



# Municipal Report



**Municipality of the  
District of Guysborough  
Department of Municipal Affairs  
and Housing**

Municipal Profile and  
Financial Condition Indicators Results

2019-20



# Municipal Profile and Financial Condition Indicators Report

2019-2020 Fiscal Period

## Table of Contents

	<h3>Introduction</h3>
	<h3>Chapter 1 - Municipal Profile Information</h3> <ul style="list-style-type: none"><li>• Municipal Location and Size</li><li>• Population Information and Demographic Trends</li><li>• Number of Dwelling Units</li><li>• Median Household Income</li><li>• Employment Rate</li><li>• Education Level</li></ul>
	<h3>Chapter 2 - Assessment Information</h3> <p>Information regarding uniform assessment* trends, dependence, and percentage of median household income required to pay the average tax bill.</p> <ul style="list-style-type: none"><li>• Three-year change in Uniform Assessment</li><li>• Highest Reliance on a Single Business or Institution</li><li>• Residential Tax Effort</li><li>• Residential and Commercial Uniform Assessment 5-Year Trend</li></ul> <p><i>*Uniform Assessment is taxable property assessment plus the capitalized value of payments made to municipalities in lieu of taxes.</i></p>
	<h3>Chapter 3 - Financial Information</h3> <ul style="list-style-type: none"><li>• Revenue Information - revenue by source (consolidated and operating fund), percentage of revenue reliance on government transfers, and percentage of tax revenue not collected.</li><li>• Expenditures Information - expenses by fund (consolidated and operating fund) and operating reserve as a percentage of expenses.</li><li>• Accumulated Surplus (Deficit) Information - accumulated surplus (deficit) by fund, annual surplus (deficit) and number of annual deficits in the last 5 years.</li><li>• Debt Information - Longterm debt, bank indebtedness and percentage of revenue used for debt principle and interest payments.</li></ul>
	<h3>Chapter 4 - Financial Condition Indicators</h3> <p>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. Thirteen indicators consisting of:</p> <ul style="list-style-type: none"><li>• 4 key performance indicators;</li><li>• 6 financial indicators that concern management and debt; and</li><li>• 3 indicators relating to internal and external factors that could impact the municipality’s revenue stream.</li></ul>
	<h3>Appendices</h3> <ul style="list-style-type: none"><li>• List of additional municipal data located on the Nova Scotia Open Data Portal</li><li>• Municipality’s website contact information</li></ul>
	<h3>Contact Information</h3>

## 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.

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

Name: District of Guysborough

County: Guysborough County

Approximate size: 2,111 km<sup>2</sup>

Number of dwellings: 3,710

Government: 8 elected councillors (including the Warden)

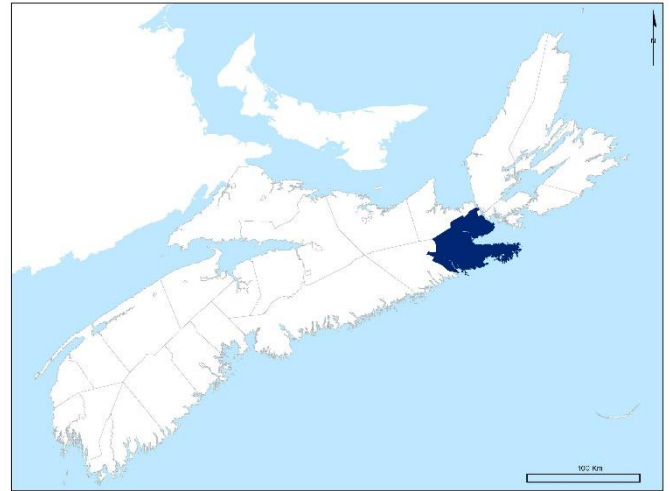


Figure 1- Location of Municipality

### Population Highlights

Population 2016: 4,670

Population 5-year trend: -6.5%

County 5-year trend: -6.1%

Demographic trend: Aging

Up to 19 Yrs. 16%

20 to 59 Yrs. 42%

Over 60 Yrs. 42%

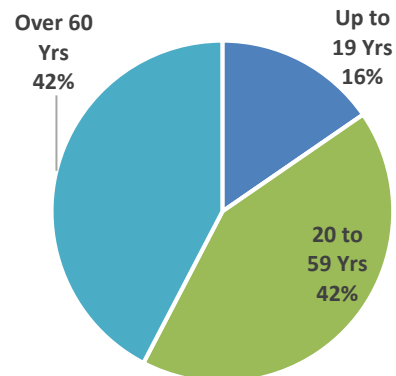


Figure 2 - Age Breakdown

## Population Trends

Population: 4,670  
 Provincial population: 0.5%  
 20-year trend: Declining [supported by Figure 3 below]  
 Age Trend: Majority between 50-79 years of age [supported by Figure 4 below]

