



REGION OF WINDSOR AND WEST HANTS MUNICIPALITY
Committee of the Whole - Meeting Agenda **AMENDED**
July 14, 2020, 6:00 p.m.
Virtual Meeting via ZOOM

1. Call to Order
2. Roll Call
3. Declaration(s) of Conflict of Interest
4. Announcements
5. Approval of the Agenda, including additions or deletions
6. Approval of Previous Meeting Minutes
 - (a) 2020-05-25 Special Budget Committee of the Whole minutes
 - (b) 2020-05-27 Special Budget Committee of the Whole minutes
 - (c) 2020-06-01 Special Budget Committee of the Whole minutes
 - (d) 2020-06-03 Special Budget Committee of the Whole minutes
 - (e) 2020-06-09 Committee of the Whole minutes
7. Presentations
 - (a) Rebecca Tran and Heather Lunan – The Station Food Hub; Operations and Future Plans Update (attached)
 - (b) Linda Moxsom Skinner - Property Owners Association
8. Unfinished Business/Postponed Motions
 - (a) Rural Internet Update - Verbal
9. Reports – Other Committees - None
10. Correspondence
 - (a) Avon River Causeway Related
 - I. Danny Dill (June 30, 2020)
 - II. Quentin Davison (July 6, 2020)
 - III. Alyson Bremner (July 7, 2020)
 - IV. Pat Porter (July 13, 2020)
 - V. Cecile Rolfe (July 13, 2020)
 - (b) Annapolis Valley Regional Library (July 3, 2020) – Re-opening Branches
11. New Business
 - (a) Regional Fire Service – Boundaries – Verbal Update
 - (b) COVID-19 Property Tax Financing Program Policy and Temporary Borrowing Resolution – Recommendation Report
 - (c) Financial Services Policies (Investment Policy; Reserve Policy; and Residential Property Tax Assistance Policy) – Recommendation Report
 - (d) Reallocation of Hantsport Post-Transitional Funds - Recommendation Report
 - (e) Write-off of Uncollectible Property Taxes – Recommendation Report
 - (f) Highland Avenue Cul-de-Sac
12. Public Participation Period

13. In-Camera
14. Next Meeting Date / Adjournment

Windsor West Hants Update



Committee of the Whole Meeting
July 14th, 2020

Rebecca Tran
Heather Lunan





We have
come a
LONG
way in a
year!

April
2019

The Station Food Hub

The Hub Kitchen

Before



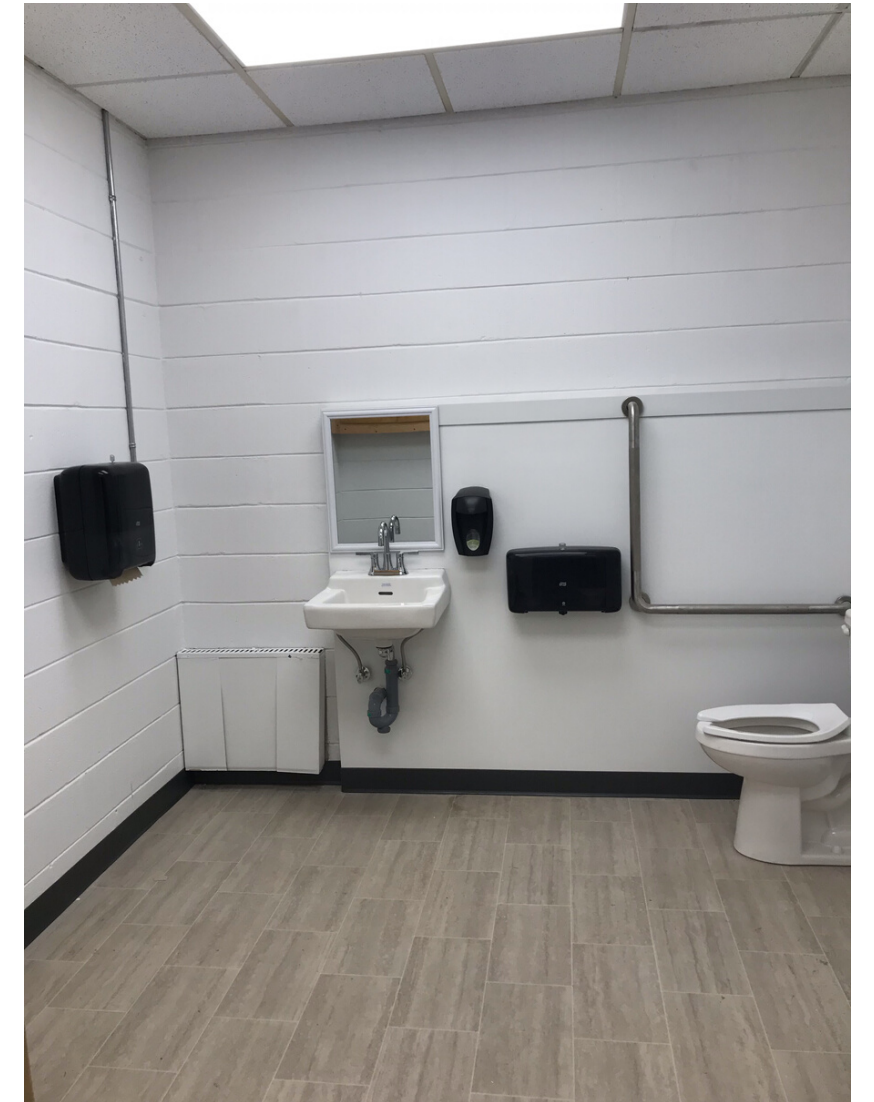
After



The Boardroom

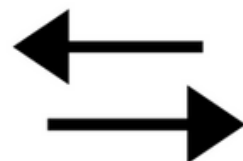


Building Highlights



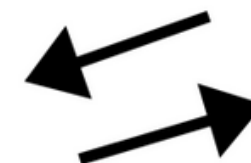


Local and Regional Producers



The Station Food Hub

Marketing
Aggregation
Processing
Distribution



Consumers



Retail and Wholesale Markets

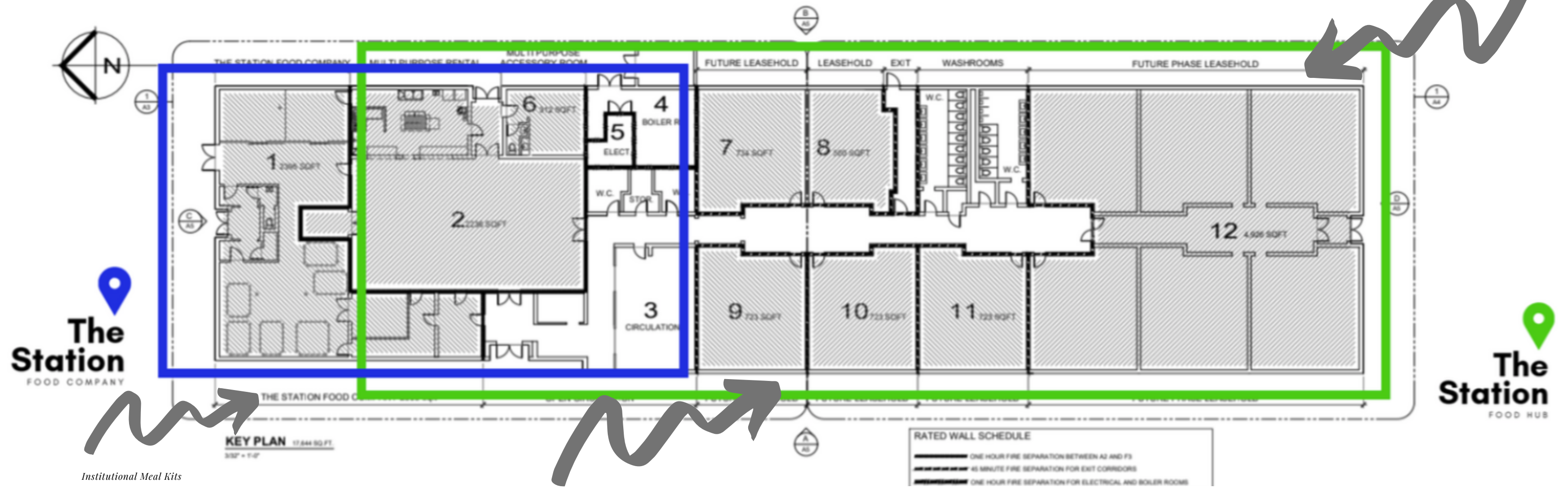
THE STATION FOOD HUB

Local Food Connections

Learn more at thestationfoodhub.ca



EST 2020
FARM SCHOOL
AT THE STATION FOOD HUB



Institutional Meal Kits
SCHOOL FOOD
local healthy stress-free





The Station Farm School

**Advancing education of local food systems,
sustainability, and health through an
experiential farm school for all living in the
Maritimes.**

Institutional Meal Kits

**SCHOOL
FOOD
PROGRAM**

local healthy stress-free

**Partner with local schools,
farms, and chefs to create
local meal kits and simple
recipes full of seasonal
ingredients:** a solution to
the barriers of providing
local healthy school food to
ALL students



Let's put West Hants
on the Map!

