



Municipal Report



**Municipality of the County
of Inverness**

**Department of Municipal Affairs
and Housing**

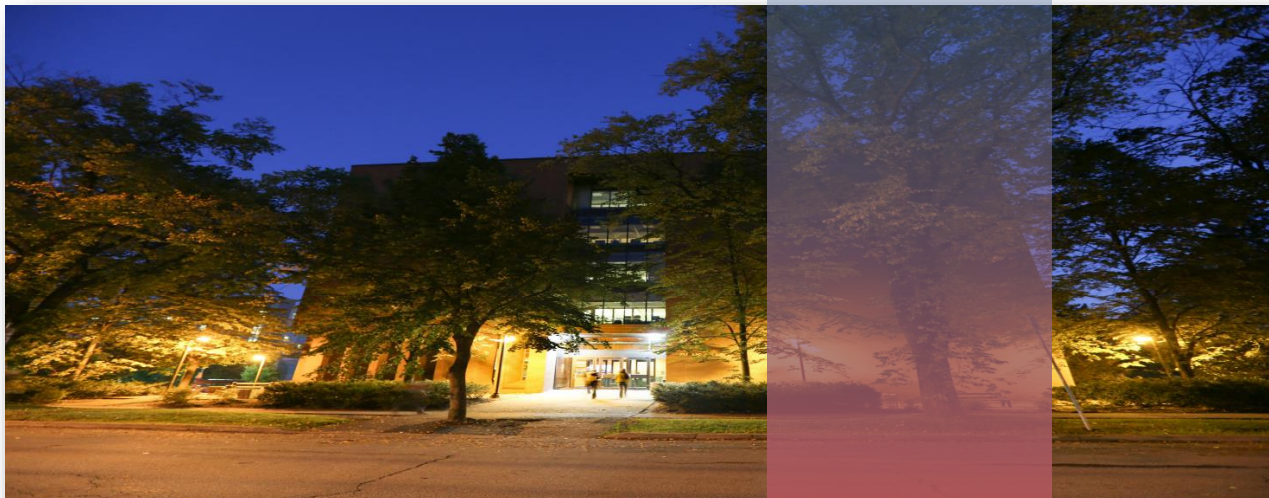
Municipal Profile and
Financial Condition Indicators Results

2019

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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: County of Inverness
County: Inverness County
Approximate size: 3,815 km²
Number of dwellings: 8,479

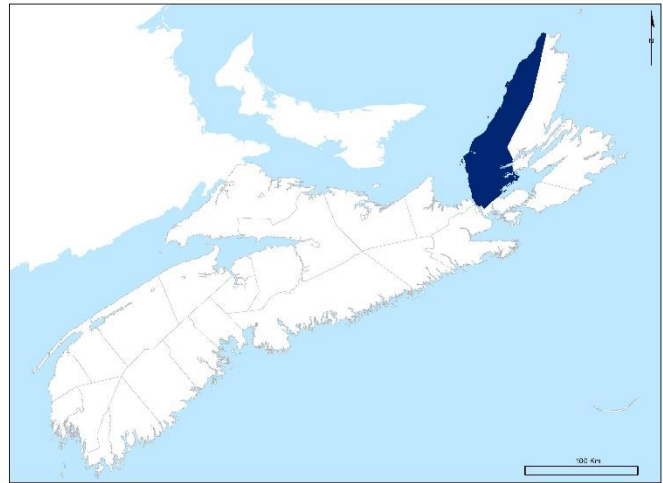


Figure 1- Location of Municipality

Population Highlights

Population 2016: 13,190
Population 5-year trend: -4.3%
County 5-year trend: -4.3%
Demographic trend: Aging

Up to 19 Yrs.	18%
20 to 59 Yrs.	45%
Over 60 Yrs.	37%

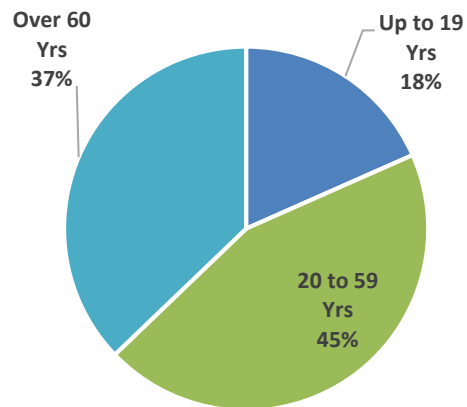


Figure 2 - Age Breakdown

Financial Highlights

Revenue

Total consolidated revenue:	\$29.1million
Revenue generated from own revenue ¹ :	92%
Total operating revenue:	\$11.9 million
Largest operating revenue:	83%
	Property taxes and payments in lieu of Taxes

Expenses

Total consolidated expenses:	\$28.2 million
Total operating fund expenses:	\$11.5 million
Largest operating fund expense:	26%
	General government services

Annual Surplus

Annual consolidated surplus(deficit):	\$1.0 million
Consolidated accumulated surplus (deficit):	\$30.5 million
Annual operating surplus (deficit):	\$433 K

Debt

Total consolidated long-term debt:	\$35.1 million
Total general fund long-term debt:	\$1.4 million
Operating fund bank indebtedness:	\$0

¹ Consolidated revenue excluding government transfers

Financial Condition Indicators Highlights

Overall Assessment Green (low risk)

The overall Financial Conditions Index assessment for the County of Inverness is green (low risk). This means that, although the Municipality has a few challenges, it is considered low risk for fiscal instability.

As shown in the House model below, Inverness’s FCIs are comprised of:

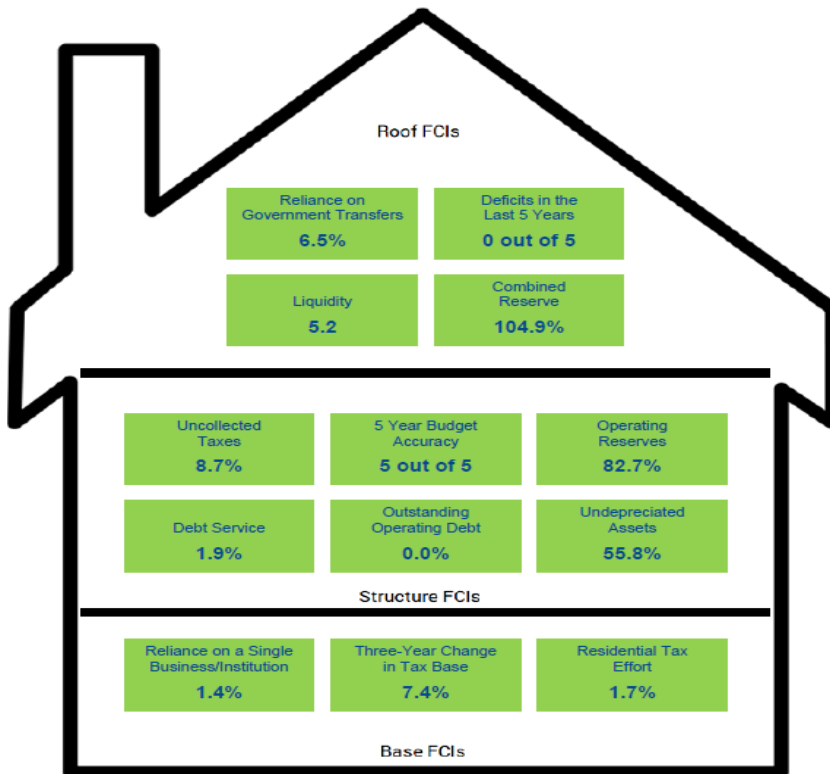
Low risk (green): 13 indicators

Moderate risk (yellow): 0 indicator

High risk (red): 0 indicator

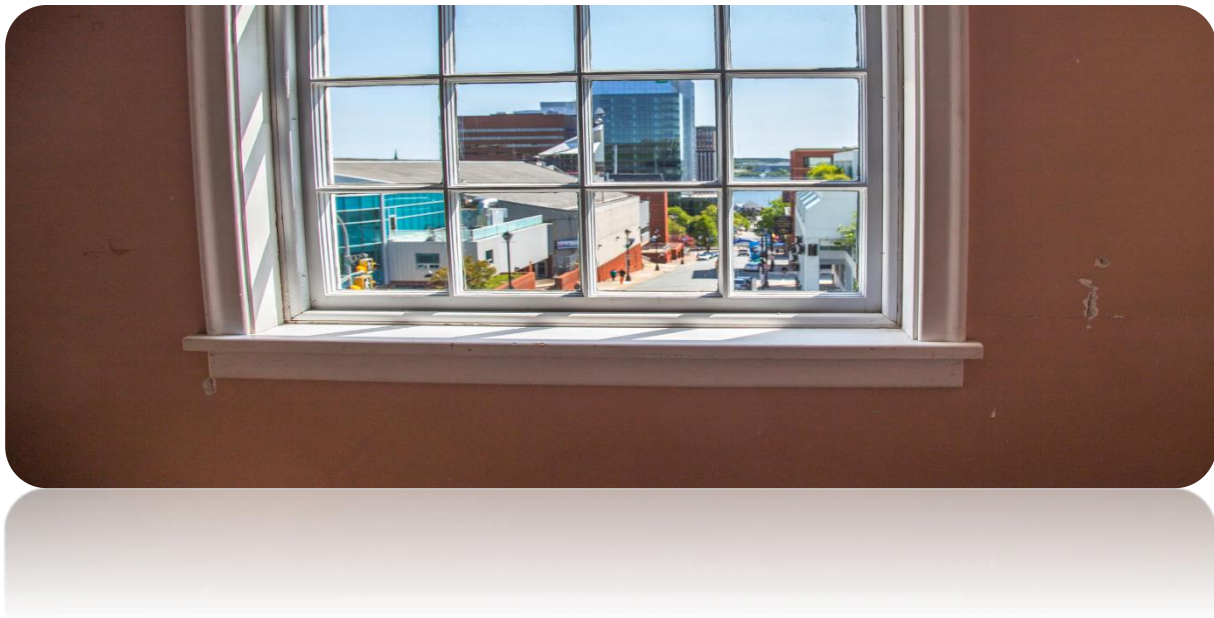
Details on the individual FCI assessments and the Municipality’s specific challenges are provided below.