Population Trend from 1996 to 2016

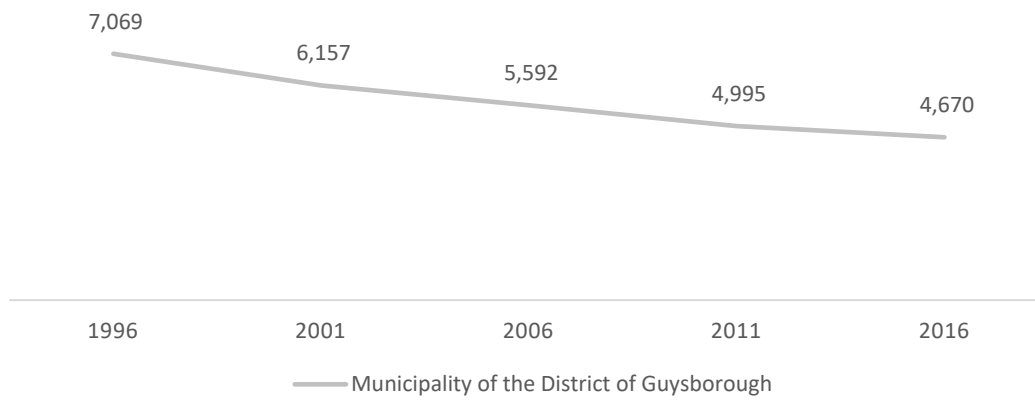


Figure 3 - Population from 1996-2016. Source: Statistics Canada

2016 Population by Age

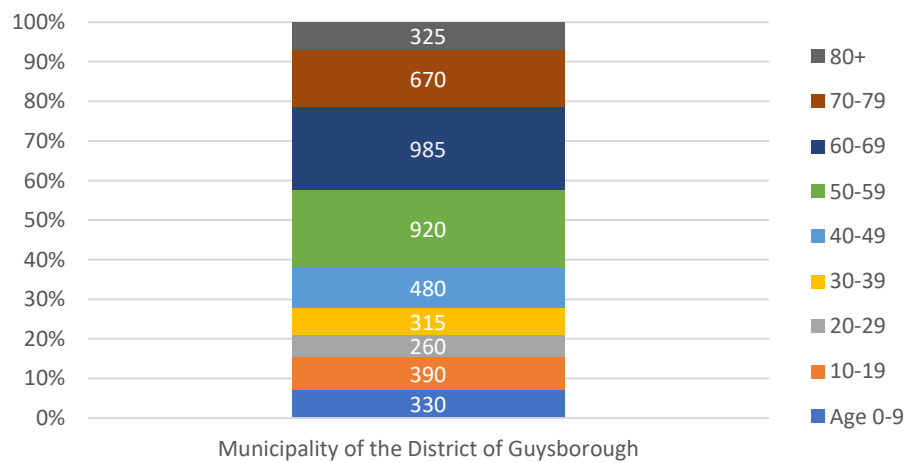


Figure 4 - Population by Age for 2016. Source: Statistics Canada

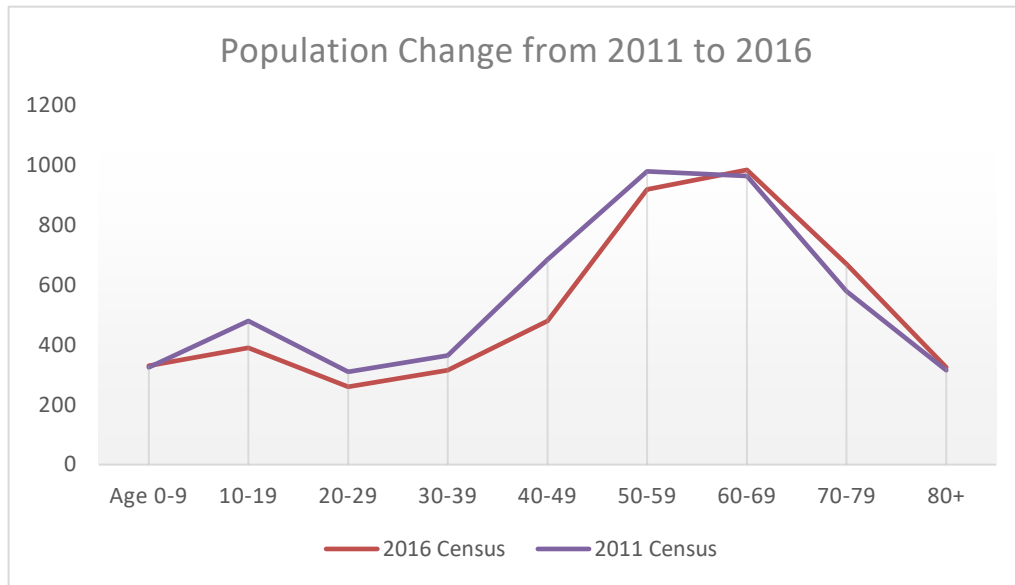


Figure 5- Population Age Change from 2011 to 2016. Source: Statistics Canada

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

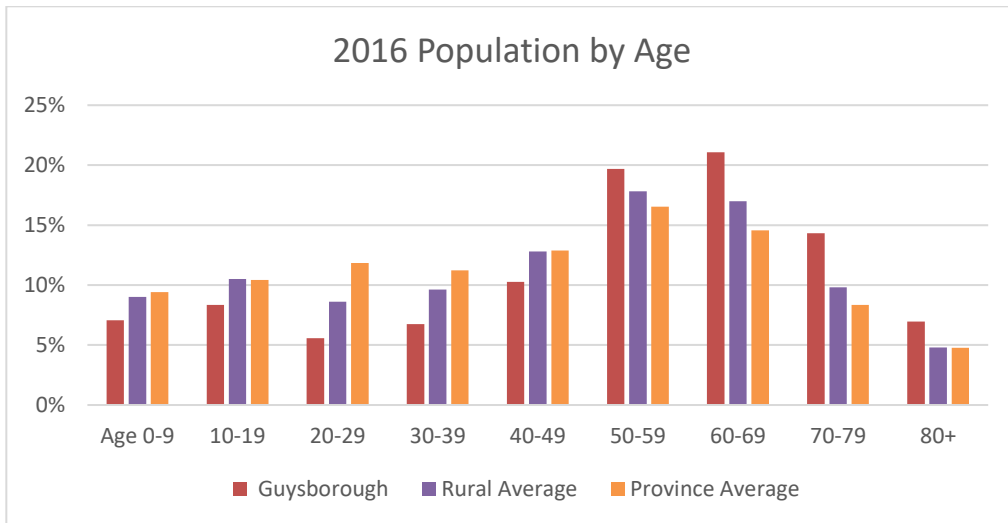


Figure 6 - Comparison of Population by Age for 2011 and 2016. Source: Statistics Canada

## 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.

	<b>2016 Census</b>	<b>2011 Census</b>	<b>+/-</b>	<b>Rural Average</b>
<b>Median Household Income</b>	<b>\$48,000</b>	<b>\$40,910</b>	<b>\$7,090</b>	<b>\$57, 294</b>
<b>Employment Rate</b>	<b>37.3%</b>	<b>43.1%</b>	<b>-5.8%</b>	<b>50.1%</b>
<b>Education Beyond High School</b>	<b>42.8%</b>	<b>44.1%</b>	<b>-1.3%</b>	<b>49.4%</b>

Source: 2011 and 2016 Statistics Canada

Median household income: Guysborough's median household income is lower than the Provincial rural average, although it has increased since 2011.

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

Education level: Guysborough's education level is lower than the Provincial rural average and has decreased since 2011.

## 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.

Three-year change in uniform assessment[1]: 0.9%  
 growth does not keep pace with cost living (moderate risk)

Highest reliance on a single business or institution: 15.9% dependent (high risk)  
 Residential Tax Effort: 1.4% 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.

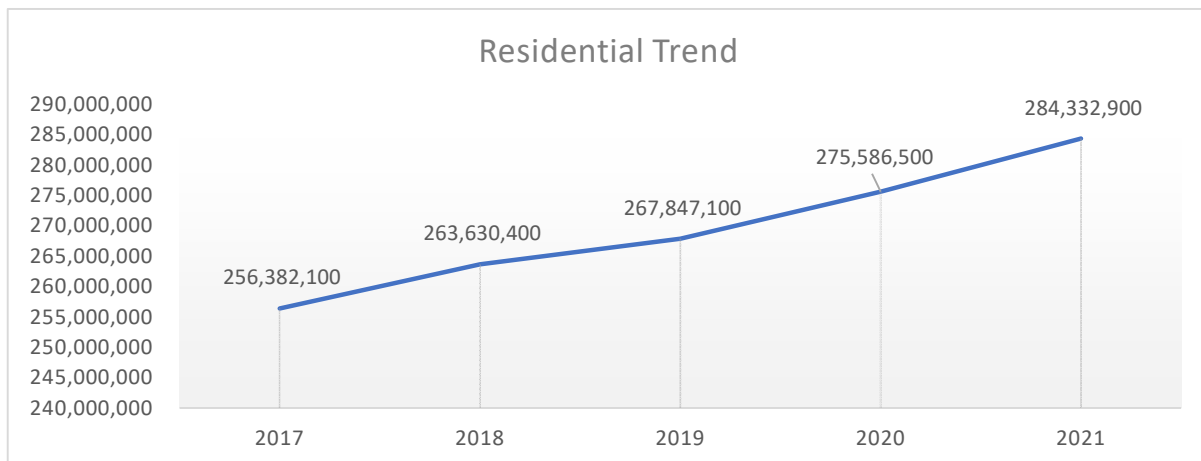


Figure 7 - Residential assessment value over the last five years. Source: 2016-2020 Statement of Estimates - Assessment