Ideas



Local Infrastructure Fund



Better connection to council



**The
Station**
FOOD HUB

**Thank You
Questions?**

www.thestationfoodhub.ca



**PRESENTATION TO WINDSOR WEST HANTS
COMMITTEE OF THE WHOLE
BY
HANTS WEST PROPERTY OWNERS ASSOCIATIONS**

July 14, 2020 Committee of the Whole Meeting



HANTS WEST PROPERTY OWNERS ASSOCIATIONS

Chateau Village Property Owners Association

Chalet Hamlet Property Owners Association

Falls Lake West Owners Association

North Canoe Lake Property Owners
Association

Hants County Condominium Corporation #1
(Canyon Point)

Hants County Condominium Corporation #3
(Falls Lake Resort)

Six Associations - in excess of 600 properties:

- ❖ representing over \$65 million worth of residential assessment value
- ❖ representing approximately 5% of total tax revenue for Windsor/West Hants
- ❖ Our Associations contribute more than \$658,000 to the municipality's tax revenue annually.
- ❖ Associations and residents are economic drivers in local community
- ❖ Cost efficient taxpayers for the municipality



Our Request

- We want to work with you to determine a fair fee for service.
- A meeting with West Hants Regional Municipality staff to negotiate a revised fee for service for the collection of HOA/POA fees based on the true cost to the municipality.



Current Agreements with West Hants Property Owners Associations

- 10% fee for service based on total Property Owners Association dues
- Total paid to West Hants over 10 years - \$137,000+
- In addition to property taxes, some property owners as part of their POA dues pay between \$43-\$48 to collect the POA dues
- Fees have risen disproportionate to increased service or cost of living. For example, the fee for one association has increased by 100% over the years

Fees for Service Range

- West Hants – 10%
- East Hants – 5%
- Clare, Digby and others – 2-3%
- HRM – 0% (\$200 set up fee)

**We look forward to working with you to find a
solution!**

Thank you and questions

From: [Laurie Murley](#)
To: [Mark Phillips](#); [Abraham Zebian](#); [Shelleena Thornton](#)
Subject: Fwd: Causeway/Flooding Issues
Date: June 30, 2020 7:08:55 PM

Hello All,

Danny Dill wanted Jim and I to officially pass this email on to Council as correspondence.

Cheers,

Laurie Murley
Councillor, West Hants Regional Municipality
(H) 902-798-8646
(M) 902-790-3121

Sent from my iPhone

Begin forwarded message:

From:
Date: June 30, 2020 at 7:06:15 PM ADT
To: Laurie Murley <LMurley@town.windsor.ns.ca>
Cc: Jim Ivey <jivey@westhants.ca>
Subject: Re: Causeway/Flooding Issues

[CAUTION: EXTERNAL EMAIL]

Oh one more thing came to me in regards to flooding. In the past the Windsor Ag Society carried flood insurance on the old arena. Not sure about the rest of their buildings? I am not sure when they started with flood insurance, but it could have been very well due to the 1996 flood of their property and buildings? IDK but they saw the need to pay for it just in case, knowing what damages they may have suffered or obviously expected some day? Not sure about others in town and West Hants areas if any do?

FYI, Danny Dill

On Monday, June 29, 2020, 10:08:03 p.m. ADT, Laurie Murley <lmurley@town.windsor.ns.ca> wrote:

Hi Danny,

Did you want us to add your correspondence to a Council agenda? Likely Abe will include it, but perhaps you can confirm that here.

Laurie Murley
Councillor, West Hants Regional Municipality
(H) 902-798-8646
(M) 902-790-3121

Sent from my iPhone

[CAUTION: EXTERNAL EMAIL]

Hi Laurie and Jim,

Just thought I would share this with you since you both represent the residents in your area. No reply from our MLA or Mayor, but that's OK only trying to help with a little bit of historical facts.

Danny

----- Forwarded Message -----

To: Chuck Porter MLA <cportermla@eastlink.ca>
Cc: Abraham Zebian <azebian@westhants.ca>
Sent: Thursday, June 25, 2020, 07:16:37 a.m. ADT
Subject: Causeway/Flooding Issues

Good morning Chuck,

In regards to all the debates and concerns about flooding in the Windsor/West Hants area, I can certainly advise you that the Hants County Exhibition and grounds experienced a significant flood back in 1996. I was a Director then on the Ag society. A hurricane landed on the weekend of the Ex, flooded the midway, water up to the doors of the Arena, etc. A high tide was in the same time, so the rain waters had no place to go of course. So that is the reason why the Exhibition went to two weekends starting in 1997. They could not afford to have another bad year of weather, as they suffered a huge financial hit in 1996.

I believe the Ex still have photos of the flood? Also there was a story about it published in the CANADIAN FAIR NEWS, Spring, 2012. It was done by David Coombes and he explained their concerns about flooding and being below sea level, etc. Also it flooded again around early 1997 during hockey season, some players back then remember water almost up to their vehicle doors.

Food for thought!

Danny Dill

Quentin Davison

July 6, 2020

Abraham Zebian
Mayor
Municipality of Windsor/West Hants
Windsor, Nova Scotia

Mayor Zebian,

I am writing this letter to express my concerns regarding fish passage at the Windsor causeway. I realize that this is a polarizing issue and there is mounting pressure to return full or partial tidal flow to the Windsor side of the causeway to allow fish access to spawning grounds in the upper reaches of the Avon River. I also understand that there was an inner Bay of Fundy salmon caught on the Windsor side of the causeway which has fueled the calls for the opening of the gates to help protect the at risk species.

I think with any issue people look at it through a lens of their own perception and experience. The farmers here along the river and the fisherman each see the same issue, but we each see it through our own lens. Mine is through the lens of a farmer, but many see through the lens of a fisherman. I'm not an expert on fish in any way and won't pretend to be such. And even though my opinions may differ from that of fisherman, I can't and won't deny the fact that fish passage is important.

In many ways I think farmers and fisherman feel the same about many of the things in the world around us. We are lovers of nature and appreciate all living things. We are thankful for the beauty of our outdoor offices in wide open spaces and take notice of all the life contained within. We understand the cycle of life

and the delicate balance that exists in the ecosystem. We take pride in the toils that come with hard work and honest sweat. We are at the mercy of Mother Nature and depend on her grace for a successful bounty and must work in all elements to get the job done. And we both look at the Avon River from our own vantage points, from our offices, and see the life within the river, only just in different ways.

The freshwater river is full of life. Fresh water is the lifeblood of every farm. All food can be traced back to plants and all plants require water. Even fish require it to complete their life cycle. Fresh water is crucial for both industries, regardless of which lens through which we look. I see the freshwater river as a mighty and glorious river because of the life it is capable of supporting. There are nearly 4000 acres of crops on what is arguably the most fertile land in the province that can be given life by that water during extended dry periods. That is significant. That is critical for the future of agriculture. That is the envy of so many agricultural regions around the world. Freshwater resources need protection also but unfortunately we don't have stringent laws that provide for protection of water and agricultural land in the way that we do for animal species. That is a peril in my view because fresh water and agricultural land are endangered and just like animals once they're gone, they're gone. And like fisherman I too wish to protect my industry. I want to ensure its prosperity both for future farming generations, but even more importantly for the benefit of increased food security for future generations of all families.

There are many threats to food security within our country. As a society we now all too often plant houses where we used to plant crops and urban development plows through productive fields that once were ploughed with tractors. People call that "progress". Few see what is happening to agriculture because they can still find food on the shelves every time they walk in a grocery store. Many don't understand the impact this "progress" will have over time. Productive agricultural land is disappearing at an alarming rate and all too often the "hunger"

for progress in the present time takes precedent over taking the necessary steps to protect us all from ever experiencing very real hunger in the future. Every acre of ground lost, or every decision made in haste that negatively affects agriculture, brings us one step closer to food insecurity within our province and our country.

During this pandemic we have seen what can happen when our supply chains are strained. Empty shelves lead to panic, panic leads to more buying, and the problem can spiral out of control. We've seen many examples of this over the past months but none more astounding than when we saw people fighting over toilet paper. If fear of going without something as unimportant as toilet paper can lead to fighting in stores, imagine what it would be like if there was a shortage someday of something critical. Think of what could transpire if people felt threatened that they could be without a necessity of life. Picture the chaos if cities or towns were running out of food or water.