For more in-depth information, refer to Chapter 4.



Two-Year Comparison of Financial Condition Indicators

BASE	2019	2018	+/-	2019 Rural Avg.
3-year Change in Tax Base*	● 7.4%	● 5.1%	2.2%	6.9%
Reliance on a Single Business or Institution	● 1.4%	● 1.2%	0.2%	3.3%
Residential Tax Effort	● 1.7%	● 1.6%	0.0%	2.1%
STRUCTURE				
Uncollected Taxes	● 8.7%	● 9.9%	-1.1%	8.2%
5 Year Budget Accuracy	● 5/5	● 5/5	0	3.6/5
Operating Reserves	● 82.7%	● 87.7%	-5.0%	48.7%
Debt Service	● 1.9%	● 3.7%	-1.8%	4.3%
Outstanding Operating Debt	● 0.0%	● 0.0%	0.0%	3.3%
Undepreciated Assets	● 55.8%	● 59.7%	-3.9%	60.1%
ROOF				
Deficits in the Last 5 Years	● 0/5	● 0/5	0	0.3/5
Liquidity	● 5.2	● 4.2	1.0	3.6
Reliance on Government Transfers	● 6.5%	● 4.6%	2.0%	3.4%
Combined Reserve	● 104.9%	● 113.5%	-8.6%	79.6%



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: County of Inverness
County: Inverness County
Government: 6 elected councillors (including the Warden)
Geographic area: 3,815 km²
Number of dwellings: 8,479

Population Trends

Population: 13,190
Provincial population: 1.5%
20-year trend: Declining [supported by Figure 3 below]
Age trend: Majority between 40-69 years of age [supported by Figure 4 below]

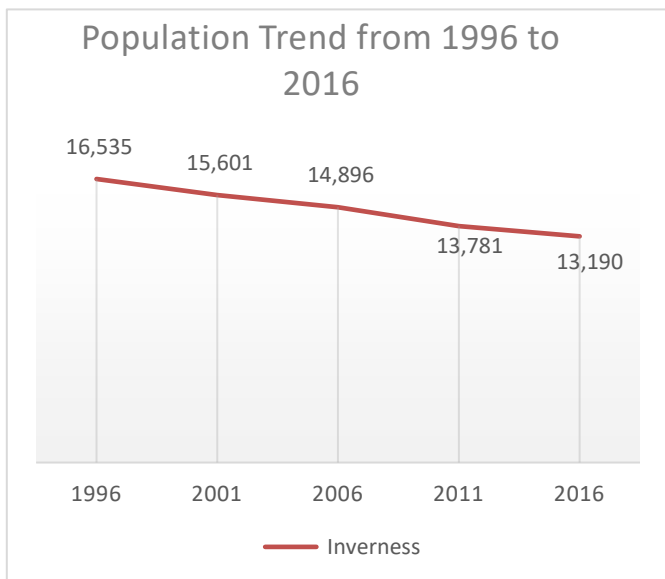


Figure 3-- Population from 1996–2016. Source: Statistics Canada

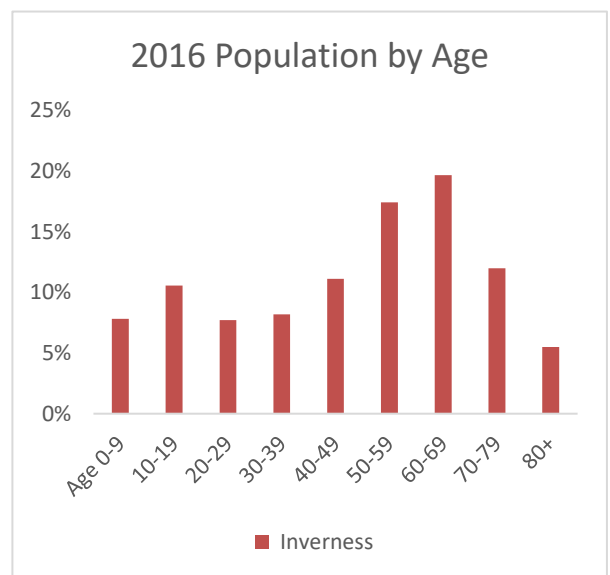


Figure 4- Population by Age, Source: Statistics Canada

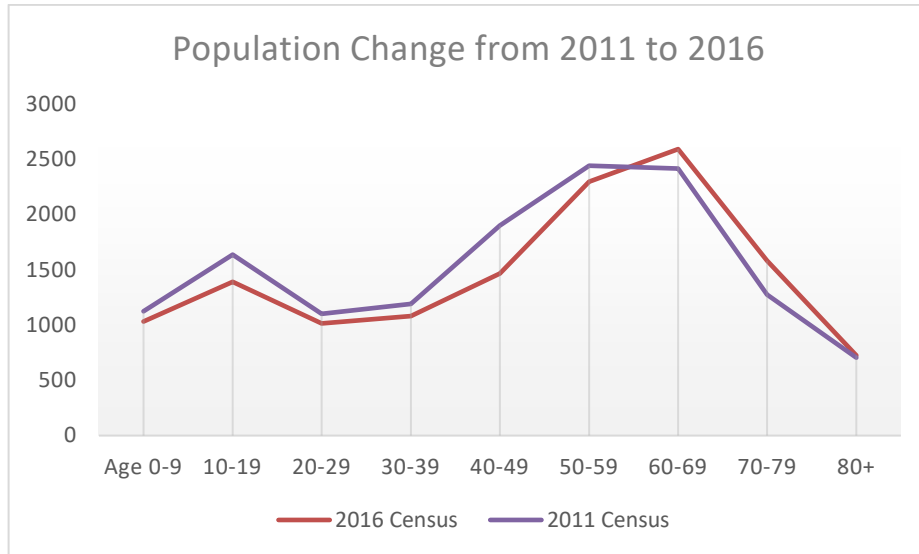


Figure 5- Population Age Change from 2011 to 2016. Source: Statistics Canada

According to the 2016 Census, similar to most rurals in Nova Scotia, the majority of Inverness's citizens are between the ages of 40 and 69.

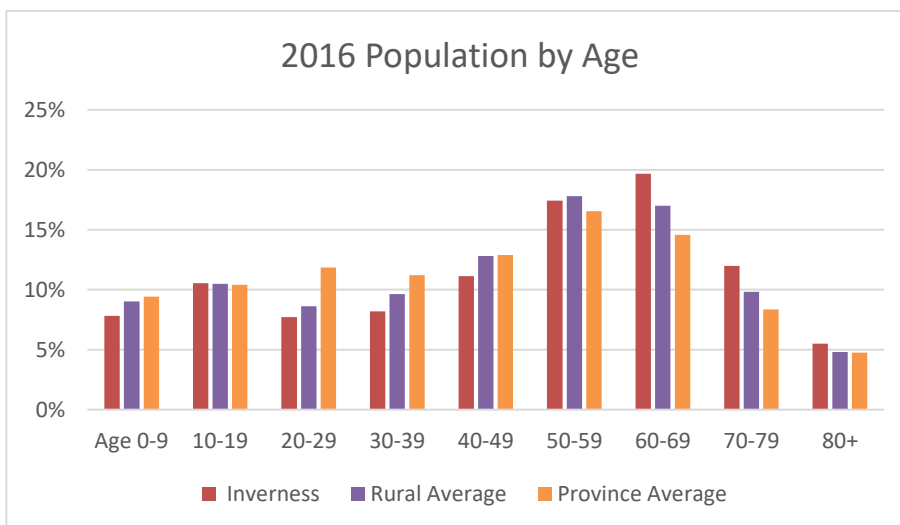


Figure 6 - Comparison of Population by Age for 2011 and 2016. Source: Statistics Canada

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.

	2016 Census	2011 Census	+/-	Rural Average
Median Household Income	\$60,467	\$53,194	\$7,273	\$57,294
Employment Rate	46.8%	48.8%	-2.0%	50.1%
Education Beyond High School	56.7%	51.3%	5.4%	49.4%

Source: 2011 and 2016 Statistics Canada

Median household income: Inverness's median household income is higher than the Provincial rural average and it has increased since 2011.

