This document was created using best practices in document accessibility. Should you need assistance reading or understanding this document, call 902-543-8181 or email info@modl.ca.

Municipal Council Meeting Agenda

Tuesday, November 25, 2025 – 9:00 a.m.

MODL Council Chambers – 10 Allée Champlain Drive, Cookville

Municipality of the District of Lunenburg

Policy Details	
Name	Deputy Mayor
Number	011
Legislative Authority	Sec. 16 MGA
Effective Date	October 20, 2024

Purpose

1 To establish a policy on the appointment of Deputy Mayor as required under the Municipal Government Act (MGA).

Role

2 (1) The Deputy Mayor has all the power and authority, and will perform all the duties of Mayor when the Deputy Mayor is notified that:

(a) the Mayor is absent or unable to fulfil the duties of the Mayor,
(b) the office of the Mayor is vacant.

Selection Process

3 (1) Council will elect a Deputy Mayor yearly at the first regular Council meeting in November.

(2) The Deputy Mayor will be elected by ballot, as set in Policy 001 Proceedings of Council.

(3) If only one Councillor is nominated and they accept the nomination, they will be acclaimed to the position.

(4) If more than one Councillor is nominated, a vote will be conducted by ballot, as outlined in Policy 001 Proceedings of Council, and

(5) After the vote is tallied, the Mayor will declare the successful candidate to serve as Deputy Mayor.

(6) A Councillor may resign as the Deputy Mayor prior to the completion of the term, without resigning from Council.

Term

4 (1) The Deputy Mayor may serve until the end of the second regular monthly meeting in October, after the one-year (12 month) term has expired, with the exception of an election year, where the term expires at the end of the first regular monthly meeting in October.

(2) Councillors are eligible to reoffer and serve more than one term in a four-year mandate.

(3) If the Deputy Mayor resigns as member of Council, Council will elect a replacement for the balance of the term.

Effective Date

5 This Policy is effective on the first regular Council session or Special Council session, whichever event occurs first, following the general Municipal Election of October 19, 2024.

Repeal and Replace

6 Policy 011, approved on November 22, 2000 and amended May 13, 2008, is hereby repealed and replaced with new Policy 011.

Policy Adoption	
Date of Original Passage	November 22, 2000
Date of Notice of Intent to Repeal & Replace	June 18, 2024
Date of Council Approval	June 25, 2024
Date Effective if different from Date of Approval	October 20, 2024
I certify that this Policy 011 Deputy Mayor was adopted by Municipal Council as indicated above.	
Signature of Municipal Clerk	**Date** **June 25, 2024**

Version	**Amendment Description**	**Approval Date**
Original V1	Deputy Mayor Policy	Nov. 22, 2000
V2	Amended term from two years to one year	May 13, 2008
Repealed & Replaced	Amended to enable reoffering within 4 year mandate, updated to accessible format and language.	June 25, 2024

Council
Item 8.1
November 25, 2025
Authorization: T. MacEwan

The Municipality of the District of Lunenburg

Request for Decision

Report to: **Mayor and Council**

Submitted by: **Dave Waters Director of Economic Development**

Date: **November 25, 2025**

Re: **Regional Economic Development Partnership RFP**

Recommendation

That Council authorizes staff to award RFP 2025-01-407 Regional Economic Partnership Framework Proposal to Stiletto Consulting Limited in the amount of $84,610.00 + HST.

Background

The Regional Economic Development Partnership plan is a project with the District of Lunenburg, Region of Queens, Town of Bridgewater, Town of Lunenburg and Town of Mahone Bay to look at a more formalized structure for Regional Economic Development in Lunenburg and Queens County. The project is supported by the Province of Nova Scotia in the form of a grant.

Discussion

RFP 2025-01-407 was issued on September 18, 2025, and closed on October 16, 2025, at 2:00pm local time. Twelve (12) Proposals were received and accepted by the deadline. The received and accepted Proposals are summarized in the table below:

Proponent	Met All Submission Requirements	Total Price (excl. HST)
21FSP Advisory Inc.	Yes	$84,318.00
ASBB	Yes	$79,960.00
ATN	Yes	$81,267.00
Deloitte	Yes	$82,960.00

Forward Creative	Yes	$84,425.00
Goss Gilroy Inc.	Yes	$84,556.00
KPMG	Yes	$84,352.00
Qatalyst Research	Yes	$84,260.00
Stiletto Consulting Inc.	Yes	$84,610.00
Purposeful Group	Yes	$79,753.00
Third Sector	Yes	$84,000.00
Turner Drake	Yes	$83,739.00

The RFP was evaluated by staff of the Region of Queens, District of Lunenburg and Town of Bridgewater with Feedback from staff at the Town of Lunenburg using the parameters below:

Criteria/Element

Technical Proposal	**Value**
Stakeholder Plan	20
Methodology and Workplan	20
Project Schedule and Team Assignments	20
Previous Work Experience	20
Work Sample	10
Cost Proposal	10
Total	100%

As noted in the following table, of the twelve (12) Proposals submitted, Stiletto Consulting Inc. received the highest overall ranking and has been identified as the Proponent that will provide best value to the region for this RFP.