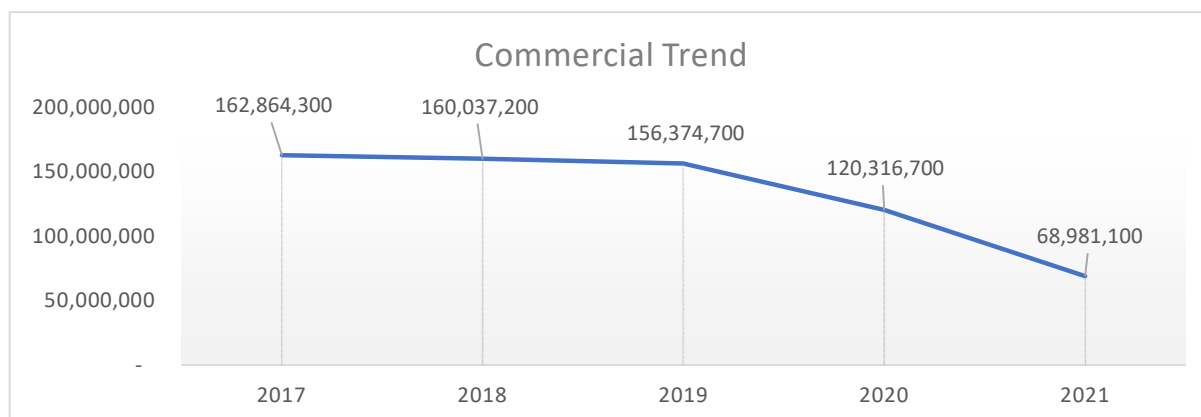


Figure 8 - Commercial assessment value over the last five years. Source: 2016-2020 Statement of Estimates - Assessment

[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:
  - Water Utility
  - Electric Utility
  - Canso Seaside Manor
  - Milford Haven 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.<sup>2</sup>

### Financial Reporting Compliance:

Audited financial statements and financial information return submitted:	yes
Submission of financial information:	Before 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:	yes
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>.

## Financial Highlights

### Revenue

Total consolidated revenue:	\$23.8 million
Revenue generated from own source revenue *:	\$23.2 million
Total operating revenue:	\$15.3 million
Largest operating revenue:	35%
	Services provided to other governments

### Expenses

Total consolidated expenses:	\$23.3 million
Total operating expenses:	\$11.6 million
Largest operating expense:	24%
	General government services

### Annual Surplus

Annual consolidated surplus (deficit):	\$513 thousand
Consolidated accumulated surplus (deficit):	\$62.7 million
Annual operating surplus (deficit):	\$0 thousand

### Debt

Total consolidated long-term debt:	\$9.7 million
Total general capital fund long-term debt:	\$8.4 million
Operating fund bank indebtedness:	nil

\* Consolidated revenue excluding government transfers

**Revenue:**

**\$23.8 M**  
2020 Consolidated Revenue

Total consolidated revenue:	\$23.8 million
Largest revenue:	\$10.6 million Sales of services
Revenue generated from own revenue:	98%

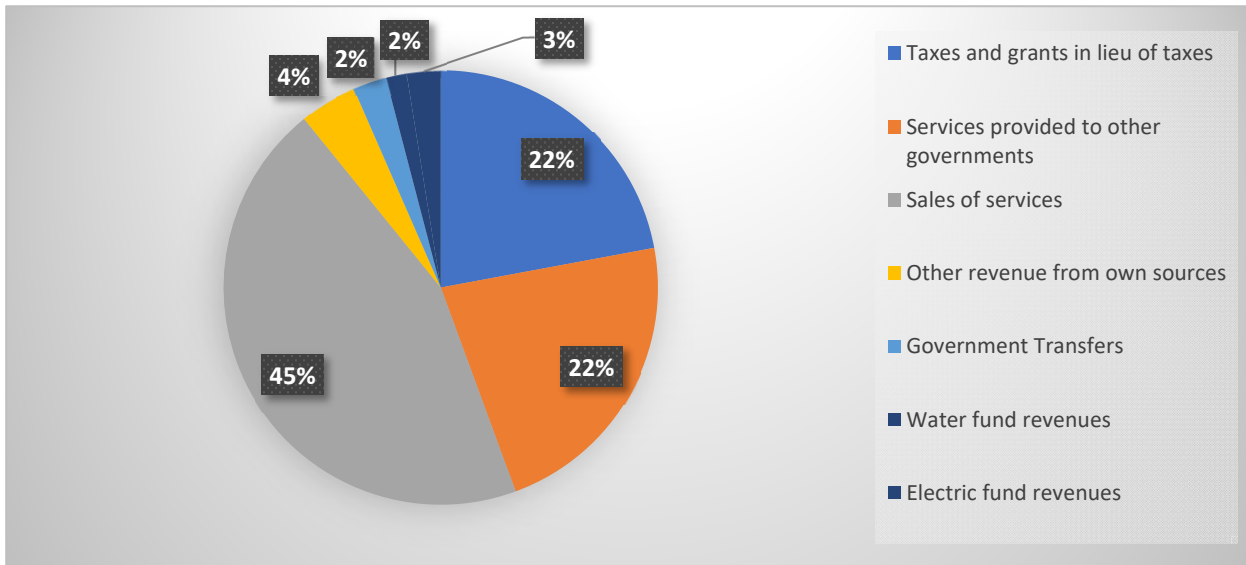


Figure 9 - Consolidated Revenue Source: 2019-20 Financial Information Return

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

	Consolidated Revenue
Taxes and Grants in lieu of taxes	\$5.2 million
Services provided to other governments	\$5.3 million
Sales of services	\$10.6 million
Other revenue from own sources	\$1.0 million
Government Transfers	\$0.6 million
Net income from government business enterprises	nil
Water fund revenues	\$0.4 million
Electric fund revenues	\$0.6 million

## \$15.3 M 2020 General Operating Revenue

Total operating revenue:	\$15.3 million
Largest operating revenue:	35%
	Services provided to other governments
Uncollected Taxes:	6.8%
Reliance on Government Transfers:	1.2%

