



Municipal Report

Cape Breton Regional Municipality

**Department of Municipal Affairs
and Housing**

Municipal Profile and
Financial Condition Indicators Results

2021-22



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Introduction

The Department of Municipal Affairs and Housing compiles municipal indicators on behalf of the Nova Scotia Government and the 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.

For example, 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 - 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 Profile - Highlights

About the Municipality

Located in: Cape Breton County

Approximate size: 2,420 km²

Number of dwellings*: 47,750

Government: 13 Elected councillors (including the Mayor)

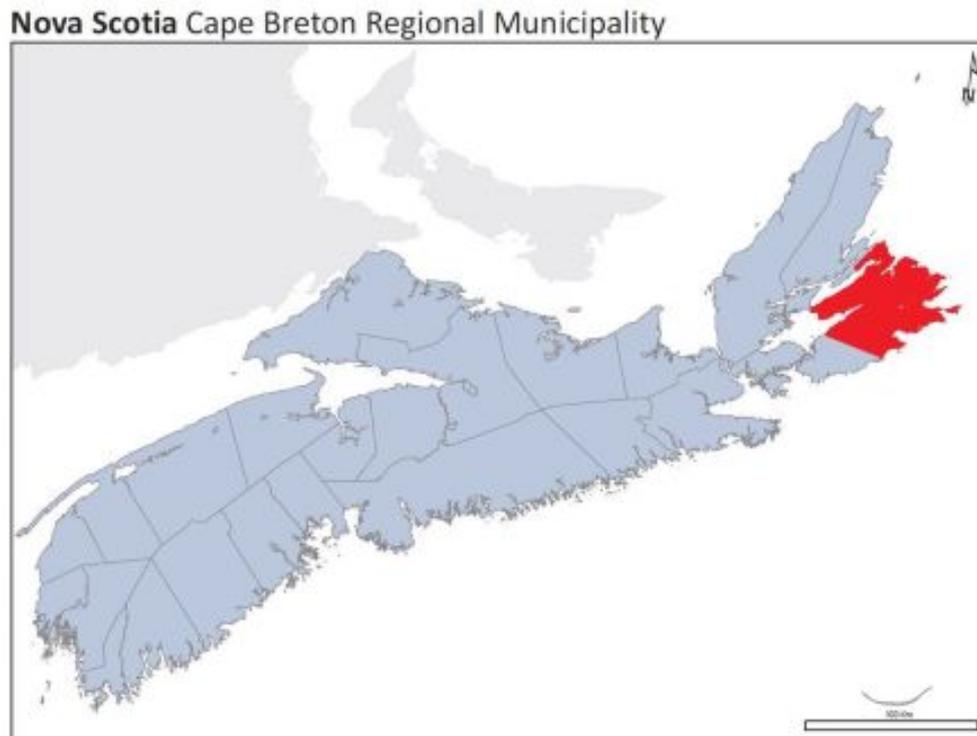


Figure 1 - Location of Municipality

Municipal Profile - Highlights

Population Highlights

Municipal Population 2021 Census:	93,694
Percent of Provincial population:	9.77%
Municipal Population 5-year trend:	-0.63%
County's 5-year trend:	-0.63%

Since the last census in 2016, **-591** fewer people live in the Municipality

Population Change from 2016 to 2021

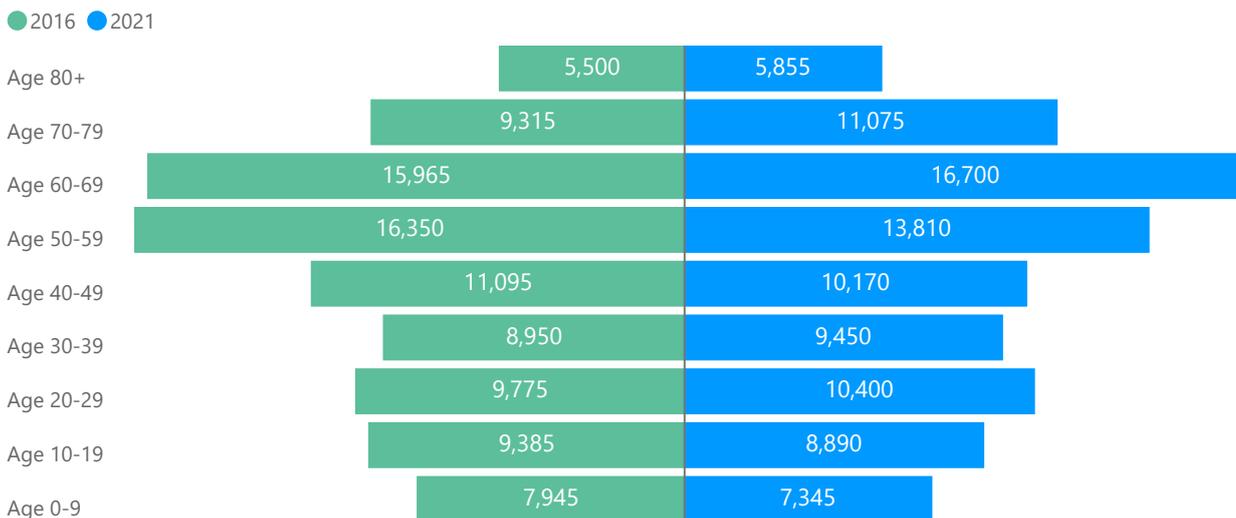


Figure 2 - Population Change from 2016 to 2021 (rounded to nearest five). Source: Statistics Canada

Municipal Profile - Highlights

Population Trends

20-year trend: Declining (supported by Figure 3 below)

Highest Age Bracket: 60-69 years of age (supported by Figure 4 below)