Employment rate: In a healthy economy, the employment rate is between 97% and 95%. The Inverness's employment rate is below the Provincial rural average, and has decreased.

Education level: Inverness's education level is higher than the Provincial rural average and has increased since 2011.

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
 - Eastern District Planning Commission (23%)
 - Inverness Municipal Housing Corporation

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.²

Financial Reporting Compliance:

Audited financial statements and financial information return submitted:	yes
Submission of financial information:	After deadline ³
Financial statements include:	
Remuneration and Expenses for Elected Officials and CAO/Clerk Note:	yes
Unqualified Opinion:	yes
Quarterly Expenditure report posted online:	yes
Summary Expenditure Report submitted:	yes
Statement of Estimates and assessment information submitted:	yes

² 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.

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

Revenue:

\$29.1 M
2019 Consolidated Revenue

Total consolidated revenue: \$29.1 million
 Largest revenue: 52%
 Sale of Services
 Revenue generated from own revenue⁴: 92%

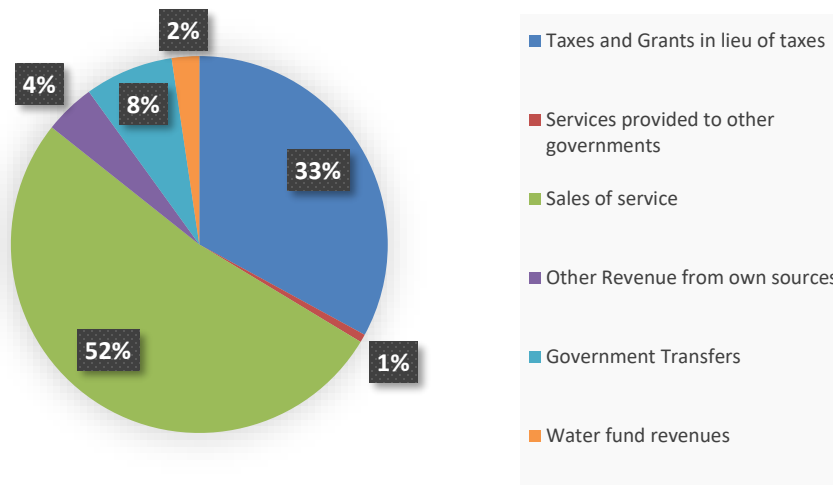


Figure 7- Consolidated Revenue Source: 2019 Financial Information Return (FIR)

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:	\$9.6 million
Services provided to other governments:	0.2 million
Sales of services:	15.2 million
Other revenue from own sources:	1.3 million
Government Transfers:	2.2 million
Net Income from government business enterprises:	n/a
Water Fund revenues:	0.7 million

⁴ Consolidated revenue excluding government transfers

\$11.9 M 2019 General Operating Revenue

Total operating revenue:	\$11.9 million
Largest revenue:	83% Property taxes and payments in lieu of taxes
Uncollected Taxes:	8.7%
Reliance on Government transfers	6.5%

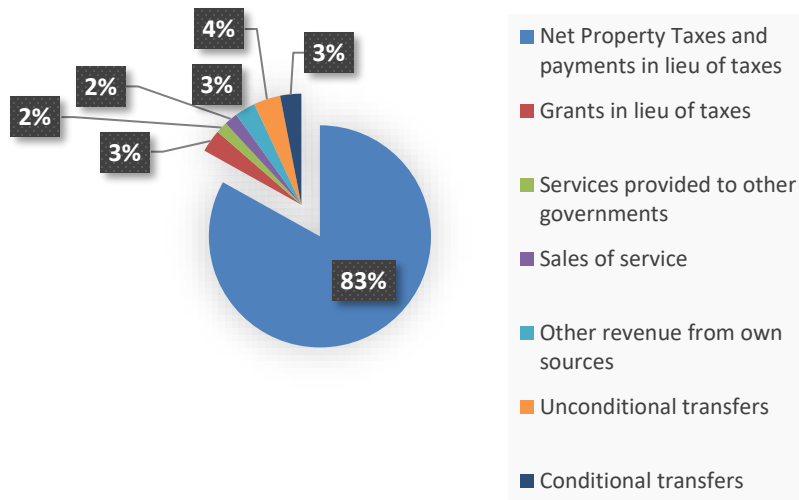


Figure 8 – General Operating Revenue Source: 2019 Financial Information Return (FIR)

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:	9.9 million
Grants-in-lieu of taxes:	0.4 million
Services provided to other governments:	0.2 million
Sales of services:	0.2 million
Other revenue from own sources:	0.4 million
Unconditional transfers from other governments:	0.5 million
Conditional transfers from other governments:	0.4 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 uniform assessment: ⁵	7.4%	growth keeps pace with the cost of living
Highest reliance on a single business or institution:	1.4%	not dependent (low risk)
Residential Tax Effort:	1.7%	has some flexibility (low risk)

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

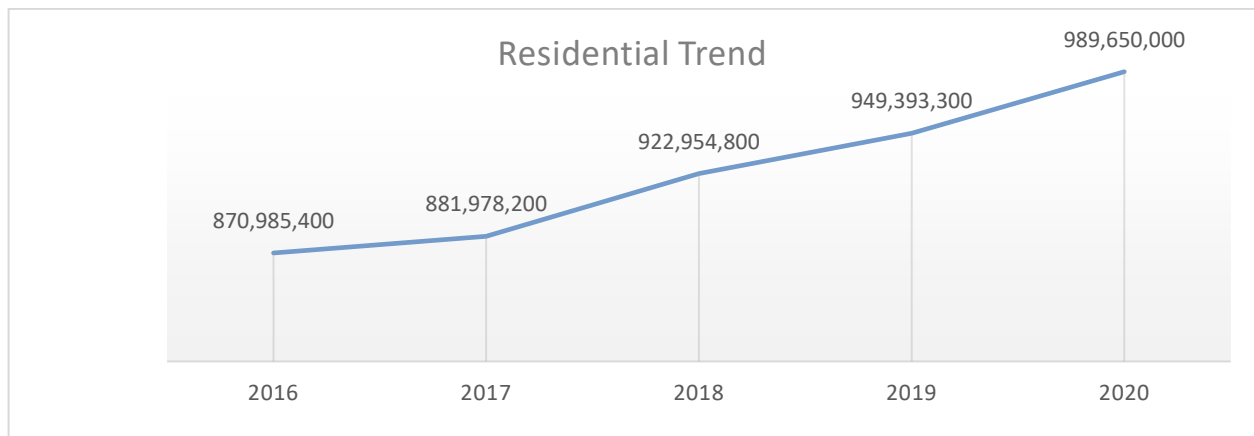


Figure 9- Residential assessment value over the last five years. Source: 2015-2019 Statement of Estimates Assessment

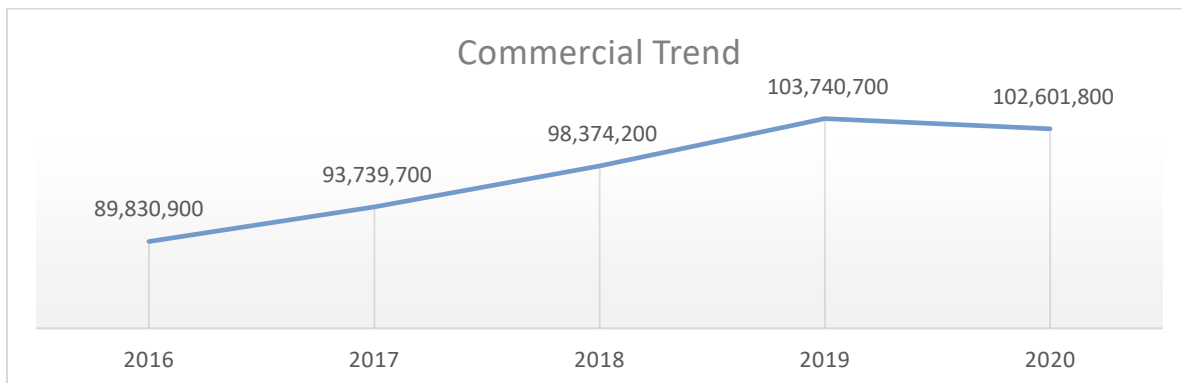


Figure 10- Commercial assessment value over the last five years. Source: 2015-2019 Statement of Estimates Assessment

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

Expenses:

\$28.2 M
2019 Consolidated Expenses

Total consolidated expenses: \$28.2 million
 Largest expense: 53%
 Public health services