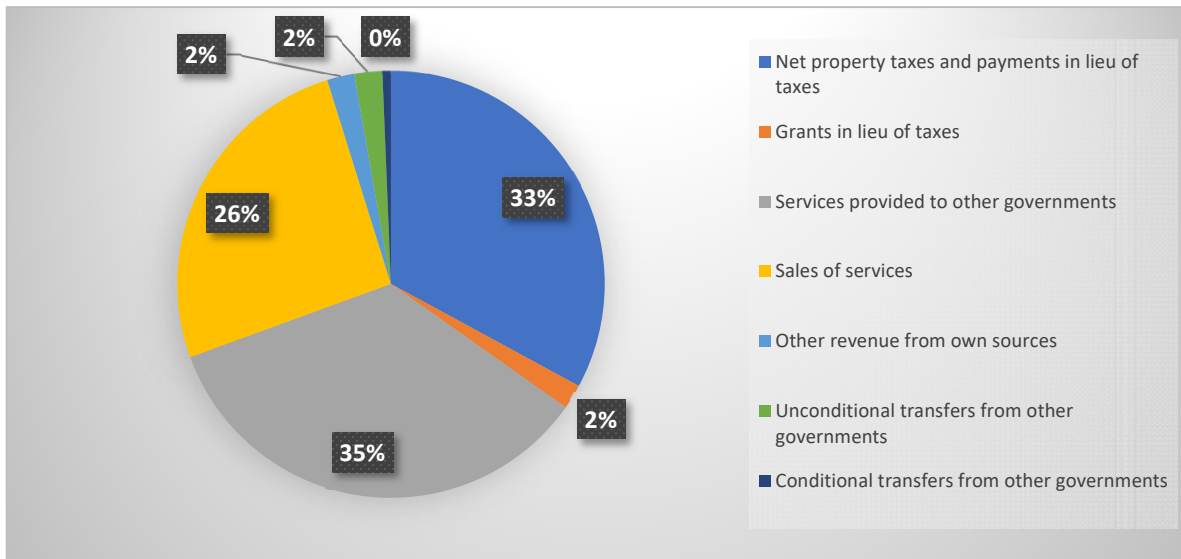


Figure 10 - General Operating Fund Revenue Source: 2019-20 Financial Information Return

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

	Operating Revenue
Net property taxes and payments in lieu of taxes	\$5.0 million
Grants in lieu of taxes	\$0.3 million
Services provided to other governments	\$5.3 million
Sales of services	\$3.9 million
Other revenue from own sources	\$0.3 million
Unconditional transfers from other governments	\$0.3 million
Conditional transfers from other governments	\$0.1 million

**Expenses:**

**\$23.3 M**  
2020 Consolidated Expenses

Total consolidated expenses:

\$23.3 million

Largest expense:

27%

Public health services

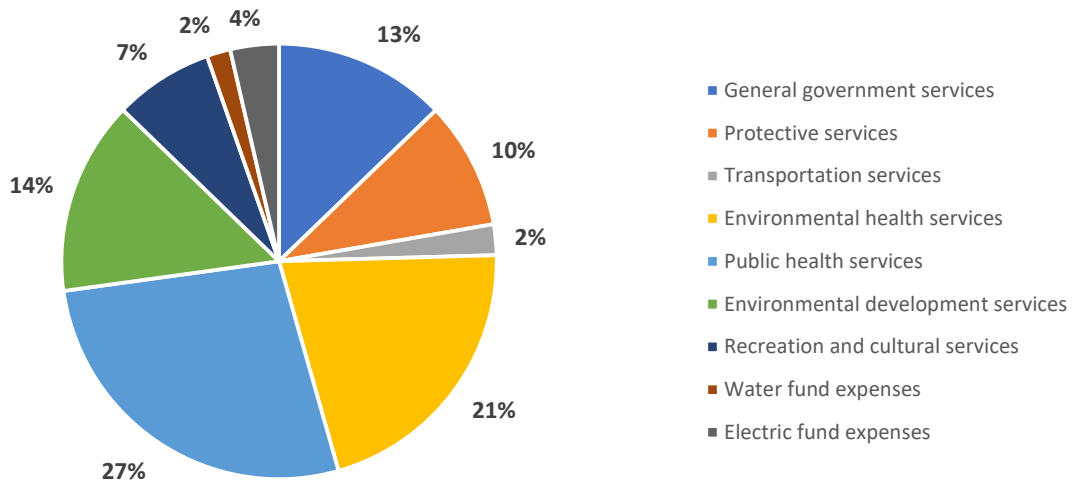


Figure 11 - Consolidated Expenses Source: 2019-20 Financial Information Return

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

	Consolidated Expenses
General government services	\$3.0 million
Protective services	\$2.2 million
Transportation services	\$0.5 million
Environmental health services	\$4.9 million
Public health services	\$6.3 million
Environmental development services	\$3.4 million
Recreation and cultural services	\$1.7 million
Water fund expenses	\$0.4 million
Electric fund expenses	\$0.8 million

## \$11.6 M 2020 General Operating Expenses

Total operating expenses:	\$11.6 million
Largest operating expense:	24%
	General government services
Operating reserves as a percentage of total operating expenses:	88.8%

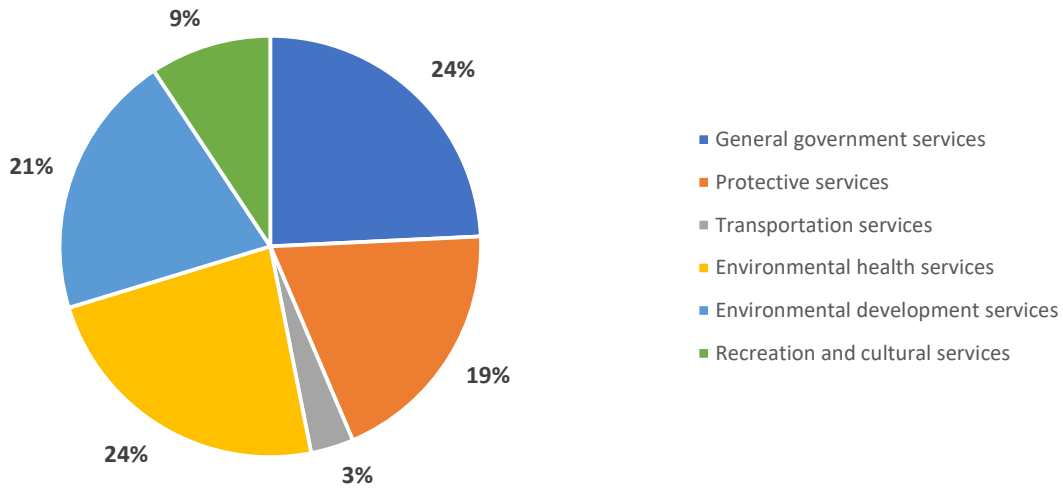


Figure 12 - General Operating Fund Expenses Source: 2019-20 Financial Information Return