Population Trend from 2001 to 2021

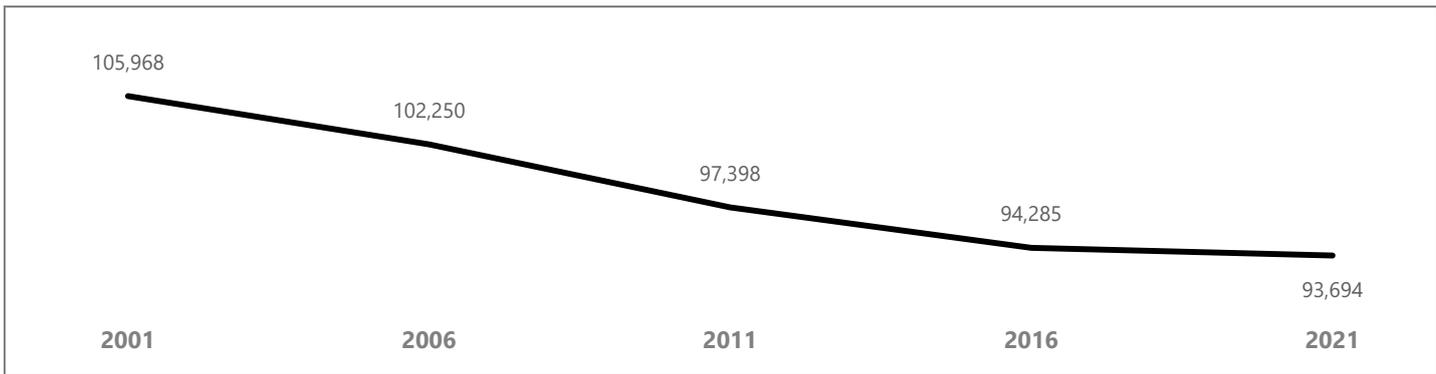


Figure 3 - Population from 2001-2021. Source: Statistics Canada

Population Change from 2016 to 2021

Year ● 2016 ● 2021

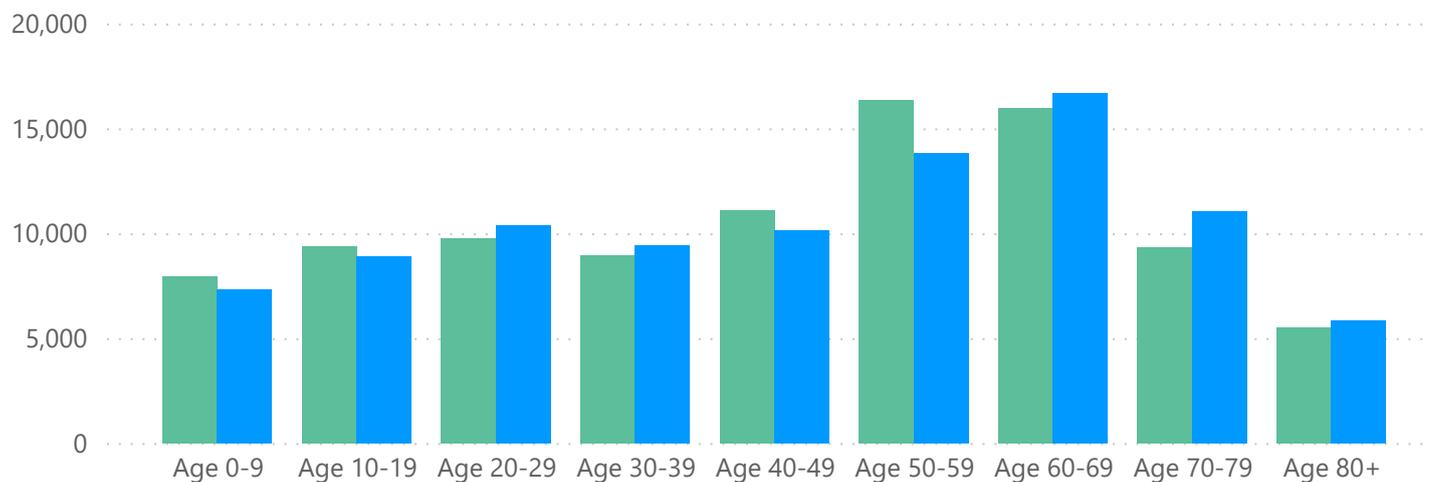


Figure 4 - Population by Age Group from 2016 to 2021. Source: Statistics Canada

Municipal Profile - Highlights

Population Comparison

Comparison of the Cape Breton Regional Municipality vs. the Region Average

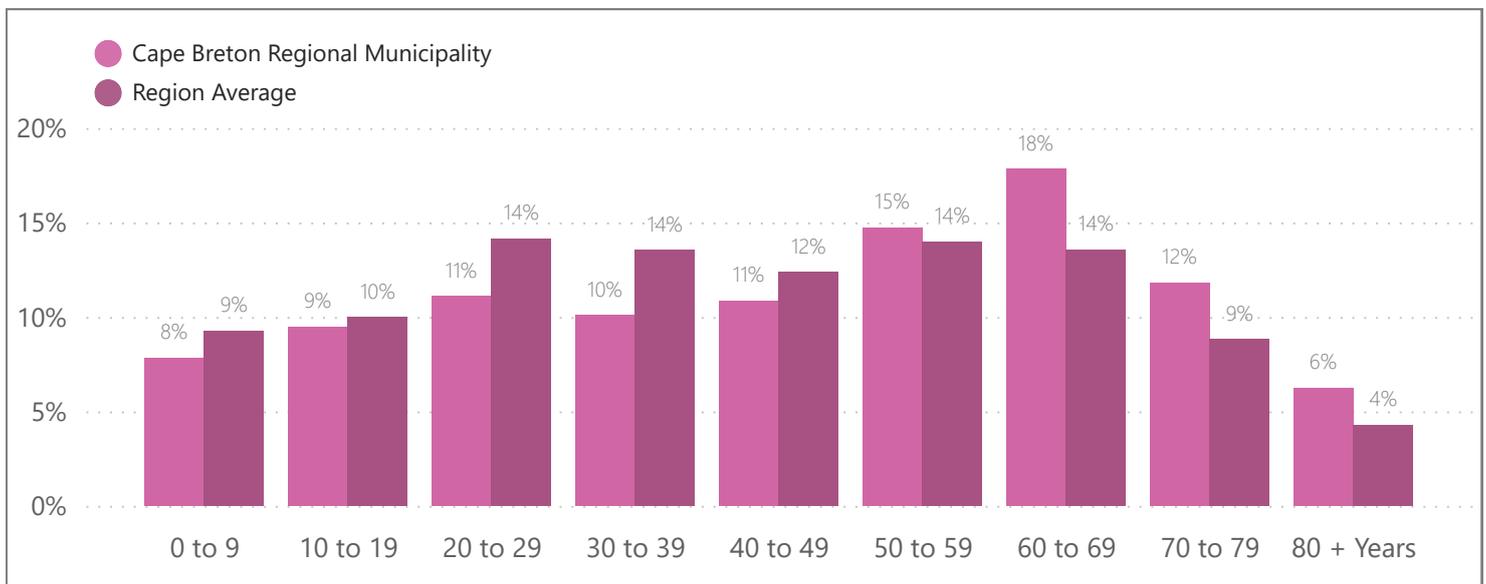


Figure 5 - Population by Age Group. Source: Statistics Canada

Comparison of the Cape Breton Regional Municipality vs. the Provincial Average

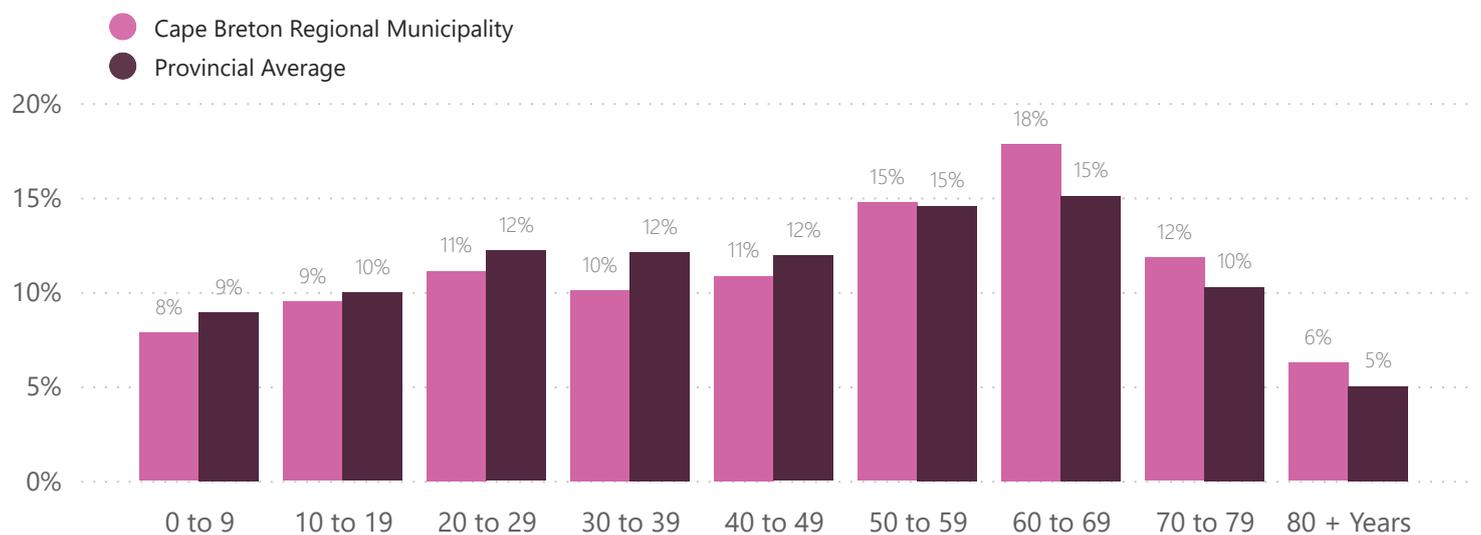


Figure 6 - Population by Age Group. Source: Statistics Canada

Municipal Profile - Highlights

Age Group Comparison

Population Age Groups

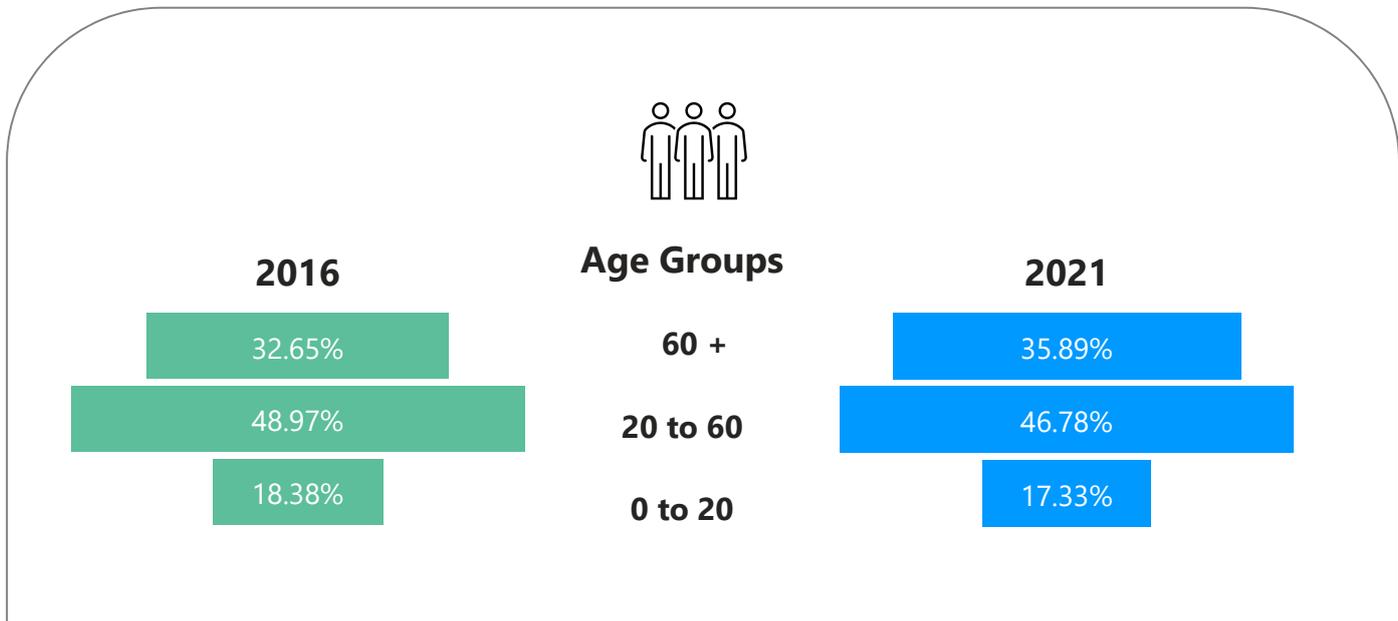


Figure 7 - Population by Age Group 2016 vs 2021. Source: Statistics Canada

Generational Groups

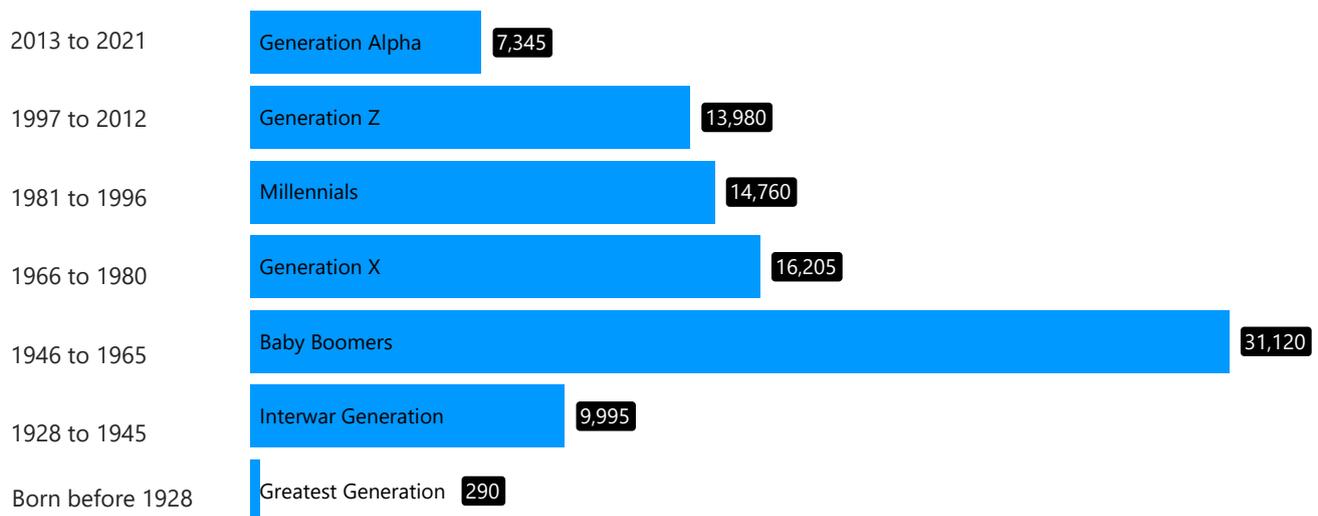


Figure 8 - Population by Generation for 2021 (rounded to nearest five). Source: Statistics Canada

Municipal Profile - Highlights

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. The educational level noted in the chart below represents the percentage of population, aged 15 and over, who have education beyond a high school diploma.

	2016 Census	2021 Census	+/-	Provincial Average
Median household Income:	\$53,833	\$62,400	\$8,567	\$61,724
Employment rate:	43.9%	41.7%	-2.2%	46.2%
Education level:	50.4%	52.5%	2.1%	50.5%

Figure 9 - 2021 Census; Source: Statistics Canada

Median household Income:	Cape Breton Regional Municipality median household income increased since 2016.
Employment rate:	The employment rate at the Cape Breton Regional Municipality decreased since 2016.
Education level:	The education level at the Cape Breton Regional Municipality increased since 2016.

Chapter 2 - Assessment Information

Since property taxes are a primary source of revenue for most municipalities, special emphasis has been placed on reviewing assessment trends. For more information about the following financial indicators, please refer to Chapter 4 - Financial Condition Indicators.

Three-year change in Tax Base (Uniform Assessment¹): 7.8% Growth is not keeping pace with the cost of living (Moderate risk)

Reliance on a Single Business or Institution: 1.1% Not dependent (Low Risk)

Residential Tax Effort: 2.6% Has some flexibility (Low Risk)

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

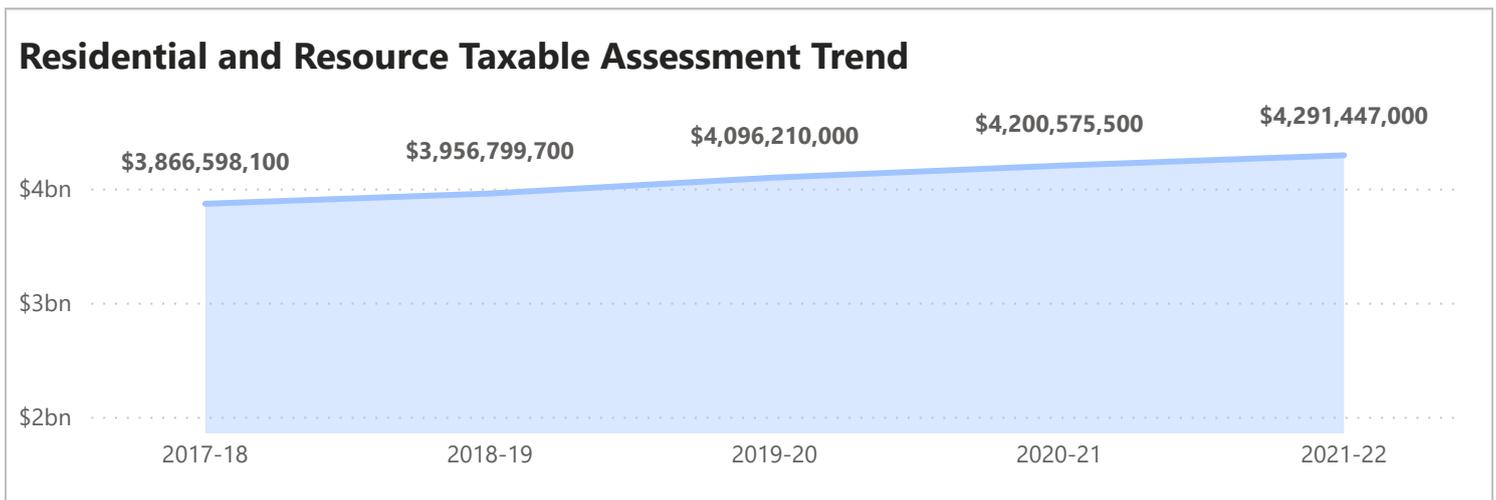


Figure 10 - Residential taxable assessment over the last five years. Source: 2017-18 to 2021-22 Statement of Estimates - Assessment

Commercial Taxable Assessment Trend

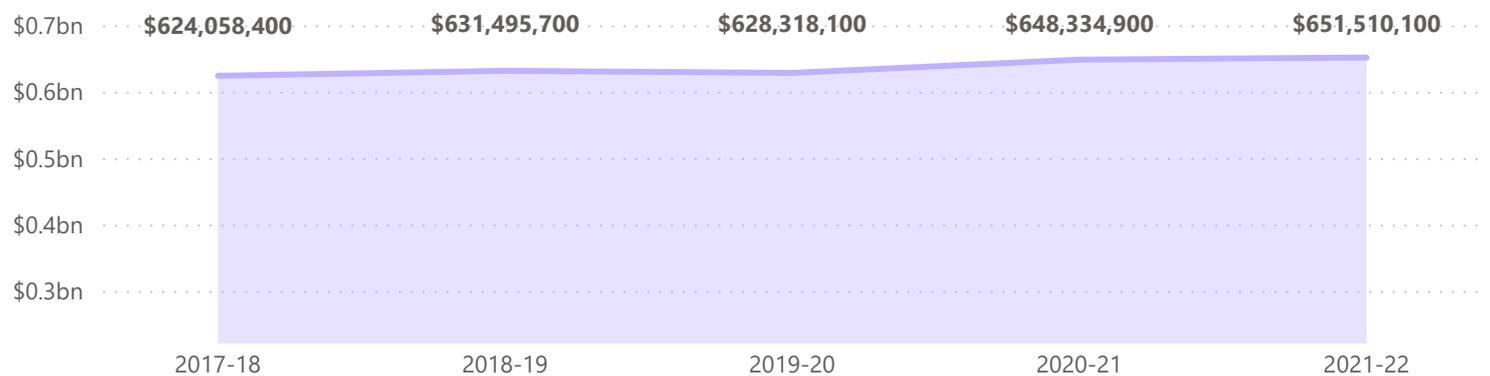


Figure 11 - Commercial taxable assessment over the last five years. Source: 2017-18 to 2021-22 Statement of Estimates - Assessment

¹ Uniform assessment is the value of a municipality's taxable property assessment plus the capitalized value of payments in lieu of taxes.