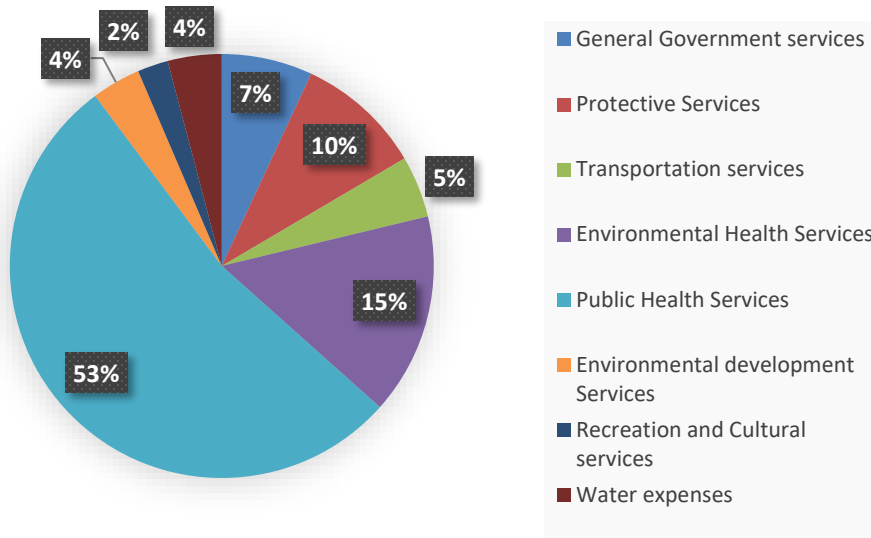


Figure 11- Consolidated Expenses Source: 2019 Financial Information Return

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

	Consolidated Expenses
General government:	\$2.0 million
Protective services:	2.7 million
Transportations:	1.3 million
Environmental health services:	4.3 million
Public health services:	15.0 million
Environmental development services:	1.0 million
Recreation and Cultural:	0.7 million
Extraordinary or special items:	n/a
Water expenses:	1.2 million

\$11.5 M

2019 General Expenses

Total operating fund expenses: \$11.5 million
Largest operating fund expense: 26%
General government services
Operating reserves as percentage of expenses: 82.7% (low risk)

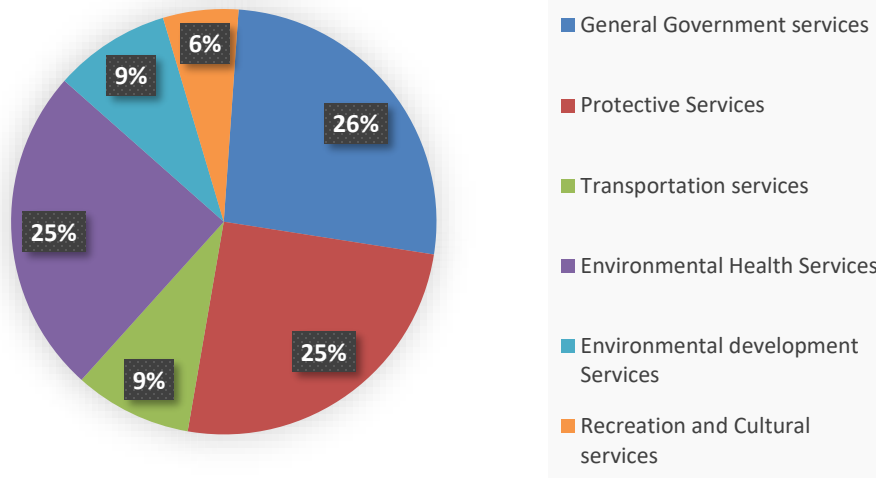


Figure 12- Operating General Fund Expenses. Source: 2019 Financial Information Return

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

General Government services:	3.0 million
Protective services:	2.9 million
Transportation services:	1.0 million
Environmental Health services:	2.9 million
Public Health services:	n/a
Environmental Development services:	1.0 million
Recreation and Cultural services:	0.7 million

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

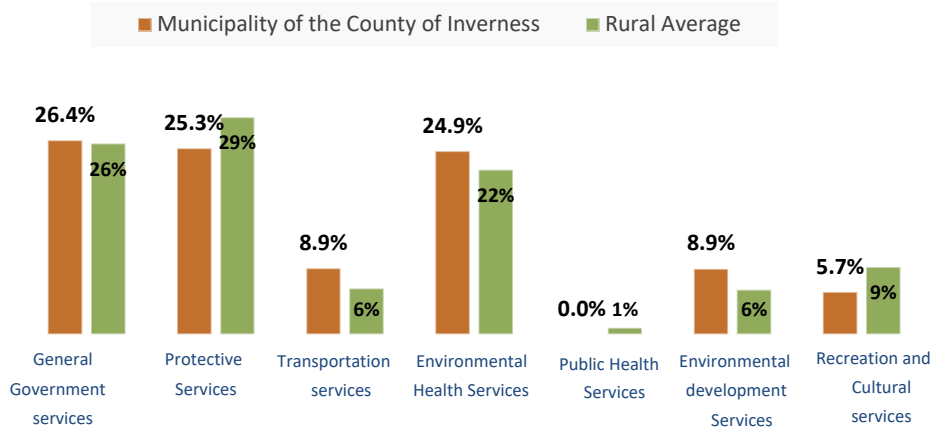


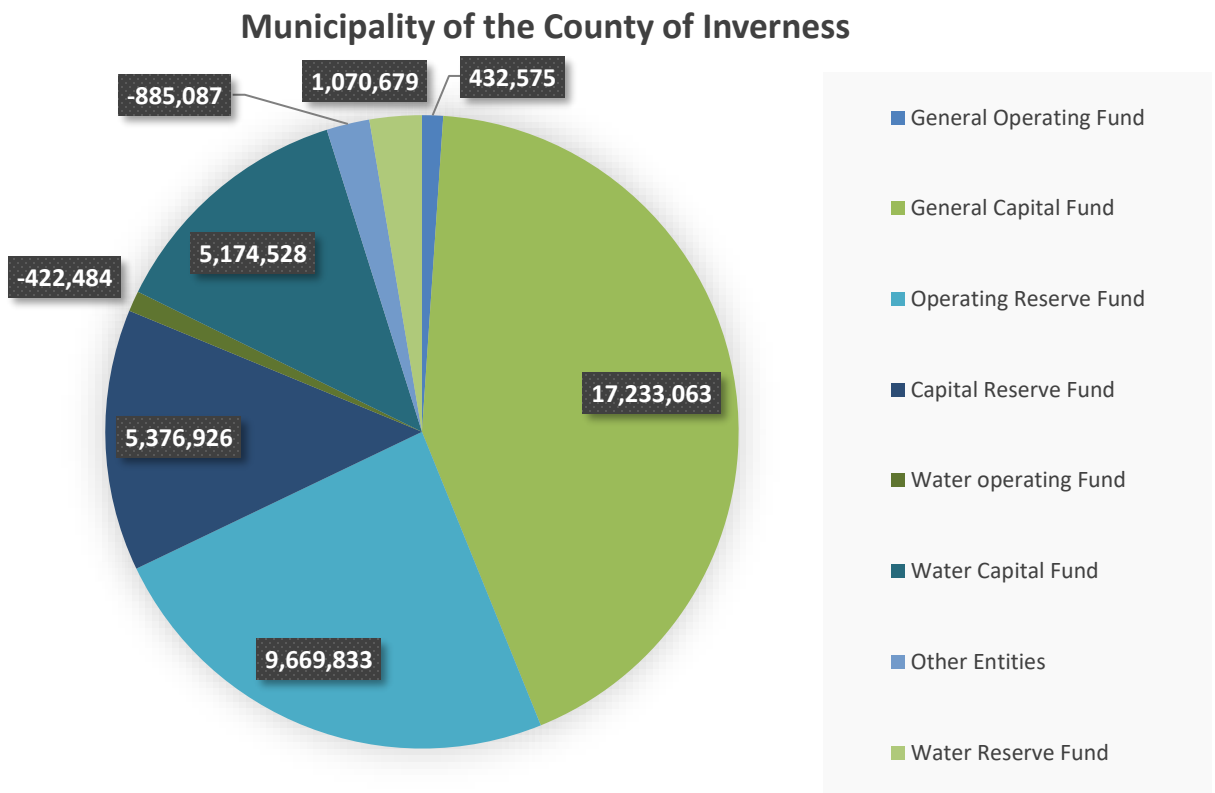
Figure 13 – Comparison of General Fund Expenses to Provincial Rural Average. Source: 2019 Financial Information Return

Accumulated Surplus (Deficit)

Annual Surplus: Revenue - expenses

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

Total annual consolidated surplus(deficit):	\$1.0 million
Total consolidated accumulated surplus (deficit):	\$30.5 million
Total annual operating surplus (deficit):	\$432.6 K
Number of operating deficits in the last 5 years:	0



⁶ Figure 14- Consolidated Accumulated Surplus by Fund. Source: 2019 Financial Information Return

⁶ The total of the individual funds submitted by the Municipality does not agree to the audited Financial Statements. The variance is \$7.2 million. The Department is working with the municipality to resolve the variance.

Debt

Total consolidated long-term debt:	\$35.1 million
Total general operating fund long-term debt:	\$1.4 million
Debt Service Ratio:	1.9%
Operating fund bank indebtedness:	\$0
Outstanding operating debt as percentage of: Net Property Taxes/Payments in Lieu of Taxes, Grants in Lieu of Taxes, and Government Transfers	0.0%

Chapter 4 - Financial Condition Indicators: House Model

The Financial Condition Indicators (FCIs)⁶ 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.

