river-fire-protection

Get Involved RDN!

Current Project Timeline

September 11, 2025 – Community Information Session

In-person session at Jonanco Hobby Workshop to share project details and answer questions.

September 12, 2025 – Survey Mailed

Surveys sent to registered property owners in the Nanaimo River Fire Protection Area.

October 6, 2025 – Survey Deadline

Final date for property owners to return completed surveys to the RDN.

October 2025 – Survey Analysis & Report Preparation

Staff compile and analyze survey results.

Draft What We Heard Engagement Summary report.

November 6, 2025 – Presentation to Electoral Area Services Committee (provisional date)

Committee reviews survey results and What We Heard Engagement Summary.

November 18, 2025 – Presentation to RDN Board (provisional date)

Final presentation of findings and recommendations to the Board for direction on next steps.

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Have Questions?

Find answers at getinvolved.rdn.ca/nanaimo-river-fire-protection

or

Take home a Frequently Asked Questions handout tonight containing answers to:



Must-know Information



Costs, Taxation & Financing



History & Timeline



Taxes, Financing & Reserve Funds



Insurance & Dwelling Protection Grades



Fire Protection, Facilities & Response



Scan the QR code to go to the project web site to learn more:

getinvolved.rdn.ca/nanaimo-river-fire-protection

Get Involved RDN!

In The Survey We're Asking You To

Please advise if you support the proposed construction of a purpose-built fire truck storage facility for the Nanaimo River Fire Protection Area.

Insert a tick mark (✓) in the relevant box(es) below to indicate your preference(s):

Yes, I support the construction of a purpose-built fire truck storage facility for the Nanaimo River Fire Protection Area

In indicating yes, my preference is for 5-year short-term borrowing

In indicating yes, my preference is for 10-year long-term borrowing

In indicating yes, my preference is for 15-year long-term borrowing

In indicating yes, my preference is for 20-year long-term borrowing

No, I do not support the construction of a purpose-built fire truck storage facility for the Nanaimo River Fire Protection Area.

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Survey – Next Steps

Following the results of this survey, the RDN will proceed with the following:

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Taxation Impact: 5-year, 10-year, 15-year, 20-year Borrowing

Taxation Impact – Costs and Funding

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Taxation Impact – Long-term Borrowing (10, 15 and 20 Years)

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Taxation Impact: 5-year, 10-year, 15-year, 20-year Borrowing

Illustrative Example of Taxation Impacts

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NANAIMO RIVER FIRE PROTECTION AREA

September 11, 2025

Visit the Get Involved RDN project site to learn more



Scan the QR code or go to getinvolved.rdn.ca/nanaimo-river-fire-protection

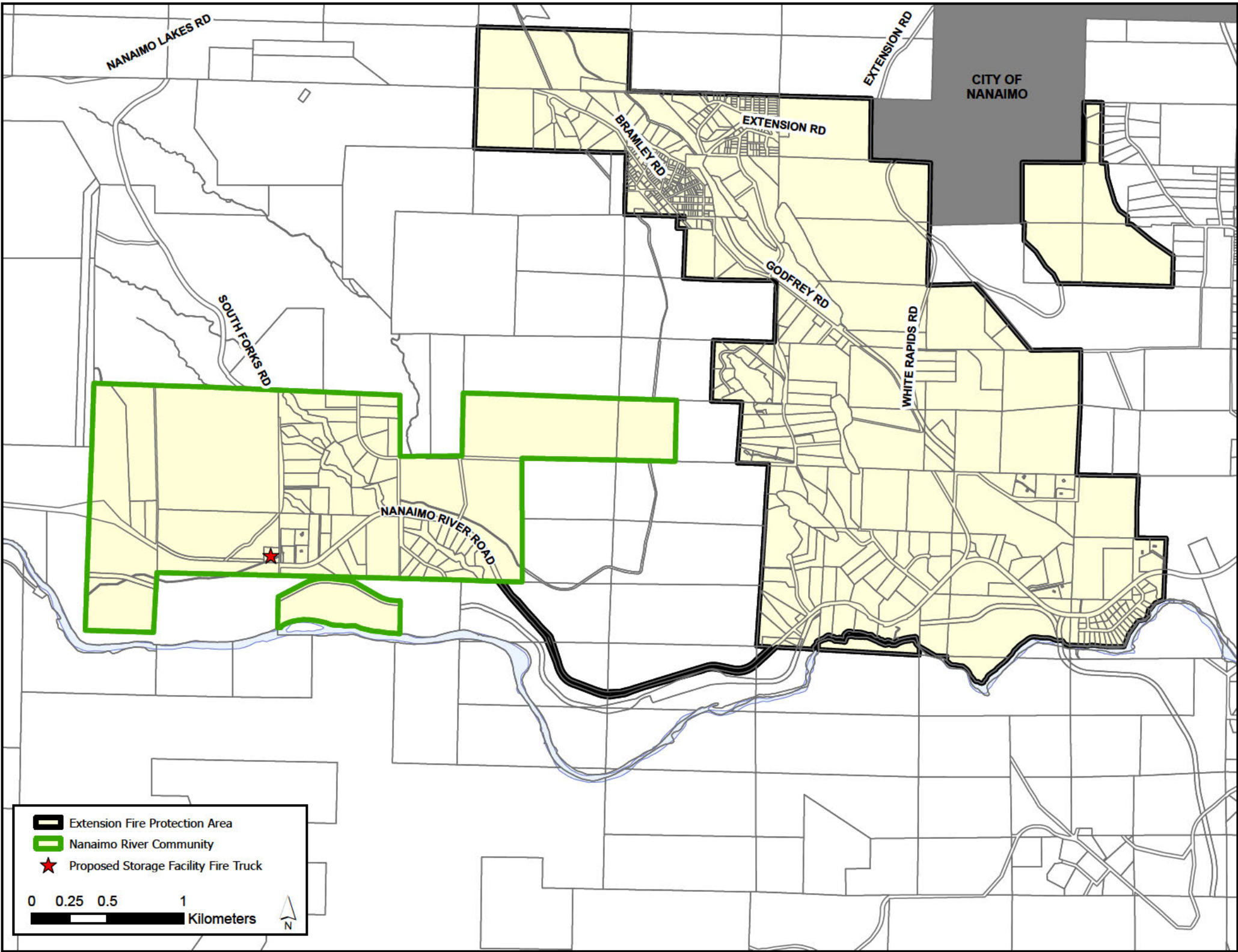
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APPENDIX E





NANAIMO LAKES RD

EXTENSION RD

CITY OF NANAIMO

BRAMLEY RD

EXTENSION RD

SOUTH FORKS RD

GODFREY RD

WHITE RAPIDS RD

NANAIMO RIVER ROAD

-  Extension Fire Protection Area
-  Nanaimo River Community
-  Proposed Storage Facility Fire Truck

0 0.25 0.5 1
Kilometers





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APPENDIX F





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**Construction of Fire Truck
Storage Facility Survey**
Nanaimo River Fire Protection Area

Learn more at the

**Community
Information
Session**

Date: **September 11**

Time: **6 p.m. - 8 p.m.**

Location: **Jonanco Hobby Workshop**

Address: **2745 White Rapids Rd., Nanaimo**

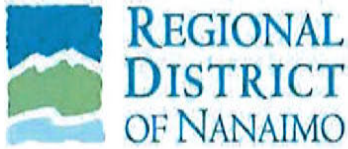
The survey and project information will also be mailed directly to property owners in the Nanaimo River Fire Protection Area



REGIONAL
DISTRICT
OF NANAIMO

APPENDIX G





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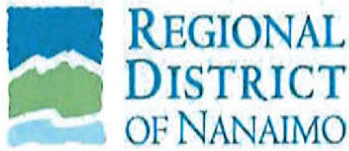
In indicating yes, my preference is for 20-year long-term borrowing

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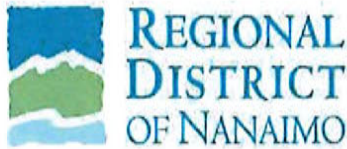
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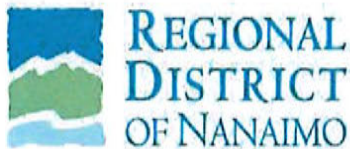
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Rev'd Sept. 19, 2025