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:
 - Port Of Sydney Development Corporation

The Municipality's non-consolidated financial statements present the individual funds managed by the Municipality, such as the General Operating Fund, General Capital Fund, Non-operating Reserve Fund, Operating Reserve Fund and, if applicable, Water Operating Fund, Water Capital Fund, Water Reserve Fund, Electric Operating Fund, Electric Capital Fund, and Electric Reserve Fund. Non-consolidated financial statements are reconciled but not audited².

Financial Reporting Compliance

Legislated Requirements

Submitted before deadline³:

- | | |
|---|------------|
| ◦ Audited Consolidated Financial Statements | No |
| ◦ Financial Information Return (FIR) | No |
| ◦ Statement of Estimates - Assessment (SOE-A) | No |
| ◦ Statement of Estimates - Budget (SOE-B) | Yes |
| ◦ Management Letter/Internal Control Letter | No |
| ◦ Summary Report of Expenses | No |
| ◦ Summary Report of Hospitality Expenses | No |

Financial Statements include:

- | | |
|---|------------|
| ◦ Unqualified Audit Opinion | Yes |
| ◦ Elected Officials remuneration and expenses | Yes |

Expense and Hospitality report posted online quarterly	No
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² Please be advised that, although the Department of Municipal Affairs and Housing 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.

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

Financial Highlights

Revenue

Total consolidated revenue:	\$225.8 Million
Revenue generated from own source revenue*:	\$140.8 Million
Total general operating revenue:	\$152.9 Million
Largest general operating revenue:	65% Net property taxes and payments in lieu of taxes

Expenses

Total consolidated expenses:	\$159.6 Million
Total general operating expenses:	\$128.9 Million
Largest general operating expense:	40% Protective services

Annual Surplus

Annual consolidated surplus (deficit):	\$66.2 Million
Consolidated accumulated surplus (deficit):	\$405.6 Million
Annual general operating surplus (deficit):	\$4.4 Million

Debt

Total consolidated long-term debt:	\$103.6 Million
Total general capital fund long-term debt:	\$81.6 Million
General operating fund bank indebtedness:	\$0

* Total consolidated revenue excluding government transfers

Revenue

\$225.8M

2021-22 Consolidated Revenue

Total consolidated revenue: \$225.8 Million

Largest revenue: \$99.4 Million Net property taxes and payments in lieu of taxes

Revenue generated from own source revenue: 62%

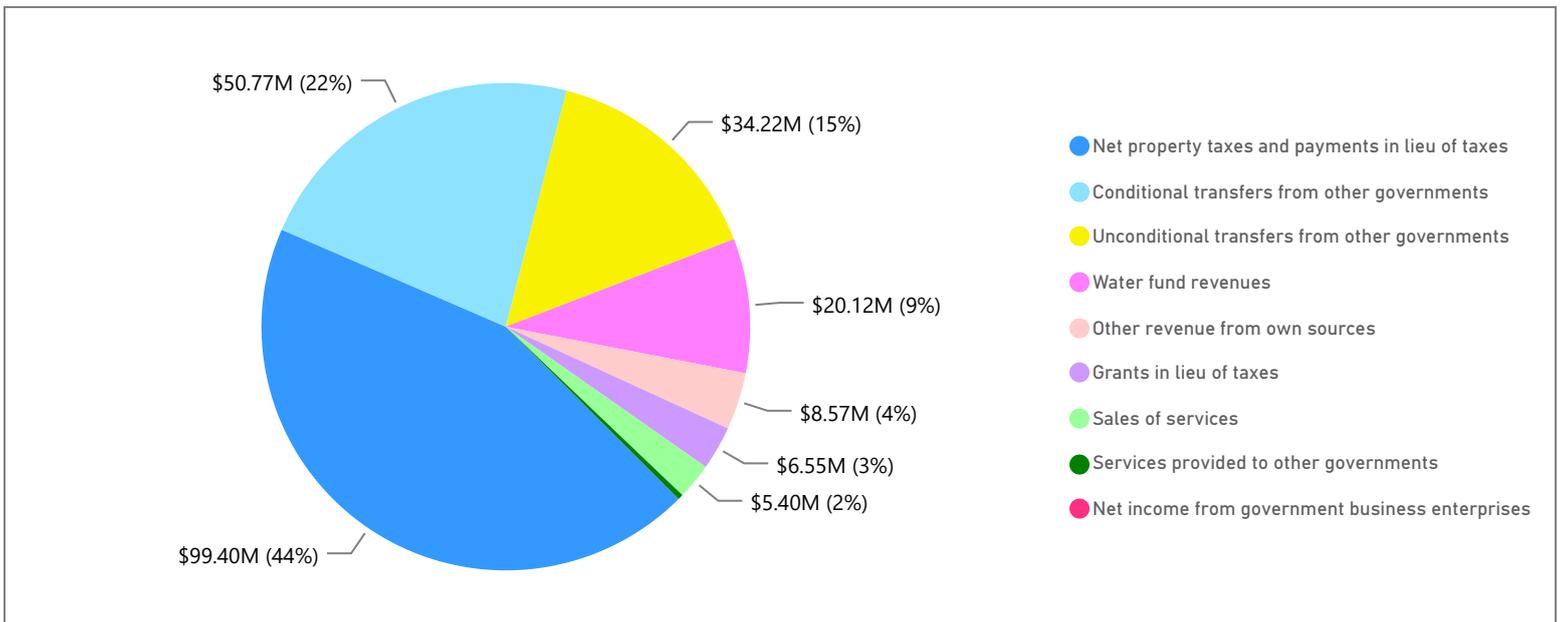
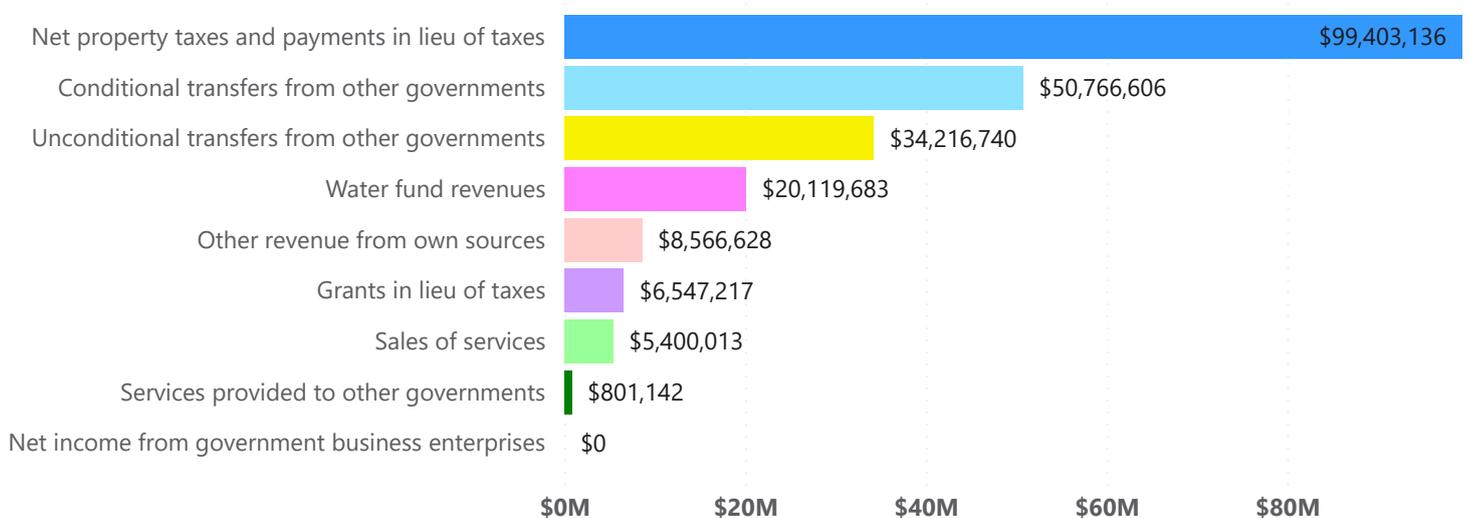


Figure 11 - Consolidated Revenue Source: 2021-22 Financial Information Return

The graphs above and below show the Municipality's consolidated revenue divided into categories.

Consolidated Revenue



Revenue

\$152.9M

2021-22 General Operating Revenue

Total general operating revenue:	\$152.9 Million
Largest general operating revenue:	65% Net property taxes and payments in lieu of taxes
Uncollected Taxes Financial Condition Indicator (FCI):	15.2%
Reliance on Government Transfers (FCI):	22.7%

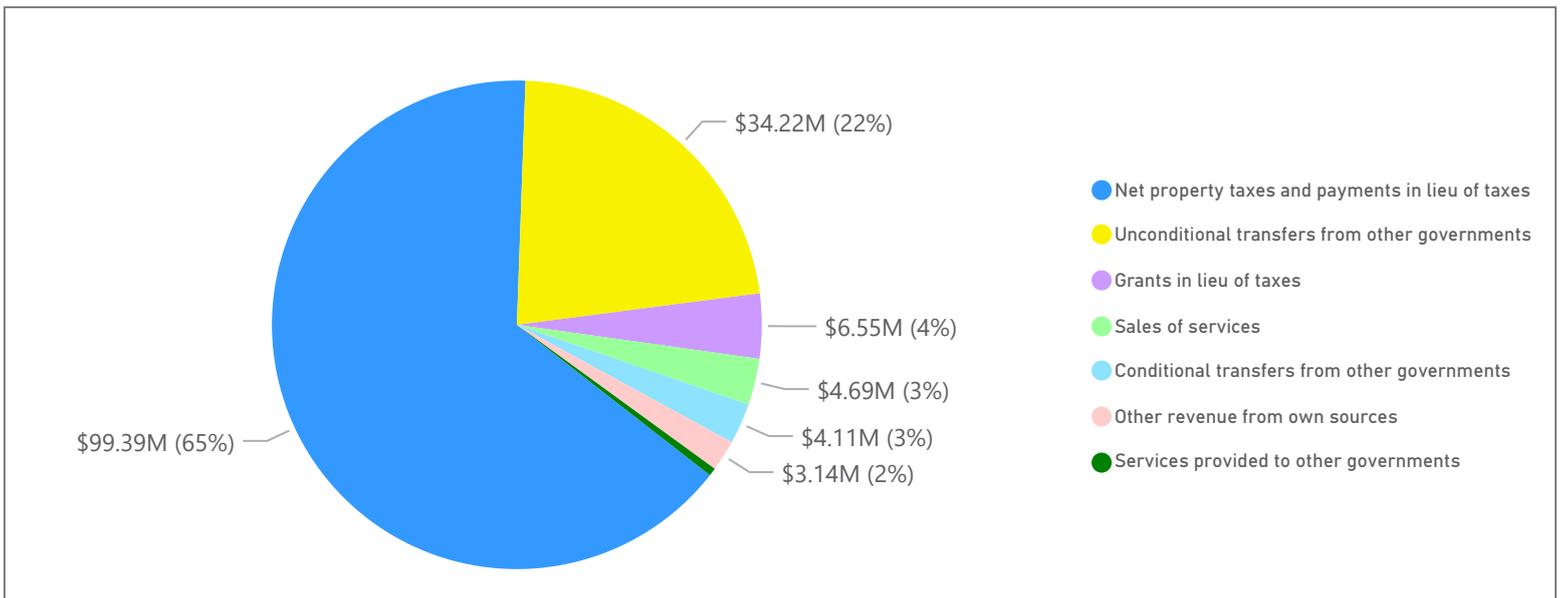
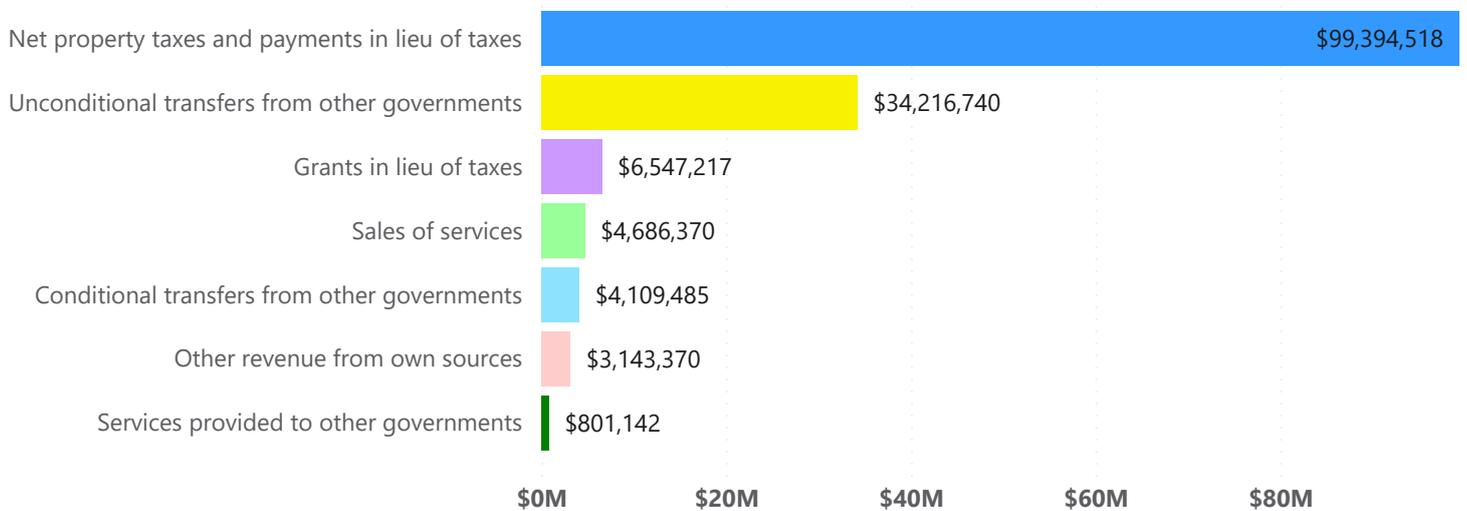


