Agenda
Rural Community of Fundy Shores
Regular Council Meeting
Community Building
November 4, 2026 – 6:00 pm

1. **Call To Order**

2. **Roll Call**

3. **Declaration of Conflict of Interest**

4. **Addition, Deletion, or Approval of the Agenda**

5. **Approval of the Minutes**
   Regular Council Meeting – October 7, 2026
   Budget Meeting – October 14, 2026
   Committee of the Whole – October 21, 2026

6. **Presentation to Council**

7. **Business Arising from the Minutes/Old Business**
   a. **Tourism Accommodation Levy** – By-Law
      The first reading of the by-law was conducted on October 7, 2026; if approved by Council the second reading by title and in its entirety is scheduled for November 7, 2026.

      No comments have been received to date.

      Possible Motion: "be it resolved to have the second reading by title and its entirety of by-law D-1-2026, a by-law relating to the Tourism Accommodation Levy in the Rural Community of Fundy Shores."

      If the motion above passes, Council will need to read into the record the entire by-law.

   b. **Subdivision By-Law Draft** –
      Council has ordered the forwarding the draft Subdivision By-Law to the PRAC and other relevant provincial agencies to provide written reviews and comments. The written comments have been received. If Council wishes they can cause public notice to be issued that the by-law will receive its first reading by title on December 2, 2026.

      Possible Motion: "be it resolved that notice be given that by-law C-5-2026 a Subdivision By-Law for the Rural Community of Fundy Shores, have its first reading by title on December 2, 2026"

   c. **Rural Plan Amendment** –

Council may choose to provide first reading by title of the Rural Plan Amendment C-2-2026 prior to the Public Hearing of Objections. If Council chooses to, they will need to provide the following motion:

Possible Motion: be it resolved to conduct the first reading of Rural Plan Amendment C-2-2026 by title."

If approved the following title will need to be read into the records:
"By-Law No. C-2-2026 A By-Law to Amend By-Law No. C-2-2024, Being the Rural Plan By-Law for the Rural Community of Fundy Shores"

d. Dog Control By-Law Amendment

Council reviewed the Dog Control By-Law Amendment at its Committee of the Whole meeting on October 21, 2026. This by-law amendment has been brought forward from that meeting. If Council wishes to proceed with the first reading, it may do so by title, to proceed in that manner, the following motion will need to be made:

Possible Motion: "be it resolved to provide the first reading by title of the Dog Control By-Law Amendment"

If approved the following title will need to be read into the minutes, "Dog Control By-Law Amendment B-3-2026"

If Council wishes, following the first reading they can approve to proceed with the second reading by summary at the December 2, 2026 Regular Council Meeting. If approved, staff will post the necessary advertisement for to announce that process.

Possible Motion: "be it resolved to have the second reading of the Dog Control By-Law Amendment B-3-2026 by summary at the December 2, 2026 Council Meeting."

e. Trails Applications

i. Cherry Tree Trails

The response from the Technical Review Committee was not received when anticipated (October 21, 2026), a follow-up email was issued on October 26, 2026 requesting an update.

ii. Lepreau Falls (East & West)

Lepreau Falls West – Application was mailed on October 27.
Lepreau Falls East – Request for Department Consideration was mailed October 27, 2026.

f. Solid Waste Tender Results

The Solid Waste Tender closed on October 23, 2026. There were three respondents, Dillon Consulting was responsible for issuing and reviewing this tender. There recommendation is attached.

g. Recreation Maintenance Job Opportunity – Alternative Option

A local business owner has offered their services to maintain the rink surface and ramp and steps. They have offered to do snow removal for $250, per storm (post

storm conclusion), then rink flooding at the hourly fee offered in the job post, all costs would have HST charged on top of the costs.

Staff is requesting Council's direction, as this would eliminate some of the risks associated with a direct hire, as originally proposed, but offers a risk in costs based on the unknown weather patterns for the upcoming winter.

8. **Department Reports**
    a. **General Government**
        i. Mayor's Report –
        ii. Councillor's Report
    1. Deputy Mayor Heather Saulnier –
    2. Councillor Anne Laurie –
    3. Councillor Rachel Clark –
    4. Councillor Tina Dealy –
    5. Councillor Lorraine Thompson –

        iii. CAO Report to Council –

    b. **Planning & Inspection**
        i. Planning Director –

    c. **Public Safety**
        i. Fire Department –

    d. **Economic Development**
        i. Synergi –

9. **Standing Committee Reports**
    a. **Community Development Committee**
    b. **Economic Development Committee**
    c. **PRAC Committee** –
    d. **Public Safety Committee**
    e. **Recreation Committee –**
    f. **Tourism Committee**

10. **Correspondence**
    a. **Correspondence Received-**
        i. **Canadian Federation of Independent Business –** Property Tax Report
        ii. **Department of Justice and Public Safety –** New Provincial Fire Investigator
        iii. **Department of Natural Resources – Natural Gas Review –** Stakeholder Engagement
        iv. **Department of Environment and Local Government –** 2027 Budget

    b. **Correspondence Issued-**
        i. **Minister Chiasson – Department of Transportation –** Public Access to Sand
        ii. **Minister Theriault – Department of Tourism, Heritage, and Culture –** Lepreau Falls Lease

11. Approval of Payments
General Government – Invoices

12. Approval of Accounts
Income & Expense Report – September 30, 2026 & October 27, 2026

13. New Business

a. Coastal Link Trail
Ed Zammit from the Coastal Link Trail has asked if Council had anyone in mind that would like to join their group.

b. Marine Protected Area – Musquash
CAO Sullivan Brown, has indicated she could not attend the last two meetings due to scheduling conflicts, and has asked Mayor Cogswell, if there is a member of Council that could be appointed, so Fundy Shores is consistently represented.

14. Open Session

15. Closed Session

a. Contract Review
(68(1)A council meeting or a committee of council meeting may be closed to the public for the duration of the discussion if it is necessary to discuss
(a) information of which the confidentiality is protected by law,
(b) personal information as defined in the *Right to Information and Protection of Privacy Act*,
(c) information that could cause financial loss or gain to a person or the local government or could jeopardize negotiations leading to an agreement or contract,)

16. Next Meetings

a. Budget Meeting
Community Building
November 10, 2026

b. Public Hearing of Objections
1270 Route 790 (Musquash Fire Station 2)
November 17, 2026 – 6:00 pm

c. Committee of the Whole
Community Building
November 18, 2026– 6:00 pm

d. Regular Council Meeting
Community Building
December 2, 2026 – 6:00 pm

17. Announcements

18. Adjournment

Minutes
Rural Community of Fundy Shores
Regular Council Meeting
Community Building
October 7, 2026 – 6:00 pm

Call to Order
Mayor Cogswell called the meeting to order at 6:02pm

Roll Call
Mayor George (Denny) Cogswell, Deputy Mayor Heather Saulnier, Councillor Rachel Clark, Councillor Tina Dealy, Councillor Anne Laurie, Councillor Lorraine Thompson, Chief Administrator Officer/Clerk Linda Sullivan Brown, Administrative Assistant Jillian Holland, Member of the Public 1

Declaration of Conflict of Interest
None.

Additions, Deletions and Approval of the Agenda
2026.10.07.118 Moved by Councillor Laurie, **seconded** by Councillor Clark to approve the agenda and additions.
Items added to the agenda:

New Business 13. g. Appointment of Fundy Shores Auditor

Motion Unanimously Carried

Approval of the Minutes
2026.10.07.119 Moved by Councillor Dealy, **seconded** by Councillor Thompson to approve the minutes of the September 2, 2026, Regular Council meeting and the September 23, 2026, Committee of the Whole meeting as written.

Motion Unanimously Carried

Presentation to Council
None

Business Arising from the Minutes/Old Business

a. **Tourism Accommodation Levy**
2026.10.07.120 Moved by Councillor Dealy, **seconded** by Councillor Laurie that be it resolved that by-law D-1-2026, being the by-law relating to the Tourism Accommodation Levy in the Rural Community of Fundy Shores be read for the first time by title.

Motion Carried

Yes Votes: Mayor George Cogswell, Councillor Rachel Clark, Councillor Anne Laurie, Councillor Tina Dealy, Councillor Lorraine Thompson
No Vote: Deputy Mayor Heather Saulnier

The following was read by Councillor Dealy: *"First Reading by title: By-Law D-1-2026 – Tourism Accommodation Levy."*

2026.10.07.121 Moved by Councillor Clark, **seconded** by Councillor Thompson to provide a second reading by summary of By-Law D-1-2026, being the by-law relating to the Tourism Accommodation Levy in the Rural Community of Fundy Shores at the next Council Meeting.

Motion Carried
Yes Votes: Mayor George Cogswell, Councillor Rachel Clark, Councillor Anne Laurie, Councillor Tina Dealy, Councillor Lorraine Thompson
No Vote: Deputy Mayor Heather Saulnier

b. Subdivision By-Law

2026.10.07.122 Moved by Deputy Mayor Saulnier, **seconded** by Councillor Laurie that be it resolved that Council refer the draft Subdivision By-Law to the Planning Review and Adjustment Committee (PRAC) and other relevant provincial agencies to provide written reviews and comment.

Motion Unanimously Carried

c. Rural Plan Amendment

1. **2026.10.07.123 Moved** by Deputy Mayor Saulnier, **seconded** by Councillor Dealy that be it resolved that Council refer draft By-Law No. C-2-2026 to PRAC to provide its written views and comments.

   Motion Unanimously Carried

2. **2026.10.07.124 Moved** by Councillor Laurie, **seconded** by Councillor Thompson that be it resolved that Council, under paragraph 111(1)(a) of the Community Planning Act, fix November 17, 2026, at 6:00 o'clock in the pm at 1270 Route 790, Dipper Harbour, at Musquash Fire Station 2 as the time and place for the public hearing of objections to proposed By-Law No. C-2-2026.

   Motion Unanimously Carried

3. **2026.10.07.125 Moved** by Councillor Clark, **seconded** by Deputy Mayor Saulnier to be made by By-law No. C-2-2026, a by- law to amend By-law No. C-2-2024, being the Rural Plan By-law for the Rural Community of Fundy Shores, which would define a data centre and restrict that use to the Integrated Development (ID) Zone, which would require making a rezoning application to Council;

AND WHEREAS Council has, under paragraph 111(1)(a) of the Community Planning Act, fixed the 17th day of November 2026 at 6 o'clock in the pm at 1270 Route 790, Dipper Harbour at Musquash Fire Station 2, as the time and place for the consideration of objections to the proposed zoning provisions;

AND WHEREAS Council considers it necessary to prohibit the development of data centres in the area affected by the proposed zoning provisions until those provisions become valid or fail to become valid;

NOW THEREFORE BE IT RESOLVED THAT, under section 114 of the Community Planning Act:

1. The definitions to be contained in the proposed rural plan by-law amendment are as follows:

   (a) "data centre" means the use of land, buildings or structures to house computer servers, data storage equipment or data processing equipment, together with the associated electrical supply, backup power, cooling and network equipment, and includes a facility used for the training or operation of artificial intelligence models, a facility that provides computing capacity to persons other than the owner or operator, and a facility used for the mining or validation of cryptocurrency or of other distributed ledger transactions, but does not include equipment that is accessory to a main use on the same lot where that equipment occupies a gross floor area of 200 square metres or less and the electrical service to that equipment is rated at 500 kilowatts or less.
2. The development of a data centre is prohibited on all land within the Rural Community of Fundy Shores, being the area affected by the proposed zoning provisions.
3. No development permit, building permit or other approval shall be issued for the development of a data centre in the Rural Community of Fundy Shores while this resolution is in effect.
4. This resolution takes effect on the day it is passed and remains in effect until the proposed zoning provisions become valid, or fail to become valid because of the operation of subsection 111(8) of the Act or because Council does not meet the requirement of paragraph 112(1)(b) of the Act within a reasonable time.
5. Council directs the Clerk to cause the notice of intention to consider the making of By-law No. C-2-2026 to be published under subsection 111(1) of the Act no later than 14 days from the day this resolution is passed."

Motion Unanimously Carried

d. Trails Application

i. Cherry Tree Trails

As previously discussed, members of Council agreed to move forward with this project. CAO Brown submitted trail applications to the technical review committee and awaits a response.

ii. Lepreau Falls (East & West)

CAO Brown was not able to submit an application for the proposed trail system. This will be done within the month.

Department Reports

a) General Government

i) Mayor's Report- Mayor Cogswell submitted his reports online. Additionally, Mayor Cogswell thanked Council members for attending the Union of Municipalities of New Brunswick during the previous weekend.

ii) Councillor's Reports

1. Deputy Mayor Heather Saulnier- Deputy Mayor Saulnier submitted her report online. Additionally, the Deputy Mayor attended the Age Friendly Event in St. George.
2. Councillor Anne Laurie- Councillor Laurie's report was submitted online. Additionally, Councillor Laurie attended The Community Empowerment Fair in St. Stephen.
3. Councillor Rachel Clark- Councillor Clark's report was submitted online. Additionally, Councillor Clark attended the Writer's of the Realm Event in Fredericton, in an attempt to secure writers and vendors to attend the 2027 Fundy Shores Forest, Falls, & Fiction Event at Lepreau Falls.
4. Councillor Tina Dealy- Councillor Dealy submitted her reports online.
5. Councillor Lorraine Thompson- Councillor Thompson submitted her reports online.

iii) **CAO Report to Council**

2026.10.07.126 Moved by Councillor Thompson, **seconded** by Councillor Laurie to approve the CAO report as submitted.

Motion Unanimously Carried

b) Planning and Inspection

2026.10.07.127 Moved by Councillor Clark, **seconded** Deputy Mayor Saulnier to approve the SNBSC Planning and Inspection for September 2026 report as submitted.

Motion Unanimously Carried

c) Public Safety

i. **NBSPCA**

2026.10.07.128 Moved by Councillor Thompson, **seconded** by

Councillor Dealy to approve the NBSPCA Report for June 1 to September 30, 2026 as submitted online.

Motion Unanimously Carried

ii. Fire Department

2026.10.07.129 Moved by Deputy Mayor Saulnier, **seconded** by Councillor Thompson to approve the Musquash Fire Department Report for September 2026 as submitted online.

Motion Unanimously Carried

d) Economic Development

i. **2026.10.07.130 Moved** by Councillor Laurie, **seconded** by Councillor Clark to approve the Synergi Report for September 2026 as submitted online.

Motion Unanimously Carried

Standing Committee Reports

a) Community Development Committee

No reports were submitted.

b) Economic Development Committee

No reports were submitted.

c) PRAC Committee

PRAC report was submitted online.

d) Public Safety Committee

Public Safety Committee met on September 28, 2026. No report was submitted.

e) Recreation Committee

Recreation Committee report was submitted online. Committee Chair Councillor Dealy told Council that the Recreation Committee wishes to make changes to the 2027 Community Day Festival. Councillor Dealy also reminded Council and staff that the Breakfast with Santa event will be on December 12, 2026 at Musquash Fire Station #1.

f) Tourism Committee

No reports were submitted.

Correspondence

a) Correspondence Received

a. Correspondence Received

i. Letter from Premier Susan Holt – Tariff Impacts on Canadian Goods

Mayor Cogswell received a letter from NB Premiere Susan Holt

regarding Tarriff Impacts on Canadian Goods. Premiere Holt encouraged NB residents to look at supply chains in order to identify opportunities to choose New Brunswick products wherever possible. Where there is no New Brunswick option, Premiere Holt encouraged people to look to Canadian alternatives.

ii. **Letter from Minister of Transportation – Response on Roads Complaints**
Mayor Cogswell received a letter from the New Brunswick Minster of Transportation in response to Mayor Cogswell's letter of concern regarding the condition of a number of roads within the community in need of repair.

iii. **Letter from ADM Jennifer Wilkins – Local Governance Resource Manual**
Mayor Cogswell received a letter from New Brunswick Assistant Deputy Minister Jennifer Wilkins regarding The Local Governance Resource Manual.

b) Correspondence Issued

i. Mayor Cogswell shared the petition to make changes to the intersection of Wetmore Creek Rd and Route 790 Chance Harbour to Member of Legislative Assembly Ian Lee. Once reviewed, MLA Lee will present the petition to the Legislature.

Approval of Payments
2026.10.07.131 Moved by Deputy Mayor Saulnier, **seconded** by Councillor Dealy to accept payment of General Government Invoices of September 2026.

Motion Unanimously Carried

Approval of Accounts
2026.10.07.132 Moved by Councillor Clark, **seconded** by Councillor Laurie to approve the Expense Report for September 2026.

Motion Unanimously Defeated
Yes Votes: None
No Votes: Mayor George Cogswell, Councillor Rachel Clark, Councillor Anne Laurie, Councillor Tina Dealy, Councillor Lorraine Thompson, Deputy Mayor Heather Saulnier

During the question period, it was noted that the wrong date was on the report. The September 2026 Income & Expense Report will be issued following the meeting to Council and revisited during the November 4, 2026, Regular Council Meeting.

New Business

a. Year End Transfers

i. **2026.10.07.133 Moved** by Deputy Mayor Saulnier, **seconded** by Councillor Dealy to resolve to transfer $100,000 from the General Operating Budget to the Capital reserve Fund for the Rural Community of Fundy Shores.

Motion Unanimously Carried

ii. **2026.10.07.134 Moved** by Councillor Clark, **seconded** by Councillor Laurie to resolve to transfer $5,000 from the General Operating Fund to the Operating Reserve Fund for the Rural Community of Fundy Shores.

Motion Unanimously Carried

b. CCBF Transfer

2026.10.07.135 Moved by Councillor Dealy, **seconded** by Deputy Mayor Saulnier to resolve to transfer $44, 986.00 from the General Operating Fund to the Canada Community Building Fund Account.

c. Outdoor Rink Maintenance Proposal

2026.10.07.136 Moved by Councillor Thompson, **seconded** by Councillor Clark to allow CAO Brown to write a draft job description and advertise for the position of Outdoor Rink Maintenance Employee to seasonally maintain the skating rink at 31 Malcolm Meehan Rd.

Motion Carried
Yes Votes: Councillor Rachel Clark, Councillor Anne Laurie, Councillor Tina Dealy, Councillor Lorraine Thompson, Deputy Mayor Heather Saulnier
No Votes: Mayor George Cogswell

Mayor Cogswell did not agree with hiring an employee to maintain the outdoor community rink in Musquash, as he did not feel like the volume of users warranted it.

d. Volunteer Recognition Application/Programs

2026.10.07.137 Moved by Councillor Laurie, **seconded** by Councillor Clark to approve the Volunteer Recognition Nomination Program and have it advertised on Fundy Shores social media.

Motion Unanimously Carried

During the comment period, Councillor Laurie requested that the program be extended to seasonal residents and Council agreed. Volunteer Recognition Nomination forms can be submitted to the Fundy Shores office until November 4,

2026 and volunteers will be acknowledged at the Christmas Tree Lighting Event on November 27, 2026.

e. **Standing Committee Appointments**
2026.10.07.138 Moved by Deputy Mayor Saulnier, **seconded** by Councillor Clark to appoint members to Fundy Shores Committees.

Motion Unanimously Carried

f. New Brunswick Municipal Employee Pension Plan
2026.10.07.139 Moved by Councillor Clark, **seconded** by Councillor Dealy that be it resolved to appoint Deputy Mayor Heather Saulnier as the Employer representative and CAO Linda Sullivan Brown as the Employee Representative for the Rural Community of Fundy Shores – New Brunswick Municipal Employee Pension Plan.

Motion Unanimously Carried

g. **Appointment of the Auditor**
2026.10.07.140 Moved by Councillor Clark, **seconded** by Councillor Laurie to appoint Teed Saunders Doyle as the financial auditor for Fundy Shores.

Motion Unanimously Carried

Open Session
Community Member Bruce Enkel expressed to Council his disappointment in communication from staff. Mr. Enkel said he had called the office to ask a question but did not receive an answer. Mr. Enkel also asked for clarification regarding the Fundy Shores Public Safety Committee. Lastly, Mr. Enkel commended Council and staff on the work they do in the community.

Closed Session
None.

Next Meetings

a) Initial Budget Meeting
Community Building
October 14, 2026 – 6:00 PM

b) Committee of the Whole
Community Building
October 21, 2026 – 6:00 PM

c) Regular Council Meeting
Community Building
November 4, 2026 – 6:00 PM

Announcements
None.

Adjournment
2026.10.07.141 Moved by Councillor Dealy, **seconded** by Councillor Clark to adjourn the meeting at 7:20 PM.

Motion Unanimously Carried

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George (Denny) Cogswell
Mayor
Rural Community of Fundy Shores

Linda Sullivan Brown
Chief Administrative Officer/Clerk
Rural Community of Fundy Shores

Minutes
Rural Community of Fundy Shores
2027 Initial Budget Meeting
Community Building
October 14, 2026 – 6:00 pm

Call To Order
Mayor Cogswell called the meeting to order at 6:00pm.

Roll Call
Mayor George (Denny) Cogswell, Deputy Mayor Heather Saulnier, Councillor Rachel Clark, Councillor Tina Dealy, Councillor Anne Laurie, Councillor Lorraine Thompson, Chief Administrator Officer/Clerk Linda Sullivan Brown, Administrative Assistant Jillian Holland

Declaration of Conflict of Interest
None.

Topics

a. **2027 Budget Discussion**
   i. **2027 Public Consultation Report**
      1. **Implementation Costings**
         Council discussed suggestions and priorities raised by residents on the recent online Budget Survey regarding how the 2027 municipal budget could be allocated. Such topics included Musquash Fire, green spaces and community clean-ups, public safety, tourism promotion and development, etc.

   ii. **2027 Capital Improvement Budget**
      CAO Brown presented an overview of the 2026 municipal budget expenditures and compared them with the projected 2027 budget. Council discussed potential spending priorities for 2027, including tourism signage, a fire truck tender, parking lot renewal, and upgrades to the community office.

   iii. **2027 Event Budget**
      CAO Brown presented the proposed 2027 events to Council, including the anticipated costs associated with each event.

   iv. **Fire Truck Delivery and Payment Options**
      Council explored options for payment for a new fire truck to be added to the Musquash Fire Department Fleet.

Next Meetings

a. Regular Council Meeting
   Community Building
   October 7, 2026 – 6:00 pm

b. Committee of the Whole Meeting
   Community Building
   October 21, 2026 – 6:00 pm

Adjournment
The meeting adjourned at 7:58 pm.

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George (Denny) Cogswell
Mayor
Rural Community of Fundy Shores

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Linda Sullivan Brown
CAO/Clerk
Rural Community of Fundy Shores

Minutes
Rural Community of Fundy Shores
Committee of the Whole
Community Building
October 21, 2026 – 6:00 pm

Call To Order
Mayor Cogswell called the meeting to order at 6:00pm.

Roll Call
Mayor George (Denny) Cogswell, Deputy Mayor Heather Saulnier, Councillor Tina Dealy, Councillor Lorraine Thompson, Councillor Rachel Clark, Councillor Anne Laurie, Chief Administrator Officer/Clerk Linda Sullivan Brown, Administrative Assistant Jillian Holland, JDI Woodlands Director of Corporate Relations Robert Fawcett, JDI Woodlands Director of Sustainability & Indigenous Relations Andrew Willett

Declaration of Conflict of Interest
None.

Presentation

a. **JDI Woodlands**
Mr. Fawcett and Mr. Willett delivered a presentation to Council outlining Irving Woodlands' operations and contributions to the region. The presentation highlighted renewable forest products, economic activity, provincial and municipal tax revenues, and the company's commitment to sustainability.

Mr. Fawcett and Mr. Willett also told council about details about Project New Gen, the expansion of the Pulp and Paper Mill in West Saint John, and about Irving's new Biodiversity Monitoring Program.

Topics

a. **Dog Control By-Law Update**
CAO Brown provided Council with an overview of the proposed amendments to the existing Dog Control By-law. Council will perform the required readings at upcoming regular Council meetings as part of the process of implementing the by-law amendments.

b. **Community Complex Update**
CAO Brown and Council discussed potential Community Complex site location options within the property boundaries including entry points along both Route 790 and Route 175.

At the previous Committee of the Whole meeting, Council expressed interest in a revised design incorporating additional components into the proposed community complex. FBM updated the plans to reflect these additions and presented the associated revised cost estimate.

CAO Brown reminded Council that if a space within the complex is not leased by a specific organization, it would remain available for rental to other interested parties.

CAO Brown discussed the anticipated operating costs and potential revenue sources for the community complex, including leasable spaces and potential childcare providers. She emphasized that Council must determine which services and associated costs it is willing to support through the municipal tax rate and which should generate sufficient revenue to recover their costs.

Lastly, CAO Brown emphasized the importance of establishing a clear timeline and deadline for finalizing decisions regarding the community complex design. CAO Brown discussed the possibility of working with alternative engineering firms to complete the design of the community complex.

c. **Fundraising Proposal**
CAO Brown advised Council that once the final design for the community complex is established, funding applications for grants to support constructions costs can be submitted. Following the

submission of these applications, staff and Council can work with fundraising organizations to secure funding toward the community complex's capital costs.

CAO Brown informed Council that she has been in contact with BPN, a fundraising organization that has expressed a willingness to give a presentation of its services to Council. She noted that the fundraising process could take 12 months or longer to secure the required funds. CAO Brown also advised that BPN would charge a fee and require a staff member to assist with the fundraising efforts.

Next Meetings

a. Regular Council Meeting
Community Building
November 4, 2026 – 6:00 pm

b. Budget Meeting
Community Building
November 10, 2026 – 6:00 pm

c. Public Hearing of Objections – Rural Plan Amendment
1270 Route 790 (Musquash Fire Station #2)
November 17, 2026 – 6:00 pm

d. Committee of the Whole Meeting
Community Building
November 18, 2026 – 6:00 pm

Adjournment
The meeting adjourned at 7:55 pm.

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George (Denny) Cogswell	Linda Sullivan Brown
Mayor	CAO/Clerk
Rural Community of Fundy Shores	Rural Community of Fundy Shores

By-Law No. D – 1 – 2026

A By-Law Relating to the Tourism Accommodation Levy in the Rural Community of Fundy Shores

Pursuant to subsection 101.1(2) of the Local Governance Act, S.N.B., 2017 c.18, amendments thereto and regulations adopted thereunder, the Council of the Rural Community of Fundy Shores hereby enacts as follows:

1. Title
This by-law may be referred to as the "Tourism Accommodation Levy".

2. Definitions
For the purposes of this By-Law:

"Guest" includes persons who contract for sleeping accommodation in a lodging establishment for a continuous period not exceeding 31 days.

"Levy" means the tourism accommodation levy.

"Operator" means a person who, in the normal course of the persons business sells, offers to sell, provides, and offers to provide tourism accommodation in the Rural Community of Fundy Shores.

"Purchase Price" means the price for which accommodation is purchased, including the price in money, the value of services rendered, and other considerations accepted by the operator in return for the accommodation provided, but does not include the harmonized sales tax (HST)

"Rural Community of Fundy Shores" means the Rural Community of Fundy Shores and may be referred to as the "Community".

"Tourism Accommodation" means the provision of lodging in any premises operated to provide, for remuneration, temporary sleeping accommodation for the travelling public or for the use of public engaging in recreational activities and includes campgrounds, glamping, Airbnb and trailer parks for a continuous period not exceeding 31 days.

"Tourism Development" means planning and implementation of strategies, infrastructure, or other projects deemed appropriate by the council to support tourism with the objective of developing the tourism sector to increase the attractiveness of a destination and thereby attract more tourists.

"Tourism Promotion" means activities, operations, and expenditures designed to increase the number of visitors at a destination and to maximise the utilized capacity of a tourist business including but not limited to advertising, publicizing, or otherwise distributing information for the purposes of attracting and welcoming tourists; developing strategies to expand tourism; operating tourism promotion agencies; and to fund the marketing of or the operation of special events and festivals designed to attract tourists.

3. Application of the Levy

a) A guest shall, at the time of purchasing tourism accommodation, pay a levy in the amount of 3.5% of the purchase price of the tourism accommodation. An operator shall include on every invoice or receipt for the purchase of such accommodation a separate item for the amount of levy imposed on the purchase.

b) Where an operator sells accommodation in combination with meals and other packaged services for an all-in-one price, the purchase price of the accommodation shall be deemed to be the purchase price of the accommodation when such accommodations are offered for sale in the same tourism establishment without such specialized services.

4. Exemptions
This levy shall not apply to:

a) A student who is accommodated in a building owned or operated by a post-secondary institution while the student is registered at and attending that post-secondary institution;

b) A person who is accommodated in a room for more than 31 consecutive days;

c) Hotel or motel rooms provided by the community or province, or their agents, for emergency shelter accommodation purposes;

d) A person and/or member of the person's family, accommodated while the person and/or a member of the person's family is receiving medical treatment at a hospital or provincial health-care centre or seeking specialist medical advice, provided the person or member of the person's family provides the operator with a written statement from a hospital, provincial health-care centre or physician licensed to practice medicine in the Province of New Brunswick that the person and/or member of the person's family is receiving medical treatment, that as a result the person or member of the person's family is in need of accommodation, and the time period for which such accommodation is required.

5. Collection by Operator
Operators shall collect the levy from the guest at the time the accommodation is purchased and shall remit the levy to the Community at the times and manner set forth in this By-Law.

6. Report and Remittance

a) Subject to the provisions of subsection b), unless otherwise provided, all operators shall make separate quarterly reports to the Community, on the prescribed report form, of tourism accommodation sales and levy collected.

b) The Community may at any time require an operator to provide a report of sales and levy collected, such report to cover any period or periods.

c) A separate report shall be made for each place of business, unless a consolidated report has been approved by the Community.

d) The reports by operators shall be made to the Community by the 28th day of the month following the ending of each quarter period regarding the collection of the levy by the operator, and the levy shall be remitted no later than 30 days from the date the report is due.

e) If an operator during the preceding period has not collected any levy, he shall nevertheless make a report to that effect on the prescribed report form.

f) Where an operator ceases to carry on or disposes of his business, he shall make the report and remit the levy collected within 20 days of the date of discontinuance or disposal.

7. Records

a) Every operator shall keep books of account, records and documents sufficient to furnish the Community with the necessary particulars of:
    a. sales of tourism accommodation,
    b. amount of levy collected, and
    c. disposal of levy.

b) Every operator shall retain any book of account, record, or other document referred to in this section for a minimum period of the current year plus six (6) years.

