

## TOWN OF OXFORD

### Committee of the Whole Meeting

Conducted through Zoom and Streamed Live to Facebook

Monday, 4 May 2020

6:00 PM

### AGENDA

1. Call to Order
2. Approval of Agenda
3. Approval of Previous Minutes
  - 3.1 Regular Committee of the Whole Minutes - 6 April 2020
4. New Business
  - 4.1 Financial Condition Index Action Plan: Kathy Cox-Brown
  - 4.2 Foodbank Donation Discussion: Deputy Mayor Draper
  - 4.3 Fire Department Report & Fleet Repairs
  - 4.4 Lyme Disease Awareness Month Proclamation
  - 4.5 Notice of Policy and Discussion: COVID-19 Property Tax Financing Plan Policy
  - 4.6 RFD #007-2020 Appointment of Solid Waste Bylaw Enforcement
5. In Camera – Personnel
6. Adjournment



## Minutes of the Committee of the Whole

**Place:** Conducted through Teleconferencing per the authority provided by direction by the Minister of Municipal Affairs while under a State of Emergency on March 22, 2020.

**Date:** Monday, April 6, 2020

**Presiding Officer:** Mayor Patricia Stewart

**Councillors Present:** Councillors Brenton Colborne, Dave Clark, Dawn Thompson, Rick Draper and Wade Adshade.

**Regrets:** Wendy Sweet-Kontuk

***A quorum was present throughout the meeting.***

Staff present: CAO - Rachel Jones and Deputy Clerk - Linda Cloney (recording secretary)

### 1. Call to Order

Mayor Stewart called the meeting to order at 6:00 pm.

### 2. Approval of Agenda

It was moved and seconded that the agenda of the Committee of the Whole Meeting for April 6, 2020 be approved.

***Motion Carried***

### 3. Approval of Previous Minutes

#### 3.1 Committee of the Whole – 2 March 2020

It was moved and seconded that the minutes of the previous Committee of the Whole Meeting dated March 2, 2020 be approved.

***Motion Carried***

### 4. New Business

#### 4.1 Building Assessment Report

Council had a general discussion regarding the Building Assessment Report submitted by Peter Smith RPA PMP with Eagle Project Management Inc.

- Three properties were reviewed: Town Hall, Oxford Pioneer Heritage Club and the Knights of Pythias Hall.

- The maintenance issues that were identified at the Town Hall will be considered for Capital Improvement with Council. The roof and the HVAC have been identified as the most concerning issues for the Town Hall.
- In a future zoom platform meeting Council would like to discuss the Debt Affordability Model and the Building Assessment Report. CAO Jones will invite Paul Wills, CEO/Treasurer for Nova Scotia Municipal Finance Corporation and Peter Smith, RPA PMP with Eagle Project Management Inc.
- Concerns were expressed by Council that the Dog Groomer business is still open.
- CAO Jones will share the Building Assessment Report with the Knights of Pythias.

#### **4.2 RFD #006-2020 Alternative Voting Bylaw**

It was moved and seconded that the Committee of the Whole recommends to Council to give first reading of Bylaw #01-2020, Alternative Voting Bylaw.

***Motion Carried***

#### **4.3 COVID-19 Response Planning and Discussion: Update on NSFM Zoom Meeting: billings, payments, waived and/or deferred payments**

Mayor Stewart and CAO Jones did participate virtually in a COVID-19 response planning and discussion to talk about an overall response by the Province to assist municipalities and their residents with respect to upcoming property tax billings.

Broader issues discussed from all municipalities were on tax billings, payments, waived and/or deferred payments.

A definition of waived payments is that the rate payer will not be charged. The Town refrains from applying or enforcing fees.

A definition of deferred payment is that the rate payer does not have to pay now. The rate payer will have to pay it later and interest charges may still apply.

Currently, municipalities do not have the authority to defer taxation payments but do have the authority to change their due dates as expressed in municipal policies.

Council have directed staff to proceed with the tax billings as set out in the Tax & Water Collection Policy.