Figure 12 - General Operating Fund Revenue: 2021-22 Financial Information Return

The graphs above and below show the Municipality's general operating fund revenue divided into categories.

General Operating Revenue



Expenses

\$159.6M

2021-22 Consolidated Expenses

Total consolidated expenses: \$159.6 Million

Largest expense: 29% Protective services

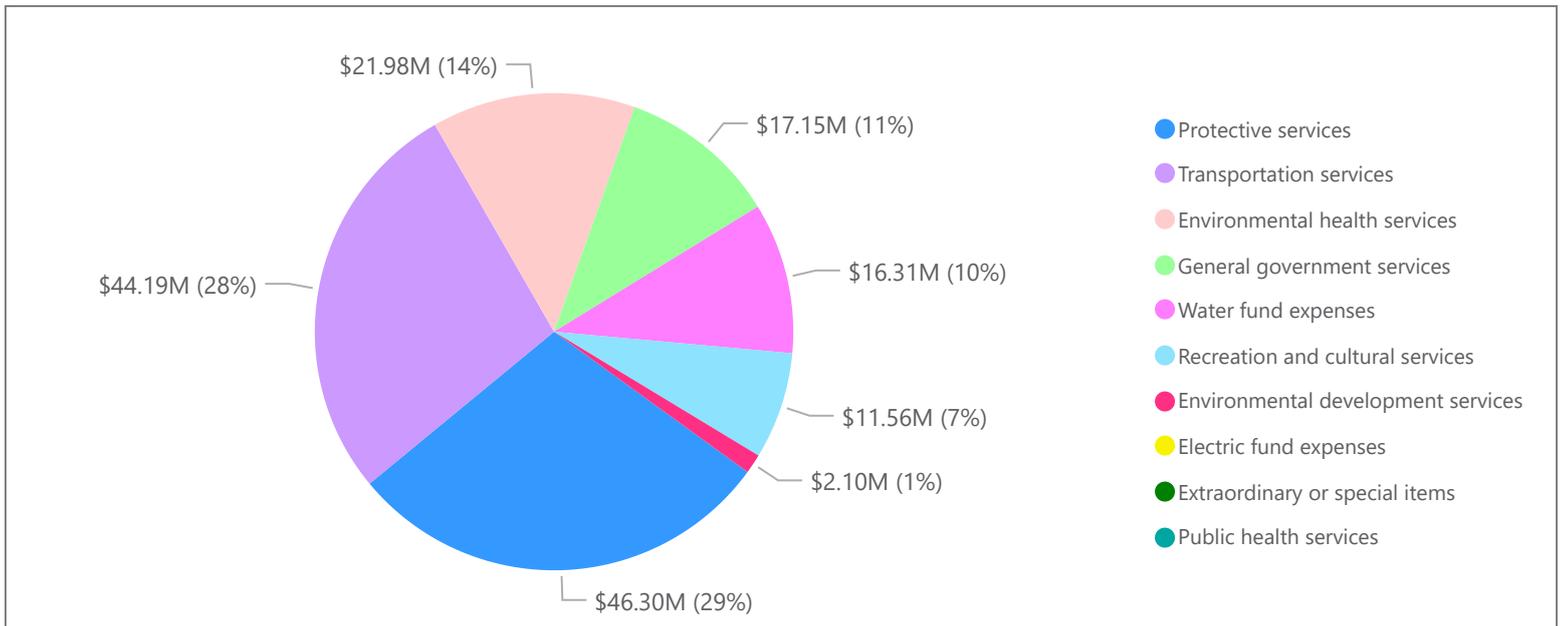
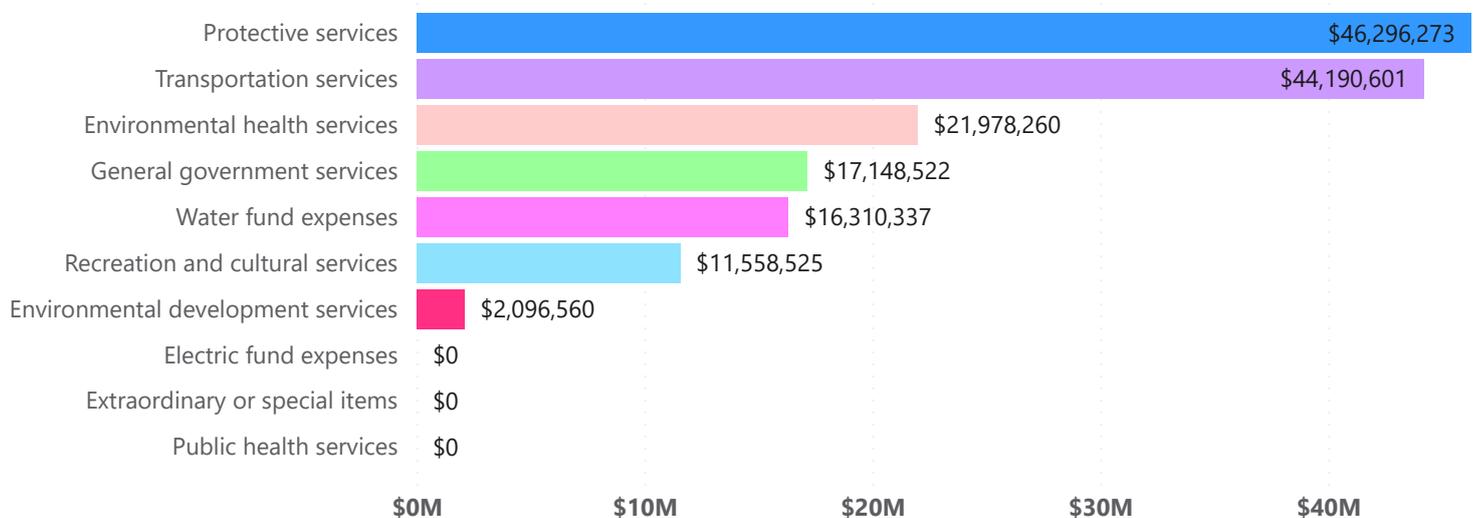


Figure 13 - Consolidated Expenses Source: 2021-22 Financial Information Return

The graph above and table below show the Municipality's consolidated expenses divided into categories.

Consolidated Expenses



Expenses

\$128.9M

2021-22 General Operating Expenses

Total general operating expenses: \$128.9 Million

Largest general operating expense: 40% Protective services

General operating reserves as a percentage of total general operating expenses: 12.7%

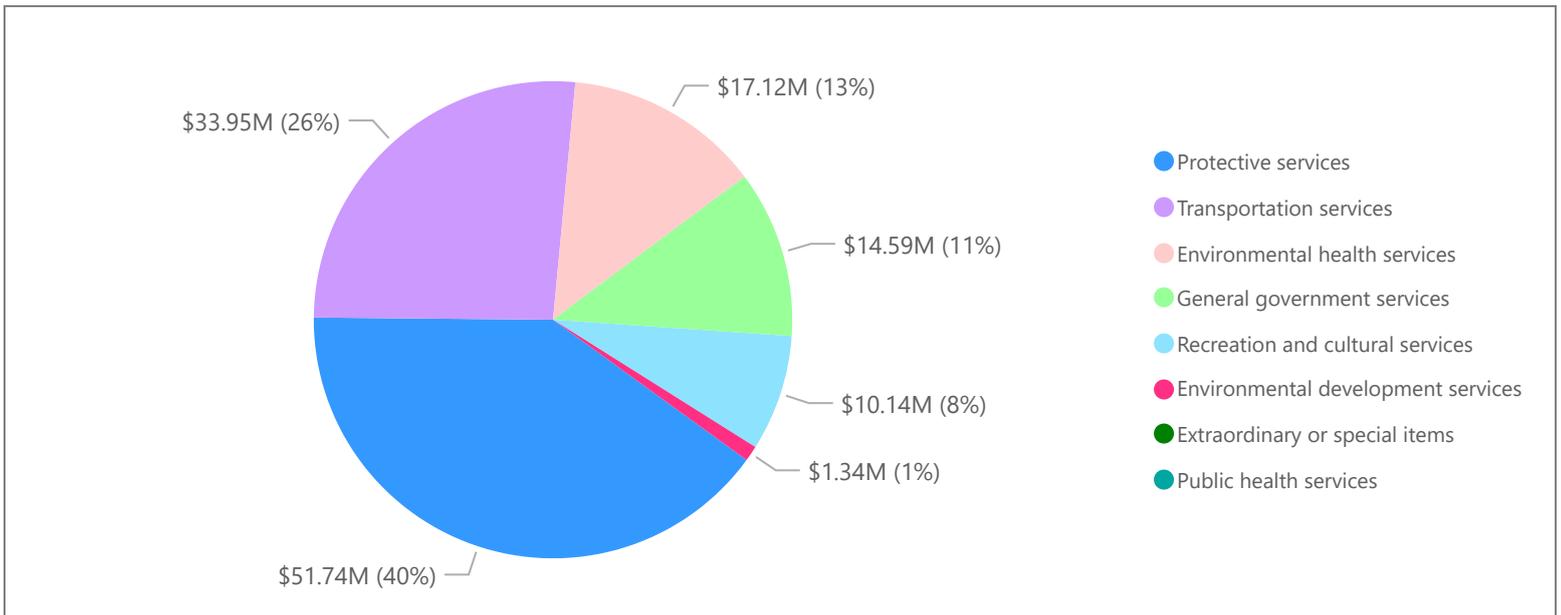
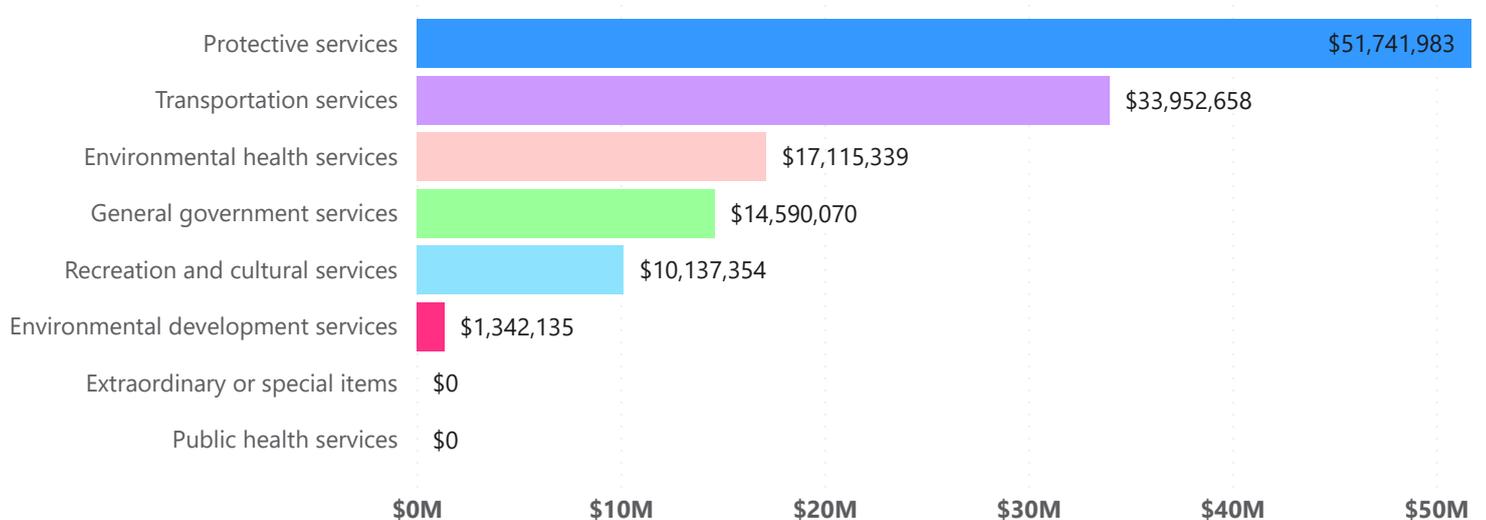