We are fortunate that current food supply chains are strong enough to sustain our needs. But ponder for a moment what we would do in this country or this province if those supply chains weren't there. What would we do if a combination of world events such as droughts or floods, natural disasters, or further disease outbreaks occurred simultaneously and those supply chains were fractured? Where would we look to find our food? We all undoubtedly would turn to our local farmers. But suppose our local farms weren't able to answer the call because we as a society hadn't been supporting local agriculture, or protecting our agricultural land, or protecting our local fresh water resources. We have an opportunity here and now in our province and in our country to support and strengthen our agricultural producers to ensure we have a firm and sustainable domestic food supply.

People might say that I'm exaggerating; that we will never be in a situation where we could run out of food or water. I would ask how many of those same people felt panic during the pandemic and bought extra supplies to guarantee the needs of their family? How many of them feared running out of food then? Or, how

many of those same people would have denied it ever be possible that our whole country would be on lockdown, even when we could see it happening elsewhere in the world? The world is a very unpredictable place. Fresh water is in short supply in so many countries already. If Covid -19 taught us anything I think it was just how quickly the impossible becomes real; how quickly borders can slam shut, how quickly store shelves can become empty, and how quickly people can panic. Throw in warming climates and dry years (as we are having now) along with natural disasters that can and do occur around the world, add in the predictions for additional waves of outbreak combined with threats of future pandemics, and I think it is abundantly clear how critical it is for everyone to think local. It is equally as critical for governments to take action now to firm up domestic supply chains and protect all land and water resources that serve to sustain our ability to protect our food security and sovereignty in this province and country so that we are less susceptible to foreign supply fluctuations.

This all brings me back to the issue at hand. A return to full tidal flow for which some are pressuring would mean the loss of hundreds of acres of precious class 2 soil to the rebuilding of dykes and the complete loss of our freshwater resource. Only 3% of our province contains class 2 soil; every acre is important. Partial tidal flow allows us to keep our land but means the loss of an extremely vast freshwater resource. To produce food we need soil and water. Removal of either decreases food security at any location in the world in which it is allowed to occur. There would be those who would suggest that we could replace that water supply by digging wells or ponds for agriculture. The problem with that solution is in a dry year wells and ponds go dry and if anyone wishes to challenge that all we need to do is consult with the many local water delivery companies that presently are going nonstop and still can't keep up with the demand. If wells in our area cannot keep up to household needs, how will they ever satisfy agriculture? It takes approximately 100000 L of water to provide the equivalent of an inch of rainfall to an acre of ground. Multiply that by the serviceable acreage we have and the volume is staggering. At the time of this writing many of us intend to

seek the appropriate permits to draw water for this cropping year. We are in serious need of significant rainfall. General consensus from experts suggests we can expect these trends to continue in the future.

In the beginning of my letter I was drawing comparisons between farmers and fisherman. I think that is important. They are both backbones to the local economy, both contribute to food security, and both need to remain strong. I don't believe one needs to be pitted against the other. I also said that farmers are lovers of all living things and fish are included. Fish should be given opportunity to pass through to freshwater to complete their life cycle. But I would challenge you, or anyone, to find anywhere else in Atlantic Canada where we have such an abundance of freshwater in such close proximity to such a large acreage of class 2 soil of such high fertility. To destroy that combination threatens future food security for everyone. Our land and water resource combination has so much untapped potential. The farmers in our area have seen it for years but I think everyone, including farmers, can now clearly see the urgency and importance of developing the limitless opportunities we have for food production. In my opinion this whole issue is bigger than protection of livelihoods (even my own) or controversy over rights of claim. This is about protecting future food supply in this unpredictable world within which we live.

Fifty years ago the decision was made to build the causeway through no fault of anyone in positions of power today. We have all inherited the current situation and we all see it through a lens of our own perception. There are more lenses of perception out there than just farmers and fisherman also. It is, however, up to the people in positions of power today to make a decision on what the future direction will be. It is my hope that politicians will look at this issue through the lens of every interest group when considering options and not just be swayed by any group or groups that turn a watchful lens into the intensity of a microscope. A narrow view on this issue that considers only one industry or one sector of the economy is short sighted. An intensely magnified view on an issue as big as this

misses so many important details if you don't pause, take a step back, and look at the bigger picture.

We were told some time ago that "option D" would be capable of significantly improving fish passage while at the same time protecting our fresh water resource. I urge you to provide whatever tools are necessary to the engineering team to empower them to create that structure. We all must eat. Fish cannot feed the province alone. Agriculture could, and that is why we must keep it strong. Please protect our land and fresh water resources for the benefit of future food security for all Nova Scotians.

Respectfully,

Quentin Davison

Hi Melissa, I am sending you along my thoughts on the importance of the Avon River to our communities. Please share with your colleagues and contacts.

What does food security mean to you?

To me it means the ability to access healthy, safe food. As a farmer, it means my ability to provide to my community by successfully growing fruit, vegetables, and animals. Our community along the Avon River has a rich agriculture background and one that we can be proud of. It also holds opportunity and we look to further expand and develop as climate change, political issues and global events change the way we all access our food.

Currently the community along the Avon River produces many crops including apples, grapes, greens, tomatoes, various vegetables, dairy, beef, poultry, strawberries and more. One major crop input that makes this valuable and essential production possible, is access to fresh water. We have a very rich resource to produce a lot of food. We can be compared to major food producing areas of the world such as California, the Okanogan valley, and areas in Southern Ontario. You may not produce food or value local farmers, but you do need to eat. Without local food production, your food security relies on other provinces, and sadly other countries. Without a local food source, the cost of your food will be higher and eating healthy and safe food won't be something you can rely on.

Fish is a nutritious food and a major part to our diverse ecosystem. The causeway system should be a balance. Science based decisions are smarter decisions than emotional, fanatical ideas. We have resources and science that allow us to develop a solution to allow fish passage and to conserve, protect and develop our community to continue to produce food and conserve this beautiful valley. In a world where fresh

water resources are all too threatened, we need to conserve what we have. The river is definitely not “dead”. It has fish, wildlife and also provides our community with access to healthy food. There are countries in the world that would kill to have what we have and would never entertain giving this up.

Please support and protect the fresh water Avon and all it has to offer.

Thank you

Alyson Bremner

Falmouth Nova Scotia

From: Pat Porter
Sent: July 13, 2020 10:34 PM
To: Jim Ivey <jivey@westhants.ca>
Subject: River and dykes

[CAUTION: EXTERNAL EMAIL]

Would like if you would talk about what type of solution that could be made that would be made to please us all thanks Pat Porter. A big wish list . Pat Porter
Sent from my iPad

From: Pat Porter
Date: July 13, 2020 at 10:29:52 PM ADT
To: Abraham Zebian <AZebian@westhants.ca>
Subject: River and dykes

[CAUTION: EXTERNAL EMAIL]

Sent from my iPad I would be really be please if you counsels would talk about saving the river ! Pat Porter

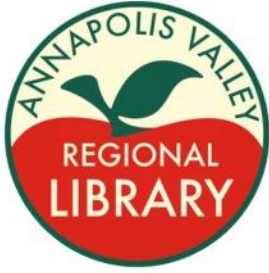
On Jul 13, 2020, at 6:58 PM, cecile rolfe wrote:

[CAUTION: EXTERNAL EMAIL]

Debbie as my councillor I'm asking you to support the removal of the gates at the Windsor causeway. We have salmon that cannot access their spawning grounds due to flood gates. I'm also requesting that you, Abe and the other councillors meet with the water protectors. I'm sure like the rest of us you'll find it most enlightening. I'm also requesting that you read my message at the next meeting.

Cecile Rolfe

[Sent from Yahoo Mail on Android](#)



Annapolis Valley Regional Library

P.O. Box 510 236 Commercial Street Berwick, NS B0P 1E0

Phone 1-866-922-0229

www.valleylibrary.ca email: administration@valleylibrary.ca

July 3, 2020

Dear Warden Zebian,

The Annapolis Valley Regional Library (AVRL) has developed a Phased approach to reopening our Branches and resuming services.

PHASE 3 of the plan will involve welcoming AVRL's patrons back into our Branches, in a limited, controlled capacity. We are pleased to inform you that AVRL will be implementing **PHASE 3** commencing the week of July 13th, 2020.

As such, AVRL intends to resume in-person services at the Windsor and Hantsport Libraries commencing Tuesday, July 14th. I understand that discussions are underway regarding the installation of plexi-glass "sneeze guards", and provision of enhanced janitorial services. However, our ability to open on July 14th is contingent upon the facilities being ready to provide a safe visiting experience in alignment with recommendations from Public Health.

If you have any questions please contact me at 902-698-9447.

Kindest regards,

Ann-Marie Mathieu

CEO, Annapolis Valley Regional Library



**WEST HANTS REGIONAL MUNICIPALITY
RECOMMENDATION REPORT**

To: Committee of the Whole

Submitted by: _____
Carlee Rochon, Director, Financial Services

Date: July 14, 2020

Subject: COVID-19 Property Tax Financing Program Policy

LEGISLATIVE AUTHORITY

Municipal Government Act, Sections 111 through 113.
Municipal Government Act, Section 66

RECOMMENDATION

Committee of the Whole recommends that . . .