#### **5. Correspondence**

**Nil**

#### **6. In Camera – Personnel**

At 6:27 pm, it was moved and seconded to go in-camera to discuss personnel.

***Motion Carried***

At 6:55 pm, it was moved and seconded to come out of in-camera and resume the Committee of the Whole Meeting.

***Motion Carried***

**7. Adjournment**

At 6:55 pm, it was moved and seconded that the meeting be adjourned.

***Motion Carried***

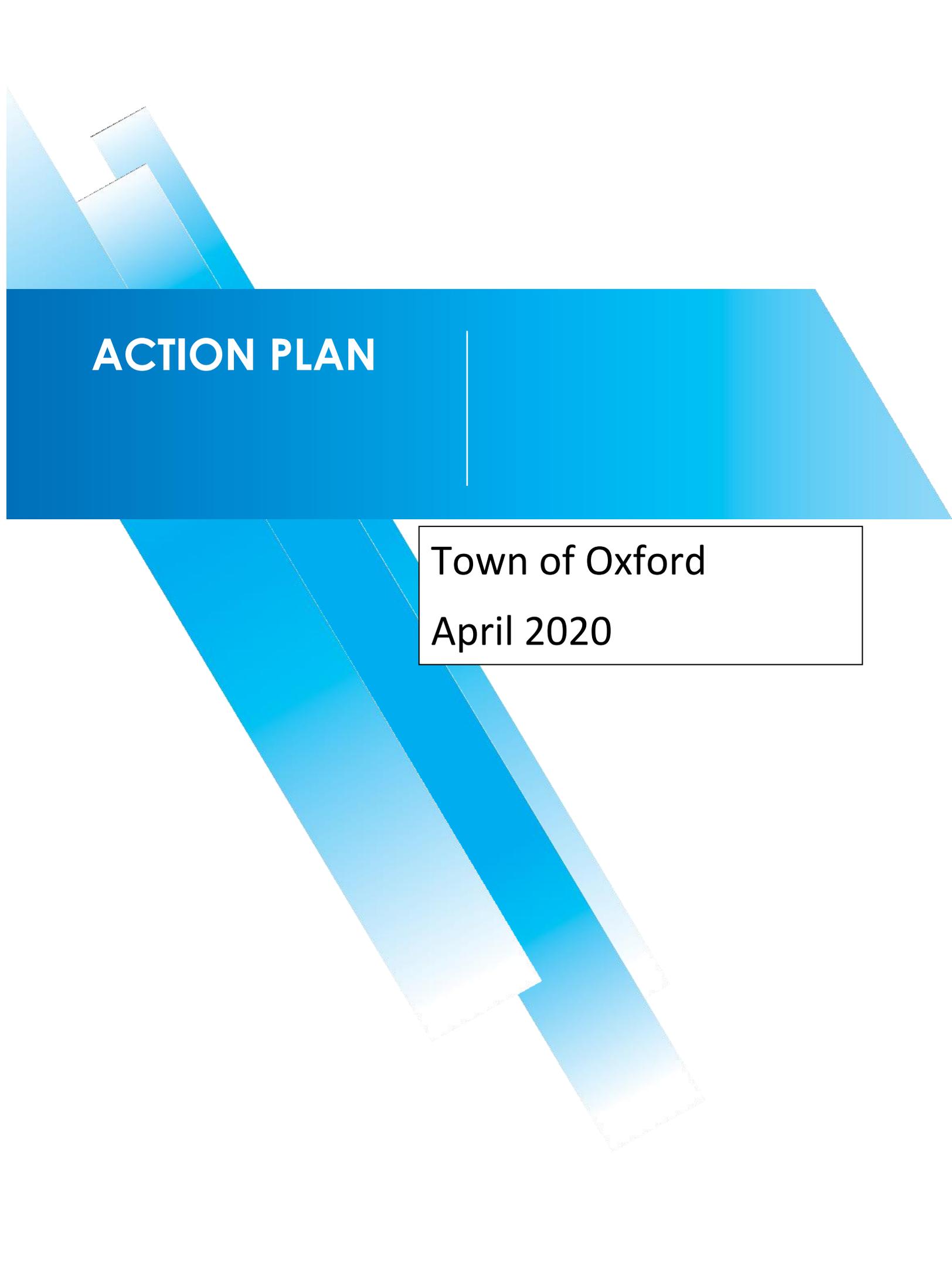
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Patricia Stewart, Mayor

