



TOWN OF OXFORD

Committee of the Whole Meeting

Conducted through Zoom and Streamed Live to Facebook

Tuesday, 8 September 2020

6:00 PM

### AGENDA

1. Call to Order
2. Approval of Agenda
3. Approval of Previous Minutes
  - 3.1 Regular Committee of the Whole Minutes – 8 June 2020
4. New Business
  - 4.1 RFD #011-2020 FCM Funding Application
  - 4.2 RFD #012-2020 Foundry Street Erosion Request
  - 4.3 Municipal Profile and Financial Condition Index Report: 2019 – For Information/Discussion
  - 4.4 Future Council Meeting Location/Venue – For Discussion
5. Correspondence
  - 5.1. Cumberland County Exhibition Correspondence
  - 5.2. Cumberland Public Libraries Correspondence
6. Adjournment



## Minutes of the Rescheduled Committee of the Whole Meeting

Place: Conducted through Zoom, streamed live to Town of Oxford FaceBook, per the authority provided by direction by the Minister of Municipal Affairs while under a State of Emergency on March 22, 2020, under the authority provided in Section 14 of *the Emergency Management Act*.

Date: Monday, June 8, 2020

Presiding Officer: Mayor Patricia Stewart

Councilors Present: Councilors Dave Clark, Dawn Thompson, Rick Draper, Wade Adshade, Wendy Sweet-Kontuk and Brenton Colborne (by phone)

Regrets: Nil

***A quorum was present throughout the meeting.***

Staff in attendance: CAO - Rachel Jones and Deputy Clerk - Linda Cloney (recording secretary)  
Presenter in attendance: Mr. Dean Smith

### **1. Call to Order**

Mayor Patricia Stewart called the meeting to order at 6:00 pm. Mayor Stewart and Council expressed congratulations to the OREC Graduates of 2020.

### **2. Approval of Agenda**

It was moved and seconded that the agenda of the Committee of the Whole Meeting for June 8, 2020 be approved.

***Motion Carried***

### **3. Approval of Previous Minutes**

It was moved and seconded that the minutes of the Committee of the Whole Meeting for May 5, 2020 be approved.

***Motion Carried***

It was moved and seconded that the minutes of the Special Committee of the Whole Meeting for June 4, 2020 be approved.

***Motion Carried***

## **4. New Business**

### **4.1 Intelivote Alternative Voting Software: Mr. Dean Smith**

Council had a general discussion regarding the Intelivote Alternative Voting Software that was presented by Mr. Dean Smith.

- Nova Scotia has a Municipal Elections Act that allows for electronic voting. Electronic voting methods are internet and telephone voting.
- Using this software, electors may vote using their phones, tablets, smartphones, and computers. Any internet enabled device would give access for electors to vote.
- Electronic voting addresses the Provincial accessibility requirements.
- COVID-19 pandemic issues have created a variety of new challenges including hiring election workers, social distancing requirements, sanitization of high-touch surfaces (requiring more time in between voters) and possibly a second wave in the fall. Most of these issues can be addressed by offering electronic voting.
- With electronic voting, typically within 10 – 15 minutes the results of the election are available.
- In past elections, the municipalities that offered electronic and paper voting, approximately 60 – 80% of the electors utilized the electronic voting.
- Council asked the question if Intelivote has ever run into glitches or crashes with the software during an election? Staff will follow up with this question and report back to Council.

*Following this presentation Mr. Dean Smith exited the meeting, 6:45 pm.*

### **4.2 Financial Variance Report: First Quarter Comparison 2019 to 2020**

Council had a discussion regarding the Financial Variance Report presented by CAO Jones.

Council discussed the Town Garage Maintenance, as it was higher than last year. Part of the expense is from purchasing a used high-volume shipping container to install as storage at the Town Garage. Another part of the expense is for the demolition of the storage shed that was unstable. Council asked to know the name of the company the container was purchased from. Staff will follow up with this question.

Council discussed the Arena Electricity as it is higher than last year and that the arena was closed early due to COVID-19. Staff will follow up to Council.

### **4.3 Draft 2020-21 General Operating Budget: Discussion**

CAO Jones presented the Draft 2020-21 General Operating Budget.

Council suggested to assume the arena may not be able to resume operations due to COVID-19 and that staff should adjust the costs and revenues accordingly.

After a rounded discussion, direction was given to the CAO to review budget options and costs on the following areas:

- Arena operations;
- Theatre operations/revenues;
- Travel expenses;
- NSCC Foundation funding contract (defer for a year);
- Fuel costs;
- Community/Economic Development position and budget;
- School enhancement fund;
- Audit fee;
- Recreation director position.

It was also expressed that a minimal/zero tax increase be in place, with the intent of maintaining the current Council honourariums for this year, and that there may be opportunity to develop the residential lots behind the current Habitat for Humanity to enlarge the residential tax base for future revenue.

Staff will also review the details around wages to ensure accuracy.

Street Maintenance – Council asked if this expense could be included in the paving contract and/or the Gas Tax. CAO Jones explained that patching is not capital, it is operational and needs to be in the General Operating Budget.

Tree Expense/Trail Reserve – Council asked if there are any trail expenses could it come from Gas Tax Revenue. It was noted that the \$5,000 is for the tree work.

Library Expense – Staff budgeted \$6,000 to the library as they are uncertain as to what the expenses will be once the Satellite Library opens.

School Crosswalk Guard – The budgeted number is for one crosswalk guard.

CAO Jones reported to Council some ideas to balance the budget. She noted that it will be important to look at our core essential services that are mandatory. If Oxford is going to reduce service levels, we should consider the least negative impact on the largest number of residents.

- If we do not operate the arena this year we would have between \$75,000 - \$100,000 to put back into the budget.

- Regarding the Community and Economic Development service, the Amherst Chambers of Commerce is close by and other resources are out there that can assist our local businesses.
- Oxford could look at having a four-day work week and that will have a 20% reduction to salaries.

We are in a critical point and we do not have reserves of any substantial amount. CAO Jones recommended to Council to think about the service level impacts and what that might mean.

Council Renumeration was discussed and initially the intent was to match the lowest rate of any Council in Nova Scotia. This budget reflects that rate, and it raises the costs to about \$10,000. Council is interested in applying this in the next fiscal year and keeping the current honorarium levels in place for this fiscal year.

## **5. Correspondence**

### **5.1. Elizabeth Smith McCrossin**

Elizabeth Smith-McCrossin, MLA Cumberland North announced that as of June 3, 2020, David Ritcey, MLA for Truro – Bible Hill – Millbrook – Salmon River will be assuming the critic role for Municipal Affairs.

## **6. Adjournment**

At 7:30 pm, it was moved and seconded that the meeting be adjourned.

***Motion Carried***

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Patricia Stewart, Mayor

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Linda Cloney, Recording Secretary



**REQUEST FOR DECISION**  
**FCM Direct Funding Application for Asset Management**  
**#011-2020**

|                        |  |
|------------------------|--|
| Date: 2 September 2020 | Subject: FCM Direct Funding Application for Asset Management |
| Proposal Attached:     | Submitted by: Rachel Jones, Chief Administrative Officer     |

|             |   |
|-------------|---|
| Proposal:   | That the Town of Oxford submit a joint application for direct funding through the Federation of Canadian Municipalities to fund up to 90% or \$50,000 to complete the Town's asset inventory.   |
| Background: | <p>The Town has embarked on a program to document its assets and develop an asset management strategy that will provide the benchmark on decision-making for capital budget planning well into the future. This is being done in collaboration with the AIM Network in a municipal cohort group. The first set of assets to be documented is the Town's water utility.</p> <p>The Federation of Canadian Municipalities (FCM) is offering funding to municipalities to do further work on the development of a comprehensive asset management inventory, setting up all groups of assets into a GIS system, undertake condition and risk assessments, and the preparation of a comprehensive capital budget program. Communities who wish to make application together and find economies in scale in doing so are offered 90% of the funding for this program, or up to \$50,000. Municipalities can utilize Gas Tax Funds to fund their 10% of the project.</p> <p>The AIM Network will facilitate and guide municipalities through this process to ensure the best application is put forward. Other municipalities in the current cohort group have expressed interest in making a collaborative application to maximize the funding that is available.</p> |
| Benefits:   | <ol style="list-style-type: none"> <li>1. A complete asset management inventory and strategy will be completed for the Town, which will be required in the future to continue to receive Gas Tax Funding.</li> <li>2. Working in collaboration with other municipal units and the AIM Network provides resources that are otherwise not available within our organization.</li> <li>3. A comprehensive asset management plan will allow for strategic long-term financial planning and contribute to the requirement of an Accessibility Plan.</li> <li>4. Access current funding to reduce the Town's costs in developing an asset</li> </ol>  |

|   |   |
|---|---|
|   | <p>management plan.</p> <p>5. A full asset management plan will address many of the strategic priorities that Council has already identified.</p>   |
| Disadvantages:  | None foreseen.  |
| Options:  |   |
| Required Resources:   | Council support and staff time to work through the application process.   |
| Source of Funding:  | Gas Tax Funds for the asset management plan costs, there may be some travel costs or staff time through the process.  |
| Sustainability Implications: (Environmental, Social, Economic and Cultural) | A comprehensive asset management plan addresses environmental, economic and service capacity risks and opportunities. Feeding into an accessibility plan also impacts social and cultural aspects within our community.   |
| Workplan Implications (now/future):   | Staff are currently involved in the first phase of asset management planning, and this project would be combined with much of this work.  |
| Communication Plan:   | Once each part of an asset management plan is developed, it will be presented to Council for approval and made public to inform our community.  |
| Staff Comments/ Recommendations:  |   |
| CAO's Review/ Comments:   | Asset management, and all the areas it reaches in our community and organization, is critical to continuing to provide Council and staff information on priorities and the capacity to make informed and strategic decisions well into the future. It also connects to existing and potential overall plans (Municipal Planning Strategy, Source Water Protection Plan, Recreation Master Plan, Debt Affordability Model, FCI Action Plan, Sustainable Community Action Plan, Climate Change and REMO, etc.). |

CAO Initials: RLJ

Target Decision Date: 21 September 2020



## **FCM Application Process:**

1. Prepare detailed application for submission to FCM. (AIM Network will prepare draft and review with designated representation for Town.)
2. Prepare a Workplan and Budget for the Project. (AIM Network will prepare draft and review with designated representation for Town.)
3. Complete an assessment form (Excel template – FCM’s Asset Management Readiness Scale) to document the Town’s starting point with asset management planning. (AIM Network will guide a designated rep for the Town with completing this.)
4. A signed Council resolution that the Council supports this work and agrees to pay its 10% share of the total cost. (Note: A Town may use its Gas Tax Funding for this.) AIM Network to provide exact wording for the resolution which when adopted can be copied onto Town letterhead and signed by Town Clerk or authorized representative.
5. Draft a Letter of Collaboration to be signed by all Municipalities agreeing to submit the Collaborative Application. (AIM Network will assist with drafting this letter).
6. Upon submission of all application documents, the application will be reviewed by FCM staff for completeness. It will then be sent to two ‘peer reviewers’ (asset management professionals identified by FCM) to assess the merits of the application, the qualifications of those undertaking the work on behalf of the municipality and overall value to municipality for money.
7. Upon successful approval of the grant application, a contract (grant agreement) will be issued by FCM to the Municipality for signature.
8. Upon completion of the project, the following will be submitted to FCM:
  - A Final Project Report (template provided by FCM). (AIM Network will assist by preparing a draft final report to be reviewed by the Town).
  - Copies of all deliverables from the Project. (AIM Network will assist by obtaining copies of all deliverables from those doing the work for inclusion with the final report).
  - A final assessment form (Excel template- FCM’s Asset Management Readiness Scale) to document how the Town has progressed in its asset management activities and knowledge by undertaking this project.
9. Upon submission and approval of the Final Report and deliverables, FCM will review for completeness and approve payment (approx. 2-3 months following project completion).