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

	Operating Expenses
General government services	\$2.8 million
Protective services	\$2.3 million
Transportation services	\$0.4 million
Environmental health services	\$2.7 million
Public health services	nil
Environmental development services	\$2.4 million
Recreation and cultural services	\$1.1 million
Extraordinary or special items	nil



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

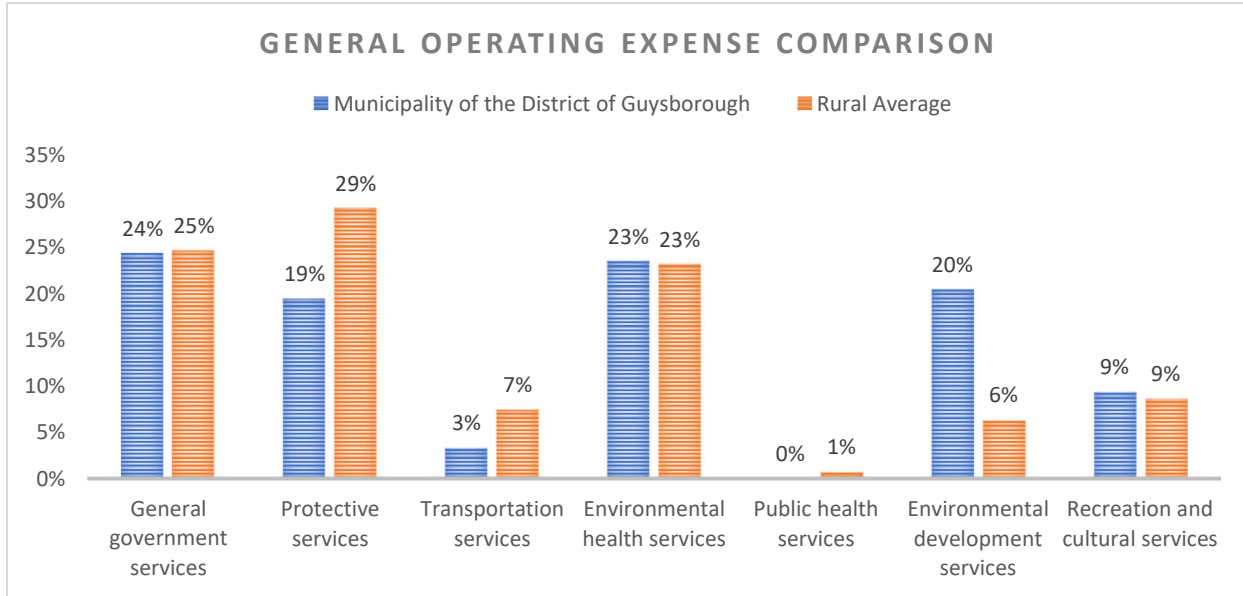


Figure 13 - Comparison of General Fund Expenses to Provincial Rural Average. Source: 2019-20 Financial Information Return

## Accumulated Surplus (Deficit)

Annual Surplus: Revenue - Expenses

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

Annual consolidated surplus (deficit):	\$513 thousand
Consolidated accumulated surplus (deficit):	\$62.7 million
Annual operating surplus (deficit):	\$0 thousand
Number of operating deficits in the last 5 years:	0

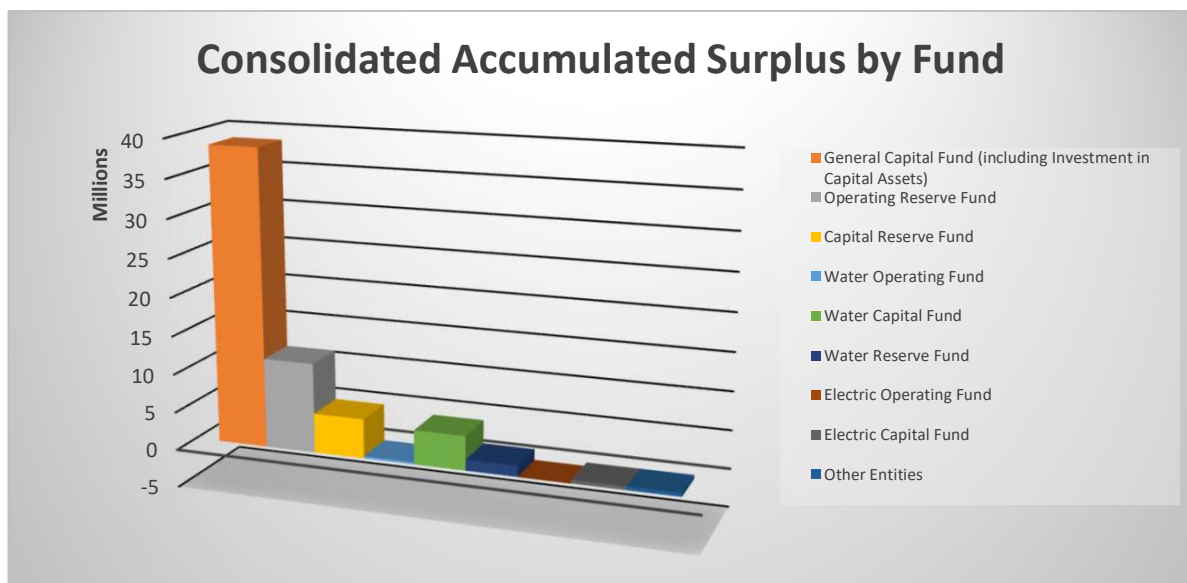


Figure 14 - Consolidated Accumulated Surplus by Fund. Source: 2019-20 Financial Information Return

**Debt**

Total consolidated long-term debt:	\$9.7 million
Total general capital fund long-term debt:	\$8.4 million
Debt Service Ratio:	6.7%
Operating fund bank indebtedness:	nil
Outstanding operating debt as a percentage of Net Property Taxes/Payment 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) 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 meet low risk threshold;
- moderate risk (**yellow**): 8-9 FCIs meet low risk threshold; and
- high risk (**red**): 7 or less FCIs meet low risk threshold.