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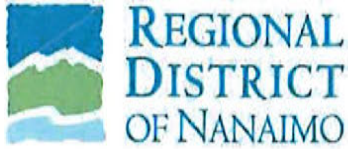
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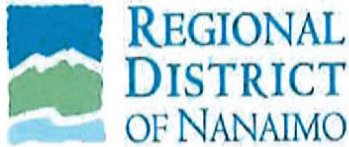
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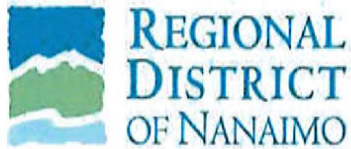
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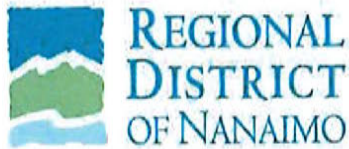
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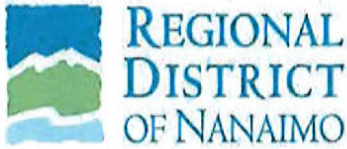
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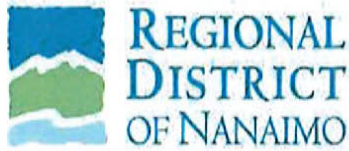
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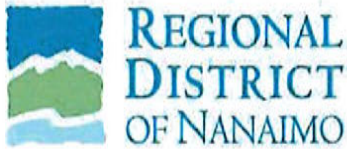
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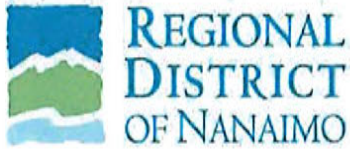
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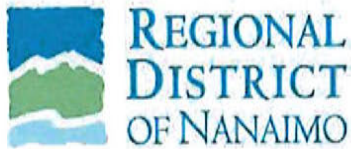
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Yes, I support the construction of a purpose-built fire truck storage facility for the Nanaimo River Fire Protection Area

- In indicating yes, my preference is for 5-year short-term borrowing
- In indicating yes, my preference is for 10-year long-term borrowing
- In indicating yes, my preference is for 15-year long-term borrowing
- In indicating yes, my preference is for 20-year long-term borrowing

No, I do not support the construction of a purpose-built fire truck storage facility for the Nanaimo River Fire Protection Area.

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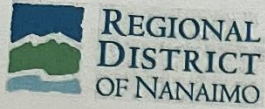
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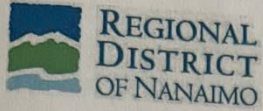
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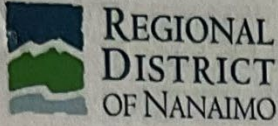
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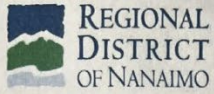
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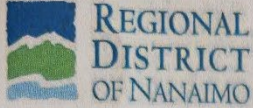
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REGIONAL
DISTRICT
OF NANAIMO

APPENDIX H



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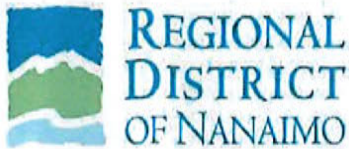
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Sept. 19. 2025
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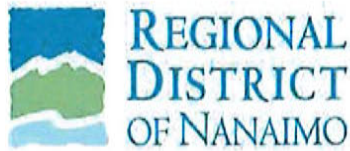


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No, I do not support the construction of a purpose-built fire truck storage facility for the Nanaimo River Fire Protection Area.

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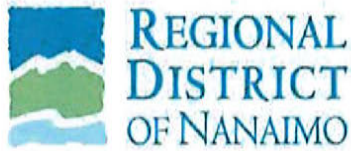
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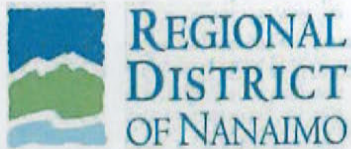
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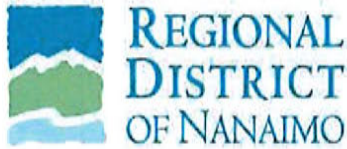
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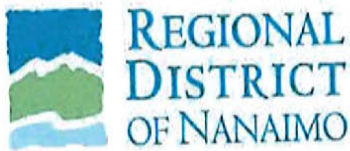
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MOTION



- Utilize previously acquired land within the Nanaimo River service area and serve as a base for the current fire truck.
- Not qualify for Fire Underwriters Survey² recognition and therefore would not provide insurance premium reductions.
- Cost approximately \$800,000. This approximate budget is based on a 2024 order of magnitude cost estimate prepared by RDN Capital Project Delivery. Should construction proceed, the RDN would require a Class B cost estimate and finalize the financial options to fund the construction.
- Incur a taxation impact, for short- or long-term borrowing. See Appendix for a breakdown of the taxation impact calculations.

Insert a tick mark (✓) in the relevant box(es) below to indicate your preference(s):

Yes, I support the construction of a purpose-built fire truck storage facility for the Nanaimo River Fire Protection Area

In indicating yes, my preference is for 5-year short-term borrowing

In indicating yes, my preference is for 10-year long-term borrowing

In indicating yes, my preference is for 15-year long-term borrowing

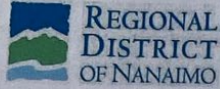
In indicating yes, my preference is for 20-year long-term borrowing

No, I do not support the construction of a purpose-built fire truck storage facility for the Nanaimo River Fire Protection Area.

Next Steps

Following the results of this survey, the RDN will proceed with the following:

- Should the majority of respondents that are property owners support the construction of a purpose-built fire truck storage facility, utilizing previously acquired land within the Nanaimo River service area, the reserve funds accumulated, and the proposed Community Works Fund contribution, the RDN will secure cost estimates and investigate financing options to fund the storage facility that will serve as a base for the current fire truck.



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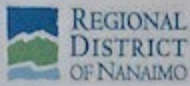
- Yes, I support the construction of a purpose-built fire truck storage facility for the Nanaimo River Fire Protection Area**
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 - In indicating yes, my preference is for 20-year long-term borrowing

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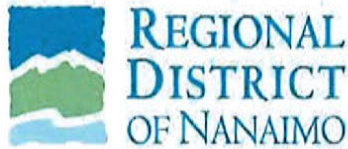
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Following the results of this survey, the RDN will proceed with the following:

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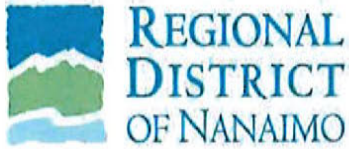
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REGIONAL
DISTRICT
OF NANAIMO

APPENDIX I





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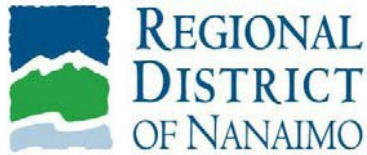
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APPENDIX J





Frequently Asked Questions

www.getinvolved.rdn.ca/nanaimo-river-fire-protection

Survey of RDN Nanaimo River Fire Protection Area

Regarding Construction of a Purpose-built Fire Truck Storage Facility

Survey - Review Before You Complete

What is the background to Nanaimo River Fire Protection Area?

In 2005, the boundaries of the Extension Fire Protection Area (FPA) were expanded to include approximately 47 additional properties in the Nanaimo River neighbourhood (including South Forks Rd.). A new FPA was also created for the purpose of raising capital funds to build a new fire hall that would better serve the Nanaimo River community. The provision of fire protection to the then approximately 47 property owners (now approximately 74) and the commitment to improve that service has resulted in limited increase in fire protection. Most of this area remains outside the [Fire Underwriters Survey](#) (FUS) eight-kilometer protection radius of the main Extension Volunteer Fire Department hall.

Currently a fire engine is stored on private property in the Nanaimo River and South Forks area. This does not meet a standard for fire protection under FUS and is not a viable long-term solution.

Several years ago, the RDN secured land in the fire protection area for the purpose of constructing a satellite fire hall. This has not happened; constructing a fire hall in this neighbourhood is constrained by the small number of households located in the FPA and would result in prohibitive taxation costs for individual property owners.

In 2022, the RDN contracted a consultant to undertake Nanaimo River Fire Protection Feasibility Study. The report assessed several options for development for the Nanaimo River FPA in Electoral Area C. Among several options assessed, the study recommended a satellite fire hall be built on Nanaimo River Rd. (Rem Westerly half of District Lot 4, A). However, survey results from the Feasibility Study also highlighted residents' desire for protection but not necessarily a satellite hall.