**REQUEST FOR DECISION**  
**Foundry Street Erosion Request**  
**#012-2020**

|                        |  |
|------------------------|--|
| Date: 4 September 2020 | Subject: Foundry Street Erosion Request                  |
| Proposal Attached:     | Submitted by: Rachel Jones, Chief Administrative Officer |

|                |  |
|----------------|--|
| Proposal:      | The property owner at 391 Foundry Street, Marilyn Thompson, is requesting work to be completed beside her property, located on the Town's property, to address potential erosion and standing water in the ditch that is located beside her property.  |
| Background:    | <p>Mrs. Thompson has spoken to staff several times around the desire to have additional work done beside her property. Through onsite observations, we have determined that the erosion is happening on the Town's property, and not that of 391 Foundry Street. Some work was done to assist the prevention of erosion, that fit within the Town's financial capacity to do so. Staff have advised that the work required to meet Mrs. Thompson's request is outside of our approved budget. She asked that it be presented to Council for further consideration and has indicated that she would be willing to work with the Town on some of the costs.</p> <p>Public Works Supervisor Adshade has provided rough estimates on the costs for two options that would potentially address Mrs. Thompson's request. These were done in consultation with a local contractor around the work required and the materials and equipment cost to complete each option.</p> <p>Further discussion with Nova Scotia Environment will be necessary to ensure that we are not disturbing a natural watercourse and/or if the work proposed is sufficient to their requirements.</p> |
| Benefits:      |  |
| Disadvantages: |  |
| Options:       | 1. Next to Foundry Street to the side of the sidewalk,   |

approximately three to six inches of rock has previously been placed around the drainage area, with the water primarily coming from Birchwood Road to this area. The rock was placed to stop the erosion that was happening approximately nine feet in on the Town-owned side of the property line. There are several birch trees that run along the 165-foot-long ditch that will have to be removed before the installation of 165 feet of culvert. Staff estimate the need for seven lengths of 24-foot by 24-inch culverts at \$662.89 for each length, which equals \$4,641. Further discussion will follow with Nova Scotia Environment as to whether this is adequate, or a larger diameter culvert will be required to accommodate the amount of water to flow through that area.

The ditch is 10-12 feet deep and spans approximately 14 feet across and will take a substantial amount of fill material to fill it to the top if this is the preferred option to address the issue. The work to do this is estimated at four or five days, with a cost of \$1,000 per day for the excavator and \$800 per day for truck prepping & filling in the ditch four loads of class A gravel at an estimated cost of \$1,465. The total for this option is roughly \$15,106. Costs could escalate depending on conversations with Nova Scotia Environment and/or if there are additional problems that arise during the work. We have not costed the removal of trees if this is work that would require additional costs.

2. The other option is to cut the birch trees down & place three-to-six-inch stone along the bank at a cost of \$9.90 per ton. A very preliminary estimate would require 20 loads of gravel at a cost of \$2,970 for the materials and trucking. In addition, it is estimated that there would be five or six days required to prepare the site and place the rock. This option is roughly estimated at \$13,770.

Overall, this ditch has eroded very little of the property located at 391 Foundry Street. The erosion is on the Town's property along the side of the ditch but there are trees there that will help slow the erosion down.

Staff anticipate that completing some of this work will potentially require the removal of several trees that Mrs. Thompson wishes to protect and keep along the sight line of her property, but in actuality are located on the Town's side of the property line.

|   |   |
|---|---|
|   | Due to the estimated costs of this project, the Town's Procurement Policy would require staff to gather and evaluate up to three quotes on the work to be completed to ensure competitive pricing and fair access to obtaining the work by local contractors.   |
| Required Resources:   | Operating budget to complete the work, along with staff time to gather and evaluate cost quotes, coordinate, and support the work.  |
| Source of Funding:  | General operating budget, which has not been approved to complete a project of this cost.   |
| Sustainability Implications: (Environmental, Social, Economic and Cultural) | The environmental risks of potentially impacting a natural drainage area and/or water course need to be more fully explored in consultation with Nova Scotia Environment. It will be important not to displace water that is currently draining to that site, as unforeseen flooding and water pooling in other areas could result and cause other damages to local properties.   |
| Workplan Implications (now/future):   |   |
| Communication Plan:   |   |
| Staff Comments/ Recommendations:  |   |
| CAO's Review/ Comments:   | Staff have previously advised Mrs. Thompson that the ditch and erosion are primarily on the Town's land and the magnitude of the work that is required to meet her request is outside of the Town's approved operating budget. Subsequently, the request is now going forward to Council which has the authority to approve the work and direct staff to complete it with the risk of insufficient budget capacity. Alternatively, it can be considered as landscaping/maintenance work in future annual budgets. |

CAO Initials: RLJ

Target Decision Date: 21 September 2020



# Municipal Report



**Town of Oxford**

**Department of Municipal Affairs  
and Housing**

Municipal Profile and  
Financial Condition Indicators Results

2019



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Town of Oxford

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## Introduction

The Department of Municipal Affairs and Housing compiles municipal indicators on behalf of the Nova Scotia Government and Association of Municipal Administrators of Nova Scotia (AMANS) that focus on three areas:

- financial matters;
- administration of the municipality; and
- characteristics of the community.

This report creates a snapshot from those financial and demographic statistics to help community members and decision makers better understand:

- the municipality in which they live;
- the municipality's key characteristics; and
- the municipality's financial risks.

The snapshot makes it easy to:

- compare the Three-Year Change in Tax Base indicator to understand the municipality's revenue growth in comparison to cost of living; and
- use the change in population to indicate whether a community's population is growing or declining and its potential impact on municipal revenues and expenses.

# Chapter 1 - Highlights

## Municipal Highlights

### About the Municipality

Name: Town of Oxford  
County: Cumberland County  
Approximate size: 11 km<sup>2</sup>  
Number of dwellings: 617



Figure 1- Location of Municipality

### Population Highlights

Population 2016: 1,190  
Population 5-year trend: +3.4%  
County 5-year trend: -0.4%  
Demographic trend: Aging

|               |     |
|---------------|-----|
| Up to 19 Yrs. | 21% |
| 20 to 59 Yrs. | 49% |
| Over 60 Yrs.  | 30% |

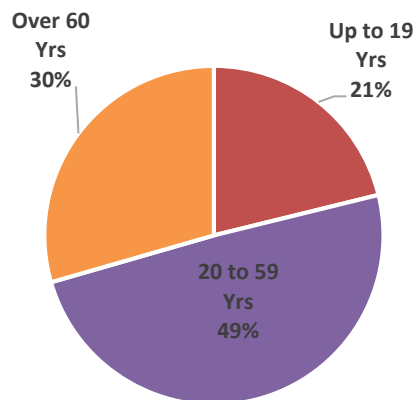


Figure 2 - Age Breakdown

## Financial Highlights

### Revenue

|   |  |
|---|--|
| Total consolidated revenue:                       | \$2.9 million                                |
| Revenue generated from own revenue <sup>1</sup> : | 84%  |
| Total operating revenue:                          | \$2.3 million                                |
| Largest operating revenue:                        | 75%  |
|   | Property taxes and payments in lieu of Taxes |

### Expenses

|                                 |                                      |
|---------------------------------|--------------------------------------|
| Total consolidated expenses:    | \$2.6 million                        |
| Total operating fund expenses:  | \$2.0 million                        |
| Largest operating fund expense: | 39%                                  |
|                                 | Protective services: police and fire |

### Annual Surplus

|   |                |
|---|----------------|
| Annual consolidated surplus(deficit):       | \$248 thousand |
| Consolidated accumulated surplus (deficit): | \$7.6 million  |
| Annual operating surplus (deficit):         | \$87 thousand  |

### Debt

|                                    |                |
|------------------------------------|----------------|
| Total consolidated long-term debt: | \$1.8 million  |
| Total general fund long-term debt: | \$1.3 million  |
| Operating fund bank indebtedness:  | \$163 thousand |

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<sup>1</sup> Consolidated revenue excluding government transfers

## Financial Condition Indicators Highlights

Overall Assessment Red (High risk)

The overall Financial Conditions Index assessment for the Town of Oxford is Red (High risk). This means that, although the Municipality has a few challenges, it is considered high risk for fiscal instability.

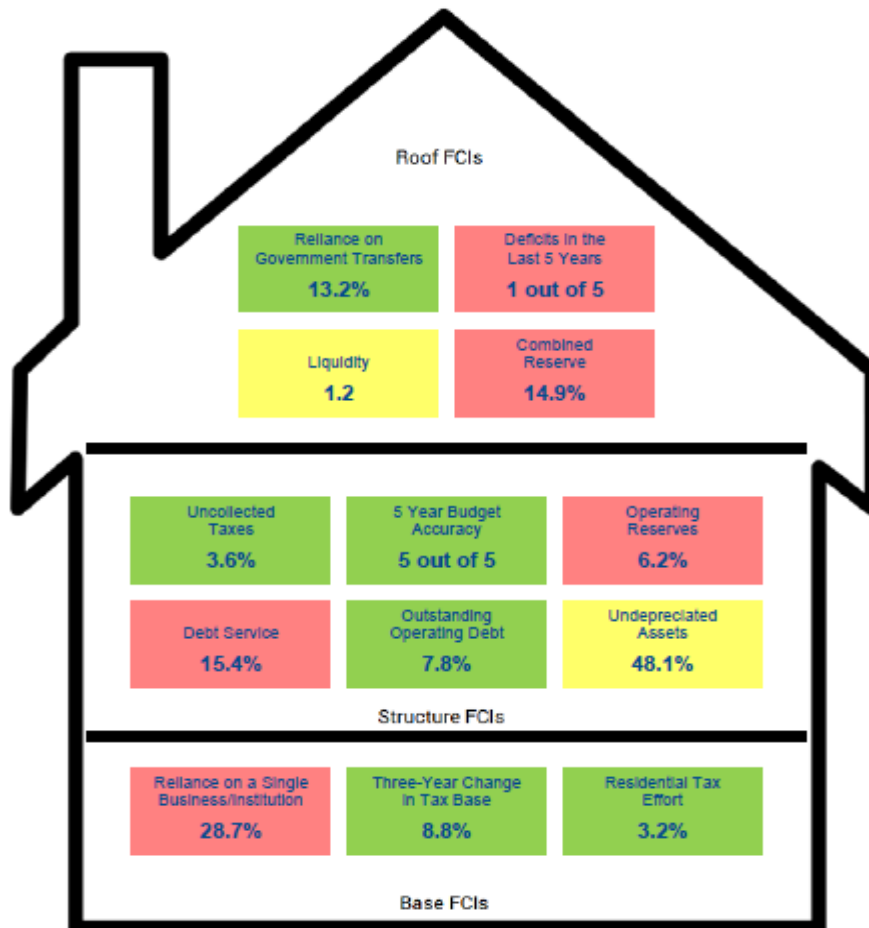
As shown in the House model below, Oxford's FCIs are comprised of:

Low risk (green): 6 indicators







Moderate risk (yellow): 2 indicators

High risk (red): 5 indicators













Details on the individual FCI assessments and the Municipality's specific challenges are provided below. For more in-depth information, refer to Chapter 4.