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Linda Cloney, Recording Secretary

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# ACTION PLAN

Town of Oxford  
April 2020

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# Introduction

The Town of Oxford's 2019 Financial Condition Indicators provided a snapshot of the Town's financial risks and vulnerabilities. *See Appendix A.* The purpose of this plan is to detail the action the Town will take to mitigate these risks.

Before actions were developed each risk identified was assessed in terms of impact and likelihood. This analysis resulted in an overall risk rating, which helped determine the appropriate action or treatment required. *See Appendix B.*

The risk analysis indicated that the Town needs to pay attention or mitigate certain financial risk. The next section describes how the Town intends to reduce or mitigate the risk identified.

It is also important to remember that action planning is an ongoing process. When implementing the Town's action plan, steps may need to be revised or alternate actions needed. Ongoing monitoring and measurement will be critical to assess the success of the action plan.

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# Actions

## Goals

## Specific Actions

1. Enhance Reserves	1.1 Transfer 2019-2020 surplus to the operating and capital reserves. 1.2 Continue to monitor expenditures closely.
2. Maintain a Balance Budget	2.1 Increase the timeliness of reporting. 2.2 Continue to monitor expenditures closely.
3. Reduce Debt to Appropriate Level	3.1 Develop a strategic longer-term capital plan. 3.2 Assess the need for new debt requirements as current debt is retired.
4. Enhance Capital Planning	4.1 See 3.1

# Measuring Success

The success of this plan is critical to the Town of Oxford's ability to meet its financial goals in these new and challenging times. The Town will be tracking the goals and actions set out in this plan to ensure we are making timely progress and are on course.

Below are specific indicators we will track and measure:

- Compliance to the reserve policies.
- Regular monitoring of budget to actuals along with regular rolling forecasts.
- Improve timeliness of financial reporting
- Comprehensive capital plan aligned to capital budget and debt reduction strategy.

The key measures of success will be evaluated through the annual review of the financial condition indicators. Specifically:

- Decrease in the following FCIs:
  - Deficits
  - Debt Service Ratio
- Increase in the following FCIs:
  - Operating Reserve
  - Combined Reserve
  - Undepreciated Assets
  - Liquidity
- Maintaining the Budget Accuracy Ratio at 5/5.

# Appendix A-1 – Risks Identified

## Summary of Risks and Vulnerabilities Identified

FCI 2019 Results	Risk or Vulnerability
<p><b>High Reliance on Single Business or Institution</b> One single commercial or institutional account accounts for 28.7% of the Town’s total Uniform Assessment.</p>	<p>This indicates a high dependency on a single business or institution. There is a risk that any major operational change or business closure significant could impact the municipality and the community’s economic health.</p>
<p><b>High Debt Service</b> 15.4% of the Town’s own source revenue is spent on principal and interest payments.</p>	<p>A high debt service indicates a highly leveraged municipality with limited flexibility to increase borrowing levels to help finance future capital expenditures. This creates a vulnerability.</p>
<p><b>Liquidity</b> The Town’s liquidity ratio is 1.2.</p>	<p>Moderate liquidity could indicate a potential risk to a municipality’s flexibility to obtain cash quickly if needed.</p>
<p><b>Low Operating Reserves and Combined Reserves</b> The Town has set aside in an operating reserve funds equal to 6.2% of their operating expenditures.  Combining the Town’s operating and capital reserve, the Town has set aside funds equal to 14.9% of their operating expenditures (including amortization expenses) for future unexpected events and capital projects/assets.</p>	<p>A low operating reserve indicates a potential high risk that insufficient funds have been set aside to help mitigate any unforeseen expenses to help smooth future expenditures.  A low combined reserve indicates a potential high risk that insufficient funds have been set aside to fund future unexpected expenses as well as any future capital projects or required assets.</p>
<p><b>One Deficits in the Last 5 years</b> The Town incurred \$62.5K deficit for the 2017-2018 fiscal period. The Town did not incur any other deficit(s) in the last 5 years including the current 2019 fiscal period.</p>	<p>Large, on-going deficits would indicate that a municipality experiencing financial difficulties. However, one deficit may indicate an occurrence of an unexpected event and limited reserves to help smooth expenses.</p>
<p><b>Aging Assets</b> The Town’s undepreciated asset indicator estimates that the Town’s capital assets have 48.1% of useful life remaining.</p>	<p>Based on the Town’s assets useful life remaining, the Town could be vulnerable to aging infrastructure. This vulnerability could impact services.</p>