8. Use of Funds

a) A minimum of 30% of the funds collected through the Tourism Accommodation Levy by Fundy Shores proprietors will be kept in the Community as incremental revenue to be put towards event funding for the Fundy Shores area.

b) Remaining proceeds raised by the Tourism Accommodation Levy may be used for the following:
    a. to promote Fundy Shores as a tourist destination.
    b. to construct and maintain shared used facilities owned by Fundy Shores including trail networks, recreation spaces, public washrooms etc.
    c. to attract special events that have a direct impact related to tourism enhancement and promotion and the potential to raise new revenues for the Rural Community.
    d. at Council's discretion funds collected may also be used to pay for mandated service fee for the Regional Tourism by the Regional Service Commission
    e. and/or help offset the cost associated with administering the collection of the levy.

c) All of the funds collected will be allocated to a special fund, administered through the Fundy Shores Treasurer.

9. Inspection, Audit, Assessment

a) A person appointed by Fundy Shores may enter at a reasonable time the business premise or the premises where the person's records are kept.

b) To determine whether or not the person is an operator, or the premises are accommodations within the meaning of this bylaw;

c) To determine whether or not this bylaw is being and has been complied with, or

d) To inspect, audit and examine books of accounts, records, or documents.

10.Interest
Interest payable under the by-law shall be payable at the Bank of Canada's prime interest rate plus two percent.

11.Enforcement
Any by-law enforcement officer, whom has been appointed by council, is hereby authorized to take such actions, exercise such powers and perform such duties, as may be set out in this by-law or in the Local Governance Act and as they may deem to be necessary to enforce any provisions of this by-law.

12.Offences

a) Any person who violates any provision of this by-law is guilty of an offence and is liable on conviction to a fine.
b) The minimum fine for an offence committed under this by-law is one hundred and forty dollars ($140) and the maximum fine for an offence committed under this by-law is two thousand one hundred dollars ($2,100).
c) If an offence committed under this by-law continues for more than one (1) day:
    a. the minimum fine that may be imposed is the minimum fine established in this by-law multiplied by the number of days during which the offence continues; and,
    b. the maximum fine that may be imposed is the maximum fine established in this by-law multiplied by the number of days during which the offence continues.

13.Effective Date

This by-law shall be enacted on its third and final reading and come into effect on January 1, 2027.

First Reading by Title: October 7, 2026
Second Reading by Title and in its Entirety: November 4, 2026
Third Reading by Title and Enactment: _____

_____
George (Denny) Cogswell
Mayor
Rural Community of Fundy Shores

_____
Linda Sullivan Brown
CAO/Clerk – Treasurer
Rural Community of Fundy Shores

APPENDIX 1 –
TOURISM ACCOMMODATION LEVY
PROPERTY REGISTRATION FORM

RURAL COMMUNITY OF FUNDY SHORES
31 MALCOLM MEEHAN ROAD, MUSQUASH NB, E5J 2G2
TEL: 506-693-0207
WWW.FUNDYSHORES.CA

Section 1:
CORPORATION NAME _____ (if applicable)

OPERATING NAME _____

RENEWAL If there are no changes from the previous year, check here ☐ then skip to section 2

CONTACT NAME AND TITLE _____

TELEPHONE ( ) - ____-_____

EMAIL:_____

MAILING ADDRESS_____

ACCOMMODATION ADDRESS _____
(if different from mailing address)

NUMBER OF RENTAL UNITS _____
YEAR ROUND ☐
SEASONAL ☐
(Check the box)
Provide Open and Close Dates: _____

Section 2:
AUTHORIZED SIGNING OFFICER NAME (PLEASE PRINT) _____
By signing and dating this document, you agree to collect and submit the Tourism Accommodation Levy on behalf of this property and the Rural Community of Fundy Shores, by virtue of issuing a registration number, agree to keep all specific property financial information confidential unless required for audit purposes per By-Law D-1-2026, A By-Law of the Rural Community of Fundy Shores Regarding Tourism Accommodation Levy.
DATE:_____

SIGNING AUTHORITY SIGNATURE:_____
Once complete, please email this form to: linda.sullivanbrown@fundyshores.ca or
print and drop off in person or mail to: Community Office at the address above.

FOR OFFICE USE ONLY
DATE RECEIVED: BY: _____

APPENDIX 2 –
RURAL COMMUNITY OF FUNDY SHORES
REMITTANCE FORM

REPORTING PERIOD: FROM: TO:

CORPORATE NAME (if applicable):

OPERATING NAME:

CONTACT PERSON:

TELEPHONE:

EMAIL:

REGISTRATION NUMBER (assigned by Annually):

TOURISM LEVY CALCULATION FOR THE REPORTING PERIOD

1. Total Number of Bookings _____

2. Total Number of Guests _____

3. Gross Revenue (Before HST and Levy) from Accommodation _____

4. Amount of Guaranteed No-Show Refunds, Rebates, & Bad Debts_____

5. Revenue from Accommodation Room Rentals Exempt from Levy_____

6. Net Rental Revenue (Line 3 minus Lines 4 and 5) _____

7. Tourism Levy Due: 3.5% of Line 6 (Line 6 X 0.035) _____

8. Amount Remitted with this Form _____

If Amount Remitted does not equal Levy Due, please explain:

_____

_____

_____

_____

I CERTIFY THAT INFORMATION GIVEN ON THIS TAL RETURN IS CORRECT AND COMPLETE. SUPPORTING RECORDS WILL BE KEPT

AS PER BY-LAW D-1-2026 AND SUBJECT TO AUDIT, AS WELL THE ABOVE SPECIFIC PROPERTY FINANCIAL INFORMATION WILL REMAIN CONFIDENTIAL UNLESS REQUIRED FOR AUDIT PURPOSES.

Authorized Person Signature:_____ Date:_____

For instructions on filling out this form, please see reverse.

INSTRUCTIONS

1. This is the number of bookings completed in the period. If a guest books a room/rental for multiple nights, that would be considered one booking. Please do not include any cancellations in this number.

2. Ensure you include the total number of guests for each booking. If the same guest books multiple separate stays, count each stay as a separate guest.

3.

a) Total Amount of Revenue collected for bookings in the reporting period before any discounts or rebates are deducted.

a) Any fees charged and/or amounts kept as a result of a no-show or a cancellation after the free cancellation period should be included.

b) If a guest cancels their booking during their free-cancellation period and is fully refunded, do not include that amount in this number.

4.

a) No-show refunds would be any amounts (full or partial) refunded to the guests in the event they did not cancel and did not show up for their prepaid booking.

b) If a guest cancels their booking during their free cancellation period and is fully refunded, do not include that amount in this number.

c) If any other discounts or rebates are given, or any bad debts are written off, please include in this number.

5. Any amounts collected from qualifying situations under the Exemption List below.

6. Net Rental Revenue is Gross Revenue less refunds/discounts, less exempt accommodations (Line 3 minus Line 4 minus Line 5).

7. Tourism Levy Due is 3.5% of Net Rental Revenue (Line 6 X 0.035).

8. Amount Remitted should match the Tourism Levy Due. In some circumstances your remittance may include adjusted amounts from a previous period, or if there are any bookings you are still awaiting payment for in the current remitting period that are not included in your remittance.

Exemptions:

1. A student who is accommodated in a building owned or operated by a post-secondary educational institution while the student is registered at and attending a post-secondary educational institution.

2. A person who is accommodated in a room for more than 31 consecutive days.

3. Medical Classification.

4. Hotel or Motel rooms provided by for emergency shelter accommodation purposes.

If you need any clarification pertaining to the completion of this form, please call the Community Office at 1 (506) 693-0207.

RURAL COMMUNITY OF FUNDY SHORES

BY-LAW NO. C-5-2026

SUBDIVISION BY-LAW

The Council of the Rural Community of Fundy Shores, under the authority vested in it by section 75 of the *Community Planning Act*, S.N.B. 2017, c. 19, and amendments thereto, enacts as follows:

1. Definitions

1.1 In this By-law:

"Act" means the *Community Planning Act*, S.N.B. 2017, c. 19, and amendments thereto;

"advisory committee" means the planning committee established by the Commission under the *Regional Service Delivery Act*;

"Commission" means the Southwest New Brunswick Service Commission;

"Council" means the Mayor and Councillors of the Rural Community of Fundy Shores;

"developer" means a person seeking approval of a subdivision plan, or who enters into a subdivision agreement with the Rural Community;

"development officer" means the development officer within the meaning of the Act, being the planning director as defined in the *Regional Service Delivery Act*, or a person to whom the powers of the development officer are delegated under the Act;

"land for public purposes" means land, other than streets, for the recreational or other use or enjoyment of the general public, including:

(a) a pedestrian trail, motorized trail, or boat launch to a watercourse or the Bay of Fundy;

(b) a building lot dedicated to the Rural Community for a public sector led development;

(c) a sensitive environmental or conservation area, such as wetlands for habitats and drinking water aquifer recharge;

(d) a Rural Community park or greenbelt;

(e) a pedestrian trail to a school, recreational area or other community facility; or

(f) land for a community hall, institutional use, recreational use or other similar community facility;

"lot" means one parcel of land described in a deed, transfer, or subdivision plan, used or proposed to be used as the site of a building, structure or use;

"market value of the land" means the assessed value of the original lot, block or other parcel of land being subdivided, according to its latest Property Assessment Notice as provided by Service New Brunswick, with the percentage of any lands intended to be occupied by public roads or encumbered by public trail easements under section 9 deducted from that value;

"Minimum Standards" means the latest edition of the *Minimum Standards for the Construction of Subdivision Roads and Streets* published by the New Brunswick Department of Transportation and Infrastructure;

"Minister" means the Minister of Transportation and Infrastructure;

"non-residential property" means a lot or other parcel of land used, or intended to be used, exclusively for one or more of the following main uses, as those uses are defined in and subject to the applicable provisions of the Rural Plan:

a) agricultural use;

b) extractive industrial use;

c) forestry use;

d) parks & open space use;

e) private utility use;

f) resource excavation use;

g) water-dependent fishery use; and,

h) a pre-existing use, in the form of a camp or cabin under 58.06 square metres in gross floor area;

"other access" means any form of access other than a public road or private street, and includes a shared driveway (Class B) and a natural resource access (Class C) as provided in sections 7 and 8;

"previously approved private access" means a private street or other access approved on a subdivision plan and registered in the land registration office before the coming into force of this By-law;

"private street" means a private street (Class A) shown on a subdivision plan that is constructed to the Minimum Standards, is owned and maintained by a road owners association, and is capable of conversion to a public road;

"public road" means a road vested in the Crown or the Rural Community and maintained at public expense;

"Recreation Corridor" means the planned trail network proposed in section 1.9 of the Fundy Shores Rural Plan By-law;

"Rural Community" means the Rural Community of Fundy Shores.

"Rural Plan" means the Rural Plan By-law of the Rural Community of Fundy Shores and amendments thereto;

"Type 1 subdivision" means a subdivision of land that is not a Type 2 subdivision;

"Type 2 subdivision" means a subdivision of land that requires the development of:

(a) one or more public roads; or

(b) a form of access other than a public road and approved by the advisory committee as being advisable for the development of the land;

2. Purpose

2.1 The purpose of this By-law is to regulate the subdividing of land in the Rural Community of Fundy Shores.

3. Streets and Other Accesses: General

3.1 In a subdivision, unless otherwise stipulated by the Minister, public roads shall be laid out and constructed in accordance with the standards contained in this By-law.

3.2 Notwithstanding anything contained in this By-law, a proposed subdivision street that is to connect to a road, street or highway under the control of the Minister, and that is not vested in the Rural Community under section 32 of the *Highway Act*, is subject to the Minimum Standards.

3.3 Where entry to a Type 2 subdivision will be gained by means of a public non-maintained road, as classified by the Minister, the developer shall bring that existing public non-maintained road to the standard required for streets within the rest of the proposed subdivision, at the developer's full cost.

3.4 Reserve strips abutting a street in a subdivision are prohibited, except where such strips are vested in the Rural Community.

3.5 In arriving at a recommendation or decision with respect to the location of public roads, private streets or other accesses in a proposed subdivision, the advisory committee shall consider the relationship between the proposed access location and:

(a) the topography of the land;

(b) the provision of lots suitable for the intended use;

(c) street intersections and interceptions being as nearly as possible at right angles;

(d) convenient access to the proposed subdivision and to lots within it; and

(e) the convenient further subdividing of the land or adjoining land.

3.6 The names of streets and other accesses in a subdivision are subject to the approval of Council.

3.7 Notwithstanding anything contained in this By-law, where a developer proposes a subdivision of one or more lots on a previously approved private access, that access is deemed to be an access approved by the advisory committee as being advisable for the development of land, provided there is no extension to the length of the previously approved private access and the resulting subdivision would otherwise meet all applicable requirements and access standards of this By-law and of the Rural Plan.

4. Classes of Streets and Other Accesses

4.1 Every street or other access laid out in a subdivision shall belong to one of the following classes:

(a) Public Road;

(b) Private Street, Class A;

(c) Other Access, Class B (Shared Driveway); or

(d) Other Access, Class C (Natural Resource Access).

4.2 The class of every street or other access shall be identified on the tentative plan and on the final subdivision plan.

5. Public Road

5.1 The purpose of a public road is to provide the ultimate, year-round access to property, maintained and guaranteed by government, and capable of supporting high traffic volumes and emergency vehicles.

5.2 A public road shall be engineered and constructed in accordance with the Minimum Standards, including the drainage facilities required under those standards:

(a) Certification by a Professional Engineer retained by the developer at their own expense shall be submitted in support of the tentative subdivision plan for all road and drainage design and construction.

5.3 Unless otherwise stipulated by the Minister:

(a) the length of a block shall be not less than 120 metres and not more than 240 metres;

(b) the length of a cul-de-sac shall not exceed 365 metres; and

(c) the width of the right of way shall be not less than 24 metres.

5.4 An intersection of a public road with another public road shall conform to Tables A10.1 and A10.2 of the Minimum Standards.

5.5 There is no limit on the number of lots that may be served by a public road.

5.6 A Type 2 subdivision served by a public road is subject to the setting aside of land for public purposes in the amount of 8%, as provided in section 11.

6. Private Street, Class A

6.1 The purpose of a private street is to provide private, year-round access to property, maintained by a road owners association, that is engineered to support higher-traffic volumes and emergency vehicles, and capable of conversion into a public road in the future.

6.2 Subsections 5.2, 5.3, and 5.4 apply *mutatis mutandis* to a private street.

6.3 The number of lots that may be served by a private street is subject to the Rural Plan By-law.

6.4 A Type 2 subdivision served by a private street is subject to the setting aside of land for public purposes in the amount of 8%, as provided in section 11.

6.5 A road owners association is required to be established for a Private Street, Class A subdivision. The private street shall be identified on the final subdivision plan and registered in the land

registration office prior to the development officer approving any lots that front onto that private street.

6.6 One public trail easement to the Bay of Fundy or a watercourse shall be provided where required under section 9.

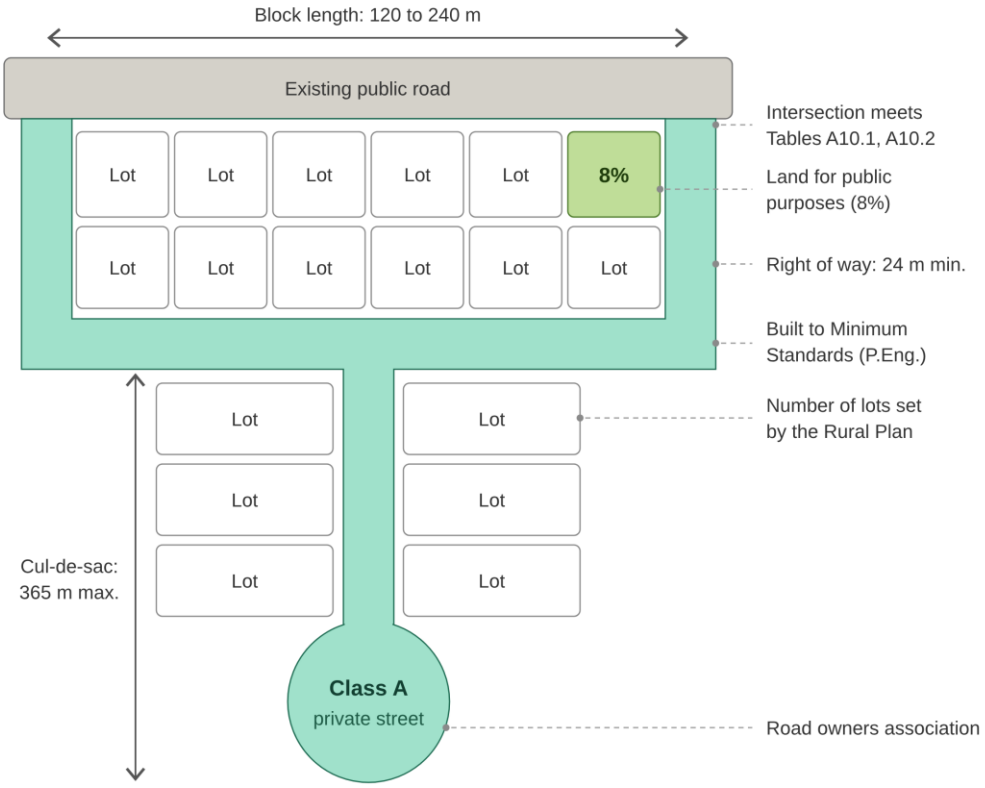


Figure 1. Class A, Private Street example

7. Other Access, Class B (Shared Driveway)

7.1 The purpose of a shared driveway is to provide a year-round, short, and easily maintained right of way to properties without public road frontage, managed by several neighbours on a private basis. A shared driveway is not designed to be converted to a public road and is only intended to support limited traffic.

7.2 Shared driveways are not verified as suitable year-round accesses for emergency vehicles; therefore, the length of the right of way shall not extend beyond the firefighting access route limits in the *National Building Code of Canada*, as adopted under the *Building Code Administration Act*, S.N.B. 2020, c. 8.

7.3 A shared driveway shall conform to the following requirements:

(a) no more than 3 lots shall be served by the shared driveway;

(b) the length of the right of way shall not exceed 90 metres;

(c) the width of the right of way shall be not less than 10 metres; and,

(d) the intersection with a public road requires an access permit, including a driveway culvert, if applicable.

7.4 No engineering standard of construction applies to a shared driveway, and its construction and maintenance are a private responsibility, and to this effect, the development officer may require a note be placed on any final plans of subdivision as a caveat to future lot owners.

7.5 A Type 2 subdivision served by a shared driveway is exempt from the setting aside of land for public purposes.

7.6 One public trail easement to the Bay of Fundy or a watercourse shall be provided where required under section 9.

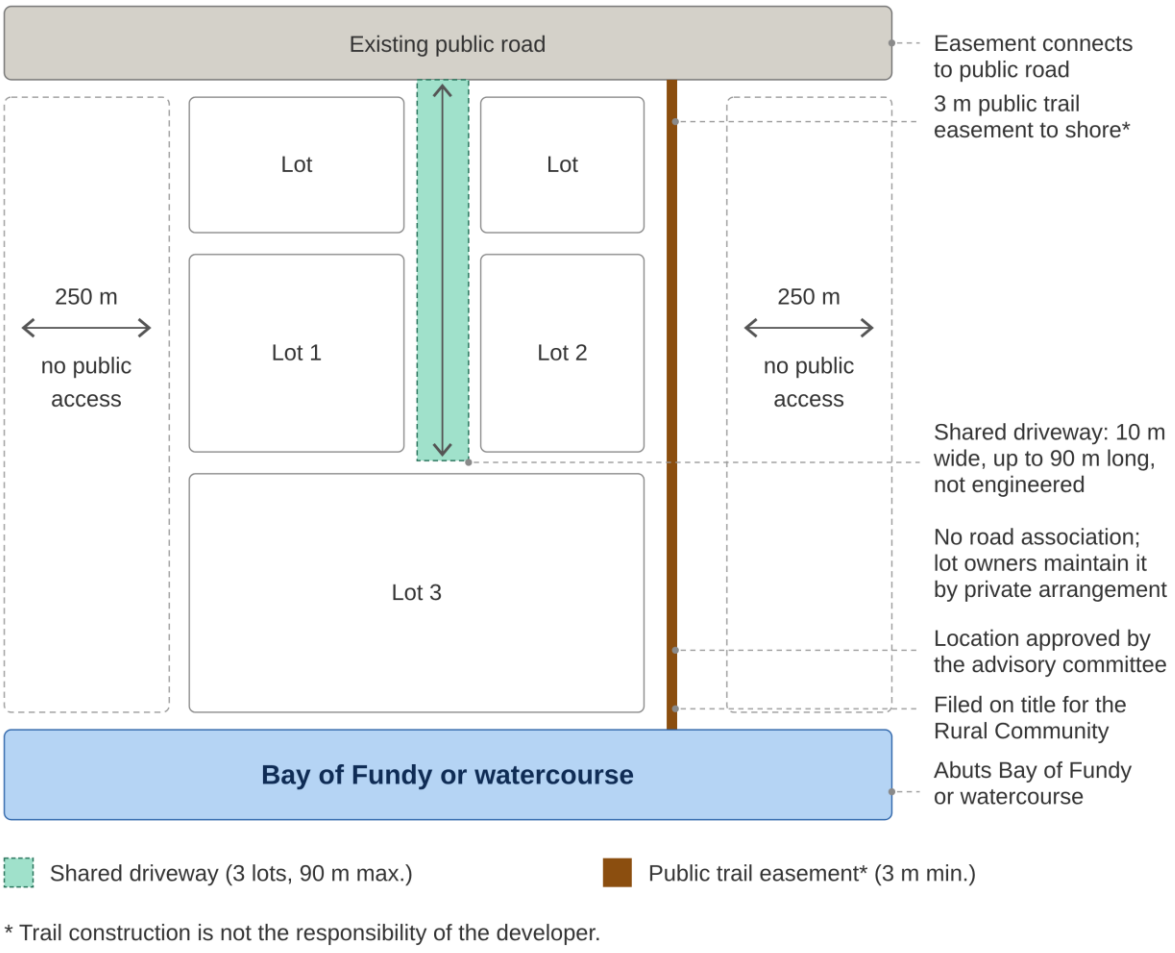


Figure 2. Class B, Shared Driveway example

8. Other Access, Class C (Natural Resource Access)

8.1 The purpose of a natural resource access is to provide a seasonal, long, and lightly maintained right of ways to give access to non-residential property without public road frontage. A natural resource access is not intended to be traversed by emergency vehicles.

8.2 A natural resource access shall conform to the following requirements:

(a) no more than 3 lots shall be served by the access;

(b) no maximum length applies to the access;

(c) the width of the right of way shall be not less than 6 metres; and,

(d) the intersection with a public road requires an access permit, including a driveway culvert.

8.3 No engineering standard of construction applies to a natural resource access, and its construction and maintenance are a private responsibility, and to this effect, the development officer may require a note be placed on any final plans of subdivision as a caveat to future lot owners.

8.4 A natural resource access shall be used only to subdivide lots that are non-residential property.

8.5 A Type 2 subdivision served by a natural resource access is subject to the setting aside of land for public purposes in the amount of 8%, as provided in section 11.

8.6 One public trail easement to the Bay of Fundy or a watercourse shall be provided where required under section 9.

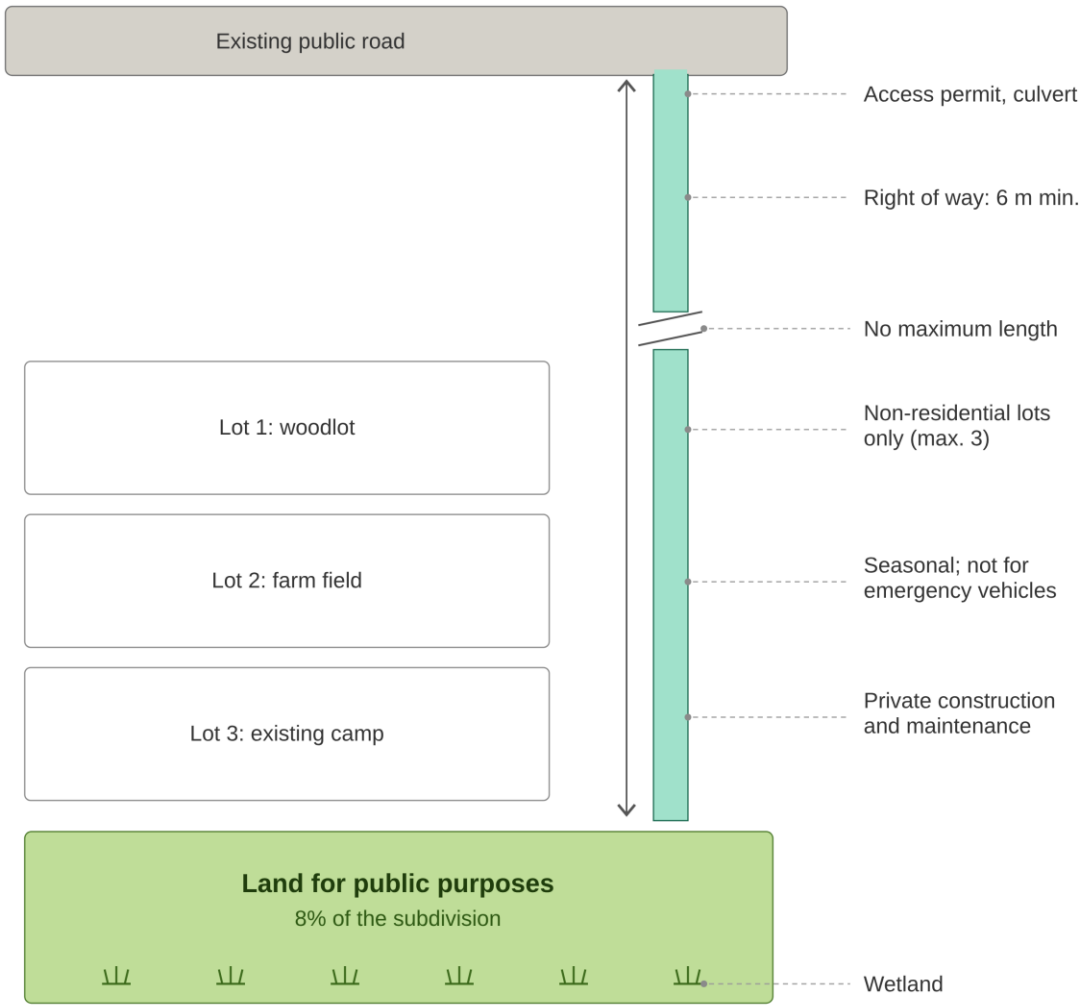


Figure 3. Class C, Natural Resource Access example

9. Public Trail Easements

9.1 A purpose of this By-law is to require facilities, in the form of public trail easements, for certain classes of subdivision to create, ensure and preserve public access to the shoreline along the Bay of Fundy or to a watercourse at the time of subdivision.

9.2 As a condition of approval of a Type 2 subdivision (Class A, B, or C), a public trail easement not less than 3 metres in width, connecting a public road to the shore of the Bay of Fundy or to a watercourse, shall be set out and identified on the plan where:

(a) the boundaries of the proposed subdivision abut the Bay of Fundy or a watercourse; and

(b) no other public access point to the Bay of Fundy or watercourse exists within 250 metres of the boundaries of the proposed subdivision.

9.3 A public trail easement under subsection 9.2 is not required for a Type 2 subdivision where:

(a) public trail easement connection to a public road is not possible in the opinion of the development officer; or

(b) an existing public access point to the Bay of Fundy or watercourse is located within 250 metres of the boundaries of the proposed subdivision, or a public access point to the Bay of Fundy or watercourse is provided by a public road or land for public purposes within the proposed subdivision itself.

9.4 For the purposes of this section, a public access point means a publicly owned street or right of way, land for public purposes, a public trail easement, or any other publicly held interest in land that provides the general public with pedestrian access to the shore of the Bay of Fundy or to a watercourse.

9.5 For the purposes of this section, distance shall be measured in a straight line from the nearest point of the boundaries of the subdivision to the nearest point of the existing public access point.

9.6 A proposed location of an easement required under this section shall be reviewed by the development officer and approved by the advisory committee after consideration of the topography of the land, avoidance of any known habitats of species at risk, and the safety and convenience of the proposed pedestrian access to the shore.

10. Lots, Blocks and Other Parcels

10.1 Every lot, block and other parcel of land in a subdivision shall abut a public road, or such other street or other access as may be approved by the advisory committee as being advisable for the development of land.

10.2 The dimensions and area of a lot in a subdivision are subject to the requirements of the Rural Plan.

11. Land for Public Purposes

11.1 Subject to subsection 11.4, as a condition of approval of a Type 2 subdivision plan, land in the amount of 8% of the area of the proposed subdivision, exclusive of public roads and any area of

land encumbered by a public trail easement under section 9, shall be set aside as land for public purposes and indicated as such on the plan.

11.2 Council may, at its discretion, accept in lieu of land set aside under subsection 11.1 a sum of money equal to 8% of the market value of the land in the proposed subdivision, at the time of submission of the subdivision plan for approval, to be paid to the Rural Community and used to acquire land for public purposes.

11.3 Nothing in this section prevents an applicant from proposing a payment of cash in lieu of land, provided the aggregate value to the Rural Community is not less than that provided under subsection 11.1 or 11.2.

11.4 Notwithstanding subsections 11.1, 11.2 and 11.3, where a Type-2 subdivision is proposed on a lot, block and other parcel of land that is part of or adjacent to the mapped Recreation Corridor, land for public purposes shall be required to facilitate this planned trail network.

11.5 Despite subsections 11.1, 11.2 and 11.3, land for public purposes is not required for the following:

(a) a Type 1 subdivision involving a lot with frontage on an existing, maintained public road;

(b) a parcel of land created to be added to, and become part of, a neighbouring parcel;

(c) a subdivision plan that puts land together (assembles it) for future subdivision;

(d) a lot created abutting a previously approved private access under subsection 3.7;

(e) a Type 2 subdivision with an Other Access, Class B (Shared Driveway) that meets all the size requirements in subsection 7.3; and

(f) a lot created to be transferred to the Rural Community.

11.6 If land has been set aside, or money paid, under subsection 11.1, 11.2 or 11.3 as a condition of approval of a subdivision plan, no more land for public purposes or money may be required as a condition of approval of any later subdividing of that same land.

11.7 A developer may propose to Council a payment of money in lieu of land under subsection 11.2 or 11.3 by delivering the proposal to the development officer at the time of the subdivision application together with a certified cheque, payable to the Rural Community of Fundy Shores, in the amount proposed. The Commission shall hold the certified cheque uncashed until Council decides whether to accept the proposal, and:

(a) where Council accepts the proposal, the certified cheque shall be released to the Rural Community and the money paid into the account required under the Act, to be used to acquire land for public purposes elsewhere; and

(b) where Council rejects the proposal, the certified cheque shall be returned to the developer, and land shall be set aside in accordance with subsection 11.1.