## Two-Year Comparison of Financial Condition Indicators

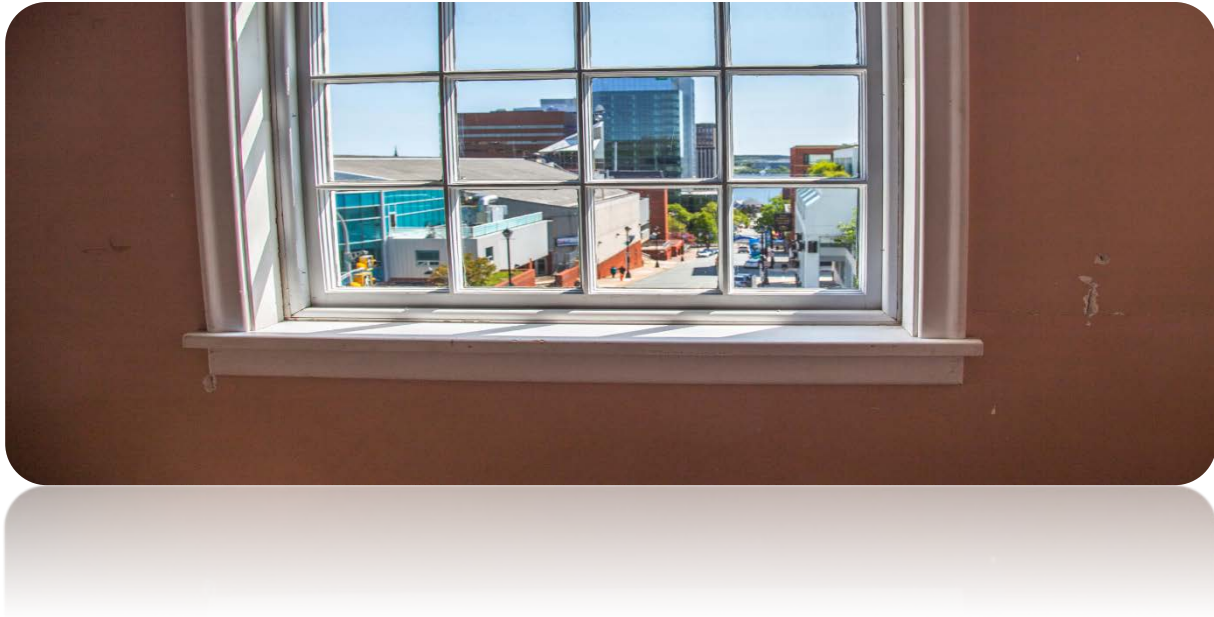
| <b>BASE</b>                                  | <b>2019</b>   | <b>2018</b>   | <b>+/-</b> |
|--|---|---|------------|
| 3-year Change in Tax Base                    |  8.8%  |  0.8%  | 8.0%       |
| Reliance on a Single Business or Institution |  28.7% |  30.6% | -1.9%      |
| Residential Tax Effort                       |  3.2%  |  3.0%  | 0.3%       |

### STRUCTURE

|                            |   |   |       |
|----------------------------|---|---|-------|
| Uncollected Taxes          |  3.6%    |  2.2%    | 1.4%  |
| 5 Year Budget Accuracy     |  5/5     |  5/5     | 0     |
| Operating Reserves         |  6.2%    |  9.0%    | -2.8% |
| Debt Service               |  15.4%   |  16.0%   | -0.6% |
| Outstanding Operating Debt |  7.8%  |  0.8%  | 7.0%  |
| Undepreciated Assets       |  48.1% |  50.5% | -2.4% |

### ROOF

|                                  |   |   |      |
|----------------------------------|---|---|------|
| Deficits in the Last 5 Years     |  1/5   |  1/5   | 0    |
| Liquidity                        |  1.2   |  1.4   | -0.2 |
| Reliance on Government Transfers |  13.2% |  11.5% | 1.6% |
| Combined Reserve                 |  14.9% |  13.5% | 1.4% |



## Chapter 2 - Municipal Profile

Municipalities are diverse and operate within unique demographic and economic characteristics. These characteristics have a significant impact on municipal performance and subsequent strategies required to ensure a sustainable environment. This chapter outlines the unique demographic and economic characteristics of the Municipality, specifically its composition, population trends, demographics, median household income levels, employment rates, and educational attainment. The municipal profile trends could have impacts on the current and potential future tax base for a municipality.

## Municipal Composition

Name: Town of Oxford

County: Cumberland County

Government: 7 elected councillors (including the Mayor)

Geographic area: 11 km<sup>2</sup>

Number of dwellings: 617

## Population Trends

Population: 1,190

Provincial population: 0.1%

20-year trend: Declining [supported by Figure 3 below]

Age trend: Majority between 40-69 years of age [supported by Figure 4 below]

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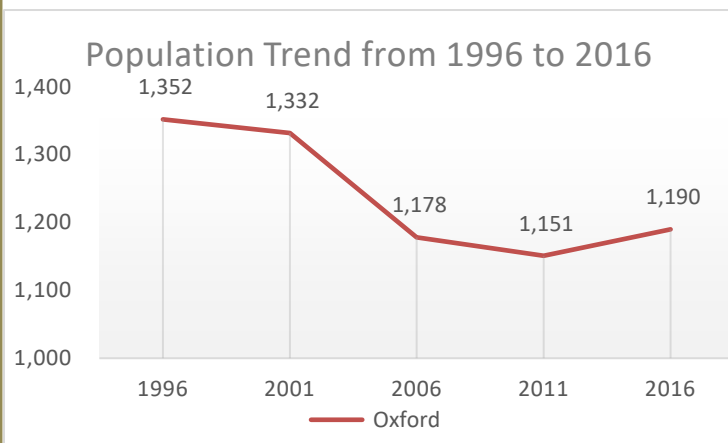


Figure 3-- Population from 1996–2016. Source: Statistics Canada

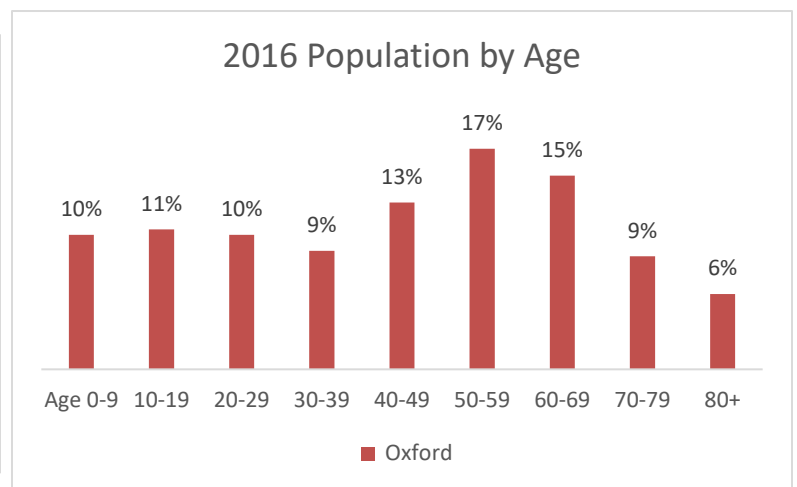


Figure 4- Population by Age, Source: Statistics Canada

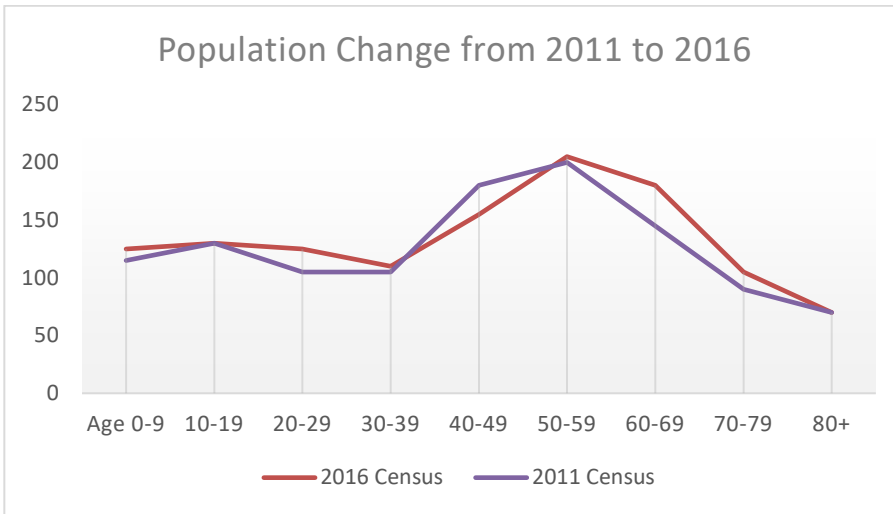


Figure 5 - Population Age Change from 2011 to 2016. Source: Statistics Canada

According to the 2016 Census, similar to most towns in Nova Scotia, the majority of Oxford's citizens are between the ages of 40 and 69, but it has more youth population than most towns.

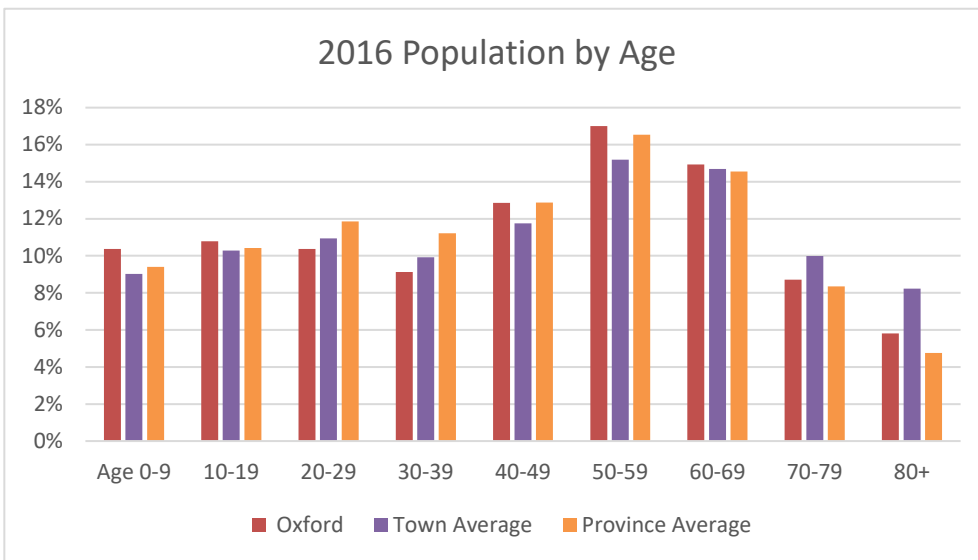


Figure 6 - Comparison of Population by Age for 2011 and 2016. Source: Statistics Canada

## Economic Indicators

Along with population trends, employment rates and median household income are important economic indicators. Education levels can also play a crucial role in economic and social progress and can help improve income distribution. These factors provide an indication of the wellbeing of the economy and labour force.

|                                     | <b>2016<br/>Census</b> | <b>2011<br/>Census</b> | <b>+/-</b> | <b>Town<br/>Average</b> |
|-------------------------------------|------------------------|------------------------|------------|-------------------------|
| <b>Median Household Income</b>      | \$46,336               | \$43,385               | \$2,951    | \$48,934                |
| <b>Employment Rate</b>              | 52.1%                  | N/A                    | N/A        | 48.3%                   |
| <b>Education Beyond High School</b> | 45.3%                  | N/A                    | N/A        | 52.0%                   |

Source: 2011 and 2016 Statistics Canada

**Median household income:** Oxford's median household income is lower than the provincial town average, although it has increased since 2011.

**Employment rate:** In a healthy economy, the employment rate is between 97% and 95%. The Town of Oxford's employment rate is above the provincial town average. Please note the 2011 Census data was not available for Oxford.

**Education level:** Oxford's education level is lower than the provincial town average. Please note the 2011 Census data was not available for Oxford.