Council approves RCOFN-009.01 COVID-19 Property Tax Financing Program Policy for the West Hants Regional Municipality.

Further

That Council approves the temporary borrowing resolution for the short-term operating loan in the amount of \$9,000,000 to provide the regional municipality with the capacity to mitigate the loss of potential tax revenue due to the impacts of Covid-19.

BACKGROUND

Giving the impacts of COVID-19 the Association of Municipal Administrators of Nova Scotia (AMANS) in collaboration with Nova Scotia Federation of Municipalities (NSFM) worked on developing a program to assist residents who have experienced financial hardships during this time while addressing the loss of revenues and impacts on Municipalities cash flows.

This program was developed as a unified approach across the province. AMANS and NSFM established a working group also to develop a policy template that supports the program. During this time, NSFM and AMANS reached out to Municipalities for estimated shortfalls, and as a result a \$380 million loan program was established at Municipal Finance Corporation (MFC) for short-term operating loans with the purpose of mitigating potential loss tax revenues due to Covid-19.

This funding through MFC is available for Municipalities who create a policy following the Municipal Government Act, Sections 111 through 113. These sections give Council the authority to provide the payment of taxes by instalment and to charge interest for non-payment of taxes when due, at a rate determined by policy.

The temporary borrowing resolution (TBR) is the second step in accessing the funding once the policy is approved.

DISCUSSION

The purpose of this Policy is to establish a one-time property tax installment payment program for residential and commercial properties negatively affected by the COVID-19 global pandemic for fiscal 2020-2021. This Policy provides guidelines on the eligibility of the program, the payment structure, and consequences for breaching the contract.

Though this Policy will be managed and maintained within the Municipality, the application process will be housed on the AMANS website with eligible applicants being forwarded to the Municipality to create the required payment plan.

The initial estimated shortfall submitted for WHRM was \$9,000,000.00. This number was based on 2019-20 budget figures and considered a potential loss of revenue associated with 70% of commercial assessments and 40% of residential assessments. Establishing a TBR earlier on will ensure we are able to proceed quickly after our application deadline of August 31, 2020 and provide us with the capacity to borrow up to \$9,000,000.00. Once the Resolution is approved by the Minister, it will then be held at MFC until they receive the final commitment letter from WHRM. A recommendation report for the final commitment letter will come to Committee of the Whole in the Fall and is what initiates the funding transfer. This commitment letter will include actual numbers based on applications received but total amount may not exceed the TBR value established. Further, it is very likely we will not require the borrowing of the \$9,000,000.00, in fact early indicators reflect a much less amount perhaps not reaching \$ 1,000,000.00.

This type of loan is considered an operating loan and does not impact the debt service ratio financial conditions indicator.

FINANCIAL IMPLICATIONS

The approval of this Policy will create financial implications as it increased the Municipalities outstanding receivable balance as it allows residents an extended timeline for property tax payment for 30 months. This could impact cash flows from year to year. To ensure available cash flow for operations and service delivery the resolution for the short-term operating loan from MFC is being sought. All debt servicing costs will be responsibility of the successful applicant so there is no impact on WHRM.

ALTERNATIVES

- The Committee of the Whole could choose to not move forward with the recommendation; however, this would remove the Municipalities eligibility to apply for the funding assistance from MFC to cover the cost of unpaid taxes.
- The Committee of the Whole could choose to recommend increasing the temporary borrowing resolution to the maximum of \$9.5 million.
- The Committee of the Whole could choose to recommend decreasing the temporary borrowing resolution to as specified amount.

ATTACHMENTS

- Proposed RCOFN-009.00 COVID-19 Property Tax Financing Program Policy
- Short-term Operating Loan, Temporary Borrowing Resolution

Report Prepared by: 
Carle Rochon, Director, Financial Services

Report Approved by: 
Mark Phillips, Chief Administrative Officer

COVID-19 PROPERTY TAX FINANCING PROGRAM POLICY

1. PURPOSE

This Policy establishes a one-time property tax installment payment program (the "Program") for residential and commercial properties negatively affected by the COVID-19 global pandemic.

2. LEGISLATION

Sections 111 and 112 of the *Municipal Government Act* give Council the authority to provide for the payment of taxes by installments.

Section 113 of the *Municipal Government Act* allows Council to charge interest for non-payment of taxes when due, at a rate determined by policy.

3. DEFINITIONS

For the purposes of this Policy, the following definitions are provided:

- a. "Council" means the Council of the Municipality.
- b. "Councillor" refers to a Council member and includes the Mayor and Deputy Mayor, unless otherwise indicated.
- c. "Municipality" refers to West Hants Regional Municipality.
- d. "Special Tax Installment Rate" refers to an interest rate based on the Municipality's cost of borrowing plus 0.25 percent to cover administrative costs. This interest rate is particular to this Program, designed to reduce the financial impact of Covid-19, and differs from the Municipality's normal property tax interest rate.
- e. "Tax Installment" refers to a payment calculated as 1/24th of the total eligible taxes plus applicable interest.
- f. "Tax Installment Payment period" refers to the 24-month period beginning six months after the tax bill due date.

4. SCOPE

This Policy covers all residential and commercial property owners as outlined below.

- a. Residential
 - i. An owner of a residential property that is the owner's primary residence, where the owner has experienced financial hardship through a significant reduction in income due to the State of Emergency declared by the Government of Nova Scotia in response to

COVID-19 PROPERTY TAX FINANCING PROGRAM POLICY

COVID-19, demonstrated through receipt of Provincial or Federal program assistance, or a Record of Employment (ROE) demonstrating layoff from employment after March 15th, 2020.

ii. An owner of a residential property where the owner was a registered Tourism Operator with Tourism Nova Scotia for the 2019 tourist season (excluding Air BNBs).

iii. An owner of a residential property that is rented to one or more tenants, where the owner has experienced a significant reduction in rental income from the property due to the State of Emergency, demonstrated through the following:

- Description of loss of rental income
- Letters from tenants reflecting hardship and inability to make rent payments.
- Other related financial documents

b. Commercial

i. An owner of a taxable commercial property where the property has a total taxable 2020 property assessment equal to or less than \$4,000,000, and where the owner's business or building located on the property has experienced financial hardship through loss of revenue related to the State of Emergency, demonstrated through the following:

- Financial information including financial statements reflecting loss of revenue
- Notice of business closure
- Notice of employee lay off

ii. The Program will include the following commercial property owners, without consideration of any limitation on assessed value:

- The owner of the property is a tourism operator registered with the Tourist Accommodations Registration Act and the property is used for tourist accommodations (e.g., hotels, motels, bed and breakfasts)
- The owner of the property carries on the business of an automotive or leisure/recreational vehicle dealership on the property

COVID-19 PROPERTY TAX FINANCING PROGRAM POLICY

- The owner of the property uses the property as either a private or non-profit recreation facility (e.g., golf courses, indoor playgrounds, campgrounds, racing venues)
- The owner of the property carries on a business on the property in the hospitality industry, including bars, cafes, and coffee shops
- The owner of the property carries on a business on the property in the service industry, including hairdressers, nail salons, gyms, and tattoo parlours
- The owner of the property carries on a business on the property as a health care provider, including, but not limited to, dentists, naturopaths, chiropractors, physiotherapists, physicians, and other doctors, where that business has been required to reduce hours as a result of the State of Emergency.

5. EXCLUSIONS

Regardless of Section 4 of this Policy, the following are not eligible to participate in the Program:

- a. Property owners who have not experienced financial hardship through loss of revenue related to the State of Emergency.
- b. Property owners who have received compensation from Business Interruption Insurance towards the payment of property taxes.
- c. Properties occupied by daycare centres in receipt of Federal or Provincial funding, or those in receipt of any other emergency funding.
- d. Properties used for landfill, pipeline, managed forest, parking, and commercial vacant land.
- e. Properties for which there is an active tax agreement with the Municipality through legislation or by-law.
- f. Properties owned by non-profit organizations that are funded by the Municipality or partially exempted from property tax.
- g. All properties managed under payment-in-lieu programs.

6. GENERAL REQUIREMENTS

- a. Installments will be payable by the owner of the property for the current fiscal year.

COVID-19 PROPERTY TAX FINANCING PROGRAM POLICY

- b. For a property to qualify for the Program, the taxes for the property must not be in arrears at the time of application.
- c. Property owners wishing to apply to participate in the Program for a property must apply on the web portal managed by the Association of Municipal Administrators.
- d. The application deadline for this Program is August 31st, 2020.

