

Village of Carmacks Council

Respectfully acknowledges that we are meeting on the traditional territory of the Little Salmon Carmacks First Nation.

Agenda 25-16

Regular Meeting of the Council of the Village of Carmacks, Yukon

To be held in the **Council Chambers** of the Carmacks Municipal Building at **7:00 PM**
on **Tuesday, August 19th, 2025**

Zoom Information: Meeting ID: **881 8508 4340** Passcode: **643780**

Agenda

1. **Call to Order**
2. **Adoption of Agenda** *Motion to Approve*
3. **Adoption of Minutes**
 - 3.1 Regular Meeting of August 5th, 2025 *Motion to Approve*
4. **Delegation**
 - 4.1 RCMP
 - 4.2 PW General Manager – Proposal for Fleet Replacement
5. **Correspondence**
 - 5.1 Boardwalk Audit Reconciliation
 - 5.2 Letter from Mr. Harris to Community Advisor A. Webster regarding Traffic Bylaw 307-24
 - 5.3 AYC Canada Life Benefits Renewal September 1st, 2025
 - 5.4 Federal government invests in flood resilience measures for the Village of Carmacks and LSCFN
6. **Reports**
 - 6.1 Council Activity Reports
 - 6.2 Mayor's Report
 - 6.3 CAO Report
 - 6.4 Association of Yukon Communities (AYC)
7. **Bylaws**

None
8. **New and Unfinished Business**
 - 8.1 Draft AYC Policy Position Council Feedback
 - 8.2 Motion to adopt HAF Funding Policy
9. **Question Period**
10. **In-Camera Session** *(Motion to go in and out of session with recorded times)*

Motion to move into Closed Meeting in accordance with the Yukon Municipal Act, Section 213 (3) (a) if in the case of a council, the council decides during the meeting to meet as a council committee to discuss a matter.
11. **Adjournment**



**MINUTES FROM THE REGULAR MEETING OF THE COUNCIL FOR THE VILLAGE OF
CARMACKS ON August 5th, 2025, IN THE MUNICIPAL COUNCIL CHAMBERS**

PRESENT: Mayor: J. Lachance

Councillors: T. Wheeler, D. Hansen, D. Mitchell, C. Bellmore

Staff: Acting CAO A. Wylimczyk, P. Singh

Delegates: Jane Koepke, Arbor Webster

1. CALL TO ORDER: Mayor: J. Lachance called the meeting to order at 7:00 PM.

2. AGENDA: Council reviewed the agenda.

25-15-01 M/S Councillors D. Hansen / T. Wheeler motioned that the agenda be accepted as amended with addition under Delegation 4.2 Jane Koepke, under New and Unfinished Business 8.1 roofing quote for old firehall, 8.2 Balance Biogas and In-camera session.

CARRIED

3. MINUTES:

3.1 From the regular council meeting on July 22nd, 2025

25-15-02 M/S Councillors C. Bellmore / D. Hansen motioned that the minutes be accepted as presented.

CARRIED

4. DELEGATION

4.1 Delegation – Arbor Webster, Department of Community Affairs & Community Services
Arbor provided updates on:

- Advisory Committee – Terms finalized, representatives list compiled, first meeting expected in August.
- May Services Resolutions – Drafts received; final version pending.
- Leader's Briefings – Biweekly emergency updates from Minister Moston continue through August, next session next week.
- Sustainable Communities Forum – Oct. 7–8, Whitehorse; focus on flooding, climate adaptation, asset management; in-person (Zoom option to be confirmed). Finance and Public Works staff encouraged them to attend. February forum to focus on wildfires.



- NAMS Canada Workshops – 1.5-hour asset management sessions available until Mar. 31, 2026; open to elected officials and staff.

Action Items: Arbor to confirm Zoom option for October forum and provide registration links for Leader’s Briefing and NAMS workshops.

4.2 Delegation – Jane K., Housing Incentives Policy Update

Jane provided an update on the draft Housing Development Incentives Policy, first presented July 18. The policy is funded through the federal Housing Accelerator Fund (\$2.2 M) and aims to increase local housing units by removing barriers and offering grants.

Key Points

- Two Grant Streams:
 - *Standard Housing* – single detached, secondary suites, 2–4 unit “missing middle” housing.
 - *Major Housing* – 5+ units on one property.
- Funding – Up to \$40,000 per unit; \$7,500 early-start bonus for permits issued before Dec 31 2025.
- Eligibility – Property must be in municipal boundaries; owner or agreement for sale; retroactive to Jan 9 2024 for builds not yet at occupancy.
- Major Grants – Flexible mix of cash, fee waivers, tax abatements, or pre-development cost support.
- Deadlines – Building permits by Dec 31 2026; completion by Nov 15 2027.

Public & Council Discussion

- Concerns raised about:
 - Land availability and cost; policy’s applicability to non-landowners.
 - High building costs, short Yukon construction season, and limited trades.
 - Short-term rental restrictions (3-year no-STR requirement).
 - Need for higher funding to cover site servicing (wells, septic, power, access).
- Suggestions:
 - Allow earlier disbursement for site servicing.
 - Consider increased amounts for properties requiring full servicing.
 - Maintain flexibility to shift funds between streams.

Next Steps / Action Items

- Mark & Jane to explore options for:
 1. Addressing applications from those without current land.



2. Increasing grants for site servicing costs.
 3. Clarifying short-term rental clause.
- Schedule a special council meeting to review and pass updated policy.

5. CORRESPONDENCE

5.1 AYC Resolution Letter Response

5.2 AYC Resolution Responses

5.3 Ministerial Seniors Advisory Committee

Council reviewed and read the three correspondence items together: the AYC Resolution Letter Response, the AYC Resolution Responses, and the Ministerial Seniors Advisory Committee letter.

25-15-03 M/S Councillors C. Bellmore / D. Hansen motioned that all the correspondence to be filed as no action.

CARRIED

6. REPORTS

6.1 Councillor Activity Reports

Councillor D. Hansen has nothing to report.

Councillor D. Mitchell has nothing to report.

Councillor T. Wheeler has nothing to report.

Councillor C. Bellmore has nothing to report.

6.2 Mayor Report

Mayor Justin Lachance announced the resignation of Chief Administrative Officer **Chantal Pelletier**, effective **July 22, 2025**, with a two-month notice period ending **September 12, 2025**. On behalf of Council and the community, the mayor expressed sincere gratitude for Ms. Pelletier's dedicated service and many contributions to the Village of Carmacks.

The mayor assured that municipal operations will continue without interruption during the transition and that a plan will be implemented to ensure a smooth handover of responsibilities. The Acting CAO during this period will be **Annette Wylimczyk (Finance Officer)**, and any matters requiring CAO attention should be directed to her.



6.3 CAO Report

Acting CAO Annette Wyliczyk presented the CAO Report. Key updates included:

- Carmacks Pool – Last day of operation will be August 17, 2025 due to lifeguards participating in summer games and returning to school. Efforts to recruit another lifeguard have been unsuccessful.
- Landfill Composting Program – Site preparation and tent installation underway; electric fence to be installed. Public engagement planned for late August for distribution of composting bins and public education.
- Scale Project – Tender awarded; work to commence late August/early September. Public Works will clear brush for Atco Electric to complete electrical upgrades.
- Hooter Revival – No volunteers to date.
- Property Tax – Missed amounts identified; Acting CAO to verify and update.
- Municipal Building Roof Replacement – Quotes obtained for both the Village Office and the old fire hall; to be discussed later.
- Housing Accelerator Fund – Public engagement materials distributed; updated policy to be presented August 19.
- Public Works Building Retrofit – PW and YG managers working on design phase.
- Lagoon – No progress to date; YG working with LSCFN.
- Civic Addressing – Updates underway with LSCFN input; bylaw to be added to September agenda.
- Arena Boilers – Awaiting arrival of fan for installation and boiler restart.
- Recreation Summer Programs – No further programs currently scheduled; options being explored for August activities.

6.4 Recreation Report

Recreation Director Chanel Johnnie provided a recap of recent and upcoming activities:

- Canada Day Event – Successful community celebration.
- Summer Camp Highlights – Multiple trips taken; campers making good use of the pool with high participation and enthusiasm.
- Photo Contest – Still underway.
- Tournaments – Upcoming pickleball tournament and softball tournament in partnership with LSCFN and the Recreation Centre this weekend.
- Facility Water System – Public Works staff and the Facilities Operations Manager have addressed several PLC issues; the system is now functioning properly.
- Security System – Updates and improvements underway.

6.5 Bylaw Report

Constable Liam Ferraz presented a summary of July activities:

- Dogs at Large – 5 incidents.



- Aggressive Dog Complaints – 1 incident.
 - Traffic Violations – 2 incidents (parking and unsecured loads).
 - Assistance to RCMP – 1 incident.
 - Public Encounters – 15 recorded interactions.
 - Open Space Infractions – 3 incidents.
- The Constable also provided highlights of additional activities and community support work undertaken during the month.

6.6 Public Works's Report

Public Works General Manager Jens Wylimczyk reported the following:

- Water Treatment Plant – Operating at regular standard capacity.
- Arena – Boiler issues as noted in the CAO Report.
- Landfill – Normal operations; collection system fully operational.
- BST Road Work – Main work for redirection completed, sweeping of gravel to follow. Work under contract included culvert-related repairs, with some sections outside the contracted area not covered.

Any further questions on Public Works matters can be forwarded to the Acting CAO.

6.7 VIC Report

VIC Coordinator Jeremy Byers reported the following for July 2025:

- Visitor Statistics – 255 visitors recorded, averaging approximately 8.2 per day. Peak days were July 1–3 (Canada Day long weekend) and July 20–21.
- Merchandise Sales – \$233.35 in revenue. Top-selling items included local postcards, small souvenirs, local artisan jewellery, and clothing.
- Visitor Feedback – Most common complaint was the location and visibility of the VIC. Several visitors reported GPS misguidance and a lack of highway and wayfinding signage. Positive feedback highlighted the friendliness of the community and the scenic surroundings. Some visitors requested updated brochures/maps and a stronger online presence for Carmacks tourism.

6.8 Carmacks Volunteer Fire Department Report – July 2025

Reported by Acting Fire Chief Dennis Mitchell

- Incidents
 - *July 3* – Residential garage fire at 5 Tage Cho Road caused by a cutting torch. Fire was extinguished prior to arrival; CVFD confirmed the scene was safe.
 - *July 22* – Two separate early-morning callouts for gas odor at the Carmacks Hotel and an alarm at the Recreation Centre. Both scenes were inspected and deemed secure.



- Training & Practices
 - Multiple practice sessions are held throughout July, covering call-out procedures, pager/radio use, SCBA tank filling, equipment checks, ladder safety, and readiness drills.
 - July 8 session focused on truck maintenance and water refills.
 - Pumper One was loaded and transported to Whitehorse on July 17 for mechanical repairs.
- Public Engagement
 - Participated in the Canada Day Parade with three vehicles and five members, handing out candy and assisting with traffic control.

The Acting Fire Chief noted strong attendance and participation in practices, continued focus on equipment readiness, and steady incident response by the crew.

6.9 AYC Association of Yukon Communities (AYC)

Councillor Wheeler reported that the AYC held an Executive Directors meeting last week. Council was reminded of the upcoming AYC meeting scheduled for September 4 in Carmacks. Summer months are typically quiet, with the main current activity being the receipt of ministerial responses to resolutions.

7.0 BYLAWS

None.

8.0 NEW & UNFINISHED BUSINESS

8.1 Draft AYC Policy Position Council Feedback

Council reviewed the draft Association of Yukon Communities (AYC) policy positions and noted that AYC is seeking municipal feedback by **August 30, 2025**. As the material is extensive, Council agreed to set **August 19, 2025** as the date to provide consolidated feedback following further review.

8.2 Roof Repair – Old Fire Hall

Acting CAO Annette Wylimczyk presented two roof repair quotes:

- Old Fire Hall – Estimated cost of \$65,500 plus GST. Funding includes \$50,000 from Yukon Government under the cost-sharing agreement with the Village of Carmacks for renovations to the old fire hall. Due to significant leaks and deterioration, this repair is considered urgent.
- Village Office – Quote received for \$59,000, but due to lack of funding, this project will be postponed. Only gutter repairs will be undertaken at this time.



25-15-04 M/S Councillors D. Hansen / T. Wheeler motioned that Council approves the expenditure of \$65,500 plus GST to Alpha Roofing for the replacement of the Old Fire Hall roof, with funding to include the \$50,000 contribution from Yukon Government under the existing cost-sharing in rental agreement.

CARRIED

8.3 Balance Biogas Request

Council reviewed a request from contractor Jonathan Osborne for additional payment related to the composting program tent installation. The tent was erected with assistance from Public Works; however, under the contract, the contractor was responsible for the installation. An additional \$1,740 was requested to cover labour for two workers, as well as a proposal for a rear wall to protect the tent from damage during compost drop-offs.

The total additional amount requested was approximately \$4,040. As there is no budget allocation for this work, Council discussed options, including:

- Paying only \$1,740 for additional labour.
- Sourcing materials for the wall through other projects or budgets, rather than paying directly to the contractor.

It was agreed that the Acting CAO will work with the Public Works Manager to determine an approach, address only the eligible costs, and report back to Council on the outcome.

9.0 QUESTION PERIOD SUMMARY

None.

10.0 IN-CAMERA

Motion to move into Closed Meeting in accordance with the Yukon Municipal Act, Section 213 (3) (a) if in the case of a council, the council decides during the meeting to meet as a council committee to discuss a matter.

25-15-05 M/S Councillor C. Bellmore / D. Hansen motioned to go in-camera at 08:28PM.

CARRIED

An in-camera discussion by Council regarding a labour matter.

25-15-06 M/S Councillor D. Hansen / C. Bellmore motioned to go out of in-camera at 09:09 PM.

CARRIED



25-15-07 M/S Councillor D. Hansen / C. Bellmore motioned to CAO's resignation dated July 22, 2025 and instruct administration to proceed with ending the CAO's employment contract.

CARRIED

11.0ADJOURNMENT

25-15-08 M/S Councillor T. Wheeler motioned to adjourn the meeting at 9.15PM.

Mayor J. Lachance adjourned the meeting at 9.15 PM.