## Chapter 3 - Financial Information

### General Overview:

Audited financial statements are presented on a consolidated basis. These consolidated financial statements present all municipal entities as one single reporting entity:

- all the individual funds managed by the Municipality
- organizations or enterprises that the Municipality owns or controls, such as:
  - Water Utility
  - Cumberland Joint Services Management Authority (2%)

The Municipality's non-consolidated financial statements present only the individual funds managed by the Municipality, such as the General Operating Fund, General Capital Fund, Water Operating Fund, Water Capital Fund, Non-operating Reserve Fund, and the Operating Reserve Fund. Non-consolidated financial statements are reconciled but not audited.<sup>2</sup>

### Financial Reporting Compliance:

|  |                             |
|--|-----------------------------|
| Audited financial statements and financial information return submitted: | yes                         |
| Submission of financial information:                                     | After deadline <sup>3</sup> |
| Financial statements include:  |                             |
| Remuneration and Expenses for Elected Officials and CAO/Clerk Note:      | yes                         |
| Unqualified Opinion:   | yes                         |
| Quarterly Expenditure report posted online:                              | no                          |
| Summary Expenditure Report submitted:                                    | yes                         |
| Statement of Estimates and assessment information submitted:             | yes                         |

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<sup>2</sup> Please be advised that, although the Department reconciles, at a high level, a municipality's non-consolidated financial statements to the consolidated financial statements, the non-consolidated financial statements are usually not audited nor presented in full accordance with Canadian public sector accounting standards.

<sup>3</sup> Annually, municipalities are required to submit their financial information by Sept 30<sup>th</sup>.

**Revenue:**

**\$2.9 M**  
2019 Consolidated Revenue

|   |   |
|---|---|
| Total consolidated revenue:                       | \$2.9 million                           |
| Largest revenue:                                  | 62%<br>Taxes and Grant-in-lieu of taxes |
| Revenue generated from own revenue <sup>4</sup> : | 84%                                     |

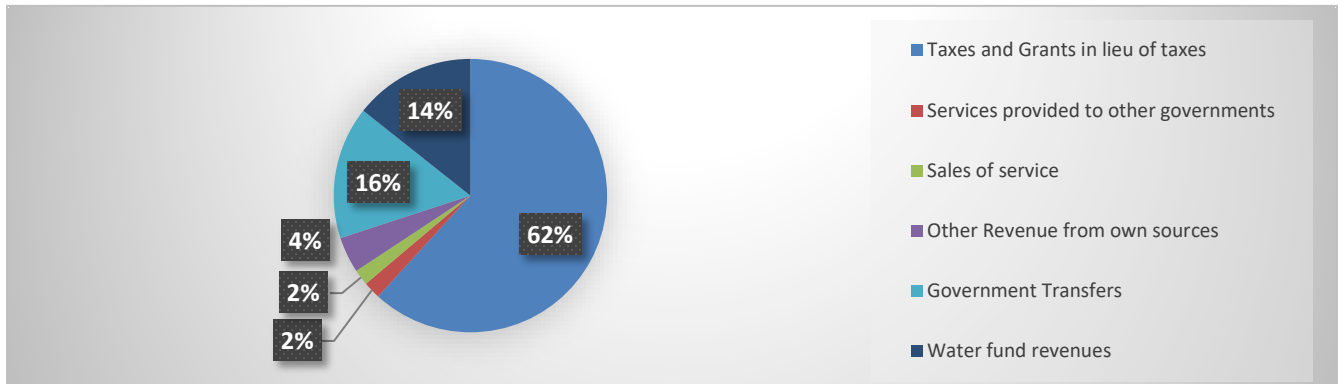


Figure 7- Consolidated Revenue Source: 2019 Financial Information Return (FIR)

The graph above and table below show the Municipality’s revenue divided into six categories on a consolidated basis.

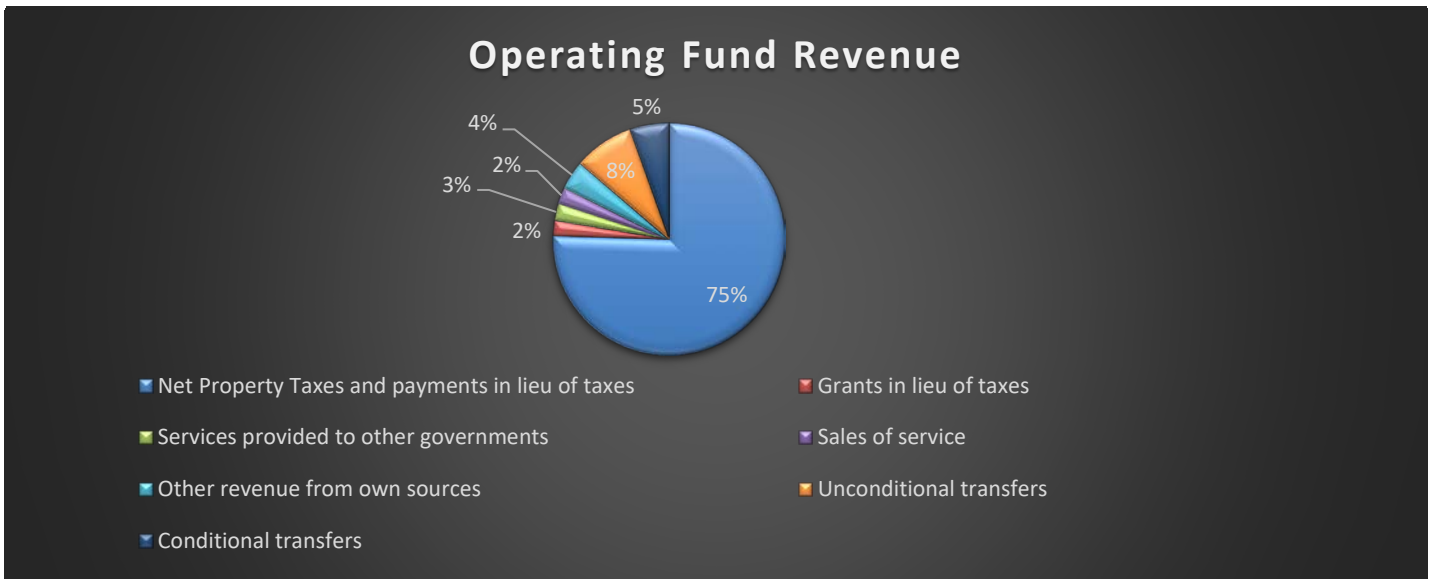
|  | Consolidated Revenue |
|--|----------------------|
| Taxes and Grants-in-lieu of taxes:               | \$1.8 million        |
| Services provided to other governments:          | 58 thousand          |
| Sales of services:                               | 54 thousand          |
| Other revenue from own sources:                  | 0.1 million          |
| Government Transfers:                            | 0.4 million          |
| Net Income from government business enterprises: | n/a                  |
| Water Fund revenues:                             | 0.4 million          |
| Electric Fund revenues:                          | n/a                  |

<sup>4</sup> Consolidated revenue excluding government transfers

## \$2.3 M

### 2019 General Operating Revenue

|                                  |   |
|----------------------------------|---|
| Total operating revenue:         | \$2.3 million                                       |
| Largest revenue:                 | 75%<br>Property taxes and payments in lieu of taxes |
| Uncollected Taxes:               | 3.6%  |
| Reliance on Government transfers | 13.2%   |



*Figure 8 – General Operating Revenue Source: 2019 Financial Information Return (FIR)*

The graph above and table below show the Municipality’s operating fund revenue divided into 7 categories.

|   |             |
|---|-------------|
| Net property taxes and payments in lieu of taxes: | 1.7 million |
| Grants-in-lieu of taxes:                          | 47 thousand |
| Services provided to other governments:           | 56 thousand |
| Sales of services:                                | 54 thousand |
| Other revenue from own sources:                   | 92 thousand |
| Unconditional transfers from other governments:   | 0.2 million |
| Conditional transfers from other governments:     | 0.1 million |

## Property Assessment Information

Since property taxes are a primary source of revenue for most municipalities, special emphasis has been placed on reviewing assessment trends.

|   |   |
|---|---|
| Three-year change in assessment <sup>5</sup> :        | 8.8%                                      |
|   | Growth keeps pace with the cost of living |
| Highest reliance on a single business or institution: | 28.7% highly dependent (high risk)        |
| Residential Tax Effort:                               | 3.2% has some flexibility (low risk)      |

The line graphs below show the five-year trend of residential and commercial portion of the municipality's uniform assessment:

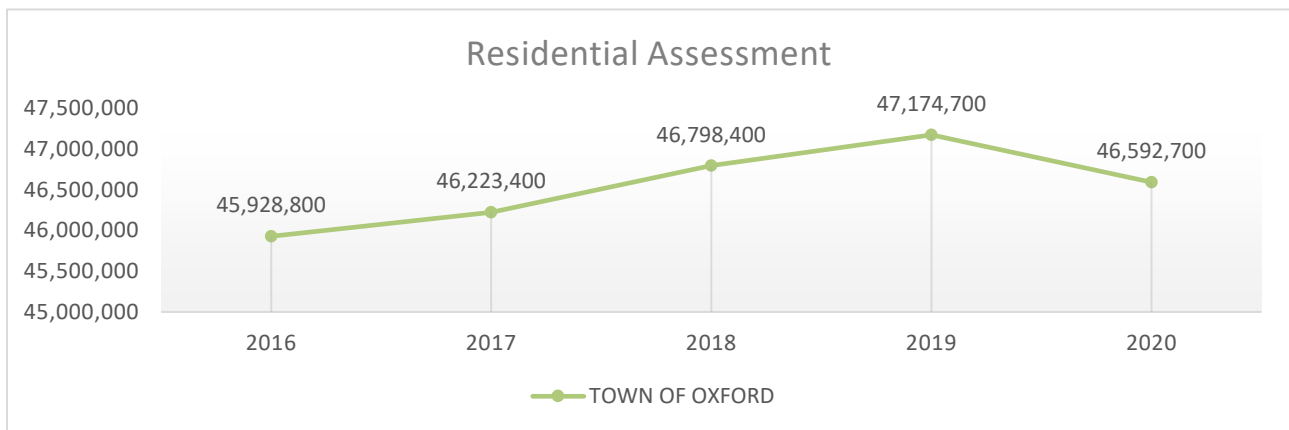


Figure 9- Residential assessment value over the last five years. Source: 2015-2019 Statement of Estimates Assessment

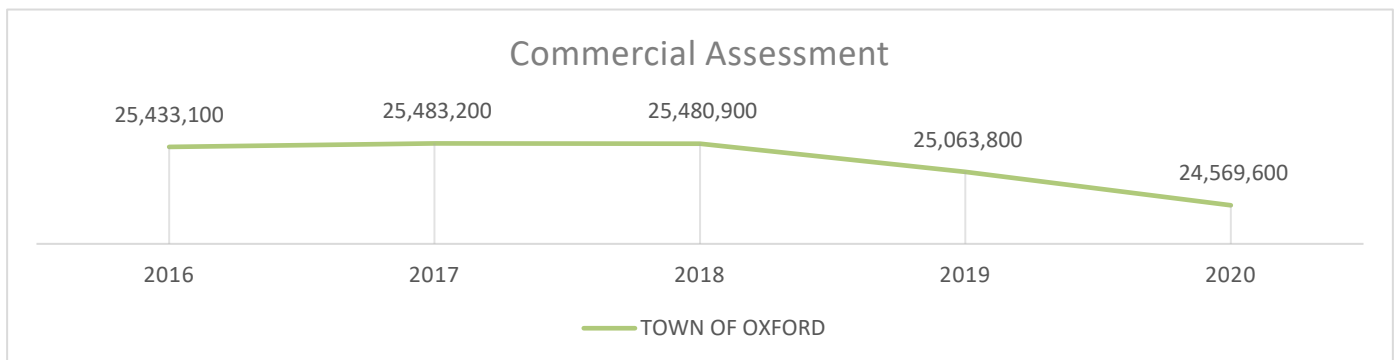


Figure 10- Commercial assessment value over the last five years. Source: 2015-2019 Statement of Estimates Assessment

<sup>5</sup> Uniform assessment is the value of a municipality's taxable property assessment plus the capitalized value of payments in lieu of taxes.