7. TAX INSTALLMENTS

- a. Property taxes normally due September 1st, 2020, will be eligible for this Program given the preceding criteria is met.
- b. Program participants will pay tax installments of \$25 per month for six months beginning on October 28th, 2020.
- c. Following these six months at \$25 per month, monthly tax installment payments will equal 1/24th of the total taxes eligible for the Program, plus the rate of interest determined by the Municipality. These monthly tax installments will continue for 24 months.
- d. The yearly rate of interest for the Program will be 1.1 percent plus 0.25 percent to cover administration fees, for a total rate of 1.35%.
- e. Interest on amounts owing under the Program will be calculated from the date of the tax bill due date to the end of the tax installment payment period.
- f. Tax installments are due by Preauthorized Debit on the 28th day of the month.

8. TERMS OF THE PROGRAM

- a. The Treasurer, or their delegate, will approve qualifying property owners.
- b. Where a property owner qualifies for the Program, the property tax account must remain in good standing with the Municipality throughout the duration of the Program.
- c. Default of payment of an installment when due will result in removal from the Program.
- d. Removal from the Program will result in the balance of outstanding taxes and interest becoming immediately due and payable.

COVID-19 PROPERTY TAX FINANCING PROGRAM POLICY

- e. Removal from the Program will result in the outstanding taxes and interest then owing becoming subject to the Municipality’s normal rate of interest, resulting in a compound rate.
- f. All other receivable balances on the property account not included in the Program are due on their normal dates and will generate interest per the Municipality’s normal rate of interest as per RCOFN-004.00 Tax Collection Policy.
- g. Tax installment receivables will be considered for payment prior to any other receivable on the account in good standing with the Municipality throughout the duration of the Program.

9. GENERAL PROVISIONS

- a. Applications will be made through a central portal administered by the Association of Municipal Administrators of Nova Scotia with whom participants will share submitted information.
- b. Any property taxes owing outside of taxes covered under this Policy that are in arrears, fall within RCOFN-004.00 Tax Collection Policy and the *Municipal Government Act*.

I, Rhonda Brown, Municipal Clerk of the Region of Windsor and West Hants Municipality, the Province of Nova Scotia, do hereby certify that this is a true copy of the Policy as adopted by the Council of the Region of Windsor and West Hants Municipality at a meeting duly called and held on the ____ day of _____, 2020.

R.N. Brown
Municipal Clerk

<i>Adoption</i>	
<i>Notice to Council:</i>	
<i>Approval:</i>	
<i>Description: Initial Approval of COVID-19 Property Tax Financing Program Policy</i>	

**NOVA SCOTIA MUNICIPAL FINANCE CORPORATION
SHORT-TERM OPERATING LOAN
RESOLUTION AS ADOPTED BY COUNCIL**

WHEREAS the Municipal Finance Corporation is offering a temporary short-term operating loan to clients who are experiencing cash flow challenges for the 2020-21 fiscal year due to the impact of COVID-19; and,

WHEREAS in accordance with the policy of the Municipal Finance Corporation, the Council of Region of Windsor and West Hants Municipality has deemed it necessary and expedient to seek approval from the Minister of Municipal Affairs and Housing to take part in this short-term operating loan program offered by the Municipal Finance Corporation; and

WHEREAS pursuant to Section 84 of the *Municipal Government Act*, a Municipality may borrow to cover the annual current expenditures to an amount not to exceed fifty per cent of the combined total of the taxes levied by the Municipality for the previous year and the amounts to be received by the provincial and federal governments; and

WHEREAS the summary amounts and descriptions of the cash flow impact of COVID-19 on the Municipality are contained in Schedules 'A' and 'B' (attached) to support analysis by the Department of Municipal Affairs and Housing and the Municipality shall provide officials from the Department of Municipal Affairs and Housing with reports and information deemed necessary to support this request;

BE IT THEREFORE RESOLVED

THAT subject to the approval of the Minister of Municipal Affairs and Housing, the Council of Region of Windsor and West Hants Municipality borrow a sum or sums not exceeding Nine million Dollars (\$9,000,000) for the purpose set out above; and,

THAT the sum be borrowed for a period not exceeding Thirty-Six (36) Months from the date of withdrawal from the Municipal Finance Corporation; and,

THAT the borrowing will be under the terms and conditions of the agreement as determined by the Municipal Finance Corporation.

THIS IS TO CERTIFY that the foregoing is a true copy of a resolution read and duly passed at a meeting of the Council held on the day of 2020.

GIVEN under the hands of the Clerk and under the seal of the Municipality this day of 2020.

Clerk

** please ensure the impression of the common seal is clear and visible upon scanning*



**WEST HANTS REGIONAL MUNICIPALITY
RECOMMENDATION REPORT**

To: Committee of the Whole

Submitted by: _____
Diana Gibson, Manager, Accounting & Financial Reporting

Date: July 14, 2020

Subject: Financial Services Department Policies

LEGISLATIVE AUTHORITY

Municipal Government Act, Section 23

RCOFN-005.01 Investment Policy Legislative Authority

- Municipal Government Act, Part VI, Investment of Funds 100

RCOFN-010.00 Reserve Policy Legislative Authority

- Municipal Government Act, Section 99

RCOFN-011.00 Residential Property Tax Assistance Policy Legislative Authority

- Municipal Government Act, Section 69

RECOMMENDATION

Committee of the Whole recommends that . . .

. . . Council approves RCOFN-005.01 Investment Policy Amendment for the West Hants Regional Municipality.

. . . Council approves the RCOFN-010.00 Reserve Policy for the West Hants Regional Municipality.

. . . Council approves the RCOFN-011.00 Residential Property Tax Assistance Policy for the West Hants Regional Municipality.

BACKGROUND

The Municipal Government Act, Section 23 gives council the power to adopt policies as specifically outlined in the Act, or for any matter that the council considers conducive of effective management of the Municipality. The policies discussed below provide detailed guidelines on Municipal investment activity, reserve creation and management, and property tax assistance for residents. Without these policies the West Hants

Regional Municipality will be responsible for following the two separate policies of the former Town of Windsor and Municipality of West Hants.

DISCUSSION

RCOFN-005.01 Investment Policy

Following initial approval by Council of RCOFN-005.00 Investment Policy, the Department of Municipal Affairs and Housing has requested adjustments to the policy before they are able to approve. These changes include:

- Removing the exception clause, as any exception will be brought to council via a motion to approve additional policies.
- Creating a prioritized list of requirements when investigating new investment opportunities.
- Updating the credit rating resource to a more current listing.

Additional updates were conducted to ensure consistency in wording throughout this policy and inline with other Municipal Policies.

RCOFN-010.00 Reserve Policy

The purpose of the Reserve Policy is to support Municipal decisions relating to long-term financial planning, for both operational and capital projects. This Policy will allow the Municipality to minimize debt servicing costs and annual budget impacts by allocating costs over several years using reserves and reserve funds.

MGA, Section 99 requires that Municipalities maintain a Capital Reserve, but allows for as many reserves as deemed necessary by the Municipality. This Policy outlines the process necessary to transfer funds in and out of reserves, including the percentage to be contributed to each fund each fiscal year.

RCOFN-011.00 Residential Property Tax Assistance Policy

The purpose of this Policy is to establish guidelines for providing tax assistances to residential taxpayers within the Municipality. These guidelines include a maximum total household income that cannot be exceeded, application requirements and deadlines. Additionally, this Policy describes how the Municipality will manage the assistance program, through an assistance fund that will be distributed to all qualified applicants on up to 50% of their property taxes, up to a capped amount by community. This cap scale was developed based on the differences in the tax rates by community, and are as follows:

- Community of West Hants is capped at \$112.00
- Community of Hantsport is capped at \$156.00
- Community of Windsor is capped at \$200.00

FINANCIAL IMPLICATIONS

The Investment and Reserve Policies do to not create any immediate financial implications; however, approval of these policies will allow the Municipality to limit their reliance on debt funding, and instead fund projects through investment income and reserved funds.

The Residential Property Tax Assistance Policy will create financial implications as it allows qualified residents to receive a lower property tax bill, with the difference being funded from the Municipality. However, the annual budget included room should this policy be approved.

ALTERNATIVES

The Committee of the Whole could choose to not move forward with the recommendation; however, this would leave the separate policies of the Former Town of Windsor and Municipality of West Hants in effect, which could cause a substantial difference in administering.

ATTACHMENTS

- Proposed RCOFN-005.01 Investment Policy
- Proposed RCOFN-010.00 Reserve Policy
- Proposed RCOFN-011.00 Residential Property Tax Assistance Policy

Report Prepared by: _____
Diana Gibson, Manager, Accounting and Financial Reporting

Report Reviewed by: _____
Carlee Rochon, Director, Financial Services

Report Approved by:  _____
Mark Phillips, Chief Administrative Officer

INVESTMENT POLICY

1. PURPOSE

The Investment Policy of the West Hants Regional Municipality will govern the investment of trust funds, reserve funds, and surplus cash balances at an optimum level of return while ensuring the principal amount of investment is preserved. ~~Exceptions to this Policy will be permitted under Section 100 (1)(b) of the Municipal Government Act from time to time upon approval by Council and the Minister of Municipal Affairs.~~

2. INVESTMENT OBJECTIVES

The Investment Policy seeks to preserve and grow the Municipality's revenues while adhering to strict legal requirements. Preservation of the principal amount implies a policy of conservative investing which will not necessarily produce the highest rate of return. The fundamental objectives of this Policy are built upon the preservation of capital as well as cash flow liquidity commensurate with the Municipality's expenditure requirements. This is accomplished by structuring the portfolio so that securities mature and/or are accessible concurrent with cash needs to meet anticipated demands.