12. Subdivision Agreements & Facilities

12.1 In a Private Street, Class A subdivision, other than a subdivision referred to in subsection 11.5, the developer proposing to subdivide land shall, at their own expense, hire a professional engineer who will oversee, inspect, and certify the construction of the access. The developer shall be responsible to pay for and provide within that subdivision the facilities required by the Minimum Standards, and the development officer shall not approve the plan unless that person enters into an agreement with the Rural Community, binding on that person's heirs, successors and assigns, to construct and pay the cost of the required facilities, and deposits with the Rural Community a sum of money, performance bond or other security sufficient to guarantee the faithful performance of the agreement.

12.2 In a class of subdivision where a public trail easement is required under section 9, the easement shall be identified on the final subdivision plan as a public trail easement and be filed with an easement document that shall run with the land for the benefit of the Rural Community and the general public by extension.

13. When a Subdivision Plan Cannot Be Approved

13.1 The development officer shall not approve a subdivision plan if, in the opinion of the development officer and the advisory committee:

(a) the land is not suited to the purpose for which it is intended, or may not reasonably be expected to be used for that purpose within a reasonable time after the plan is approved;

(b) the proposed manner of subdividing will prejudice the possibility of further subdividing the land or the convenient subdividing of adjoining land; or

(c) the proposed manner of subdividing contravenes the Act, any other applicable provincial regulation or any municipal by-law.

14. Fees

14.1 A person who applies to the development officer for approval of a tentative plan shall pay the following fee:

(a) for a Type 1 subdivision, $200 plus $25 for each lot in the subdivision;

(b) for a Type 2 subdivision, $500 plus $50 for each lot in the subdivision; or

(c) for a re-application, an administration fee of $100.

IN WITNESS WHEREOF the Rural Community of Fundy Shores has caused the corporate seal of the Rural Community to be affixed to this By-law the day of , 2026.

First Reading:

, 2026

Second Reading:

, 2026

Third and Final Reading:

, 2026

_____
Mayor

_____
Clerk

BY-LAW NO. C-2-2026

A BY-LAW TO AMEND BY-LAW NO. C-2-2024, BEING THE RURAL PLAN BY-LAW FOR THE RURAL COMMUNITY OF FUNDY SHORES

The Council of the Rural Community of Fundy Shores, under the authority of the Community Planning Act, makes the following amendments to its rural plan by-law:

1. ***By-law No. C-2-2024, the Rural Plan By-law for the Rural Community of Fundy Shores, is amended by adding the following section immediately after section 1.6.1:***

   1.6.2 Proposals

   (1) It is proposed that a data centre not be a permitted use in any zone other than the Integrated Development (ID) Zone, and that a data centre be permitted only where Council both places the land in the ID Zone by amendment to the Zoning Map and adopts a specific proposal for that development under sections 58 and 59 of the Community Planning Act, so that each proposal is considered by Council on its own merits, following the public notice and objection procedures required by that Act, and is authorised by a development agreement or resolution of Council imposing terms and conditions specific to that proposal.

   (2) It is proposed that, in addition to all of the considerations set out in section 1.1.1(4) of this Rural Plan By-law, including but not limited to impacts on sensitive environments, well water supplies, dark skies at night, and noise, Council shall, when considering any application to re-zone land to permit a data centre, also have regard to the following:

      (a) the adequacy of the electrical supply to serve the proposal, and the effect of the proposal on the electrical supply available to residents and to existing businesses;

      (b) any on-site electricity generation proposed, its effect on greenhouse gas emissions, and the measures proposed to mitigate those effects;

      (c) the adequacy of the proposed separation distance of the site from any existing dwellings, schools, places of worship, parks and beaches, and from any Settlement Area mapped in this By-law; and

      (d) the adequacy of the proposed arrangements for decommissioning and restoring the site, and of the financial security proposed to secure those arrangements.

2. ***Section 2.0 is amended by adding the following definition in alphabetical order:***

   DATA CENTRE means the use of land, buildings or structures to house computer servers, data storage equipment or data processing equipment, together with the associated electrical supply, backup power, cooling and network equipment, and includes a facility used for the training or operation of artificial intelligence models, a facility that provides computing capacity to persons other than the owner or operator, and a facility used for the mining or validation of cryptocurrency or of other distributed ledger transactions, but does not include equipment that is

accessory to a main use on the same lot where that equipment occupies a gross floor area of 200 square metres or less and the electrical service to that equipment is rated at 500 kilowatts or less.

Read the first time this _____ day of _____, 20____

Read the second time this _____ day of _____, 20____

Read the third time and enacted this _____ day of _____, 20____

_____

Denny (George) Cogswell, Mayor

_____

Linda Sullivan Brown, Clerk

By-Law B-3-2026

A By-Law to Amend By-Law B-2-2025 Respecting Dog Control in the Rural Community of Fundy Shores

The Council of the Rural Community of Fundy Shores (hereinafter referred to as "Fundy Shores"), under the authority vested in it by the *Dog Control Regulation (Regulation 2022-23) – Local Governance Act*, R.S.N.B (2017) Section 10 (1) (k), and amendments thereto, hereby enacts as follows:

Title

This By-Law may be cited as the "Dog Control By-Law Amendment B-3-2026"

General

Section 13 of By-law No. B-2-2025, being the **Dog Control By-Law**, is hereby repealed and the following substituted therefor:

Offences

(a) A person who violates or fails to comply with subsection 4(a) or 5(b), section 6 or 7 or paragraph 12(a)(i), (ii) or (iii) or 12(b)(i) or (ii) commits an offence punishable under Part 2 of the *Provincial Offences Procedure A*ct as a category B offence.

(b) Fundy Shores has the discretionary power to issue a ticket for any violation of this By-Law prior to laying charges in Provincial Court and to accept voluntary payment in the amount of the minimum fine, as set out in Part 2 of the *Provincial Offences Procedure Act* as a category B offence from the person alleged to have violated the By-Law, in lieu of charges being brought against such person. The discretion to issue a ticket and to accept such voluntary payment is absolute and dependent on the number of violations of this By-law such person has been found or admits having infringed.

(c) A voluntary payment made under this section shall constitute a full satisfaction, release and discharge of all penalties and imprisonments incurred by such person for such violation, and for the purposes hereof shall have the same effect as if a Judge had convicted the person of the violation for which the amount was paid. A certificate signed by the Chief Administrative Officer to the effect that the sum has been paid in respect of a specific violation shall be prima facie evidence in all counts of conviction.

(d) If the voluntary payment set out above has not been received before a charge pertaining to the offence has been laid in Provincial Court, the person charged with the offence is liable, on summary conviction, to a fine for commission of an offence as set out in Section 13 (a).

(e) For greater certainty, section 146 of the Act applies when a person violates or fails to comply with an order made under subsection 10(b).

1. Effective Date

This by-law comes into effect on .

Read First Time by Title
Read Second Time by Title and by Summary
Read Third Time by Title

_____	_____
George (Denny) Cogswell	Linda Sullivan Brown
Mayor	Chief Administrative Officer/Clerk
Rural Community of Fundy Shores	Rural Community of Fundy Shores

Dillon Consulting Limited
274 Sydney Street, Suite 100
Saint John, New Brunswick, Canada, E2L 0A8
506.633.5000 | www.dillon.ca

October 30, 2026

Rural Community of Fundy Shores
31 Malcolm Meehan Road
Musquash, NB
E5J 2G2

Attention: Linda Sullivan Brown
Chief Administrative Officer

Request for Proposal (RFP) Results – Solid Waste Collection Services for Residential Properties and Large Item PickUp Services Rural Community of Fundy Shores Musquash, NB RFP# 2026-001

RFP submissions for the above noted project were opened via email at 13:30 A.S.T., local time, October 23, 2026.

Three (3) tenders were received in response to a Public RFP Submission Call with the results shown below and summarized on the accompanying Bid Summary.

TENDERER	TENDER PRICE (incl. 15% HST)
Fero Waste & Recycling Inc.	$472,302.70
Miller Waste Systems Inc.	$861,060.72
Brewester Marine Inc.	Non-Compliant

Our office has completed an evaluation of the submissions against the mandatory requirements and technical specifications outlined in the RFP documents.

During the review process, we found that the submission from Brewester Marine Inc. did not conform to the mandatory requirements of the RFP. Specifically, their submission failed to include the required Performance Bond surety letter and proof of insurance. Consequently, their bid has been deemed non-compliant.

The submission from Miller Waste Systems Inc. met the administrative requirements; however, their proposal included a Statement of Departures that heavily shifted contractual and financial risk back to the municipality, alongside a significantly higher bid price.

Dillon Consulting Limited
274 Sydney Street, Suite 100
Saint John, New Brunswick, Canada, E2L 0A8
506.633.5000 | www.dillon.ca

The submission from Fero Waste & Recycling Inc. is fully compliant, included zero contractual departures, and represents the lowest cost to the municipality.

It would, therefore, be in order to award the contract to the low bidder, Fero Waste & Recycling Inc. for their Bid Price of $ 472,302.70 HST included.

Should you have any questions or require additional information, please contact this office at your earliest convenience.

Yours truly,

Dillon Consulting Limited



Matthew Rodgers, P.Eng.
Project Manager

Attachment: Bid Summary

Our file: 26-3925

BID SUMMARY 10/30/2026
.3 SCHEDULE OF PRICES
Solid Waste Collection Services for Residential Properties and Large Item PickUp Services Rural Community of Fundy Shores Musquash, NB RFP# 2026-001
Musquash, NB
Project No. 26-3925

Item	Quantity	Unit	FERO WASTE & RECYCLING INC.		MILLER WASTE SYSTEMS INC.	
			Unit Price	Amount	Unit Price	Amount
Service Period						
January 1 to December 31, 2027	1	l.s.	151599.90	151599.90	279962.84	279962.84
January 1 to December 31, 2028	1	l.s.	157361.40	157361.40	286961.92	286961.92
January 1 to December 31, 2029	1	l.s.	163341.40	163341.40	294135.96	294135.96
		Total		472302.70		861060.72

Date: November 4, 2026

Departmental Report

Department:	Council
Reporting Period:	October 2026
Prepared by (Name):	Mayor Denny Cogswell

Activities:

Date: Oct 1 – 4, 2026
Item: Union of Municipalities New Brunswick Conference in Moncton

Date: Oct 5, 2026
Item: GNB meeting on data center framework policy

Date: Oct 7, 2026
Item: Regular Council Meeting

Date: Oct 8, 2026
Item: Regional Service Commission Board Meeting

Date: Oct 14, 2026
Item: (Morning) meeting with Rose Robinson from NB Power regarding nuclear
Item: (Evening) Fundy Shores Budget Meeting

Date: Oct 15, 2026
Item: Meeting with Fundy Shores CAO Brown, representatives from Moltex, Synergi, and Nuclea
Item: Picked up playbox in Maces Bay, returned to office
Item: (Evening) Regional Service Commission Board Meeting

Date: Oct 16, 2026
Item: Spoke with resident regarding dog in New River Beach Park not on a leash. Gave them number for SPCA and instructed them to call back if no follow-up.
Item: Spoke with resident with concerns contacting SNBSC Planning for a permit. I put him in touch with Alex Henderson (SNBSC Planning Director) and followed up with resident.

Date: Oct 19, 2026

Item: Regional Public Safety Committee meeting

Date: Oct 20, 2026
Item: Synergi board meeting

Date: Oct 21, 2026
Item: Committee of the Whole Council Meeting

Date: Oct 22, 2026
Item: Regional Service Commission board meeting

Date: Oct 27, 2026
Item: Presented to Municipality of Eastern Charlotte with Synergi.

Date: Oct 28, 2026
Item: (Morning) Phone meeting with Trevor and Brian re our presentation to Eastern Charlotte
Item: (Evening) Synergi board meeting
Item: Phone call with resident regarding equipment noise by-law.

Additional Notes: Phone calls/conversation with residents throughout the month on updates to community complex and nuclear matters

Date: November 4, 2026

Departmental Report

Department:	Council
Reporting Period:	October 2026
Prepared by (Name):	Deputy Mayor Heather Saulnier

Activities:

Date: October 1 – 4, 2026
Item: Union of Municipalities of New Brunswick annual conference in Moncton

Date: October 7, 2026
Item: Regular Council meeting

Date: October 14, 2026
Item: Fundy Shores Municipal Budget Meeting

Date: October 15, 2026
Item: Regional Service Committee Tourism Meeting

Date: October 17, 2026
Item: Attended The Great Inflatable Race at New River as a spectator only. Kudos to Councillors Lorraine and Tina for participating

Date: October 21, 2026
Item: Committee of the Whole Council meeting

Date: October 29, 2026
Item: New Brunswick Municipal Employee Pension Plan Meeting

Date: November 4, 2026

Departmental Report

Department:	Council
Reporting Period:	October 2026
Prepared by (Name):	Anne Laurie, Councillor at Large

Activities:

Date: October 1–4, 2026
Item: UMNB Conference – Moncton

Date: October 7, 2026
Item: Regular Council Meeting

Date: October 14, 2026
Item: Initial Budget Meeting

Date: October 18, 2026
Item: The Great Inflatable Race – New River Beach

Date: October 21, 2026
Item: Committee of the Whole Council Meeting

Date: October 22, 2026
Item: Addressed a resident complaint regarding property boundaries and land grading.

Date: October 23, 2026
Item: Seven Mile Lake Bike Trail site visit with Saint John Cycling.

Date: October 26, 2026
Item: SNBSC Economic Development Meeting – Virtual

Date: October 29, 2026
Item: Phone call with Briana Cowie, Director of Economic Development (Southwest New Brunswick Service Commission)

Date: November 4, 2026

Departmental Report

Department:	Council
Reporting Period:	October 2026
Prepared by (Name):	Ward #2- Tina Dealy

Activities:

Date: October 2-4, 2026
Item: Attended the Union of Municipalities of New Brunswick Annual conference in Moncton.

Date: October 7, 2026
Item: Attended Regular Council Meeting

Date: October 9, 2026
Item: Called Bingo at Musquash Fire Station #1

Date: October 14, 2026
Item: Attended Budget Meeting

Date: October 17, 2026
Item: Participated in the Great Inflatable Race at New River beach.

Date: October 21, 2026
Item: Attended Committee of the Whole Council Meeting

Date: October 23, 2026
Item: Helped gather decorations and set up for Musquash Fire Halloween Party at Musquash Fire Station #1

Date: October 24, 2026
Item: Helped Margaret Mawhinney at the Halloween Event at MFD Station #1.

Date: October 24, 2026
Item: Attend the Fundy Bay 50+ Plus Club Event

Date: October 25, 2026
Item: Attend the Fundy Fisherman's Fall Festival Event in Chance Harbour

Date: November 4, 2026

Departmental Report

Department:	Council
Reporting Period:	October 2026
Prepared by (Name):	Ward 3: Councillor Lorraine Thompson

Activities:

Date: October 07/2026
Item: Attended Regular Council Meeting 31 Malcolm Meehan Rd Musquash NB

Date: October 14/2026
Item: Attended Budget Meeting 31 Malcolm Meehan RD, Musquash NB

Date: October 15/2026
Item: Attended PRAC Committee Meeting (online)

Date: October 19/2026
Item: Attended ECCC board meeting (online)

Date: October 21/2026
Item: Attended Committee of the Whole 31 Malcolm Meehan Rd. Musquash NB.

Note: The Chamber of Commerce Golf Tournament was canceled due to lack of sponsorship as well as participants. It was decided to start organizing for next year at an earlier time.

The chamber's incubator program Connection "Dream Works "started on October 6/2026 for 5 weeks.

NOVEMBER 2, 2026

TO: MAYOR & COUNCIL

FROM: LINDA SULLIVAN BROWN, CAO

SUBJECT: MONTHLY REPORT – OCTOBER 2026

KEY ACTIVITIES – CURRENT MONTH

- Solid Waste Tender
  Tender results were received and reviewed by Dillon Consulting Limited with a recommendation document prepared for Council's consideration.

- 2027 Budgets
  - 2027 Operating and Capital Budgets
  - 2027 Grant Application Tracking
  - Adjusting Entries & Year End Projections
    Council will notice in this month's income and expense statements that adjusting entries have been made to some accounts. Please feel free to ask questions on any of the entries. Additionally year end projections have been drafted and will be presented at the upcoming budget meeting, they will also be re-evaluated closer to December, so Council can make any final transfers prior to year end.

- Trail Applications
  - Lepreau Falls East & West
    Letter and follow-up requests were submitted to the Department of Tourism, Heritage and Culture to secure a long-term lease for Lepreau Falls East (letter is included with Council's agenda package). A long-term lease application was also filed with the Department of Natural Resources for Lepreau Falls West.

  - Cherry Tree
    The timeline has lapsed for the technical review committee's response, and I have requested a follow-up, which has not been answered at this time.

  - Little Lepreau Picnic Area
    Per the 2027 budget survey, I have drafted an application for a lease in Little Lepreau, property owned by the Department of Transportation (next to the covered bridge) to serve as a public picnic area. Council will be provided the costing and review at the upcoming budget meeting.

- By-Laws
  - Subdivision By-Law
  - Rural Plan Amendment
  - Tourism Accommodation Levy

- Dog Control By-Law

- Community Complex
  - Design & Costing Scenario
    Working through the costing scenarios to present to Council.
  - Next Steps
    Met with Eric Dube and Alex Mason at RDC to discuss the project and progress to date. They have provided the initial application to being to "socialize" the project to all impacted departments and funding partners. They have recommended that we try to re-engage the Department of Health to discuss the Clinic Space as well as Department of Education for the childcare space, as well as a childcare provider.

- CAO/CEO Meeting
  CEO Hollis Barlett discussed the approved RSC budget for 2027, as well as the additional $75,000 that was adopted for Economic Development. He indicated a policy will be developed around the application process and use of these funds to ensure fair access and distribution. Additional Mr. Bartlett discussed the Transportation Grant received and the establishment of an ad-hoc committee to be formed to develop recommendations for its use in Southwest NB. Much of the discussion surrounding transportation was to access as much information and lessons learned from northern communities including Bathurst as they have success in a door-to-door transit system. The upcoming strategic plan development is discussed and each of the Board of Directors intend to champion an area of operational mandates (much like in Fundy Shores, one Councillor represents Committee), to develop each area planning for the next four years.

  Animal Control services were also discussed, as all members present wanted to know costing and service levels provided by NBSPCA. Many CAO were okay with the service as it handles the operational insecurities that may occur, if there was a direct hire for the same position.

  The group discussed project scopes currently underway in Fundy Shores, including its Fire Master Plan review, Solid Waste Tender, and Assistive Technology for staff as it relates to file retention. We have agreed to share the draft policy with the group following legal review.

- Draft Policies
  - Committee Membership
  - Assistive Technology

  Both items will be provided at the upcoming Committee of the Whole to review.

MONTHLY OBJECTIVES – NOVEMBER

- 2027 Operating and Capital Budgets
  - Along with Project Costs
  - Provincial Forms and Filing
- Alternative Funding and Operating Scenario of new facility
- 2026 Review (Mayor & Deputy Mayor)
- Draft stories for Community Newsletter (goal release January 2027)
- 2027 Workplace based on budget
- Christmas Tree Lighting

Out of the Office

- November 12 (Lieu Time)
- November 24-26 ICS 300 Virtual

Respectfully Submitted,

L. Brown

Linda Sullivan Brown, CAO/Clerk - Treasurer

Planning & Inspections Report to Council

As of October 28, 2026

Rural Community Planning Update

- The Planning Review and Adjustment Committee (PRAC) and Provincial agencies have provided their views supporting the draft Rural Community Subdivision By-law with recommendations for minor changes.
- A planning report and draft version 2 of the Subdivision By-law, which incorporates the PRAC's and provincial agency recommended changes (e.g. include visual diagrams) is attached; these changes to the by-law may be motioned by Council before 3rd reading.
- PRAC has provided written views supporting the draft Amending By-law No. C-2-2026 and recommends that Council adopt it as proposed.
- The public hearing of objections on C-2-2026 is scheduled for Tuesday, November 17, 2026, at 6:00 pm at Musquash Fire Station. A temporary prohibition on data centre development under section 114 of the Community Planning Act currently applies.

Rural Community Building and Development Update

Item	2026 to date	New this period
Building or development permits issued	39	3
Construction value added	$3,863,656.85	$140,350.00
New dwellings permitted	12	0
Zoning confirmation letters issued	1	0
Variance or terms and conditions files processed	4	0
Subdivisions approved	6	0
New building lots approved	6	0
Deeds approved or exempted for registration at the Provincial Land Registration Office	1	0

Rural Community Enforcement Update

- Seventeen (17) enforcement cases have been opened in 2026, including one (1) new this report period. These cases involve the Rural Plan By-law, the Building By-law, or the Dangerous or Unsightly Premises By-law. Forty-four (44) enforcement cases have been resolved since Fundy Shores was incorporated in 2023.

Rural Community Civic Addressing Update

- Fifteen (15) new civic addresses have been assigned in Fundy Shores in 2026, including one (1) this report period.

Respectfully submitted by,

Alex Henderson, Planning Director, M.C.P., MCIP, RPP (NB)

Report to Fundy Shores Mayor and Council
Rural Community of Fundy Shores

Meeting: November 04, 2026
31 Malcolm Meehan Rd., Musquash
Prepared by Brian Cooke, Executive Director

October Report

- **Land Acquisition:**
  - Discussions are underway with a private landowner about properties identified for a potential business park. Maps of the properties were provided to the CAO. The landowner has requested an offer, but Synergi has asked them to wait until a meeting with the municipality and DTI takes place to discuss road infrastructure improvements near the properties.

  - Musquash properties: Synergi has asked DTI for a status update on the disposal process. Synergi will prepare a business plan after DTI provides an offer and Council and staff decide how the property will be used. Preliminary research into properties has begun for the business case.

  - Provided CAO with a list and map of Expression of Interest properties by the Department of Finance and Treasury Board. These properties are typically prepared for listing in property tax sales.

  - Pocologan and Mink Brook properties: Currently with Fundy Shores' legal counsel and awaiting transfer of properties. (No update)

- Understanding is that things are progressing on this file. However, we are still waiting for a crown corporation to complete their surplus disposal process on properties identified in 2024. (No update)

- **Business Development:**

  - Staff and Fundy Shores Mayor & CAO met with Moltex CEO Rory O'Sullivan and Nuclea Energy CEO Josef Freundorfer to discuss technology updates and plans for operations in New Brunswick.

  - Staff and Board Member Trevor Holder met with the Off-Site Construction Centre, Dr. Arp from the Department of Forestry and Environmental Management, the Centre for Nuclear Energy Research, and the Faculty of Nursing to explore opportunities in modular construction, hydrological studies, nuclear energy, medical isotopes, and healthcare. Our goal is to build partnerships between UNB and our municipalities, creating hands-on learning opportunities for students while supporting the needs of our rural and island communities. Centre for Nuclear Energy and Research encouraged the two economic development bodies (Synergi and Envision Saint John) to collaborate and push for nuclear energy development projects.

  - Staff attended the 51st Exploration, Minerals, and Petroleum Conference in Fredericton on Oct. 26-27, to explore opportunities for mining operations in Southwestern New Brunswick. Currently there are four claims in Fundy Shores: Little Dipper Harbour (gold, silver, copper), Shadow Lake (base metals, gold), Little Lepreau (gold, silver, copper, and antimony), and the Fundy Gold project that spans across Southwestern New Brunswick.
  -
  - Synergi and Envision Saint John are in the finalization phase of the framework for nuclear energy support. Synergi & Envision Saint met

recently to complete the final draft. Once the framework is in its finalized draft, we will engage the Mayors and CAOs of Fundy Shores and Saint John to discuss next steps.

- Synergi will prepare a mailout package to accommodation owners following passing of the Tourism Accommodation Levy By-Law. The mailout package will include information regarding remittances, forms, etc. Information will remain available on Synergi's Website: https://www.synerginb.ca/fundy-shores-tal-information

- Work is underway on the 2026 Annual Review of the *Open for Business* five-year economic development strategy. Expected to be completed by December 2026.

Housing:

- Fundy Shores has exceeded the housing target in its Five-Year Economic Development plan (starting in 2025). As of October 2026, midway through the plan, Fundy Shores has surpassed the goal of 25 new homes by 2030 by three builds.

New Dwelling Units Approved – Rural Community of Fundy Shores (2023–2026)

Year	Main dwellings	Accessory units	Total new units
2023	9	1	**10**
2024	5	2	**7**
2025	12	2	**14**
2026 (to Oct. 15)	11	2	**13**
Total	**37**	**7**	**44**

CFIB
CANADIAN FEDERATION OF INDEPENDENT BUSINESS

Atlantic Canada Commercial Property Tax Report

Rates, fairness, and the effect on small business

SEPTEMBER 2026



CANADIAN FEDERATION OF INDEPENDENT BUSINESS

Authored by **Grace McWilliam**,
Public Policy and Advocacy Intern

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Executive Summary

- **Commercial property is taxed at a higher municipal rate than residential property in nearly every municipality examined.** Average municipal commercial tax multipliers are 1.55 in Newfoundland and Labrador, 1.67 in New Brunswick, 2.42 in Prince Edward Island, and 2.46 in Nova Scotia. In other words, commercial properties in the region face on average municipal tax rates between 55% and 146% higher than residential properties of equal assessed value.

- **Across Atlantic Canada, commercial properties consistently contribute a larger share of property-tax revenue than their share of assessed value.** Average property-tax fairness ratios are 2.47 in Nova Scotia, 2.28 in New Brunswick, and 1.83 in Prince Edward Island. Fairness ratios could not be calculated for Newfoundland and Labrador because the necessary assessment data were not made available.

- **Municipal property-tax rates tell only part of the story**. Provincial property taxes, assessment adjustments, and other policies work together to determine the final distribution of the property-tax burden. In every municipality included, observed tax fairness ratios differ from the ratios that municipal rates alone would produce.

- **Property-tax costs are constraining business growth.** CFIB members report delaying or cancelling investment and expansion plans, and reducing staffing, hours, or other operating costs in response to property-tax costs.

- **The burden falls hardest on the smallest businesses.** Smaller firms reported that property tax accounts for a larger share of operating costs than bigger firms and were more likely to describe its negative effect on profitability as significant.

- **Eliminating differential treatment between commercial and residential properties does not require governments to collect less revenue.** Governments can raise the same levy by applying a single rate across the entire assessment base, resulting in a substantially larger reduction in commercial bills than increase in residential ones.

- **CFIB recommends that all levels of government commit to reducing the property-tax burden placed on commercial properties.** Municipalities should set equal commercial and residential rates, and provinces should eliminate policies that treat the two classes differently.

Introduction

In Atlantic Canada, the private economy is a small business economy. Firms with fewer than 100 employees make up most businesses in the region[1] and employ a larger share of private-sector workers than in almost any other part of the country.[2] Costs impacting their viability can therefore carry significant consequences for the communities in which they operate.

Property tax is one such cost, and among the least forgiving. Across Atlantic Canada, commercial properties are taxed at significantly higher rates than residential properties. Two otherwise equivalent properties consequently face markedly different tax bills based on nothing more than the presence of a business in one of them. When CFIB asked members in 2023 what municipalities should prioritize to help businesses succeed, 71% of Atlantic Canadian respondents selected property tax.[3] A comprehensive understanding of the commercial-residential rate differential and associated consequences is therefore warranted.

The benefit principle

Under the benefit principle — the standard economic justification for the tax — a property's bill should correspond roughly to the municipal services it uses.[4] Two properties of equal value that place similar demands on those services should, in principle, owe similar amounts. It follows that higher commercial rates could be justified if businesses consistently use more municipal services.

Available evidence, however, suggests this is not the case. First, businesses often arrange and pay out of pocket for services that residential properties receive automatically from the municipality.[4] Next, they place negligible demand on services that account for large shares of municipal budgets. For example, businesses make little use of libraries, parks, and recreational programming.[4]

CFIB's 2026 Atlantic Property Tax Survey, distributed to verified members, confirms that businesses do not perceive the exchange as balanced.[5] When asked whether their business receives fair value from municipal services relative to the property taxes it pays, roughly seven in ten Atlantic Canadian respondents disagreed, and nearly half (49.9%) strongly disagreed (Appendix E.2, Table 14). Canadian research corroborates this sentiment and has consistently found that non-residential properties contribute a share of municipal tax revenue that exceeds their share of municipal service costs.[6,7,8,9] The rate differential therefore lacks a clear economic justification and goes on to compound other disadvantages associated with property taxation.

A fixed cost, regardless of profitability

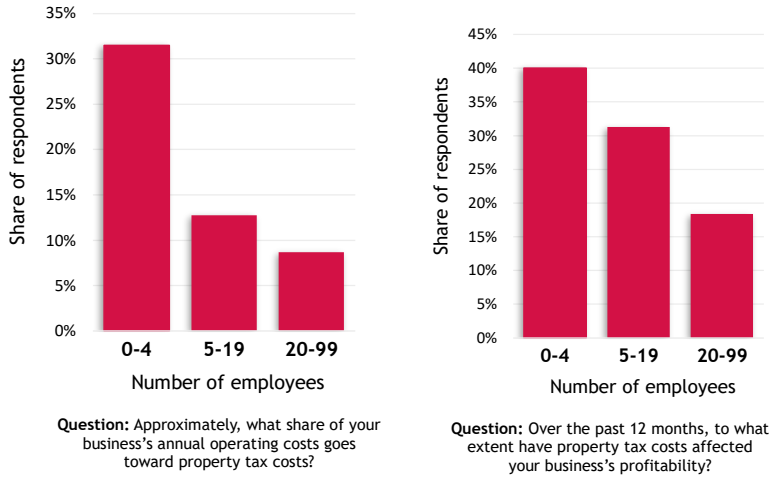
A property-tax bill is calculated by applying the tax rate set by a municipal government to the assessed value of a property. Depending on the jurisdiction, provincial rates and area-specific charges may be added to the final bill. Because property is immobile and highly visible, property taxes provide municipalities with a stable and dependable tax base. As a result, property tax has become the primary source of revenue for Atlantic Canadian municipalities.[10]

Unlike taxes tied to income or sales, property taxes are paid regardless of whether a business earns a profit. A bill will arrive in full, addressed to the profitable and the barely solvent alike. For small businesses, this is especially damaging. With fewer financial reserves and narrower profit margins than large companies, smaller firms have less capacity to absorb fixed costs.

CFIB survey results bear this out. Among firms with fewer than five employees, 31% reported that property tax accounts for more than 10% of their total operating costs.[5] As shown in Figure 1, that share of respondents falls to 13% among firms with 5-19 employees and 9% among firms with 20-99. A similar gradient occurred when members were asked how property taxes impacted their business's profitability. While firms of all sizes reported negative impacts at similar rates, the severity of that impact varied considerably with firm size.[5] Among firms with fewer than

five employees, 40% described the negative impact as significant, compared with 31% of firms with 5-19 employees, and 18% of firms with 20-99 (Figure 1).