**Expenses:**

**\$2.6 M**  
2019 Consolidated Expenses

Total consolidated expenses: \$2.6 million  
 Largest expense: 28%  
 Protective Services

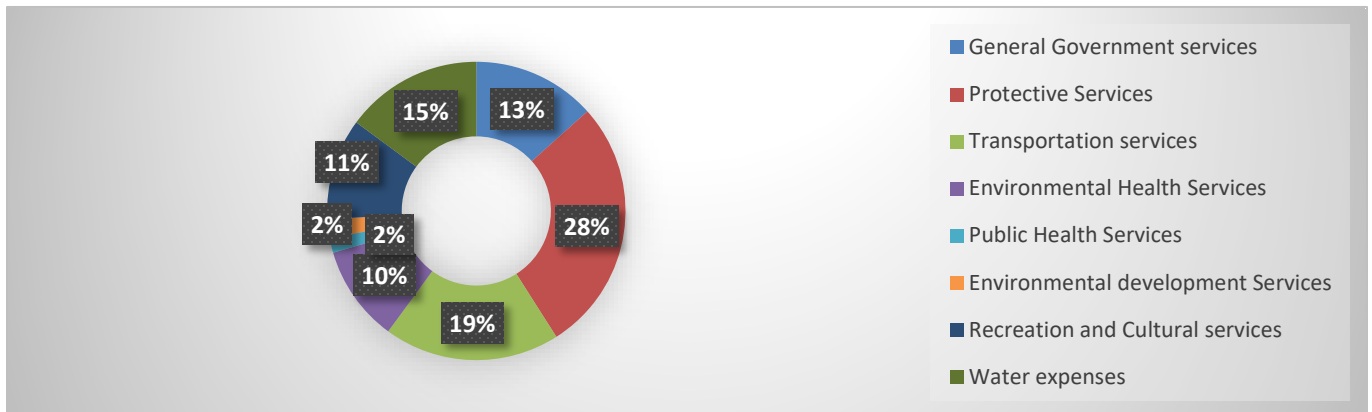


Figure 11- Consolidated Expenses Source: 2019 Financial Information Return

The graph above and table below show the Municipality’s consolidated expenses divided into eight functions.

|                                     | Consolidated Expenses |
|-------------------------------------|-----------------------|
| General government:                 | \$0.3 million         |
| Protective services:                | 0.7 million           |
| Transportation:                     | 0.5 million           |
| Environmental health services:      | 0.3 million           |
| Public Health services:             | 42 thousand           |
| Environmental development services: | 53 thousand           |
| Recreation and Cultural:            | 0.3 million           |
| Extraordinary or special items:     | n/a                   |
| Water expenses:                     | 0.4 million           |
| Electric Fund expenses:             | n/a                   |

# \$2.0 M

## 2019 General Expenses

Total operating fund expenses: \$2.0 million  
Largest operating fund expense: 39%  
Protective services: police and fire  
Operating reserves as percentage of expenses: 6.2% (High risk)

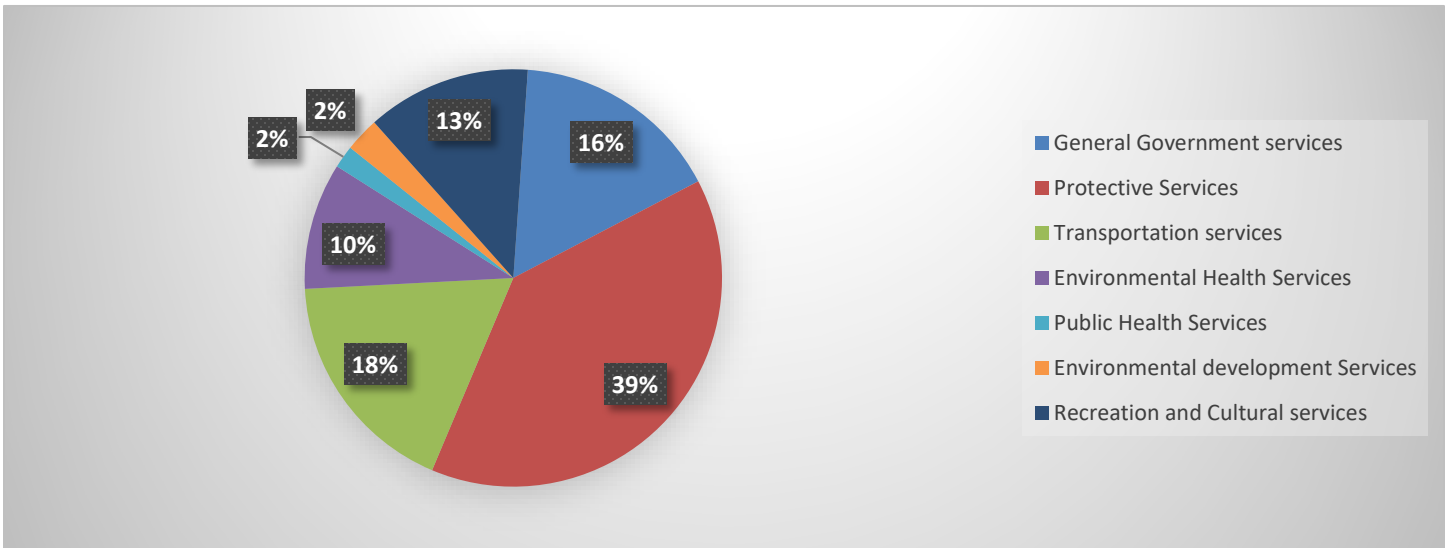


Figure 12- Operating General Fund Expenses. Source: 2019 Financial Information Return

As shown in the pie chart above, expenses for Oxford are comprised of:

|                                     |             |
|-------------------------------------|-------------|
| General Government services:        | 0.3 million |
| Protective services:                | 0.8 million |
| Transportation services:            | 0.4 million |
| Environmental Health services:      | 0.2 million |
| Public Health services:             | 35 thousand |
| Environmental Development services: | 53 thousand |
| Recreation and Cultural services:   | 0.3 million |

The graph below shows the expenses by function for the municipal operations or General Operating Fund expenses compared to the provincial town average.

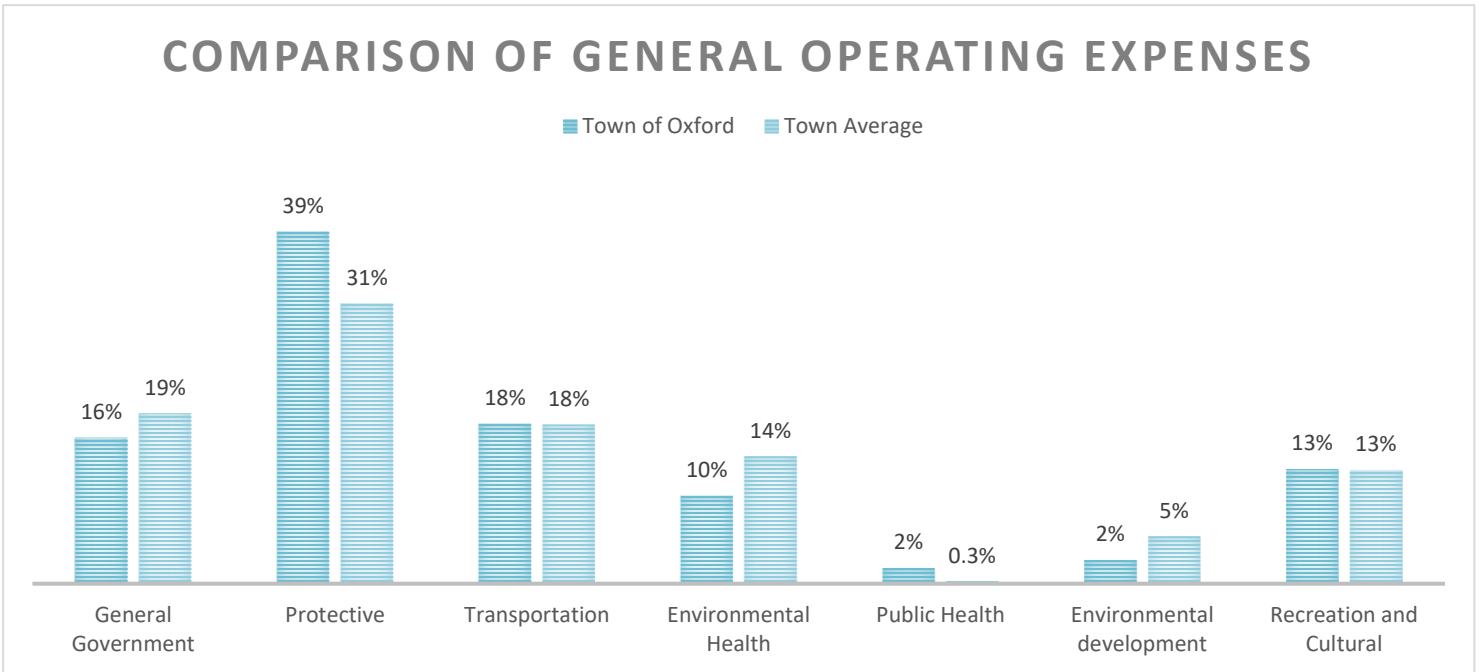


Figure 13 – Comparison of General Fund Expenses to Provincial Town Average. Source: 2019 Financial Information Return

## Accumulated Surplus (Deficit)

Annual Surplus: Revenue - expenses

Note: This amount is added to the accumulated surplus (deficit).

|   |                                  |
|---|----------------------------------|
| Total annual consolidated surplus(deficit):       | \$248 thousand                   |
| Total consolidated accumulated surplus (deficit): | \$7.6 million                    |
| Total annual operating surplus (deficit):         | \$87 thousand                    |
| Number of operating deficits in the last 5 years: | 1                                |
|   | Deficit of \$62,521 in 2017-2018 |

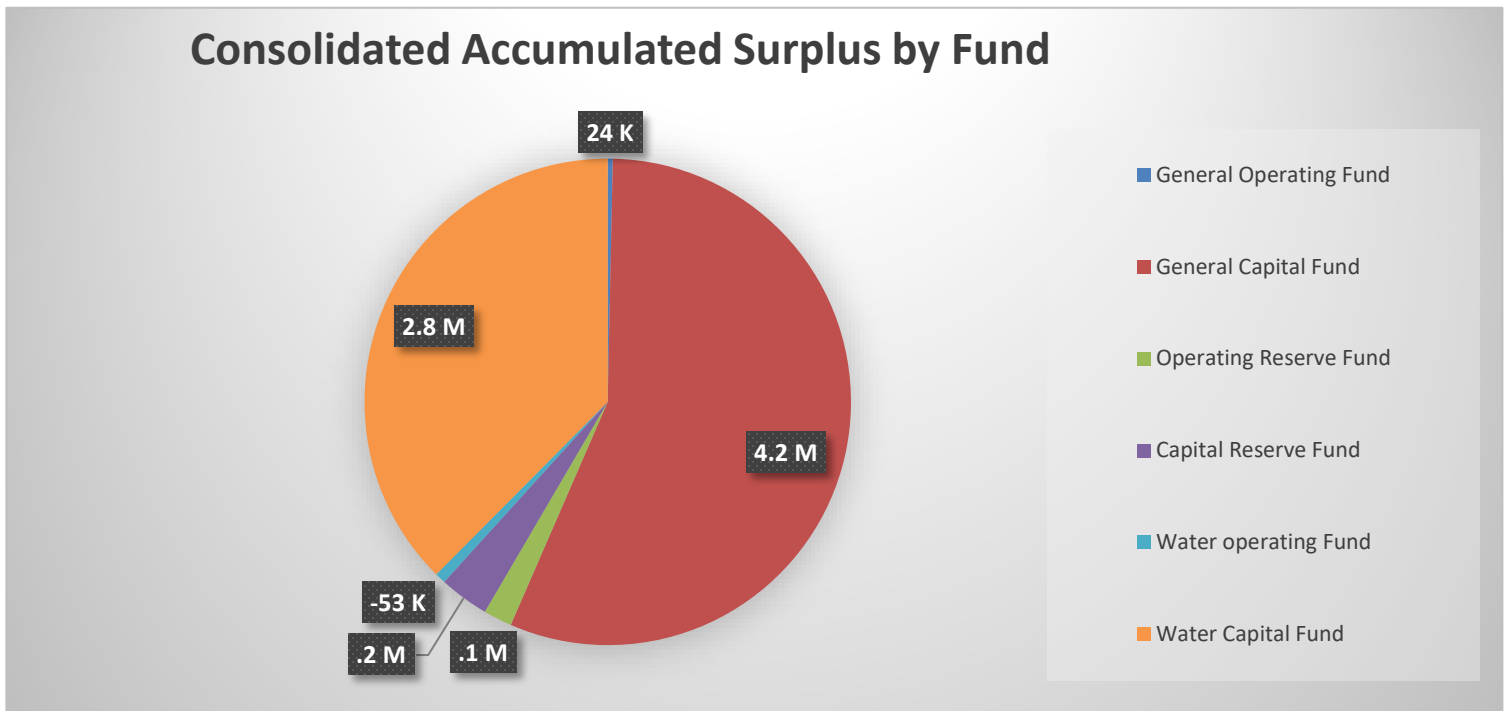


Figure 14- Consolidated Accumulated Surplus by Fund. Source: 2019 Financial Information Return