- In 2023 and 2024, based on the study's findings, the RDN conducted project scoping by identifying and pricing options to meet the needs of the community and Extension Volunteer Fire Department (EVFD). Although the report recommended a satellite hall, it deemed the recommendation unfeasible because of the financial limitations of raising sufficient funds with such a small number of households paying into the service.
- The RDN staff explored the option of constructing a purpose-built fire truck storage facility on RDN property instead. The storage facility would not change the FUS rating for fire insurance in the area but would meet residents' desire for long-term fire protection and be more financially feasible.

At the same time as the expansion of the Extension Fire Protection Area and the creation of the Nanaimo River FPA, a loan authorization bylaw was adopted by the RDN enabling up to \$280,000 in borrowing for the purpose of constructing a satellite firehall in the Nanaimo River community. Borrowing the full amount did not take place but a loan of \$20,761 was taken out in 2006 for capital start-up expenditures.

Borrowing was over a 20-year period and will be fully repaid by 2026. In addition, a capital reserve was established to hold funds collected through tax allocations from the Nanaimo River properties for the purpose of constructing the satellite firehall.

Fast forward to 2025, a satellite firehall has not been constructed, the capital reserve now holds \$253,810.76 (as of June 30, 2025) and subject to approval it is proposed that up to \$300,000 is contributed from the Community Works Fund. Preliminary estimates for constructing a purpose-built fire truck storage facility total \$800,000 approximately (based on 2024 order of magnitude cost estimate prepared by RDN Engineering Services).

Before I complete the September 2025 survey, what should I know?

The purpose-built fire truck storage facility would:

- Maintain the current level of service with a fire truck garage.
- Provide a safer, purpose-built garage space for fire truck storage.
- Be a secondary [BC Building Code](#) compliant facility for fire truck storage in the Nanaimo River area.
- Reduce risk and liability as the fire truck will be housed on RDN owned property.
- Utilize previously acquired land within the Nanaimo River service area and serve as a base for the current fire truck.
- Not qualify for [Fire Underwriters Survey](#) recognition and therefore would not provide insurance premium reductions.
- Cost approximately \$800,000. This approximate budget is based on a 2024 order of magnitude cost estimate prepared by RDN Capital Project Delivery. Should construction proceed, the RDN would require a Class B cost estimate and finalize the financial options to fund the construction.

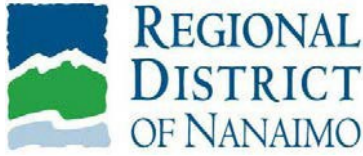
How do I return my completed survey?

This survey is intended for registered property owners within the Nanaimo River Fire Protection Area. **Surveys must be received no later than October 8, 2025.** Read the latest update: [Survey Deadline Extended to This Wednesday Oct. 8! Submit by 4 p.m. | In-person drop-off also available at Jonanco Parking Lot on Wed. Oct. 8 from 2–4 p.m.](#)

Based on survey responses what will the RDN do?

Following the results of this survey, the RDN will proceed with next steps:

- Should the majority of respondents that are property owners support the construction of a purpose-built fire truck storage facility, utilizing previously acquired land within the Nanaimo River service area, the reserve funds accumulated, and the proposed [Community Works Fund](#) contribution, the RDN will secure cost estimates and investigate financing options to fund the storage facility that will serve as a base for the current fire truck.
- Should the majority of respondents that are property owners not support construction of a purpose-built fire truck storage facility, the RDN will begin exploring disbanding the reserve fund and returning funds collected to construct a satellite fire hall. The RDN, in partnership with the Extension Fire Services Society, will also evaluate whether the current temporary arrangement of storing Extension Truck no. 4 at a private property in the area can continue. This temporary storage arrangement is not a long-term solution due to space constraints and code/safety



compliance. For more information you can also see the [How is fire department response time related to the level of fire protection service?](#) FAQ.

How much would it cost to construct a purpose-built fire truck storage facility?

Recent cost estimates indicate an approximate budget of \$800,000 would be required for the construction of a purpose-built fire truck storage facility. Approximate budget is based on a 2024 order of magnitude cost estimate prepared by RDN Capital Projects Delivery. Should residents support the purpose-built fire truck storage facility in the September 2025 survey, the RDN would proceed with a Class B cost estimate and finalize the financial options to fund the construction.

At this time, why are property owners being asked to complete a survey?

Based on RDN Board approval to proceed, and with no legislative requirement for a more formal process at this time, a survey is sufficient to secure responses from local property owners on the matter. The outcome of the survey will guide the RDN in proceeding to next steps.

What is the taxation impact based on 5-year short-term borrowing?

Taxation Impact – Costs and Funding

Cost to construct estimate	\$800,000
Funded by:	
• Community Works Fund contribution	\$300,000
• Capital Reserve funding	\$250,000
• Loan from Municipal Finance Authority (MFA) of BC	\$250,000

Taxation Impact – Short-term Borrowing (5 Years)

It is estimated that the average annual cost of a 5-year loan will be approximately **\$55,000**.

Illustrative Example of Taxation Impacts

	Estimated Annual Cost	Estimated Annual Tax Impact on Per Thousand-Dollar Property Value	Estimated Annual Tax Impact on Property Valued at \$250,000	Estimated Annual Tax Impact on Property Valued at \$500,000	Estimated Annual Tax Impact on Property Valued at \$750,000
5 Year Short-term Borrowing	\$55,000	\$0.789	\$197.25	\$394.50	\$591.75
10 Year Long-term Borrowing	\$32,085	\$0.460	\$115.00	\$230.00	\$345.00
15 Year Long-term Borrowing	\$24,925	\$0.358	\$89.50	\$179.00	\$268.50
20 Year Long-term Borrowing	\$21,295	\$0.305	\$76.25	\$152.50	\$228.75

Calculation assumptions include:

- The construction cost estimate remains \$800,000
- The granting of Community Works Fund contribution remains the same
- MFA borrowing is undertaken
- Interest rates applied in the above debt repayment calculation estimates are conservatively based on current market rates and may differ from those applicable at the time of borrowing

- The taxation impact calculations provided in the survey are for illustration purposes only, intended to help property owners understand potential scenarios based on different borrowing terms. While survey respondents may indicate a preferred borrowing duration, final decisions regarding borrowing method and term will be made by the Regional District of Nanaimo Board of Directors. These decisions will reflect legislative requirements, financial analysis, and broader service delivery considerations.

What is the taxation impact based on 10-year long-term borrowing?

Taxation Impact – Costs and Funding

Cost to construct estimate	\$800,000
Funded by:	
<ul style="list-style-type: none"> Community Works Fund contribution 	\$300,000
<ul style="list-style-type: none"> Capital Reserve funding 	\$250,000
<ul style="list-style-type: none"> Loan from Municipal Finance Authority (MFA) of BC 	\$250,000

Taxation Impact – Long-term Borrowing (10 Years)

It is estimated that the annual cost of a 10-year loan will be approximately **\$32,085**.

Illustrative Example of Taxation Impacts

	Estimated Annual Cost	Estimated Annual Tax Impact on Per Thousand-Dollar Property Value	Estimated Annual Tax Impact on Property Valued at \$250,000	Estimated Annual Tax Impact on Property Valued at \$500,000	Estimated Annual Tax Impact on Property Valued at \$750,000
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What is the taxation impact based on 15-year long-term borrowing?

Taxation Impact – Costs and Funding

Cost to construct estimate	\$800,000
Funded by:	
• Community Works Fund contribution	\$300,000
• Capital Reserve funding	\$250,000
• Loan from Municipal Finance Authority (MFA) of BC	\$250,000

Taxation Impact – Long-term Borrowing (15 Years)

It is estimated that the annual cost of a 15-year loan will be approximately **\$24,925**.

Illustrative Example of Taxation Impacts

	Estimated Annual Cost	Estimated Annual Tax Impact on Per Thousand-Dollar Property Value	Estimated Annual Tax Impact on Property Valued at \$250,000	Estimated Annual Tax Impact on Property Valued at \$500,000	Estimated Annual Tax Impact on Property Valued at \$750,000
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Calculation assumptions include:

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What is the taxation impact based on 20-year long-term borrowing?

Taxation Impact – Costs and Funding

Cost to construct estimate	\$800,000
Funded by:	

• Community Works Fund contribution	\$300,000
• Capital Reserve funding	\$250,000
• Loan from Municipal Finance Authority (MFA) of BC	\$250,000

Taxation Impact – Long-term Borrowing (20 Years)

It is estimated that the annual cost of a 20-year loan will be approximately **\$21,295**.