The investment portfolio will be designed with the objective of attaining a market rate of return subject to an agreed upon level of risk. The portfolio of the Municipality will be managed in a manner which prioritizes 1) liquidity requirements, 2) an acceptable and agreed upon level of risk, and 3) earns the highest rate of return given priorities 1 and 2. The standards and guidelines for permissible investment are set out in *Section 6* of this Policy.

3. DEFINITIONS

For the purposes of this Policy, the following definitions are provided:

- a. "Audit Committee" refers to a committee of Council, which is responsible for assisting Council in meeting its oversight responsibilities by ensuring the adequacy and effectiveness of financial reporting, risk management, and internal controls.
- b. "CAO" refers to the Chief Administrative Officer of the Municipality.
- c. "Council" refers to the Council of the Municipality.
- ~~d.~~ "Councillor" refers to a Council member and includes the Mayor and Deputy Mayor unless the context indicates otherwise.
- ~~e.~~ "Director, Financial Services" refers to the senior administrative officer for the Financial Services Department with the West Hants Regional Municipality.

INVESTMENT POLICY

e.f. "Employee" refers to any person directly employed by the Municipality.

~~f. "Elected Municipal Official" refers to a Council member and includes the Mayor and Deputy Mayor unless the context indicates otherwise.~~

g. "Municipality" refers to the West Hants Regional Municipality.

4. APPLICATION

This Policy applies to investments of surplus cash balances held in any funds within the control of the Municipality. The CAO is responsible for administering the investment activities and ensuring compliance with this Policy.

Director, Financial Services will recommend to the CAO investment asset mix parameters and credit quality restrictions and will develop and maintain appropriate procedures and controls for recording, reporting, and monitoring investments to ensure that they are made in accordance with the Investment Policy. Director, Financial Services will monitor investment performance and prepare ~~at least~~ annual reports for the CAO and Audit Committee ~~at least annually~~. Director, Financial Services will consult with any other person or persons whose advice is deemed to be desirable.

This Policy will be reviewed at least every three (3) years, and reports to Council recommending changes, deletions, or additions to the Policy as considered appropriate.

5. CONFLICT OF INTEREST

A conflict of interest occurs when any interested person may benefit materially from knowledge of, participation in, or by virtue of an investment decision.

An "Interested person" includes:

- Any employee or ~~Councillor~~~~elected municipal official~~ of the Municipality who is managing in-house portfolios or is involved in the investment of fund by the Municipality.

Neither the ~~Councillors~~~~municipal elected officials~~, nor employees of the Municipality will engage in personal or business activities which would profit from or be affected by the carrying out of their responsibilities as investors of the Municipality's fund that could result in personal gain.

Should a conflict of interest occur the person who has a conflict of interest or any person who becomes aware of a conflict of interest situation, will immediately disclose the conflict to the CAO. Any such party will abstain from decision making with respect to the area of conflict, and a written record of the conflict will be maintained by the Director, Financial Services.

INVESTMENT POLICY

6. ELIGIBLE INVESTMENT

The minimum standards and guidelines for competitive bids, and the maximum amounts and terms for each type of investment are outlined below. All investments are denominated in Canadian Dollars.

Investment	Maximum Investment Level (\$)	Maximum Investment Terms
Federal Government, and its agencies	No dollar limit	2-year term
Province of Nova Scotia, and its agencies	No dollar limit	2-year term
Any Provincial Governments, or its agencies when their credit rating is A or greater ¹	No dollar limit	2-year term
Municipal Finance Corporation of Nova Scotia	No dollar limit	No term limit
Chartered banks, trust companies, and credit unions; operating in the Province of Nova Scotia	\$200,000.00	1-year term
Commercial Paper with a Canadian Bond Service rating of A-2 or higher or a Dominion Bond Service rating of R-1 (low) or higher	\$200,000.00	1-year term
Institutions covered by Canadian Deposit Insurance	Up to insured limit	2-year term
Deposit in accounts at the Municipality's financial institution	No dollar limit Up to insured limit	No term limit

7. SAFE KEEPING

Any investment statement or purchase confirmation resulting from the acceptance of an investment should be forwarded to the Director, Financial Services or designate, for safekeeping. This should not preclude the option of having certificates held by financial institutions or if a book-based investment, held electronically.

¹ Credit ratings found on ~~Canadian Bond Rating~~ [Standard & Poor's Global Ratings](#) or Dominion Bond Rating Services, ~~the investment is subject to the lower of the two ratings.~~

INVESTMENT POLICY

8. INVESTMENT PROCESS

The procedure of acquiring investments will be as follows:

- a. The Director, Financial Services determines the amount to be invested by referring to the cash flow forecast.
- b. The Director, Financial Services determines the length of time to invest funds and the flexibility of that term. The term is determined within the constraints of the cash flow forecast. Flexibility on the term of the investment may range from one week to a date specified.
- c. The selections of the investments(s) will be made based on comparison of rates and subject to *Section 4* of this Policy. The Director, Financial Services may provide an updated copy of the Policy or see that the updated copy of the Policy (which includes a listing of eligible investments, *Section 6*) is provided to participating banks, brokers, or trust companies.
- d. The Director, Financial Services will phone banks, brokers, and/or trust companies and inform them of the following:
 - Amount to invest
 - Term
 - Flexibility of term
 - Time and date that rates are to be received at the Municipal Office in person, by mail, electronic mail, courier, or by facsimile.
- e. The Director, Financial Services requests approval from the CAO for proposed investments. The selections of the investment(s) will be made based on comparison of rates and subject to *Section 4* of this Policy.
- f. The Director, Financial Services will advise the successful bidder and ensure that the investment amount(s) and rate(s) are confirmed and advise the unsuccessful bidders that they were not successful.
- g. The rate as it is received noting all information will be recorded.
- h. The Director, Financial Services will initiate the accounts payable process ~~take action~~ to issue a cheque or arrange for a bank transfer payable to the successful financial institution. (Financial institutions are to pay bank charges, if any, for bank transfer, ~~if any~~).
- i. Every investment is to be in the name of the Municipality and all registered securities are to bear the name of the Municipality.
- j. The Municipality requires receipts of investment documents which may come in the form of a certificate from the financial institution or a

INVESTMENT POLICY

confirmation of purchase. If documents are being held offsite, the Municipality also requires confirmation that the documentation is held in safekeeping by those institutions. Investment documentation, if not held by financial institutions, will be kept by the Municipality.

- k. Any investments made are to be presented to the Audit Committee and then reported to ~~Councillors~~ Council members at either the next Committee of the Whole or Council meeting. The report will include the principle amounts of investments, what the investments are, as well as maturity dates and yields. The report will also include details of other investment options received but not selected as well as the current interest rate received on bank deposits held.

9. REPEAL

The Financial Controls and Reporting Policy dated December 16, 2008 as amended to January 28, 2014 of the former Town of Windsor, and the Investment Policy, COFN-006.00 dated March 13, 2018 of the former Municipality of the District of West Hants are hereby repealed.

I, Rhonda Brown, Municipal Clerk of the Region of Windsor and West Hants Municipality, the Province of Nova Scotia, do hereby certify that this is a true copy of the policy as adopted by the Council of the Region of Windsor and West Hants Municipality at a meeting duly called and held on the ____ day of _____, **2020**.

R. N. Brown

INVESTMENT POLICY

Municipal Clerk

<i>Adoption</i>	
<i>Notice to Council:</i>	April 14, 2020
<i>Approval:</i>	April 28, 2020
<i>Description:</i> Initial approval of Investment Policy, RCOFN-005.00.	
<i>First Amendment</i>	
<i>Notice to Council:</i>	
<i>Approval:</i>	
<i>Description:</i>	

RESERVE POLICY

1. PURPOSE

The purpose of this Policy is to support decisions relating to long-range financial planning for operations and capital projects in order to minimize both debt servicing costs and significant annual budget impacts by allocating costs over a number of years through the use of reserves and reserve funds.

This Policy will be used to:

- Establish reserves and reserve funds for planned future capital expenditures, unexpected or unpredicted events, or extraordinary expenditures which would otherwise cause fluctuations in the operating or capital budgets.
- Manage reserves, reserve funds, and deferred revenue in a responsible manner.
- Use reserves, reserve funds, and deferred revenue solely for the purpose determined by Council.