## Overall Assessment

**Overall Assessment for:** Municipality of the District of Guysborough

**Financial Condition:** **Low risk**

The overall Financial Condition Index assessment for the Municipality of the District of Guysborough is Low risk

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

**Comparison:** Most rural municipalities are low risk. (see chart below)

### OVERALL RESULTS FOR RURAL MUNICIPALITIES FOR 2019-20



## Financial Condition Indicators Highlights

Overall Assessment

Green (low risk)

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

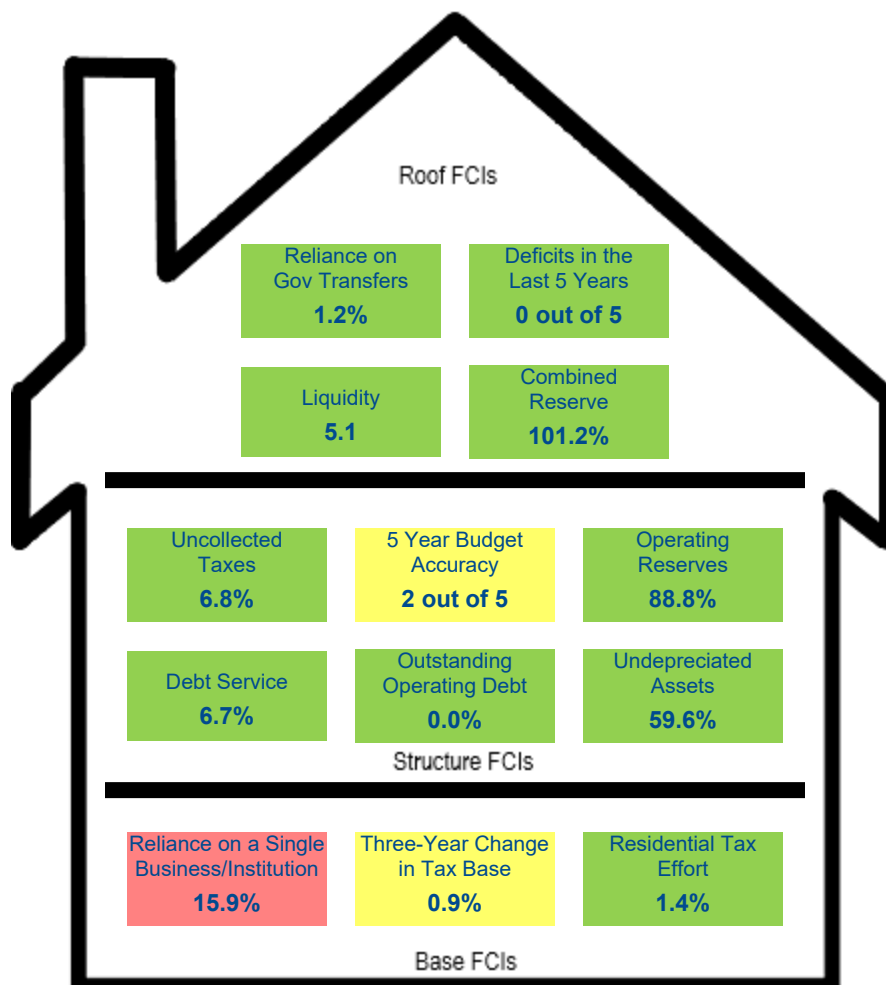
As shown in the House model below, Guysborough's FCIs are comprised of:

Low Risk (green): 10 Indicators

Moderate Risk (yellow): 2 Indicators







High Risk (red): 1 Indicator

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

























## Two-Year Comparison of Financial Condition Indicators

<b>BASE</b>	<b>2020</b>	<b>2019</b>	<b>+/-</b>
3-year Change in Tax Base	 0.9%	 0.5%	0.4%
Reliance on a Single Business or Institution	 15.9%	 16.1%	-0.2%
Residential Tax Effort	 1.4%	 1.3%	0.1%

### STRUCTURE

Uncollected Taxes	 6.8%	 4.1%	2.7%
5 Year Budget Accuracy	 2/5	 3/5	-1
Operating Reserves	 88.8%	 87.8%	1.0%
Debt Service	 6.7%	 6.6%	0.1%
Outstanding Operating Debt	 0.0%	 0.0%	0.0%
Undepreciated Assets	 59.6%	 61.2%	-1.6%

### ROOF

Deficits in the Last 5 Years	 0/5	 0/5	0
Liquidity	 5.1	 3.7	1.4
Reliance on Government Transfers	 1.2%	 0.9%	0.3%
Combined Reserve	 101.2%	 127.3%	-26.1%

\* For 3-year Change in Tax Base, CPI % change for 2020 is 3.2% and for 2019 is 5.2%

## The Base FCI Indicators

### Reliance on a Single Business or Institution

**2020 Results:** **High risk 15.9%**  
The largest single commercial or institutional account is only 15.9% of the Municipality's total Uniform Assessment.

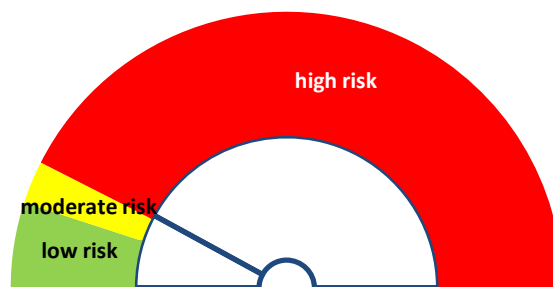
**What does it mean?** The Municipality is showing vulnerability in this area. The Municipality's tax base is highly dependent on one single business or institution.

**Calculation:**

$$\frac{\text{Taxable assessment value of the largest business or institution}}{\text{Uniform Assessment}} = 15.9\%$$

**Risk Thresholds:**

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



### Three-Year Change in Tax Base

**2020 Results:**                      **Mod risk**        **0.9%**

**What does it mean?**

Growth is below the CPI % change of 3.2% but above 0%.

The municipality's tax base is not keeping up with the cost of municipal services and programs.

**Calculation:**

$$\frac{\text{Current Uniform Assessment} - \text{Uniform Assessment 3 Years Prior}}{\text{Uniform Assessment 3 Years Prior}} = 0.9\%$$

**Risk Thresholds:**

- Low: Equal or above CPI% Change
- Moderate: Below CPI % Change, but not negative growth
- High: Negative growth