\*The total of the individual funds submitted by the Municipality does not agree to the audited Financial Statements. The variance is \$326,188. The Department is working with the Municipality to resolve this variance.

## Debt

|  |                |
|--|----------------|
| Total consolidated long-term debt:   | \$1.8 million  |
| Total general fund long-term debt:   | \$1.3 million  |
| Debt Service Ratio:  | 15.4%          |
| Operating fund bank indebtedness:  | \$163 thousand |
| Outstanding operating debt as percentage of:<br>Net Property Taxes/Payments in Lieu of Taxes,<br>Grants in Lieu of Taxes, and Government Transfers | 7.8%           |

## Chapter 4 - Financial Condition Indicators: House Model

The Financial Condition Indicators (FCIs)<sup>6</sup> condense multiple sources of information into a single visual “House Model” graph. The House Model gives a quick visual of a municipality’s strengths and possible areas where a municipality may want to focus its attention.

### The Model:

The Model consists of 13 indicators organized into base, structure and roof, focusing on:

- roof: 4 key performance indicators;
- structure: 6 financial indicators that concern management and debt; and
- base: 3 indicators relating to internal and external factors that could impact the municipality’s revenue stream.

#### Risk thresholds:

Each indicator is assessed against a risk threshold:

- low risk (**green**);
- moderate risk (**yellow**); and
- high risk (**red**).

#### Overall assessment:

The Department calculates an overall assessment for fiscal instability:

- low risk (**green**): 10–13 FCIs meets low risk threshold;
- Moderate risk (**yellow**): 8–9 FCIs meets low risk threshold; and
- High risk (**red**): 7 or less FCIs meets low risk threshold.

## Oxford's Overall Assessment

**Overall Assessment for:** Oxford

**Financial Condition:** **High risk**

The overall Financial Conditions Index assessment for the Town of Oxford is Red (High risk).

This means that, although the Municipality has a few challenges, it is considered high risk for fiscal instability.

**Comparison:** Majority of towns are at moderate risk (see chart below).

Summary of Towns Overall Results for 2018-2019

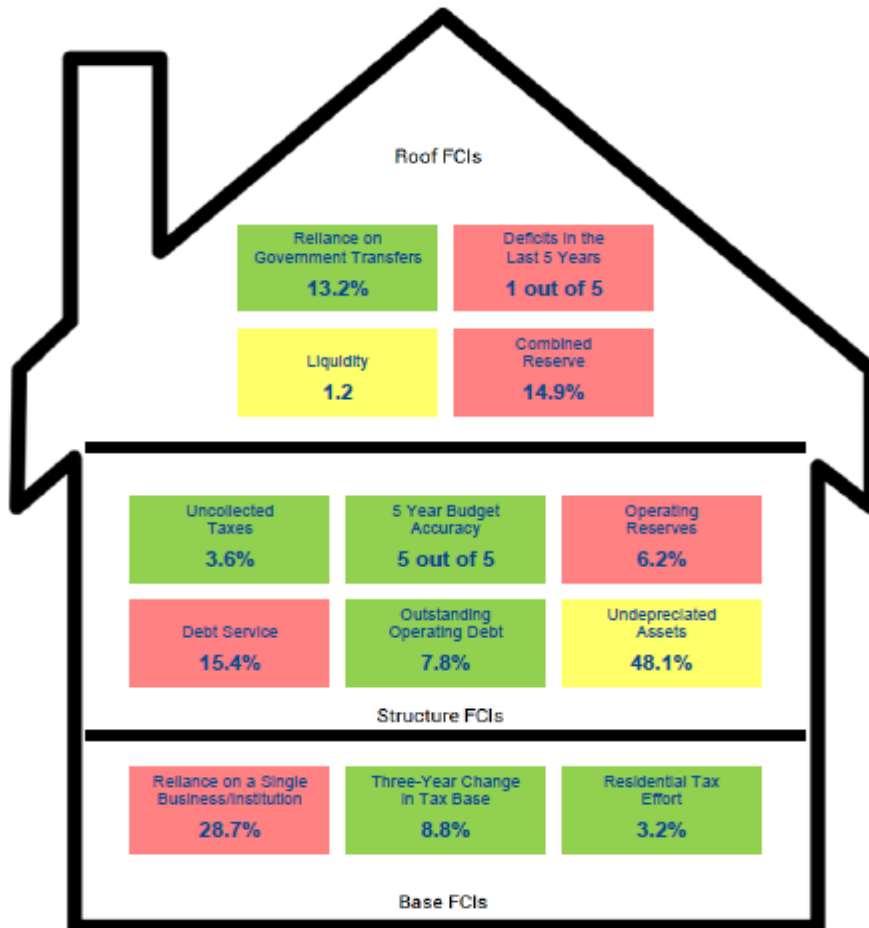


## Oxford's House Model

As shown in the House model below, Oxford's FCIs are comprised of:

- Low risk:** 6 indicators
- Moderate risk:** 2 indicators
- High risk:** 5 indicators

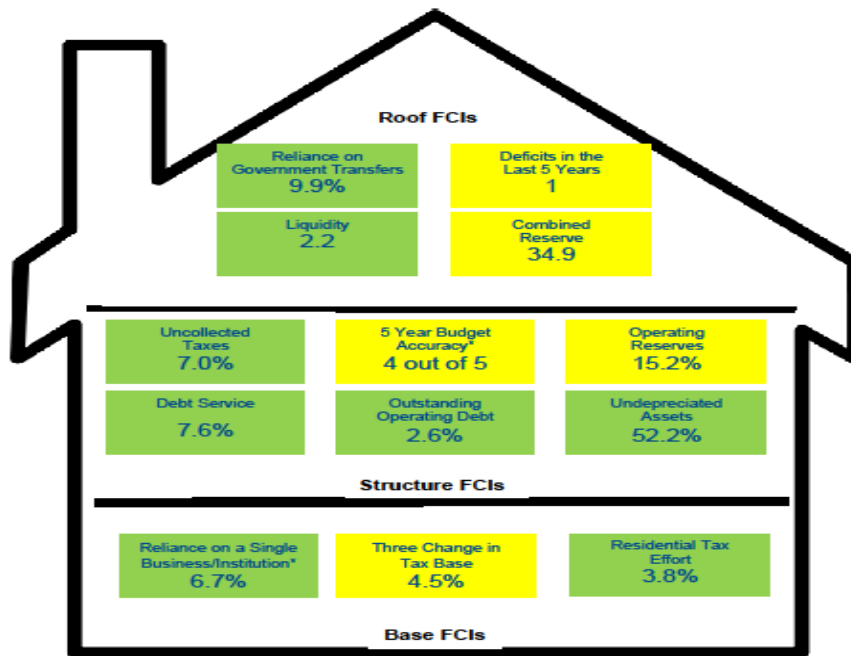
The House Model below provides details on the individual FCI assessments and the Municipality's specific challenges.



Please note FCIs are based on non-consolidated data.

### Town's Average House Model

The model below shows that, in general Nova Scotia's towns are experiencing challenges.



On average, the Towns' challenges are: Deficits;

Maintaining adequate reserves (combined and operating);

Budget accuracy; and

Three-year change in tax base is below the three-year change in the cost of living.

## The Base FCI Indicators

### Reliance on a Single Business or Institution

**2019 Results:** High risk: 28.7%

The largest single commercial or institutional account is 28.7% of the Municipality's total Uniform Assessment.

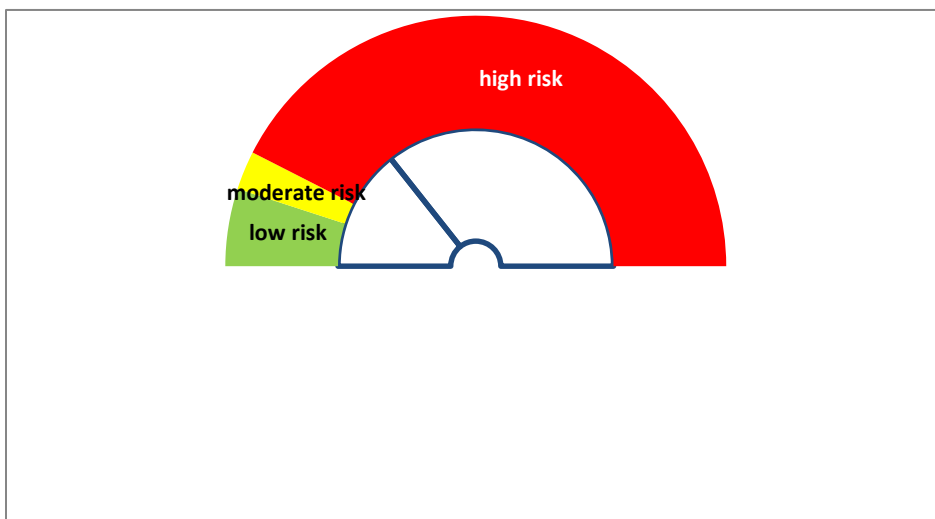
**What does it mean?** The Municipality is showing vulnerability in this area.

The Municipality's tax base is dependent on one single business or institution.