Figure 1
The smallest businesses face the greatest property-tax burden



Question: Approximately, what share of your business's annual operating costs goes toward property tax costs?

Question: Over the past 12 months, to what extent have property tax costs affected your business's profitability?

Source: CFIB, *Atlantic Property Tax Survey*, June 22 – July 14, 2026.
Notes: "Don't know/Unsure" responses were excluded, and percentages were calculated after these exclusions. Operating-cost question: n=245 (0-4 employees, n=89; 5-19, n=110; 20-99, n=46). Profitability question: n=280 (0-4 employees, n=100; 5-19, n=131; 20-99, n=49). Firms with 20-49 and 50-99 employees are combined; no respondents reported 100 or more employees. Survey methodology is described in Appendix E.1 and full results are reported in Appendix E.2, Tables 12 and 13.

Taken together, these results suggest that the burden of commercial property tax is regressive with respect to firm size. This means that a tax already skewed against commercial property falls hardest on the smallest firms subject to it.

Property tax and investment

Property tax not only influences whether a business is profitable, but also how earned profit is used. Homeowners are relatively immobile and insensitive to a change in their property-tax bill.[4] Firms are not. A firm deciding whether to expand or invest treats property tax as an input into the cost of that investment. [9,11]

Economic modelling of the marginal effective tax rate[i] shows that property tax reliably increases the return a project must earn before it becomes worthwhile.[11] In other words, the higher the property-tax bill, the less profitable investing becomes for a small business.

CFIB member data suggest that these pressures are translating into real business decisions. Among members reporting a negative impact on profitability, 21% had delayed or cancelled an investment, 20% had delayed or cancelled an expansion, and 18% had reduced staffing, hours, or other operating costs.[5, ii] Insofar as commercial property tax exceeds the value of municipal services a business consumes, the excess functions less like a price for service and more like a levy on capital stock.

Why does differential treatment persist?

The explanation for why differential rates persist despite their disadvantages lies in politics.[4,9] Resident homeowners make up the overwhelming majority of the municipal electorate and experience their property-tax burden as both taxpayers and voters. Business owners, on the other hand, cannot vote in their capacity as commercial taxpayers. When councils are presented with a need for revenue and two groups of taxpayers, only one of which can hold them accountable, the resulting reliance on the group that cannot is unsurprising. By applying higher rates to commercial properties, municipalities can increase revenue while leaving most of the electorate unaffected.

In Atlantic Canada, this has major consequences. A tax imposed disproportionately on commercial property is a tax imposed disproportionately on a sector dominated by firms with the least capacity to absorb it. The commercial-residential rate differential is not justified by service usage, and it discourages investment that the region urgently needs.[12]

i) The marginal effective tax rate is the standard measure of how taxation raises the cost of a new investment.

ii) Survey question was shown only to respondents reporting a negative impact on profitability, 234 of whom answered. Full results are available in Appendix E.2, Table 15.

Measuring property tax fairness in Atlantic Canada

The purpose of this report is to assess how the property-tax burden is distributed between commercial and residential properties across Atlantic Canada.[iii] To accomplish this, twenty municipalities from each Atlantic province were selected and examined using two metrics: the commercial tax multiplier and the tax fairness ratio.

Commercial tax multiplier

The commercial tax multiplier compares the municipal tax rate applied to commercial property with the rate applied to residential property:

$$\text{Commercial tax multiplier} = \frac{\text{municipal commercial property-tax rate}}{\text{municipal residential property-tax rate}}$$

Multipliers presented in this report focus on rates established by municipal governments. Provincial property-tax rates and other charges are discussed but not included in primary multiplier calculations. This isolates municipal decision making and allows for consistent comparison between provinces.

A multiplier of 1.0 means that commercial and residential properties are taxed at the same rate. A multiplier of 2.0 means that a commercial property pays twice as much property tax as a residential property of equal assessed value.

Tax fairness ratio

The tax fairness ratio compares the commercial share of total property-tax revenue with the commercial share of total assessed property value in a municipality:

$$\text{Tax fairness ratio} = \frac{\text{commercial share of property-tax revenue}}{\text{commercial share of assessed value}}$$

The commercial share of assessed value is calculated by dividing the market value of all commercial property in a municipality by the combined market value of all commercial and residential property.[iv] The commercial share of property-tax revenue is calculated by dividing total property tax paid by commercial properties in a municipality by the combined property tax paid by commercial and residential properties.[v]

A ratio of 1.0 indicates that commercial property contributes the same share of property-tax revenue as its share of assessed property value. A ratio above 1.0 indicates that commercial property contributes more than its proportional share, while a ratio below 1.0 indicates that it contributes less.

Baseline fairness ratio

The baseline fairness ratio is the tax fairness ratio a municipality would record if its municipal commercial and residential rates were the only features of the tax structure in place:

$$\text{Baseline fairness ratio} = \frac{M}{1 + A_c(M - 1)}$$

Where M is the commercial tax multiplier, and A_c is the commercial share of assessed value. The baseline is a counterfactual: it holds the assessment shares of each class constant and eliminates the influence of provincial property taxes, credits, assessment adjustments, and area rates from the ratio. Comparing the baseline ratio with the observed tax fairness ratio shows how far a municipality's actual distribution of the burden departs from what its base rates alone would produce.

The commercial tax multiplier and the tax fairness ratio offer complementary vantage points on property taxation. The multiplier isolates choices made by municipalities, while the fairness ratio captures how those choices interact with provincial policies to determine the final distribution of the tax burden.

iii) Property class definitions vary in name and structure across provinces. To maintain consistency, this report applies the terms "commercial" and "residential" to every province. Details on how provincial classifications have been grouped into these categories are available in Appendix A.2.

iv) Market assessment values are used to reflect the actual value of property in a municipality before provincial adjustments limit what is subject to taxation. New Brunswick is the one exception, where values have been adjusted under the province's Spike Protection Mechanism; the adjustment applies equally to all property classes and does not affect their relative shares. Exempt property assessments are excluded. Limitations and full methodology are described in Appendix C.1.

v) Total property tax revenue includes taxes paid to both municipal and provincial governments. This enables the tax fairness ratio to capture the full burden borne by each property class. Payments made in place of property taxes on exempt properties are excluded. Limitations and full methodology are described in Appendix C.1.

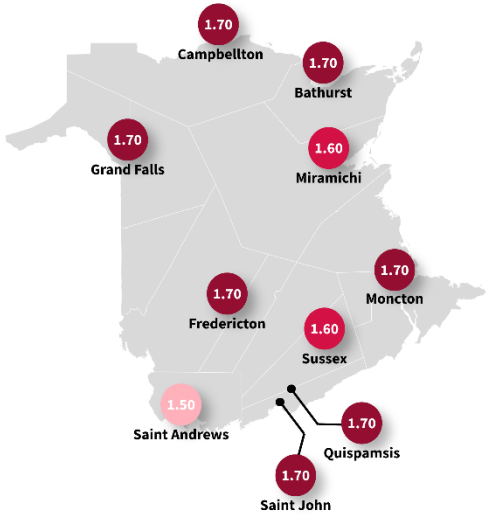
New Brunswick

Commercial tax multiplier

New Brunswick is the only province in Atlantic Canada where the size of the commercial tax multiplier is bounded by statute. The *Real Property Tax Act* requires a local government to set its commercial rate at no less than 1.4 and no more than 1.7 times its residential rate.[13] This range was introduced during a local governance reform in 2023, replacing a fixed multiplier of 1.5.[14,15]

Figure 2

New Brunswick commercial tax multipliers cluster near the legislated maximum



Source: CFIB calculations based on 2026 municipal commercial and residential property-tax rates. A complete list of sources is available in Appendix B.3.
Notes: Ten of the twenty included municipalities are shown. Multipliers account for municipal base rates only and exclude provincial property-tax rates and area-specific charges. Values are rounded to the nearest hundredth. Methodology is described in Appendix B.1 and results for all municipalities are reported in Appendix B.2, Table 2.

This report finds that commercial tax multipliers cluster at the top of the legislated range. Fourteen of the twenty municipalities included apply the maximum of 1.70 and five apply 1.60 or 1.65. Saint Andrews records the lowest at 1.50, and no municipality sits at the 1.40 minimum (Figure 2). All multipliers fall within a range of 0.20, the smallest spread of all provinces in Atlantic Canada. A business in New Brunswick can therefore expect a similar multiplier regardless of where it operates in the province.

The average multiplier of included municipalities is 1.67.[vi] At this average, a commercial property pays 67% more in municipal property tax than its residential counterpart. A residential municipal bill of $3,000 would consequently correspond to a commercial bill of $5,010 on a property of equal assessed value, a difference of $2,010.

In 2026, the province tabled *An Act Respecting Property Tax Reform*, a set of amendments intended to make property taxation more predictable and give local governments more freedom.[16] As a result, beginning in 2027, municipalities in New Brunswick will be allowed to set their commercial tax multiplier anywhere from 1.0 to 2.0.[16,17] The lower boundary will, for the first time, permit municipalities to tax commercial and residential property at the same rate. However, the current 1.40 minimum has yet to be adopted by any local government included, and the average multiplier sits at 98% of the ceiling.

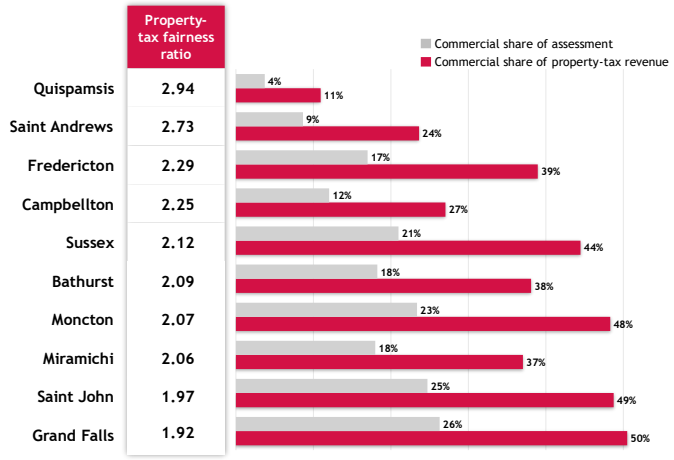
This track record suggests that greater discretion awarded to municipalities is unlikely to result in lower commercial multipliers. The effects of this are not abstract. A municipality moving from the current maximum of 1.70 to 2.00 would effectively increase its commercial rate by 17.6%, assuming its residential rate remains unchanged.

Tax fairness ratio

In New Brunswick, commercial properties are also subject to a provincial property tax levied at a rate of $1.8560 per $100 of assessed value. Owner-occupied residential property is exempt from the provincial rate.[18,19] As a result, the provincial property tax is paid almost entirely by businesses.

vi) Averages presented in this report are unweighted, include all twenty examined municipalities, and use unrounded values. Calculations using rounded values presented in figures and tables may produce different results.

Figure 3
New Brunswick's largest property-tax disparities occur where commercial property makes up the smallest share of the tax base



Source: CFIB calculations based on 2025 assessment values and estimated revenue figures. All sources are listed in Appendix C.3.
Notes: Ten of the twenty included municipalities are shown. Fairness ratios are rounded to the nearest hundredth and assessment and revenue shares to the nearest whole number. Results for all twenty municipalities are reported in Appendix C.2, Table 6. Limitations and full methodology are described in Appendix C.1.

Every included municipality records a fairness ratio above 1.00, and eighteen of the twenty sit at or above 2.00. Quispamsis records the highest at 2.94, followed closely by Rothesay at 2.92 and Saint Andrews at 2.73. Grand Falls records the lowest at 1.92, with Saint John following at 1.97 (Figure 3). The average across the twenty municipalities is 2.28. In other words, commercial properties across examined municipalities contribute, on average, a share of property-tax revenue more than twice as large as their share of assessed value.

All ratios span a range of 1.01, and where municipalities fall within this range is closely related to the commercial share of the total assessment base. Quispamsis has the smallest commercial share of assessment in the province at 4% and records the highest fairness ratio. Rothesay has the second lowest commercial share at 6% and records the second highest fairness ratio. At the other end, Saint John and Grand Falls have the two largest commercial assessment shares, at 25% and 26%, respectively, and record the two lowest ratios. Across all twenty municipalities, the correlation between commercial share of assessment and the fairness ratio is −0.94.[vii] This illustrates that businesses in New Brunswick are treated the most disproportionately in municipalities where they make up the least of the tax base.

Baseline fairness ratio

The average baseline fairness ratio is 1.51 and is 0.78 points below the observed average. Municipal rate-setting therefore produces a meaningful disparity on its own. The extent to which the baseline ratio increases once the provincial tax is considered, however, varies greatly across municipalities. For instance, Quispamsis and Rothesay see their ratios rise by 77% and 78%, respectively, compared with increases of 36% in Saint John and 34% in Grand Falls. Across the twenty municipalities, commercial assessment share and the percentage increase from the baseline to the observed fairness ratio have a correlation of −0.83. This suggests that the provincial property tax increases disproportionality most sharply where commercial property represents the smallest share of the assessment base.

These results highlight an important limitation on municipal control over property-tax fairness in New Brunswick. A municipality with a small commercial base can set a comparatively favourable multiplier and still yield one of the largest disparities in the province. Saint Andrews exemplifies this and despite applying New Brunswick's lowest municipal multiplier, records the third-highest fairness ratio.

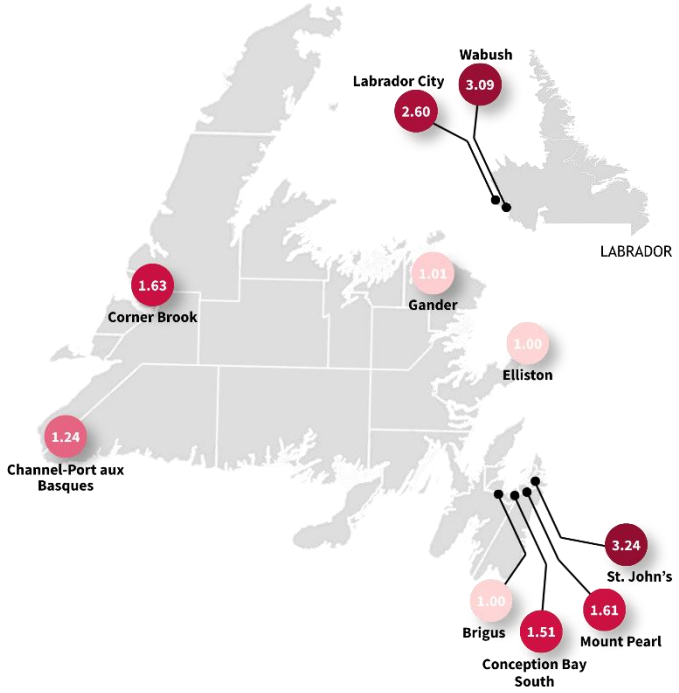
Ultimately, New Brunswick's system compounds two disadvantages for small business. Municipalities set commercial rates well above the residential rate, while the provincial tax works to further shift the burden onto commercial properties. The latter is most consequential in municipalities with the smallest commercial sector, and likely those with the most reason to attract new business.

vii) Correlations presented in this report are Pearson correlation coefficients and use unrounded values. Calculations using rounded values presented in figures and tables may produce different results.

Newfoundland and Labrador

Commercial tax multiplier

Figure 4
Commercial property-tax rates range from parity to more than triple the residential rate in Newfoundland and Labrador



Source: CFIB calculations based on 2026 municipal commercial and residential property-tax rates. A complete list of sources is available in Appendix B.3.
Notes: Ten of the twenty included municipalities are shown. Multipliers account for municipal base rates only and exclude provincial property-tax rates and area-specific charges. Values are rounded to the nearest hundredth. Methodology is described in Appendix B.1 and results for all municipalities are reported in Appendix B.2, Table 3.

Unlike New Brunswick, Newfoundland and Labrador places no limit on the size of the commercial tax multiplier. Local governments set one rate for residential property and another for commercial property; no provision establishes any relationship between the two.[20]

Figure 4 shows that commercial tax multipliers vary considerably in Newfoundland and Labrador. Four of the twenty municipalities included apply a single rate to both classes, recording a multiplier of 1.00, and half sit below 1.25. St. John's records the highest at 3.24, followed by Wabush at 3.09 and Labrador City at 2.60. All multipliers fall within a range of 2.24. This is more than ten times the spread in New Brunswick and is the second largest in Atlantic Canada.

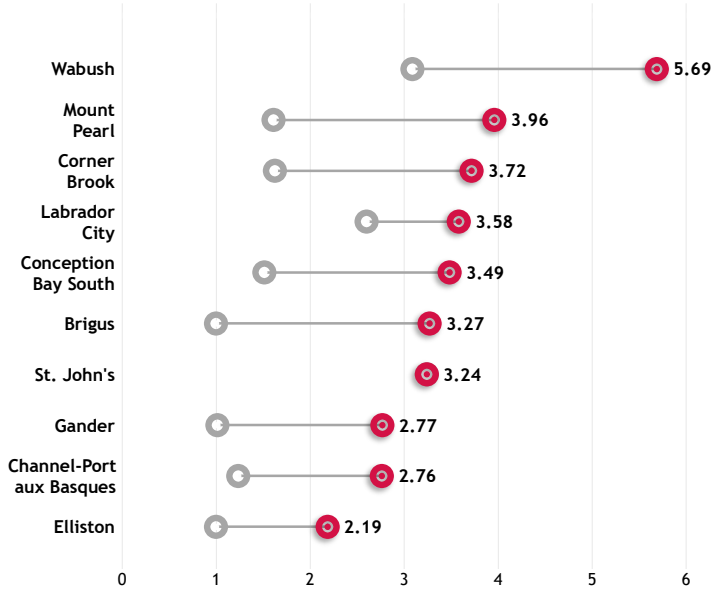
The average multiplier of included municipalities is 1.55. The median is lower at 1.37,[viii] reflecting the small number of municipalities at the top of the distribution. At this average, a commercial property pays 55% more in municipal property tax than its residential counterpart. As a result, a residential municipal bill of $3,000 would correspond to a commercial bill of $4,650 on a property of equal assessed value, a difference of $1,650.

Property tax, however, only captures part of the municipal tax burden placed on businesses in Newfoundland and Labrador. Municipalities in the province may also levy a business tax on the occupants of commercial property. The tax is charged separately from property tax but operates on the same basis: local governments set a rate and apply it to a property's assessed value.[20,21] St. John's is the only municipality of the twenty examined that does not levy a business tax.

As shown in Figure 5, including the business tax significantly raises the multiplier in every municipality except for St. John's. Wabush records the highest total multiplier at 5.69, followed by Mount Pearl at 3.96 and Corner Brook at 3.72. Deer Lake and Grand Falls-Windsor record the lowest at 2.10.

viii) Medians presented in this report are calculated from all twenty examined municipalities and use unrounded values. Calculations using rounded values presented in figures and tables may produce different results.

Figure 5
Municipal business taxes raise the burden on commercial property well above what property tax alone suggests



Source: CFIB calculations based on 2026 municipal property-tax and representative business-tax rates. All sources are listed in Appendix B.3.
Notes: Ten of the twenty included municipalities are shown. Grey markers show the municipal multiplier, which accounts for municipal property-tax rates only, and red markers show the total multiplier, which adds the representative business-tax rate to the commercial property-tax rate. Selection of the representative business-tax rate is described in Appendix B.1. Values are rounded to the nearest hundredth. Results for all municipalities are reported in Appendix B.2, Table 3.

The average rises from 1.55 to 3.20, and the median from 1.37 to 3.20. At this average and median, a commercial property pays 220% more in municipal taxes tied to property assessment than its residential counterpart. In turn, a residential municipal bill of $3,000 would correspond to a commercial bill of $9,600 on a property of equal assessed value, a difference of $6,600.

The effect of the business tax is especially prominent among municipalities that appear to treat commercial and residential property most equally. Brigus and Elliston both have property-tax multipliers of 1.00, while Gander sits at just 1.01. Once the business tax is included, their effective multipliers rise to 3.27, 2.19 and 2.77, respectively (Figure 5). St. John's illustrates an alternative outcome. It records the highest property-tax multiplier in the province at 3.24 but falls to tenth of twenty once the business tax is considered. Ultimately, a multiplier that accounts only for property tax may understate the extent to which commercial properties are taxed more heavily on the basis of property value in Newfoundland and Labrador.

Tax fairness ratio

Note on Newfoundland and Labrador tax fairness ratios

Newfoundland and Labrador is the only Atlantic province for which CFIB was unable to calculate tax fairness ratios. Property assessment data required for the analysis was not made publicly available, despite comparable information being provided by all other Atlantic provinces.

CFIB made repeated attempts to obtain the necessary data from the province's Municipal Assessment Agency. Following several exchanges, CFIB was advised that accessing the requested information would require a fee of $7,935.

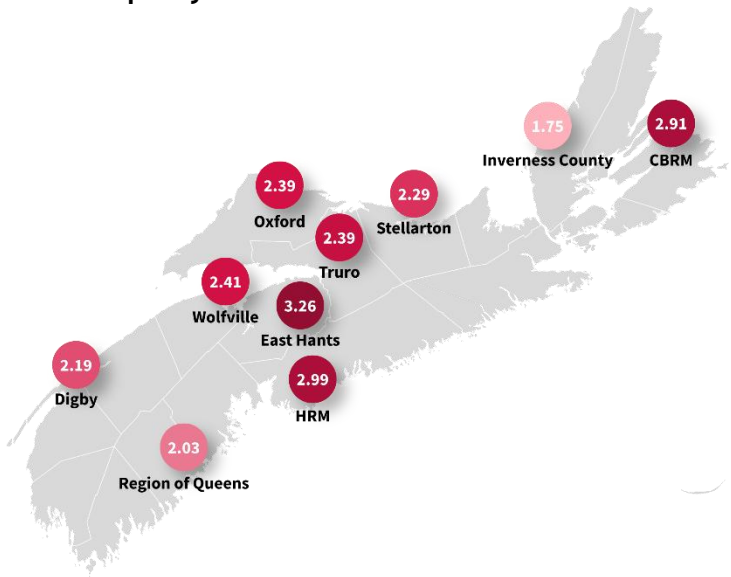
As a result, Newfoundland and Labrador was not included in this section of the analysis. CFIB continues to pursue access to the information and believes that aggregate municipal assessment data should be easily accessible to the taxpayers and businesses that finance local government.

Nova Scotia

Commercial tax multiplier

Like Newfoundland and Labrador, municipalities in Nova Scotia have broad discretion to set separate commercial and residential property-tax rates. The *Municipal Government Act* directs a local government to set commercial and residential rates at levels sufficient to meet the municipality's needs and establishes no relationship between the two.[22]

Figure 6
Commercial tax multipliers exceed 2.00 in nearly every Nova Scotia municipality examined



Source: CFIB calculations based on 2026 municipal commercial and residential property-tax rates. A complete list of sources is available in Appendix B.3.
Notes: Ten of the twenty included municipalities are shown. Multipliers account for municipal base rates only and exclude provincial property-tax rates and area-specific charges. Values are rounded to the nearest hundredth. Methodology is described in Appendix B.1 and results for all municipalities are reported in Appendix B.2, Table 4.

Commercial tax multipliers are uniformly high across Nova Scotia. Nineteen of the twenty municipalities included apply a multiplier at or above 2.00. East Hants records the highest at 3.26, followed by Halifax Regional Municipality at 2.99 and Cape Breton Regional Municipality at 2.91. Inverness County records the lowest at 1.75 and is the only municipality below 2.00 (Figure 6).

Results show that similar multipliers can occur at very different rates. For example, Chester applies a commercial rate of $1.50 per $100 and records a multiplier of 2.19; Digby applies $4.28, nearly three times as much, and records the same 2.19. Municipalities across the province arrive at a comparable relative treatment of the two property classes despite setting rates that reflect very different budgets and services. Multipliers accordingly fall within a range of 1.51, the second smallest spread in Atlantic Canada.

The average multiplier of included municipalities is 2.46, the highest of the four provinces. At this average, a commercial property pays 146% more in municipal property tax than its residential counterpart. A residential municipal bill of $3,000 would correspond to a commercial bill of $7,380 on a property of equal assessed value, a difference of $4,380.

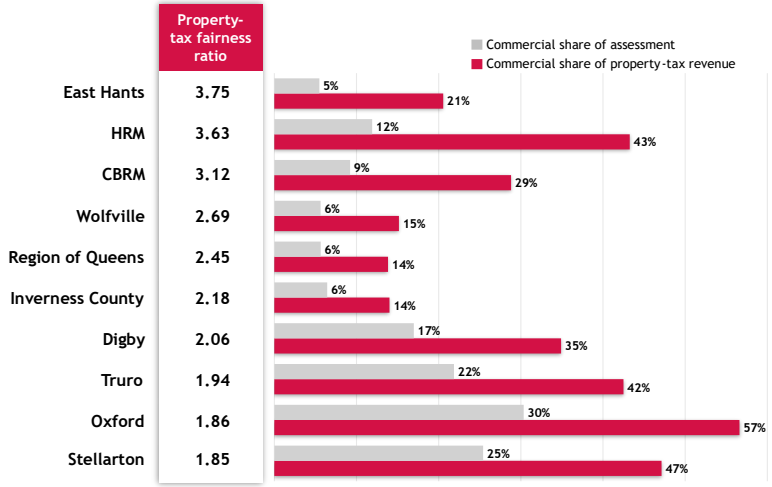
Tax fairness ratio

In Nova Scotia, no provincial tax based on property value is levied in addition to municipal property tax. Municipalities are, however, required to remit a contribution to the province, at a rate of roughly $0.30 per $100 of uniform assessment.[23,24,25] This contribution is charged against a municipality's entire assessment base and is encompassed in the municipal property-tax rate, leaving the tax fairness ratio unaffected.

The same cannot be said for two other features of Nova Scotia's property-tax system. First, the Capped Assessment Program limits annual increases in taxable assessment on residential property to the provincial Consumer Price Index.[26] Commercial property is not eligible for the program. When residential market values rise faster than inflation, part of that growth is excluded from taxation while commercial property is taxed at full market value.[26,27]

Second, the *Municipal Government Act* permits councils to levy area rates on properties located in specific boundaries within a municipality, and to set different base rates for urban, suburban and rural areas.[28] Many municipalities have adopted this and layer additional rates on top of different base rates.

Figure 7
Commercial property contributes a disproportionate share of tax revenue in every included Nova Scotia municipality



Source: CFIB calculations based on 2024-25 assessment values and actual revenue figures. All sources are listed in Appendix C.3.
Notes: Ten of the twenty included municipalities are shown. Fairness ratios are rounded to the nearest hundredth and assessment and revenue shares to the nearest whole number. Results for all twenty municipalities are reported in Appendix C.2, Table 7. Limitations and full methodology are described in Appendix C.1.

Tax fairness ratios confirm that commercial properties contribute more than their proportional share of property-tax revenue in all twenty examined municipalities. Sixteen record a fairness ratio above 2.00, and four exceed 3.00. Of these four, East Hants records the highest at 3.75, followed by Halifax Regional Municipality at 3.63, and Cape Breton Regional Municipality at 3.12. Stellarton records the lowest at 1.85 and is followed closely by Oxford at 1.86 (Figure 7). Ratios average 2.47 and span a range of 1.89.

Baseline fairness ratio

Baseline ratio results suggest that municipal rate setting is a major determinant of how Nova Scotia's property-tax burden is distributed. The average baseline fairness ratio is 2.05, compared with an observed average of 2.47. Importantly, the two measures move closely together across municipalities with a strong positive correlation of 0.96. Rankings tell the same story: municipalities move on average fewer than two positions between baseline and observed rankings, and none move more than five.

Every one of the twenty records an observed ratio above its baseline, and the size of that increase seems to relate to the complexity of a municipality's rate structure. All seven counties, districts and regional municipalities record increases above 25%, led by Halifax Regional Municipality at 47%, with East Hants and Chester following at 31%. These municipalities divide their territory into service areas and layer separate rates across them. A substantial portion of what each class pays therefore falls outside the base rates entering the baseline calculation, which likely accounts for larger observed increases. Among the towns, where a single pair of rates typically applies across the whole municipality, the average increase is 13%.

On the whole, the assessment cap applies to eligible residential property across the province, and the observed fairness ratio exceeds the baseline in all twenty municipalities. Area rates add another source of variation in municipalities that employ them. Neither, however, overturns the pattern established by municipal rate-setting: municipalities with the largest base-rate disparities remain the most disproportionate once actual revenues are considered. Municipal rate-setting therefore plays a substantial role in shaping property-tax fairness in Nova Scotia.

Prince Edward Island

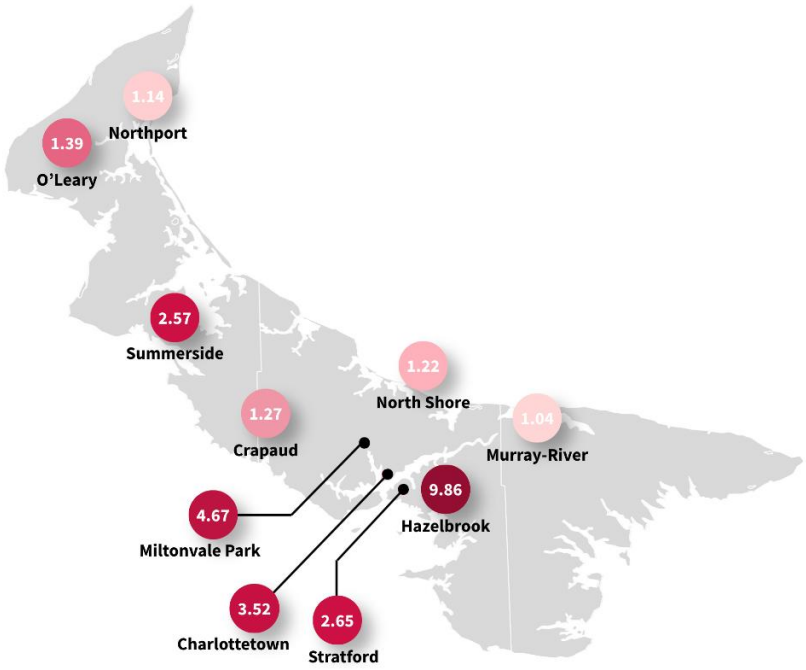
Commercial tax multiplier

As in Nova Scotia and Newfoundland and Labrador, municipalities in Prince Edward Island have complete discretion in setting property-tax rates. Councils set commercial and residential rates independently, and the *Municipal Government Act* establishes no relationship between the two.[29] Across the province, municipal rates are low in absolute terms, with residential rates being the lowest in Atlantic Canada.