Mayor J. Lachance

CAO Annette Wylimczyk (Acting)

**MONTHLY
MAYOR'S / CHIEF'S
POLICING REPORT
July 2025**

**Carmacks Detachment
“M” Division Yukon**



Royal Canadian Mounted Police
Gendarmerie royale du Canada

Canada 

OCCURRENCES	<u>July 2025</u>	Year to Date 2025	<u>July 2024</u>	Year to Date 2024
Assaults (All Categories)	9	19	5	26
Assistance/Suspicious Occurrence	8	39	13	30
Break and Enters	3	4	0	3
Cause Disturbance / Mischief/Breach of Peace	24	53	11	42
Drugs (all categories)	0	4	0	3
Fail to comply with conditions	0	3	0	6
False Alarms	2	5	0	31
Impaired Driving	5	22	3	14
Liquor Act	3	6	1	4
Mental Health Act	4	20	3	13
Missing Persons/Requests to Locate	0	4	2	2
Sexual Assault	0	3	0	2
Thefts (all categories)	2	10	2	16
Traffic (Speeding/Prohibited driver/etc.)	6	27	10	48
Uttering Threats	0	5	3	12
Vehicle Collisions	2	14	3	13
Wellbeing check	2	17	4	18
Other	11	50	8	56
Total Calls for Service	81	305	68	339

Service Calls Involving Alcohol	36	130	25	126
Prisoners held locally	3	6	0	9

PLEASE NOTE: The statistic numbers in the report may change monthly as file scoring is added, deleted or changed. This occurs as investigations develops resulting in additional charges or proving an incident to be unfounded.

Bobcat T64 CTL purchase quote

From Ryley Johnson <ryley.johnson@bobcatofwhitehorse.com>

Date Thu 8/14/2025 5:26 PM

To Public Works General Manager <PWGM@carmacks.ca>

 1 attachment (85 KB)

Village of Carmacks quote for Bobcat T64.pdf;

Good day Jens

Here is the quote I promised for you. Its for the new Bobcat T64 we have in stock. Here is a link to the website if you want to review specs or watch some videos on it.

T64:<https://www.bobcat.com/na/en/equipment/loaders/compact-track-loaders/t64>

As for you chipper, I highly suggest replacing it with a model that can accommodate 17GPM. It will be more versatile as more units will be able to run it. The unit you have now has such a high requirement that it requires quite a large skid steer to run like a T76 or T86, which will drive up cost up considerably ie. \$40,000-\$60,000 on top of what I quoted you.

There are chippers out there that run just as efficiently at 17GPM as 27-34GPM. This will be a better, and cost efficient option to go with the T64 and source a brand of chipper we can get parts for and service.

Once you get a chance to review the quote, let me know if you have any questions!

Regards,

Ryley Johnson
Sales Manager

117 Copper Rd. Whitehorse YK Y1A 2Z7

www.BobcatOfWhitehorse.com

Cell – 867-333-4426

Front Office - 867-633-4426

Fax - 867-456-2708





Quotation Number: **RJ1356663**

Quote Sent Date: **Aug 15, 2025**

Expiration Date: **Aug 31, 2025**

Prepared By: **Ryley Johnson**

Phone: +18673334426

Email:

ryley.johnson@bobcatofwhitehorse.com

Customer

Village of Carmacks

Box 113

Carmacks, YT, Y0B 1C0

Phone: (867)385-1522

Contact

Jes Wyliczyk

Phone: (867)385-1522

Email: pwgm@carmacks.ca

Dealer

Bobcat of Whitehorse, Whitehorse, YT

117 Copper Road

Whitehorse, YT, Y1A 2Z7

Item Name:	Item Number:	Quantity	Price Each	Total
T64 T4 Bobcat Compact Track Loader	M0363	1	93,177.68	93,177.68
Standard Equipment:				
68.0 HP Tier 4 V2 Bobcat Engine				
Auxiliary Hydraulics: Variable Flow				
Backup Alarm				
Bob-Tach				
Bobcat Interlock Control System (BICS)				
Controls: Hand and Foot (Manual)				
Cylinder Cushioning - Lift, Tilt				
Engine/Hydraulic Performance De-rate Protection				
Glow Plugs (Automatically Activated)				
Horn				
Lift Arm Support				
Lift Path: Vertical				
Lights, Front and Rear LED				
Operator Cab				
Includes: Adjustable Vinyl Suspension Seat, Top and Rear				
Windows, Parking Brake, Seat Bar and Seat Belt				
Roll Over Protective Structure (ROPS) meets SAE-J1040 and				
ISO 3471				
Falling Object Protective Structure (FOPS) meets SAE-J1043				
and ISO 3449, Level I; (Level II is available through Bobcat				
Parts)				
Parking Brake: Spring Applied, Pressure Released (SAPR)				
Solid Mounted Carriage with 4 Rollers				
Tracks: Rubber, 12.6" Narrow C Pattern				
Telematics - Machine IQ - 2-year Basics				
Warranty: 2 years, or 2000 hours whichever occurs first				
Comfort Package	M0363-P11-C07	1	14,485.36	14,485.36
<i>Included:</i> Comfort Package: Enclosed				
HVAC Cab, Radio, Adjustable Heated				
Cloth Air Ride Seat, Power Bob-Tach, Solid				
Undercarriage, Instrumentation: Standard 5"				
Display, Engine Temperature and Fuel				
Gauges, Hour meter, RPM and Warning				
Indicators. Includes maintenance interval				
notification, fault display, job codes, quick				
start, auto idle, and security lockouts,				
Premium LED Lights, Keyless Start, Two-				
Speed Travel, 7-Pin Attachment Control,				
Dual Direction Bucket Positioning, Rear				
Camera, Sound Reduction,				
Selectable Joystick Controls	M0363-R01-C04	1	1,142.40	1,142.40
15.7" Multi Bar Lug Tracks	M0363-R09-C16	1	2,505.12	2,505.12
Total for T64 T4 Bobcat Compact Track Loader				111,310.56
Quote Subtotal				111,310.56

Dealer PDI	0.00
Brokerage Charge	0.00
Tariff Surcharge	0.00
<i>Special Discount for Carmacks</i>	-21,310.56
<i>Kubota R630 Wheel Loader</i>	-60,000.00
Sales Total before Taxes	30,000.00
Taxes	1,500.00
Quote Total - CAD	31,500.00



Yukon Kubota

91311-B Alaska Highway, Whitehorse Yukon
Ph: (867)667-4400, E-Mail: totaltrac.yukon@gmail.com



Quote # 2086795
Prepared for: Voc Svl65 Trade In

Reference: VOC SVL65 TRADE IN

Expires: 08/10/2025
By: Colin Boyd

Equipment

1 New Kubota ISVL65-2 Compact Track Loader

Item	Class	Description	Serial #	\$Qty	Unit Price	Ext Price
ISVL65-2		Compact Track Loader	KBCZ021CL PLK32599	1	\$0.00	\$0.00
V021725110		SVL65-2HC CAB, HYD. QC		1	\$92,137.00	\$92,137.00
Includes...						
Narrow Tracks		Narrow Tracks		1	\$0.00	\$0.00
Hyd Coupler		Hydraulic Coupler		1	\$0.00	\$0.00
Cab		Cab		1	\$0.00	\$0.00
Standard Flow		Standard Flow		1	\$0.00	\$0.00
*AP-HD68LLC		Heavy Duty Bucket, 68" Low Profile, Long Flr, BOE		1	\$2,214.00	\$2,214.00
Electrical		Electrical Options		1	\$0.00	\$0.00
7770013554		AM/FM/WB/USB/BT Heavy Duty Mini Radio		1	\$566.57	\$566.57
7200003250		BLOCK HEATER 400WATT (SEE NOTE)		1	\$287.15	\$287.15
*S6678		BEACON LIGHT KIT		1	\$515.00	\$515.00

Equipment Total \$95,719.72

Total Discounts \$8,397.58

Equipment Total Less Discounts \$87,566.84

Freight \$2,624.34

PDI \$300.00

Setup \$300.00

Taxable Environmental Charges \$7.70

Total \$90,798.89

Non Taxable Environmental Charges \$0.00



* Not exactly as shown. Shown with optional product.

Notes

Trades

Year	Make	Model	Serial #	Description	Fuel Type	Hours	Over 60hp?	Trade Value	Liens
2019	Kubota	IR630C	11552	WHEELED LOADER	D	3860	False	\$40,000.00	\$0.00



Yukon Kubota

91311-B Alaska Highway, Whitehorse Yukon
Ph: (867)667-4400, E-Mail: totaltrac.yukon@gmail.com



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Reference: VOC SVL65 TRADE IN

Expires: 08/10/2025
By: Colin Boyd

Quote Summary

Notes:

Equipment Total	\$95,719.72
Total Discounts	\$8,397.58
Equipment Total Less Discounts	\$87,566.84
Freight	\$2,624.34
PDI	\$300.00
Setup	\$300.00
Administration Fees	\$0.00
Taxable Environmental Charges	\$7.70
Other Taxable	\$0.00
Plus Purchasable Warranty	\$0.00
Selling Price	\$90,798.89

<i>2016 Kubota</i> Less Trades	\$40,000.00
Total After Trades	\$50,798.89
GST/HST	\$2,539.94
PST/QST	\$0.00
Non Taxable Environmental Charges	\$0.00
Other Non-Taxable	\$0.00
Total	\$53,338.83
Liens outstanding on trade-in	\$0.00

To accept, please sign here and return to dealer

Totaltrac Yukon (2012) Inc.
91311 B Alaska Highway
Whitehorse, YT Y1A 6E4
Phone: 867-667-4400

VILLAGE OF CARMACKS
BOX 113
CARMACKS, YT Y0B 1C0

Repair Order Invoice

Doc Number: 301298
Service Writer: Colin Boyd
Date Printed: 08/14/2025
Date Promised: 08/11/2025
Cashier: JOHN BRAGG
Cashier Date: 08/14/2025

Customer Information

Home Phone: 867-863-6271
Cell Phone: 867-332-1520
Email: PWGM@carmacks.ca

Fold Here

Summary

Approve	Decline	Unit	Job	Job Total
<input checked="" type="checkbox"/>	<input type="checkbox"/>	2019 KUBOTA R630C	SERVICE +	\$1,794.81

Job Subtotal: \$1,794.81

Misc: \$132.00

Job Parts Subtotal: \$914.81

Job Labor Subtotal: \$880.00

GST Tax - 5.00%: \$96.341

Total: \$2,023.15

Less Deposits: \$0.00

Total Due: \$2,023.15

A/R Charge - VILLAGE OF CARMACKS(PO 8754): \$2,023.15

Thank You For Your Business!

NO RETURNS ON ELECTRICAL PARTS!

GST # 835774845

Signature: _____

Detail

Unit 2019 KUBOTA R630C R630C
VIN/Serial No:11552

Color:

Keyboard:

Plate:

Odom/Hrs In:0

Out:0

SERVICE +

Description: HOURS IN:3825

SERVICE MACHINE PER HOURS

MACHINE HAS A HARD TIME GOING FROM FORWARD TO REVERSE (STICKING BUTTON?)

CHECK OVER THE CODE E026 (ON THE DASH)

FRONT LEFT TIRE NEEDS TO BE REPLACED

867-385-1522

*****CUSTOMER IS LOOKING TO TRADE THE MACHINE IN, CHECK OVER MACHINE*****

Resolution: 500 hr service,

oil,air,cabin,fuel,pilot filters.

Could not duplicate shifting issue. (have seen button issues before ,so would recommend a new joy stick)

The codes in machine were from past issue. no current new codes.

Replace tire.

No major issue seen, but with 4000hr, DPF may need attend soon.

MAJOR cleaning needed

Needs new belts

Recommend: QT 2086795

Parts

Part #	Qty	Description	Price	Discount	Total
HH1C032430	1.00	OIL FILTER (1C010/20-3243	\$33.21	\$0.00	\$33.21
HHV0051920	1.00	FUEL FILTER SVL90	\$87.78	\$0.00	\$87.78
RD81951280	1.00	ELEMENT, WTR SPRTR SVLS	\$68.81	\$0.00	\$68.81
R141164930	1.00	ELEMENT	\$86.14	\$0.00	\$86.14
R561142250	1.00	ELEMENT INNER	\$101.33	\$0.00	\$101.33
R561142270	1.00	ELEMENT OUTER	\$125.82	\$0.00	\$125.82
6A67175090	2.00	FILTER (6A67175091 ON THE BOX)	\$42.46	\$0.00	\$84.92
T027067060	1.00	FILTER	\$135.66	\$0.00	\$135.66
7200005300	9.00	10W30 ENGINE OIL PER L	\$8.35	\$0.00	\$75.15
MISCO	1.00	405/70-18 USED TIRE	\$500.00	(\$500.00)	\$0.00
1J77005810	1.00	ELEMENT KIT	\$115.99	\$0.00	\$115.99
Parts Subtotal					\$914.81

Labor

Description	Technician	Hours	Total
500 hr service	Milford Allain	3	\$480.00
scan for codes	Milford Allain	1	\$160.00
inspection for sale	Milford Allain	1	\$160.00
right front	Milford Allain	0.5	\$80.00

Labor Subtotal **\$880.00**

Job Subtotal **\$1,794.81**

Approve: ☒ Decline: ☐

All Jobs Subtotal: **\$1,794.81**

Shop Supplies: **\$132.00**

GST Tax - 5.00%: **\$96.341**

Total: **\$2,023.15**

Less Deposits: **\$0.00**

Total Due: **\$2,023.15**

A/R Charge - VILLAGE OF CARMACKS(PO 8754): **\$2,023.15**

RE: Boardwalk audit

From Ferrer, Jeffre <jeffre.ferrer@cannor.gc.ca>
Date Tue 2025-07-15 10:46 AM
To Village of Carmacks Finance <finance@carmacks.ca>
Cc Steel, Caili <caili.steel@cannor.gc.ca>; CAO Village of Carmacks <cao@carmacks.ca>; Noel, Verdun <verdun.noel@cannor.gc.ca>

Hi Annette,

We have completed our preliminary reconciliation, which indicates an underspend in eligible expenditures. This results in recovery amount of **\$23,086.80**.

If you agree with this outcome, we will proceed with processing the reconciliation.

Should you have any additional eligible expenses that have not yet been submitted, please let us know.

Thank you,

Jeffre Ferrer

Program Support Officer, Operations
Canadian Northern Economic Development Agency (Cannor)
300 Main Street, Room 400
Whitehorse, YT Y1A 2B5

Email: jeffre.ferrer@cannor.gc.ca
Mobile: 867-975-1435

From: Village of Carmacks Finance <finance@carmacks.ca>
Sent: Tuesday, July 8, 2025 11:21 AM
To: Ferrer, Jeffre <jeffre.ferrer@cannor.gc.ca>
Cc: Steel, Caili <caili.steel@cannor.gc.ca>; CAO Village of Carmacks <cao@carmacks.ca>
Subject: Boardwalk audit

COURRIEL EXTERNE - FAITES PREUVE DE PRUDENCE / EXTERNAL EMAIL - USE CAUTION

Hello Jeffre and Caili,

Attached is the audit report for the boardwalk project.