# Appendix A-2 – Risks Trends

FCI	2019 Results <i>(see note 1)</i>	Low-risk (green) Thresholds	Change from Prior Yr	5 Yr. Trend	Over 5 Yr. Trend %	Comments on 5 yr. Trend
Reliance on Single Business or Institution	28.7%	Below 10%	↑ 1.7%		↑ 18%	Consistent vulnerability
Deficits in the Last 5 years	1	0	→ 0		↑ 100%	Should monitor
Liquidity	1.2	Above 1.5	↓ -0.2		↓ -37%	New vulnerability
Operating Reserves	6.2%	Above 20%	↓ -2.8%		↓ -39%	Consistent vulnerability
Debt Service	15.4%	below 10%	↓ -0.6%		↑ 32.8%	New vulnerability
Undepreciated Assets	48.1%	above 50%	↓ -2.4%		↓ -9.9%	Potential new vulnerability
Combined Reserve	14.9%	above 40%	↑ 1.4%		↓ -19.5%	Consistent vulnerability

Note 1: High-risk is red and moderate-risk is yellow

# Appendix B – Summary of Risk Analysis

Summary of Risks and Vulnerabilities Identified				Residual Risk Analysis				Strategic Actions
FCI	2019 FCI Results - High-risk (red) and moderate-risk is yellow	Risk or Vulnerability	Potential Event	Likelihood	Consequence	Risk Rating	Strategic Actions	
				Assess the probability of risk event occurring	Assess the plausible impact of risk event occurring	Rate the risk based on likelihood and consequence see Appendix C	Describe the treatment to be applied to risk	State the planned action to treat risk
Reliance on Single Business or Institution	28.7%	This indicates a high dependency on a single business or institution. There is a risk that any major operational change or business closure significant could impact the municipality and the community's economic health.	Loss revenue, deficits	UNLIKELY	CATASTROPHIC	HIGH	REDUCE	Build up reserves and lessen debt; promote increase commercial growth
Deficits in the Last 5 years	1	Large, on-going deficits would indicate that a municipality experiencing financial difficulties. However, one deficit may indicate an occurrence of an unexpected event and limited reserves to help smooth expenses.	Unable to meet service needs	UNLIKELY	MODERATE	TOLERABLE	REDUCE	Continue to monitor expenditures, increase timeliness of reporting and build operating reserves to cover unforeseen expenditures.
Liquidity	1.2	Moderate liquidity could indicate a potential risk to a municipality's flexibility to obtain cash quickly, if needed.	limited cash to meet obligations, cannot provide services	UNLIKELY	MINOR	LOW	REDUCE	Continue to monitor expenditures, and increase timelines of reporting.
Operating Reserves	6.2%	A low operating reserve indicates a potential high risk that insufficient funds have been set aside to help mitigate any unforeseen expenses to help smooth future expenditures.	No reserves to help, creates a deficit	LIKELY	MODERATE	TOLERABLE	REDUCE	Build up reserves and implement actions (i.e. transfer 2019 surplus to reserves) to help maintain reserve policy requirements.
Debt Service	15.4%	A high debt service indicates a highly leveraged municipality with limited flexibility to increase borrowing levels to help finance future capital expenditures.	Reach credit limit or potentially limit ability to participate in capital projects.	ALMOST CERTAIN	MODERATE	HIGH	REDUCE	Develop a strategic capital investment plan that would incorporate funding capital projects through revenues and reserves, as well as debt. Some debt will retired in the next couple of years, will assess the need to increase debt.
Undepreciated Assets	48.1%	Based on the Town's assets useful life remaining, the Town could be vulnerable to aging infrastructure. This vulnerability could impact services.	Difficult to provide services with condition of asset	UNLIKELY	MINOR	LOW	REDUCE	Develop a strategically capital investment plan.
Combined Reserve	14.9%	A low combined reserve indicates a potential high risk that insufficient funds have been set aside to fund future unexpected expenses as well as any future capital projects or required assets.	No reserves to help with unexpected operating items or for capital projects, deficit or old assets or loss opportunity	LIKELY	MODERATE	TOLERABLE	REDUCE	see above