Figure 14 - General Operating Fund Expenses: 2021-22 Financial Information Return

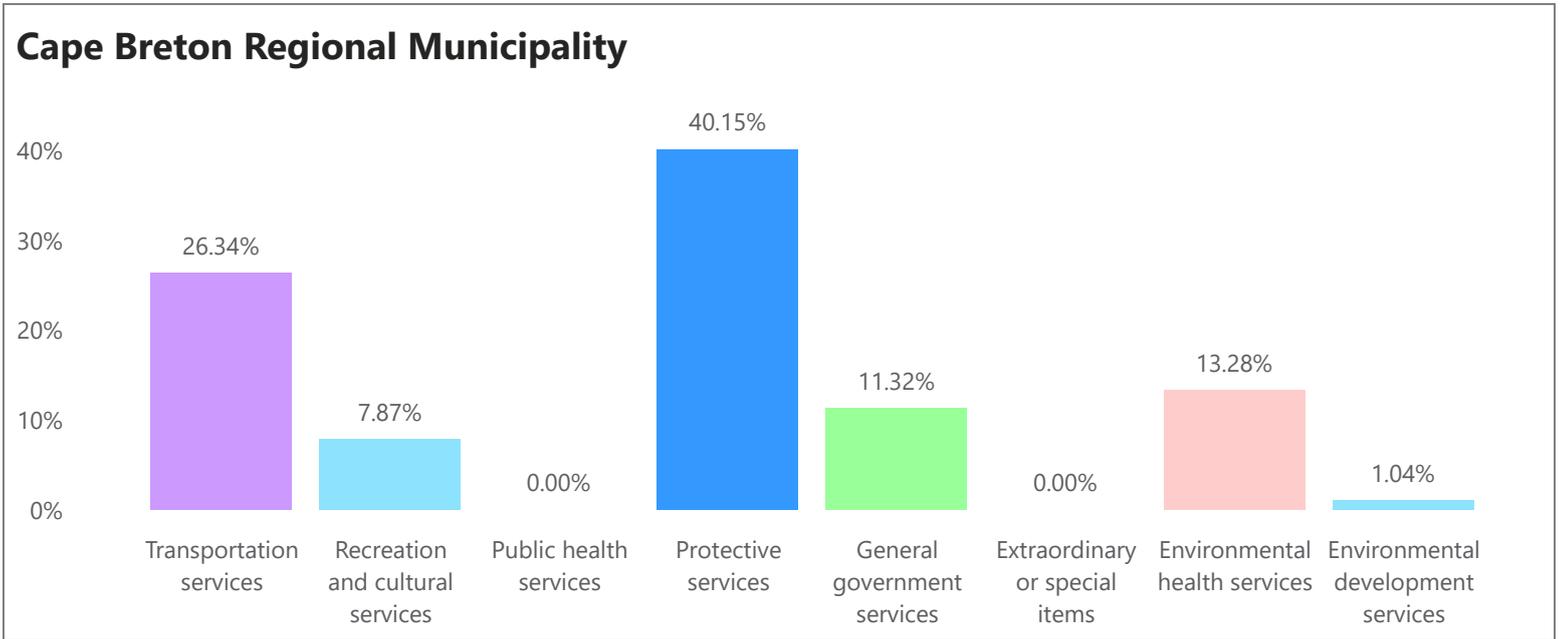
The graph above and table below show the Municipality's general operating fund expenses divided into categories.

General Operating Expenses

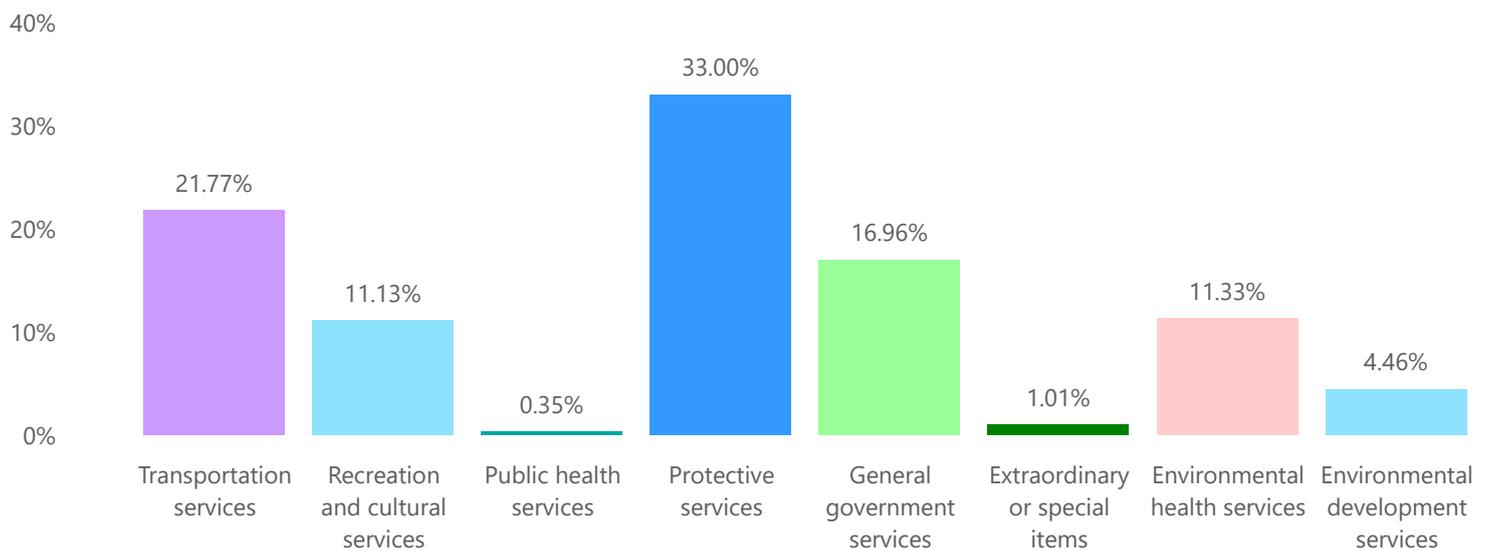


2021-22 General Operating Expenses Comparison to the Provincial Average

The graph below shows the expense by function for the municipal operations or General Operating Fund expenses compared to the Provincial Average.



Provincial Average



* Please note, these results do not include details from the Town of Mahone Bay due to outstanding financial reporting.

Figure 15 - Comparison of General Operating Fund Expenses to Provincial Average. Source: 2021-22 Financial Information Return

Accumulated Surplus (Deficit)

Annual surplus (deficit): Revenue - Expenses

Note: Annual surplus (deficit) is added to the accumulated surplus (deficit)

Annual consolidated surplus (deficit): \$66.2 Million

Consolidated accumulated surplus (deficit): \$405.6 Million

Annual general operating surplus (deficit): \$4.4 Million

Number of Deficits in the Last 5 Years Financial Condition Indicator (FCI): 0

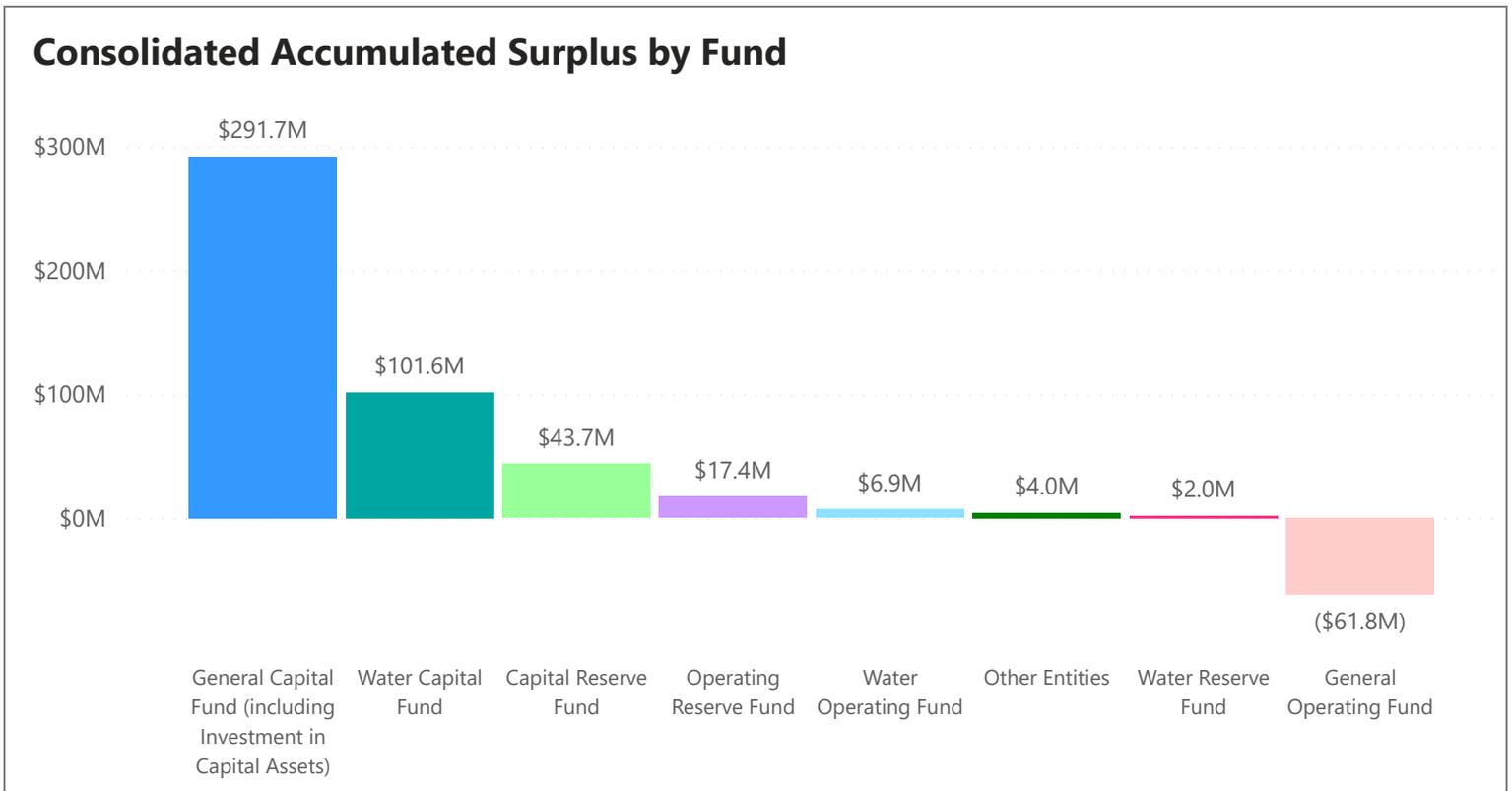


Figure 16 - Consolidated Accumulated Surplus by Fund. Source: 2021-22 Financial Information Return

Debt

Total consolidated long-term debt:	\$103.6 Million
Total general capital fund long-term debt:	\$81.6 Million
Debt Service Financial Condition Indicator (FCI):	20.4%
Operating fund bank indebtedness:	\$0
Outstanding Operating Debt FCI (as a percentage of Net Property Taxes/Payment in Lieu of Taxes, Grants in Lieu of Taxes and Government Transfers):	19.5%

Chapter 4 - Financial Condition Indicators: House Model

The Financial Condition Indicators (FCIs) 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 twelve indicators organized into base, structure and roof, focusing on:

- Base: Three indicators relating to internal and external factors that could impact the municipality's revenue stream.
- Structure: Five financial indicators that concern management and debt; and
- Roof: Four key performance indicators, that reflect the municipality's ability to meet current and future needs in a balanced and independent manner.