2. LEGISLATION

Under the *Municipal Government Act, Section 99*, the only reserve fund required is a Capital Reserve Fund. Council can maintain other reserve funds as it determines necessary.

3. DEFINITIONS

For the purposes of this Policy, the following definitions are provided:

- a. "CAO" refers to the Chief Administrative Officer of the Municipality.
- b. "Council" refers to the Council of the Municipality.
- c. "Councillor" refers to a Council member and includes the Mayor and Deputy Mayor unless the context indicates otherwise.
- d. "Deferred Revenue" refers to revenue that is considered a liability on the Municipality's financial statements until, over time, it becomes relevant to current operations, such as a prepayment received for a service that has not yet been provided. Deferred revenue is set aside in an obligatory reserve fund for a specific purpose by legislation, regulation, or agreement. Development charges and Federal and Provincial gasoline tax are examples of deferred revenue.

RESERVE POLICY

- e. "MGA" refers to the *Municipal Government Act*.
- f. "Municipality" refers to the West Hants Regional Municipality.
- g. "Reserve" refers to an allocation from net revenue at the discretion of Council, after the provision for all known expenditures, and is authorized under the provisions set out in the *MGA Section 99*.
- h. "Reserve Fund" refers to a fund with assets which are segregated and restricted to meet the purpose of the reserve fund. It is based on a statutory requirement or defined liability payable in the future and is usually prescriptive as to the basis for collection and use of monies in the fund.

4. APPLICATION

- a. Reserves and reserve funds will be created by specific motions of Council or as part of other motions, such as those for development charges or annual budgets.
- b. All reserve and reserve fund transactions will be transparent with amounts to be placed in the reserves and reserve funds included in the annual budget approved by Council.
- c. Reserves and reserve funds will be invested in accordance with RCOFN-005.01 - Investment Policy.
- d. Any change to the purpose of a reserve or reserve fund must be permitted by *MGA, Section 99* and approved by a motion of Council or through the annual budget process.
- e. Prior to creating a new reserve or reserve fund, the option of adding an incremental contribution to an existing reserve or reserve fund of a similar nature will be considered.
- f. Transfers to or from reserves or reserve funds will, from time to time, be allowed, as prescribed by the *MGA, Section 99, Subsection 4*.
- g. Contributions from reserves or reserve funds to capital or operating accounts will occur annually or upon completion of a project.
 - Contributions to capital or operating accounts will not occur if the transfer would put the reserve or reserve fund into a negative balance.
 - Should this be the case, inter-fund borrowing will be investigated as a funding source.

RESERVE POLICY

- Inter-fund borrowing may only occur when an analysis of the reserve has determined that excess funds are available and the use of the of those funds will not adversely affect the intended purpose of the reserve.
 - Prescribed terms of repayment must be defined, and the amounts borrowed must be repaid with interest at a rate not less than the interest rate the Municipality would pay to borrow the funds for a similar term from another source.
- h. All unallocated surplus funds will be allocated to a reserve within any financial year.

5. ROLES AND RESPONSIBILITIES

The Financial Services Department will be responsible for:

- Monitoring the status of reserves and reserve funds,
- Determining the appropriate source of financing for the Municipality's programs and capital works, and
- Making recommendations to Council through the CAO on the use of reserves and reserve funds.

6. OPERATING RESERVES AND RESERVE FUNDS

Operating reserve and reserve fund will be at least 10% of the annual operating revenue. Additionally, these reserve and reserve funds will receive funds from any unallocated surplus funds in each fiscal year.

Council will determine annual contribution for any specific operating reserves, outside of the general operating reserve.

7. CAPITAL RESERVES AND RESERVE FUNDS***Building Reserves and Reserve Funds***

- This reserve will provide funds for updates and new construction for any buildings owned by the Municipality.
- This reserve will receive an annual contribution of 2% of the total asset value of the buildings owned by the Municipality.

Road Infrastructure Reserves and Reserve Funds

- This reserve will provide funds for future road infrastructure projects.

RESERVE POLICY

- This reserve will receive an annual contribution of 8% of the total asset value of all road infrastructure owned by the Municipality.

Vehicle Reserves and Reserve Funds

- This reserve will provide funds for vehicle upgrades and replacements.
- This reserve will receive an annual contribution of 4% of the total asset value of all Municipal vehicles.

Equipment Reserves and Reserve Funds

- This reserve will provide funds for any equipment not required to be registered under the Motor Vehicles Act.
- This reserve will receive an annual contribution of 4% of the total asset value of all Municipal equipment.

Fire Asset Reserves and Reserve Funds

- This reserve will provide funds for required fire-fighting equipment, including fire vehicles.
- This reserve will receive an annual contribution of 2% of the total asset value of all fire assets.
- This reserve will receive any proceeds from the sale of fire-fighting equipment or insurance proceeds.

8. REVIEW

This Policy will be reviewed at the beginning of each new term of Council.

9. REPEAL

The Reserve Policy, COUNCIL 01-005 dated March 10, 2015 of the former Municipality of the District of West Hants is hereby repealed.

RESERVE POLICY

I, Rhonda Brown, Municipal Clerk of the West Hants Regional Municipality, the Province of Nova Scotia, do hereby certify that this is a true copy of the Policy as adopted by the Council of the West Hants Regional Municipality at a meeting duly called and held on the ____ day of _____, **2020**.

 R. N. Brown
 Municipal Clerk

<i>Adoption</i>	
<i>Notice to Council:</i>	
<i>Approval:</i>	
<i>Description: Initial Approval of Reserve Policy.</i>	

1. PURPOSE

The purpose of this Policy is to establish guidelines for providing tax assistance, to residential taxpayers, within the West Hants Regional Municipality, whose total income from all sources in the tax year is below a specific amount.

2. DEFINITIONS

For the purposes of this Policy, the following definitions are provided:

- a. "CAO" refers to the Chief Administrative Officer of the Municipality.
- b. "Council" refers to the Council of the Municipality.
- c. "Councillor" refers to a Council member and includes the Mayor and Deputy Mayor unless the context indicates otherwise.
- d. "MGA" refers to the *Municipal Government Act*.
- e. "Municipality" refers to the West Hants Regional Municipality.

3. APPLICATION

Each tax year, the Municipality will advertise the availability of the assistance program. For the 2020 tax year, this assistance will be applied as a rebate. In future tax years this assistance will be applied directly to Property Tax Bills prior to being issued. Qualified applicants are subject to the following conditions:

- a. Applications will be accepted until **September 1st** for the 2020 tax year. For any fiscal year thereafter, the deadline will be **June 30th** of that current fiscal year.
- b. A property owner's gross income from all sources, including the income of all persons residing within the home, must be \$25,000 or less on Line 15000 of their Notice of Assessment from the Canada Revenue Agency in the immediately preceding calendar year. Proof of such must be provided by all persons within the home by providing their prior year's Notice of Assessment.
- c. Where a property is assessed to more than one person, any person who is entitled to assistance may receive only the portion of the exemption equal to that person's share of the total assessment for the property. Where the different interests are not separated, then to only that portion determined by the Treasurer or designate, whose determination is final.
- d. No assistance will exceed 50% of the current year's taxes and is capped by residential community the application is for. Below are the 2020-21 capped rates by community:

WEST HANTS REGIONAL MUNICIPALITY
RESIDENTIAL PROPERTY TAX ASSISTANCE POLICY

- a. Community of West Hants is capped at \$112.00
- b. Community of Hantsport is capped at \$156.00
- c. Community of Windsor is capped at \$200.00

- e. A property owner’s previous year’s property taxes must be paid in full at the time of their applications.

- f. Tax assistance will only be granted to residents where the property is their primary residence and occupied year-round.

4. REVIEW

The Municipality will review the Residential Property Tax Assistance Policy each year to determine if the income levels and process need to be revised.

9. REPEAL

The Low-Income Partial Tax Exemption Policy (2019/20) of the former Town of Windsor is hereby repealed.

I, Rhonda Brown, Municipal Clerk of the West Hants Regional Municipality, the Province of Nova Scotia, do hereby certify that this is a true copy of the Policy as adopted by the Council of the Region of Windsor and West Hants Municipality at a meeting duly called and held on the ____ day of _____, **2020**.

 R. N. Brown
 Municipal Clerk

<i>Adoption</i>	
<i>Notice to Council:</i>	
<i>Approval:</i>	
<i>Description: Initial Approval of Residential Property Tax Assistance Policy.</i>	



**WEST HANTS REGIONAL MUNICIPALITY
RECOMMENDATION REPORT**

To: Committee of the Whole

Submitted by: _____
Diana Gibson, Manager, Accounting and Financial Reporting

Date: July 14, 2020

Subject: Reallocation of Hantsport Post-Transitional Funds

LEGISLATIVE AUTHORITY

Nova Scotia Utility and Review Board, Order M06209

RECOMMENDATION

Committee of the Whole recommends that Council approves the reallocation of Hantsport Post-Transitional funds and directs staff to write a letter to the Minister of Municipal Affairs requesting the reallocation.