Please don't hesitate to reach out if you have any questions.

Thank you,



Annette Wylimczyk

Finance Officer

Village of Carmacks

T 867-863-6271 Ext. 104 Carmacks.ca

I respectfully acknowledge that I work within the Traditional Territories of Little Salmon Carmacks First Nation.

June 15, 2025

Dear Mayor and Council (Village of Carmacks),

Regarding the Traffic Management and Parking By-Law.

In the absence of a public input session on a by-law , a citizen has three opportunities to have some sort of limited input into the process that governs them. Those opportunities occur on the first , second , and third sessions that the by-law is read.

As you may be aware, council completed two readings of that by-law in one session and this significantly hindered the ability for the citizens to have the smallest level of voice in the process. To make matters worse , the agenda as adopted only tabled the first reading of the by-law.

We were not afforded the most basic of inputs into that process and it needs to be addressed. I appreciate this is a new council that will run things differently but this new council is comprised of three members who participated in the proceedings in the first place which hindered our ability to have a voice.

You (the collective you) have a duty to right the wrong and open this up for community input. In doing so you might find that your citizens have some fantastic ideas that may help alleviate some of traffic and parking issues. It's a win win alternative to petitions and/or other legal actions.

As your council meetings conflict with my work schedule, please accept this letter as my voice for an upcoming council meeting.

Sincerely,

Stuart Harris

(867) 336 - 5014

Association of Yukon Communities

Renewal Report

September 1, 2025

Presented by:



and





benefit consulting ltd
715 – 938 Howe Street
Vancouver, BC V6Z 1N9
Tel: (604) 568-3210
Fax: (604) 909-4710
Toll Free: 1-877-568-3210

July 8, 2025

Private & Confidential

Bonnie Dixon
Executive Director
Association of Yukon Communities
140 – 2237 2nd Ave
Whitehorse, Yukon
Y1A 0K7

Dear Bonnie,

RE: Association of Yukon Communities – September 1, 2025, Renewal Report

Lee Brooks and CORE benefit consulting ltd are committed to providing fresh innovative ideas and ensuring the long-term sustainability of Association of Yukon Communities employee benefit plan.

We are pleased to have this opportunity to present your Canada Life renewal report for your employee benefit program, which becomes effective on September 1, 2025.

Our analysis involved a thorough review of Canada Life underwriting methodology to ensure the basis for establishing your renewal rates is rational and in line with marketplace standards.

Your Pooled benefits consist of Basic Life, Accidental Death & Dismemberment, Long-Term Disability and Critical Illness. For pooled benefits, the carrier combines the claims experience of other policyholders into one pool to determine a common rate. These rates are then adjusted according to the specific demographic profile of the group.

Your Experience Rated benefits include Short-Term Disability, Extended Health Care and Dental. Renewal rates are based on your own claiming experience, subject to the upcoming year's trend and inflation factors.

A summary of the financial implications of the September 2025 renewal is as follows:

	Current Premium	Original Renewal Premium	Negotiated Renewal Premium	Change (%)	Savings From Negotiations
Per Month	\$ 75,529.48	\$ 81,502.77	\$ 79,080.48	4.7%	\$ 2,422.29
Per Annum	\$ 906,353.76	\$ 978,033.24	\$ 948,965.76		\$ 29,067.48

Canada Life proposed an overall increase of 7.9%. We were successful in securing an overall increase of 4.7% or \$29,067.48 annual savings from negotiations.

Pooled Benefits:

- **Life Insurance** – There were no Life claims for the renewal period. There are five Life Waiver of Premium Reserve in the amount of \$46,809. Compared to last year's total of 119 members, 130 are covered under your group plan today. The current gender split is 62.2% male and 37.8% female, whereas last year it was 63.8% male and 36.2% female. Our analysis indicates a 5.7% demographic variance this year. Canada Life proposed a 3.3% increase to City of Dawson and a 1.5% increase to all other classes rates this year. Even though our analysis supports this, we have negotiated no change to Life rates this year.
- Your **Accidental Death & Dismemberment (AD&D)** rate remain unchanged at \$0.05 per \$1,000 for City of Dawson and \$0.04 per \$1,000 for all other classes.
- **Long-Term Disability** – there were five Long-Term Disability claims for the renewal period. Claims total \$69,894 for the renewal period, and Disabled Life Reserves \$90,344. Compared to last year's total of 108 members, 118 are covered under your group plan today. Canada Life proposed a 9.5% increase to Long-Term Disability rates this year. Our analysis didn't fully support this, and we have negotiated a 4.6% increase to City of Dawson and a 4.5% increase to all other classes rates this year.
- **Critical Illness** rates are based on manual rates. Your Critical Illness rate will increase by 4.7% this year, from \$1.06 to \$1.11 per \$1,000 of benefit.

Experience-Rated Benefits:

- **Short-Term Disability** claims activity improved from an incurred loss ratio of 198.7% last year to an incurred loss ratio of 44.8% this year. The expected loss ratio is 76.8%. After factoring in reserves, 5% trend and 87% credibility to your claims experience, Canada Life proposed a 6.6% decrease to City of Dawson and a 7.5% decrease to all other classes rates this year.

We negotiated a 9.2% decrease to City of Dawson and a 9.7% decrease to all other classes rates this year.

- **Extended Health Care (EHC)** - after removing \$31,989 in pooled claims, claims activity is at expected levels with an incurred loss ratio of 72.2%. Last year, after removing \$17,638 in pooled drug claims, experience trended below expected levels with an incurred loss ratio of 63.2%. After factoring in the IBNR, 11.5% trend & inflation and 100% credibility, proposed a 7.8% increase to City of Dawson and an 11.1% increase to all other classes rates this year.

We have negotiated an overall increase of 7.8% for the City of Dawson and a 7.6% increase for all other employees.

- **Dental** claims trended above target with an incurred loss ratio of 90.8%. This is an increase compared to the 84.1% incurred loss ratio last year. After factoring in the IBNR, 6% trend / 1.9% fee guide and 100% credibility, Canada Life advised an increase of 19.7% to Dental rates would be required.

We negotiated an increase of 15% your Dental rates this year.

Association of Yukon Communities, continued

Bonnie, we wish to thank you for the opportunity to present the Association of Yukon Communities 2025 renewal. Please contact us should you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "R Desroches". The signature is fluid and cursive, with a horizontal line extending from the left.

Richard Desroches
CORE benefit consulting ltd

Cc: Kelsey Gammel, Manager of Operations, Association of Yukon Communities
Lee Brooks, View360 Insurance Advisory Ltd.
Maxwell Cucu, Account Manager, CORE benefit consulting ltd.

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Renewal Cost Summary

Association of Yukon Communities September 2025 Cost Summary					
BENEFIT	Current Volume/Lives	Renewal Rates	Proposed Renewal Rates	Negotiated Renewal Rates	% Change vs. current
Basic Life	\$12,921,000	0.650 \$8,398.65	0.660 \$8,527.86	0.650 \$8,398.65	0.0%
Basic Life City of Dawson	\$5,947,000	0.320 \$1,903.04	0.330 \$1,962.51	0.320 \$1,903.04	0.0%
AD&D	\$13,041,000	0.040 \$521.64	0.040 \$521.64	0.040 \$521.64	0.0%
AD&D City of Dawson	\$6,030,000	0.050 \$301.50	0.050 \$301.50	0.050 \$301.50	0.0%
Long Term Disability	\$160,000	3.600 \$5,760.00	3.940 \$6,304.00	3.760 \$6,016.00	4.4%
Long Term Disability City of Dawson	\$157,078	3.490 \$5,482.02	3.820 \$6,000.38	3.650 \$5,733.35	4.6%
Critical Illness	\$2,125,000	1.060 \$2,252.50	1.110 \$2,358.75	1.110 \$2,358.75	4.7%
POOLED PREMIUM		\$24,619.35	\$25,976.64	\$25,232.93	2.5%
Short Term Disability	\$62,923	1.340 \$8,431.68	1.240 \$7,802.45	1.210 \$7,613.68	-9.7%
Short Term Disability City of Dawson	\$37,516	0.76 \$2,851.22	0.710 \$2,663.64	0.69 \$2,588.60	-9.2%
Extended Health Care Single Couple Family	41 21 31	158.84 280.37 316.94 \$22,225.35	176.40 311.38 352.05 \$24,684.93	170.89 301.55 340.93 \$23,907.87	7.6%
Extended Health Care Single Couple Family City of Dawson	19 16 5	55.66 128.89 144.16 \$3,840.58	59.94 139.06 155.56 \$4,141.62	59.94 139.06 155.56 \$4,141.62	7.8%
Dental Care Single Couple Family	41 21 31	51.67 113.96 129.01 \$8,510.94	61.85 136.42 154.43 \$10,188.00	59.43 131.05 148.36 \$9,787.84	15.0%
Dental Care Single Couple Family City of Dawson	19 16 5	56.82 183.78 206.06 \$5,050.36	68.01 220.00 246.66 \$6,045.49	65.35 211.34 236.97 \$5,807.94	15.0%
EXPERIENCE PREMIUM		\$50,910.13	\$55,526.13	\$53,847.55	5.8%
TOTAL PREMIUM - Monthly		\$75,529.48	\$81,502.77	\$79,080.48	4.7%
MONTHLY DIFFERENCE vs. current rates			\$5,973.29	\$3,551.00	
TOTAL PREMIUM - Annual		\$906,353.76	\$978,033.24	\$948,965.76	4.7%
ANNUAL DIFFERENCE			\$71,679.48	\$42,612.00	
% DIFFERENCE vs. current rates			7.9%	4.7%	

Renewal Cost Summary

Canada Life proposed an overall increase of 7.9%. We were successful in securing an overall increase of 4.7% or \$29,067.48 annual savings from negotiations.

City of Dawson					
September 2025 Cost Summary					
BENEFIT	Current Volume/Lives	Renewal Rates	Proposed Renewal Rates	Negotiated Renewal Rates	% Change vs. current
Basic Life	\$5,947,000	0.320 \$1,903.04	0.330 \$1,962.51	0.320 \$1,903.04	0.0%
AD&D	\$6,030,000	0.050 \$301.50	0.050 \$301.50	0.050 \$301.50	0.0%
Long Term Disability	\$157,078	3.490 \$5,482.02	3.820 \$6,000.38	3.650 \$5,733.35	4.6%
POOLED PREMIUM		\$7,686.56	\$8,264.39	\$7,937.89	3.3%
Short Term Disability	\$37,516	0.76 \$2,851.22	0.710 \$2,663.64	0.69 \$2,588.60	-9.2%
Extended Health Care					
Single	19	55.66	59.94	59.94	
Couple	16	128.89	139.06	139.06	
Family	5	144.16	155.56	155.56	
		\$3,840.58	\$4,141.62	\$4,141.62	7.8%
Dental Care					
Single	19	56.82	68.01	65.35	
Couple	16	183.78	220.00	211.34	
Family	5	206.06	246.66	236.97	
		\$5,050.36	\$6,045.49	\$5,807.94	15.0%
EXPERIENCE PREMIUM		\$11,742.16	\$12,850.75	\$12,538.16	6.8%
TOTAL PREMIUM - Monthly		\$19,428.72	\$21,115.14	\$20,476.05	5.4%
MONTHLY DIFFERENCE vs. current rates			\$1,686.42	\$1,047.33	
TOTAL PREMIUM - Annual		\$233,144.64	\$253,381.68	\$245,712.60	5.4%
ANNUAL DIFFERENCE			\$20,237.04	\$12,567.96	
% DIFFERENCE vs. current rates			8.7%	5.4%	

For City of Dawson Canada Life proposed an overall increase of 8.7%. We have negotiated an 5.4% overall increase or \$7,669.08 annual savings from negotiations.

Pooled Benefits

Your group benefit plan includes the following pooled benefits:

- **Basic Life Insurance**
- **Accidental Death and Dismemberment (AD&D)**
- **Long Term Disability (LTD)**
- **Critical Illness**

About Pooled Benefits

Basic Life, Accidental Death & Dismemberment (AD&D), Long-Term Disability (LTD), and Critical Illness are considered pooled benefits. This means that the carrier combines the claims experience of other policyholders into one pool to determine a common rate. These rates are then adjusted according to the specific demographic profile of the group.

Important characteristics of the demographic profile include:

- The ratio of female/male members.
- The age distribution of the employees.
- The occupational/industry characteristics of the group.
- The number of members in the group.

Basic Life Insurance

Basic Life insurance pays a pre-specified amount in the event of the death of an employee from any cause. The rates are revised annually based on the demographics of the group. Premiums paid by the employer on behalf of the employee are a taxable benefit; however, benefits received are non-taxable.

Demographics

After reviewing your demographic changes since last year, we note that:

- There has been a 9.2% increase in the number of members. There were 119 members last year versus 130 members this year.
- Life volumes increased to \$18,868,000 this year from \$16,870,000 last year.
- The percentage of volumes insured in the 'over 45' age bands has increased to 53.1% this year from 50.5% last year.
- Insured male volume decreased from 63.8% of volume last year to 62.2% of volume this year.
- The mortality risk and therefore the cost of insurance is higher for males than females.

Pooled Benefits

Basic Life Insured Lives And Volumes

MALE	2025			2024		
Age Band	# Lives	Volume	% of Total Volume	# Lives	Volume	% of Total Volume
20-24	4	449,000	3.8%	4	485,000	4.5%
25-29	5	661,000	5.6%	7	916,000	8.5%
30-34	6	875,000	7.5%	6	938,000	8.7%
35-39	12	1,701,000	14.5%	13	1,800,000	16.7%
40-44	9	1,381,000	11.8%	9	1,248,000	11.6%
45-49	11	1,857,000	15.8%	7	1,086,000	10.1%
50-54	7	1,280,000	10.9%	8	1,407,000	13.1%
55-59	7	967,000	8.2%	8	1,394,000	13.0%
60-64	13	2,277,000	19.4%	7	1,127,000	10.5%
65-69	4	283,000	2.4%	4	358,000	3.3%
70-74	-	-		-	-	
Total	78	11,731,000	100.0%	73	10,759,000	100.0%

FEMALE	2025			2024		
Age Band	# Lives	Volume	% of Total Volume	# Lives	Volume	% of Total Volume
20-24	2	255,000	3.6%	4	436,000	7.1%
25-29	7	783,000	11.0%	3	387,000	6.3%
30-34	6	804,000	11.3%	5	498,000	8.1%
35-39	7	1,086,000	15.2%	5	738,000	12.1%
40-44	6	861,000	12.1%	6	900,000	14.7%
45-49	3	507,000	7.1%	4	528,000	8.6%
50-54	4	697,000	9.8%	4	716,000	11.7%
55-59	5	826,000	11.6%	6	889,000	14.5%
60-64	8	1,071,000	15.0%	6	726,000	11.9%
65-69	4	247,000	3.5%	3	293,000	4.8%
70-74	-	-		-	-	
Total	52	7,137,000	100.0%	46	6,111,000	100.0%

Total Lives And Volumes (COMBINED)

COMBINED	2025			2024		
Age Band	# Lives	Volume	% of Total Volume	# Lives	Volume	% of Total Volume
20-24	6	704,000	3.7%	8	921,000	5.5%
25-29	12	1,444,000	7.7%	10	1,303,000	7.7%
30-34	12	1,679,000	8.9%	11	1,436,000	8.5%
35-39	19	2,787,000	14.8%	18	2,538,000	15.0%
40-44	15	2,242,000	11.9%	15	2,148,000	12.7%
45-49	14	2,364,000	12.5%	11	1,614,000	9.6%
50-54	11	1,977,000	10.5%	12	2,123,000	12.6%
55-59	12	1,793,000	9.5%	14	2,283,000	13.5%
60-64	21	3,348,000	17.7%	13	1,853,000	11.0%
65-69	8	530,000	2.8%	7	651,000	3.9%
70-74	-	-		-	-	
Total	130	18,868,000	100.0%	119	16,870,000	100.0%

Pooled Benefits

Current Life Claims and Reserves

There were no Life claims for the renewal period. There are five Life Waiver of Premium Reserve in the amount of \$46,809.