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**): 9-12 FCIs meet low risk threshold;
- moderate risk (**yellow**): 7-8 FCIs meet low risk threshold; and
- high risk (**red**): 6 or less FCIs meet low risk threshold.

For Comparison:

Prior years included the 5-Year Budget Accuracy as a financial condition indicator. Due to the impact of COVID-19, use of the 5-Year Budget Accuracy indicator has been suspended for 2020-2021 and 2021-2022. Its future inclusion or possible replacement will be re-evaluated for the 2022-2023 municipal reports.

Overall Assessment

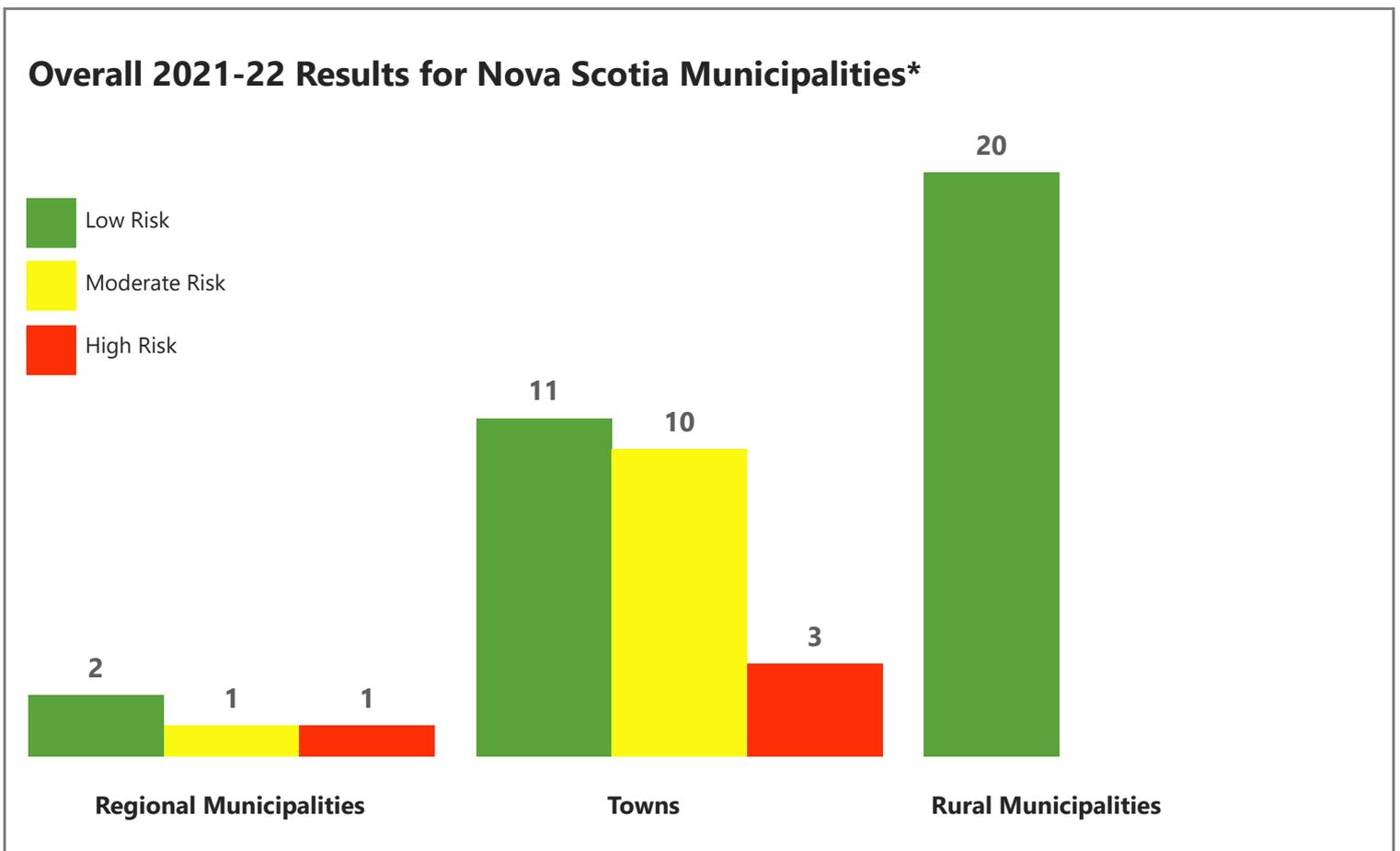
Overall Assessment for: Cape Breton Regional Municipality

Financial Condition: High Risk

The overall Financial Conditions Index assessment for the Cape Breton Regional Municipality is High Risk.

This means that the Municipality faces some challenges, and it is considered high risk for fiscal instability.

Comparison: The majority of Municipalities are at low risk (see chart below).



* Please note, these results do not include details from the Town of Mahone Bay due to outstanding financial reporting.

Financial Condition Indicators Highlights for 2021-22

Overall Assessment

Red (High Risk)

The overall Financial Conditions Index assessment for the Cape Breton Regional Municipality is Red (High Risk).

This means that the Municipality faces some challenges, and it is considered high risk for fiscal instability.

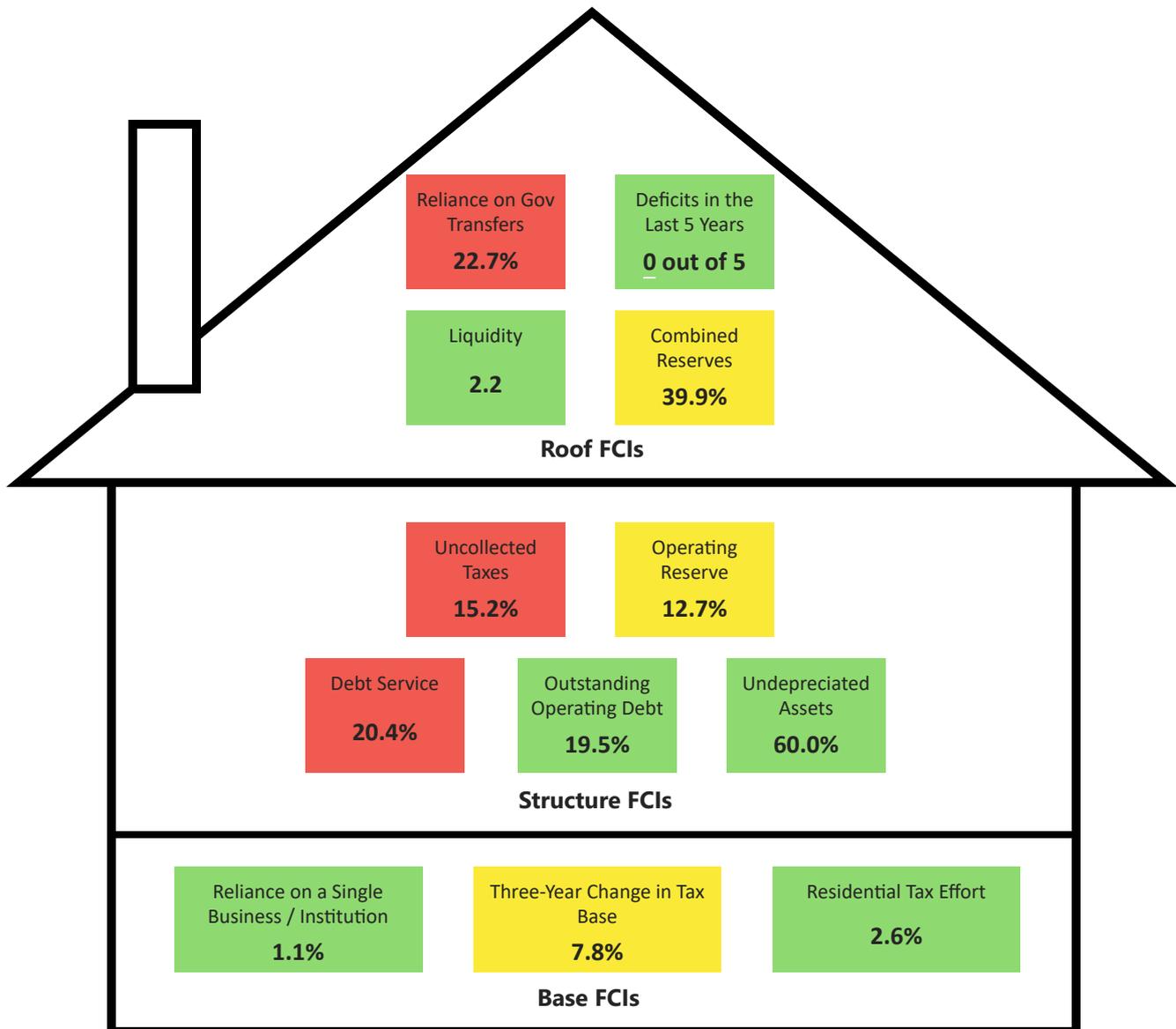
As shown in the House model below, the Cape Breton Regional Municipality's FCIs are comprised of:

Low Risk (green): 6 Indicators

Moderate Risk (yellow): 3 Indicators

High Risk (red): 3 Indicators

Individual FCI results are presented in the House below and are compared to last year's result on the next page.



Two-Year Comparison of Financial Condition Indicators

BASE	2020-21	2021-22	+/-
Reliance on a Single Business or Institution	1.5%	1.1%	-0.4%
Three-Year change in Tax Base	9.0%	7.8%	-1.2%
Residential Tax Effort	3.0%	2.6%	-0.4%

STRUCTURE	2020-21	2021-22	+/-
Uncollected Taxes	13.8%	15.2%	1.4%
Operating Reserve	9.6%	12.7%	3.1%
Debt Service	10.4%	20.4%	10.0%
Outstanding Operating Debt	33.1%	19.5%	-13.6%
Undepreciated Assets	60.3%	60.0%	-0.3%

ROOF	2020-21	2021-22	+/-
Reliance on Government Transfers	15.9%	22.7%	6.8%
Number of Deficits in the Last 5 Years	0	0	0
Liquidity	2.8	2.2	-0.6
Combined Reserves	14.8%	39.9%	25.1%

*For 3-year Change in Tax Base, CPI change for 2020-21 was 6.7% and for 2021-22 was 12.1%.

Base FCI Indicator - Municipal Revenue Dimension

Reliance on a Single Business or Institution

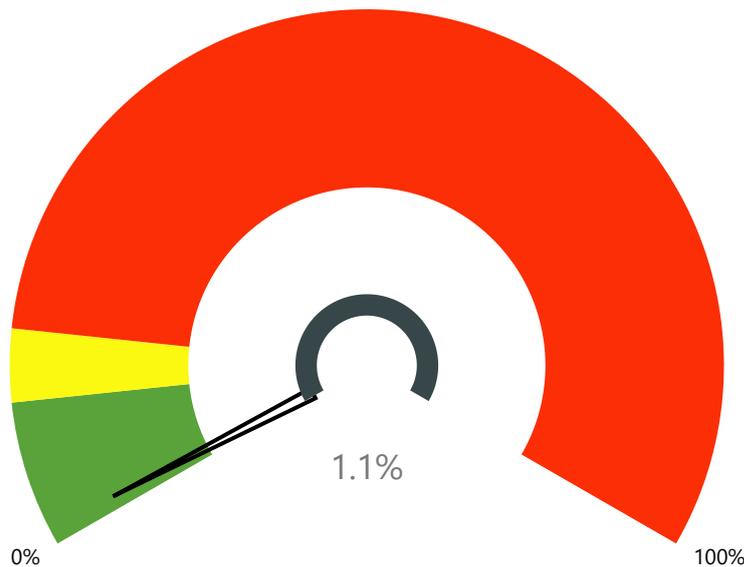
2021-22 Results: **Low Risk 1.1 %**

The largest single commercial or institutional account is 1.1 % of the Municipality's total Uniform Assessment.

What does it mean? The Municipality is showing no vulnerability in this area. The Municipality's tax base is not dependent on one single business or institution.

Calculation:
$$\frac{\text{Taxable assessment value of the largest business or institution}}{\text{Uniform assessment}} = 1.1\%$$

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



Base FCI Indicator - Municipal Revenue Dimension

Three-Year Change in Tax Base

2021-22 Results: **Moderate Risk 7.8 %**

What does it mean? Growth is below the CPI % change of 12.1% but above 0%.
The Municipality's tax base is not keeping up with the cost of municipal services and programs.