Illustrative Example of Taxation Impacts

	Estimated Annual Cost	Estimated Annual Tax Impact on Per Thousand-Dollar Property Value	Estimated Annual Tax Impact on Property Valued at \$250,000	Estimated Annual Tax Impact on Property Valued at \$500,000	Estimated Annual Tax Impact on Property Valued at \$750,000
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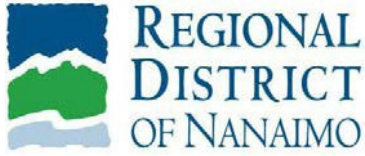
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Is a referendum required?

No, not at this time. The survey is not a requirement; the RDN is conducting the survey for the purpose of learning the preference of electors in the Nanaimo River Fire Protection Area before making a decision on how to proceed.

In British Columbia, including the RDN, referendums—formally called Assent Voting—are governed by the *Local Government Act* and the *Community Charter*. A referendum is required when the RDN Board seeks approval from eligible electors for significant decisions—for example, borrowing large sums of money for capital projects. Elector approval is mandatory for certain local government decisions. These include:

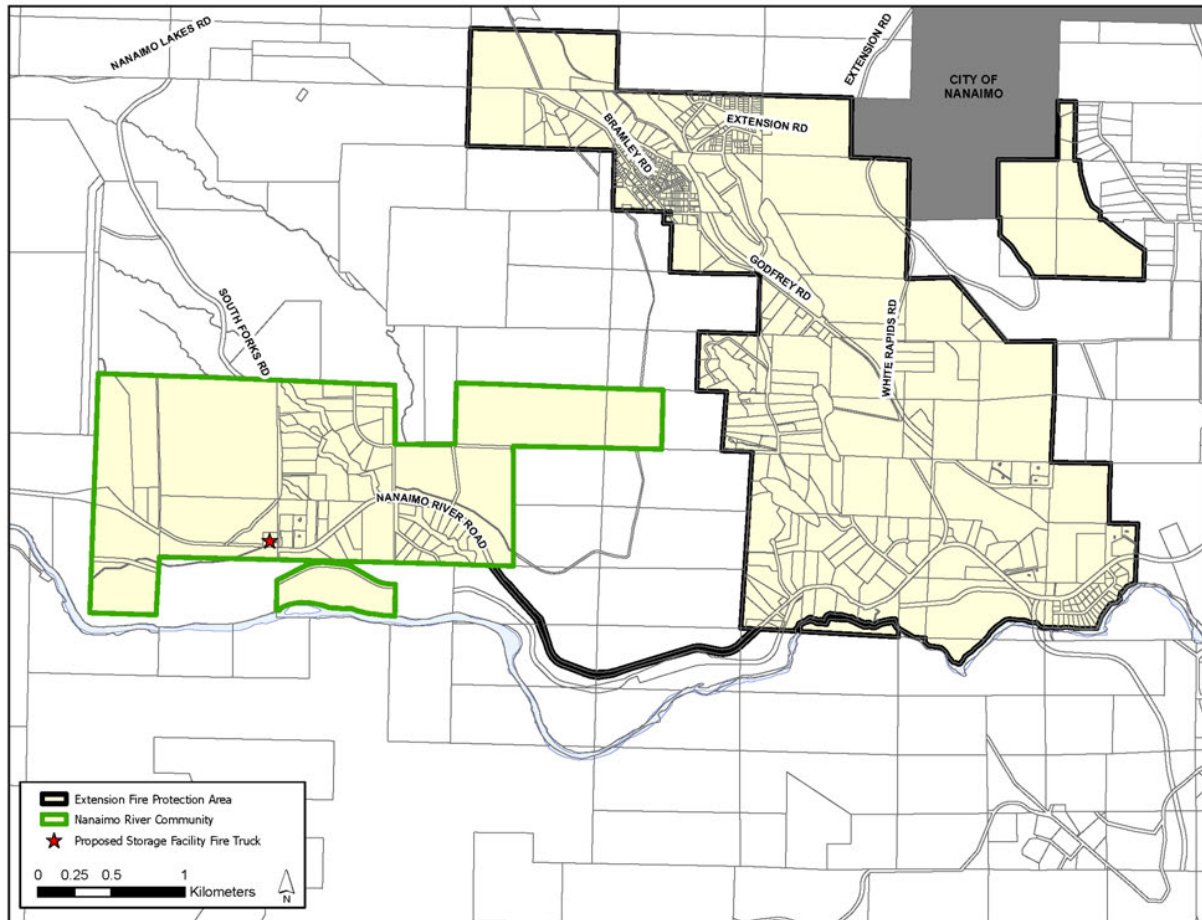


- **Loan Authorization Bylaws:** When a regional district wants to borrow funds for capital projects (e.g., building a recreation centre), it must get elector approval unless the borrowing is short-term or within existing limits.
- **Establishing or Expanding Services:** If the RDN wants to create a new service (like a fire department or transit system) or expand an existing one to new areas, it often requires elector approval.
- **Disposal of Certain Public Assets:** Selling or leasing public utilities or parkland may require elector approval.
- **Boundary or Governance Changes:** Changes to regional district boundaries or governance structures (e.g., amalgamations) often require direct voter input.

In Assent Voting, eligible electors—both resident and non-resident property owners—are invited to participate in a formal vote on a question. The process includes advance voting, mail-in ballots and public information sessions to ensure transparency and engagement.

In certain circumstances, the legislation permits an Alternative Approval Process (AAP) instead of Assent Voting. This is a less costly method where the public is notified and eligible electors have 30 days to object (like a reverse petition). If 10 per cent or more of eligible electors submit objections, a referendum must be held to proceed.

Where is the location of the proposed fire struck storage facility?



[View and download map.](#)

Additional FAQ received since Sept. 11

Why do the surveys not contain unique identifiers?

The Regional District of Nanaimo (RDN) did include unique identifiers (PID numbers) on the letters sent to each impacted property owner to ensure accurate distribution. However, after careful consideration and consultation, it was determined that including identifiers such as names, addresses, or PIDs directly on the survey ballots would not align with the privacy requirements outlined in the *Freedom of Information and Protection of Privacy Act* (FOIPPA).

While we acknowledge that anonymous surveys carry limitations, this approach was chosen to balance the need for formalizing community input with legal obligations around personal information. It's important to note that surveys are distinct from petitions, Alternative Approval Processes (AAPs), and referendums, which are governed by specific legislative requirements (*Local Government Act* and *Community Charter* in BC) and do require voter identification and verification. Surveys, by contrast, are a tool for gauging public sentiment and informing decision-making, not for formal voting or binding outcomes.

What is the purpose of and considerations for the fire truck storage facility?

The facility in question is intended to store a fire truck currently housed on private property. Its purpose is to support long-term service viability and logistics within the Nanaimo River Fire Protection Area. While the building may house a fire truck, it is not designed or intended to function as a staffed fire hall or dispatch centre. This distinction is important under the BC Building Code, which applies different requirements depending on the building’s use and occupancy classification. For example, larger structures intended for equipment storage must meet the standards outlined in the [2024 BC Building Code](#). Additionally, under the BC Building Code 2024, emergency response buildings are increasingly expected to meet **disaster resilience standards**, including seismic design and adaptability provisions, to ensure continuity of operations during and after emergencies.

The RDN does not operate fire departments directly in this service area. Instead, it contracts with volunteer fire department societies to deliver fire protection services. As such, operational decisions—including staffing and dispatch protocols—are the responsibility of the contracted fire service provider. The RDN’s role is to ensure that infrastructure provided to these contractors is safe, compliant, and appropriate for its intended use, which in this case is secure vehicle storage.

We recognize that terminology such as “dispatch” can carry different meanings depending on context. In this case, the movement of a fire truck from storage to an emergency scene is coordinated by the fire department, not the RDN. The RDN’s responsibility is to provide infrastructure that supports service delivery—not to direct or manage emergency response operations.

Is the interest rate on the loan fixed over the full term no matter the amortization length? What is the projected rate?

Short-term borrowing (5 years) has a floating daily rate – it is not fixed over the term of the loan. Daily rate information can be found on the Municipal Finance Authority (MFA) of BC’s website [here](#). Loans with terms of ten years or longer will generally receive the same rate for the first ten years. Typically, at the end of ten years, the relending rate will be reset at the current market rate for a period to be determined at that point (likely five years). Information regarding MFA’s long-term lending rates can be found on their website [here](#).