# Appendix C – Risk Rating Matrix

Risk Rating Matrix

<b>CONSEQUENCE</b>	Catastrophic	TOLERABLE	HIGH	VERY HIGH	VERY HIGH	VERY HIGH
	Major	LOW	TOLERABLE	HIGH	VERY HIGH	VERY HIGH
	Moderate	LOW	LOW	TOLERABLE	HIGH	HIGH
	Minor	VERY LOW	LOW	TOLERABLE	TOLERABLE	HIGH
	Insignificant	VERY LOW	VERY LOW	LOW	TOLERABLE	TOLERABLE
		Rare	Unlikely	Possible	Likely	Almost Certain
<b>LIKELIHOOD</b>						



## Fire Department Monthly Report & Fleet Repairs

March 2020

The Fire report for the month of March was not available at the March Council meeting and is being brought forward now for information and additional discussion on critical fleet repairs.

Through the month of March 2020, we had the following calls:

- 1 mutual aid calls
- 1 vehicle fire
- 1 smoke condition

The breakdown of calls were all 3 county calls.

Due to COVID-19, we have suspended all meetings and practices at the Hall. Also, all our major fundraising activities have been cancelled (50/50, annual auction, exhibition). Because of this, we will not have the extra funds to help with purchases of additional gear this year. Once the restrictions from pandemic are over, we will be starting all our fundraising activities again.

### **Fleet Repairs**

Truck 4 (tanker) has had transmission problems again during and since responding to the call to the Shinimicas Fire Hall call. Working with the CAO, the truck has been sent to WJAX in Dartmouth which specializes in that brand of transmission and has prioritized the work based on the vehicle being used for emergency first response. The cost to do the minimal repairs was estimated at more than \$7,500 which would not include any warrantee or guarantee for length of service. Further estimates to install a rebuilt transmission was approximately \$15,000. Due to the uncertainty of the length of service that the truck would have with only the repairs done and the fact it is the only tanker currently in service, it was agreed to have the transmission rebuilt. This was the strong recommendation from WJAX due to the large volume of coolant that had leaked into the system, and how long the coolant had been sitting in the transmission. This comes with a two-year warrantee on the work and should be completed within approximately two weeks. This truck is usually the first one used in any mutual aid call in the surrounding area.

Truck 5 has been primarily out of service and it was initially agreed that additional work in order to complete a safety inspection would not be done. Further estimates on Truck 5 to have the safety inspection done and the work completed to bring it back into service shows that the repairs, including brakes, is between \$8-10,000. Currently, it can run water, shuttle crew, but it cannot pump. In discussion with the CAO and considering the debt affordability model that was presented to Council last month, it appears that replacing a truck may not be feasible for at least

2 years. By investing between \$25-30,000 into the two tankers (truck 4 & 5), this should give us more capacity for those years as we work toward replacing one of the tankers.