Calculation:
$$\frac{\text{Current uniform assessment} - \text{Uniform assessment 3 years prior}}{\text{Uniform assessment 3 years prior}} = 7.8\%$$

- Risk Thresholds:
- Low: Equal or above CPI % change (Three Year CPI 2021-22: 12.1 %)
 - Moderate: Below CPI % change, but not negative growth
 - High: Negative growth

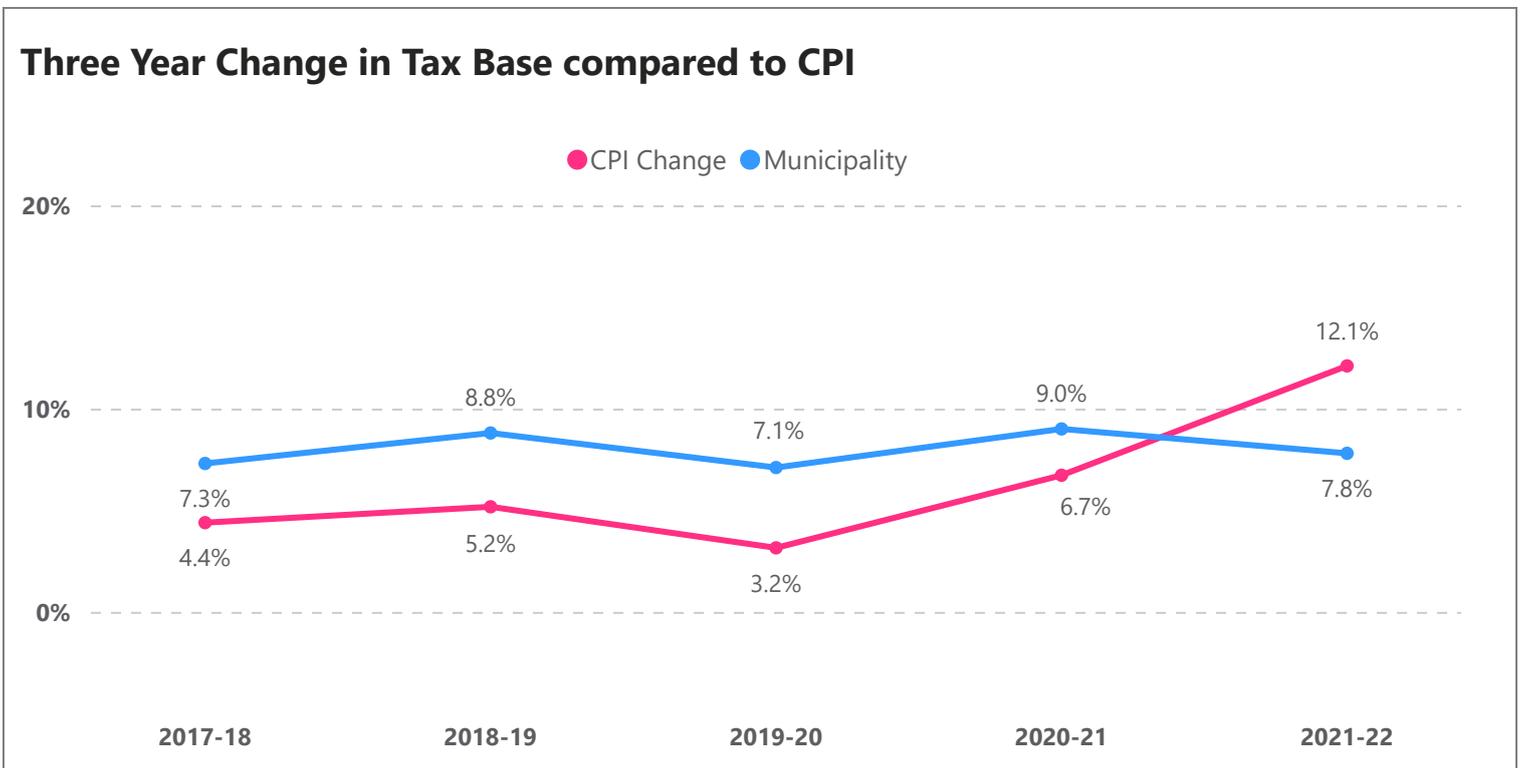


Figure 17 - Three-year change in Uniform Assessment in comparison to three-year change in CPI for the last 5 years.
Source: Statement of Estimates-Assessment and Statistics Canada

Base FCI Indicator - Municipal Revenue Dimension

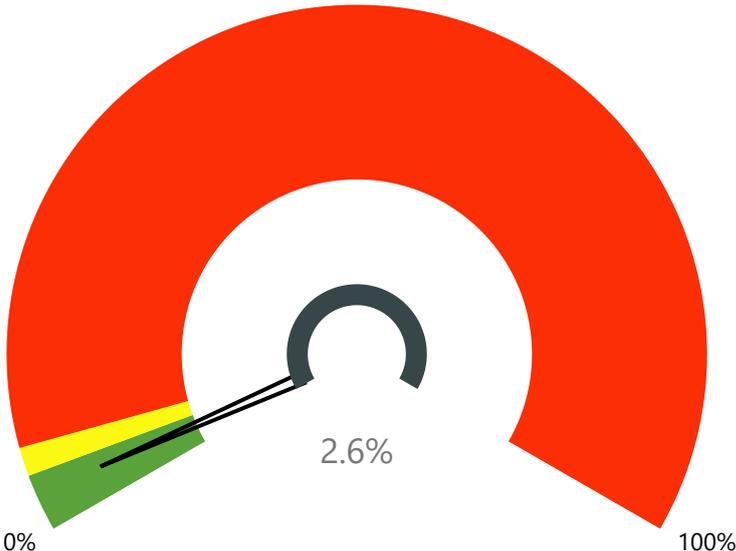
Residential Tax Effort

2021-22 Results: **Low Risk 2.6 %**
2.6 % of median household income is required to pay the average tax bill.

What does it mean? The Municipality has some flexibility to increase the taxes, if required.
This indicator helps council assess the affordability of municipal taxes in relation to the current service levels.

Calculation:
$$\frac{\text{Total residential tax revenue per dwelling unit}}{\text{Median household income}} = 2.6\%$$

- Risk Thresholds:
- Low: Less than 4%
 - Moderate: 4% to 6%
 - High: Greater than 6%



Structure (Management) FCI Indicator - Municipal Management Dimension

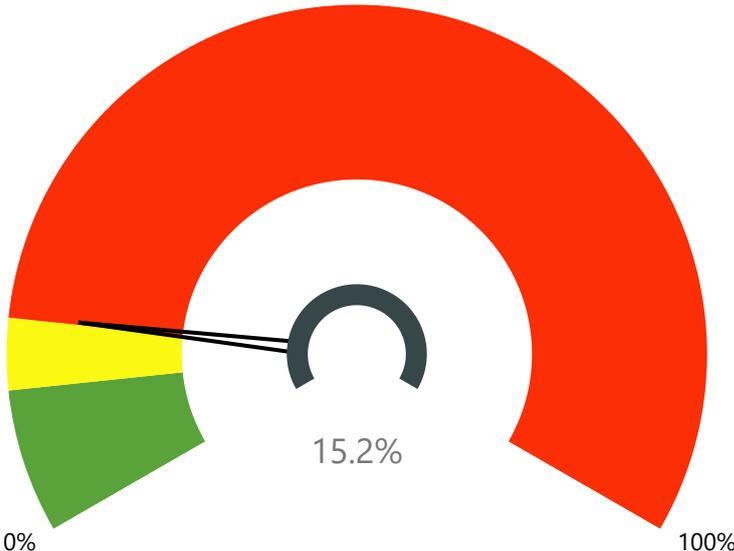
Uncollected Taxes

2021-22 Results: **High Risk 15.2 %**

What does it mean? The Municipality is experiencing challenges managing tax revenue collection.

Calculation:
$$\frac{\text{Total cumulative uncollected taxes}}{\text{Total taxes billed in current fiscal year}} = 15.2\%$$

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



Structure (Management) FCI Indicator - Municipal Management Dimension

Operating Reserve

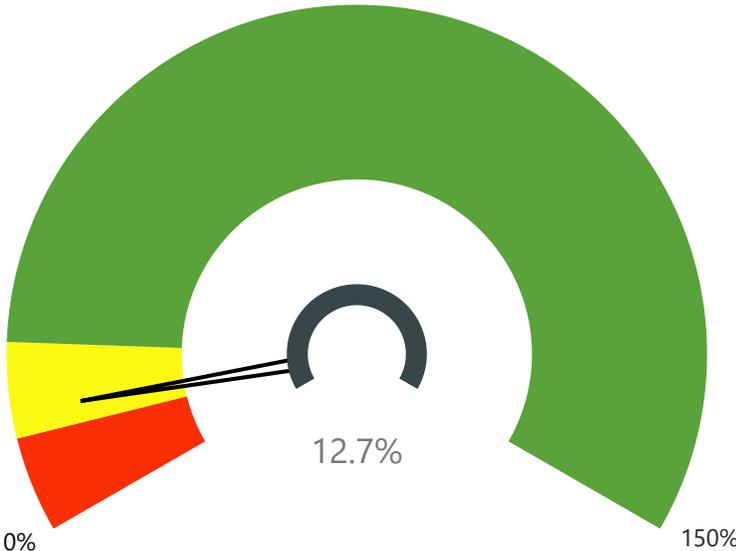
2021-22 Results: **Moderate Risk 12.7 %**

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 needs, to smooth expenses, or for unexpected expenses.

Calculation:
$$\frac{\text{Total operating reserve fund balance}}{\text{Total operating expenditures}} = 12.7\%$$

- Risk Thresholds:
- Low: Greater than 20%
 - Moderate: 10% to 20%
 - High: Less than 10%



Structure (Management) FCI Indicator - Municipal Management Dimension

Debt Service

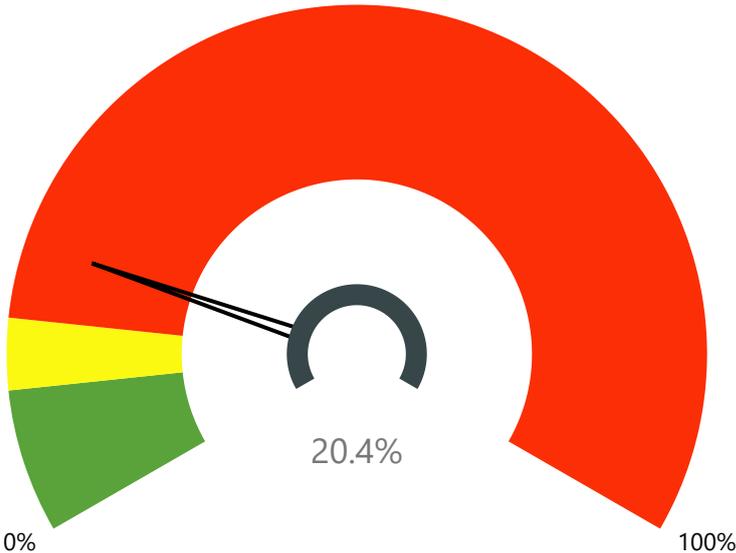
2021-22 Results: **High Risk 20.4 %**

20.4% of own source revenue is spent on principal and interest payments.

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

Calculation:
$$\frac{\text{Principal and interest paid on long-term debt}}{\text{Total own source operating revenue}} = 20.4\%$$

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



Structure (Management) FCI Indicator - Municipal Management Dimension

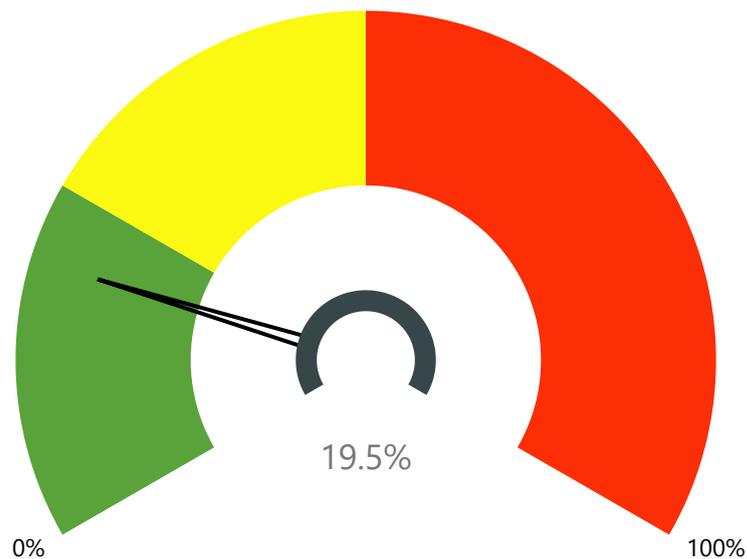
Outstanding Operating Debt

2021-22 Results: **Low Risk 19.5 %**

What does it mean? The Municipality is carrying operating debt.