Changes in Basic Life premium at this renewal

Compared to last year's total of 119 members, 130 are covered under your group plan today. The current gender split is 62.2% male and 37.8% female, whereas last year it was 63.8% male and 36.2% female.

Our analysis indicates a 5.7% demographic variance this year. Canada Life proposed a 3.3% increase to City of Dawson and a 1.5% increase to all other classes rates this year. Even though our analysis supports this, we have negotiated no change to Life rates this year.

Rate / \$1000 Volume				
Class	Current Rate	Proposed Renewal Rate	Negotiated Renewal Rate	% Change
All Other	\$0.65	\$0.66	\$0.65	0.0%
City of Dawson	\$0.32	\$0.33	\$0.32	0.0%

Accidental Death & Dismemberment (AD&D)

The Accidental Death & Dismemberment (AD&D) benefit provides protection if a plan member incurs a loss of life, or loss of use of limb, sight, hearing, and/or speech due to an accidental injury. Accidental Death & Dismemberment is also referred to as double indemnity insurance as it doubles the benefit for plan members who die because of an accident.

The unit rate for the AD&D for the new policy year remains unchanged at \$0.05 per \$1,000 of benefit for City of Dawson and \$0.04 per \$1,000 of benefit for All Other Classes.

Rate / \$1000 Volume			
Class	Current Rate	Renewal Rate	% Change
All Other	\$0.04	\$0.04	0.0%
City of Dawson	\$0.05	\$0.05	0.0%

Pooled Benefits

Long-Term Disability (LTD)

This benefit is an essential component of the group benefit plan as an extended illness or injury can create a significant negative financial impact in addition to physical and emotional hardships. The Long-Term Disability benefit is important in protecting the financial well-being and overall risk management planning for your employees.

The benefit schedule is based on a percentage of the employee's pre-disability gross earnings. When determining an appropriate benefit schedule, the tax status of the LTD benefit must be considered. Unless the plan member is paying the entire LTD premium, the benefit will be taxable when received.

Demographics

After reviewing your demographic changes since last year, we can see that:

- There has been a 9.3% increase in the number of members. There were 108 members last year versus 118 members this year.
- LTD volumes increased to \$317,078 this year from \$289,801 last year.
- The percentage of volumes insured in the 'over 45' age bands has increased to 45.7% this year from 42.5% last year.
- As a percentage of total volumes, female volume increased to 35.5% of total volume this year from 34.7% of total volume last year.
- The morbidity risk and therefore the cost of insurance is higher for females than males.

Current Long-Term Disability Claims and Reserves

There were five Long-Term Disability claims for the renewal period. Total amount paid was \$66,893.84 for the renewal period, and current Disabled Life Reserves of \$90,344.

Changes to the Long-Term Disability premium at this renewal

Demographic changes within your group and the experience of the block prompted Canada Life to propose a 9.5% increase to Long-Term Disability rates this year. Our analysis didn't fully support this, and we have negotiated a 4.6% increase to City of Dawson and a 4.5% increase to all other classes rates this year.

Rate / \$100 Volume				
Class	Current Rate	Proposed Renewal Rate	Negotiated Renewal Rate	% Change
All Other	\$3.60	\$3.94	\$3.76	4.4%
City of Dawson	\$3.49	\$3.82	\$3.65	4.6%

Pooled Benefits

Long Term Disability Insured Lives And Volumes

Male	2025			2024		
Age Band	# Lives	Volume	% of Total Volume	# Lives	Volume	% of Total Volume
20-24	5	12,707	6.2%	4	12,964	6.9%
25-29	5	11,188	5.5%	7	16,544	8.7%
30-34	7	21,594	10.6%	7	21,395	11.3%
35-39	12	34,432	16.8%	13	38,425	20.3%
40-44	9	27,975	13.7%	8	23,610	12.5%
45-49	11	26,784	13.1%	7	18,380	9.7%
50-54	7	17,100	8.4%	8	19,100	10.1%
55-59	6	15,100	7.4%	8	21,671	11.5%
60-64	13	37,592	18.4%	7	17,100	9.0%
65-69	-	-		-	-	
Total	75	204,472	100.0%	69	189,189	100.0%

Female	2025			2024		
Age Band	# Lives	Volume	% of Total Volume	# Lives	Volume	% of Total Volume
20-24	1	2,000	1.8%	4	9,433	9.4%
25-29	6	15,918	14.1%	3	7,948	7.9%
30-34	5	10,919	9.7%	3	7,111	7.1%
35-39	7	21,136	18.8%	5	12,176	12.1%
40-44	5	14,288	12.7%	6	17,001	16.9%
45-49	3	7,519	6.7%	3	7,433	7.4%
50-54	4	9,695	8.6%	4	9,433	9.4%
55-59	5	12,685	11.3%	6	16,691	16.6%
60-64	7	18,446	16.4%	5	13,386	13.3%
65-69	-	-		-	-	
Total	43	112,606	100.0%	39	100,612	100.0%

Total Lives and Volumes (COMBINED)

COMBINED	2025			2024		
Age Band	# Lives	Volume	% of Total Volume	# Lives	Volume	% of Total Volume
20-24	6	14,707	4.6%	8	22,397	7.7%
25-29	11	27,106	8.5%	10	24,492	8.5%
30-34	12	32,513	10.3%	10	28,506	9.8%
35-39	19	55,568	17.5%	18	50,601	17.5%
40-44	14	42,263	13.3%	14	40,611	14.0%
45-49	14	34,303	10.8%	10	25,813	8.9%
50-54	11	26,795	8.5%	12	28,533	9.8%
55-59	11	27,785	8.8%	14	38,362	13.2%
60-64	20	56,038	17.7%	12	30,486	10.5%
65-69	-	-		-	-	
Total	118	317,078	100.0%	108	289,801	100.0%

Pooled Benefits

Critical Illness Insurance (CI)

Critical Illness pays a pre-specified amount in the event of being diagnosed with one of the covered illnesses under the policy. The rates are revised annually based on the demographics of the group as claiming incidence increases with age.

Premiums paid by the employer on behalf of the employee are a taxable benefit; however, benefits received are non-taxable.

The benefit schedule is a flat \$25,000 of coverage per employee.

Changes to the Critical Illness premium at this renewal

Critical Illness rates are based on manual rates. Critical Illness rate will increase from \$1.05 to \$1.11 per \$1,000 per benefit.

The City of Dawson doesn't currently have Critical Illness coverage. The following rates are for Association of Yukon:

Rate / \$1,000 Volume		
Current Rate	Renewal Rate	% Change
\$1.06	\$1.11	4.7%

Experience-Rated Benefits

Your group benefit plan includes the following experience-rated benefits:

- **Short Term Disability**
- **Extended Health Care (EHC)**
- **Dental**

About experience-rated benefits

The premium rates for these benefits are based on the actual claims experience of the members in your group plan. The calculation below is commonly used for establishing renewal rate pricing levels:

Required Rate = Incurred Loss Ratio divided by Target Loss Ratio multiplied by Inflation /Trend

The components of renewal rate pricing calculation are described as follows:

- **The Target Loss Ratio** is essentially the carrier's break-even position, where the remaining percentage is reserved for expenses, or the carrier's cost of doing business and carrier profit. The higher the Target Loss Ratio; the lower are the carrier expenses.

Canada Life Target is 76.8%.

- **The Incurred Loss Ratio** is the ratio of incurred claims and paid premiums during the policy year period. This ratio is calculated as follows:

Incurred Loss Ratio = Incurred Claims divided by Premium

Incurred Claims = Paid Claims + Change in the IBNR reserve.

- **Incurred but not reported (IBNR) reserve.** This is a contingency reserve established at the first renewal and recalculated at the second and subsequent renewals.
- The **Inflation** rate for health care costs is significantly higher than the general Consumer Price Index (CPI). It is necessary to adjust past experience figures for the rise in future claim costs. An inflation adjustment is necessary when evaluating the current claims experience to project and fund expected levels of claiming activity for the new policy year.

Experience-Rated Benefits

Short Term Disability (STD) Experience Summary

Benefit Period	Premiums	Paid Claims	Incurred Claims	Loss Ratio
May 2024 to April 2025	\$112,081	\$52,145	\$50,177	44.8%
May 2023 to April 2024	\$66,910	\$126,018	\$132,983	198.7%
May 2022 to April 2023	\$58,289	\$57,643	\$56,479	96.9%
Total	\$237,280	\$235,806	\$239,639	101.0%

Short-Term Disability (STD) Analysis

- Claiming activity for this benefit improved from an incurred loss ratio of 198.7% last year to 44.8% this year.
- Incurred claims include paid claims plus an allowance for the IBNR reserve.
- Your claims experience has been assigned a credibility of 87%. This means 87% of the Short-Term Disability rate is determined based on your own experience, while 13% of the rate is determined based on your demographics and Canada Life block of business.
- A trend factor of 5% was included by Canada Life in their renewal calculations.
- There were six paid claims for the current period.
- There were eleven paid claims during the prior period.
- A list of the six claims paid during the current reporting period is on the following page.

Experience-Rated Benefits

Short Term Disability (STD) Claimants:

Division	Class	Claimant ID	Year of Bi	Disability Begin Date	Net Charged to Plan
7	1	E000000040	1964	2024-10-17	7928.57
7	1	E000000085	1965	2023-12-10	3834
7	1	E000000339	1975	2024-06-17	4071.43
8	5	E000000159	1964	2024-07-29	16880
8	5	E000000299	1986	2024-08-14	8495.72
8	5	E000000350	1972	2024-08-28	10934.86
Total					52144.58

Changes to the Short-Term Disability premium at this renewal

Claims activity improved from an incurred loss ratio of 198.7% last year to an incurred loss ratio of 44.8% this year. The expected loss ratio is 76.8%. After factoring in reserves, 5% trend and 87% credibility to your claims experience, Canada Life advised a 6.6% decrease to City of Dawson and a 7.5% decrease to all other classes rates this year.

We negotiated a 9.2% decrease to City of Dawson and a 9.7% decrease to all other classes rates this year.

Rate / \$10 Volume				
Class	Current Rate	Original Renewal Rate	Negotiated Renewal Rate	% Change
All Other	\$1.34	\$1.24	\$1.21	-9.7%
City of Dawson	\$0.76	\$0.71	\$0.69	-9.2%

Experience-Rated Benefits

Extended Health Care (EHC) Experience Summary

Benefit Period	Premiums	Paid Claims	Incurred Claims	Loss Ratio
May 2024 to April 2025	\$248,483	\$211,203	\$179,339	72.2%
May 2023 to April 2024	\$238,925	\$168,418	\$150,886	63.2%
Total	\$487,408	\$379,621	\$330,225	67.8%

Extended Health Care (EHC) Analysis

- After removing \$31,989 in pooled claims, claiming activity for this benefit is running at expected levels with an incurred loss ratio of 72.2%.
- Last year after removing \$17,638 in pooled claims from your experience trended below expected levels with an incurred loss ratio of 63.2%.
- Incurred claims include paid claims, less pooled claims amount plus an allowance for the IBNR reserve.
- Your claims experience has been assigned a credibility of 100%.
- A trend / inflation factor of 11.5% was included by Canada Life in their renewal calculations.

Changes to the Extended Health Care premium at this renewal

After factoring in the IBNR, 11.5% trend & inflation and 100% credibility, proposed an overall increase of 7.8% to City of Dawson and an 11.1% increase to all other classes rates this year. We have negotiated an overall increase of 7.8% for the City of Dawson and a 7.6% increase for all other employees.

Unit Rate - All Other Classes				
	Current Rate	Proposed Renewal Rate	Negotiated Renewal Rate	% Change
Single	\$158.84	\$176.40	\$170.89	7.6%
Couple	\$280.37	\$311.38	\$301.55	7.6%
Family	\$316.94	\$352.05	\$340.93	7.6%

Unit Rate - City of Dawson				
	Current Rate	Proposed Renewal Rate	Negotiated Renewal Rate	% Change
Single	\$55.66	\$59.94	\$59.94	7.7%
Couple	\$128.89	\$139.06	\$139.06	7.9%
Family	\$144.16	\$155.56	\$155.56	7.9%

Experience-Rated Benefits

Extended Health Care Component Breakdown

Current Period **Prior Period**
May 2024 to April 2025 **May 2023 to April 2024**

Service	Amount	%	Amount	%	Change
Drugs	\$166,673	78.9%	\$124,391	73.9%	34.0%
Paramedical	\$27,513	13.0%	\$24,038	14.3%	14.5%
Vision Care	\$10,969	5.2%	\$12,805	7.6%	-14.3%
Medical Service and Supplies	\$3,792	1.8%	\$7,184	4.3%	-47.2%
Out of Country	\$2,256	1.1%	\$0	0.0%	100.0%
Total	\$211,203	100.0%	\$168,418	100.0%	25.4%

Extended Health Care (EHC) Component Analysis

- Overall, Extended Health Care claims have increased by 25.4% compared to the prior period.
- Prescription Drugs represent a 78.9% share of total Health payments. We would expect the share for this component to be approx. 66%-68%. Prescription Drugs payments increased by 34% compared to last year. We note that there has been \$28,111 in claims for Entyvio claimed during this period. Entyvio is a specialty medication used for the treatment of Ulcerative Colitis and Crohn's disease.
- The share for the Paramedical component is 13% of total Health payments. Paramedical claims increased by 14.5% compared to last year.
- Vision includes Eye exams, Lenses, frames and contacts. Vision care represents a 7.6% share of total Health payments.
- Medical Services and Equipment represent 1.8% of Health payments.
- Out of Country claims are removed from the first dollar during the renewal calculation, as well as any Extended Health Care claims (excluding Vision Care) over the pooling threshold of \$15,000 per individual each year.
- This year \$28,927 in Prescription Drugs, \$806 in Health claims and \$2,256 in OOC claims were removed from your experience prior to running the renewal rates.