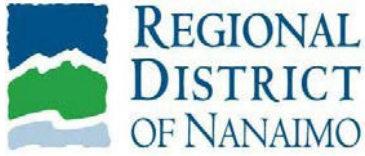
The rates used in our RDN projections vary based on the term of the loan. For our illustrative examples, the following estimated rates were used:

- 5 Year Short-Term Borrowing: 3.50%
- 10 Year Long-Term Borrowing: 4.25%
- 15 Year Long-Term Borrowing: 4.75%
- 20 Year Long-Term Borrowing: 5.00%

What is the current total assessed value of all of the properties that would be subject to the new charge?

The current total assessed value per the 2025 revised roll assessments of all the properties that would be subject to the new charge is \$69,498,296.

Should this go forward; is there an option for a property owner to prepay their contribution in full at the start without interest?



Under the bylaw that established this service, an owner cannot prepay their contribution in full. There are circumstances where this may be possible, and staff would bring this forward as an option to the Board pending the results of the survey.

Why did the taxes continue after the \$280,000 limit was reached? Alternately, where did the extra money come from?

A loan authorization bylaw was adopted by the RDN enabling up to \$280,000 in borrowing for the purpose of constructing, acquiring and upgrading land, buildings, vehicles or equipment for the Nanaimo River Fire Protection Service Area. Borrowing the full amount did not take place, but a loan of \$20,761 was taken out in 2006 for capital start-up expenditures. Borrowing was over a 20-year period and will be fully repaid in 2026.

Total contributions of \$222,743 have been made to the reserve fund since its inception. Expenses of \$19,380 for the 2022 [Feasibility Study for Options Development for the Nanaimo River Fire Protection Service Area in Electoral Area C](#) have been paid from the reserve fund, and interest of \$51,737 has been earned from the fund's inception to July 30, 2025. This results in an ending balance in the reserve fund as at July 30, 2025 of \$255,100.

Total contributions from residents to reserve fund	2010 – 2022	\$222,743
Total expenses paid from reserve fund	2022	(\$19,380)
Total interest earned on reserve fund	2010 – 2025	\$51,737
Reserve fund balance as at July 30, 2025		\$255,100

The final reserve contribution was made in 2022. However, taxes are still collected in this service area to cover the existing debt and the administrative costs associated therein.

How many of the Extension Fire Department's annual callouts directly serve the Nanaimo River Fire Protection Area, and how many occur outside the area? How do we ensure the 'greater good' flows to all residents?

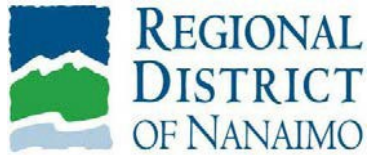
The estimated 50 annual callouts statistic, shared by Fire Chief Young at the September 11 community information session, reflects overall activity across the broader service area.

RDN staff will work with the Extension Fire Services Society to request a review of incident data to better understand how many calls specifically served the Nanaimo River area and how many were outside the 70+ directly affected property parcels. However, we cannot guarantee that this data will be available before the October 6 survey completion deadline.

Fire protection services are designed to support regional safety and mutual aid. The proposed facility aims to enhance response capacity for the entire area, particularly in high-risk zones. We will continue to share relevant information as it becomes available.

Does the RDN currently own the land for the site of the proposed fire truck storage facility?

Yes. The Regional District of Nanaimo (RDN) is the registered owner 'in fee simple' of the land described as Lot A District Lot 4 Douglas District Plan VIP85990, located on South Forks Road. The State of Title



Certificate dated November 19, 2009, confirms RDN's ownership and registration of the property for 'firehall purposes'.

Can the RDN provide a drawing of the proposed fire truck storage facility?

At this stage, the RDN does not yet have a finalized drawing of the proposed fire truck storage facility. The project is currently in the community engagement and survey phase, which is focused on confirming whether there is sufficient support from property owners to proceed with the concept.

Here's why drawings aren't available yet:

- Design work is contingent on community support. The facility concept is still in its early stages and will only move into detailed design if the majority of survey respondents support the project.
- The current proposed concept is purpose-built and will evolve through a detailed design process if the project proceeds. This future phase will consider site characteristics, permitting requirements, planning regulations, and community needs to ensure the facility is both functional and responsive to local context. Importantly, this process requires time, resources, and public funds — investments that should only be made if there is clear community support for moving forward, in order to protect taxpayer value and ensure responsible stewardship.
- We're prioritizing transparency and accuracy. Sharing drawings prematurely could lead to confusion or misrepresentation of what is still a conceptual proposal.

I live in the Nanaimo River Fire Protection Area, my house is less than 8 KM from Extension fire hall. Why am I paying extra fire protection taxes or having to fill out the survey?

Even though your home is within 8 km of the Extension fire hall, you are included in the Nanaimo River Fire Protection Area because the boundaries of the service area are set by bylaw, not just by distance from the fire hall.

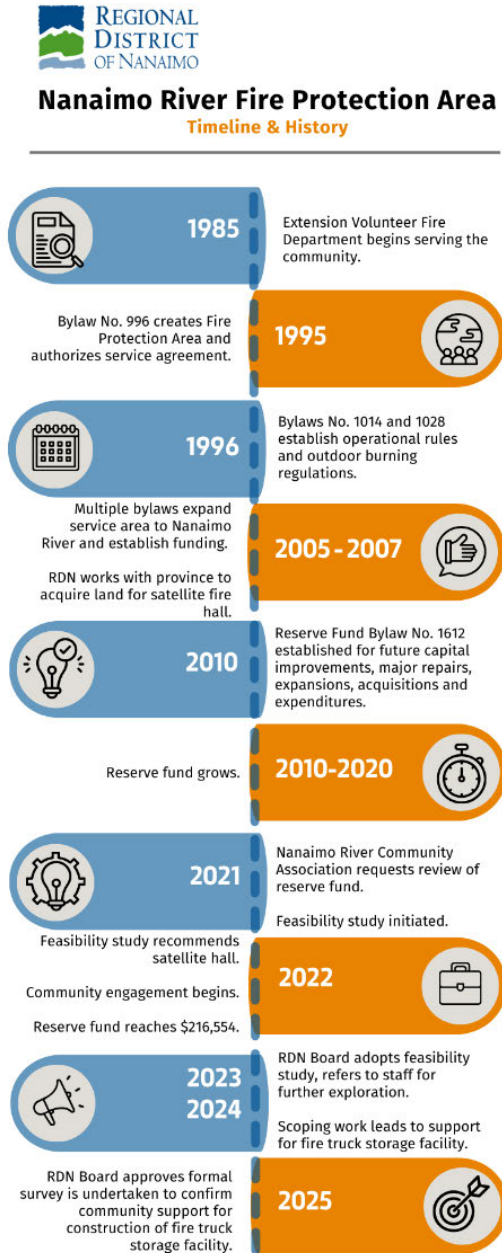
The Regional District of Nanaimo (RDN) establishes fire protection service areas through formal bylaws, which define the geographic boundaries for service delivery and taxation. These boundaries are based on community needs, property locations, and long-term planning—in addition to proximity to a fire hall. This means that some properties within a certain distance of a fire hall may still be included in a designated (Fire Protection) service area if the bylaw covers that location.

As a property owner within the Nanaimo River Fire Protection Area, you pay fire protection taxes to help fund fire services for everyone in the area, including equipment, facilities, and operational costs. The survey is being conducted to gather input from all property owners in the service area about future fire protection infrastructure—such as the proposed fire truck storage facility—which could benefit the entire area, now and in the future.

Your participation ensures that decisions reflect the needs and preferences of all property owners in the service area, regardless of your distance from the fire hall.

History and timeline

What is the timeline for the Nanaimo River Fire Protection Area leading up this survey?