Without Truck 4 & 5, all that is left operational are two pumper trucks. It leaves us unprotected in our community for first response. Both the CAO and I recommend that the work also be completed on Truck 5 to bring our fleet back to capacity to respond both in town and on mutual aid calls, giving us time for the Town to retire some debt and allow the purchase of a used replacement truck in the near future. Both truck repairs would be funded out of the general operating budget for 2020-21.

If you have any questions, please feel free to contact me.

Respectfully submitted,

Trueman Rushton  
Fire Chief



## ***PROCLAMATION***

### **LYME DISEASE AWARENESS MONTH May 2020**

WHEREAS Lyme disease is a serious illness caused by the bite of a black-legged tick infected with the bacterium *Borrelia burgdorferi*: and

WHEREAS black-legged ticks carrying a variety of diseases or illnesses can now be found in all parts of Nova Scotia; and

WHEREAS awareness, education and practicing preventative measures, such as daily tick checks and proper tick removal, can help reduce your chances of contracting tick borne diseases;

THEREFORE, be it resolved that I, Mayor Trish Stewart, on behalf of the Town of Oxford, do hereby proclaim May 2020 as “Lyme Disease Awareness Month”.

Dated at Oxford, Nova Scotia  
This 4<sup>th</sup> day of May, 2020

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Mayor Trish Stewart



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## CHIEF ADMINISTRATIVE OFFICER REPORT

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**TO:** COMMITTEE OF THE WHOLE

**FROM:** Rachel Jones, Chief Administrative Officer

**SUBJECT:** COVID-19 PROPERTY TAX FINANCING PLAN POLICY

**DATE:** 30 APRIL 2020

On Tuesday, April 28, 2020, the Premier of Nova Scotia announced a municipal loan program that is designed for access by municipalities to mitigate cash flow shortages as a result of COVID-19. Municipal revenues predominantly come from property tax payments. With individuals and businesses impacted through shortage of work and reduced income, the potential exists that timely property tax payments may not be achievable by many in our communities.

Earlier in April, municipal units were asked for information on what impacts they anticipate by non-payment of taxes. Based on the cumulative information, the Province then developed the \$380 million program (\$200 million is for Halifax Regional Municipality alone). This program will allow individual units to borrow the amount of money that they expect may not be entering their revenue stream until people can go back to work and the economy has an opportunity to restart. For the Town of Oxford, that estimate was between \$600-700,000 using the broad assumptions that were provided by the AMANS within the request.

Although the municipal preference was that the Province would launch its own program, what is established is a municipal lending program that all 49 municipal units have the option of participating in. Current legislation does not allow municipalities the authority to defer taxation payments, only change or extend due dates. Additionally, municipal units do not have the authority to borrow funds for cashflow/operational requirements, only for the investment into capital infrastructure. A ministerial directive could be issued that allows municipalities to defer payments, but there is authority for this only during the State of Emergency (SOE) and only for health and safety issues. Once the SOE is lifted, the deferral would no longer be valid, and all outstanding payments would be immediately due.

There has been significant collaboration between the Department of Municipal Affairs and Housing, Nova Scotia Federation of Municipalities, and the Association of Municipal Administrators Nova Scotia to complete this work. The NSFM has hosted weekly Zoom meetings with the Mayors, Wardens and CAO's to discuss the issue. The AMANS held a Zoom meeting with DMAH staff, CAO's and Finance Directors to go through the draft and obtain feedback on the draft document. The draft policy is anticipated to be ready for presentation to

Council at the regular meeting on May 19, 2020. The high-level points of the proposed policy are:

- s.111-113 of the Municipal Government Act of Nova Scotia provides the authority for municipalities to enact this policy;
- the \$380 million loan program by the province will help municipalities with cash flow by providing access to funds at a favourable interest rate;
- the municipality will have six months to begin repayment and three years to fully repay the loan;
- funds would be borrowed through the Municipal Finance Corporation and the process is anticipated to be the same as the Temporary Borrowing Resolution process for capital borrowing;
- the policy is optional, municipalities are not required to participate;
- the intent is to be as consistent as possible in adopting the policy in all the units that decide to implement it, which makes the program more powerful and does more good for the most amount of people who qualify to participate;
- qualification criteria are being developed to address those individuals and businesses that can prove their income has been significantly impacted by COVID-19;
- with the adoption of a broad policy, the approval process is then up to a consistent administrative process;
- there is potential for more than one municipal unit to work together to assist the implementation of the loan program due to staffing and capacity issues.

Based on this information, if the Town of Oxford anticipates that it will be participating in the municipal loan program, we will look to send additional information out to our ratepayers so that there is full knowledge and understanding of the program and who will be eligible. Because the interim tax billing has been issued, and the due date is June 1, 2020, staff recommend issuing a statement that encourages those who can pay their bills on time to respectfully do that. For those who cannot, and as we put the municipal loan program and policy in place, staff recommend the following resolution:

That due to the COVID-19 pandemic, the Town of Oxford waive interest on the current 2020/21 property tax accounts for the month of June 2020 and accounts that remain outstanding after June 30 will attract interest; and further, that any and all outstanding taxes for previous fiscal years will continue to attract interest.

This is intended to allow sufficient time for staff to set up the program and for residents to make application if they are eligible.



**REQUEST FOR DECISION**  
**Solid Waste Bylaw Enforcement Appointment**  
**#007-2020**

Date: 30 April 2020	Subject: Solid Waste Bylaw Enforcement Appointment
Proposal Attached: N/A	Submitted by: Rachel Jones, Chief Administrative Officer

Proposal:	Recommend to Council to appoint CJSMA employees Brenda Lynn Rioux and Michelle Lynn Canfield as Solid Waste Bylaw Enforcement Officers for the Town of Oxford, in conjunction with the Town of Oxford Chapter 52 Solid Waste Bylaw.
Background:	<p>The Town of Oxford is a paying partner within the Cumberland Joint Services Management Authority (CJSMA). Currently, the Town does not empower CJSMA’s special constables to enforce the Town’s solid waste bylaw or assist Town staff in doing so on an official basis. The participation as a paying partner in CJSMA allows the Town to access this service without any additional fee but must be done through a formal motion of Council to make the appointment.</p> <p>Because the two CJSMA employees have special constable status, that gives them additional authority around entering private property to assess and investigate solid waste issues when the Town receives complaints or becomes aware of issues relating to improper storage and/or disposal of solid waste, both commercial and residential. This would not mean that employees would randomly start doing inspections, but would respond on the request of Town staff, primarily the CAO or Deputy Clerk, to investigate concerns that have been made known to the Town.</p>
Benefits:	<ul style="list-style-type: none"> <li>• Brings added capacity and professional response to solid waste issues in the community.</li> <li>• No further cost to the Town of Oxford or its ratepayers.</li> <li>• Consistent approach to enforcement.</li> </ul>
Disadvantages:	None foreseen.

Options:	
Required Resources:	No additional internal resources are required that are not already in place.
Source of Funding:	Already provided for through Intermunicipal Service Agreement and partnership fees with CJSMA.
Sustainability Implications: (Environmental, Social, Economic and Cultural)	Will provide additional resources to assist with consistent enforcement of the Town's solid waste bylaw.
Workplan Implications (now/future):	
Communication Plan:	Advise the public that Cumberland Joint Services Management Authority employees have been appointed by Town Council to assist with solid waste bylaw enforcement.
Staff Comments/ Recommendations:	
CAO's Review/ Comments:	I have worked with similar arrangements in previous jurisdictions and it provides excellent support and collaboration to achieve the goals of the Town of Oxford to maintain a clean and safe community with respect to solid waste.

CAO Initials: RLJ

Target Decision Date: 19 May 2020