Experience-Rated Benefits

Top 15 Therapeutic Classifications by Amount Paid

May 1, 2024, to April 30, 2025

Therapeutic Classification	Rank	Amount Paid	% of Total	Number of DINS
Diabetes Treatments and Supplies	1	\$31,758	19.1%	130
Gastrointestinal	2	\$28,111	16.9%	7
Allergies/Respiratory Diseases	3	\$25,838	15.5%	135
Skin Disorders/Acne	4	\$15,172	9.1%	52
Central Nervous System Agent	5	\$10,306	6.2%	97
Gastrointestinal/Ulcers	6	\$8,963	5.4%	79
Cardiac Disease/Blood Pressure	7	\$7,550	4.5%	174
Depression	8	\$6,795	4.1%	124
Anti Inflammatory/Analgesics	9	\$5,407	3.2%	53
Hormone Therapy/Menopause	10	\$4,138	2.5%	33
Thyroid & Glandular	11	\$4,080	2.4%	61
Narcotic Analgesics	12	\$2,490	1.5%	49
Rheumatoid Arthritis	13	\$2,352	1.4%	1
Antibiotics/Anti-infectives	14	\$1,734	1.0%	65
Cholesterol Disorders	15	\$1,308	0.8%	43

Experience-Rated Benefits

Top 15 Drugs by Amount Paid

May 1, 2024, to April 30, 2025

Drug Name	Classification	DIN	Rank	Amount	% of Total
ENTYVIO 300MG VIAL	Gastrointestinal	02436841	1	\$28,111	16.9%
TEZSPIRE 110MG/ML PRE-FILLED PEN	Allergies/Respiratory Diseases	02529556	2	\$16,273	9.8%
COSENTYX 150MG/ML PRE-FILLED PEN	Skin Disorders/Acne	02438070	3	\$12,497	7.5%
OZEMPIC 1.34MG/ML PEN	Diabetes Treatments and Supplies	02471477	4	\$6,829	4.1%
OZEMPIC 1.34MG/ML INJECTION	Diabetes Treatments and Supplies	02471469	5	\$6,001	3.6%
FREESTYLE LIBRE SENSOR	Diabetes Treatments and Supplies	97799171	6	\$5,530	3.3%
TRELEGY ELLIPTA	Gastrointestinal/Ulcers	02474522	7	\$5,034	3.0%
MEZAVANT 1.2G TABLET	Anti Inflammatory/Analgesics	02297558	8	\$4,077	2.4%
JARDIANCE 25MG TABLET	Diabetes Treatments and Supplies	02443945	9	\$3,278	2.0%
SYMBICORT 200 TURBUHALER	Allergies/Respiratory Diseases	02245386	10	\$3,049	1.8%
APO-METFORMIN ER 1000MG TAB	Diabetes Treatments and Supplies	02460653	11	\$2,886	1.7%
DOSTINEX 0.5MG TABLET	Thyroid & Glandular	02242471	12	\$2,802	1.7%
JARDIANCE 10MG TABLET	Diabetes Treatments and Supplies	02443937	13	\$2,645	1.6%
REMDANTRY 100MG/VIAL INJECTION	Rheumatoid Arthritis	02419475	14	\$2,352	1.4%
PMS-PROGESTERONE 100MG CAPSULE	Hormone Therapy/Menopause	02476576	15	\$1,891	1.1%

Drug Analysis

- Diabetes drugs were the highest at 19.1% of your total drug claims, followed by Gastrointestinal at 16.9% and Respiratory drugs at 15.5%.
- As illustrated on the following page, Entyvio is the highest claimed drug with \$28,111 or 16.9% of total paid drug claims. Entyvio is a specialty medication used for the treatment of Ulcerative Colitis and Crohn's disease.
- Tezspire is the second highest claimed drug with \$16,273 or 9.8% of total paid drug claims. Tezspire is used to treat severe asthma.
- The third top drug is Ozempic with \$12,830 or 7.7% of total paid drug claims. Ozempic is used to treat Type 2 diabetes.
- Any in-Canada Extended Health Care claims (excluding Vision Care) over the pooling threshold of \$15,000 per individual each year are removed from the renewal calculation. This year \$28,927 in Prescription Drugs, \$806 in Health claims and \$2,256 in OOC claims were removed from your experience prior to running the renewal rates.

Experience-Rated Benefits

Paramedical Services Analysis

Current Period **Prior Period**
May 2024 to April 2025 **May 2023 to April 2024**

Service	Amount	%	Amount	%	Change
Massage Therapist	\$12,146	44.1%	\$14,838	61.7%	-18.1%
Psychologist	\$5,037	18.3%	\$800	3.3%	529.6%
Physiotherapist	\$3,452	12.5%	\$3,013	12.5%	14.6%
Naturopath	\$2,708	9.8%	\$1,727	7.2%	56.8%
Chiropractor	\$2,547	9.3%	\$674	2.8%	277.9%
Osteopath	\$1,210	4.4%	\$1,654	6.9%	-26.8%
Audiologist	\$208	0.8%	\$0	0.0%	100.0%
Acupuncturist	\$205	0.7%	\$606	2.5%	-66.2%
Speech Therapy	\$0	0.0%	\$726	3.0%	-100.0%
Total	\$27,513	100.0%	\$24,038	100.0%	14.5%

Paramedical Services Analysis

- Overall, Paramedical payments have increased by 14.5% compared to the prior period.
- Massage Therapist is the most utilized Paramedical practitioner with a share of 44.1%. Claims have decreased by 18.1% compared to the prior period.
- Mental Health practitioners (Psychologist, Social Worker, Counsellor, Psychotherapist) utilization represents 18.3% of total Practitioner claims paid. Claims have increased by 529.6% compared to the prior period.
- Physiotherapist is the third most utilized Paramedical practitioner with a share of 12.5%. Claims have increased by 14.6% compared to the prior period.
- Naturopath claim payments comprise 9.8% of total claims paid, while Claims have increased by 56.8% compared to the prior period.
- Acupuncturist is the least utilized Paramedical practitioner with a share of 0.7%.

Experience-Rated Benefits

Dental Care Experience Summary

Benefit Period	Premiums	Paid Claims	Incurred Claims	Loss Ratio
May 2024 to April 2025	\$150,972	\$135,419	\$137,068	90.8%
May 2023 to April 2024	\$134,223	\$111,859	\$112,845	84.1%
Total	\$285,195	\$247,278	\$249,913	87.6%

Dental Care Analysis

- Dental Care claim activity is running above target with an incurred loss ratio of 90.8%.
- Claims of \$135,419 were recorded versus premiums of \$150,972.
- Incurred claims include paid claims, plus an allowance for the IBNR reserve.
- Your claims experience has been assigned a credibility of 100%.
- A trend / fee guide amount of approximately 7.9% was used by Canada Life in their renewal calculations for this benefit.

Changes to the Dental Care premium at this renewal

After factoring in the IBNR, 6% trend / 1.9% fee guide and 100% credibility, Canada Life proposed an increase of 19.7% to Dental rates. We negotiated a lesser increase of 15% to your Dental rates this year.

Unit Rate - All Other Classes				
	Current Rate	Proposed Renewal Rate	Negotiated Renewal Rate	% Change
Single	\$51.67	\$61.85	\$59.43	15.0%
Couple	\$113.96	\$136.42	\$131.05	15.0%
Family	\$129.01	\$154.43	\$148.36	15.0%

Unit Rate - City of Dawson				
	Current Rate	Proposed Renewal Rate	Negotiated Renewal Rate	% Change
Single	\$56.82	\$68.01	\$65.35	15.0%
Couple	\$183.78	\$220.00	\$211.34	15.0%
Family	\$206.06	\$246.66	\$236.97	15.0%

Experience-Rated Benefits

Dental Care Component Breakdown

Current Period **Prior Period**
May 2024 to April 2025 **May 2023 to April 2024**

Service	Amount	%	Amount	%	Change
Basic Restorative	\$50,153	37.0%	\$32,021	28.6%	56.6%
Endo/Periodontic	\$38,037	28.1%	\$29,228	26.1%	30.1%
Diagnostic/Preventative	\$25,838	19.1%	\$24,335	21.8%	6.2%
Oral Surgery	\$8,928	6.6%	\$16,108	14.4%	-44.6%
Dentures/Bridges	\$6,204	4.6%	\$1,918	1.7%	223.5%
Orthodontic	\$3,000	2.2%	\$0	0.0%	100.0%
Major Restorative	\$2,810	2.1%	\$6,868	6.1%	-59.1%
Other	\$448	0.3%	\$1,382	1.2%	-67.6%
Total	\$135,419	100.0%	\$111,859	100.0%	21.1%

Dental Care Component Analysis

- Overall, Dental claims have increased by 21.1% compared to the prior period.
- Basic Restorative services are the most claimed Dental component with 37% of total Dental claims. Payments for this component have increased by 56.6% compared to the prior period.
- Endo/Periodontic payments are the second most claimed Dental component with 28.1% of total Dental claims. Payments for this component have increased by 30.1% compared to the prior period.
- Diagnostic/Preventive payments are the third most claimed Dental component with 19.1% of total Dental claims.
- Oral Surgery payments are the fourth most claimed Dental component with 6.6% of total Dental Claims.
- Denture/Bridges payments are the fifth most claimed Dental component with 4.6% of total Dental claims. Payments for this component have increased by 223.5% compared to the prior period.
- Major Restorative and Other dental services are the least claimed dental components with shares of 2.1%, and 0.3% of total claims.

Current Plan Design

	Association of Yukon Class 1 - Regular Employees	Association of Yukon Class 2 - Mayors, Deputy Mayors & Councillors	Association of Yukon Class 3 - Seasonal Employees	City of Dawson
Waiting period	None (Div 2 Village of Haines has 30 days waiting period)	None (Div 2 Village of Haines has 30 days waiting period)	None (Div 2 Village of Haines has 30 days waiting period)	1st of the month following 30 days of employment
Definition of eligibility	Permanent employee working min of 20 hours per week	Mayors, Deputy Mayors, and Councillors working a minimum of 15 hours per week	Seasonal employee working full-time during their active season.	permanent employees working min of 20 hours per week
Definition of earnings	salary only, excludes bonus, O/T, incentive pay	salary only, excludes bonus, O/T, incentive pay	n/a	salary only, excludes bonus, O/T, incentive pay
Definition of child	21/25	21/25	21/25	21/25
Definition of Spouse	Legal or common law (one-year co-habitation)	Legal or common law (one-year co- habitation)	Legal or common law (one-year co- habitation)	Legal or common law (one-year co- habitation)
Basic Life Insurance				
Schedule	200% annual earnings	200% annual earnings	Flat \$25,000	200% annual earnings
Maximum Benefit	\$500,000	\$500,000		\$500,000
Non-Evidence Max.	\$410,000	\$410,000		\$255,000
Reduction clause	50% at age 65	50% at age 65	50% at age 65	50% at age 65
Termination Clause	earlier of age 75 or retirement	earlier of age 75 or retirement	earlier of age 75 or retirement	earlier of age 70 or retirement
Optional Life	covered	covered		Not covered
Employee and Spouse	Units of \$10,000	Units of \$10,000	Units of \$10,000	
Maximum Benefit	\$500,000	\$500,000	\$500,000	
Termination Clause	Earlier of age 65 or retirement	Earlier of age 65 or retirement	Earlier of age 65 or retirement	
Dependent Child	not covered	not covered	not covered	
Basic AD&D				
Schedule	same as Life	same as Life	same as Life	same as Life
Optional AD&D	covered	covered	not covered	not covered
Employee	Units of \$25,000	Units of \$25,000		

Current Plan Design

	Association of Yukon Class 1 - Regular Employees	Association of Yukon Class 2 - Mayors, Deputy Mayors & Councillors	Association of Yukon Class 3 - Seasonal Employees	City of Dawson
Maximum Benefit	\$250,000	\$250,000		
Spouse / Child	Spouse: 40% of EE coverage (50% of EE coverage if no children); Child: 5% of EE coverage (10% of EE coverage if no spouse)	Spouse: 40% of EE coverage (50% of EE coverage if no children); Child: 5% of EE coverage (10% of EE coverage if no spouse)		
Termination Clause	Earlier of age 65 or retirement	Earlier of age 65 or retirement		
Critical Illness	Employees Only	Employees Only	Employees Only	not covered
Schedule	\$25,000	\$25,000	\$25,000	
Covered Illness	24 illnesses: Alzheimer's disease, Aortic surgery, Aplastic anemia, Bacterial meningitis, Benign brain tumour, Blindness, Cancer, Coma, Coronary artery bypass surgery, Deafness, Heart attack, Heart valve replacement, Kidney failure, Loss of independent existence, Loss of limbs, Loss of speech, Major organ transplant, Motor neuron disease, Multiple sclerosis, Occupational HIV, Paralysis, Parkinson's disease, Severe burns, Stroke	24 illnesses: Alzheimer's disease, Aortic surgery, Aplastic anemia, Bacterial meningitis, Benign brain tumour, Blindness, Cancer, Coma, Coronary artery bypass surgery, Deafness, Heart attack, Heart valve replacement, Kidney failure, Loss of independent existence, Loss of limbs, Loss of speech, Major organ transplant, Motor neuron disease, Multiple sclerosis, Occupational HIV, Paralysis, Parkinson's disease, Severe burns, Stroke	24 illnesses: Alzheimer's disease, Aortic surgery, Aplastic anemia, Bacterial meningitis, Benign brain tumour, Blindness, Cancer, Coma, Coronary artery bypass surgery, Deafness, Heart attack, Heart valve replacement, Kidney failure, Loss of independent existence, Loss of limbs, Loss of speech, Major organ transplant, Motor neuron disease, Multiple sclerosis, Occupational HIV, Paralysis, Parkinson's disease, Severe burns, Stroke	
Non-Evidence Max.	\$25,000	\$25,000	\$25,000	