Learn more: www.getinvolved.rdn.ca/nanaimo-river-fire-protection

- **1985 - Extension Volunteer Fire Department begins serving the community. Now operates from 2201 Bramley Road.**

- **1995 - Extension and District Fire Protection Agreement Authorization Bylaw No. 996, 1995:** Creates Fire Protection Area for the purpose of establishing, equipping and operating of a volunteer fire department. Authorizes the signing of a service agreement with the Extension and District Volunteer Fire Department.
- **1996**
 1. **Regional District of Nanaimo (Extension) Fire Services Regulatory Bylaw No. 1014, 1996** - Establishes rules for the provision, operation and administration of the Fire Protection Area.
 2. **RDN Extension Fire Protection Specified Area Outdoor Burning Bylaw No. 1028, 1996:** Establishes outdoor burning regulations in the Extension Fire Protection Area.
- **2005**
 1. **Extension Fire Protection Service Conversion and Boundary Amendment Bylaw No. 1439, 2005:** Repeals the Extension Fire Protection Specified Area Bylaw No. 638, 1983. Expands the service area to include the Nanaimo River area and establishes the “Extension Fire Protection” service area for the purpose of “acquiring, improving, constructing or otherwise obtaining property, personnel and equipment to provide fire protection and emergency response to other classes of emergency...”.
 2. **Nanaimo River Fire Protection Area Establishment Bylaw No. 1440, 2005:** Establishes the Fire Protection Area in the Nanaimo River & South Forks Area.
 3. **Nanaimo River Fire Protection Area Establishment Bylaw No. 1440.01:** Removes an inadvertently included property to the service area.
 4. **RDN (Nanaimo River Fire Protection Service) Loan Authorization Bylaw No, 1441, 2005:** Establishes the “Nanaimo River Fire Protection Area” to “acquire and improve land, buildings, vehicles and equipment for the service;”.
 5. **Extension Fire Protection Service Capital Charge Bylaw No. 1444, 2005:** Establishes a charge of \$12,000 “as a contribution in recognition of the capital value of Extension Fire Protection Specified Area assets and as consideration for extending the boundaries of the Extension Fire Protection Specified Area to include properties within the Nanaimo River Fire Protection Area.”
 6. **REPEALED Extension Fire Protection Specified Area Bylaw No. 638, 1983:** Earliest establishment of the Fire Protection Area to service the extension community. Repealed by Bylaw No. 1439, 2005.
- **2005-2007** - The RDN works with the province to acquire land for a satellite fire hall, the RDN was granted the crown land in 2007. This property is legally defined as LOT A, DISTRICT LOT 4, DOUGLAS DISTRICT, PLAN VIP85990 and the PID is 028026152. There is a City of Nanaimo owned easement on this land which requires an 8-meter setback.
- **2010 - Nanaimo Reserve Fund bylaw No. 1612, 2010:** Specifies money in the reserve fund shall be used for capital improvements, major repairs, expansions, acquisitions or expenditures of a like nature for the Nanaimo River Fire Protection Area. The intention is to accumulate funding towards a future secondary ‘satellite’ fire hall in the community. The proposed satellite fire hall would provide for faster emergency response times and potentially lower insurance rates for residents living within the range of a new satellite hall. Anticipated costs in 2010 were estimated to be approximately \$280,000.
- **2010 to 2020** - Nanaimo River Fire Protection Area Reserve Fund grows.

- **2021** - Nanaimo River Community Association issues letter requesting the RDN assesses options to 'potentially stop the annual reserve fund contributions, consider returning the funds, or to rationalize the reserve fund contributions and/or retention of the collected funds'. In response to the request, the RDN retains Tim Pley and Associates Ltd. as consultants to conduct a feasibility study to review options and make recommendations for a satellite hall in the Nanaimo River Fire Protection Area.
- **2022**
 1. The Nanaimo River Fire Protection Area Reserve holds \$216,554 (current value as of June 30, 2025 is \$253,810.76). In May, the RDN announces engagement plans supporting the feasibility study including a [Get Involved RDN project site](#), survey and open house. By December, the Nanaimo River Fire Protection Feasibility Study – Nanaimo River is submitted to the RDN and the [What We Heard summary report](#) is published. Options outlined include construction of a new centrally located main fire hall, construction of secondary satellite fire hall and the construction of storage garage. To provide maximum benefit to the community, the consultant recommends the construction of a satellite hall, on the Nanaimo River Rd. property owned by the RDN with a cost estimate of \$3.5 million.
 2. Fire Underwriters Survey issues letter to the RDN acknowledging a mapping error will result in downgrading of Dwelling Protection Ratings in the Nanaimo River and Extension Areas. The downgrading is communicated among residents.
- **2023** - The Nanaimo River Fire Protection Feasibility Study is adopted for information by the RDN Board and referred to RDN staff to explore recommended options including cost considerations, estimates and report back to the RDN Board.
- **2024**
 1. Based on the Nanaimo River Fire Protection Feasibility Study, the RDN conducts project scoping by identifying and pricing options to meet the needs of the community and Extension Volunteer Fire Department. While undertaking this work, an alternative more cost-effective solution to the satellite fire hall option is developed, the construction of a purpose-built fire truck storage facility on RDN owned property.
 2. RDN Electoral Area C Director Melanson, hosts a community information session to revisit the recommendations from the Feasibility Study and the scoping work of RDN staff based on the study. Informal feedback from residents attending the session supports the construction of a purpose-built fire truck storage facility that would house the fire truck and be constructed to facilitate the future expansion to a full secondary fire hall status if development and tax base in the service area were to expand.
- **2025** - In June, based on this feedback, the RDN Board approves a formal survey is undertaken to confirm community support for the fire truck storage facility before proceeding to next steps.

Why has it taken years to address that the capital reserve funds for Nanaimo River Fire Protection Area (FPA)?

The Capital Reserve fund for the Nanaimo River FPA was set up in 2005 to build a satellite fire hall. The reserve fund has collected approximately \$18,500 per year since 2005 and with cost escalation on the construction of fire halls, the now \$253,810.76 (as of June 30, 2025) is not enough to build a satellite fire hall that meets Fire Underwriters Survey standards.

When construction of a satellite fire hall was being considered in 2022, what would have been the benefits of constructing and operating it in the Nanaimo River area?

There would be three main benefits of constructing a satellite firehall.

- I. A satellite firehall would have resulted in reduced response times in the Nanaimo River area, thus improving fire protection service for the properties and residents there.
- II. Properties in the Nanaimo River area would have been within eight kilometres of a recognized firehall, entitling owners of those properties to the insurance premium benefit of the department's DPG 3B rating.
- III. Expanding the Extension Volunteer Fire Department (EVFD) to two firehalls would have improved the department's ability to respond to major structure and interface fires throughout its entire service area.

Over time, as the EVFD's services evolve and improve, the satellite hall would have contributed to an improved fire protection rating for commercial, industrial and multi-family properties (fire protection for these occupancy classifications is rated on a different scale from the DPG).

Update as of July 2025: Based on the completion of the Nanaimo River Fire Protection Feasibility Study in 2022, the RDN conducted project scoping in 2023 and 2024 by identifying and pricing options to meet the needs of the community and EVFD, one of which included a satellite fire hall. While undertaking the scoping work, an alternative more cost-effective solution to the satellite fire hall option was developed, the construction of a purpose-built fire truck storage facility on RDN owned property.

When construction of a satellite fire hall was being considered in 2022, what was the anticipated cost of constructing and outfitting a satellite firehall in the Nanaimo River area? How would the construction costs be managed?

Based on the completion of the Nanaimo River Fire Protection Feasibility Study in 2022, the minimum cost of constructing a satellite fire hall was estimated to be up to \$2.96 million and was considered prohibitive for the taxpayer cost base (number of property owners) in the area.

Since the completion of the Nanaimo River Fire Protection Feasibility Study in 2022, the RDN conducted project scoping in 2023 and 2024 by identifying and pricing options to meet the needs of the community and Extension Volunteer Fire Department, one of which included a satellite fire hall. While undertaking the scoping work, an alternative more cost-effective solution to the satellite fire hall option was developed, the construction of a purpose-built fire truck storage facility on RDN owned property. This is the matter (construction of a fire truck storage facility) being surveyed in September 2025.

When construction of a satellite fire hall was being considered in 2022 for the Nanaimo River area, who would have paid for costs to operate that firehall? Who would have paid for the replacement costs of the satellite firehall and associated equipment?

Capital costs (construction and initial outfitting expenses) would have been paid through taxation of property owners in the Nanaimo River Fire Protection Area.

Operating costs (ongoing operating, maintenance, and replacement expenses) would have been paid through taxation of property owners in the Extension Fire Protection Area (which includes Nanaimo River).

Since the completion of the Nanaimo River Fire Protection Feasibility Study in 2022, the RDN conducted project scoping in 2023 and 2024 by identifying and pricing options to meet the needs of the community and Extension Volunteer Fire Department, one of which included a satellite fire hall. While undertaking the scoping work, an alternative more cost-effective solution to the satellite fire hall option was developed, the construction of a purpose-built fire truck storage facility on RDN owned property.

