



Riparian Area Properties

Policy

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Purpose

This Assessment Policy ensures that BC Assessment (BCA) applies accurate and consistent methodology for the valuation of properties with riparian areas.

Riparian Areas Importance

Riparian areas are the areas of land bordering streams, lakes, and wetlands. This area directly influences and provides fish habitats.

The [Riparian Areas Regulation \(RAR\), B.C. Reg. 376/2004](#) under the [Riparian Areas Protection Act, S.B.C. 1997, c. 21](#) (formerly the *Fish Protection Act*), requires local governments to protect riparian areas during residential, commercial, and industrial development by ensuring that proposed activities are subject to a science-based RAP assessment conducted by a qualified environmental professional (QEP).

These assessments and associated environmental stewardship requirements may result in setbacks from the streams, lakes, and wetlands that cause reduced improvement and building site coverage and size. The impact of these requirements could negatively impact the land value in comparison to a similar site without riparian areas.



Policy Statements

1. When a property has riparian areas identified in a *Riparian Assessment Regulation* assessment or fish habitat mapping and is located in one of the in scope regional districts, the land feature adjustment 91 - Geological/Environ Sensitive must be applied.
2. When a property has riparian areas identified in a *Riparian Assessment Regulation* assessment or fish habitat mapping and is located in one of the in scope regional districts, a riparian area impact analysis must be performed and applied as directed in [Riparian Areas Impact Analysis Requirements](#).



Riparian Areas Requirements

Riparian Areas Applicability Requirements

This Assessment Policy applies to properties with riparian areas within the following regional districts, as identified in the *RAR*:

- Capital,
- Central Okanagan,
- Columbia-Shuswap,
- Comox-Strathcona,
- Cowichan Valley,
- Fraser Valley,
- Metro Vancouver (excluding within the City of Vancouver),
- Nanaimo,
- North Okanagan,
- Okanagan-Simikameen,
- Powell River,
- Squamish-Lillooet,
- Sunshine Coast, and
- Thompson-Nicola.

Any time a property within these regional districts is located along a stream, creek or river, the appraiser must investigate whether the applicable local government has designated the waterway as red or yellow for impact to fish habitat.

Riparian Areas Valuation Requirements

Riparian Areas Land Feature Adjustment Requirements

1. If a *RAR* assessment or fish habitat mapping and the property shows as red or yellow on the map, then the land feature adjustment 91 Geological/Environment Sensitive must be applied.

Riparian Areas Impact Analysis Requirements

If a property is included in a riparian area that has restriction under *RAR*, the following must be determined:

1. Highest and best use (HBU) of the property:
 - If the current use is the HBU, the property does not require *RAR* assessment report related impact analysis and changes as the *RAR* will have minimal impact on market value.
 - Is the property development land or has other HBU (e.g., zoned for greater density than current use), the property requires *RAR* assessment related impact analysis and potentially changes.



2. RAR impact analysis:

- The primary information source will be a *RAR* assessment report completed by a QEP. If the assessment report has been approved by the Ministry of Environment & Climate Change Strategy (MOECCS) and Department of Fisheries and Oceans (DFO), and accepted by the applicable local government, the report will provide information on the riparian area protection and/or mitigation measures.
- If a *RAR* assessment report is not available and the property has a HBU other than current use, then the response of the market to similar scenarios must be investigated (i.e., the appraiser must investigate sales of similar properties with riparian issues).
- If the development land method is used (e.g., no or limited market information), it will be necessary to net out the riparian areas to determine the net developable area based on the estimated setback from the water on the *RAR* assessment or fish habitat mapping.

3. A detailed *RAR* analysis and supporting documentation may be required as support in assessment appeals.

NOTE

The setbacks prescribed in the *RAR* may be modified by a science-based assessment (e.g., the full 30 metres setback for fish habitat may not be required) or by a mitigation strategy approved by the applicable local government.



Resources

Definitions

- Refer to the [BC Assessment Glossary page](#) for term definitions.

Related Policies

- [Golf Course and Driving Range Properties Policy](#)
- [Highest and Best Use Policy](#)
- [Industrial, Commercial, and Investment \(ICI\) Land Policy](#)

References

- BC Government's [Riparian Areas Regulation \(RAR\) Backgrounder](#)
- [Fisheries Act](#) (Canada)
- [Islands Trust Act](#)
- [Local Government Act](#)
- [Riparian Areas Protection Act](#) (formerly the *Fish Protection Act*)
- [Riparian Areas Regulation](#)
- [Water Sustainability Act](#)
- [Water Sustainability Regulation](#)