Inverness's Overall Assessment

Overall Assessment for: Inverness

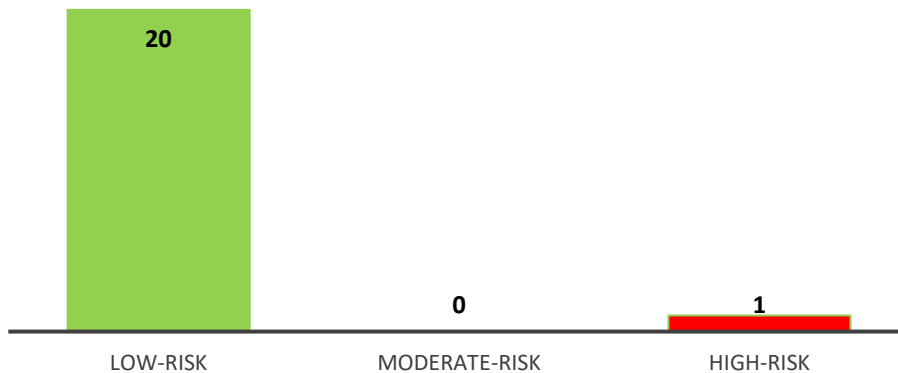
Financial Condition: **Low risk**

The overall Financial Conditions Index assessment for the County of Inverness is green (low risk).

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

Comparison: Most of rurals municipalities are at low risk (see chart below).

Rural's Overall Results 2018-2019



Inverness's House Model

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

Low risk: 13 indicators

Moderate risk: 0 indicator

High risk: 0 indicator

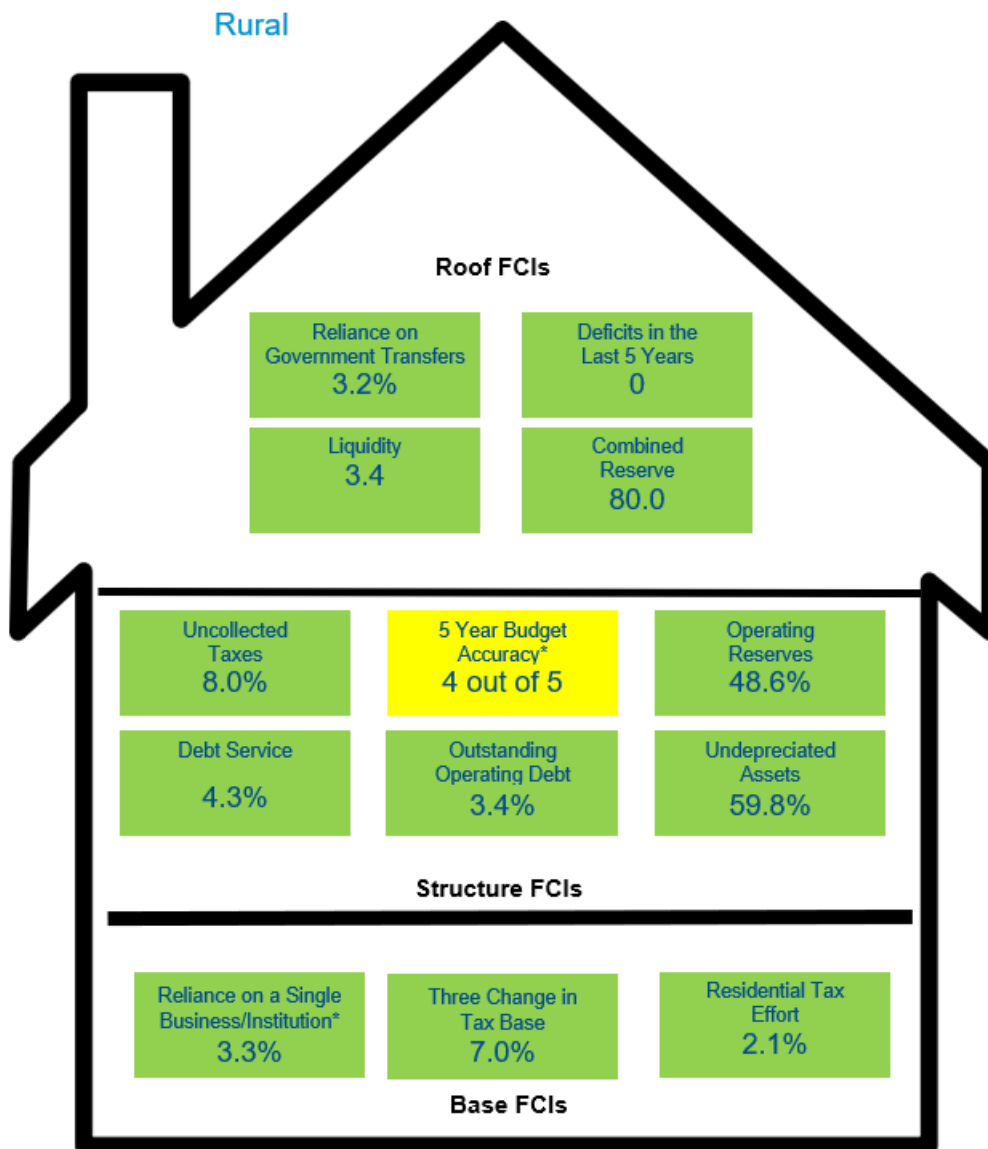
The House Model below provides details on the individual FCI assessments and the Municipality's specific challenges.



Please note FCIs are based on non-consolidated data.

Rurals' Average House Model

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



On average, the Rurals' challenges are concerning budget accuracy

The Base FCI Indicators

Reliance on a Single Business or Institution

2019 Results: **Low risk: 1.4%**

The largest single commercial or institutional account is only 1.4% of the Municipality's total Uniform Assessment.

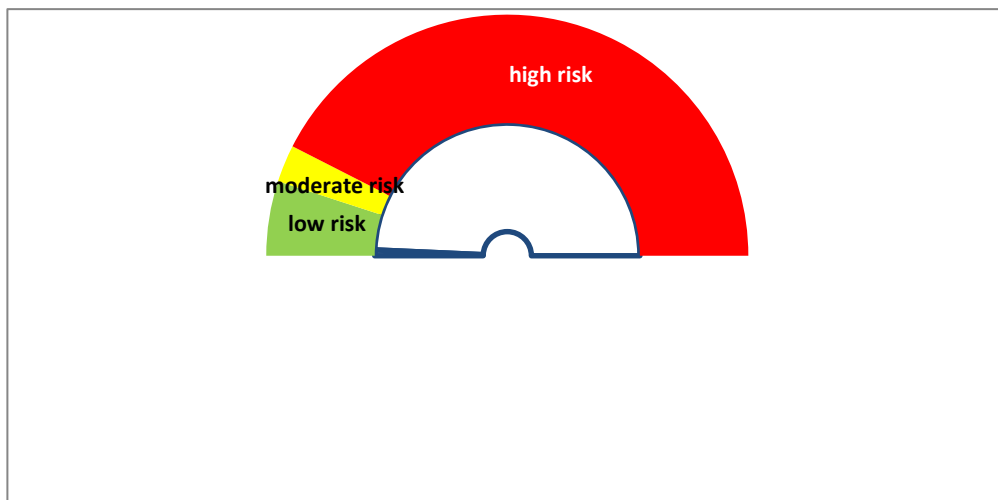
What does it mean? The Municipality is showing no vulnerability in this area.

The Municipality's tax base is not dependent on one single business or institution.

Calculation:
$$\frac{\text{Taxable assessment value of the largest business or institution}}{\text{Uniform Assessment}} = 1.4\%$$

Risk Thresholds:

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



Inverness's tachometer is at 1.4%.

Three-Year Change in Tax Base

2019 Results: Low risk: 7.4% growth

What does it mean? Growth is above the CPI % change of 5.2%.
The municipality's tax base is strong to cover the cost of municipal services and programs.

Calculation:
$$\frac{\text{Current Uniform Assessment} - \text{Uniform Assessment 3 Years Prior}}{\text{Uniform Assessment 3 Years Prior}} = 7.4\% \text{ growth}$$

Risk Thresholds:

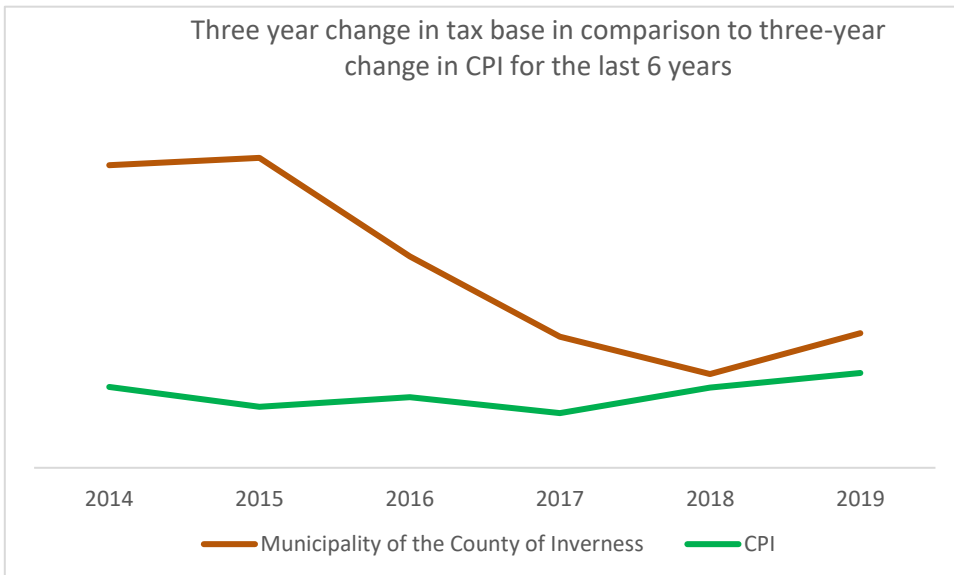
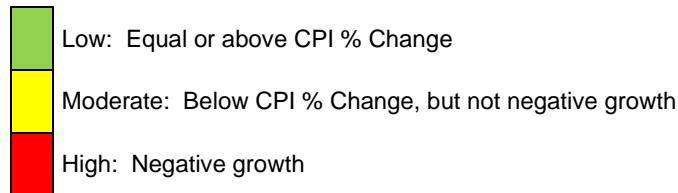


Figure 15- Three-year change in tax base as a comparison to CPI for the last six years, Source: Statement of Estimates Assessment and Statistics Canada.