When construction of a satellite fire hall was being considered in 2022, what would have been the impact, if any, on the Extension Fire Protection Area operated in the Nanaimo River area?

A satellite firehall would have become a part of the Extension Volunteer Fire Department (EVFD). The department would need to increase its number of firefighters – the main firehall requires a minimum of 15 firefighters plus a chief officer, while a satellite firehall requires a minimum of 10 regularly responding members. The department would experience an associated increase in its administrative workload as well as some logistical challenges connected with operating two separate buildings approximately 10 kilometers apart.

The addition of a satellite firehall would also have meant that the EVFD would have more trucks and trained firefighters available to respond to major incidents, whether structure fires or interface events, throughout its service area.

Since the completion of the Nanaimo River Fire Protection Feasibility Study in 2022, the RDN conducted project scoping in 2023 and 2024 by identifying and pricing options to meet the needs of the community and EVFD, one of which included a satellite fire hall. While undertaking the scoping work, an alternative more cost-effective solution to the satellite fire hall option was developed, the construction of a purpose-built fire truck storage facility on RDN owned property.

Taxes, Financing, Reserve Funds

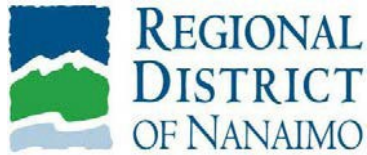
What is a Local Government Service Area?

In Electoral Areas of a regional district, the regional district government must establish a local service area in order to deliver services such as fire protection, water, street lighting and waste collection. The service area is created by bylaw. The bylaw defines the services being provided, the geographic area boundaries within which the services are to be provided and the maximum amount that may be requisitioned through taxation for the services provided from service area residents.

How does fire protection service relate to property taxes and fire insurance premiums?

Property Taxes: Fire protection, like any other regional district service, is primarily funded through taxes charged against the owners of properties receiving that service. The total annual cost of service delivery is calculated and covered through taxation of the property owners receiving that service, usually based on assessed values of land and/or improvements, or a parcel tax or combination of these methods. For certain services, the tax requisition may be reduced where there are user fees also being collected.

Fire Insurance Premiums: Owners of private property may insure against the risk of loss, including fire. Any person with a mortgage will be required by the lender to take out such insurance. When insurance



companies set premiums (fees) for fire insurance, they take into consideration several risk factors, one of which is the level to which the insured property is protected from fire by a responding fire department. In general terms, the better the fire protection service as assessed by the [Fire Underwriters Survey](#), the lower the insurance premiums.

Can the RDN stop the annual reserve fund contribution and return the funds to the residents of Nanaimo River?

This is one option that was explored by the external consultants and can be pursued if that is the will of the RDN Board. The RDN Board will consider the survey responses in making their decision. There is a legislative and financial process involved that would need to be followed and further information would be provided on how a refund would be processed and issued at a later date, should this option be chosen.

What entity does the RDN borrow from?

The RDN typically borrows money for capital projects through the [Municipal Finance Authority of British Columbia](#) (MFA). This is the primary lending institution for local governments in British Columbia.

How short-term borrowing works:

1. RDN passes a short-term capital borrowing bylaw, which must be approved by the Inspector of Municipalities.
2. Once approved, the RDN applies for financing through the MFA. Once the loan has been approved, funds can be accessed at any time of year, with flexibility to borrow funds 'as needed' up to the maximum dollar amount stated in the bylaw and repay the loan over a term of up to five years.

How long-term borrowing works:

1. RDN passes a loan authorization bylaw, which must be approved by the public—either through a referendum or the Alternative Approval Process (AAP)—and approved by the Inspector of Municipalities.
2. Once approved, the RDN applies for financing through the MFA, which pools borrowing requests from multiple local governments to secure low-interest, long-term loans. The loan term may be from five years to a maximum of thirty years.
3. The Province of BC guarantees these loans, making them very secure and cost-effective.

Short-term borrowing provides the lowest overall costs to taxpayer in principal plus interest. Long-term borrowing provides the lowest annual payment amounts even though the overall costs in principal plus interest will be higher because the debt repayment is spread out over a longer period.

Insurance and Dwelling Protection Grades

Why is Fire Insurance Grading & Recognition Important?

To help establish appropriate fire insurance rates for residential and commercial properties, insurance companies need reliable, up-to-date information about a community's fire-protection services. Fire Underwriters Survey provides that information through the Public Fire Protection Classification (PFPC) and Dwelling Protection Grades (DPG) insurance grading systems.

Communities across Canada are assessed and PFPC and DPG grades are calculated by Certified Fire Protection Specialists, Engineering Technologists and Professional Engineers. This information is then published in the online Fire Insurance Grading Index. The information published in the online Fire Insurance Grading Index is used by insurers to determine their underwriting capacities and to help set property insurance rates.

When a community improves its PFPC or DPG, insurance rates may be reduced, and underwriting capacities may increase. Every insurance company has its own formula for calculating their underwriting capacities and insurance rates, however the PFPC and DPG classifications are extremely useful to insurers in determining the level of insurable risk present within a community.

Source: Fire Underwriters Survey: [Grading & Recognition](#)

What is the Dwelling Protection Grade (DPG™)?

One of the fire insurance classifications Fire Underwriters Survey (FUS) establishes and conveys to FUS member companies is the Dwelling Protection Grade. The D.P.G. is a numerical system scaled from 1 to 5. One (1) is the highest grading possible and 5 indicates little or no recognized public fire protection. This grading reflects the ability of a community to handle fires in small buildings (e.g. single family dwellings).

Source: Fire Underwriters Survey: [Dwelling Protection Grade](#)

How does the Dwelling Protection Grading™ work?

Fire Underwriters Survey's (FUS) Dwelling Protection Grade™ program provides important, up-to-date information about municipal fire-protection services throughout the country. The DPG program provides a simple and accurate method of determining whether a fire department meets the necessary benchmarks to effectively fight fires in small buildings such as one and two family dwellings (detached dwellings with not more than two dwelling units).

Fire Underwriters Survey's Certified Fire Protection Specialists collect information about the quality of public fire protection in all built-up communities across Canada. In each of those communities, FUS analyzes the relevant data and assigns a Dwelling Protection Grade - a number from 1 to 5. Class 1 represents exemplary fire protection, and Class 5 indicates that the area's fire-suppression program does not meet the minimum criteria to be recognized for fire insurance grading purposes.

Canadian insurers of one and two family dwellings (Detached Dwellings) use Fire Underwriters Survey's Dwelling Protection Grades in calculating appropriate insurance rates/premiums. In general, the price of insurance in a community with a good DPG is substantially lower than in a community with a poor DPG, assuming all other factors are equal. [Learn more.](#)

Source: Fire Underwriters Survey: [Dwelling Protection Grade](#)

What is the Dwelling Protection Grade for Extension Volunteer Fire Department?

The Extension Volunteer Fire Department (EVFD) is currently rated at DPG 3B (semi-protected).

What are the minimum criteria for Dwelling Protection Grade 3B?

Alternative Water Supply

A Public municipal-type water supply is not required for DPG 3B, however fire department must have adequate equipment, training and access to approved alternative water supplies to deliver standard shuttle service in accordance with NFPA 1142, Standard on Water Supplies for Suburban and Rural Fire Fighting. A formal plan for use of alternative water supplies must be in place and available for review detailing the alternative water supply points and characteristics. To be credited, fire department access to alternative water supplies must be 24 hours per day and 365 days per year. Refill capacity from alternative water supplies using drafting techniques requires a pump that has a minimum capacity of 450 LPM (100 Igpm) at 275-415 kPa (40-60 psi).

Fire Department

Apparatus

For each fire hall with a Dwelling Protection Grade 3B, fire apparatus must include:

- a minimum of one triple combination pumper rated at not less than 3000 LPM (625 Igpm at 150 psi), AND
- a minimum of one mobile water supply apparatus with:
- a minimum rated water carrying capacity of 4000 L (880 l.gal), AND

For full credit, apparatus must be designed in accordance with:

- Underwriters' Laboratories of Canada (ULC) S515 Automobile Fire Fighting Apparatus, or
- National Fire Protection Association (NFPA) 1901 Standard for Automotive Fire Apparatus

In addition, the combined water carrying capacity of the 2 units (noted above) must be at least 6800 Litres (1500 l.gal) total and the fire department must have a transfer system capable of supplying the pumper with water as needed. This may be accomplished by pump or dump valve to a portable tank of at least 4550 Litres (1000 l.gal) capacity.