This report finds that commercial tax multipliers vary more in Prince Edward Island than anywhere else in the region. Hazelbrook records the highest at 9.86, the largest multiplier of all included municipalities in Atlantic Canada. Miltonvale Park follows at 4.67 and Charlottetown at 3.52. Murray River records the lowest at 1.04, followed by Northport at 1.14 and North Shore at 1.22 (Figure 8). Nine of the twenty municipalities included apply a multiplier at or above 2.00 and all multipliers fall within a range of 8.82. This is nearly four times the next widest spread recorded in Newfoundland and Labrador and the largest in Atlantic Canada.

The average multiplier of included municipalities is 2.42. At this average, a commercial property pays 142% more in municipal property tax than its residential counterpart. A residential municipal bill of $3,000 would therefore correspond to a commercial bill of $7,260 on a property of equal assessed value, a difference of $4,260.

Figure 8
Commercial tax multipliers vary more in Prince Edward Island than anywhere else in the region



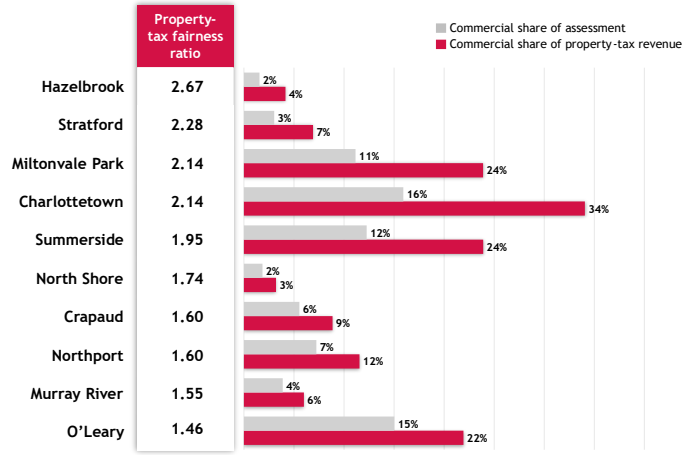
Source: CFIB calculations based on 2026 municipal commercial and residential property-tax rates. A complete list of sources is available in Appendix B.3.
Notes: Ten of the twenty included municipalities are shown. Multipliers account for municipal base rates only and exclude provincial property-tax rates and area-specific charges. Values are rounded to the nearest hundredth. Methodology is described in Appendix B.1 and results for all municipalities are reported in Appendix B.2, Table 5.

Tax fairness ratio

Similar to New Brunswick, Prince Edward Island levies a provincial property tax in addition to what is collected by local governments. Unlike its neighbour, however, the Island's tax is not imposed almost exclusively on commercial property. In 2025, the province levied $1.50 per $100 of taxable assessment on both commercial and residential property. Eligible resident-owned residential property received a provincial credit of $0.50 per $100, while commercial properties remained subject to the full rate.[30] Operating in tandem, the *Real Property Assessment Act* of Prince Edward Island limits annual increases in the taxable value of eligible owner-occupied residential property to the change in the Consumer Price Index.[31] Commercial property is not eligible and continues to be taxed at full market value.

Figure 9

Commercial property contributes a greater share of tax revenue than of assessed value in every included Prince Edward Island municipality



Source: CFIB calculations based on 2025 assessment values and estimated revenue figures. All sources are listed in Appendix C.3.
Notes: Ten of the twenty included municipalities are shown. Fairness ratios are rounded to the nearest hundredth and assessment and revenue shares to the nearest whole number. Results for all twenty municipalities are reported in Appendix C.2, Table 8. Limitations and full methodology are described in Appendix C.1.

Against this tax structure, commercial property contributes more than its proportional share of property-tax revenue in every municipality examined. Hazelbrook records the highest fairness ratio at 2.67, followed by Stratford at 2.28 and Miltonvale Park at 2.14 (Figure 9). O'Leary records the lowest at 1.46 and the average across the twenty municipalities is 1.83. Commercial properties therefore contribute, on average, a share of property-tax revenue roughly four-fifths larger than their share of assessed value.

Baseline fairness ratio

Prince Edward Island is the only province examined in which the average baseline ratio exceeds the average observed ratio. The average baseline ratio is 2.02, 0.19 points above the observed average of 1.83. This means that of the municipalities included, provincial policy on average reduces the disparity produced by municipal rate-setting. This outcome, however, is not uniform across the province.

Of the twenty municipalities included, ten record an observed ratio above their baseline and ten record one below. Which side a municipality falls on appears to correspond to the size of its municipal multiplier relative to the provincial multiplier. At $1.50 per $100 for commercial property and an effective $1.00 for residential, the provincial tax establishes a multiplier of 1.50. All ten municipalities recording an observed ratio below their baseline apply municipal multipliers above 1.50. Conversely, seven of the ten recording an increase apply multipliers at or below 1.50. The remaining three have multipliers ranging from 1.57 to 1.79, a variation that likely reflects the influence of other provincial policies in place, such as the residential assessment cap.

Overall, results from Prince Edward Island highlight why neither municipal rates nor provincial policy should be considered in isolation. Local councils create some of the widest rate differentials in Atlantic Canada, while provincial policies work in some places to increase, and in others decrease the disproportionate burden placed on commercial property. Nevertheless, the fact remains that across the Island, businesses consistently contribute more to property-tax revenue than their share of assessed value implies.

Conclusions

Commercial property is taxed at a higher rate than residential property in nearly every municipality examined in this report. Average municipal multipliers range from 1.55 in Newfoundland and Labrador to 2.46 in Nova Scotia, and only four of the eighty municipalities included apply a single rate to both classes. While Newfoundland and Labrador records the lowest average commercial tax multiplier, municipal business taxes levied on the same assessment base raise its average total multiplier to 3.20, the highest of the four provinces. Commercial-residential rate differentials are not the exception, but a defining feature of property taxation in Atlantic Canada.

Calculated tax fairness ratios show that these rates translate into an unequal distribution of the overall property-tax burden. In every municipality for which the ratio could be calculated, commercial property contributes a larger share of property-tax revenue than its share of assessed value. Average ratios are 2.28 in New Brunswick, 2.47 in Nova Scotia, and 1.83 in Prince Edward Island. Across the sixty municipalities included, the average ratio is 2.19. Commercial property therefore contributes, on average, a share of property-tax revenue 119% larger than its share of assessed value would prescribe.

Analysis of baseline fairness ratios shows that while differential municipal rates play a major role in establishing this disparity, they do not tell the full story. In New Brunswick, the province adds a provincial rate paid almost entirely by commercial property, and as a result, observed ratios sit well above their baseline in every municipality examined. Nova Scotia does not apply a provincial rate, but many councils layer area rates on top of their base rates. Additionally, the province's assessment cap holds residential taxable value below market value while commercial property is taxed in full. Observed ratios again exceed the baseline throughout the province. Prince Edward Island is the only province that applies its provincial property tax to both classes, and is the only province where the average baseline exceeds the average observed ratio. A credit and an assessment cap, both restricted to residential property, however, reduce the tax those properties pay. Half of the municipalities subsequently align with the provincial average and record a baseline above their observed ratio, while the other half record a baseline below it. Ultimately, in no province does provincial policy eliminate disparity, and in two of the three it compounds it.

What will happen if differential treatment is eliminated?

Eliminating differential treatment between commercial and residential properties does not require municipalities to forgo revenue. The same amount can be collected by applying a single rate to the entire assessment base. CFIB modelled this for every municipality with available assessment data and estimated the uniform rate that would raise identical revenue.

In every municipality included, commercial rates fall substantially, while changes to residential rates are considerably smaller. In New Brunswick, commercial rate reductions range from 26% in Sussex to 40% in Quispamsis, and average 33%, while residential rates rise by an average of 11% (Appendix D.2, Table 9). Reductions are larger elsewhere: commercial rates fall by an average of 58% in Nova Scotia and 48% in Prince Edward Island, reaching 75% in Halifax Regional Municipality and 87% in Hazelbrook (Appendix D.2, Tables 10 and 11). In these provinces, many municipalities see a decrease in their residential rate alongside the commercial reduction. This is because residential caps in these provinces typically hold taxable value below market value. The tax base used to calculate the uniform rate ignores these policies and is larger. In turn, the rate raising the same revenue can sit below both rates currently in effect. The modelled rate therefore describes a scenario in which municipalities apply a single rate and both classes are assessed on the same basis. Across Nova Scotia, residential rates fall in ten of the twenty municipalities and rise in ten, with an average 1% increase across the province. In Prince Edward Island, rates fall in twelve municipalities, rise in seven and remain essentially unchanged in one, with an average 1% decrease. Across the sixty municipalities included, the uniform rate

corresponds to an average commercial rate reduction of 47% and an average residential rate increase of 4%. Rate equalization would reduce what commercial properties pay by almost half, while modestly increasing residential bills.

To illustrate what these results would mean for taxpayers, Table 1 compares the tax bills of identical properties assessed at $500,000 under both the existing and calculated uniform rates. One randomly selected municipality from each applicable province is included. In Digby, Nova Scotia, existing rates would produce a commercial bill of $21,000 and a residential bill of $9,550. Under the calculated uniform rate, both would pay $10,003. The commercial bill falls by roughly $10,997 while the residential bill rises by about $453. In Kensington, Prince Edward Island, the equivalent commercial saving is approximately $3,663, compared with an $87 increase in the residential bill. In Sussex, New Brunswick, the commercial bill falls by approximately $2,417 while the residential bill rises by $641. In every example, eliminating differential rates produces a much larger reduction in the commercial bill than the corresponding increase faced by residential property.

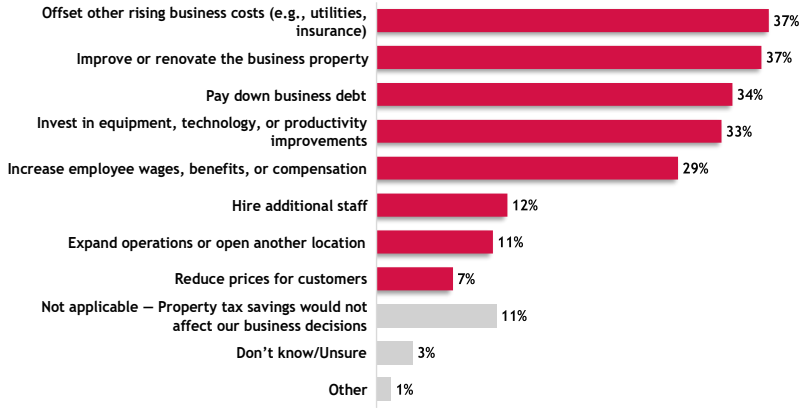
Table 1. Municipal Property-Tax Bills on a Property Assessed at $500,000, Existing and Uniform Rates

Municipality	Expected commercial bill	Expected residential bill	Projected uniform bill	Commercial bill change	Residential bill change
Digby, NS	$21,000	$9,550	**$10,003**	**-$10,997**	**+$453**
Kensington, PEI	$6,500	$2,750	**$2,837**	**-$3,663**	**+$87**
Sussex, NB	$9,173	$6,115	**$6,756**	**-$2,417**	**+$641**

Source: CFIB calculations based on existing and projected uniform municipal property-tax rates reported in Appendix D.2, Tables 9, 10 and 11. Sources for existing rates are listed in Appendix D.3.
Notes: Bills are calculated by applying each rate per $100 to an assessed value of $500,000 and are rounded to the nearest dollar. Bills account for municipal property-tax rates only and exclude provincial property taxes. Figures are illustrative for properties assessed at equal value in each class and do not reflect assessment caps, credits, or exemptions; where those policies apply, an expected residential bill would be lower than shown. Full methodology and limitations are described in Appendix D.1.

Importantly, these savings would not sit idle. When CFIB asked its members how they would use property-tax savings, 37% of Atlantic Canadian respondents selected offsetting other rising costs, and an almost equal share selected improving or renovating the business property. Paying down business debt followed at 34%, and investment in equipment, technology or productivity improvements at 33%.[5] Furthermore, increasing employee wages, benefits, or compensation was selected by 29% (Figure 10).

Figure 10
Lower property-tax costs would help businesses absorb rising costs and finance new investment



Question: If your property tax costs were reduced, how would your business use the savings? (Select all that apply)
Source: CFIB, Atlantic Property Tax Survey, June 22 – July 14, 2026, n=289
Notes: Respondents could select more than one option, and percentages do not sum to 100. Survey methodology is described in Appendix E.1 and full results are reported in Appendix E.2, Table 16.

These responses reinforce the broader economic implications of taxing commercial properties more severely than their residential counterparts. Property tax is a fixed cost paid regardless of profitability, and it falls the hardest on the smallest firms. Eliminating unjustified differential treatment frees resources that small businesses report they would use to strengthen their balance sheets, improve their properties, invest in productivity, and improve employee compensation. Critically, uniform-rate modelling demonstrates that equal treatment can be achieved without reducing the amount of property-tax revenue collected, and with changes in residential rates that are small relative to the commercial reductions they accompany.

Recommendations

Three recommendations stem directly from the findings of this report.

1. Municipalities should work to reduce and ultimately eliminate the higher tax rates applied to commercial property

Municipal rate-setting produces substantial disparities across the region, even where no provincial policy independently increases the commercial burden. A property of equal assessed value should not face a higher tax rate solely because it is used for business. Where immediate rate equalization is not feasible, municipalities should establish a clear plan to eliminate differential commercial and residential rates over time.

2. Provincial property-tax policies should treat all property classes equally

Municipal rate reform alone will not result in proportional treatment where provincial policy works to further shift the burden onto commercial property. Provincial governments should ensure that their own policies do not undermine efforts by municipalities. Where a tax, assessment adjustment, credit, or exemption is justified, it should apply on an equivalent basis to both classes.

3. Governments should measure and publicly report how the property-tax burden is distributed between property classes

Governments cannot meaningfully assess — or be held accountable for — the distribution of a tax burden that cannot be readily measured. Municipal and provincial governments should measure and publish commercial tax multipliers, tax fairness ratios, and the assessment values, revenue figures, and tax rate schedules needed to calculate them.

This is only the first step: measurement and publication need to be met with acknowledgment. CFIB member data indicate that 73% of Atlantic Canadian respondents disagree that their municipality understands how property-tax costs affect small businesses, while more than half (52.5%) disagree strongly (Appendix E.2, Table 14).[5] Governments that acknowledge the burden placed on commercial property are better positioned to reform the policies producing it.

Property tax will remain an essential source of revenue for municipalities across Atlantic Canada. The findings of this report do not call that role into question. They do show, however, that the way this revenue is collected consistently places a disproportionate burden on commercial property. Municipalities have the capacity to reduce that disparity through rate-setting, provinces can ensure their own policies do not recreate or compound it, and both can provide the information needed to measure progress.

Appendix A

General Methodology

A.1 Municipal selection

Municipalities were selected using 2021 Statistics Canada census population data.[32] Towns, cities, counties, municipal districts, regional municipalities, and rural municipalities were selected for inclusion. Villages, reserves, and other remaining categories were excluded.

First, to ensure continuity, all municipalities included in CFIB's 2025 Atlantic Canada Tax Gap Report were retained. The remaining municipalities in each province were ranked by population and divided into four quartiles. A minimum of two municipalities was selected from each quartile to ensure representation of all municipality sizes. Additional municipalities were then selected based on economic relevance until a total of twenty municipalities was reached for each province. Selections were revised throughout due to data availability, while maintaining the minimum threshold of two municipalities per quartile.

A.2 Grouping of property classes

Property classes vary in name and structure across the four provinces. To improve consistency throughout the report, each provincial classification was grouped and referred to as either commercial or residential.

In New Brunswick, non-residential and industrial property classes are combined and referred to as commercial. The residential property class is referred to as named, including its owner-occupied and non-owner-occupied subcategories.

In Newfoundland and Labrador, the residential and commercial property classes are referred to as named.

In Nova Scotia, the commercial property class is referred to as commercial, while residential and resource property classes are combined and referred to as residential.

In Prince Edward Island, the commercial property class is referred to as named. The non-commercial class is referred to as residential, including its resident and non-resident subcategories.

Appendix B

Commercial Tax Multiplier Results and Methodology

B.1 Methodology

The **commercial tax multiplier** compares the property-tax rate applied to commercial property with the rate applied to residential property in the same municipality. Rates included are the base rates applying to all properties in a municipality. Where levied, charges applying only to properties within a defined area, and charges for specific services such as garbage collection, wastewater, fire protection, and road preservation, are excluded. In Nova Scotia, some municipalities set different base rates across geographic areas within their boundaries. In these cases, base rates applying to the area containing the largest share of the municipality's assessment base were selected for inclusion. All rates are expressed per $100 of assessed value. Councils in Newfoundland and Labrador publish mill rates per $1,000 of assessed value; these were divided by ten to improve comparability.

Rates used in the commercial tax multiplier analysis are those in effect for the 2026 taxation year in New Brunswick, Newfoundland and Labrador, and Prince Edward Island, and for the 2026-27 financial year in Nova Scotia. Municipalities in the first three provinces levy property tax on the calendar year while those in Nova Scotia levy it on an April-to-March financial year. These rates differ from those used in the tax fairness ratio analysis, where rates correspond to the year of the relevant assessment and revenue data.

The **municipal multiplier** is the main commercial tax multiplier discussed in the body of this report. It accounts only for property-tax base rates set by local governments and was calculated as follows:

$$\text{Municipal multiplier} = \frac{\text{municipal commercial property-tax rate}}{\text{municipal residential property-tax rate}}$$

A supplementary **total multiplier** was calculated where properties in a municipality are subject to an additional tax levied by applying a separate rate to the same property assessment base. This includes provincial property taxes in New Brunswick and Prince Edward Island, and the municipal business tax in Newfoundland and Labrador. Where a property class is eligible for a tax credit, the effective rate after the credit is applied was used.

In New Brunswick, the 2026 provincial property-tax rates are $1.8560 per $100 for commercial property and $0.5617 for residential property. Owner-occupied residential property is eligible for a credit that reduces the provincial residential property tax to zero. The total multiplier therefore incorporates provincial rates of $1.8560 for commercial property and $0 for residential property.

In Prince Edward Island, the 2026 provincial property-tax rates are $1.5000 per $100 for commercial property and $1.7000 for residential property. Resident-owned residential property is eligible for a credit of $0.7000 per $100, reducing its effective provincial rate to $1.0000. The total multiplier therefore incorporates provincial rates of $1.5000 for commercial property and $1.0000 for residential property.

In Newfoundland and Labrador, municipalities levy the business tax on all occupants of commercial property. Local councils group businesses into categories and set a separate rate for each category. The number of categories, the basis on which businesses are assigned to them, and the rates applied vary considerably across the province. One representative rate for 2026 was therefore selected for each municipality. Where a council published a “general business” or “general commercial” business-tax rate, this rate was selected. Where no general rate was identified, an “all other” or equivalent residual category was selected. This approach recognizes that “all other” categories are generally broad and employed by municipalities where remaining categories define less representative, specific industries. Where neither a general nor residual category was identified, the business-tax rate applying to general retail, shops, or a similarly broad group of ordinary commercial businesses was selected. St. John's does not levy a business tax, and its business-tax rate is entered as zero.

The total multiplier was calculated as follows:

$$\text{Total multiplier} = \frac{\text{municipal commercial property-tax rate + additional assessment-based commercial rate}}{\text{municipal residential rate + additional assessment-based residential rate}}$$

B.2 Results

Table 2. New Brunswick Commercial-Residential Property Tax Multipliers, 2026

Municipality	Municipal commercial rate	Municipal residential rate	Municipal multiplier	Provincial commercial rate	Provincial residential rate	Total multiplier
Bathurst	2.9835	1.7550	**1.70**	1.8560	0	**2.76**
Campbellton	3.1302	1.8413	**1.70**	1.8560	0	**2.71**
Caraquet	2.6379	1.5517	**1.70**	1.8560	0	**2.90**
Dieppe	2.2523	1.3650	**1.65**	1.8560	0	**3.01**
Edmundston	2.6160	1.6350	**1.60**	1.8560	0	**2.74**
Fredericton	2.2246	1.3086	**1.70**	1.8560	0	**3.12**
Grand Falls/Grand-Sault	2.7200	1.6000	**1.70**	1.8560	0	**2.86**
Lamèque	2.6350	1.5500	**1.70**	1.8560	0	**2.90**
Miramichi	2.7440	1.7150	**1.60**	1.8560	0	**2.68**
Moncton	2.3144	1.3614	**1.70**	1.8560	0	**3.06**
Oromocto	2.4652	1.4501	**1.70**	1.8560	0	**2.98**
Quispamsis	2.1418	1.2599	**1.70**	1.8560	0	**3.17**
Riverview	2.2122	1.3826	**1.60**	1.8560	0	**2.94**
Rothesay	1.9890	1.1700	**1.70**	1.8560	0	**3.29**
Sackville	2.6095	1.5350	**1.70**	1.8560	0	**2.91**
Saint Andrews	1.5759	1.0506	**1.50**	1.8560	0	**3.27**
Saint John	2.6095	1.5350	**1.70**	1.8560	0	**2.91**
Sussex	1.9888	1.2430	**1.60**	1.8560	0	**3.09**
Tracadie	2.7200	1.6000	**1.70**	1.8560	0	**2.86**
Woodstock	2.5500	1.5000	**1.70**	1.8560	0	**2.94**

Table 3. Newfoundland and Labrador Commercial-Residential Property Tax Multipliers, 2026

Municipality	Municipal commercial rate	Municipal residential rate	Municipal multiplier	Representative business tax rate	Total multiplier
Brigus	0.4400	0.4400	**1.00**	1.0000	**3.27**
Channel-Port aux Basques	1.0500	0.8500	**1.24**	1.3000	**2.76**
Conception Bay South	1.1500	0.7600	**1.51**	1.5000	**3.49**
Corner Brook	1.3000	0.8000	**1.63**	1.6750	**3.72**
Deer Lake	0.8000	0.7500	**1.07**	0.7750	**2.10**
Elliston	0.8000	0.8000	**1.00**	0.9500	**2.19**
Ferryland	1.0900	0.6900	**1.58**	1.0900	**3.16**
Gander	0.7500	0.7400	**1.01**	1.3000	**2.77**
Grand Falls-Windsor	1.0750	0.9150	**1.17**	0.8500	**2.10**
Happy Valley-Goose Bay	1.2000	0.7750	**1.55**	1.3600	**3.30**
Labrador City	1.7220	0.6620	**2.60**	0.6500	**3.58**
Long Harbour-Mount Arlington Heights	0.5500	0.3000	**1.83**	0.3000	**2.83**
Marystown	0.8500	0.7000	**1.21**	1.3000	**3.07**
Mount Pearl	1.2400	0.7700	**1.61**	1.8100	**3.96**
Paradise	1.1500	0.7400	**1.55**	1.5000	**3.58**
Port au Choix	0.7000	0.7000	**1.00**	1.8000	**3.57**
St. John's	2.9500	0.9100	**3.24**	0.0000	**3.24**
Stephenville	0.7500	0.6750	**1.11**	1.1000	**2.74**
Trinity	0.4500	0.4500	**1.00**	0.8000	**2.78**
Wabush	2.1000	0.6800	**3.09**	1.7700	**5.69**

Table 4. Nova Scotia Commercial-Residential Property Tax Multipliers, 2026-27

Municipality	Municipal commercial rate	Municipal residential rate	Municipal (total) multiplier
Amherst	4.4700	1.6700	**2.68**
Antigonish	2.9000	1.3000	**2.23**
Bridgewater	4.0700	1.8500	**2.20**
Cape Breton Regional Municipality	4.7822	1.6449	**2.91**
Chester	1.5000	0.6850	**2.19**
Colchester	2.2800	0.8850	**2.58**
Digby	4.2800	1.9500	**2.19**
East Hants	2.5600	0.7850	**3.26**
Halifax Regional Municipality	2.9500	0.9870	**2.99**
Inverness County	2.0000	1.1400	**1.75**
Lunenburg	3.4790	1.4550	**2.39**
Mahone Bay	3.0810	1.1210	**2.75**
New Glasgow	4.4700	1.8800	**2.38**
Oxford	4.5158	1.8857	**2.39**
Port Hawkesbury	4.1600	1.5800	**2.63**
Region of Queens Municipality	2.1700	1.0700	**2.03**
Stellarton	4.3000	1.8800	**2.29**
Truro	4.5500	1.9000	**2.39**
Wolfville	3.5855	1.4855	**2.41**
Yarmouth	4.3500	1.7100	**2.54**

Table 5. Prince Edward Island Commercial-Residential Property Tax Multipliers, 2026

Municipality	Municipal commercial rate	Municipal residential rate	Municipal multiplier	Provincial commercial rate	Provincial residential rate	Total multiplier
Alberton	1.0500	0.5600	**1.88**	1.5000	1.0000	**1.63**
Belfast	0.3000	0.2000	**1.50**	1.5000	1.0000	**1.50**
Borden-Carleton	1.4300	0.6000	**2.38**	1.5000	1.0000	**1.83**
Charlottetown	2.3600	0.6700	**3.52**	1.5000	1.0000	**2.31**
Cornwall	0.9600	0.4600	**2.09**	1.5000	1.0000	**1.68**
Crapaud	0.9500	0.7500	**1.27**	1.5000	1.0000	**1.40**
Hazelbrook	1.4200	0.1440	**9.86**	1.5000	1.0000	**2.55**
Kensington	1.3500	0.6000	**2.25**	1.5000	1.0000	**1.78**
Miltonvale Park	0.8400	0.1800	**4.67**	1.5000	1.0000	**1.98**
Montague	1.0600	0.6000	**1.77**	1.5000	1.0000	**1.60**
Murray River	0.5200	0.5000	**1.04**	1.5000	1.0000	**1.35**
New Haven-Riverdale	0.2925	0.2100	**1.39**	1.5000	1.0000	**1.48**
North Rustico	1.2000	0.6700	**1.79**	1.5000	1.0000	**1.62**
North Shore	0.2200	0.1800	**1.22**	1.5000	1.0000	**1.46**
Northport	0.4000	0.3500	**1.14**	1.5000	1.0000	**1.41**
O'Leary	1.1000	0.7900	**1.39**	1.5000	1.0000	**1.45**
Souris	1.7000	0.7000	**2.43**	1.5000	1.0000	**1.88**
Stratford	1.3500	0.5100	**2.65**	1.5000	1.0000	**1.89**
Summerside	1.9000	0.7400	**2.57**	1.5000	1.0000	**1.95**
Tignish	1.0200	0.6500	**1.57**	1.5000	1.0000	**1.53**

B.3 Sources

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Municipal rates for all twenty municipalities were collected from a single provincial schedule of local government rates. Provincial rates and tax credit information were retrieved separately.

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Appendix C

Tax Fairness Ratio Results and Methodology

C.1 Methodology

The **tax fairness ratio compares** the share of total property-tax revenue contributed by commercial property in a municipality with its share of total assessed value in the same municipality.

The **commercial share of assessed value** compares the total assessed value of commercial property in a municipality with the combined assessed value of commercial and residential property in the same municipality. Calculations use the market assessment values of both property classes to reflect the actual value of property in a municipality before provincial adjustments limit what is subject to taxation. New Brunswick is the one exception, and values have been adjusted according to the province's Spike Protection Mechanism. This adjustment applies equally to all property classes and does not affect their relative shares. Values of exempt properties, including federal and provincial Crown property and property exempted by statute such as places of worship, schools and hospitals, are excluded.

Assessment values used in the tax fairness ratio analysis are those that took effect in the 2025 taxation year in New Brunswick and Prince Edward Island, and in the 2024-25 financial year in Nova Scotia. Total values by property class were obtained through direct contact with the body responsible for property assessment in each province: the Department of Environment and Local Government in New Brunswick, the Property Valuation Services Corporation in Nova Scotia, and the Department of Finance and Affordability in Prince Edward Island. Sources are further outlined in Appendix C.3.

The commercial share of assessed value was calculated as follows:

$$\text{Commercial share of assessed value} = \frac{\text{total commercial assessment}}{\text{total commercial assessment} + \text{total residential assessment}}$$

The **commercial share of property-tax revenue** compares the total property tax paid by commercial property with the combined property tax paid by commercial and residential property in the same municipality. Total revenue figures for both property classes include property taxes paid to both the municipal and provincial government. Payments made in place of property taxes on exempt properties, and amounts remitted to municipalities in New Brunswick and Prince Edward Island for provincially owned property, are excluded. Revenue levied from garbage collection and wastewater rates is also excluded. Revenue figures used in the tax fairness ratio analysis correspond to the 2025 taxation year in New Brunswick and Prince Edward Island, and the 2024-25 financial year in Nova Scotia. The methods used to determine revenue differ by province.

In Nova Scotia, total property-tax revenue for each property class was obtained from published municipal budgets, financial statements, or directly from municipal staff by email or telephone. Figures included are the actual amounts recorded by each municipality and account for revenue raised through area-rates and differential service and base rates within a municipality. Mahone Bay is the sole exception, for which only projected revenue figures were available. A complete list of sources is available in Appendix C.3.

Comparable revenue data by property class were not consistently available in New Brunswick and Prince Edward Island. Revenue figures for these provinces were therefore estimated by applying the applicable tax rate for each property class to the corresponding assessment base according to the following formula:

$$\text{Total revenue} = \frac{\text{assessment value}}{100} \times \text{tax rate}$$

In New Brunswick, municipal property-tax revenue was estimated by applying the 2025 municipal rates reported in Appendix D.2, Table 9, to the corresponding taxable assessment values reported in Appendix C.2, Table 6 for each property class. Municipalities in the province devise their annual budgets using the same rates and assessment values, and the province remits exactly the budgeted amount. Municipal estimates therefore equal the actual property-tax revenue collected by municipalities in New Brunswick. Provincial revenue was estimated by applying the 2025 provincial commercial rate of $1.8560 per $100 to each municipality's commercial assessment base (Appendix C.2, Table 6). The provincial property-tax credit reduces the provincial tax payable on owner-occupied residential property to zero, and no provincial revenue was estimated for these properties. Non-owner-occupied residential property is not eligible and is subject to the full 2025 provincial residential rate of $0.5617 per $100. The province defines an additional “other residential” property type that is subject to a provincial property-tax rate of $1.0345 per $100. Data required to isolate the total assessment values of these property types were not available. Revenue from these properties is therefore excluded from reported residential totals, and New Brunswick ratios are likely overstated. CFIB was however advised by Service New Brunswick in June 2026 that these property types make up a limited share of the total residential assessment base and would have a negligible effect on calculations.