**Calculation:** 
$$\frac{\text{Taxable assessment value of the largest business or institution}}{\text{Uniform Assessment}} = 28.7\%$$

**Risk Thresholds:**

|   |                        |
|---|------------------------|
|  | Low: Less than 10%     |
|  | Moderate: 10% to 15%   |
|  | High: Greater than 15% |



*Oxford's tachometer indicates 28.7%*





## FCI Indicators – Structure (Management) Indicators

### Debt Service

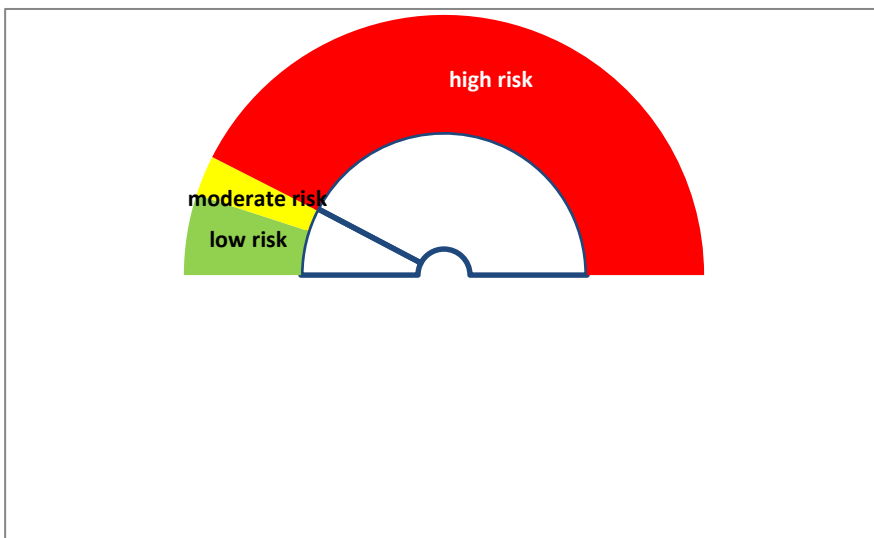
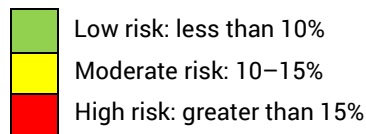
**2019 Results:** High risk: 15.4%

**What does it mean?** 15.4% of owned source revenue is spent on principal and interest payments.

With adequate cash flow, the Municipality has limited flexibility to increase borrowing levels to help finance future capital expenditures.

**Calculation:**  $\frac{\text{Principal and Interest Paid on Long-term Debt}}{\text{Total Own Source Operating Revenue}} = 15.4\%$

**Risk Thresholds:**



*Oxford's tachometer indicates 15.4%*



## Operating Reserve

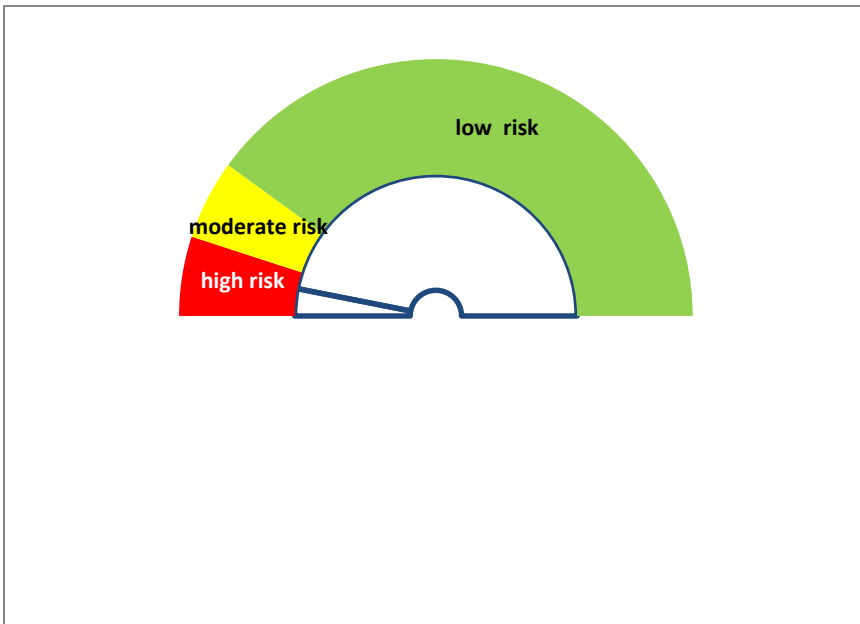
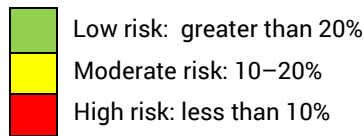
**2019 Results:**            **High risk:** 6.2%

**What does it mean?**    The Municipality has not set aside sufficient funds to help mitigate any unforeseen risks or future needs.

This indicator provides the value of funds set aside for planned future need, to smooth expenses or for unexpected expenses.

**Calculation:**            Total Operating Reserve Fund Balance = 6.2%  
Total Operating Expenditures

**Risk Thresholds:**



*Oxford's Tachometer indicates 6.2%*



## Undepreciated Assets




**2019 Results:**                    **Moderate risk: 48.1%**

**What does it mean?**        This indicator estimates that the Municipality's capital assets have 48.1% of useful life remaining.

Municipalities across Canada are facing sufficient infrastructure challenges. This indicates that the Municipality is experiencing a similar infrastructure challenge than other municipalities.

**Calculation:**                    Total Net Book Value of Capital Assets = 48.1%  
Gross Costs of Capital Assets

**Risk Thresholds:**

-  Low risk: greater than 50%
-  Moderate risk: 35–50%
-  High risk: less than 35%



*Oxford's tachometer indicates 48.1%.*

## 5-Year Budget Accuracy

**2019 Results:** **Low risk:** 5 of the last 5 years, actual expenditures were within +/- 5% of budget.

**What does it mean?** The Municipality did consistently maintain expenditure spending within budget limits.

In 2017, actual expenses were 1.4% more than the budget.

In 2018, actual expenses were 3.2% more than the budget.

**Calculation:** 
$$\frac{\text{Total budget expenditures} - \text{Total actual expenditures}}{\text{Total budget expenditures}} = -3.7\%$$

### Risk Thresholds:

- Low: 5 out of 5 years, expenditures were within +/- 5% or expenditure and revenue variances were within +/- 5% of each other
- Moderate: 4 out of 5 years, expenditures were within +/- 5%
- High: Less than 4 out of 5 years, expenditures were within +/- 5%

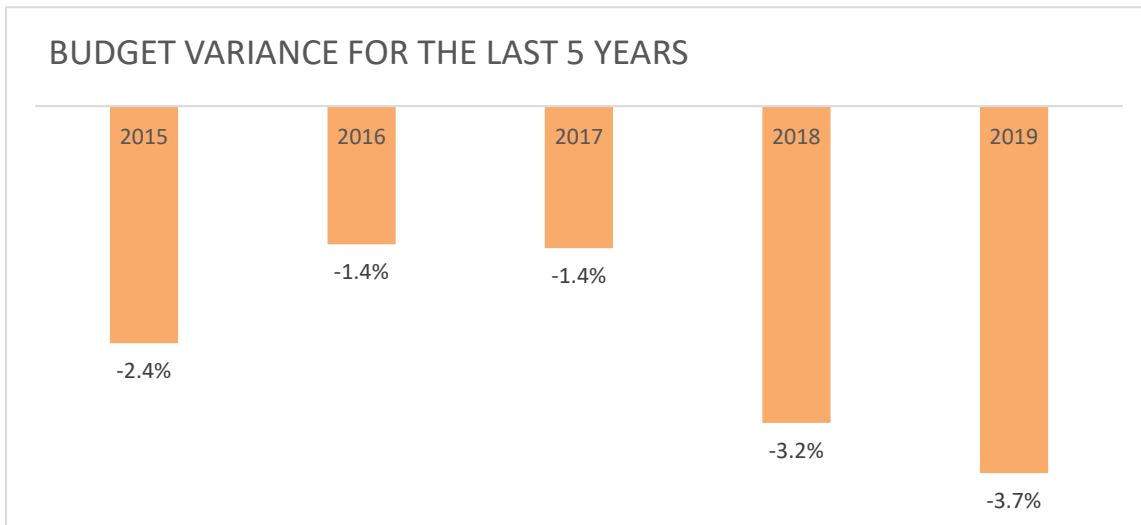


Figure 16- Operating budget variance over the last 5 years. Source: Financial Information Return and Statement of Estimates Budget.

## FCI- Key Performance Indicators –

the ability to meet current and future needs in a balanced and independent manner

### Reliance on Government Transfers

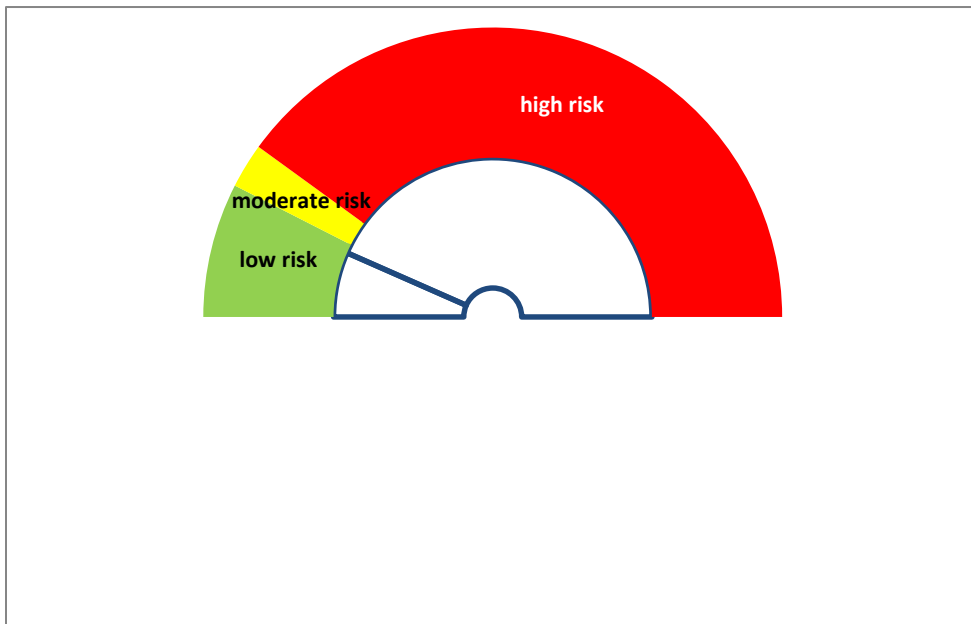
**2019 Results:**            **Low risk: 13.2%**

**What does it mean?**    The Municipality is not dependent on another level of government to meet its service obligations.

**Calculation:**            
$$\frac{\text{Total Government Transfers}}{\text{Total Revenue}} = 13.2\%$$

**Risk Thresholds:**

|   |                             |
|---|-----------------------------|
|  | Low risk: less than 15%     |
|  | Moderate risk: 15–20%       |
|  | High risk: greater than 20% |



*Oxford's tachometer indicates 13.2%.*

## Number of Deficits in the Last 5 Years

**2019 Results:**            **High risk:** 1 operating deficit in the last five years

**What does it mean?**    Deficits are important indications of financial health. The result indicates that the municipality has at times not been able to meet its needs in a balanced manner and maintain a balanced budget.