Current Plan Design

	Association of Yukon Class 1 - Regular Employees	Association of Yukon Class 2 - Mayors, Deputy Mayors & Councillors	Association of Yukon Class 3 - Seasonal Employees	City of Dawson
Minimum Survival period	30 days, except of Paralysis and Loss of independent existence 90 days	30 days, except of Paralysis and Loss of independent existence 90 days	30 days, except of Paralysis and Loss of independent existence 90 days	
Note:	Coverage for cancer will not begin until 90 days after your coverage takes effect	Coverage for cancer will not begin until 90 days after your coverage takes effect	Coverage for cancer will not begin until 90 days after your coverage takes effect	
Termination Clause	Age 65	Age 65	Age 65	
Optional Critical Illness	Employees and Spouses	Employees and Spouses	Employees and Spouses	not covered
Schedule	units of \$10,000 to a maximum of \$250,000	units of \$10,000 to a maximum of \$250,000	units of \$10,000 to a maximum of \$250,000	
Non-Evidence Max.	required on all amounts	required on all amounts	required on all amounts	
Covered Illness	24 illnesses - see above	24 illnesses - see above	24 illnesses - see above	
Termination Clause	Age 65	Age 65	Age 65	
Short Term Disability				
Schedule	66.67% of weekly earnings	not covered	not covered	66.67% of weekly earnings
Maximum Benefit	\$750			\$1,500
Waiting Period				
Accident/ Hospital	0 days			3 days
Illness	7 days			3 days
Benefit Duration	26 weeks			17 weeks
Tax Status	Non-Taxable			Non-Taxable
Termination clause	Retirement			Earlier of age 65 or retirement
Long Term Disability				
Schedule	60% of monthly earnings	not covered	not covered	66.67% of monthly earnings
Benefit Maximum	\$2,000			\$10,000
Non-Evidence Max.	\$2,000			\$5,100

Current Plan Design

	Association of Yukon Class 1 - Regular Employees	Association of Yukon Class 2 - Mayors, Deputy Mayors & Councillors	Association of Yukon Class 3 - Seasonal Employees	City of Dawson
All Source Maximum	85% net			85% net
Elimination Period	26 weeks			17 weeks
Benefit Duration	age 65			to age 65 less the elimination period
Definition of Disability	Two years own occupation. Any occupation thereafter.			Two years own occupation. Any occupation thereafter.
CPP/QPP Offsets	Primary			Primary
Survivor Benefit	3 months			3 months
Partial Disability	Yes			Yes
Tax Status	Non-Taxable			Non-Taxable
Termination Clause	Earlier of age 65 or retirement			Earlier of age 65 or retirement
Extended Health Care				
Calendar Year Deductible	nil	nil	nil	\$25 Single / \$25 Family per calendar year; per prescription deductible equal to dispensing fee
Deductible exclusions	not applicable	not applicable	not applicable	OOC, Hospital, Vision, Drugs
Overall Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Reimbursement				
Drugs	100%	100%	100%	100%
Out of Prov Emergency	100% up to an unlimited lifetime maximum, no trip limitation (Provincial/Territorial coverage must be in place)	100% up to an unlimited lifetime maximum, no trip limitation (Provincial/Territorial coverage must be in place)	100% up to an unlimited lifetime maximum, no trip limitation (Provincial/Territorial coverage must be in place)	100%; 60 days per trip duration
Out of Prov Referrals	80% - \$50,000 lifetime maximum	80% - \$50,000 lifetime maximum	80% - \$50,000 lifetime maximum	80%

Current Plan Design

	Association of Yukon Class 1 - Regular Employees	Association of Yukon Class 2 - Mayors, Deputy Mayors & Councillors	Association of Yukon Class 3 - Seasonal Employees	City of Dawson
Hospital	100%	100%	100%	100%
Vision	100%	100%	100%	100%
Other Health	100%	100%	100%	80%
Substance Abuse Treatment Centre	60 days lifetime maximum	60 days lifetime maximum	60 days lifetime maximum	60 days lifetime maximum
Pay Direct Drug Card	Yes	Yes	Yes	Yes - with dispensing fee deductible
Drug Definition	Required by law, non- mandatory generic sub, includes life sustaining, vaccines	Required by law, non- mandatory generic sub, includes life sustaining, vaccines	Required by law, non- mandatory generic sub, includes life sustaining, vaccines	Mandatory generic substitution, vaccines included, dispensing fee deductible per prescription
Smoking Cessation/ED	not covered	not covered	not covered	not covered
Fertility Drugs	not covered	not covered	not covered	not covered
Hospital Room Type	Semi-Private	Semi-Private	Semi-Private	Semi-Private
Paramedical (per pract.)	Psychologist or Social Worker; Masseur; Speech Therapist; Physiotherapist; Naturopath; Acupuncturist; Audiologist; Dietician; Occupational Therapist; Osteopath; Chiropractor; Podiatrist or Chiropodist	Psychologist or Social Worker; Masseur; Speech Therapist; Physiotherapist; Naturopath; Acupuncturist; Audiologist; Dietician; Occupational Therapist; Osteopath; Chiropractor; Podiatrist or Chiropodist	Psychologist or Social Worker; Masseur; Speech Therapist; Physiotherapist; Naturopath; Acupuncturist; Audiologist; Dietician; Occupational Therapist; Osteopath; Chiropractor; Podiatrist or Chiropodist	Psychologist or Social Worker; Masseur; Speech Therapist; Physiotherapist; Naturopath; Acupuncturist; Audiologist; Dietician; Physiotherapist/Occupational Therapist/Physical Rehab Technician; Osteopath; Chiropractor; Podiatrist or Chiropodist
Max Per Visit	Unlimited	Unlimited	Unlimited	Unlimited
Annual Max.	\$750	\$750	\$750	500 per calendar year
Eye Exam	1 per 24 months	1 per 24 months	1 per 24 months	\$60 per 2 years, or \$60 per year under the age of 18

Current Plan Design

	Association of Yukon Class 1 - Regular Employees	Association of Yukon Class 2 - Mayors, Deputy Mayors & Councillors	Association of Yukon Class 3 - Seasonal Employees	City of Dawson
Hearing Aids	\$500 every 5 years	\$500 every 5 years	\$500 every 5 years	\$350 every 2 years
Vision Care	\$250 every 12 months	\$250 every 12 months	\$250 every 12 months	100% - \$250 every 12 months for a person under age 18 and every 24 months for any other person
Private Duty Nursing	\$10,000 per calendar year	\$10,000 per calendar year	\$10,000 per calendar year	\$5,000 per calendar year
Travel Assist	Yes	Yes	Yes	Yes
Termination Clause	Retirement	Retirement	Retirement	Earlier of age 70 or retirement
Dental Care				
Cal. Year Deductible	nil	nil	nil	nil
Reimbursement				
Preventative/ Basic	100%	100%	100%	100%
Major Restorative	50%	50%	50%	50%
Orthodontics	50% - children under age 19 only	50% - children under age 19 only	50% - children under age 19 only	not covered
Max Per Family Member				
Preventive/Basic/Maj or	\$2,500 per calendar year	\$2,500 per calendar year	\$2,500 per calendar year	\$2,500 per calendar year
Orthodontics	\$1,500 Lifetime	\$1,500 Lifetime	\$1,500 Lifetime	not covered
Dental Fee Guide	Current Year for general practitioners	Current Year for general practitioners	Current Year for general practitioners	Current Year for general practitioners
Recall Examinations	Every 9 months	Every 9 months	Every 9 months	Every 6 months
Termination Clause	Retirement	Retirement	Retirement	Earlier of age 70 or retirement



TO: MAYOR AND COUNCIL

FROM: ANNETTE WYLIMCZYK, ACTING CAO

SUBJECT: CAO REPORT AUGUST 19, 2025

Important Dates/Event

Regular Council Meetings

August 19, 2025

September 2, 2025

Project Updates

Carmacks Pool	Pool closed on August 15 due to staff going back to school and university. After all it was a good season. PW will do the shutdown and winterizing. I have asked LSCFN for help with that.
Landfill composting program	Tent has been put up. Electric fence is being put in by the PW team. Another public engagement will occur at the site in late August, and to hand out compost bins.
Scale Project	No new updates on the project.
Hooter Revival	No volunteer yet.
Property Tax	10 Property owners have not paid their taxes as of August 14 th . Letters were sent out.
Curling Rock resurfacing	Chanel and George are working on getting quotes for resurfacing and shipping.
Leased spaces	Both municipal office and recreation centre have leases signed with YG

	starting September 1 st . Called YG to go over the agreements.
HAF	Special meeting on policy review on August 14.
Lagoon	YG project managers working with LSCFN on lagoon issues.
Arena boilers	Budget Plumbing is still waiting for a new fan to arrive so that they can come install it and get the boilers back online

Council Feedback Template – AYC Draft Policy Positions (2025–26)

Deadline for Submission: August 30, 2025

Prepared for: Village of Carmacks Council

Submitted to: AYC via Jordan Stackhouse (Elevator Yukon)

Councillor Name: _____

Date of Review: _____

◆ 1. Affordable Housing & Lot Development

Do you agree with the proposed recommendations?

☐ Yes ☐ No ☐ Partially

Comments / Local Priorities / Suggestions:

◆ 2. Community Safety

Do you agree with the proposed recommendations?

☐ Yes ☐ No ☐ Partially

Comments / Local Priorities / Suggestions:

◆ 3. Municipal Financial Sustainability

Do you agree with the proposed recommendations?

☐ Yes ☐ No ☐ Partially

Comments / Local Priorities / Suggestions:

◆ **4. Municipal Infrastructure Investment**

Do you agree with the proposed recommendations?

☐ Yes ☐ No ☐ Partially

Comments / Local Priorities / Suggestions:

◆ **5. Emergency Preparedness & Planning**

Do you agree with the proposed recommendations?

☐ Yes ☐ No ☐ Partially

Comments / Local Priorities / Suggestions:



General Feedback or Other Considerations

(Optional)



TO: Mayor and Council

FROM: Jordan Stackhouse, Elevator Yukon

DATE: July 29, 2025

SUBJECT: DRAFT AYC Policy Positions Council Feedback

PURPOSE: The purpose of this policy review report is to ensure strategic coherence from the national level (FCM), through the territorial level (AYC), to Yukon municipalities. These draft positions are intended to strengthen AYC's advocacy efforts by articulating shared priorities and policy recommendations that are grounded in local realities. By reviewing and commenting on these documents, Yukon Municipal Councils can ensure their needs and perspectives are reflected in the final versions, and help guide AYC's engagement with territorial and federal governments.

BACKGROUND: The Association of Yukon Communities (AYC) has developed a set of draft policy positions for 2025–26 that reflect key priorities and challenges facing Yukon municipalities. These policy areas include:

1. Affordable Housing & Lot Development
2. Community Safety
3. Municipal Financial Sustainability
4. Municipal Infrastructure Investment
5. Emergency Preparedness

The development of these policies aligns with the FCM 2025 Federal Election Strategy, which emphasizes the role of local governments in building a prosperous and resilient Canada. FCM's campaign prioritizes housing, infrastructure, climate resilience, financial sustainability, public safety, and ending homelessness—all themes reflected in the AYC drafts.

AYC POLICY DEVELOPMENT GOALS

The goals of this policy exercise include::

1. Align Yukon municipal policy positions with national FCM advocacy priorities
2. Ensure draft policies reflect the diverse needs of Yukon communities

3. Strengthen collective advocacy for sustainable funding and service delivery.
4. Clarify local implementation considerations to inform future planning and investment

REQUEST FOR RESPONSE FROM YUKON MUNICIPALITIES

AYC is seeking Council feedback on each draft policy by **August 30th, 2025**. Feedback may be submitted through your CAO or directly to AYC. This input will be used to refine the policy positions and ensure they reflect a unified voice across Yukon municipalities ahead of federal and territorial advocacy efforts.

Feedback should focus on:

1. Relevance and practicality of the proposed recommendations
2. Alignment with local priorities and experiences
3. Opportunities for collaboration or innovation
4. Any gaps or additions needed

NEXT STEPS: Once Council has provided input and shaped our approach to this policy development exercise, AYC's Election Readiness Committee will review the feedback and amend the policies for adoption.

- Council Review Period: July–August 2025
- Submission of Feedback: By August 30, 2025
- Policy Finalization: Fall 2025
- Advocacy and Implementation: Integrated into AYC strategies for 2025–26

SUBMITTED BY:

Jordan Stackhouse



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ENCL: AYC Draft Policy Positions



Municipal Infrastructure Investment

Policy Position of Association of Yukon Communities (2025-26)

Municipal Infrastructure Investment *Association of Yukon Communities – For
Discussion, April 2025*

1. Background

Infrastructure investment is central to economic resilience, public health, and community well-being. Across Canada, municipalities are grappling with aging infrastructure, inflationary cost pressures, and the increasing impacts of climate change. For northern and remote communities, including those in the Yukon, these challenges are magnified by geographic isolation, permafrost degradation, short construction seasons, and limited access to specialized trades.

The Federation of Canadian Municipalities (FCM) 2025 Federal Election Strategy calls for long-term, predictable funding to renew core infrastructure, particularly in rural and northern communities. It stresses that municipalities are foundational to economic growth and require targeted federal support to maintain the infrastructure that underpins housing, mobility, business, and safety.

2. Yukon and Northern Context

Yukon municipalities face a unique set of infrastructure challenges:

- High construction and transportation costs due to geographic remoteness and reliance on imported materials;
- Infrastructure degradation caused by permafrost thaw and extreme weather events;
- Limited fiscal and administrative capacity to deliver and manage capital-intensive projects;
- Underdeveloped broadband and telecommunications infrastructure;
- Supply chain disruptions and rising material costs exacerbated by trade tensions with the United States; and

These challenges underscore the need for investment tools that are adapted to northern conditions. Without strategic and sustained investment, Yukon municipalities risk falling further behind, limiting their ability to support population growth, deliver housing, and respond to climate emergencies.

3. Policy Position

The Association of Yukon Communities supports the establishment of a Northern Infrastructure Investment Framework as part of a broader National Prosperity Partnership. This framework should provide long-term, predictable funding tailored to the realities of northern and remote communities. Infrastructure investment must be climate-resilient, responsive to the priorities of Yukon communities, and, where possible, delivered in partnership with First Nations governments. It also must reflect

the Yukon Government's critical role in facilitating, co-funding, and advocating for municipal infrastructure priorities at the federal level.