In Prince Edward Island, municipal commercial revenue was estimated by applying the 2025 municipal commercial rates reported in Appendix D.2, Table 11, to the 2025 market assessment values reported in Appendix C.2, Table 8. Municipal residential revenue was estimated by applying the 2025 municipal residential rates reported in Appendix D.2, Table 11, to the 2025 taxable residential assessment values. Taxable values have been adjusted by the provincial assessment cap and are different than the residential market values reported in Appendix C.2, Table 8. Provincial revenue was estimated by applying the effective 2025 provincial rates of $1.5000 per $100 for commercial property and $1.0000 for residential property to the same assessment bases used in the municipal estimation. Non-resident residential property is not eligible for the provincial property-tax credit that reduces the provincial property-tax rate from 1.5000 to 1.0000. Additionally, some municipalities apply a separate, increased municipal rate to non-resident residential property. Data required to isolate the total values of non-resident residential property were not available. Revenue from these properties is therefore excluded from the reported residential total, and Prince Edward Island ratios are slightly overstated. CFIB was advised by the Department of Finance and Affordability, Taxation and Property Records Division, in August 2026 that 14,001 such properties exist across all municipalities, and that the impact on these calculations would be minimal.

The **commercial share of property-tax revenue** was calculated as follows:

$$\text{Commercial share of revenue} = \frac{\text{total commercial property-tax revenue}}{\text{total commercial property-tax revenue + total residential property tax revenue}}$$

The **baseline fairness ratio** estimates the ratio that would result if municipal commercial and residential base rates were the only differences in tax treatment between the two property classes. It removes the influence of provincial property taxes, credits, assessment adjustments, and area rates and is calculated as follows:

$$\text{Baseline fairness ratio} = \frac{\text{municipal commercial tax multiplier}}{1 + (\text{commercial share of assessed value})(\text{municipal commercial tax multiplier-}1)}$$

Where the municipal multiplier is calculated from the commercial and residential rates reported in Appendix D.2, and the commercial share of assessed value is that reported in Appendix C.2. Both correspond to the 2025 taxation year in New Brunswick and Prince Edward Island, and to the 2024-25 financial year in Nova Scotia. The formula used to calculate baseline fairness ratios was derived as follows:

Let:

C = total commercial assessment

R = total residential assessment

t_c = municipal commercial property-tax rate

t_r = municipal residential property-tax rate

A_c = commercial share of assessed value $= \frac{C}{C + R}$

A_r = residential share of assessed value $= \frac{R}{C + R}$

M = municipal commercial tax multiplier $= \frac{t_c}{t_r}$

The tax fairness ratio is defined as:

$$\text{Tax fairness ratio} = \frac{\text{commercial share of property-tax revenue}}{\text{commercial share of assessed value}}$$

If municipal base rates were the only differences in tax treatment, commercial property-tax revenue would equal Ct_c, while residential property-tax revenue would equal Rt_r. The commercial share of total property-tax revenue would therefore be:

$$\frac{Ct_c}{Ct_c + Rt_r}$$

The baseline fairness ratio, B, is consequently:

$$B = \frac{\frac{Ct_c}{Ct_c + Rt_r}}{A_c}$$

Equivalently:

$$B = \frac{\frac{Ct_c}{Ct_c + Rt_r}}{\frac{C}{C + R}}$$

Multiplying by the reciprocal of the denominator:

$$B = \frac{Ct_c(C + R)}{C(Ct_c + Rt_r)}$$

Cancelling C:

$$B = \frac{t_c(C + R)}{Ct_c + Rt_r}$$

Dividing the numerator and denominator by t_r:

$$B = \frac{\frac{t_c}{t_r}(C + R)}{C\frac{t_c}{t_r} + R}$$

Since:

$$M = \frac{t_c}{t_r},$$

$$B = \frac{M(C + R)}{CM + R}$$

Dividing the numerator and denominator by $C + R$:

$$B = \frac{M}{M\frac{C}{C+R} + \frac{R}{C+R}}$$

Since:

$$A_c = \frac{C}{C+R}$$

And:

$$\frac{R}{C+R} = 1 - A_c \ ,$$

$$B = \frac{M}{MA_c + (1 - A_c)}$$

Rearranging the denominator:

$$MA_c + (1 - A_c) = 1 + A_c(M - 1)$$

Therefore:

$$B = \frac{M}{1 + A_c(M - 1)}$$

Put simply, because commercial and residential property make up the full assessment base:

$$A_r = 1 - A_c$$

Since only the relative difference between the two tax rates affects revenue shares, both rates can be divided by the residential rate to normalize the residential rate to 1 and the commercial rate to M. The implied commercial share of property-tax revenue is therefore:

$$\frac{A_c M}{A_c M + (1 - A_c)}$$

And:

$$B = \frac{\frac{A_c M}{A_c M + (1 - A_c)}}{A_c}$$

Dividing by A_c and simplifying gives:

$$B = \frac{M}{1 + A_c(M - 1)}$$

C.2 Results

Table 6. New Brunswick Property-Tax Fairness Ratios, 2025

Municipality	Commercial assessment	Residential assessment	Commercial share of assessed value	Commercial property-tax revenue	Residential property-tax revenue	Commercial share of property-tax revenue	Property-tax fairness ratio	Baseline fairness ratio
Bathurst	189,489,700	849,331,700	18%	9,170,354	14,905,771	38%	2.09	1.51
Campbellton	61,438,200	449,146,700	12%	3,063,432	8,270,138	27%	2.25	1.57
Caraquet	63,645,500	386,652,600	14%	2,860,165	5,999,688	32%	2.28	1.55
Dieppe	926,844,100	3,803,777,300	20%	38,077,536	51,921,560	42%	2.16	1.46
Edmundston	250,137,600	1126399300	18%	11,186,154	18,416,629	38%	2.08	1.44
Fredericton	1,472,263,500	7,196,380,800	17%	60,077,185	94,171,839	39%	2.29	1.52
Grand Falls/Grand-Sault	141,947,500	397,976,800	26%	6,495,518	6,367,629	50%	1.92	1.44
Lamèque	18,589,200	90,101,600	17%	834,841	1,396,575	37%	2.19	1.52
Miramichi	286,248,800	1,305,405,500	18%	13,167,445	22,387,704	37%	2.06	1.44
Moncton	2,603,148,500	8,536,353,600	23%	108,561,705	116,213,918	48%	2.07	1.46
Oromocto	94,727,900	652,283,500	13%	4,061,175	9,328,306	30%	2.39	1.56
Quispamsis	98,941,600	2,558,896,400	4%	3,955,487	32,239,536	11%	2.94	1.66
Riverview	145,469,300	2,277,588,800	6%	5,917,982	31,489,943	16%	2.64	1.54
Rothesay	104,060,100	1,774,527,100	6%	4,001,110	20,761,967	16%	2.92	1.64
Sackville	59,738,800	598,740,400	9%	2,667,636	9,190,665	22%	2.48	1.60
Saint Andrews	36,699,400	387,439,000	9%	1,259,487	4,070,434	24%	2.73	1.44
Saint John	1,805,310,400	5,500,702,800	25%	81,076,490	85,260,893	49%	1.97	1.45
Sussex	130,103,900	490,305,800	21%	4,801,484	5,996,440	44%	2.12	1.36
Tracadie	111,919,600	439,951,200	20%	5,121,441	7,039,219	42%	2.08	1.49
Woodstock	113,110,700	393,277,500	22%	4,983,658	5,899,163	46%	2.05	1.47

Table 7. Nova Scotia Property-Tax Fairness Ratios, 2024-25

Municipality	Commercial assessment	Residential assessment	Commercial share of assessed value	Commercial property-tax revenue	Residential property-tax revenue	Commercial share of property-tax revenue	Property-tax fairness ratio	Baseline fairness ratio
Amherst	162,838,200	596,888,800	21%	7,279,758	8,290,297	47%	2.18	1.97
Antigonish	81,098,900	469,262,900	15%	2,137,305	4,494,952	32%	2.19	1.96
Bridgewater	198,042,500	890,675,600	18%	8,024,067	13,264,358	38%	2.07	1.81
Cape Breton Regional Municipality	758,015,600	7,463,320,000	9%	35,000,000	86,500,000	29%	3.12	2.47
Chester	126,842,500	2,957,256,200	4%	1,884,309	14,813,149	11%	2.74	2.09
Colchester	362,452,500	3,981,187,200	8%	8,270,541	26,438,155	24%	2.86	2.28
Digby	30,160,800	147,569,300	17%	1,240,908	2,314,932	35%	2.06	1.83
East Hants	199,803,400	3,443,702,200	5%	5,177,837	20,016,451	21%	3.75	2.86
Halifax Regional Municipality	10,481,231,300	77,503,525,900	12%	285,307,626	374,381,453	43%	3.63	2.47
Inverness County	131,589,800	1,911,042,000	6%	2,437,916	14,949,651	14%	2.18	1.73
Lunenburg	60,743,000	445,454,500	12%	1,980,769	4,682,518	30%	2.48	2.08
Mahone Bay	23,339,400	252,529,400	8%	700,259	1,979,219	26%	3.09	2.39
New Glasgow	151,044,600	699,210,800	18%	6,905,300	10,700,600	39%	2.21	1.93
Oxford	33,444,300	76,742,700	30%	1,431,957	1,097,985	57%	1.86	1.68
Port Hawkesbury	58,993,200	210,123,100	22%	2,532,271	3,162,082	44%	2.03	1.94
Region of Queens Municipality	101,598,700	1,696,838,500	6%	2,012,018	12,528,261	14%	2.45	1.92
Stellarton	95,756,500	280,987,400	25%	3,839,461	4,308,140	47%	1.85	1.72
Truro	282,904,100	1,010,869,200	22%	11,993,997	16,234,319	42%	1.94	1.83
Wolfville	43,487,100	728,501,000	6%	1,540,376	8,613,792	15%	2.69	2.25
Yarmouth	155,825,800	441,376,000	26%	6,601,036	6,288,341	51%	1.96	1.82

Table 8. Prince Edward Island Property-Tax Fairness Ratios, 2025

Municipality	Commercial assessment	Residential assessment	Commercial share of assessed value	Commercial property-tax revenue	Residential property-tax revenue	Commercial share of property-tax revenue	Property-tax fairness ratio	Baseline fairness ratio
Alberton	7,064,700	80,772,700	8%	180,150	1,140,405	14%	1.70	1.75
Belfast	6,451,300	224,000,700	3%	116,123	2,312,438	5%	1.71	1.48
Borden-Carleton	24,122,967	55,640,508	30%	706,803	745,255	49%	1.61	1.68
Charlottetown	829,790,900	4,382,790,600	16%	32,029,929	62,029,501	34%	2.14	2.51
Cornwall	16,390,700	752,742,700	2%	403,211	9,174,614	4%	1.98	2.04
Crapaud	1,569,700	26,811,515	6%	38,458	396,139	9%	1.60	1.25
Hazelbrook	325,900	20,693,533	2%	8,601	198,860	4%	2.67	6.58
Kensington	14,575,340	135,052,620	10%	408,110	1,858,245	18%	1.85	2.09
Miltonvale Park	15,357,300	122,469,700	11%	357,211	1,138,389	24%	2.14	3.45
Montague	24,531,600	148,192,700	14%	628,009	2,090,062	23%	1.63	1.59
Murray River	1,004,250	24,944,006	4%	20,286	318,501	6%	1.55	1.04
New Haven-Riverdale	1,473,000	60,251,800	2%	26,404	578,078	4%	1.83	1.38
North Rustico	3,293,600	105,304,550	3%	88,927	1,449,075	6%	1.91	1.75
North Shore	6,692,100	355,721,092	2%	115,104	3,476,698	3%	1.74	1.22
Northport	2,275,700	29,190,900	7%	43,238	331,393	12%	1.60	1.13
O'Leary	8,910,400	50,430,803	15%	231,670	824,993	22%	1.46	1.31
Souris	18,763,200	66,933,079	22%	600,422	994,861	38%	1.72	1.85
Stratford	50,437,200	1,618,778,770	3%	1,437,460	19,400,505	7%	2.28	2.62
Summerside	175,717,065	1,258,321,462	12%	5,974,380	19,028,706	24%	1.95	2.15
Tignish	8,606,700	46,928,500	15%	216,889	690,563	24%	1.54	1.44

C.3 Sources

New Brunswick

Assessment values for all twenty municipalities were obtained directly from provincial government staff by email. Correspondence and documents supporting these values are held by CFIB and available on request. Revenue figures were estimated using property-tax rates with sources cited in Appendix D.3.

Assessment Values (2025)

Government of New Brunswick. Email correspondence with the Department of Environment and Local Government, Community Finances. Obtained July 2026.

Nova Scotia

Assessment values for all twenty municipalities were obtained directly from the province's sole assessment agency by email. Revenue figures were collected from municipal budgets and financial statements published on official government websites. Where revenues were not publicly available, they were obtained directly from government staff by email or telephone. Correspondence and documents supporting all data are held by CFIB and available on request.

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Prince Edward Island

Assessment values for all twenty municipalities were obtained directly from provincial government staff by email. Correspondence and documents supporting these values are held by CFIB and are available on request. Revenue figures were estimated using property-tax rates with sources cited in Appendix D.3.

Assessment Values (2025)

Government of Prince Edward Island. Email correspondence with the Department of Finance and Affordability, Taxation and Property Records Division. Obtained August 2026.

Appendix D

Uniform Rate Results and Methodology

D.1 Methodology

The **uniform rate** is the single municipal property-tax rate that, applied to a municipality's entire assessment base, raises the same property-tax revenue collected under existing differential commercial and residential rates.

Assessment values used in the uniform rate analysis correspond to the 2025 taxation year in New Brunswick and Prince Edward Island, and to the 2024-25 financial year in Nova Scotia. The total assessment base is the sum of total commercial and residential assessment values reported in Appendix C.2. These values are held at market value in all three provinces, except in New Brunswick, where they have been adjusted under the province's Spike Protection Mechanism.

Total revenue is the sum of the municipal property-tax revenue contributed by commercial and residential property, obtained or estimated as described in Appendix C.1. Unlike the tax fairness ratio, figures exclude the property-tax revenue paid to provincial governments. Revenue figures correspond to the same year as the assessment values used for each province.

The uniform rate was calculated as follows:

$$\text{Uniform rate} = \left(\frac{\text{total revenue}}{\text{total assessed value}}\right) \times 100$$

The **change in each rate** is reported as the percentage by which the uniform rate differs from the existing rate applied to that property class and was calculated as follows:

$$\text{Rate change (\%)} = \left(\frac{\text{uniform rate - existing rate}}{\text{existing rate}}\right) \times 100$$

Calculated rate changes show the effect of municipal rate equalization and do not represent the full change a taxpayer’s bill would undergo under existing tax structures. In Nova Scotia and Prince Edward Island, municipal revenue is raised on a taxable base that holds residential property below market value, while the uniform rate is calculated against market assessment. The base entering the calculation is therefore larger than the existing tax base, and the resulting rate can sit below both existing commercial and residential rates. For these provinces, the uniform rate corresponds to a scenario in which both the rate differential and the difference in assessment treatment between the two classes are removed.

D.2 Results

Table 9. New Brunswick Projected Uniform Municipal Property-Tax Rates and Rate Changes, 2025

Municipality	Total assessed value	Total revenue	Commercial rate	Residential rate	Uniform rate	Commercial rate change	Residential rate change
Bathurst	1,038,821,400	20,559,196	2.9835	1.7550	**1.9791**	**-34%**	**+13%**
Campbellton	510,584,900	10,193,277	3.1302	1.8413	**1.9964**	**-36%**	**+8%**
Caraquet	450,298,100	7,678,593	2.6379	1.5517	**1.7052**	**-35%**	**+10%**
Dieppe	4,730,621,400	72,796,870	2.2523	1.3650	**1.5388**	**-32%**	**+13%**
Edmundston	1,376,536,900	24,960,229	2.6160	1.6350	**1.8133**	**-31%**	**+11%**
Fredericton	8,668,644,300	126,923,813	2.2246	1.3086	**1.4642**	**-34%**	**+12%**
Grand Falls/Grand-Sault	539,924,300	10,228,601	2.7200	1.6000	**1.8945**	**-30%**	**+18%**
Lamèque	108,690,800	1,886,400	2.6350	1.5500	**1.7356**	**-34%**	**+12%**
Miramichi	1,591,654,300	30,242,371	2.7440	1.7150	**1.9001**	**-31%**	**+11%**
Moncton	11,139,502,100	176,461,187	2.3144	1.3614	**1.5841**	**-32%**	**+16%**
Oromocto	747,011,400	11,631,331	2.4312	1.4301	**1.5570**	**-36%**	**+9%**
Quispamsis	2,657,838,000	34,358,667	2.1418	1.2599	**1.2927**	**-40%**	**+3%**
Riverview	2,423,058,100	34,708,015	2.2122	1.3826	**1.4324**	**-35%**	**+4%**
Rothesay	1,878,587,200	22,831,722	1.9890	1.1700	**1.2154**	**-39%**	**+4%**
Sackville	658,479,200	10,749,549	2.6095	1.5350	**1.6325**	**-37%**	**+6%**
Saint Andrews	424,138,400	4,648,780	1.5759	1.0506	**1.0961**	**-30%**	**+4%**
Saint John	7,306,013,200	132,830,822	2.6350	1.5500	**1.8181**	**-31%**	**+17%**
Sussex	620,409,700	8,383,196	1.8345	1.2230	**1.3512**	**-26%**	**+10%**
Tracadie	551,870,800	10,083,432	2.7200	1.6000	**1.8271**	**-33%**	**+14%**
Woodstock	506,388,200	8,783,486	2.5500	1.5000	**1.7345**	**-32%**	**+16%**

Table 10. Nova Scotia Projected Uniform Municipal Property-Tax Rates and Rate Changes, 2024-25

Municipality	Total assessed value	Total revenue	Commercial rate	Residential rate	Uniform rate	Commercial rate change	Residential rate change
Amherst	759,727,000	15,570,055	4.4700	1.6700	**2.0494**	**-54%**	**+23%**
Antigonish	550,361,800	6,632,257	2.6500	1.1300	**1.2051**	**-55%**	**+7%**
Bridgewater	1,088,718,100	21,288,425	4.0700	1.8500	**1.9554**	**-52%**	**+6%**
Cape Breton Regional Municipality	8,221,335,600	121,500,000	4.7822	1.6449	**1.4779**	**-69%**	**-10%**
Chester	3,084,098,700	16,697,458	1.5000	0.6850	**0.5414**	**-64%**	**-21%**
Colchester	4,343,639,700	34,708,696	2.2800	0.8850	**0.7991**	**-65%**	**-10%**
Digby	177,730,100	3,555,840	4.2000	1.9100	**2.0007**	**-52%**	**+5%**
East Hants	3,643,505,600	25,194,288	2.5700	0.8000	**0.6915**	**-73%**	**-14%**
Halifax Regional Municipality	87,984,757,200	659,689,079	2.9530	0.9590	**0.7498**	**-75%**	**-22%**
Inverness County	2,042,631,800	17,387,567	1.9100	1.0500	**0.8512**	**-55%**	**-19%**
Lunenburg	506,197,500	6,663,287	3.3580	1.3760	**1.3163**	**-61%**	**-4%**
Mahone Bay	275,868,800	2,679,478	3.0500	1.1100	**0.9713**	**-68%**	**-12%**
New Glasgow	850,255,400	17,605,900	4.4500	1.8400	**2.0707**	**-53%**	**+13%**
Oxford	110,187,000	2,529,942	4.2804	1.7874	**2.2960**	**-46%**	**+28%**
Port Hawkesbury	269,116,300	5,694,353	4.1600	1.5800	**2.1159**	**-49%**	**+34%**
Region of Queens	1,798,437,200	14,540,279	2.1700	1.0700	**0.8085**	**-63%**	**-24%**
Stellarton	376,743,900	8,147,601	4.3000	1.8800	**2.1626**	**-50%**	**+15%**
Truro	1,293,773,300	28,228,316	4.5475	1.9025	**2.1819**	**-52%**	**+15%**
Wolfville	771,988,100	10,154,168	3.5655	1.4655	**1.3153**	**-63%**	**-10%**
Yarmouth	597,201,800	12,889,377	4.3100	1.6900	**2.1583**	**-50%**	**+28%**

Table 11. Prince Edward Island Projected Uniform Municipal Property-Tax Rates and Rate Changes, 2025

Municipality	Total assessed value	Total revenue	Commercial rate	Residential rate	Uniform rate	Commercial rate change	Residential rate change
Alberton	87,837,400	483,556	1.0500	0.5600	**0.5505**	**-48%**	**-2%**
Belfast	230,452,000	404,760	0.3000	0.2000	**0.1756**	**-41%**	**-12%**
Borden-Carleton	79,763,475	624,429	1.4300	0.6000	**0.7829**	**-45%**	**+30%**
Charlottetown	5,212,581,500	44,469,153	2.3600	0.6700	**0.8531**	**-64%**	**+27%**
Cornwall	769,133,400	3,047,982	0.9600	0.4600	**0.3963**	**-59%**	**-14%**
Crapaud	28,381,215	184,686	0.9500	0.7500	**0.6507**	**-32%**	**-13%**
Hazelbrook	21,019,433	30,845	1.1390	0.1580	**0.1467**	**-87%**	**-7%**
Kensington	149,627,960	848,857	1.3000	0.5500	**0.5673**	**-56%**	**+3%**
Miltonvale Park	137,827,000	288,920	0.8260	0.1660	**0.2096**	**-75%**	**+26%**
Montague	172,724,300	1,043,808	1.0600	0.6000	**0.6043**	**-43%**	**+1%**
Murray River	25,948,256	111,389	0.5200	0.5000	**0.4293**	**-17%**	**-14%**
New Haven-Riverdale	61,724,800	104,636	0.2925	0.2100	**0.1695**	**-42%**	**-19%**
North Rustico	108,598,150	620,889	1.2000	0.6700	**0.5717**	**-52%**	**-15%**
North Shore	362,413,192	545,066	0.2200	0.1800	**0.1504**	**-32%**	**-16%**
Northport	31,466,600	95,019	0.4000	0.3500	**0.3020**	**-25%**	**-14%**
O'Leary	59,341,203	462,118	1.1000	0.7900	**0.7787**	**-29%**	**-1%**
Souris	85,696,279	728,623	1.7000	0.7000	**0.8502**	**-50%**	**+21%**
Stratford	1,669,215,970	7,060,934	1.3500	0.4900	**0.4230**	**-69%**	**-14%**
Summerside	1,434,038,527	11,431,292	1.9000	0.7400	**0.7971**	**-58%**	**+8%**
Tignish	55,535,200	359,828	1.0200	0.6500	**0.6479**	**-36%**	**+0%**

D.3 Sources

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Municipal rates for all twenty municipalities were collected from a single provincial schedule of local government rates.

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Appendix E

Survey Results and Methodology

E.1 Methodology

The Atlantic Property Tax Survey was conducted online among verified CFIB members between June 22 and July 14, 2026. Only members located in New Brunswick, Newfoundland and Labrador, Nova Scotia and Prince Edward Island were selected for inclusion.

A total of 397 respondents participated in the survey. For comparison purposes, a probability sample with the same overall number of respondents would have a margin of error of ±4.9 percentage points, 19 times out of 20. Because the survey was conducted among CFIB members rather than a randomly selected sample of the wider business population, this margin of error should not be interpreted as a formal measure of sampling error.

The survey asked nine questions in total. Full results for the five questions cited in this report are presented below, unweighted. The number of respondents varies by question because some questions were shown only to respondents for whom they were applicable, and respondents could choose not to answer individual questions. Sample sizes (n) for individual questions are indicated where necessary throughout the report.

E.2 Results

Table 12. Share of Annual Operating Costs Attributed to Property Tax, by Number of Employees

		Approximately, what share of your business's annual operating costs goes toward property tax costs? (Select one)							
		Total	Less than 1%	1% to 2%	3% to 5%	6% to 10%	11% to 20%	More than 20%	Don't know/Unsure
Number of employees	Total count	307.0	41.0	50.0	73.0	35.0	29.0	17.0	62.0
	0-4	117.0	12.0	12.0	21.0	16.0	18.0	10.0	28.0
		38.1%	29.3%	24.0%	28.8%	45.7%	62.1%	58.8%	45.2%
	5-19	139.0	23.0	26.0	32.0	15.0	8.0	6.0	29.0
		45.3%	56.1%	52.0%	43.8%	42.9%	27.6%	35.3%	46.8%
	20-49	39.0	4.0	10.0	17.0	3.0	3.0	0.0	2.0
		12.7%	9.8%	20.0%	23.3%	8.6%	10.3%	0.0%	3.2%
	50-99	12.0	2.0	2.0	3.0	1.0	0.0	1.0	3.0
		3.9%	4.9%	4.0%	4.1%	2.9%	0.0%	5.9%	4.8%
	100-499	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	500+	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Unclassified	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Table 13. Effect of Property-Tax Costs on Profitability over the Past Twelve Months, by Number of Employees

		Over the past 12 months, to what extent have property tax costs affected your business's profitability? (Select one)						
		Total	Significant negative impact	Minor negative impact	No impact	Minor positive impact	Significant positive impact	Don't know/Unsure
Number of employees	Total count	292.0	90.0	147.0	38.0	2.0	3.0	12.0
	0-4	109.0	40.0	47.0	12.0	1.0	0.0	9.0
		37.3%	44.4%	32.0%	31.6%	50.0%	0.0%	75.0%
	5-19	133.0	41.0	67.0	20.0	1.0	2.0	2.0
		45.5%	45.6%	45.6%	52.6%	50.0%	66.7%	16.7%
	20-49	38.0	5.0	28.0	4.0	0.0	0.0	1.0
		13.0%	5.6%	19.0%	10.5%	0.0%	0.0%	8.3%
	50-99	12.0	4.0	5.0	2.0	0.0	1.0	0.0
		4.1%	4.4%	3.4%	5.3%	0.0%	33.3%	0.0%
	100-499	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	500+	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Unclassified	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Table 14. Business Views on Municipal Services and Municipal Understanding of Property-Tax Costs

To what extent do you agree or disagree with the following statements?		Total
Our business receives fair value from municipal services relative to the property taxes we pay (e.g., effective public transit systems, law enforcement, maintenance of public space)	Total count	335.0
	Strongly agree	5.0
		1.5%
	Somewhat agree	68.0
		20.3%
	Somewhat disagree	71.0
		21.2%
	Strongly disagree	167.0
		49.9%
	Don't know/Unsure	24.0
		7.2%
Our municipality understands how property tax costs affect small businesses	Strongly agree	7.0
		2.1%
	Somewhat agree	42.0
		12.5%
	Somewhat disagree	70.0
		20.9%
	Strongly disagree	176.0
		52.5%
	Don't know/Unsure	40.0
		11.9%

Table 15. Actions Taken by Businesses in Response to Property-Tax Costs

		Total
Which actions, if any, has your business taken in response to property tax costs? (Select all that apply)	Total count	234.0
	Not applicable — We did not take any actions	44.0
		18.8%
	Increased prices	68.0
		29.1%
	Absorbed the cost through lower profits	141.0
		60.3%
	Reduced staffing, hours, or other operating costs	42.0
		17.9%
	Delayed or cancelled investment	48.0
		20.5%
	Delayed or cancelled expansion plans	46.0
		19.7%
	Considered relocating	16.0
		6.8%
	Relocated	1.0
		0.4%
	Considered closing	17.0
		7.3%
	Other (please specify)	10.0
		4.3%
	Don’t know/unsure	1.0
		0.4%

Table 16. Business Responses to Property-Tax Savings

		Total
	Total count	289.0
If your property tax costs were reduced, how would your business use the savings? (Select all that apply)	Not applicable — Property tax savings would not affect our business decisions	33.0
		11.4%
	Hire additional staff	36.0
		12.5%
	Increase employee wages, benefits, or compensation	83.0
		28.7%
	Invest in equipment, technology, or productivity improvements	95.0
		32.9%
	Expand operations or open another location	32.0
		11.1%
	Improve or renovate the business property	106.0
		36.7%
	Reduce prices for customers	21.0
		7.3%
	Pay down business debt	98.0
		33.9%
	Offset other rising business costs (e.g., utilities, insurance)	108.0
		37.4%
	Other (please specify)	4.0
		1.4%
	Don’t know/Unsure	10.0
		3.5%

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MEMO / NOTE

Date :	5 October 2026/Le 5 octobre 2026
To / Dest. :	Stakeholders / Parties prenantes
From / Exp. :	Cade Libby, Deputy Minister / Sous-ministre Natural Resources Ressources naturelles
Subject / Objet :	Share Your Perspective: New Brunswick Natural Gas Review | Partagez votre point de vue : Examen sur l'exploitation du gaz naturel au Nouveau-Brunswick

Hello,

The Government of New Brunswick has launched a public review to examine whether the conditions associated with the province's moratorium on natural gas development still reflect today's science, technology, market and regulatory best practices.

As part of this process, we are engaging with a range of stakeholders to hear different perspectives and gather input that can help inform future analysis and decision-making.

Right now, our work focuses on engagement, analysis, and answering key questions. No decision has been made on whether to pursue the expansion of the Natural Gas sector.

Bonjour,

Le gouvernement du Nouveau-Brunswick a lancé un examen public afin de déterminer si les conditions liées au moratoire sur l'exploitation du gaz naturel dans la province tiennent toujours compte des pratiques exemplaires actuelles en ce qui a trait aux connaissances scientifiques, à la technologie, aux conditions du marché et à la réglementation.

Dans le cadre de ce processus, nous consultons différents intervenants afin de connaître leurs points de vue et de recueillir des commentaires qui contribueront à l'analyse et à la prise de décisions futures.

Pour le moment, nos efforts portent sur la consultation, l'analyse et l'examen de questions importantes. Aucune décision n'a été prise quant à une éventuelle expansion du secteur du gaz naturel.

Natural Resources / Ressources naturelles
Hugh John Flemming Forestry Centre/ Centre forestier Hugh John Flemming
Tel. / Tél. : (506) 453-3826 Fax / Téléc. : (506) 444-4367

GNB.CA

Given your experience, we would welcome the opportunity to hear from you. We would like to invite you to share your perspectives or those of your organization on:

- Opportunities and concerns related to natural gas development in New Brunswick
- Information or perspectives government should consider during its review
- Conditions or safeguards that would be important from your perspective
- How government can achieve its goal of conducting an effective engagement process

We are seeking to understand a broad range of views and ensure stakeholders have an opportunity to contribute to the overall process.

To support a thorough and timely review of stakeholder input, we encourage you to provide a written

Compte tenu de votre expérience, nous aimerions avoir l'occasion de vous entendre. Nous vous invitons à nous faire part de votre point de vue ou de celui de votre organisation sur les sujets suivants :

- les possibilités et les préoccupations liées à l'exploitation du gaz naturel au Nouveau-Brunswick;
- les renseignements ou les points de vue dont le gouvernement devrait tenir compte dans le cadre de son examen;
- les conditions ou les mesures de protection qui seraient importantes selon vous;
- les moyens que le gouvernement pourrait prendre pour mener un processus de consultation efficace.