Credit for fire apparatus will be based on evidence of reliability indicators including the listing of apparatus by ULC, design specifications, fire pump service test records, age, maintenance history, etc. Apparatus is evaluated from the perspective of the capacity to provide structural fire protection. To be credited, apparatus must be stored in a suitably constructed and arranged fire hall.

Fire Force

For each fire hall with a Dwelling Protection Grade 3B, the credited available responding fire force will include at a minimum:

- 1 Fire Chief (required to respond but not required to be on-duty)
- 15 auxiliary fire fighters scheduled to respond in addition to the number of personnel required to conduct mobile water supply shuttle operations

Emergency Communications

An adequate and reliable means of receiving alarms of fire and dispatching fire fighters is necessary (ex. public fire number, pagers etc.).

Fire Protection Service Area

The boundary of the protected area must be clearly established and registered with the Provincial Government.

Source: Fire Underwriters Survey: [Dwelling Protection Grade](#)

How does Fire Underwriters Survey use the 8km response distance rule?

Fire Underwriters Survey uses 8km by road as the maximum distance for coverage for personal lines insured properties. Some insurers specializing in rural risks may extend credit for fire stations with recognized fire insurance grades to distances beyond the recommended maximum.

Source: Fire Underwriters Survey - [FFIC-2010-Nov-DissectingDwellingInsurance.pdf](#)

Could the Dwelling Protection Grade in the Nanaimo River area change?

Yes. As per the FAQ [Why was the Dwelling Protection Grade Changed Downward in the Nanaimo River and Extension Areas on 1 January 2023?](#), downgrading was anticipated. Estimates at that time indicated approximately 50 properties could be lowered from 3B (semi-protected) to 5 (unprotected). As of September 2025, a total of 77 property parcels are graded 5.

Source: 2022 project site [FAQs | Nanaimo River Fire Protection Service Area | Get Involved RDN](#)

In areas where fire service is rated Dwelling Protection Grade (DPG) 3B, is there a maximum travel distance from a responding fire hall?

Fire Underwriters Survey response: 'Within the [Dwelling Protection Grade](#) system for Personal Lines insured dwellings, the maximum road travel distance from a recognized fire station is 8 km. [Fire Underwriters Survey](#) publishes Dwelling Protection Grades for Personal Lines insured dwellings at a maximum response distance of 8 km.'

Source: [2022 Fire Underwriters Survey \(FUS\) Response – Dwelling Protection Grade Nanaimo River Fire Protection Area \(439 KB\)](#)

Why was the Dwelling Protection Grade (DPG) Lowered in the Nanaimo River and Extension Areas on 1 January 2023?

One of the findings of the 2022 Nanaimo River Fire Protection Area Feasibility Study undertaken by the RDN resulted in [Fire Underwriters Survey](#) (FUS) confirming on September 23, 2022 'that dwellings in the Nanaimo River fire protection service (area) have been incorrectly categorized within the DPG system as being eligible for DPG 3A or DPG 3B recognition, being within 8km in road travel distance of a responding fire station.'

After discussions with the RDN, 'FUS placed the fire insurance grades on a provisional status for the Extension and Nanaimo River FPA's until December 31, 2022.'

The DPG coverage was maintained until December 31, 2022, and after that date the DPG coverage maps were updated in the Canadian Fire Insurance Grading Index.

Fire protection, fire halls, storage facilities etc.

Why are properties in the Nanaimo River area in two Fire Protection Areas?

In 2005, the Nanaimo River area was added to the Extension Fire Protection Area to enable Nanaimo River residents to receive fire protection from the Extension Volunteer Fire Department (EVFD). When the properties were added, it was recognized that a satellite firehall, designed primarily to serve the Nanaimo River area, would be beneficial given the travel distance to the area from the EVFD firehall. Accordingly, a second service area, the Nanaimo River Fire Protection Area, was created to fund the purchase of land, buildings, vehicles and equipment to provide fire protection services.

Since 2005, funds have been accumulated under that bylaw for the purpose of constructing a satellite firehall and funding the purchase of fire apparatus and equipment. At present, the Regional District of Nanaimo (RDN) holds \$253,810.76 (as of June 30, 2025) in a capital reserve fund.

How is fire department response time related to the level of fire protection service?

NOTE: This does not factor into the Dwelling Protection Grade rating.

Structure fires evolve at a rapid rate. The most effective way to stop the growth of a fire in a structure, to prevent further property damage and risk to persons, is to assemble the necessary resources at the scene to extinguish the fire in as short a time as possible. Within about eight minutes of ignition, a fire can generally be expected to expand beyond the room of origin, resulting in significantly greater property damage and risk to inhabitants.

A purpose-built fire truck storage facility located in the Nanaimo River area would help reduce Extension Volunteer Fire Department response times in the area and improve fire protection for residents. However, a purpose-built fire truck storage facility would **not** qualify for [Fire Underwriters Survey](#) (FUS) recognition and therefore would not provide insurance premium reductions.

What could be the impacts of constructing and operating a satellite firehall in the Nanaimo River area?

Constructing, equipping and staffing (with volunteers) a satellite firehall would involve incurring costs, some of which would require funding through borrowing. When first conceived, in addition to acquiring a property in the Nanaimo River area as a firehall location, the RDN passed a bylaw authorizing the borrowing of up to \$280,000 to fund construction. The principal and any borrowing costs would have to be funded through property taxes in the Nanaimo River Fire Protection Area.

Operating a satellite firehall that is recognized by the [Fire Underwriters Survey](#) would require 10 regularly responding members to be assigned to that hall. Ideally, members should be drawn from the Nanaimo River area to improve response times. Additional recruitment and training of new members will therefore be necessary.

Update as of July 2025: Based on the completion of the Nanaimo River Fire Protection Feasibility Study in 2022, the RDN conducted project scoping in 2023 and 2024 by identifying and pricing options to meet the needs of the community and Extension Volunteer Fire Department, one of which included a satellite fire hall. While undertaking the scoping work, an alternative more cost-effective solution to the satellite fire

hall option was developed, the construction of a purpose-built fire truck storage facility on RDN owned property.

What is a fire truck storage facility and how does it differ from a satellite firehall?

A fire truck storage facility is a basic structure used to store fire department trucks. Fire department storage facilities do not have adequate space and amenities to be recognized by [Fire Underwriters Survey](#) (FUS) as a firehall and therefore do not contribute to reduction in fire insurance premiums. A fire department storage facility would be less expensive to construct and would not be recognized by the FUS for rating purposes.

What about constructing a basic garage structure? The importance of BC Building Code and post-disaster standards.

Under the [BC Building Code](#) 2024, fire halls including a building used for storage of an emergency vehicle such as a fire truck are required to be constructed to a post-disaster standard if they are designated as essential services buildings.

What Does “Post-Disaster” Mean?

A post-disaster building must be designed and constructed to a higher level of structural resilience than typical buildings. This includes:

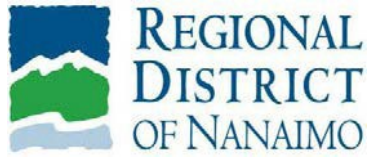
- Enhanced seismic resistance
- Greater structural integrity
- More robust mechanical and electrical systems
- Continued operability after a major event

This designation applies to buildings that are necessary for the provision of emergency services to the public during and after a disaster, such as earthquakes, floods, or wildfires. Examples include:

- Police stations
- Emergency operations centres
- Hospitals
- Water storage, treatment, pumping facilities
- Power generating stations and substations
- Control centres for natural gas distribution
- Control centres for air, land and marine transportation
- Some communication and transportation facilities
- Buildings of the following types, unless exempted from this designation by the authority having jurisdiction:
 - emergency response facilities
 - fire, rescue and police stations and housing for vehicles, aircraft or boats used for such purposes, and
 - communications facilities, including radio and television stations

Can the RDN utilize an existing garage structure as a base to store a fire engine from which a fire department will respond to emergencies?

Yes, but only if it meets [BC Building Code](#) and post-disaster standards.



This means that an engineer would need to review the building to ensure that the building is correctly designed to post-disaster standards. Learn more by reading the FAQ: [What about constructing a basic garage structure? The importance of BC Building Code and post-disaster standards.](#)