**Calculation:**            The number of non-consolidated operating deficits in the last five years = 1.

### Risk Thresholds:

- Low risk: 0 in the last 5 years
- Moderate 1 or more in the last 5 years
- High risk: 1 or more in the last 2 years with one material deficit (0.5% of operating expenses)

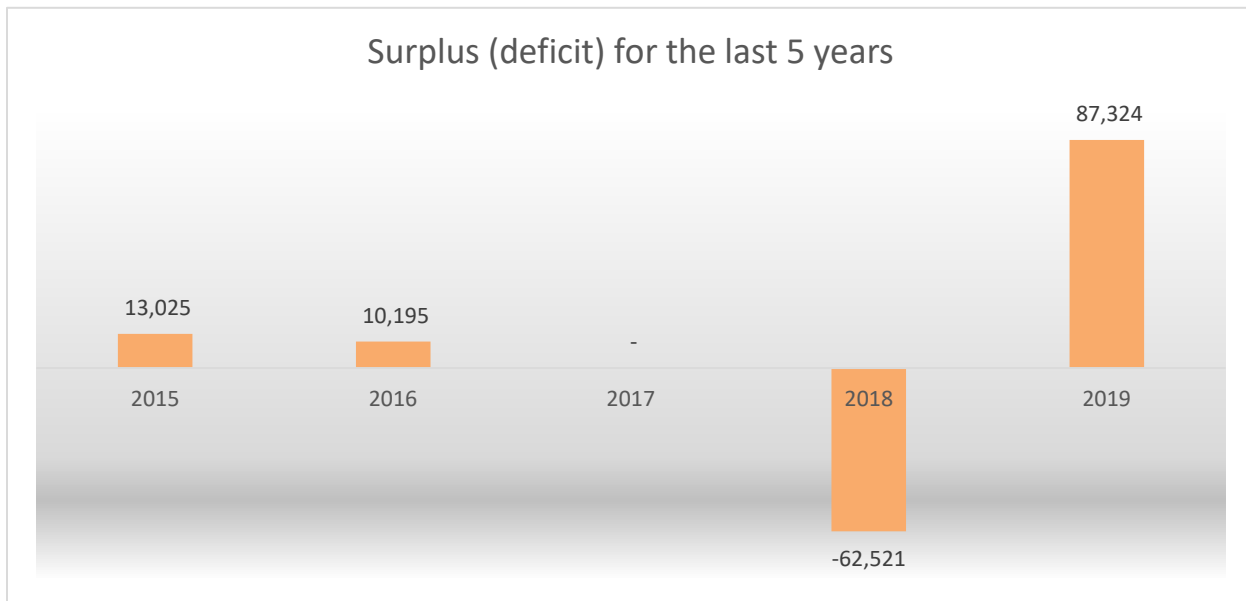


Figure 17- Annual operating fund surplus (deficits) for the last 5 years Source: Financial Information Return




## Liquidity

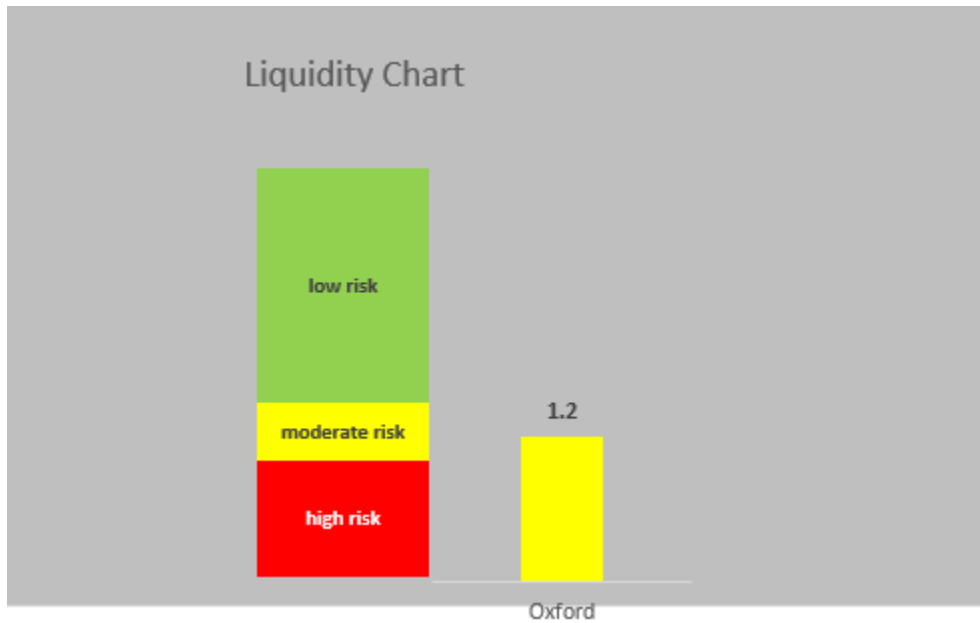
**2019 Results:**                    **Moderate risk: 1.2**

**What does it mean?**            Liquidity is key to financial performance. The result indicates that the Municipality may have a cash flow problem.

**Calculation:**                    
$$\frac{\text{Total Current Financial Assets}}{\text{Total Current Liabilities}} = 1.2$$

**Risk Thresholds:**

-  Low risk: greater than 1.5
-  Moderate risk: 1 to 1.5
-  High risk: less than 1






## Combined Reserves

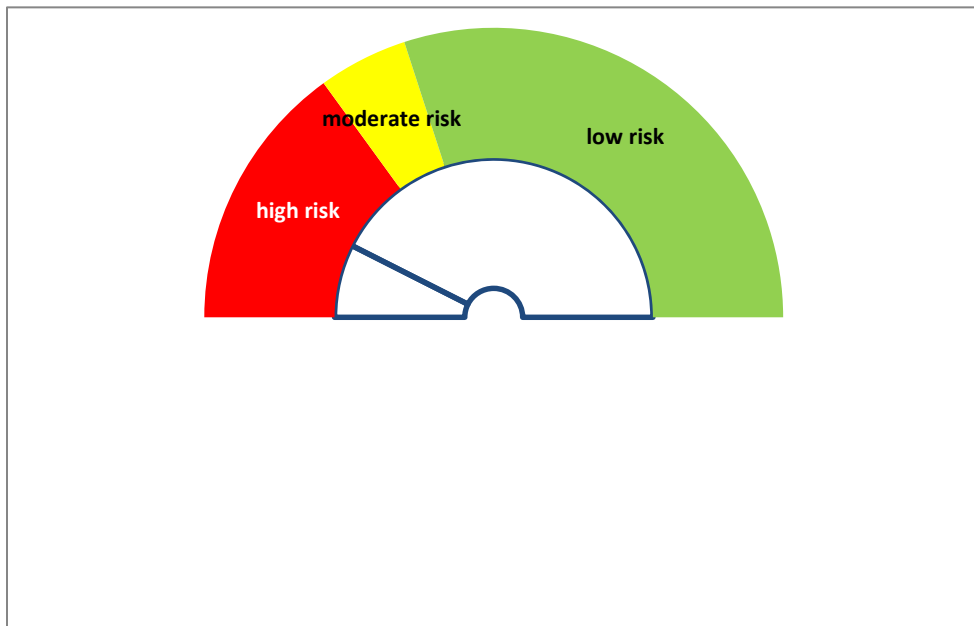
**2019 Results:** High risk: 14.9% combined reserves

**What does it mean?** This result indicates that the Municipality does not appear to have sufficient reserves needed to address unexpected events or provide flexibility to address future projects. Reserves are critical components of a municipality's long-term sustainability. This indicator shows the value of the funds held in the reserves compared to a single year's operation, including amortization expenses.

**Calculation:**  $\frac{\text{Total Operating and Capital Reserves.}}{\text{Total Operating Expenses plus Amortization Expense}} = 14.9\%$

**Risk Thresholds:**

-  Low risk: greater than 40%
-  Moderate risk: 30–40%
-  High risk: less than 30%



*Oxford's tachometer indicates 14.9%.*

## Appendix I – Additional Resources

### Nova Scotia Government's Open Data Portal ([data.novascotia.ca](http://data.novascotia.ca))

This portal provides access to various government data in a free, accessible, machine-readable format.

Financial datasets currently published through the Nova Scotia Government's Open Data Portal:

- 911 Municipal Grants
- Consolidated Revenues and Expenses by Municipality
- Municipal Affairs Funding Programs
- Emergency Services Provider Fund
- Farm Land Grant
- Financial Condition Indicators by Municipality
- Municipal Contributions to Roads
- Municipal Financial Capacity Grant (formally equalization program)
- Municipal Operating Fund- Summary of Revenue and Expenses by Municipality
- Municipal Operating Expenses by Function -10 Year Summary
- Municipal Operating Revenue by Source -10 Year Summary
- Municipal Property Tax Rates
- Nova Scotia Power Grant-in-Lieu
- Uniform Assessment

### Municipal website

[Town.Oxford.ns.ca](http://Town.Oxford.ns.ca)

A municipality's website can be a helpful resource to access various financial information. Currently, most municipal websites provide:

- audited Financial Statements
- approved Operating Budget
- quarterly municipal Expense Report
- quarterly municipal Hospitality Expense Report

### Contact Municipal Affairs and Housing

For more information, for support in action plan development, or to obtain a guide on action plan development:

Katharine Cox-Brown  
Director, Municipal Finance and Operating Grants  
[Katharine.Cox-Brown@novascotia.ca](mailto:Katharine.Cox-Brown@novascotia.ca)  
902.424.4643







Cumberland County Exhibition

P.O. Box 516

Oxford, NS B0M 1P0

902-447-3285

cumberlandcountyex@hotmail.com

www.cumberlandcountyex.com

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July 20, 2020

Dear Town of Oxford;

With the cancellation of the Cumberland County Exhibition this year regarding Covid-19, we are making an effort to continue improving and we are commencing planning for the Cumberland County Exhibition in 2021. We are looking forward to working with you again soon!

The board is working hard to improve our current activities, and create new opportunities for the following years that continue to promote and preserve agriculture in Cumberland County.

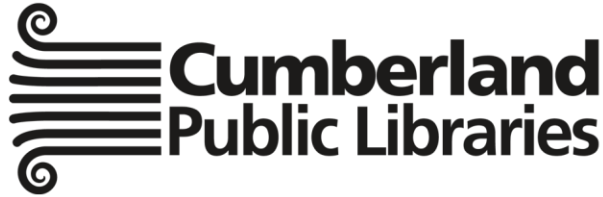
We have two students working for the summer to help enhance the exhibition for following years. We have some buildings undergoing renovations and are working hard on organizing and planning events and attractions for 2021 that will make the exhibition even better!

Your support is vital to us. We greatly appreciate your past and continuous support, and we look forward to seeing you in 2021. If you have any questions or concerns, do not hesitate to contact us by phone or email.

Sincerely;

Board of Directors

Cumberland County Exhibition



PO Box 220  
21 Acadia St., 2<sup>nd</sup> floor  
Amherst, Nova Scotia  
B4H 3Z2  
information@cumberlandpubliclibraries.ca

August 20, 2020

Mayor Stewart and Council  
Oxford Town Hall  
P.O. Box 338  
Oxford, Nova Scotia  
B0M 1P0

RE: Cumberland Public Libraries Eliminates Late Fines

Dear Mayor Stewart and Council,

On behalf of the Cumberland Regional Library Board, I am writing to inform you that Cumberland Public Libraries (CPL) has eliminated late fines for overdue library materials as of April 23, 2020 in order to serve the most vulnerable in our community.

The Board took the following evidence into consideration when making this decision:

- **Fines Don't Work:** Study after study has shown that small fees are not effective in encouraging the timely return of materials. Simply put, some people will return their material on time, and some won't.
- **Fines Are a Nominal and Unstable source of Revenue:** Fines represented approximately 1% of CPL's total operating budget. There was also a cost to the Library to collect and process fines (i.e. staff time, mailed overdue notices, etc.).

The Board determined that eliminating fines was an achievable cut to absorb, especially given the good it will do strengthening our ability to fulfill our mission and vision.

- **Fines Disproportionally Affect the Most Vulnerable in Our Communities:** Late fines can have a huge cost to the communities libraries are meant to serve. They put up barriers. A fine of \$0.25 or \$1.00 per day can quickly add up.

The fear of fines often keeps the most vulnerable in our community from accessing our services. Vulnerable populations have health issues, transportation issues, and issues accessing adequate food and shelter. They live complicated lives and this can make always returning things on time near impossible.

Numerous studies have found that in library systems that charge fines, the poorest neighborhoods have the highest number of people blocked from use. Eliminating fines upholds CPL's organizational values of being community-minded, facilitating discovery, and championing equitable access.

- **Potential for Increased Circulation and New Patrons:** Studies have shown that library systems that have gone fine-free have experienced a substantial rise in patron registrations and circulation of library materials.

We are proud to eliminate this barrier to equitable library access and are committed to continuing to focus our efforts on supporting community recovery throughout the COVID-19 pandemic. Please do not hesitate to reach out to me if you have any questions or comments.

Sincerely,

Denise Corey  
Chief Librarian,