Residential Tax Effort

2019 Results: **Low risk:** 1.7% of median household income is required to pay the average tax bill.

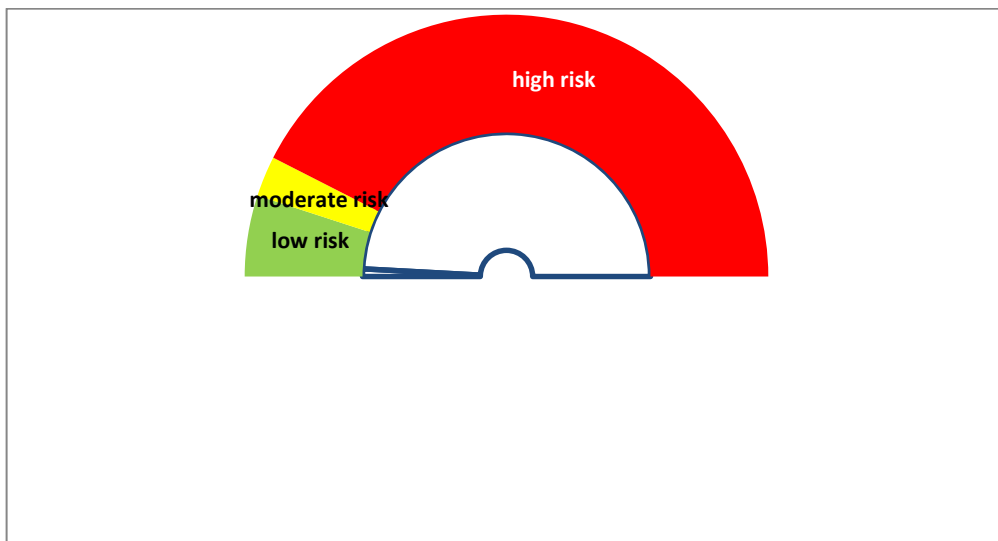
What does it mean? The Municipality has some flexibility to increase the taxes, if required.

This indicator helps council assess the affordability of municipal taxes in relation to the current service levels.

Calculation:
$$\frac{\text{Total residential tax revenue per dwelling unit}}{\text{Median Household Income}} = 1.7\%$$

Risk Thresholds:

- Low risk: less than 4%
- Moderate risk: 4–6%
- High risk: greater than 6%



Inverness's tachometer is at 1.7%.

FCI Indicators – Structure (Management) Indicators

Debt Service




2019 Results: **Low risk: 1.9%**

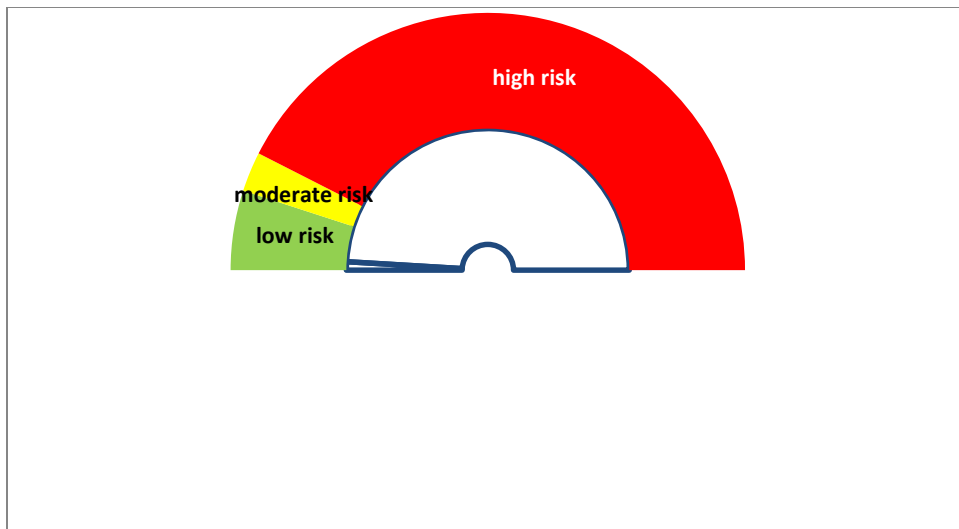
What does it mean? 1.9% of owned source revenue is spent on principal and interest payments.

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

Calculation:
$$\frac{\text{Principal and Interest Paid on Long-term Debt}}{\text{Total Own Source Operating Revenue}} = 1.9\%$$

Risk Thresholds:

-  Low risk: less than 10%
-  Moderate risk: 10–15%
-  High risk: greater than 15%



Inverness's tachometer is at 1.9%.




Outstanding Operating Debt

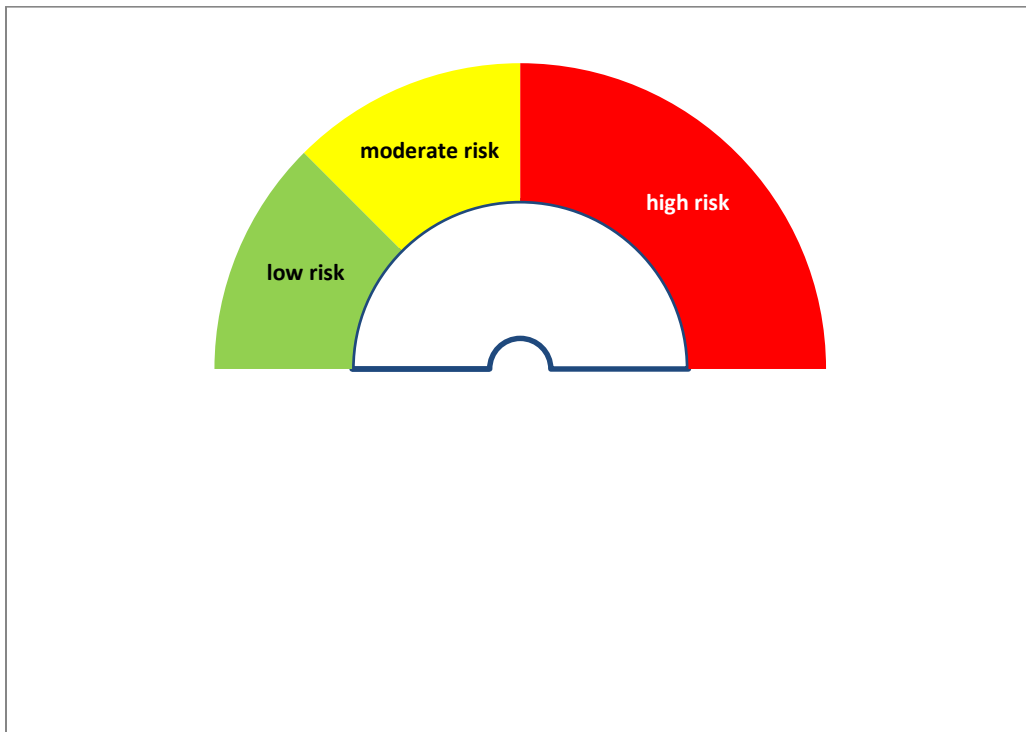
2019 Results: **Low risk:** 0.0%

What does it mean? The Municipality is not carrying operating debt.

Calculation: $\frac{\text{Total Outstanding Operating Debt}}{\text{Net Property Taxes/Payments in Lieu of Taxes, Grants in Lieu of Taxes, and Government Transfers}} = 0.0\%$

Risk Thresholds:

-  Low risk: less than 25%
-  Moderate risk: 25–50%
-  High risk: greater than 50%



Inverness's tachometer is at 0.0%.