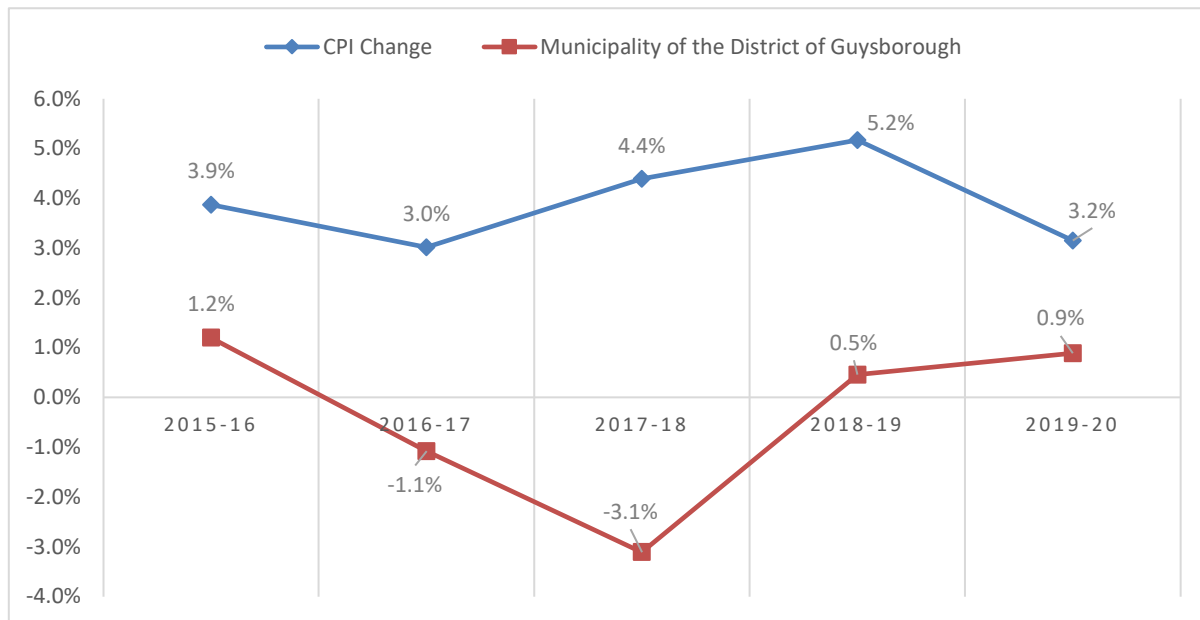


Figure 15- Three-year change in Uniform Assessment in comparison to three-year change in CPI for the last 5 years. Source: Statement of Estimates-Assessment and Statistics Canada

## Residential Tax Effort

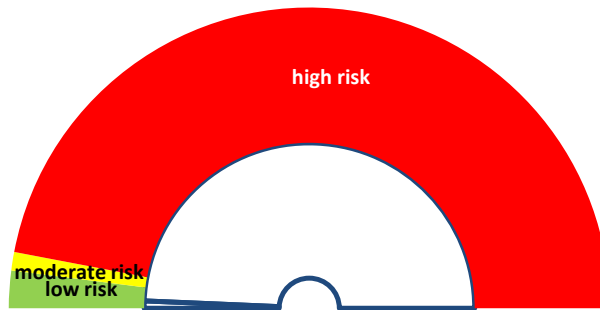
**2020 Results:**                      **Low risk      1.4%**  
1.4% of median household income is required to pay the average tax bill.

**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:**                      
$$\frac{\text{Total residential tax revenue per dwelling unit}}{\text{Median Household Income}} = 1.4\%$$

**Risk Thresholds:**

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



## FCI Indicators - Structure (Management) Indicators

### Debt Service

**2020 Results:**

**Low risk 6.7%**

6.7% of own source revenue is spent on principal and interest payments.




**What does it mean?**

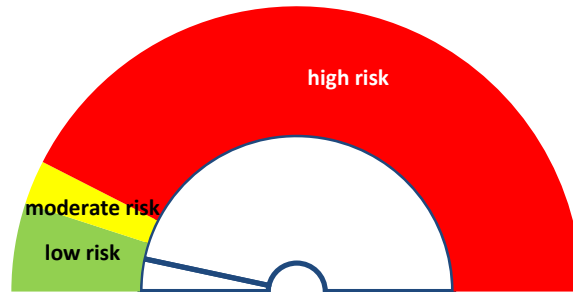
With adequate cash flow, the Municipality has the potential for flexibility to increase borrowing levels to help finance future capital expenditures

**Calculation:**

$$\frac{\text{Principal and Interest Paid on Long-term Debt}}{\text{Total Own Source Operating Revenue}} = 6.7\%$$

**Risk Thresholds:**

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



## Outstanding Operating Debt

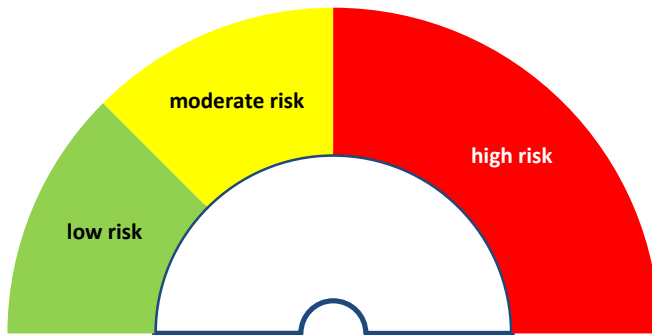
**2020 Results:**                      **Low risk**        **0.0%**

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

**Calculation:**                      
$$\frac{\text{Total Outstanding Operating Debt}}{\text{Total Own Source Operating Revenue}} = 0.0\%$$

**Risk Thresholds:**

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





## Operating Reserve

**2020 Results:**                      **Low risk**        **88.8%**

**What does it mean?**




The Municipality is setting aside sufficient funds to help mitigate any unforeseen risks or future needs

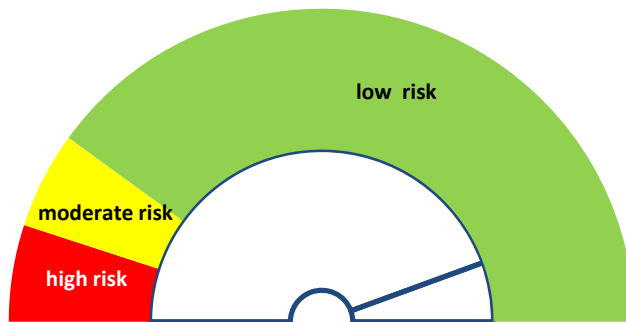
This indicator provides the value of funds set aside for planned future needs, to smooth expenses or for unexpected expenses.

**Calculation:**

$$\frac{\text{Total Operating Reserve Fund Balance}}{\text{Total Operating Expenditures}} = 88.8\%$$

**Risk Thresholds:**

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



## Uncollected Taxes

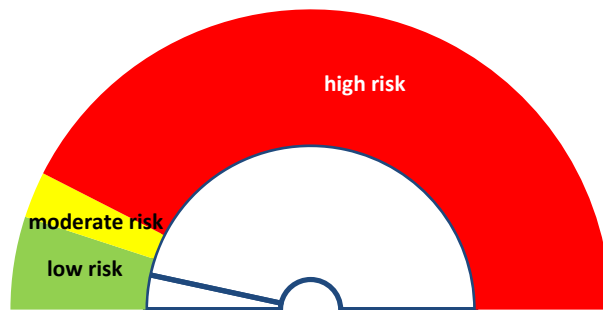
**2020 Results:**                      **Low risk**        **6.8%**

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

**Calculation:**                      
$$\frac{\text{Total Cumulative Uncollected Taxes}}{\text{Total Taxes Billed in Current Fiscal Year}} = 6.8\%$$

**Risk Thresholds:**

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



## Undepreciated Assets

**2020 Results:**                      **Low risk      59.6%**

**What does it mean?**




This indicator estimates that the Municipality's capital assets have 59.6% of useful life remaining.