Calculation:
$$\frac{\text{Total outstanding operating debt}}{\text{Total own source operating revenue}} = 19.5\%$$

- Risk Thresholds:
- Low: Less than 25%
 - Moderate: 25% to 50%
 - High: Greater than 50%



Structure (Management) FCI Indicator - Municipal Management Dimension

Undepreciated Assets

2021-22 Results: **Low Risk 60.0 %**

What does it mean?

This indicator estimates that the Municipality's capital assets have 60.0 % of their useful life remaining

Municipalities across Canada are facing sufficient infrastructure challenges. This indicates that the Municipality may be experiencing less of an infrastructure challenge than other municipalities.

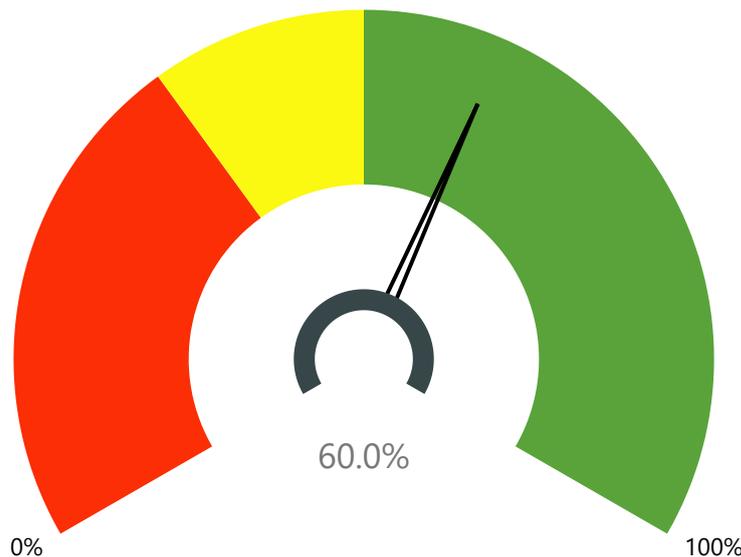
While this indicator provides an estimate of the useful life left in the Municipality/Town's recorded capital assets, it does not necessarily indicate the condition of those assets. For instance, some older assets could still be in good working condition, while the opposite could also be true.

Calculation:

$$\frac{\text{Total net book value of capital assets}}{\text{Gross costs of capital assets}} = 60.0\%$$

Risk Thresholds:

- Low: Greater than 50%
- Moderate: 35% to 50%
- High: Less than 35%



Roof (Key Performance) FCI Indicator - Overall Assessment Dimension

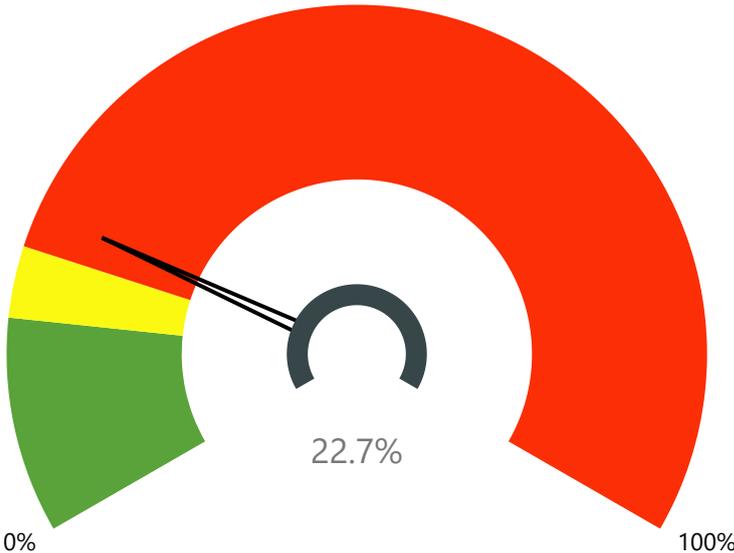
Reliance on Government Transfers

2021-22 Results: **High Risk 22.7 %**

What does it mean? The Municipality is highly dependent on another level of government to meet its service obligations.

Calculation:
$$\frac{\text{Total government transfers}}{\text{Total revenue}} = 22.7\%$$

- Risk Thresholds:
- Low: Less than 15%
 - Moderate: 15% to 20%
 - High: Greater than 20%



Roof (Key Performance) FCI Indicator - Overall Assessment Dimension

Number of Deficits in the last 5 Years

2021-22 Results: **Low Risk: 0 Operating deficit in the last five years**

What does it mean? Deficits are important indications of financial health. The result indicates that the Municipality is able to meet its needs in a balanced manner and maintains a balanced budget.

Calculation: Number of non-consolidated operating deficits in the last five years = 0

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

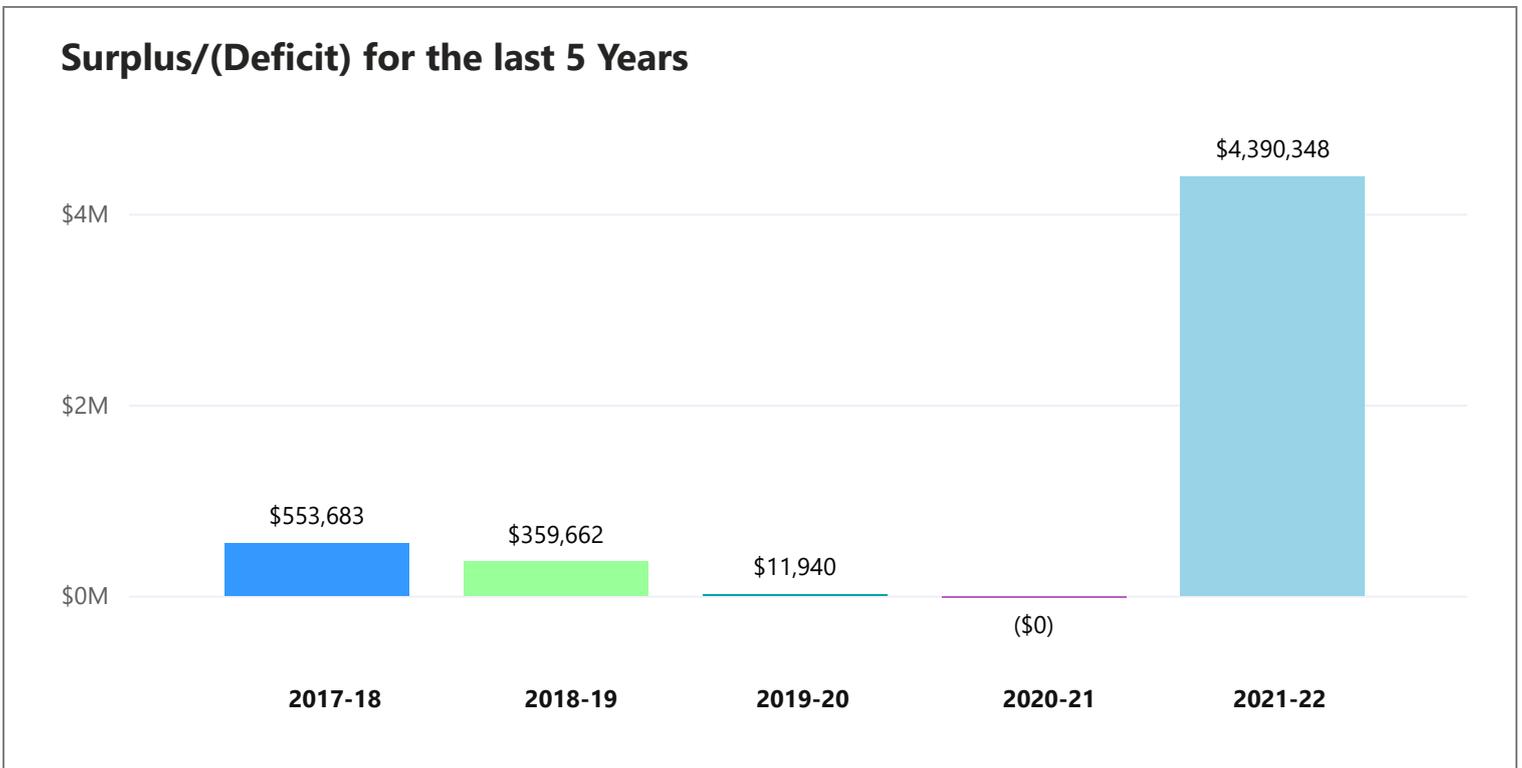


Figure 18 - Annual operating fund surplus (deficit) for the last 5 years. Source: Financial Information Return

Roof (Key Performance) FCI Indicator - Overall Assessment Dimension

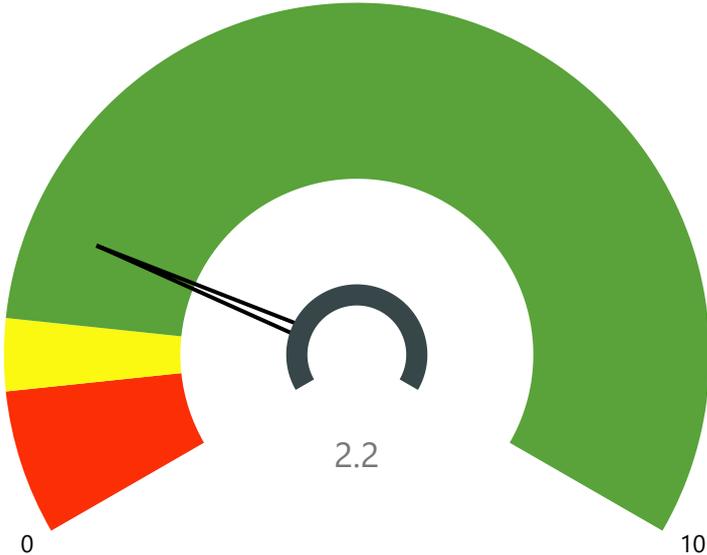
Liquidity

2021-22 Results: **Low Risk 2.2**

What does it mean? Liquidity is key to financial performance. The result indicates that the Municipality does not have a cash flow problem and is able to meet its service obligations.

Calculation:
$$\frac{\text{Total current financial assets}}{\text{Total current liabilities}} = 2.2$$

- Risk Thresholds:
- Low: Greater than 1.5
 - Moderate: 1 to 1.5
 - High: Less than 1



Roof (Key Performance) FCI Indicator - Overall Assessment Dimension

Combined Reserves

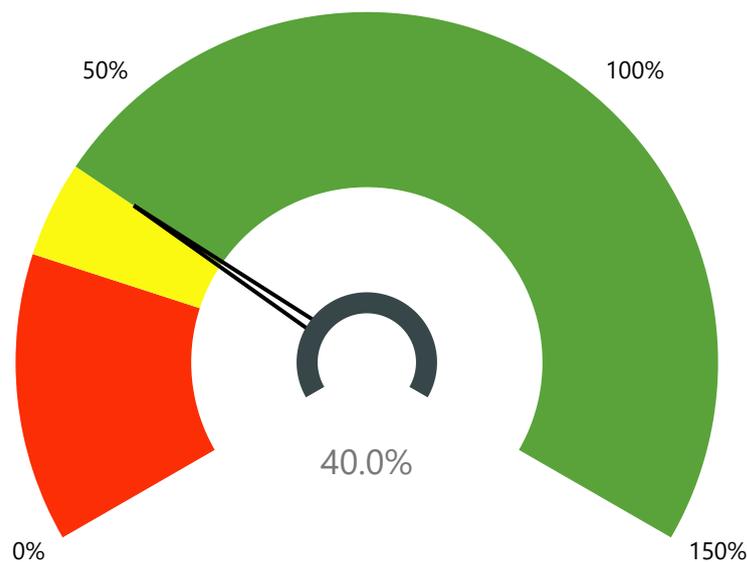
2021-22 Results: **Moderate Risk** **39.9%**

What does it mean? This result indicates that the Municipality may appear to have sufficient reserves needed to address unexpected events or provide flexibility to address future projects.

Calculation: 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.

Risk Thresholds:
$$\frac{\text{Total operating and capital reserves}}{\text{Total operating expenses plus amortization expense}} = 39.9\%$$

- Low: Greater than 40%
- Moderate: 30% to 40%
- High: Less than 30%



Appendix I - Additional Resources

Nova Scotia Government's Open Data Portal (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:

- Consolidated Revenues and Expenses by Municipality
- Municipal Affairs and Housing Funding Programs
- Farm Land Grant
- Financial Condition Indicators by Municipality
- Municipal Contributions to Roads
- Municipal Financial Capacity Grant
- 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

Appendix II - Municipal Website

The municipal website is cbrm.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 Councilor and CAO 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: municipalfinance@novascotia.ca.