4. Recommendations

AYC calls on the federal and territorial governments to:

1. Increase direct, predictable transfers to Yukon municipalities through an enhanced Canada Community-Building Fund (CCBF), with indexing mechanisms to reflect northern cost realities.
2. Establish a dedicated Northern and Remote Infrastructure Fund with eligibility criteria adapted for small, capacity-constrained municipalities and Indigenous governments.
3. Support broadband and cellular infrastructure expansion in underserved Yukon communities, including access to high-speed internet as a core component of essential infrastructure.
4. Prioritize infrastructure adaptation to northern climate change impacts, with funding for permafrost-resilient design, energy efficiency, and green infrastructure.
5. Streamline access to infrastructure programs, reducing administrative and reporting burdens on small local governments.
6. Collaborate with municipalities to:
 - Co-fund municipal infrastructure where feasible, especially where projects align with territorial objectives such as housing, clean energy, tourism.
 - Jointly advocate to the federal government for increased flexibility and funding for Northern and Indigenous communities.
 - Strengthen municipal planning and engineering capacity through shared technical assistance programs.

5. Strategic Considerations

1. **Aging infrastructure:** Many Yukon municipalities are operating water, sewer, and road systems that are well beyond their intended lifespan.
2. **Trade-related inflation:** U.S. tariffs and trade instability are driving up the cost of imported construction materials and delaying delivery timelines.

3. **Labour and capacity shortages:** Municipalities are facing critical workforce shortages that limit their ability to deliver large-scale capital projects.
4. **Local and Indigenous benefit:** Where possible, infrastructure investments should prioritize local procurement, employment, and partnerships with First Nations governments to advance reconciliation and shared prosperity.

6. Implementation

**This section is just initial ideas at this time. It will very likely change once AYC has input from its membership.*

To ensure the effective delivery of enhanced infrastructure funding in Yukon municipalities, AYC recommends:

- Developing a regional implementation task force with representation from municipal governments, the Yukon Government, and First Nations to oversee project planning and funding coordination.
- Providing flexible funding models that account for seasonality, high capital costs, and municipal staff capacity, including multi-year funding agreements.
- Investing in capacity-building initiatives, including engineering and project management support, asset management support, and capital planning training.
- Consider establishing a Northern Infrastructure Secretariat within the territorial government to coordinate federal-territorial-municipal infrastructure initiatives and act as a central resource hub.



Municipal Financial Sustainability

Policy Position of Association of Yukon Communities (2025-26)

Municipal Financial Sustainability. *Association of Yukon Communities – For
Discussion, April 2025*

1. Background

Municipal governments are the frontline providers of essential services including water, waste management, transportation, recreation, land use planning, and emergency response. Yet, the fiscal tools available to them remain limited, outdated, and ill-suited to the growing demands placed on local governments.

Yukon municipalities face unique fiscal challenges stemming from their small tax bases, geographic remoteness, rising operational costs, and limited revenue-raising authority. The primary sources of municipal revenue are property taxes, user fees, and intergovernmental transfers, but those alone are not sufficient to address infrastructure deficits, climate resilience, and service delivery expectations.

The Federation of Canadian Municipalities (FCM) has called for a Municipal Growth Framework and reforms to ensure municipalities have predictable and flexible funding to meet growing infrastructure, housing, and climate responsibilities. In the Yukon, financial sustainability is not only a local issue but a territorial and national one, impacting the long-term viability of communities.

2. Yukon and Northern Context

Financial sustainability challenges in the Yukon are compounded by:

- High per capita costs for delivering basic services due to low population density and remote geography;
- Increasing reliance on senior government transfers, often project-based and unpredictable;
- Limited staffing capacity to manage complex grant applications, financial reporting, and asset management;
- A narrow property tax base that does not reflect regional economic activity, such as resource extraction or tourism; and
- Pressure to maintain infrastructure and services without the scale advantages available to larger jurisdictions.

These factors create a structural imbalance between municipal responsibilities and available revenue tools.

3. Policy Position

The Association of Yukon Communities advocates for a renewed municipal fiscal framework co-developed with the Yukon and federal governments. This framework should provide long-term, stable, and flexible funding while enabling municipalities to plan for growth, maintain infrastructure, and deliver quality public services.

Financial sustainability should also include capacity-building initiatives and modernized legislative tools to allow municipalities to respond to local and regional opportunities.

4. Recommendations

AYC calls on the federal and territorial governments to:

1. **Consider a Yukon-specific Municipal Growth Framework**, aligning with the current Comprehensive Municipal Grant mechanism and also with FCM's national recommendations, to ensure sustainable and equitable funding mechanisms for communities of all sizes.
2. **Increase the Comprehensive Municipal Grant** to reflect the true costs of delivering services in Yukon Communities.
3. **Expand the scope and flexibility of the Canada Community-Building Fund**, including broader eligibility and multi-year operational support.
4. **Create a Municipal Capacity Fund** to support financial planning, asset management, grant administration, and training for elected officials and municipal staff.
5. **Work with the Yukon Government to explore new revenue tools**, such as local tourism levies, service fees for commercial and industrial activity, or revenue-sharing models for natural resource developments.
6. **Simplify and harmonize reporting requirements** across federal and territorial grant programs to reduce administrative burdens and support smaller municipalities.
7. **Consider a tri-government Fiscal Working Group** including representatives from AYC, the Yukon Government, and Indigenous governments to oversee financial sustainability planning and legislative modernization.

5. Strategic Considerations

- **Aging infrastructure and service demands:** Fiscal pressures will increase without stable revenue to maintain aging capital assets and meet growing service demands.
- **Limited economies of scale:** Most Yukon municipalities operate without the scale or density to achieve cost-efficiencies common in southern jurisdictions.
- **Inflation and trade-related cost increases:** Tariffs and supply chain instability further strain already-tight municipal budgets.
- **Administrative complexity:** Reporting and compliance requirements are often disproportionate to the scale and capacity of small municipalities.
- **Equity in revenue generation:** Current frameworks do not account for regional economic contributions (e.g., mining) that may occur outside of municipal tax boundaries.

6. Implementation

**This section is just initial ideas at this time. It will very likely change once AYC has input from its membership.*

To support effective implementation of a renewed fiscal framework, AYC recommends:

- **Launching a Yukon Municipal Finance Review** in partnership with the Yukon Government to identify revenue gaps and legislative reform opportunities.
- **Piloting flexible funding agreements** for smaller communities to streamline reporting and improve cash flow.
- **Developing shared services agreements** to reduce overhead and expand access to finance, HR, project management, and procurement expertise.
- **Providing targeted training and mentorship programs** to support financial literacy, grant writing, and long-term capital planning.



Emergency Preparedness & Planning

Policy Position of Association of Yukon Communities (2025-26)

Emergency Preparedness & Planning. *Association of Yukon Communities – For
Discussion, April 2025*

1. Background

Communities across Canada are facing more frequent and severe emergencies, from wildfires and floods to pandemics and infrastructure failures, driven in large part by climate change and aging systems. For local governments, especially in the Yukon, the ability to prepare for and respond to emergencies is a core component of community resilience and public safety.

The Federation of Canadian Municipalities (FCM) has called for expanded investment in disaster mitigation, better coordination of emergency management systems, and increased local capacity to respond to climate-related hazards. In the Yukon, these challenges are acute: communities are remote, emergency response systems are limited, and climate risks are intensifying.

2. Yukon and Northern Context

Emergency preparedness in Yukon is shaped by:

- Increased frequency and intensity of wildfires, floods, and permafrost-related infrastructure damage;
- Limited access to emergency services, especially in remote or fly-in communities;
- Gaps in communication infrastructure and backup power systems;
- Limited municipal capacity for emergency planning, training, and coordination; and
- A need for culturally safe and community-informed emergency approaches, especially in Indigenous communities.

Many municipalities rely heavily on volunteers, and few have the full-time staff, funding, or technical tools needed for comprehensive emergency preparedness.

3. Policy Position

The Association of Yukon Communities supports Resilient Communities that prioritise proactive planning, community-based risk reduction, intergovernmental coordination, and sustained investments in preparedness infrastructure. Yukon municipalities must be fully resourced and empowered to lead local emergency planning efforts in partnership with the Yukon and federal governments.

4. Recommendations

AYC calls on the federal and territorial governments to:

1. Create a Northern Emergency Preparedness Fund to support local risk assessments, emergency planning, volunteer coordination, and equipment purchases.
2. Continue strengthening collaboration between the Yukon Emergency Measures Organization (EMO) and municipalities, including regional planning initiatives, joint training exercises, and shared response protocols.
3. Expand investments in wildfire mitigation, flood prevention, and climate adaptation infrastructure, with clear pathways for municipal access.
4. Develop mobile and community-based emergency response assets, including rapid-deployment communications, backup energy systems, and mobile shelters.
5. Provide technical assistance and training for municipal officials and staff on emergency planning, climate hazard assessment, and incident command systems.
6. Support culturally appropriate emergency education and engagement, particularly in Indigenous and multilingual communities.

5. Strategic Considerations

1. Escalating climate risks: Wildfires and floods are increasing in frequency and severity, requiring a shift from reactive to preventative approaches.
2. Infrastructure interdependencies: Failures in energy, water, or communications systems can rapidly cascade into multi-system emergencies.
3. Volunteer dependency: Many Yukon municipalities depend on volunteers for emergency response, yet lack the resources to recruit, train, and retain them effectively.
4. Jurisdictional complexity: Clear roles and responsibilities between municipal, territorial, federal, and Indigenous partners are essential for effective response.

6. Ideas for Implementation

*This section is just initial ideas at this time. It will very likely change once AYC has input from its membership.

To improve emergency preparedness in Yukon municipalities, AYC recommends:

- Establishing regional emergency planning collaboratives to pool expertise, resources, and coordination mechanisms.
- Piloting a Municipal Resilience Grant Program to support community-driven emergency initiatives tailored to local risks.
- Developing an Emergency Planning Toolkit with templates, guidelines, and best practices for small northern municipalities.
- Supporting an annual Yukon Emergency Preparedness Summit to share knowledge, strengthen partnerships, and enhance readiness across communities.



Community Safety

Policy Position of Association of Yukon Communities (2025-26)

Community Safety. *Association of Yukon Communities – For Discussion, April 2025*

1. Background

Safe communities are foundational to economic vitality, public health, and civic trust. Across Canada, municipalities are facing rising concerns related to repeat offending, drug and alcohol-related harm, homelessness, and mental health crises. While policing is a critical component of community safety, upstream solutions including mental health care, housing, youth engagement, and social support are equally important.

In the Yukon, communities are experiencing a complex and evolving set of safety concerns that require coordinated and integrated responses. Many municipalities lack the resources or jurisdictional tools to respond adequately, while the burden of managing public safety increasingly falls on local governments and front-line service providers.

The Federation of Canadian Municipalities (FCM) has emphasized the need for strengthened bail reform, better RCMP service levels, and investments in community-based mental health and substance use care.

2. Yukon and Northern Context

Community safety challenges in Yukon include:

- Gaps in mental health and substance use services, particularly in smaller or remote communities;
- Concerns over RCMP staffing levels, service availability, and response times;
- Limited options for diversion and alternative justice programs tailored to northern realities;
- Increasing incidents related to public intoxication, property crime, and interpersonal violence; and
- Overlap between homelessness, addictions, and justice system involvement

3. Policy Position

The Association of Yukon Communities supports community-based approaches to safety, grounded in prevention, harm reduction, restorative justice, and culturally informed practices. This approach must be resourced through multi-level government partnerships and tailored to the realities of rural, remote, and Indigenous communities. Local governments must be empowered with funding, data, and jurisdictional clarity to co-lead community safety strategies alongside territorial, federal and First Nation partners.

4. Recommendations

AYC calls on the federal and territorial governments to:

1. **Enhance RCMP resourcing and service continuity** in Yukon communities, including addressing staffing shortages and increasing local involvement in public safety planning.
2. **Invest in community-based mental health and substance use programs**, including mobile crisis response teams and wraparound services.
3. **Fund the development of integrated community safety plans**, led by local governments and developed in partnership with First Nations and frontline agencies.
4. **Support the creation of diversion and alternative justice programs**, including Indigenous-led and restorative justice initiatives.
5. **Develop a Northern Public Safety Fund** to pilot new models of service delivery in areas such as youth outreach, violence prevention, and culturally relevant crisis response.
6. **Advance data-sharing agreements** to improve coordination between policing, health, housing, and social services while respecting privacy and community governance.

5. Strategic Considerations

1. **Cost escalation in justice and policing:** Municipalities are being asked to absorb more responsibility for safety without corresponding funding or authority.
2. **Rural-urban service gaps:** Smaller communities face disproportionately high barriers to access specialized services, despite experiencing complex safety concerns.
3. **Need for upstream investments:** Without housing, mental health care, and youth engagement, enforcement-based approaches alone will not deliver long-term safety.
4. **Trust and reconciliation:** Strengthening public safety in Yukon must go hand-in-hand with repairing trust with First Nations in our institutions.

6. Ideas for Implementation

*This section is just initial ideas at this time. It will very likely change once AYC has input from its membership.

To strengthen local capacity for community safety, AYC recommends:

- Establishing Community Safety Hubs in regional centres, offering coordinated access to mental health, housing, justice, and youth services.
- Providing multi-year funding agreements for local governments and non-profits delivering community safety programming.
- Training and supporting community safety officers or liaisons to assist with non-criminal public safety issues.
- Facilitating peer-to-peer learning between Yukon communities on best practices in violence prevention, restorative justice, and community wellness.



Affordable Housing & Lot Development

Policy Position of Association of Yukon Communities (2025-26)

Affordable Housing and Lot Development. *Association of Yukon Communities – For Discussion, April 2025*

1. Background

Access to affordable housing and serviced land is a foundational requirement for healthy, inclusive, and economically resilient communities. Across Canada, housing affordability has emerged as one of the most pressing national challenges. In the North, and particularly in Yukon, this crisis is intensified by a chronic shortage of developable lots, high construction and servicing costs, and a constrained housing supply that lags behind population growth.

The Federation of Canadian Municipalities (FCM) 2025 Federal Election Strategy calls for urgent federal action to enable local governments to fast-track housing and expand non-market housing options. However, the tools required to do this, particularly the provision of serviced land, often lie outside municipal control in Yukon, requiring stronger intergovernmental coordination and intervention.

2. Yukon and Northern Context

Community housing issues in Yukon are defined by:

- A limited supply of fully serviced residential, commercial, and industrial lots;
- Long timelines and complex processes for land development approvals;
- High construction costs and limited local capacity in the building trades;
- Inadequate non-market and supportive housing options for vulnerable populations; and
- Over reliance on senior government programs that may not reflect local market conditions or community needs.

For smaller Yukon communities, housing challenges are also often compounded by limited financial and administrative capacity and fragmentation of efforts between municipal, territorial, and Indigenous governments.

3. Policy Position

The Association of Yukon Communities supports a Housing and Land Development Partnership that aligns federal and territorial investment with local housing priorities. This partnership must address not only construction, but also the upstream bottleneck of lot development and the need for long-term planning capacity within municipalities.