Nous souhaitons entendre un large éventail de points de vue et nous assurer que les intervenants ont l'occasion de contribuer au processus.

Afin de nous permettre d'examiner les commentaires de façon approfondie et dans les délais prévus, nous vous

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submission by October 23, 2026, to naturalgas-gaznaturel@gnb.ca.

If there are matters you feel would benefit from further discussion, virtual meetings may also be arranged where appropriate and as timelines permit.

Thank you for considering this invitation. I look forward to the opportunity to hear from you.

Kind regards,

encourageons à nous faire parvenir vos commentaires par écrit d'ici le 23 octobre 2026, à naturalgas-gaznaturel@gnb.ca.

Si certaines questions méritent, selon vous, une discussion plus approfondie, une rencontre virtuelle pourrait également être organisée, lorsque cela est approprié et que les délais le permettent.

Nous vous remercions de l'intérêt que vous porterez à cette invitation et nous avons hâte de connaître votre point de vue.

Cordialement,

Cade Libby

Deputy Minister / Sous-ministre

Natural Resources / **Ressources naturelles**
Hugh John Flemming Forestry Centre/ Centre forestier Hugh John Flemming
Tel. / Tél. : (506) 453-3826 Fax / Téléc. : (506) 444-4367

GNB.CA

MEMO / NOTE

Date :	October 15, 2026 / Le 15 octobre 2026
To / Dest.:	Mayors / Maires, Members of Council / Membres du Conseil
From / Exp.:	Hon. Aaron Kennedy, Minister, Local Government / Ministre des Gouvernements locaux
Copy / Copies:	Chief Administrative Officers / Directeur(trice) général(e), Clerks / Greffier (ère), and /et Treasurers / Trésorier (ère) Municipal Associations / Associations municipales Community Finances Unit / Unité des Finances communautaires Charbel Awad, Deputy Minister of Environment and Local Government/ Sous-ministre du ministère de l'Environnement et des gouvernements locaux Jennifer Wilkins, Assistant Deputy Minister of Local Government / Sous-ministre adjointe des gouvernements locaux
Subject / Objet:	**Assessment Base, Fiscal Capacity (Equalization) and Capital Renewal Funding Allocations, and Local Rate Stabilizers / Base d'évaluation, capacité fiscale (péréquation) et financement pour le renouvellement des immobilisations, et stabilisateurs des taux locaux**

Please share this memo with your council members.

Later today, all local governments will receive their 2027 assessment base for taxation, allocations for Fiscal Capacity (Equalization) Funding and Capital Renewal Funding. Additionally, each local government will be provided details regarding their local rate stabilizer.

Local governments will receive their individual 2027 notice of allocation from the Community Finances team and will also be notified through the Local Government Finance and Budget Portal which will include all detailed budget information. Local governments will have until November 15 to submit their budgets. As a reminder, the capital renewal funding should not be included as a revenue in your operating budget.

Veuillez partager cette note de service avec les membres de votre conseil.

Plus tard aujourd'hui, tous les gouvernements locaux recevront leur base d'évaluation aux fins de taxation pour 2027, les allocations pour le financement de la capacité fiscale (péréquation) et le financement pour le renouvellement des immobilisations. De plus, chaque gouvernement local recevra des détails concernant son stabilisateur des taux locaux.

Les gouvernements locaux recevront leur avis d'allocation pour 2027 de la part de l'équipe des finances communautaires et recevrons aussi une notification par l'entremise du Portail des finances et du budget des gouvernements locaux, qui inclura toutes les informations détaillées sur leur budget. Les gouvernements locaux auront jusqu'au 15 novembre pour soumettre leurs budgets. À titre de rappel, le financement pour le renouvellement des immobilisations ne doit pas être inclus comme un revenu dans votre budget d'exploitation.

Environment and Local Government/ Environnement et Gouvernements locaux

P.O. Box 6000, Fredericton, New Brunswick E3B 5H1 / C.P. 6000, Fredericton, Nouveau-Brunswick E3B 5H1

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The Local Government Cost Index, which is used to calculate the components of the stabilizer, is 4.7% for 2027. A recent update to population data, reflecting a higher-than-expected population growth adjusted the calculation. As a reminder, revenue from new construction is calculated in addition to the revenue increase from the Stabilizer.

L'Indice des coûts des gouvernements locaux, qui est utilisé pour calculer les composantes du stabilisateur, est à 4,7 % pour 2027. Une mise à jour récente des données démographiques, reflétant une croissance démographique plus importante que prévu, a ajusté le calcul. À titre de rappel, les revenus provenant de nouvelles constructions sont calculés en plus de l'augmentation des revenus provenant du stabilisateur.

Details on the local rate stabilizer were shared via a presentation at the AMANB Annual Conference on September 16. The following information sessions were also held:

Les détails sur le stabilisateur des taux locaux ont été partagées lors d'une présentation à la conférence annuelle de l'AFMNB le 16 septembre. Les sessions d'information suivantes ont également été tenues :

September 24: local government administrators
September 28: local government mayors

24 septembre : Administrateurs des gouvernements locaux
28 septembre : Maires des gouvernements locaux

Recordings of the September 24th sessions are available to administrators through the CIFIS portal under the Knowledge Sharing folder.

Les enregistrements des sessions du 24 septembre sont disponibles pour les administrateurs sur le portail CIFIS dans le dossier « Partage des connaissances ».

The recordings of the September 28th information sessions are available through the UMNB website:

Les enregistrements des sessions d'information du 28 septembre sont disponibles sur les sites Web de l'UMNB :

English: https://umnb.ca/wp-content/uploads/2026/10/Local-Rate-Stabilizer-Information-Session-–-September-28th.mp4

Français: https://umnb.ca/wp-content/uploads/2026/10/Le-Stabilisateur-des-taux-locaux-–-28-septembre.mp4

Anglais: https://umnb.ca/wp-content/uploads/2026/10/Local-Rate-Stabilizer-Information-Session-–-September-28th.mp4

Français: https://umnb.ca/wp-content/uploads/2026/10/Le-Stabilisateur-des-taux-locaux-–-28-septembre.mp4

They will also be available on the AFMNB website in the coming days.

Ils seront également disponibles sur le site web de l'AFMNB dans les prochains jours.

MEMO / NOTE

In addition to the recording's, supporting documentation is attached that was originally shared with all local governments on July 9 during the posting of the Regulation.

The team is here to support your local government. Should you have any questions or require further clarification, please contact a member of the Local Government Community Finance Team at Communityfinances-financescommunautaires@GNB.CA

Thank you for your continued partnership in serving the people of New Brunswick.

En plus des enregistrements, la documentation de soutien est ici jointe qui a été partagée avec tous les gouvernements locaux le 9 juillet lors de la publication du règlement.

L'équipe est là pour soutenir vous et vos équipes. Si vous avez des questions ou si vous avez besoin de plus amples précisions, veuillez contacter un membre de l'équipe des Finances communautaires des gouvernements locaux à Communityfinances-financescommunautaires@GNB.CA

Merci de votre partenariat continu au service des gens du Nouveau-Brunswick.

Hon. Aaron Kennedy

Minister of Local Government
Ministre des Gouvernements locaux

Rural Community of Fundy Shores
31 Malcolm Meehan Road
Musquash NB, E5J 2G2

October 13, 2026

Minister Chuck Chiasson
Department of Transportation and Infrastructure
PO Box 6000
Fredericton NB
E3B 5H1

Honourable Minister,

On behalf of the Rural Community of Fundy Shores, I am writing to express our strong opposition to the decision to remove sand pickup services for residents at local Department of Transportation and Infrastructure depot in Musquash. This decision raises serious concerns about public safety, accessibility, and the impact on rural residents who rely on these services to maintain safe driveways, walkways, and private access roads during New Brunswick's winter conditions.

In rural communities such as Fundy Shores, access to sand is not simply a convenience. It is an important safety measure. Many residents live on private roads, long driveways, and rural properties where icy conditions can create significant hazards for residents, seniors, emergency responders, and service providers. The ability to obtain a small quantity of sand locally can make a meaningful difference in preventing falls, vehicle accidents, and other winter-related incidents.

Removing this service places an additional burden on residents, particularly seniors, individuals with mobility challenges, and those who may not have the equipment or financial means to purchase, transport, and store sand themselves. It also creates unnecessary travel requirements in potentially dangerous winter weather, which is counterproductive to the goal of improving public safety.

Rural communities already face challenges related to distance, limited services, and winter road conditions. Decisions that further reduce access to basic services must be carefully considered, particularly when they affect residents' ability to protect themselves and their families. While we recognize that the Department must manage budgets, resources, and operational responsibilities, we believe that maintaining reasonable public access to sand is a practical and cost-effective preventative measure. The consequences of removing this service could outweigh any anticipated savings, especially when considering the potential for injuries, property damage, and increased demands on emergency services, hospital stays and potential surgeries resulting from preventable slip and falls.

The Rural Community of Fundy Shores formally requests that the Department reconsider and reverse this decision. At a minimum, we ask that the Department consult with affected municipalities and rural residents before implementing a permanent change and explore reasonable alternatives to maintain access to sand at local depots. We would welcome the opportunity to discuss this matter with the Department and work toward a solution that recognizes the unique needs of rural New Brunswick communities. Our residents deserve the

same opportunity to take reasonable precautions to protect their homes, families, and properties as residents in more urban areas. Public safety and equitable access to essential services must remain priorities in decisions affecting our communities.

I look forward to your response and to receiving clarification on the rationale for this decision, the anticipated savings, and what alternatives the Department intends to provide to rural areas.

Sincerely,

George (Denny)Cogswell, Mayor
Rural Community of Fundy Shores

CC.
Premier Susan Holt
Robert Gauvin, Minister of Public Safety
Michael Comeau, Deputy Minister of Public Safety
Kelly Cain, Deputy Minister Department of Transportation
Glen Savoie, Official Leader of the Opposition
Ian Lee, MLA, Fundy-The Isles-Saint John Lorneville

Rural Community of Fundy Shores
31 Malcolm Meehan Road
Musquash NB, E5J 2G2

October 23, 2026

Isabelle Theriault, Minister
Tourism, Heritage, and Culture
PO Box 6000
Fredericton NB E3B 5H1

Re: Tourism Strategy – Lepreau Falls, NB and Surrounding Area

Honourable Minister

Following the original letter and proposal to the Deputy Minister in December 2025, I and the CAO for Fundy Shores met with Department Staff in the Spring of 2026, which included presentation of ParksNB long-term plan for Lepreau Falls. At which time, department staff expressed no interest in pursuing Fundy Shores proposal of shifting the park operations and responsibility from the Province of New Brunswick to the Rural Community.

Fundy Shores Council appreciates the efforts and expense that went into creating a long-term vision for Lepreau Falls, however without a long-term implementation strategy and community engagement during its development, Council feels this strategy does not represent Fundy Shores or its communities desire for Eco-Tourism opportunities. In fact, the consensus of Council was the proposed design overly commercializes the area and will cause local community members to feel unwelcome in their own neighbourhood. It is unfortunate; however, this feeling can be said of other ParksNB installations as well.

For example, New River Beach Park, the land was donated by a local family that wanted to see it used and appreciated by residents and people from outside the community. However, continued developments over the years, parking restrictions, access issues and at times staff's comments regarding their objectives to "bring in tourist" alluding to residents not being a priority, has caused residents to reduce visit to the site or participate in activities in the surrounding area. Council understands the significant tourist draw New River Beach is for not only Southwest New Brunswick but New Brunswick itself and knows a balance must be sought to benefit community and provincial needs.

Therefore, to balance the commercial aspect of tourism development with local initiatives, Fundy Shores once again, submits its proposal, which aims to strengthen local economic development, attract new investments, showcase the unique cultural and environmental asset, and honour the land we call home. We still believe this initiative aligns closely with government priorities to grow more sustainable tourism opportunities, promote community wellbeing, support environmental stewardship, and reduce the operational costs of provincially owned property.

I welcome the opportunity to meet with you and senior staff to discuss Fundy Shores' desire to operate and improve Eco-Tourism opportunities at the Lepreau Falls Park. Please contact CAO Linda Sullivan Brown, at linda.sullivanbrown@fundyshores.ca to set up a meeting.

Rural Community of Fundy Shores
31 Malcolm Meehan Road
Musquash NB, E5J 2G2

Sincerely,

George (Denny) Cogswell
Mayor
Rural Community of Fundy Shores

cc.
Helene Bouchard, Deputy Minister
Richard Ames, MLA for Carleton-York and Opposition Critic Tourism, Heritage and Culture Critic
Ian Lee, MLA for Fundy-The Isles-Saint John Lorneville

Attachment: 1 – Tourism Strategy Lepreau Falls

The Rural Community of Fundy Shores

Fiscal Year Period January 01,2026 To September 30,2026

Income & Expense Statement

	account	AcctName	Period YTD	Current Month	Fiscal YTD	Annual Budget	Variance	% Used
INCM		REVENUE						
	IN01	Income						
I	01-1121-0100	Warrant - Property Taxes	$ 1,016,237.34	$ 0.00	$1,016,237.34	$ 2,168,005.00	$ 1,151,767.66	46.87
I	01-1122-0100	Community Funding & Equalization Grant	21,169.02	0.00	$21,169.02	42,338.00	21,168.98	50.00
I	01-1317-4000	Recreational Cost Sharing - RSC	39,268.50	19,634.25	$58,902.75	78,537.00	19,634.25	75.00
I	01-1500-0000	Other Revenue Own Source	4,803.36	0.00	$4,803.36	1,500.00	(3,303.36)	320.22 **
I	01-1517-0000	Building Permits	1,249.96	0.00	$1,249.96	20,000.00	18,750.04	6.25
I	01-1530-0000	Building Rentals	0.00	0.00	$0.00	0.00	0.00	0.00
I	01-1534-0200	Copies and Scans	0.00	0.00	$0.00	0.00	0.00	0.00
I	01-1550-0000	Return on Investments	2,105.50	0.00	$2,105.50	1,500.00	(605.50)	140.37 **
I	01-1551-0000	Interest	0.00	0.00	$0.00	0.00	0.00	0.00
I	01-1590-0000	Miscellaneous	10,203.37	0.00	$10,203.37	0.00	(10,203.37)	0.00
I	01-1592-0000	Contributions (Gifts, Donations)	0.00	0.00	$0.00	0.00	0.00	0.00
I	01-1600-0000	Unconditional Transfers	0.00	0.00	$0.00	0.00	0.00	0.00
I	01-1700-0000	Conditional Transfers	12,514.00	0.00	$12,514.00	0.00	(12,514.00)	0.00
I	01-1700-0200	CCBF Revenue	44,986.00	0.00	$44,986.00	0.00	(44,986.00)	0.00
I	01-1700-0300	Capital Renewal Grant	19,407.12	0.00	$19,407.12	0.00	(19,407.12)	0.00
I	01-1911-0000	Surplus Second Previous Year	0.00	0.00	$0.00	109,907.00	109,907.00	0.00
I	01-1930-0000	Transfers from Own Reserves and Allowances	0.00	0.00	$0.00	0.00	0.00	0.00
I	01-1991-0100	PILT Adjustment	0.00	0.00	$0.00	0.00	0.00	0.00
	Totals For:	**IN01**	**1,171,944.17**	**19,634.25**	**1,191,578.42**	**2,421,787.00**	**1,230,208.58**	**49.20**
Totals For:		**INCM**	**1,171,944.17**	**19,634.25**	**1,191,578.42**	**2,421,787.00**	**1,230,208.58**	**49.20**
EXPN		EXPENSES						
	EX01	Expense						
E	01-2100-0000	General Government Expenses	$ 0.00	$ 0.00	$0.00	$ 0.00	$ 0.00	0.00
E	01-2111-0000	General Government - Mayor Honourarium	11,448.68	2,234.41	$13,683.09	26,814.00	13,130.91	51.03
E	01-2111-0100	General Government - Mayor Other	1,011.04	115.59	$1,126.63	2,500.00	1,373.37	45.07
E	01-2113-0000	General Government - Councillor Honourarium	26,697.80	4,831.75	$31,529.55	57,985.00	26,455.45	54.38
E	01-2113-0100	General Government - Councillor Other	1,538.78	116.43	$1,655.21	7,500.00	5,844.79	22.07
E	01-2119-0000	General Government - Other Legislative Costs	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2120-0000	General Government - General Administrative	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2121-1000	General Government - Chief Administrative Officer	73,552.50	8,172.50	$81,725.00	106,361.00	24,636.00	76.84
E	01-2121-2301	General Government - Payroll Deductions	18,072.82	1,316.96	$19,389.78	27,000.00	7,610.22	71.81
E	01-2121-4000	General Government - Office Building	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2121-4110	General Government - Janitorial Services	1,344.88	0.00	$1,344.88	3,000.00	1,655.12	44.83

	account	AcctName	Period YTD	Current Month	Fiscal YTD	Annual Budget	Variance	% Used
E	01-2121-4120	General Government - Office Building Power	1,463.81	0.00	$1,463.81	6,000.00	4,536.19	24.40
E	01-2121-4130	General Government - Building Repairs/Maintenance	5,494.55	33.36	$5,527.91	8,000.00	2,472.09	69.10
E	01-2121-4160	General Government - Property Taxes	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2121-4170	General Government - Office Building Insurance	925.50	0.00	$925.50	1,750.00	824.50	52.89
E	01-2121-4200	General Government - Solicitor/Legal Fees	3,077.48	0.00	$3,077.48	12,500.00	9,422.52	24.62
E	01-2121-9000	General Government - Other Administrative Services	15,974.00	1,960.00	$17,934.00	30,000.00	12,066.00	59.78
E	01-2121-9110	General Government - Office Telephone	2,351.64	0.00	$2,351.64	7,000.00	4,648.36	33.59
E	01-2121-9130	General Government - Office IT	11,353.52	1,448.09	$12,801.61	17,000.00	4,198.39	75.30
E	01-2121-9160	General Government - Photocopier Supplies	620.83	57.69	$678.52	2,500.00	1,821.48	27.14
E	01-2121-9170	General Government - Office Supplies	1,534.04	616.95	$2,150.99	5,000.00	2,849.01	43.02
E	01-2121-9180	General Government - Miscellaneous	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2121-9200	General Government - Accounting Software Fees	16,709.54	0.00	$16,709.54	18,000.00	1,290.46	92.83
E	01-2122-0000	General Government - Financial Management	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2122-5000	General Government - External Audit	12,514.32	312.86	$12,827.18	17,000.00	4,172.82	75.45
E	01-2122-9000	General Government - Accounting Services	3,125.98	0.00	$3,125.98	14,000.00	10,874.02	22.33
E	01-2125-0000	General Government - Common Services	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2125-2000	General Government - Civic Relations	1,932.99	516.00	$2,448.99	7,500.00	5,051.01	32.65
E	01-2126-0000	General Government - Cost of Assessment	0.00	0.00	$0.00	135,531.00	135,531.00	0.00
E	01-2127-0000	General Government - Collaborative Services RSC	5,038.64	629.83	$5,668.47	7,558.00	1,889.53	75.00
E	01-2128-0000	General Government - Travel & Training Council	3,599.79	3,646.28	$7,246.07	17,500.00	10,253.93	41.41
E	01-2128-2000	General Government - Travel & Training Staff	7,639.93	643.79	$8,283.72	16,000.00	7,716.28	51.77
E	01-2190-0000	General Government - Other General Adm Services	14,708.39	0.00	$14,708.39	12,000.00	(2,708.39)	122.57 **
E	01-2193-0000	General Government - Liability Insurance	16,123.00	0.00	$16,123.00	25,000.00	8,877.00	64.49
E	01-2194-0000	General Government - Municipal Association Memberships	8,288.32	0.00	$8,288.32	11,000.00	2,711.68	75.35
E	01-2195-0100	General Government - Donations to Organizations	13,615.57	0.00	$13,615.57	10,000.00	(3,615.57)	136.16 **
E	01-2200-0000	Protective Services - Expense	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2210-0000	Protective Services - Fire - Stipends	0.00	0.00	$0.00	80,000.00	80,000.00	0.00
E	01-2210-1000	Protective Services - Fire Worksafe NB Coverage	2,481.42	0.00	$2,481.42	2,000.00	(481.42)	124.07 **
E	01-2210-1001	Protective Services - Firefighters Legislative Coverage	7,050.01	0.00	$7,050.01	11,000.00	3,949.99	64.09
E	01-2210-1002	Protective Services - Fire - Liability Insurance	0.00	0.00	$0.00	2,000.00	2,000.00	0.00
E	01-2210-1100	Protective Services - Fire - Clothing	3,655.12	1,798.93	$5,454.05	5,000.00	(454.05)	109.08 **
E	01-2210-1200	Protective Services - Fire - Recognition Dinner	0.00	0.00	$0.00	4,000.00	4,000.00	0.00
E	01-2210-1300	Protective Services - Fire - Membership Fees	650.00	0.00	$650.00	1,200.00	550.00	54.17
E	01-2210-2000	Protective Services - Fire - Travel Lodging	624.39	0.00	$624.39	1,500.00	875.61	41.63

	account	AcctName	Period YTD	Current Month	Fiscal YTD	Annual Budget	Variance	% Used
E	01-2210-2100	Protective Services - Fire - Travel - Mileage	0.00	0.00	$0.00	500.00	500.00	0.00
E	01-2210-2200	Protective Services - Fire - Travel - Meals	1,281.71	121.05	$1,402.76	3,000.00	1,597.24	46.76
E	01-2210-2300	Protective Services - Fire - Meeting Registration	0.00	0.00	$0.00	1,500.00	1,500.00	0.00
E	01-2210-2400	Protective Services - Fire - Training Materials	0.00	0.00	$0.00	3,000.00	3,000.00	0.00
E	01-2210-2500	Protective Services - Fire - Training Courses	9,706.31	0.00	$9,706.31	17,000.00	7,293.69	57.10
E	01-2210-3110	Protective Services - Fire - Telephone	4,855.22	0.00	$4,855.22	8,400.00	3,544.78	57.80
E	01-2210-3120	Protective Services - Fire - Advertising	4,601.04	0.00	$4,601.04	6,000.00	1,398.96	76.68
E	01-2210-3130	Protective Services - Fire - Office Equipment & IT Support	0.00	0.00	$0.00	2,000.00	2,000.00	0.00
E	01-2210-3160	Protective Services - Fire - Office Supplies & Postage	577.18	16.68	$593.86	800.00	206.14	74.23
E	01-2210-4110	Protective Services - Fire - Janitorial Services	2,913.49	0.00	$2,913.49	10,000.00	7,086.51	29.13
E	01-2210-4120	Protective Services - Fire - Heating	2,373.31	0.00	$2,373.31	5,000.00	2,626.69	47.47
E	01-2210-4125	Protective Services - Fire - Lights & Power	12,286.94	0.00	$12,286.94	20,000.00	7,713.06	61.43
E	01-2210-4130	Protective Services - Fire - Building Repairs & Maintenance	12,924.81	0.00	$12,924.81	12,000.00	(924.81)	107.71 **
E	01-2210-4135	Protective Services - Fire - Snow Removal	5,177.51	0.00	$5,177.51	7,000.00	1,822.49	73.96
E	01-2210-4140	Protective Services - Fire - General Supplies	1,463.93	111.47	$1,575.40	7,000.00	5,424.60	22.51
E	01-2210-4170	Protective Services - Fire - Building Insurance	7,151.00	0.00	$7,151.00	15,000.00	7,849.00	47.67
E	01-2210-5000	Protective Services - Fire - Contracted Dispatch Services	34,847.97	0.00	$34,847.97	46,464.00	11,616.03	75.00
E	01-2210-5100	Protective Services - Fire - Alarm Systems	412.57	0.00	$412.57	1,500.00	1,087.43	27.50
E	01-2210-5200	Protective Services - Fire - Communication Maintenance	91.77	0.00	$91.77	500.00	408.23	18.35
E	01-2210-5300	Protective Services - Fire - Radio License	0.00	0.00	$0.00	800.00	800.00	0.00
E	01-2210-5400	Protective Services - Fire - Cylinder Refills	802.91	0.00	$802.91	1,000.00	197.09	80.29
E	01-2210-5500	Protective Services - Fire - Small Equipment Repairs	7,194.18	0.00	$7,194.18	17,000.00	9,805.82	42.32
E	01-2210-5600	Protective Services - Fire - Other Non-Related Rescue	5,181.78	236.74	$5,418.52	10,000.00	4,581.48	54.19
E	01-2210-5700	Protective Services - Fire - Contract Services from Others	53,163.00	17,721.00	$70,884.00	70,884.00	0.00	100.00
E	01-2210-5800	Protective Services - Fire - Personal Accident Insurance	5,534.00	0.00	$5,534.00	6,500.00	966.00	85.14
E	01-2210-6000	Protective Services - Fire Vehicle Repairs	9,297.67	1,746.94	$11,044.61	20,000.00	8,955.39	55.22
E	01-2210-6100	Protective Services - Fire - Vehicle Gas & Oil	5,610.20	0.00	$5,610.20	16,000.00	10,389.80	35.06
E	01-2210-6200	Protective Services - Fire - Vehicle Licensing	76.00	0.00	$76.00	1,500.00	1,424.00	5.07
E	01-2210-6300	Protective Services - Fire - Vehicle Insurance	13,558.00	0.00	$13,558.00	15,000.00	1,442.00	90.39
E	01-2210-7000	Protective Services - Fire - Comm. Equipment - Capital	177.29	0.00	$177.29	10,000.00	9,822.71	1.77
E	01-2210-7100	Protective Services - Fire - Capital from Operating Fund	1,750.67	0.00	$1,750.67	15,000.00	13,249.33	11.67
E	01-2210-7200	Protective Services - Fire - New Equipment - Capital	47,743.38	0.00	$47,743.38	49,000.00	1,256.62	97.44
E	01-2210-8000	Protective Services - Fire - Lease Payments	70,966.77	0.00	$70,966.77	71,000.00	33.23	99.95
E	01-2210-9000	Protective Services - Fire - Other Recoverable Expenses	2,368.79	750.00	$3,118.79	2,000.00	(1,118.79)	155.94 **

	account	AcctName	Period YTD	Current Month	Fiscal YTD	Annual Budget	Variance	% Used
E	01-2250-0000	Protective Services - EMO - Emergency Measures	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2250-0100	Protective Services - EMO - Other	3,128.58	0.00	$3,128.58	3,500.00	371.42	89.39
E	01-2250-0200	Protective Services - EMO - Training & Development	0.00	0.00	$0.00	2,500.00	2,500.00	0.00
E	01-2290-0000	Protection Services - Committee (RSC)	15.36	1.92	$17.28	23.00	5.72	75.13
E	01-2290-0100	Protective Services - Other - Safety Committee - Local	0.00	0.00	$0.00	1,000.00	1,000.00	0.00
E	01-2293-9000	Protective Services - Other - Animal Control/SPCA	12,178.80	0.00	$12,178.80	21,000.00	8,821.20	57.99
E	01-2300-0000	Transportation Dept Expenses	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2310-0000	Transportation Services - Regional Service Comm.	268.00	33.50	$301.50	402.00	100.50	75.00
E	01-2326-1000	Transportation Services - Street Signs	0.00	0.00	$0.00	3,000.00	3,000.00	0.00
E	01-2400-0000	Environmental Health Services - Expense	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2432-0000	Environmental Health Ser. - Collection Contract	164,189.28	0.00	$164,189.28	260,000.00	95,810.72	63.15
E	01-2433-9000	Environmental Health Services - Solid Waste Dispoal	39,133.36	4,736.34	$43,869.70	70,000.00	26,130.30	62.67
E	01-2490-0000	Environmental Health Services - Other	0.00	5,866.09	$5,866.09	15,000.00	9,133.91	39.11
E	01-2600-0000	Environmental Development Serv	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2610-0100	Environmental Development Services - ETF Projects	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2611-0000	Environmental Dev. Service - Planning & Inspection	132,499.36	16,562.42	$149,061.78	198,749.00	49,687.22	75.00
E	01-2611-0100	Environmental Dev. Ser. - Unsightly Premises Enf.	0.00	0.00	$0.00	10,000.00	10,000.00	0.00
E	01-2620-0000	Community Development Expense	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2624-0000	Community Development Services - RSC	330.00	41.25	$371.25	495.00	123.75	75.00
E	01-2624-0001	Community Development Services - Local Committee	0.00	250.00	$250.00	3,000.00	2,750.00	8.33
E	01-2629-0000	Environmental Develop. Serv. - Other	0.00	0.00	$0.00	2,500.00	2,500.00	0.00
E	01-2670-0000	Economic Development Services	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2671-5000	Economic Development Services - RSC	1,292.64	161.58	$1,454.22	1,939.00	484.78	75.00
E	01-2671-5001	Economic Development Services - Local Committee	0.00	250.00	$250.00	1,000.00	750.00	25.00
E	01-2671-5010	Economic Dev. Services - Synergi Contract	50,666.64	6,333.33	$56,999.97	76,000.00	19,000.03	75.00
E	01-2690-0000	Economic Dev. Services - Other	0.00	0.00	$0.00	45,000.00	45,000.00	0.00
E	01-2691-0000	Tourism Development & Promotion Expense	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2691-1800	Tourism Dev. & Promotion Services - RSC	12,904.64	1,613.08	$14,517.72	19,357.00	4,839.28	75.00
E	01-2691-1801	Tourism Dev. & Promo Services - Local Committee	0.00	0.00	$0.00	1,000.00	1,000.00	0.00
E	01-2691-9000	Tourism Dev. & Promo Services - Other	1,479.03	0.00	$1,479.03	5,000.00	3,520.97	29.58
E	01-2700-0000	Recreation and Culture Services	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2712-0010	Recreation & Cultural Services - CC - Administration	0.00	0.00	$0.00	46,000.00	46,000.00	0.00
E	01-2712-0020	Recreation & Cultural Services - CC- Summer Staff	9,838.92	0.00	$9,838.92	7,500.00	(2,338.92)	131.19 **
E	01-2712-0030	Recreation & Cultural Services - CC- Payroll Deductions	2,527.27	0.00	$2,527.27	6,000.00	3,472.73	42.12

	account	AcctName	Period YTD	Current Month	Fiscal YTD	Annual Budget	Variance	% Used
E	01-2712-0040	Recreation & Cultural Services - Travel/Training/Fees	0.00	0.00	$0.00	1,500.00	1,500.00	0.00
E	01-2712-0050	Recreation & Cultural Services - CC - Local Committee	0.00	0.00	$0.00	1,000.00	1,000.00	0.00
E	01-2712-0100	Recreation & Cultural Services - CC - Telephone	0.00	0.00	$0.00	2,000.00	2,000.00	0.00
E	01-2712-0300	Recreation & Cultural Services - CC Cleaning Supplies	560.78	0.00	$560.78	1,500.00	939.22	37.39
E	01-2712-0400	Recreation & Cultural Services - CC Advertising	0.00	0.00	$0.00	2,500.00	2,500.00	0.00
E	01-2712-0600	Recreation & Cultural Services - CC Repairs/Miscellaneous	5,631.72	33.36	$5,665.08	7,500.00	1,834.92	75.53
E	01-2712-0605	Recreation & Cultural Services - CC Power	1,463.80	0.00	$1,463.80	4,500.00	3,036.20	32.53
E	01-2712-0610	Recreation & Cultural Services - CC - Building Insurance	1,335.50	0.00	$1,335.50	3,000.00	1,664.50	44.52
E	01-2712-0650	Recreation & Cultural Services - Community Event	6,960.69	279.37	$7,240.06	26,000.00	18,759.94	27.85
E	01-2712-1300	Recreation & Cultural Services - Plan Development	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2712-1400	Recreation & Cultural Services - RSC Cost Sharing	63,710.00	7,963.75	$71,673.75	95,565.00	23,891.25	75.00
E	01-2712-1450	Recreation & Cultural Services - Rec Library Supplies	288.18	0.00	$288.18	9,000.00	8,711.82	3.20
E	01-2712-1460	Recreation & Culture Services - Rec Library Phase 3	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2712-1465	Recreation & Cultural Services - New Horizons Project	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2712-3000	Recreation & Cultural Services- CCentre - LGR Project	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2755-0000	Recreational & Cultural Services - Other	0.00	0.00	$0.00	4,000.00	4,000.00	0.00
E	01-2759-0000	Fiscal Services - Expense	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2759-1000	Fiscal Services - Banking Fees	177.05	0.00	$177.05	1,710.00	1,532.95	10.35
E	01-2759-2000	Fiscal Services - Deficit Second Previous Year	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2759-3000	Fiscal Services - Capital Projects	77,209.17	16,425.04	$93,634.21	166,000.00	72,365.79	56.41
E	01-2759-3200	Fiscal Services - CCBF Projects	1,953.85	0.00	$1,953.85	0.00	(1,953.85)	0.00
E	01-2759-3250	Fiscal Services - CCBF Transfer to Reserve	133,158.00	0.00	$133,158.00	0.00	(133,158.00)	0.00
E	01-2759-3300	Fiscal Services - Capital Renewal Projects	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2759-3500	Fiscal Services - Transfer to Capital Reserve Fund	0.00	0.00	$0.00	100,000.00	100,000.00	0.00
E	01-2759-4000	Fiscal Services - Operating Reserve Fund	0.00	0.00	$0.00	5,000.00	5,000.00	0.00
E	01-2999-9999	Fiscal Services - Rounding Account	0.00	0.00	$0.00	0.00	0.00	0.00
	Totals For:	**EX01**	**1,341,209.30**	**109,706.33**	**1,450,915.63**	**2,421,787.00**	**970,871.37**	**59.91**
Totals For:	**EXPN**		**1,341,209.30**	**109,706.33**	**1,450,915.63**	**2,421,787.00**	**970,871.37**	**59.91**

account	AcctName	Period YTD	Current Month	Fiscal YTD	Annual Budget	Variance	% Used
Total Income:		$ 1,171,944.17	$ 19,634.25	$ 1,191,578.42	$ 2,421,787.00	$ 1,230,208.58	49.20
Total Expenses:		1,341,209.30	109,706.33	1,450,915.63	$ 2,421,787.00	970,871.37	59.91
Totals:		**$(169,265.13)**	**$(90,072.08)**	**$(259,337.21)**	**$ 0.00**	**$ 259,337.21**	**-10.71**