Operating Reserve

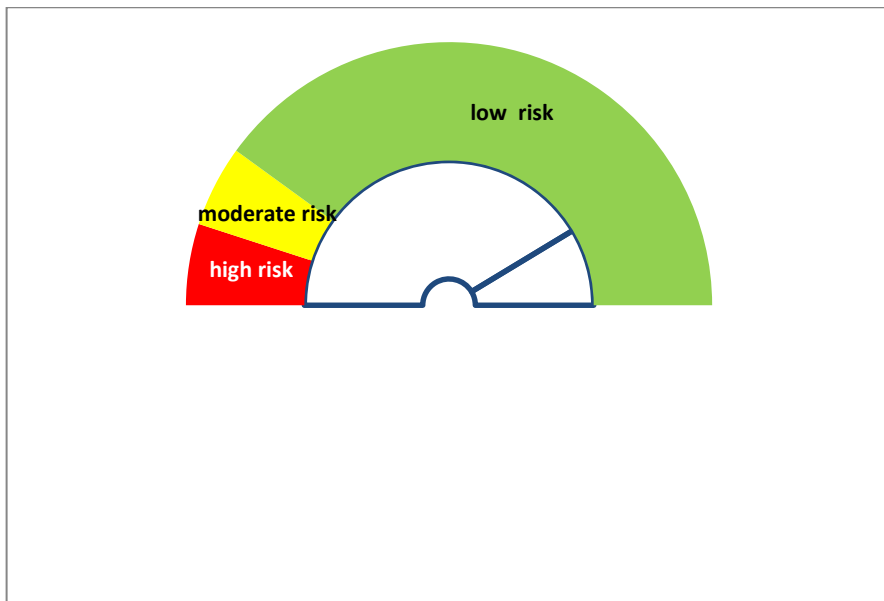
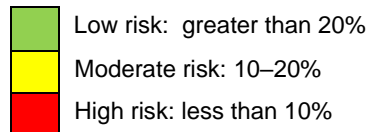
2019 Results: **Low risk: 82.7%**

What does it mean? The Municipality has 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:
$$\frac{\text{Total Operating Reserve Fund Balance}}{\text{Total Operating Expenditures}} = 82.7\%$$

Risk Thresholds:



Inverness's tachometer is at 82.7%.




Uncollected Taxes

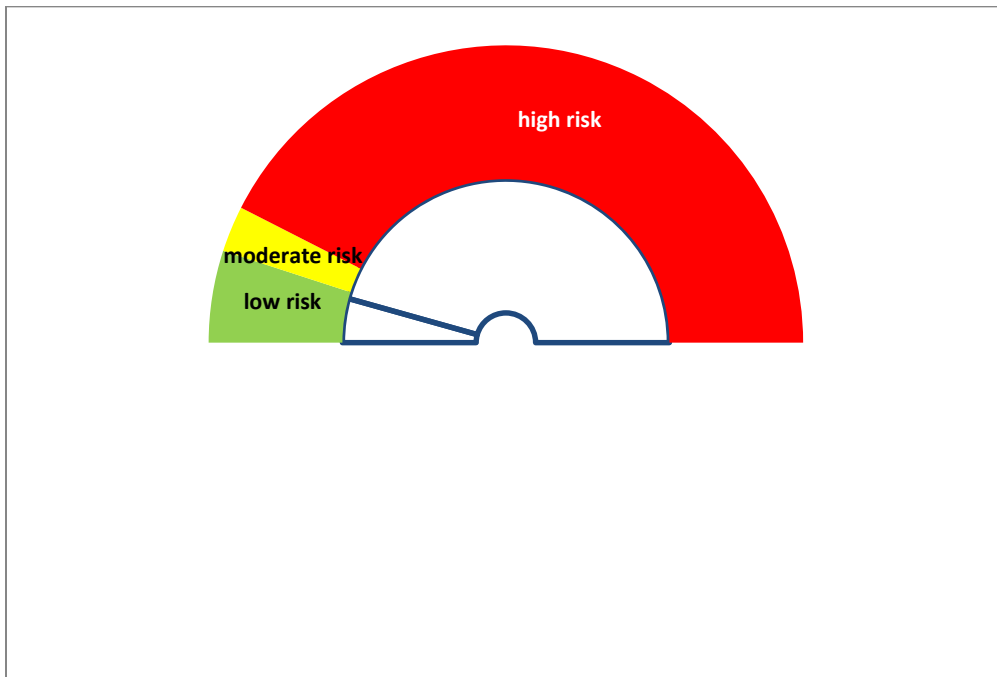
2019 Results: **Low risk: 8.7 %**

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

Calculation: $\frac{\text{Total Cumulative Uncollected Taxes}}{\text{Total Taxes Billed in Current Fiscal Year}} = 8.7\%$

Risk Thresholds:

-  Low risk: less than 10%
-  Moderate risk: 10–15%
-  High risk: greater than 15%



Inverness's tachometer is at 8.7%.

Undepreciated Assets




2019 Results: **Low risk: 55.8%**

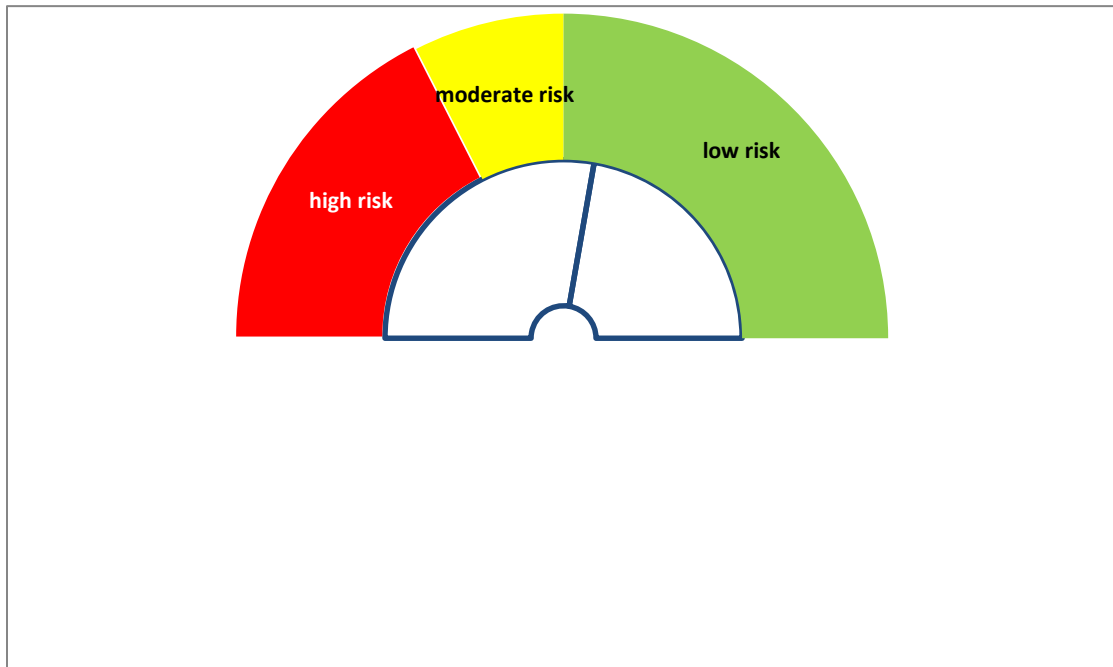
What does it mean? This indicator estimates that the Municipality's capital assets have 55.8% of useful life remaining.

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

Calculation:
$$\frac{\text{Total Net Book Value of Capital Assets}}{\text{Gross Costs of Capital Assets}} = 55.8\%$$

Risk Thresholds:

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



Inverness's tachometer is at 55.8%.

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 0.4% more than the budget.

Calculation:
$$\frac{\text{Total budget expenditures} - \text{Total actual expenditures}}{\text{Total budget expenditures}} = -2.5\%$$

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%

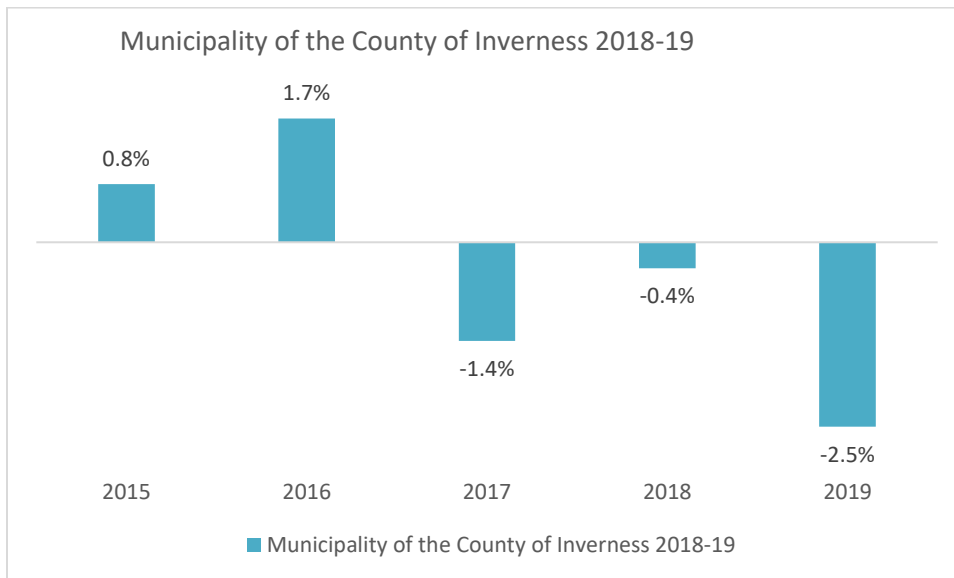


Figure 16- Operating budget variance over the last 5 years.
Source: Financial Information Return and Statement of Estimates Budget.