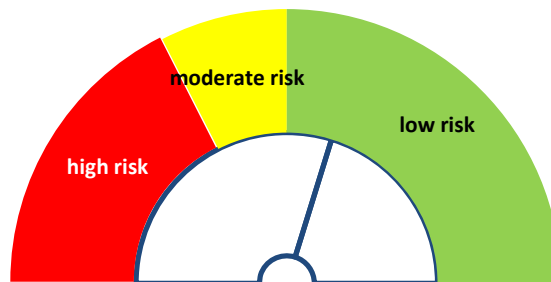
Municipalities across Canada are facing sufficient infrastructure challenges. This indicates that the Municipality is experiencing less of an infrastructure challenge than other municipalities.

**Calculation:**

$$\frac{\text{Total Net Book Value of Capital Assets}}{\text{Gross Costs of Capital Assets}} = 59.6\%$$

**Risk Thresholds:**

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



## 5-Year Budget Accuracy

**2020 Results:** **Mod risk** 2 of the last 5 years, actual expenditures were within +/- 5% of budget

**What does it mean?** The Municipality did not consistently maintain expenditure spending within budget limits.

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

**Risk Thresholds:**

- Low: 5 out of 5 years, expenditures were within +/- 5% or expenditure and revenue variance 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%

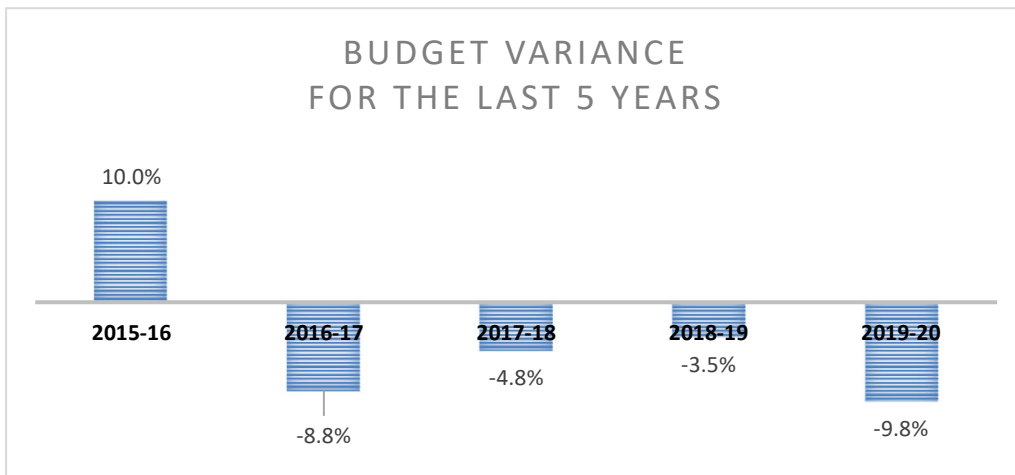


Figure 16- Operating budget variance over the last 5 years. Source: Financial Information Return and Statement of Estimates- Budget



## Number of Deficits in the Last 5 Years

**2020 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: 0 in the last 5 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)

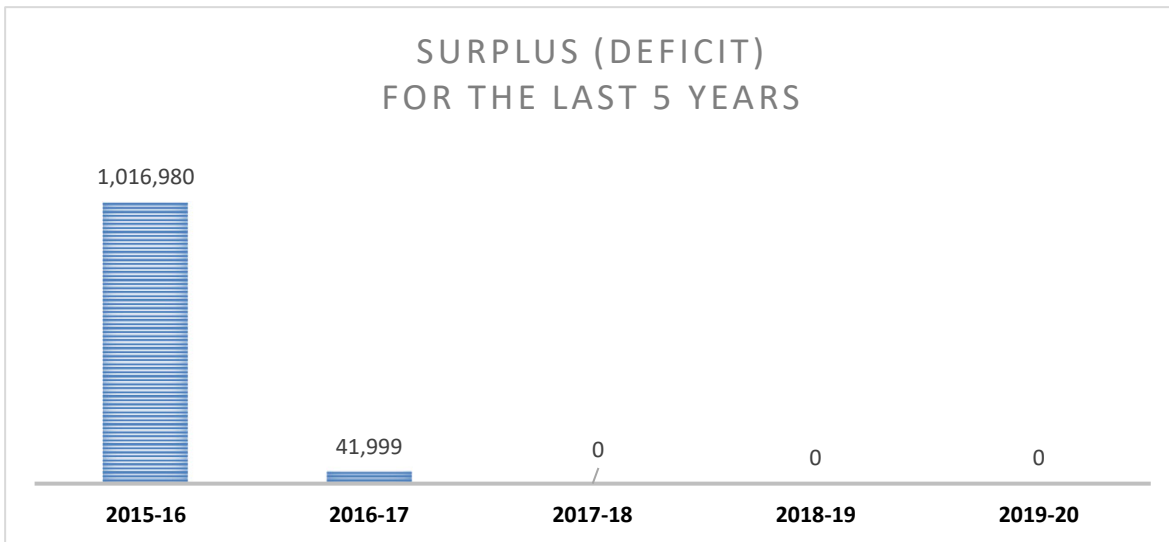


Figure 17- Annual operating fund surplus (deficit) for the last 5 years. Source: Financial Information Return



## Combined Reserves

**2020 Results:**                      **Low risk**                      **101.2%**

**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

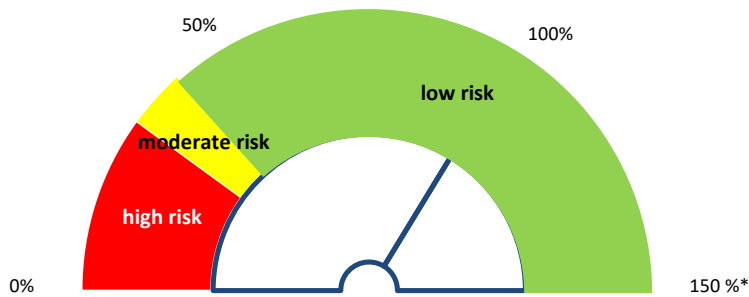
Reserves are critical components of a municipality's long-term sustainability. This indicator shows the value of the funds held in the reserves compared to a single year's operation, including amortization expenses.

**Calculation:**

$$\frac{\text{Total Operating and Capital Reserves}}{\text{Total Operating Expenses plus Amortization Expense}} = 101.2\%$$

**Risk Thresholds:**

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



\* This 150% range tachometer is developed only for those municipalities with Combined Reserves exceeding 100%, which means that the Municipality had more funds held in the reserves than total operating expenses including amortization for the 2019-20 fiscal year.



## 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

## Appendix II - Municipal Website

Municipal website is [municipality.guysborough.ns.ca](http://municipality.guysborough.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: [municipalfinance@novascotia.ca](mailto:municipalfinance@novascotia.ca)