Note: The items marked with ** are over budget

The Rural Community of Fundy Shores

Fiscal Year Period January 01,2026 To October 31,2026

Income & Expense Statement

	account	AcctName	Period YTD	Current Month	Fiscal YTD	Annual Budget	Variance	% Used
INCM		REVENUE						
	IN01	Income						
I	01-1121-0100	Warrant - Property Taxes	$ 1,490,473.26	$ 316,198.14	$1,806,671.40	$ 2,168,005.00	$ 361,333.60	83.33
I	01-1122-0100	Community Funding & Equalization Grant	31,753.53	3,528.17	$35,281.70	42,338.00	7,056.30	83.33
I	01-1317-4000	Recreational Cost Sharing - RSC	58,902.75	0.00	$58,902.75	78,537.00	19,634.25	75.00
I	01-1500-0000	Other Revenue Own Source	5,705.82	3,685.44	$9,391.26	1,500.00	(7,891.26)	626.08 **
I	01-1517-0000	Building Permits	1,249.96	20,540.05	$21,790.01	20,000.00	(1,790.01)	108.95 **
I	01-1530-0000	Building Rentals	0.00	0.00	$0.00	0.00	0.00	0.00
I	01-1534-0200	Copies and Scans	0.00	0.00	$0.00	0.00	0.00	0.00
I	01-1550-0000	Return on Investments	2,105.50	110.50	$2,216.00	1,500.00	(716.00)	147.73 **
I	01-1551-0000	Interest	0.00	0.00	$0.00	0.00	0.00	0.00
I	01-1590-0000	Miscellaneous	10,203.37	(9,953.37)	$250.00	0.00	(250.00)	0.00
I	01-1592-0000	Contributions (Gifts, Donations)	0.00	0.00	$0.00	0.00	0.00	0.00
I	01-1600-0000	Unconditional Transfers	0.00	0.00	$0.00	0.00	0.00	0.00
I	01-1700-0000	Conditional Transfers	63,649.85	(44,986.00)	$18,663.85	0.00	(18,663.85)	0.00
I	01-1700-0200	CCBF Revenue	44,986.00	44,986.00	$89,972.00	0.00	(89,972.00)	0.00
I	01-1700-0300	Capital Renewal Grant	56,607.87	0.00	$56,607.87	0.00	(56,607.87)	0.00
I	01-1911-0000	Surplus Second Previous Year	0.00	109,907.00	$109,907.00	109,907.00	0.00	100.00
I	01-1930-0000	Transfers from Own Reserves and Allowances	0.00	0.00	$0.00	0.00	0.00	0.00
I	01-1991-0100	PILT Adjustment	0.00	0.00	$0.00	0.00	0.00	0.00
	Totals For:	**IN01**	**1,765,637.91**	**444,015.93**	**2,209,653.84**	**2,421,787.00**	**212,133.16**	**91.24**
Totals For:		**INCM**	**1,765,637.91**	**444,015.93**	**2,209,653.84**	**2,421,787.00**	**212,133.16**	**91.24**
EXPN		EXPENSES						
	EX01	Expense						
E	01-2100-0000	General Government Expenses	$ 0.00	$ 0.00	$0.00	$ 0.00	$ 0.00	0.00
E	01-2111-0000	General Government - Mayor Honourarium	13,683.09	2,234.41	$15,917.50	26,814.00	10,896.50	59.36
E	01-2111-0100	General Government - Mayor Other	1,126.63	115.59	$1,242.22	2,500.00	1,257.78	49.69
E	01-2113-0000	General Government - Councillor Honourarium	31,529.55	4,831.75	$36,361.30	57,985.00	21,623.70	62.71
E	01-2113-0100	General Government - Councillor Other	1,655.21	116.43	$1,771.64	7,500.00	5,728.36	23.62
E	01-2119-0000	General Government - Other Legislative Costs	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2120-0000	General Government - General Administrative	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2121-1000	General Government - Chief Administrative Officer	81,725.00	8,172.50	$89,897.50	106,361.00	16,463.50	84.52
E	01-2121-2301	General Government - Payroll Deductions	19,389.78	1,162.96	$20,552.74	27,000.00	6,447.26	76.12
E	01-2121-2302	Post Employment Benefits	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2121-4000	General Government - Office Building	0.00	0.00	$0.00	0.00	0.00	0.00

	account	AcctName	Period YTD	Current Month	Fiscal YTD	Annual Budget	Variance	% Used
E	01-2121-4110	General Government - Janitorial Services	2,321.00	0.00	$2,321.00	3,000.00	679.00	77.37
E	01-2121-4120	General Government - Office Building Power	1,904.03	155.90	$2,059.93	6,000.00	3,940.07	34.33
E	01-2121-4130	General Government - Building Repairs/Maintenance	5,800.10	35.97	$5,836.07	8,000.00	2,163.93	72.95
E	01-2121-4160	General Government - Property Taxes	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2121-4170	General Government - Office Building Insurance	925.50	0.00	$925.50	1,750.00	824.50	52.89
E	01-2121-4200	General Government - Solicitor/Legal Fees	3,077.48	0.00	$3,077.48	12,500.00	9,422.52	24.62
E	01-2121-9000	General Government - Other Administrative Services	17,934.00	1,960.00	$19,894.00	30,000.00	10,106.00	66.31
E	01-2121-9110	General Government - Office Telephone	3,342.82	388.77	$3,731.59	7,000.00	3,268.41	53.31
E	01-2121-9130	General Government - Office IT	13,514.82	580.87	$14,095.69	17,000.00	2,904.31	82.92
E	01-2121-9160	General Government - Photocopier Supplies	678.52	0.00	$678.52	2,500.00	1,821.48	27.14
E	01-2121-9170	General Government - Office Supplies	2,570.38	0.00	$2,570.38	5,000.00	2,429.62	51.41
E	01-2121-9180	General Government - Miscellaneous	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2121-9200	General Government - Accounting Software Fees	16,709.54	0.00	$16,709.54	18,000.00	1,290.46	92.83
E	01-2122-0000	General Government - Financial Management	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2122-5000	General Government - External Audit	12,827.18	0.00	$12,827.18	17,000.00	4,172.82	75.45
E	01-2122-9000	General Government - Accounting Services	3,125.98	0.00	$3,125.98	14,000.00	10,874.02	22.33
E	01-2125-0000	General Government - Common Services	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2125-2000	General Government - Civic Relations	3,206.14	0.00	$3,206.14	7,500.00	4,293.86	42.75
E	01-2126-0000	General Government - Cost of Assessment	0.00	135,531.00	$135,531.00	135,531.00	0.00	100.00
E	01-2127-0000	General Government - Collaborative Services RSC	5,668.47	629.83	$6,298.30	7,558.00	1,259.70	83.33
E	01-2128-0000	General Government - Travel & Training Council	7,633.50	7,797.48	$15,430.98	17,500.00	2,069.02	88.18
E	01-2128-2000	General Government - Travel & Training Staff	10,900.27	248.78	$11,149.05	16,000.00	4,850.95	69.68
E	01-2190-0000	General Government - Other General Adm Services	14,708.39	0.00	$14,708.39	12,000.00	(2,708.39)	122.57 **
E	01-2193-0000	General Government - Liability Insurance	16,123.00	0.00	$16,123.00	25,000.00	8,877.00	64.49
E	01-2194-0000	General Government - Municipal Association Memberships	8,343.32	0.00	$8,343.32	11,000.00	2,656.68	75.85
E	01-2195-0100	General Government - Donations to Organizations	14,615.57	0.00	$14,615.57	10,000.00	(4,615.57)	146.16 **
E	01-2200-0000	Protective Services - Expense	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2210-0000	Protective Services - Fire - Stipends	0.00	0.00	$0.00	80,000.00	80,000.00	0.00
E	01-2210-1000	Protective Services - Fire Worksafe NB Coverage	2,481.42	0.00	$2,481.42	2,000.00	(481.42)	124.07 **
E	01-2210-1001	Protective Services - Firefighters Legislative Coverage	7,050.01	0.00	$7,050.01	11,000.00	3,949.99	64.09
E	01-2210-1002	Protective Services - Fire - Liability Insurance	0.00	0.00	$0.00	2,000.00	2,000.00	0.00
E	01-2210-1100	Protective Services - Fire - Clothing	5,454.05	0.00	$5,454.05	5,000.00	(454.05)	109.08 **
E	01-2210-1200	Protective Services - Fire - Recognition Dinner	0.00	4,000.00	$4,000.00	4,000.00	0.00	100.00
E	01-2210-1300	Protective Services - Fire - Membership Fees	650.00	0.00	$650.00	1,200.00	550.00	54.17

	account	AcctName	Period YTD	Current Month	Fiscal YTD	Annual Budget	Variance	% Used
E	01-2210-2000	Protective Services - Fire - Travel Lodging	624.39	0.00	$624.39	1,500.00	875.61	41.63
E	01-2210-2100	Protective Services - Fire - Travel - Mileage	0.00	0.00	$0.00	500.00	500.00	0.00
E	01-2210-2200	Protective Services - Fire - Travel - Meals	1,779.34	89.90	$1,869.24	3,000.00	1,130.76	62.31
E	01-2210-2300	Protective Services - Fire - Meeting Registration	0.00	0.00	$0.00	1,500.00	1,500.00	0.00
E	01-2210-2400	Protective Services - Fire - Training Materials	0.00	0.00	$0.00	3,000.00	3,000.00	0.00
E	01-2210-2500	Protective Services - Fire - Training Courses	9,706.31	0.00	$9,706.31	17,000.00	7,293.69	57.10
E	01-2210-3110	Protective Services - Fire - Telephone	6,817.02	623.89	$7,440.91	8,400.00	959.09	88.58
E	01-2210-3120	Protective Services - Fire - Advertising	4,601.04	0.00	$4,601.04	6,000.00	1,398.96	76.68
E	01-2210-3130	Protective Services - Fire - Office Equipment & IT Support	0.00	0.00	$0.00	2,000.00	2,000.00	0.00
E	01-2210-3160	Protective Services - Fire - Office Supplies & Postage	747.02	139.85	$886.87	800.00	(86.87)	110.86 **
E	01-2210-4110	Protective Services - Fire - Janitorial Services	5,096.05	347.06	$5,443.11	10,000.00	4,556.89	54.43
E	01-2210-4120	Protective Services - Fire - Heating	3,088.25	319.09	$3,407.34	5,000.00	1,592.66	68.15
E	01-2210-4125	Protective Services - Fire - Lights & Power	13,877.91	1,431.83	$15,309.74	20,000.00	4,690.26	76.55
E	01-2210-4130	Protective Services - Fire - Building Repairs & Maintenance	12,924.81	1,042.69	$13,967.50	12,000.00	(1,967.50)	116.40 **
E	01-2210-4135	Protective Services - Fire - Snow Removal	5,177.51	0.00	$5,177.51	7,000.00	1,822.49	73.96
E	01-2210-4140	Protective Services - Fire - General Supplies	1,708.28	68.37	$1,776.65	7,000.00	5,223.35	25.38
E	01-2210-4170	Protective Services - Fire - Building Insurance	7,151.00	0.00	$7,151.00	15,000.00	7,849.00	47.67
E	01-2210-5000	Protective Services - Fire - Contracted Dispatch Services	36,874.39	11,615.99	$48,490.38	46,464.00	(2,026.38)	104.36 **
E	01-2210-5100	Protective Services - Fire - Alarm Systems	412.57	0.00	$412.57	1,500.00	1,087.43	27.50
E	01-2210-5200	Protective Services - Fire - Communication Maintenance	91.77	0.00	$91.77	500.00	408.23	18.35
E	01-2210-5300	Protective Services - Fire - Radio License	0.00	0.00	$0.00	800.00	800.00	0.00
E	01-2210-5400	Protective Services - Fire - Cylinder Refills	802.91	0.00	$802.91	1,000.00	197.09	80.29
E	01-2210-5500	Protective Services - Fire - Small Equipment Repairs	7,998.46	384.00	$8,382.46	17,000.00	8,617.54	49.31
E	01-2210-5600	Protective Services - Fire - Other Non-Related Rescue	5,418.52	501.48	$5,920.00	10,000.00	4,080.00	59.20
E	01-2210-5700	Protective Services - Fire - Contract Services from Others	70,884.00	0.00	$70,884.00	70,884.00	0.00	100.00
E	01-2210-5800	Protective Services - Fire - Personal Accident Insurance	5,534.00	0.00	$5,534.00	6,500.00	966.00	85.14
E	01-2210-6000	Protective Services - Fire Vehicle Repairs	11,774.49	2,918.42	$14,692.91	20,000.00	5,307.09	73.46
E	01-2210-6100	Protective Services - Fire - Vehicle Gas & Oil	10,059.49	709.21	$10,768.70	16,000.00	5,231.30	67.30
E	01-2210-6200	Protective Services - Fire - Vehicle Licensing	76.00	0.00	$76.00	1,500.00	1,424.00	5.07
E	01-2210-6300	Protective Services - Fire - Vehicle Insurance	13,558.00	0.00	$13,558.00	15,000.00	1,442.00	90.39
E	01-2210-7000	Protective Services - Fire - Comm. Equipment - Capital	177.29	0.00	$177.29	10,000.00	9,822.71	1.77
E	01-2210-7100	Protective Services - Fire - Capital from Operating Fund	1,750.67	0.00	$1,750.67	15,000.00	13,249.33	11.67
E	01-2210-7200	Protective Services - Fire - New Equipment - Capital	47,743.38	0.00	$47,743.38	49,000.00	1,256.62	97.44
E	01-2210-8000	Protective Services - Fire - Lease Payments	70,966.77	0.00	$70,966.77	71,000.00	33.23	99.95

	account	AcctName	Period YTD	Current Month	Fiscal YTD	Annual Budget	Variance	% Used
E	01-2210-9000	Protective Services - Fire - Other Recoverable Expenses	3,118.79	2,860.07	$5,978.86	2,000.00	(3,978.86)	298.94 **
E	01-2250-0000	Protective Services - EMO - Emergency Measures	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2250-0100	Protective Services - EMO - Other	3,128.58	0.00	$3,128.58	3,500.00	371.42	89.39
E	01-2250-0200	Protective Services - EMO - Training & Development	0.00	0.00	$0.00	2,500.00	2,500.00	0.00
E	01-2290-0000	Protection Services - Committee (RSC)	17.28	1.92	$19.20	23.00	3.80	83.48
E	01-2290-0100	Protective Services - Other - Safety Committee - Local	0.00	0.00	$0.00	1,000.00	1,000.00	0.00
E	01-2293-9000	Protective Services - Other - Animal Control/SPCA	12,178.80	0.00	$12,178.80	21,000.00	8,821.20	57.99
E	01-2300-0000	Transportation Dept Expenses	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2310-0000	Transportation Services - Regional Service Comm.	301.50	33.50	$335.00	402.00	67.00	83.33
E	01-2326-1000	Transportation Services - Street Signs	0.00	0.00	$0.00	3,000.00	3,000.00	0.00
E	01-2400-0000	Environmental Health Services - Expense	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2432-0000	Environmental Health Ser. - Collection Contract	184,712.94	0.00	$184,712.94	260,000.00	75,287.06	71.04
E	01-2433-9000	Environmental Health Services - Solid Waste Dispoal	43,869.70	0.00	$43,869.70	70,000.00	26,130.30	62.67
E	01-2490-0000	Environmental Health Services - Other	5,866.09	0.00	$5,866.09	15,000.00	9,133.91	39.11
E	01-2600-0000	Environmental Development Serv	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2610-0100	Environmental Development Services - ETF Projects	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2611-0000	Environmental Dev. Service - Planning & Inspection	149,061.78	16,562.42	$165,624.20	198,749.00	33,124.80	83.33
E	01-2611-0100	Environmental Dev. Ser. - Unsightly Premises Enf.	0.00	0.00	$0.00	10,000.00	10,000.00	0.00
E	01-2620-0000	Community Development Expense	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2624-0000	Community Development Services - RSC	371.25	41.25	$412.50	495.00	82.50	83.33
E	01-2624-0001	Community Development Services - Local Committee	250.00	0.00	$250.00	3,000.00	2,750.00	8.33
E	01-2629-0000	Environmental Develop. Serv. - Other	0.00	0.00	$0.00	2,500.00	2,500.00	0.00
E	01-2670-0000	Economic Development Services	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2671-5000	Economic Development Services - RSC	1,454.22	161.58	$1,615.80	1,939.00	323.20	83.33
E	01-2671-5001	Economic Development Services - Local Committee	250.00	0.00	$250.00	1,000.00	750.00	25.00
E	01-2671-5010	Economic Dev. Services - Synergi Contract	56,999.97	6,333.33	$63,333.30	76,000.00	12,666.70	83.33
E	01-2690-0000	Economic Dev. Services - Other	0.00	0.00	$0.00	45,000.00	45,000.00	0.00
E	01-2691-0000	Tourism Development & Promotion Expense	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2691-1800	Tourism Dev. & Promotion Services - RSC	14,517.72	1,613.08	$16,130.80	19,357.00	3,226.20	83.33
E	01-2691-1801	Tourism Dev. & Promo Services - Local Committee	0.00	0.00	$0.00	1,000.00	1,000.00	0.00
E	01-2691-9000	Tourism Dev. & Promo Services - Other	1,479.03	953.96	$2,432.99	5,000.00	2,567.01	48.66
E	01-2700-0000	Recreation and Culture Services	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2712-0010	Recreation & Cultural Services - CC - Administration	0.00	0.00	$0.00	46,000.00	46,000.00	0.00
E	01-2712-0020	Recreation & Cultural Services - CC- Summer Staff	9,926.35	0.00	$9,926.35	7,500.00	(2,426.35)	132.35 **

	account	AcctName	Period YTD	Current Month	Fiscal YTD	Annual Budget	Variance	% Used
E	01-2712-0030	Recreation & Cultural Services - CC- Payroll Deductions	2,527.27	0.00	$2,527.27	6,000.00	3,472.73	42.12
E	01-2712-0040	Recreation & Cultural Services - Travel/Training/Fees	0.00	0.00	$0.00	1,500.00	1,500.00	0.00
E	01-2712-0050	Recreation & Cultural Services - CC - Local Committee	0.00	0.00	$0.00	1,000.00	1,000.00	0.00
E	01-2712-0100	Recreation & Cultural Services - CC - Telephone	0.00	0.00	$0.00	2,000.00	2,000.00	0.00
E	01-2712-0300	Recreation & Cultural Services - CC Cleaning Supplies	560.78	0.00	$560.78	1,500.00	939.22	37.39
E	01-2712-0400	Recreation & Cultural Services - CC Advertising	0.00	0.00	$0.00	2,500.00	2,500.00	0.00
E	01-2712-0600	Recreation & Cultural Services - CC Repairs/Miscellaneous	6,154.86	35.97	$6,190.83	7,500.00	1,309.17	82.54
E	01-2712-0605	Recreation & Cultural Services - CC Power	1,904.02	155.90	$2,059.92	4,500.00	2,440.08	45.78
E	01-2712-0610	Recreation & Cultural Services - CC - Building Insurance	1,335.50	0.00	$1,335.50	3,000.00	1,664.50	44.52
E	01-2712-0650	Recreation & Cultural Services - Community Event	8,988.46	460.25	$9,448.71	26,000.00	16,551.29	36.34
E	01-2712-1300	Recreation & Cultural Services - Plan Development	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2712-1400	Recreation & Cultural Services - RSC Cost Sharing	71,673.75	7,963.75	$79,637.50	95,565.00	15,927.50	83.33
E	01-2712-1450	Recreation & Cultural Services - Rec Library Supplies	368.33	0.00	$368.33	9,000.00	8,631.67	4.09
E	01-2712-1460	Recreation & Culture Services - Rec Library Phase 3	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2712-1465	Recreation & Cultural Services - New Horizons Project	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2712-3000	Recreation & Cultural Services- CCentre - LGR Project	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2755-0000	Recreational & Cultural Services - Other	0.00	0.00	$0.00	4,000.00	4,000.00	0.00
E	01-2759-0000	Fiscal Services - Expense	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2759-1000	Fiscal Services - Banking Fees	177.05	0.00	$177.05	1,710.00	1,532.95	10.35
E	01-2759-2000	Fiscal Services - Deficit Second Previous Year	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2759-3000	Fiscal Services - Capital Projects	93,634.21	23,685.44	$117,319.65	166,000.00	48,680.35	70.67
E	01-2759-3200	Fiscal Services - CCBF Projects	1,953.85	0.00	$1,953.85	0.00	(1,953.85)	0.00
E	01-2759-3250	Fiscal Services - CCBF Transfer to Reserve	133,158.00	44,986.00	$178,144.00	0.00	(178,144.00)	0.00
E	01-2759-3300	Fiscal Services - Capital Renewal Projects	0.00	0.00	$0.00	0.00	0.00	0.00
E	01-2759-3500	Fiscal Services - Transfer to Capital Reserve Fund	0.00	100,000.00	$100,000.00	100,000.00	0.00	100.00
E	01-2759-4000	Fiscal Services - Operating Reserve Fund	0.00	5,000.00	$5,000.00	5,000.00	0.00	100.00
E	01-2999-9999	Fiscal Services - Rounding Account	0.00	0.01	$0.01	0.00	(0.01)	0.00
	Totals For:	**EX01**	**1,498,036.47**	**399,002.45**	**1,897,038.92**	**2,421,787.00**	**524,748.08**	**78.33**
Totals For:		**EXPN**	**1,498,036.47**	**399,002.45**	**1,897,038.92**	**2,421,787.00**	**524,748.08**	**78.33**

account	AcctName	Period YTD	Current Month	Fiscal YTD	Annual Budget	Variance	% Used
Total Income:		$ 1,765,637.91	$ 444,015.93	$ 2,209,653.84	$ 2,421,787.00	$ 212,133.16	91.24
Total Expenses:		1,498,036.47	399,002.45	1,897,038.92	$ 2,421,787.00	524,748.08	78.33
Totals:		**$ 267,601.44**	**$ 45,013.48**	**$ 312,614.92**	**$ 0.00**	**$(312,614.92)**	**12.91**

Note: The items marked with ** are over budget

Approval of Invoices
Month of: October 2026

Services	Vendor	Description	Payment Method	Invoice Total		
General Government						
	Bell Aliant	Office Phone	E-transfer	$ 555.56		
	Bell Mobility	Cellular Services	E-transfer	$ 240.45		
	Community Development of Eastern Charlotte	Monthly Economic Development Services 2026	Cheque	$ 6,333.33		
	Councillor Anne Laurie	Mileage and Meals for UMNB Conference	Cheque	$ 512.10		
	Councillor Lorraine Thompson	Mileage and Meals for UMNB Conference	Cheque	$ 255.00		
	Councillor Rachel Clark	Mileage and Meals for UMNB Conference	Cheque	$ 505.72		
	Councillor Tina Dealy	Mileage and Meals for UMNB Conference	Cheque	$ 351.92		
	Councillor Tina Dealy	Trunk or Treat Candy and Breakfast with Santa Items	Cheque	$ 501.28		
	Dantech	Tourism Brochures	Cheque	$ 189.47		
	Deputy Mayor Heather Saulnier	Mileage and Meals for UMNB Conference	Cheque	$ 515.00		
	FBM	Professional Services	Cheque	$ 26,118.80		
	Hilton Hotel	Room Fee - Mayor Denny Cogswell	VISA	$ 1,085.51		
	Hilton Hotel	Room Fee - Councillor Rachel Clark	VISA	$ 1,068.10		
	Hilton Hotel	Room Fee - Councillor Anne Laurie	VISA	$ 1,068.10		
	Hilton Hotel	Room Fee - Deputy Mayor Saulnier	VISA	$ 1,068.85		
	Hilton Hotel	Room Fee - Councillor Tina Dealy	VISA	$ 640.35		
	Hilton Hotel	Room Fee - Councillor Lorraine Thompson	VISA	$ 1,014.10		
	Jillian Holland	Mileage	Cheque	$ 274.34		
	Mayor Denny Cogswell	Mileage and Meals for UMNB Conference	Cheque	$ 513.80		
	Musquash Fire	Reimbursement for NB Power Invoice	Cheque	$ 750.00		
	Musquash Fire	Christmas Dinner	Cheque	$ 4,000.00		
	Rentokill	Pest Control Services	Cheque	$ 79.33		
	Southwest NB Service Commission	Member Charges for October 2026	Cheque	$ 27,007.33		
	Starlink	Office Internet	VISA	$ 172.50		
	Wix	Website Renewal	VISA	$ 455.40		
	Wix	Web Fees	VISA	$ 12.65		
	Xplore	Fire Station Internet	VISA	$ 120.74		
				Subtotal	*$*	*75,409.73*
Musquash Fire Department						
	Bell Mobility	Cellular Services	E-Transfer	$ 199.41		
	Canada Post	Postage	VISA	$ 96.38		
	Canada Post	Postage	VISA	$ 3.00		
	Canada Post	Postage	VISA	$ 1.66		
	Canada Post	Postage	VISA	$ 36.06		
	Canadian Tire	Oil Filter, Tarp	VISA	$ 33.88		
	City of Saint John	Fire Department Radio Communication Services	Cheque	$ 11,615.99		
	Fairweather Garage Ltd.	Rescue Vehicle Tires	Cheque	$ 2,338.55		
	Fire Safe Headquarters Inc.	34L Quad Gas Callibration	Cheque	$ 384.00		
	J. V. Rathburn	Oil Change, Filter, Inspecion	Cheque	$ 825.17		
	Kent	PVC Leaf Guards	VISA	$ 75.39		
	Kent	Lumber and Hardware	Cheque	$ 355.98		
	Kent	Caulk and Door Foam	Cheque	$ 26.08		
	Kent	Door and Lumber	Cheque	$ 767.75		
	Lorneville Irving	Pop	VISA	$ 23.08		
	NB Power	Musquash Fire Station #2 Power	E-transfer	$ 683.57		
	NB Power	Musquash Fire Station #2 (Garage) Power	E-Transfer	$ 94.85		
	NB Power	Musquash Fire Station #1 Power	E-Transfer	$ 799.45		
	Parts for Trucks	Windshield Washer Fluid	VISA	$ 20.65		
	Pumpkin Patch	Corn on the Cob	VISA	$ 55.97		
	Saint John Energy	Heat Pump Rental	VISA	$ 175.94		
	Saint John Energy	Heat Pump Rental	VISA	$ 175.94		
	Shopper's Drug Mart	Legion Booklets	VISA	$ 17.12		
	Sobey's	Water	VISA	$ 12.78		
	Source Atlantic	Headlight and Batteries	Cheque	$ 553.00		
	Voila	Janitorial Services	VISA	$ 191.36		
	Voila	Janitorial Services	VISA	$ 191.36		
	Work Safe NB	Annual Yearly Volunteer Coverage	Cheque	$ 75.00		
	Work Safe NB	Firefighters' Compensation Act	Cheque	$ 255.27		
	Xplore	Station #1 Internet	VISA	$ 120.74		
	Xplore	Fire Station Internet	VISA	$ 27.25		
				Subtotal	*$*	*20,232.63*
Community Services						
				Subtotal	$	-
Solid Waste						
	Fero	Monthly Services	Cheque	$ 22,632.20		
	Southwest NB Service Commission	Tipping Fees	Cheque	$ 4,736.34		
				Subtotal	*$*	*27,368.54*
				Total Invoices	**$**	**123,010.90**