FCI- Key Performance Indicators –

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

Reliance on Government Transfers

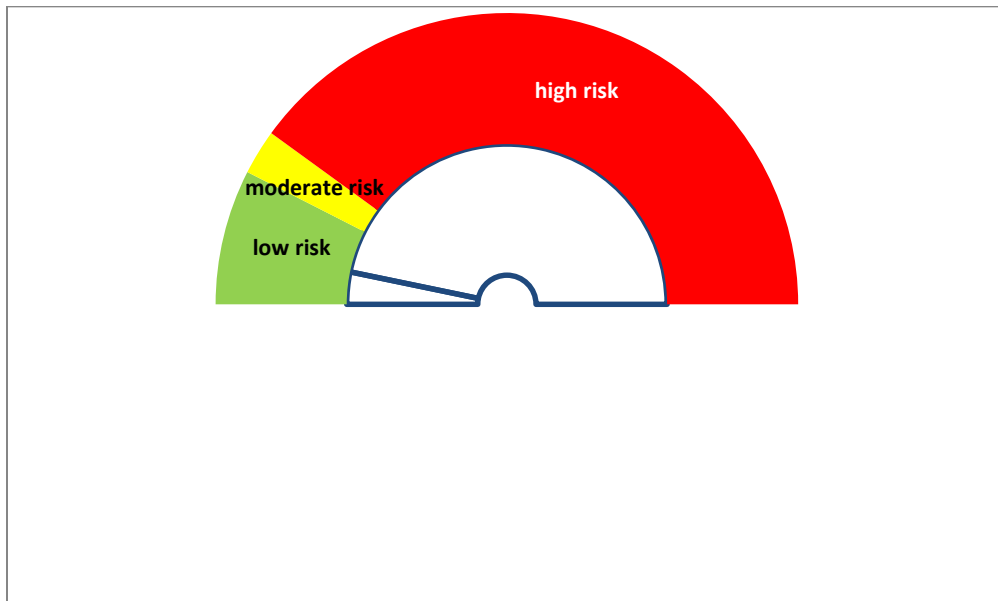
2019 Results: **Low risk: 6.5%**

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

Calculation: $\frac{\text{Total Government Transfers}}{\text{Total Revenue}} = 6.5\%$

Risk Thresholds:

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



Inverness's tachometer is at 6.5%.

Number of Deficits in the Last 5 Years

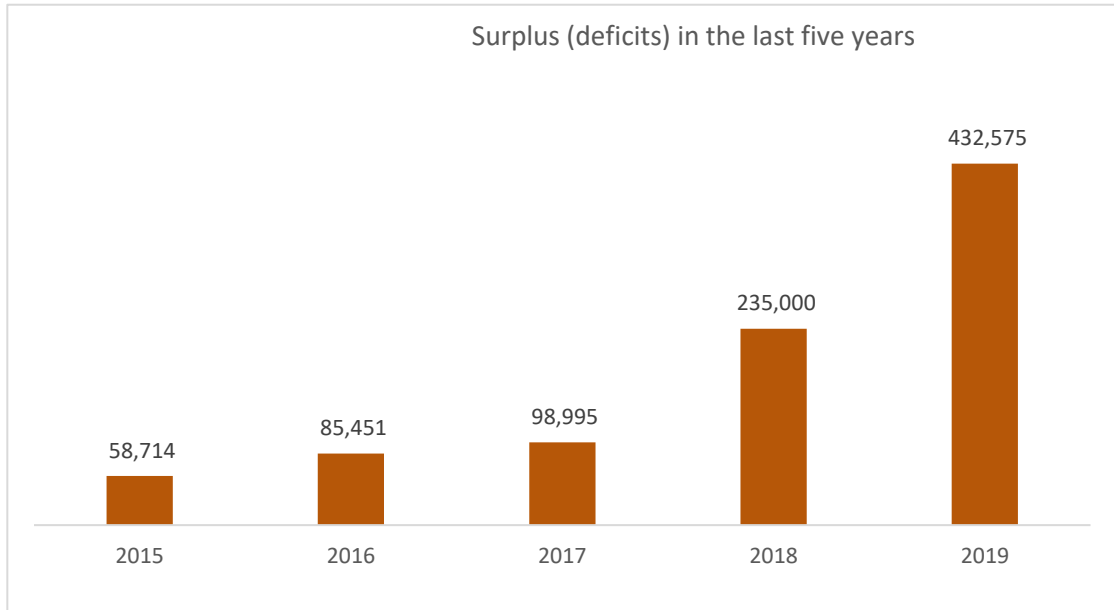
2019 Results: **Low risk:** 0 operating deficits in the last five years

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 maintain a balanced budget.

Calculation: The number of non-consolidated operating deficits in the last five years = 0.

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)



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

Figure 17- Annual




Liquidity

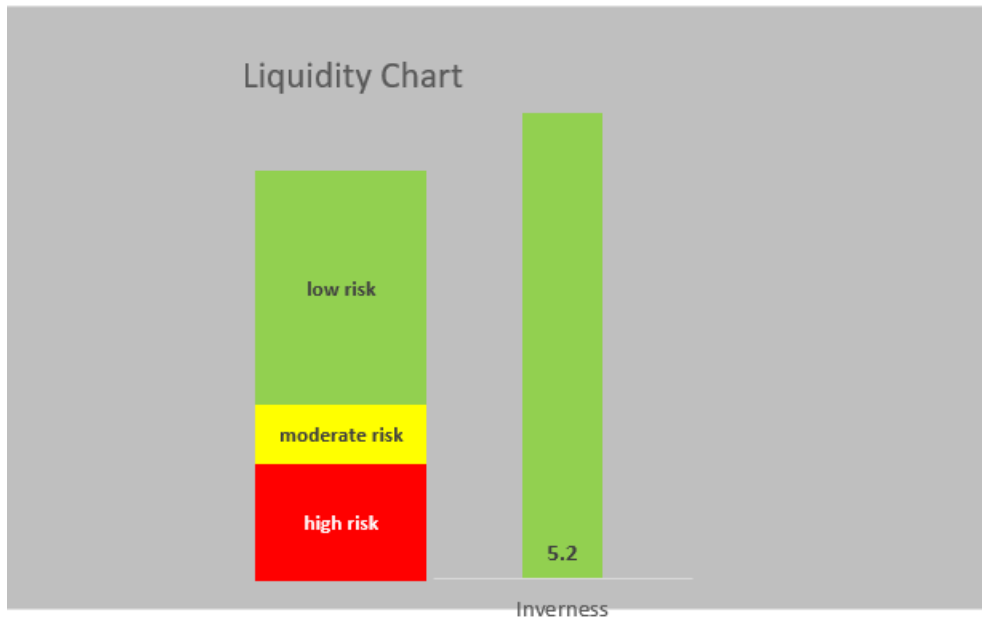
2019 Results: **Low risk: 5.2**

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:
$$\frac{\text{Total Current Financial Assets}}{\text{Total Current Liabilities}} = 5.2$$

Risk Thresholds:

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






Combined Reserves

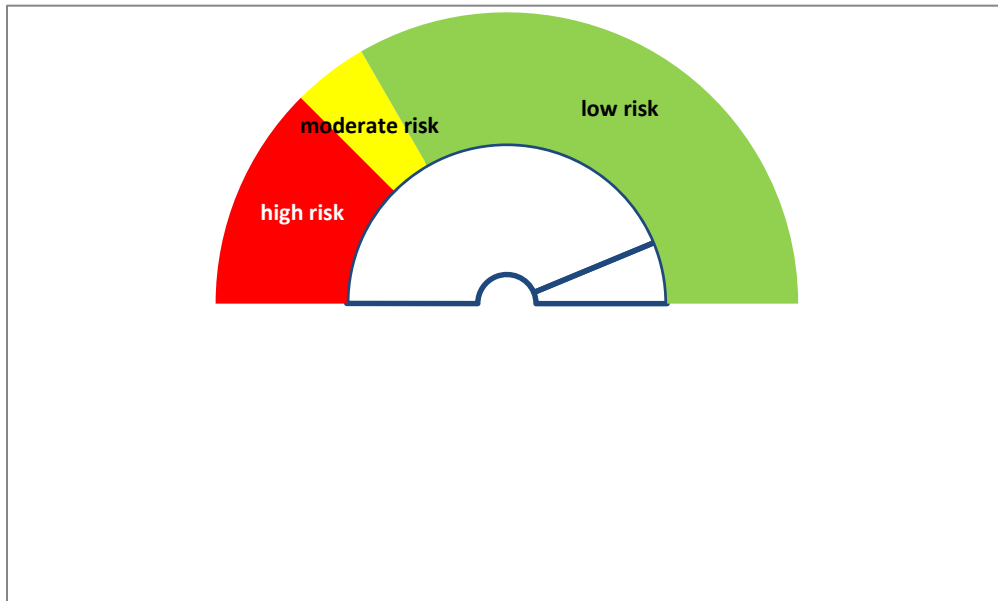
2019 Results: **Low risk:** 104.9% combined reserves

What does it mean? This result indicates that the Municipality does 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: $\frac{\text{Total Operating and Capital Reserves.}}{\text{Total Operating Expenses plus Amortization Expense}} = 104.9\%$

Risk Thresholds:

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



Inverness's tachometer is at 104.9%.

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:

- 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

Invernesscounty.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:

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