4. Recommendations

AYC calls on the federal and territorial governments to:

1. **Expand federal and territorial investment in lot development**, building on the successful Housing Accelerator Fund (HAF) initiatives, including site preparation, subdivision planning, road access, and utility servicing, especially in rural and remote communities.
2. **Establish a Northern Housing Infrastructure Fund**, with flexible eligibility criteria that include pre-development costs and capacity supports for small municipalities and Indigenous governments.
3. **Accelerate land development timelines** through improved intergovernmental coordination with First Nations, regulatory streamlining, and faster territorial land release processes.
4. **Support the creation and expansion of non-market housing through the Yukon Housing Corporation**, including cooperative, transitional, supportive, and culturally appropriate housing projects.
5. **Integrate housing funding with infrastructure programs**, recognizing that housing readiness depends on roads, water, sewer, and internet connectivity.
6. **Enable long-term land use and housing planning** through regional planning, intergovernmental cooperation, technical assistance, and funding for housing needs assessments.

5. Strategic Considerations

1. **Labour and construction costs**: Building in the North remains significantly more expensive than in southern Canada, with longer timelines and limited contractor availability.
2. **Climate adaptation and energy efficiency**: New housing and subdivisions must be built to withstand permafrost degradation and extreme weather, while minimizing energy costs.
3. **Population growth and service pressure**: Lack of housing constrains workforce attraction, regional economic development, and community well-being.
4. **Land tenure and governance complexity**: In many communities, overlapping roles between municipal, territorial, and Indigenous governments create uncertainty in land development processes.

6. Ideas for Implementation

*This section is just initial ideas at this time. It will very likely change once AYC has input from its membership.

To enable faster and more coordinated housing and land development, AYC recommends:

- Creating intergovernmental Housing and Land Tables to coordinate planning and investment across Yukon Government, municipalities, and Indigenous governments.
- Piloting turnkey lot development initiatives in smaller communities, bundled with capacity-building and infrastructure support.
- Establishing a Yukon Housing Innovation Fund to support modular, prefabricated, and alternative construction approaches suitable for northern climates.
- Developing a toolkit for municipal housing policy, including zoning reforms, incentive programs, and sample bylaws to reduce barriers to housing development.

Village of Carmacks
P.O. Box 113
Carmacks, YT Y0B 1C0

Village of Carmacks Housing Development Grant Policy

Purpose: The Village of Carmacks recognizes the need to increase housing stock through the development of all types of housing. Carmacks housing needs assessments and community engagements have identified the high construction costs in our remote northern community as the most significant barrier to new home building. These high costs are exacerbated by the need for private wells due to the lack of a piped water system in the community, and for lots outside the main townsite – the need to install a private sewage disposal system.

To accelerate housing development and meet the needs of our community, the Village is introducing a temporary grant funding program to assist local residents and enterprises with offsetting the high cost of developing new homes within the municipal boundary.

Definitions:

- **Development Grant:** financial assistance provided by the Village to support property owners in the construction of any form of housing.
- **Lottery:** a randomized selection process used to allocate Development Grant funds among eligible applicants who have met the necessary application criteria.
- **Major Housing Development:** means any development of 5 or more homes on one property.
- **Minor Housing Development:** a development of a single-detached dwelling, a secondary suite, or “missing-middle” housing (2-4 homes in one building with shared walls) that does not exceed 4 homes on one property.
- **Village:** means the Village of Carmacks.

1.0 Policy Statement: The Development Grant program aims to incentivize property owners to build all forms of housing in Carmacks by providing financial assistance for eligible development projects. The goal of this policy is to accelerate housing development while increasing housing diversity within the Village. This policy outlines the criteria, incentives, and guidelines for accessing this grant funding. This program is temporary and funded by grants received by the Village from the Canada Mortgage and Housing Corporation’s *Housing Accelerator Fund* program.

2.0 Development Grants:

2.1 Minor Housing Development

The Village recognizes that each property and owner are unique and may encounter their own particular cost barriers. The Village will be flexible to needs and no restrictions will be placed on the specific eligible expenses.

Eligible property owners may receive a Base Development Grant of up to \$40,000 per dwelling unit, for the construction of any form of housing. An additional Bonus Grant of up to \$7,500 per dwelling unit may be awarded for projects that receive a building permit from the Government of Yukon by December 31, 2025.

In addition, a Servicing Grant amount of up to \$10,000 (each) may be available to help cover the costs of installing one septic system and/or one well.

Factoring in the Base Grant amount plus Bonus and Servicing grants, the maximum combined Minor Housing Development Grant amounts are as follows: \$67,500 for one dwelling unit; \$115,000 for two dwelling units; \$162,500 for three dwelling units; and \$210,000 for four dwelling units.

2.2 Major Housing Development

The Village recognizes that major housing developments face high barriers and complexity, and the best form of incentive assistance cannot easily be known in advance or standardized. The Village will be flexible to needs and negotiate an incentive package that accelerates housing development while maximizing the limited budget of this program.

Eligible property owners may receive a Base Development Grant value of up to \$30,000 per dwelling unit, to a maximum of \$270,000 per property, in the form of any, or all, of:

- Property tax abatement grant for up to 100% of the increase in annual property taxes ascribed to the new housing development, for up to 10 years;
- Development fees abatement grant for municipal fees and charges associated with Official Community Plan (OCP) and Zoning Bylaw amendments, development permits, and connection to sewer, drainage, roads or any other municipal services;
- Direct financial grant assistance with pre-development soft costs to prepare a site for housing, such as geotechnical, environmental, civil works and other engineering and architectural services; and
- Solid waste collection fees abatement grant for municipal fees associated with demolition to prepare a site for housing.

A Bonus Grant of up to \$7,500 per dwelling unit may be awarded for projects that receive a building permit from the Government of Yukon by December 31, 2025. These additional grants may be included under the total Development Grant amount, depending on available funding. There is no Servicing Grant under this grant stream.

The Village may choose to negotiate preferential access to a limited number of new rental homes included in a major housing development for the purpose of Village staff housing.

3.0 Eligibility Criteria:

- 3.1 The property must be located within the municipal boundary of the Village of Carmacks.
- 3.2 Applicants must own the property on which a housing development is to be constructed. An applicant entered into an Agreement for Sale with Government of Yukon or another party for a vacant lot may also be eligible for the Development Grant.
- 3.3 The property and proposed development(s) must comply with the Village's Official Community Plan, Zoning Bylaw and the Building Code as applied by Government of Yukon. Applications must also comply with the Village's policies and other bylaws.
- 3.4 The applicant must have no overdue payables to the Village including property taxes.
- 3.5 Governments, and their agencies, will not be eligible for a Development Grant under this policy, excepting thereout First Nation development corporations.
- 3.6 A development which received a building permit from the Government of Yukon after January 9, 2024 and which has not received an occupancy permit by the date of application is eligible. However, these

retroactive applications will be given secondary funding priority after new developments for the Base Grant and are not eligible for the Servicing Grant.

4.0 Application and Selection Process:

Minor Housing Development

- 4.1 Applications for a Minor Housing Development Grant will be accepted during specific intake periods. The Village will advise property owners of each intake, including the funding available, and strive to provide at least thirty (30) days' notice prior to the deadline for applications.
- 4.2 Applications can be obtained from the Village of Carmacks by email at cao@carmacks.ca, in person at the Village office located at 143 River Drive, or on the Village website at www.carmacks.ca.
- 4.3 Completed application forms are to be returned to the Village of Carmacks in person, by email cao@carmacks.ca, or by regular mail. Questions about the application can be directed to the Development Officer, cao@carmacks.ca or as otherwise instructed in the intake notification.
- 4.4 An application for a Minor Housing Development Grant is considered complete when the following documents and requirements have been met:
 - A completed and signed Development Grant application form;
 - A Development Permit issued by the Village of Carmacks; and
 - Other supporting documents and information as requested in the Development Grant application.
- 4.5 Applications for a Minor Housing Development Grant will be reviewed and approved by the Development Officer. Upon approval the applicant will be notified and forwarded a copy of the application and approval conditions.
- 4.6 If there are more approved applications than available funding, a Development Grant lottery will be held by the Development Officer. Lotteries will take place on the date indicated during the call-out for applications.
- 4.7 The lotteries will establish an order of priority for funding and be held in the following order:
 - 1) Base Grant amounts for new developments;
 - 2) Base Grant amounts for retroactive developments;
 - 3) Servicing Grants (first request per Base Grant application); and,
 - 4) Servicing Grants (second request per Base Grant application).
- 4.8 The Village will attempt to notify all applicants of the outcome of their application within 2 business days of the lottery. Successful applicants will have 10 business days to notify the Village in writing (email or letter) of their intention to accept the grant. If the funds are declined or the acceptance notification time has elapsed without communication from the applicant, the Village may then offer the grant to the next applicant on the list.
- 4.9 If the amount requested through approved applications does not exceed the funding amount allocated to an intake period, applications for the Base and Servicing grants may be submitted and approved afterwards on a first-come, first-serve basis, up until the start of the next intake period. Prospective applicants should enquire with the Village to ensure that remaining funds have not been reallocated to the Major Housing Development stream.

- 4.10 Any approved but unfunded applications for the Base and Servicing grants will be assigned priority consideration in any future intakes that the Village may administer. Unfunded Servicing Grant applications will receive priority before new applications for the Servicing Grant, but after new applications for the Base Grant, and follow the order set out in 6.7.
- 4.11 An individual or organization who owns multiple properties may submit separate applications for Minor Housing Developments on each one. If there are more approved applications than available funding, the applicant will be asked to choose which application should be included in the lottery. The other application will be assigned priority consideration in any future application intakes.

Major Housing Development

- 4.12 The Village will consider applications for a Major Housing Development Grant at any time that funds for this program remain available.
- 4.13 Property owners may reach out to the Village by email at cao@carmacks.ca, or in person at the Village office located at 143 River Drive, to initiate a discussion about their projects and project needs. The date of this initial outreach will be considered the starting date of the application. The Village also reserves the right to initiate outreach with prospective applicants; in this case, the date of a first meeting will be considered the starting date of the application.
- 4.14 An application for a Major Housing Development Grant will be considered approved when Council has reviewed and passed a resolution to accept the terms of a draft agreement between the Village and applicant.
- 4.15 The Village may be in discussions with multiple Major Housing Development Grant applicants at one time. The distribution of available funding between applicants will factor in:
- The number and type of proposed dwelling units and alignment with *Housing Accelerator Fund* housing targets;
 - Likelihood of applicant success; and,
 - The starting date of the application and time and effort invested in an application.
- 4.16 Once the terms of a draft agreement for a Major Housing Development Grant have been approved by a Council resolution, the funding committed to that applicant may not be diverted to another applicant, unless the final agreement is ultimately not signed by one or both Parties.
- 4.17 Any unfunded applications will be assigned priority consideration if new funding becomes available.

5.0 Administration of Grants:

- 5.1 The Village and successful applicants will enter into a Development Grant agreement outlining the terms of funding.
- 5.2 Servicing Grants are considered a repayable grant up until the point that Base Grant has been disbursed. The Village reserves the right to seek some form of security for these grants.
- 5.3 The Development Grant will cover up to 100% of actual, eligible costs, to the maximum amount prescribed for each grant stream.
- 5.4 Labour costs for work completed by the homeowner are not eligible for reimbursement, nor are costs incurred prior to the date of signing of the Development Grant agreement between the Village and applicant.

- 5.5 The Development Grant may not be used for the renovation of an existing home, nor for landscaping or other improvements not directly related to the creation of a new home(s).
- 5.6 Minor Housing Development Base Grant funds will be disbursed in two installments: 85% of the grant once the building is clad to weather, and the remaining 15% once construction has been completed and an occupancy permit has been issued to confirm compliance with governing codes and legislation. For projects that received a Servicing Grant, proof of relevant servicing work completed will also be required for the first installment to be disbursed.
- 5.7 To receive the first disbursement of funds for a Minor Housing Development Grant, the applicant must provide a cost breakdown, photographs, and permit an inspection to confirm that the building is clad to weather, unless an exception is provided pursuant to section 5.6.
- 5.8 To receive the last disbursement of funds for a Minor Housing Development Grant, the applicant must provide a final cost breakdown, photographs, and an occupancy permit from the Government of Yukon.
- 5.9 Bonus Development Grant funds will be disbursed upon submission of a copy of a building permit from the Government of Yukon dated on or prior to December 31, 2025.
- 5.10 Servicing Grant funds will be disbursed upon submission of a building permit from the Government of Yukon.
- 5.11 The schedule and conditions for disbursement of funds for a Major Housing Development Grant will be negotiated as required to provide an effective incentive package and included in the agreement between the Village and applicant.
- 5.12 All Development Grant cheques will be made payable to the applicant.

6.0 Other Requirements:

- 6.1 All applicants must sign a *Statutory Declaration* that the homes(s) they are constructing with the Development Grant will not be used for short term rentals (i.e., 30 consecutive days or less) for a period of three years after the date of final inspection reports.
- 6.2 If a development or building permit is revoked, cancelled, voided, or amended before final occupancy such that the eligibility criteria are no longer met, the Development Grant will be considered invalid and any grant monies received by the applicant must be repaid to the Village. A new application may be submitted in such cases.
- 6.3 Any construction for which a Minor Development Grant is provided for must be completed by November 15, 2027. Developments only partially completed prior to the deadline may be eligible for prorated funding.
- 6.4 The terms of the Development Grant agreement will be reviewed on an annual basis. Should no action be taken by the applicant towards fulfilling the agreement (i.e., no development activity), the Village of Carmacks reserves the right to revoke the agreement with written notice.
- 6.5 Receiving a Development Grant under this policy does not preclude an applicant from applying for and receiving different grants, subsidies or loans provided by the Village or other organizations.

7.0 Funding Allocations

- 7.1 The funding available for Minor Housing Development Grants during each intake may fluctuate, depending on *Housing Accelerator Fund* program support.

- 7.2 The funding available for Major Housing Development Grants may fluctuate at any given time, depending on *Housing Accelerator Fund* program support.
- 7.3 The Village will determine total funding to implement this policy in Summer 2025 and Spring 2026 and announce total funding available as part of its intake notification.
- 7.4 The Village reserves the right to reallocate uncommitted funds between the two grant streams depending on the volume and nature of applicant responses. In doing so, it will strive to maximize the number of dwelling units built and offer incentives to as many approved applicants as possible.

Enactment:

This policy is effective immediately upon adoption by the Village of Carmacks Council.

Approval:

This policy was approved by the Village of Carmacks Council on August 19, 2025.

Signatures:

Justin Lachance – Mayor

Chief Administrative Officer