BACKGROUND

In March 2015, the Nova Scotia Utility and Review Board ordered the dissolution of the Town of Hantsport. As part of the dissolution, a five-year budget was prepared using high-level estimates with the information available at that time. This budget was approved by the Province and is administered through the post-transitional funding agreement.

DISCUSSION

As we are nearing the end of the five-year budget, it has become clear there are some areas of the budget have had cost savings and other areas could utilize more funds. For example, we have under spent on Office and Building Redesigns, but require more funding for Roads.

During a recent Hantsport Dissolution budget meeting with the Department of Municipal Affairs and Housing, it was suggested that the Municipality make a formal request to the Minister to reallocate these funds into areas of the post-transitional budget where it would better serve the residents of the former Town of Hantsport.

The letter will outline the budget categories with cost savings and why the original amount budgeted was not utilized. It will also indicate where these amounts are to be reallocated, and what they will be used for. Attached, staff have provided the March 31, 2020 totals in each of the budget areas and provided comment on which funds would be best reallocated.

NEXT STEPS

Following approval, Financial Services will draft the letter and supporting documents for Mayor Zebian to sign, so the formal request can be submitted to the Department of Municipal Affairs and Housing.

FINANCIAL IMPLICATIONS

Should the reallocation be approved by the Minister, available funds will be moved to cover planned road and infrastructure costs and portions of the Manager, Technical Engineering Services salary, records management expenses, and Hantsport Wi-Fi upgrades. Without making this reallocation request, funds will be held until expenses occur within the specific areas of the post-transitional budget where there is excess.

ALTERNATIVES

The Committee of the Whole could choose to not move forward with the recommendation and use the current post-transitional budgeted allotments when future expenses occur.

ATTACHMENTS

- Fund allocation adjustment chart

Report Prepared by: _____
Diana Gibson, Manager, Accounting and Financial Reporting

Report Reviewed by: _____
Carlee Rochon, Director, Financial Services

Report Approved by:  _____
Mark Phillips, Chief Administrative Officer

FUND ALLOCATION ADJUSTMENT CHART

POST-TRANSITIONAL - OPERATIONAL

Budget Category	Total Funds Received	Total Funds Used	March 31, 2020 Balance	Amount To Reallocate	Comments
1.1	\$ 70,000.00	\$ 39,778.05	\$ 30,221.95	\$ 30,221.95	1.1 - Human Resource Plan, IT Review, Environmental Scan & Consultants. \$13,768.31 to 1.2 and \$5,214.30 to Signage with remaining funds to be reallocated to Roads Capital.
1.2	\$ 40,000.00	\$ 53,768.31	\$ (13,768.31)	\$ -	1.2 - Contractual Obligations Reports, Hantsport to Fire Society, and 1/4 years audit. 1.1 to provide \$13,768.31 to 1.2 to bring the balance to zero.
1.3	\$ 30,000.00	\$ 6,123.88	\$ 23,876.12	\$ 23,876.12	1.3 - Policy and By-law Consolidation Reallocate to Roads Capital.
1.4	\$ 20,000.00	\$ 285.62	\$ 19,714.38	\$ 19,714.38	1.4 - Communications Plan Reallocate to Roads Capital.
1.5	\$ 10,000.00	\$ 3,568.90	\$ 6,431.10	\$ -	1.5 - Records Management We are expecting further costs during 2020-21.
1.6	\$ 84,400.00	\$ 32,657.18	\$ 51,742.82	\$ 32,642.82	1.6 - IT Upgrades and Equipment Reallocate to Roads Capital. The difference between the March 31, 2020 balance and the reallocation amount will cover costs of Wi-Fi upgrades planned for 2020-21.
1.8	\$ 125,000.00	\$ 283.96	\$ 124,716.04	\$ 124,716.04	1.8 - GIS Records, Election Boundary, Fire Hydrants, Storm Water, etc. Reallocate to Roads Capital.
1.9	\$ 325,000.00	\$ 151,795.12	\$ 173,204.88	\$ 115,000.00	1.9 - Additional Staffing, GIS Tech, Project Manager and Municipal Engineer Reallocate to Roads Capital. The difference between the March 31, 2020 balance and the reallocation amount will cover the cost of staff.
Signage	\$ 10,000.00	\$ 5,214.30	\$ 4,785.70	\$ -	Signage 1.1 to provide \$5,214.3 to bring balance to \$10,000 for budgeted signage for 2020-21.

INFRASTRUCTURE

Budget Category	Total Funds Received	Total Funds Used	March 31, 2020 Balance	Amount To Reallocate	Comments
4.1	\$ 150,000.00	\$ 88,929.79	\$ 61,070.21	\$ 61,070.21	4.1 - Office Redesign & Build Reallocate to Roads Capital
4.2	\$ 1,525,000.00	\$ 1,344,317.18	\$ 180,682.82	\$ 117,634.41	4.2 - Sewer Capital Reallocate to Roads Capital. The difference between the March 31, 2020 balance and the reallocation amount will cover budgeted work for 2020-21.
4.3	\$ 100,000.00	\$ 33,973.79	\$ 66,026.21	\$ 66,026.21	4.3 - Predesign Studies Reallocate to Roads Capital
4.4	\$ 55,000.00	\$ 13,779.43	\$ 41,220.57	\$ 21,220.57	4.4 - Building Capital Reallocate to Roads Capital. The difference between the March 31, 2020 balance and the reallocation amount will cover the cost of PW garage and shed upgrades.

ROADS CAPITAL

Budget Category	Total Funds Received	Total Funds Used	March 31, 2020 Balance	Amount To Reallocate	Comments
Roads	\$ 392,416.75	\$ 529,924.87	\$ (137,508.12)	\$ -	Roads Capital To receive \$593,140.10 from budgeted items above with excess budget room.



**REGION OF WINDSOR AND WEST HANTS MUNICIPALITY
RECOMMENDATION REPORT**

To: Committee of the Whole

Submitted by: _____
Carlee Rochon

Date: **July 14, 2020**

Subject: **Write off of uncollectable property taxes**

LEGISLATIVE AUTHORITY

Municipal Government Act, Section 39

RECOMMENDATION

Committee of the Whole recommends that...

...Council approves the current property taxes, fees and penalties in the amount of \$794.67 for AAN 06275168 located on Quarry road, be written off and that the 2020-2021 property tax levy is not applied to AAN 06275168.

BACKGROUND

The Municipal Government Act (MGA) lays out a regimented tax collection process. This includes a number of steps like public auction and tenders, these steps involve contacting the property owner via standard and registered letters, carrying out a title search, placing ads in the local newspaper, and finally selling the property. Typically, the sale of the property is done via an annual auction where the Municipality starts the bid at the amount of outstanding taxes and associated fees.

However, in some cases properties may be determined uncollectable and Council, upon the recommendation of the Municipal Treasurer, may also authorize writing some or all the taxes and fees outstanding on a property.

DISCUSSION

The property is a mobile located on the quarry road. Mobiles are assessed differently as they can be moved to different lots of land between municipal units. Which is why they are considered personal assessed property, and if they cease to exist the assessment number becomes inactive.

This property is currently three years in arrears on its Municipal taxes and this particular property is also not eligible to be sold at a public auction or by tender as it has a unique relationship to the land assessed to a different owner. The Municipality has taken steps over the past year to reach the owner via standard and registered letters, after completing a title search. The Municipal building inspector also review the property and deemed it uninhabitable without significant investment.

With no communication from the owner, and with our inability to proceed with any other collection method, we will be contacting property valuation services corporation to audit and potentially reassess /remove this property.

To avoid further penalties and fees getting added to the account, increasing the amount to write off, it is recommended that Council approve the current balance owing for AAN 06275168 of \$794.67 (\$318.76 is the previous years property tax levies, and \$475.91 is fees and penalties) to be written off and to not apply the 2020-2021 property tax levy of approximately \$109.44.

FINANCIAL IMPLICATIONS

This would have limited impact on the Municipality as there is money available in the Allowance for Doubtful Accounts where the write off would be drawn from.

ALTERNATIVES

- Council could choose not to write off current taxes, fees, and penalties and 2020-2021 property levy.

ATTACHMENTS

N/A

Report Prepared by: _____
Carlee Rochon, Director, Financial Services

Report Approved by: _____

Mark Phillips, Chief Administrative Officer



NOTES		
CLIENT		
WEST HANTS REGIONAL MUNICIPALITY		
CONSULTANT		
		
PROJECT DESCRIPTION		
HIGHLAND CDS CURRENT OPTION WINDSOR, NOVA SCOTIA		
PROJECT NO.	DATE	DRAWING SCALE
18-167	JUL. 3, 2020	1:200