	20	**20**	**20**	**20**	**10**		**10**	**Total**	**Ranking**
Consulant	**Stakeholder Plan**	**Workplan**	**Schedule**	**Experience**	**sample**	**Price**			
Stiletto Consulting Inc	**14**	**15**	**19**	**17**	**8**	**$84,610.00**	**9.42**	**82.42**	**1**
Qatalyst Research	16	14	18	15	8	$ 84,260.00	9.46	80.46	2
ATN	14	15	18	14	7	$ 81,267.00	9.81	77.81	3
ASBB	15	14	16	14	8	$ 79,960.00	10	77	4
21FSPAdvisory Inc	15	12	16	16	8	$ 84,318.00	9.45	76.45	5
Forward Creative	16	15	16	16	6	$ 84,425.00	9.44	78.44	6
Goss Gilroy Inc	12	16	16	15	7	$ 84,556.25	9.43	75.43	7
Third Sector	15	13	18	12	6	$ 84,000.00	9.49	73.49	8
Turner Drake	10	14	18	14	6	$ 83,739.00	9.52	71.52	9
Purposeful Group	15	12	14	14	6	$ 79,753.00	9.97	70.97	10
KPMG	12	14	14	14	7	$ 84,352.00	9.45	70.45	11
Deloitte	12	12	12	16	7	$ 82,960.00	9.61	68.61	12

Strategic Focus

The project aligns itself with Councils Strategic Directions of Quality of Life and Regional Economic Development.

Budget/Financial Implications

The District of Lunenburg's contribution would be $20,000 and come from account 01-2629017-253.

Climate Change/sustainability

N/A

Inclusion, Diversity, Equity and Accessibility (IDEA@MODL)

N/A

Strategic Communications

The strategic communication plan will be outlined once the grant is approved and outlined in the Request for Proposal.

Work plan

This project is part of the Department of Economic Development current 5-year Strategic Plan.

Alternatives

The council could choose not to move forward.

Conclusion

Staff recommend awarding RFP 2025-01-407 to Stiletto Consulting Inc., the highest-ranking proponent. The scope of work under the RFP will see recommendations for a more formal Regional Economic Development Structure in Lunenburg and Queens County.

Report Preparation	
Department	Economic Development
Report Prepared by	Dave Waters, Director of Economic Development
Report Approved by	
Date Reviewed by C.A.O.	

Council
Item 8.2
November 25, 2025
Authorization: T. MacEwan

The Municipality of the District of Lunenburg

Request for Decision

Report to:	Municipal Council
Submitted by:	Kelly Cunningham, Active Living Coordinator
Date:	November 25, 2025
Re:	Art on the Trail/Park - RFP # 2025-05-402

Recommendation

That Council for the Municipality of the District of Lunenburg award the Request for Proposals Art on the Trail/Park to be installed at Indian Falls Park to Mind's Eye Creative Consulting in the amount of $43,600 plus HST.

Executive summary

The 2025-2026 capital budget included $50,000 for the continuation of art installations on MODL trails/parks. The RFP was advertised in early October with a closing date of October 28, 2025. The RFP was posted on the Provincial Procurement site. Multiple artists reached out with questions. At the closing date and time, two proposals were received.

Background

The Art on the Trail initiative, launched in 2017, is a program designed to bring original works of art into public outdoor spaces. The vision is to partner with local artists to install art throughout the Municipality, to encourage use of outdoor public spaces. MODL currently has five art installations throughout the Municipality. The installations are located on three sections of the Rail-to-Trails (Adventure, Bay-to-Bay, and Dynamite), the Municipal Activity Recreation Centre (MARC), and LaHave Sunset Park. This project provides an opportunity to showcase local art while encouraging use of outdoor spaces. The public art installation creates connections between park users and art. It is our hope that the art piece will enhance the quality of the visitor experience, while promoting the park and our local art community.

Discussion

Two proposals were received by the October 28, 2025 deadline.

The proposals were reviewed and scored using the criteria and scoring as outlined in the RFP by a Committee of Municipal Staff. The following are the firms that bid, including their cost proposals (excluding HST) and scoring.

Mind's Eye Creative Consulting	$43,600	91.4
Douglas Bamford	$37,300 + $5,000 contingency	83

The proposed artwork by Mind's Eye Creative Consulting connects art, community, and local heritage. The artwork will be a large-scale wooden salmon, created from a combination of locally sourced woods that reflect the natural environment surrounding Indian Falls, such as pine, maple, and birch. The sculpture will be hand-carved with engraved line drawings, motifs, and symbols that will be carefully incorporated into the surface of the sculpture.

"Salmon Stories: Voices of Indian Falls" will be an interactive, community-informed art installation that celebrates the living relationship between people, water/waterfall, and land at Indian Falls. The artist will begin with community engagement which allows residents to share stories and imagery that will help shape the final design. The sculpture will be complemented by a digital storytelling component. Visitors will be able to scan a QR code located on an interpretive sign at the site to listen to recorded community stories about fishing, the waterfall, and the significance of this place in local life. The QR code feature adds an innovative audio element, sharing voices and stories that inspired the piece while blending art, technology, and storytelling.

The artist has been in consultation with a local Mi'kmaq community member to bring in an indigenous perspective to ensure the project is inclusive of generational wisdom and knowledge of the area. The project will bring together past, present and future stories of the salmon, climate, other fish in the area, invasive species and what community members can do to support the ecosystem of our area focusing the project on positive community togetherness and action.

Strategic Focus

Enhancements to our park systems within the Municipality aligns with Councils strategies priorities of Quality of Life.

Budget/Financial Implications

In the 2025/26 Capital Budget, Council approved a total of $50,000 for this project.

Climate Change/sustainability

NA

Inclusion, Diversity, Equity and Accessibility (IDEA@MODL)

MODL is committed to making our community more inclusive, diverse, equitable and accessible (IDEA). The Municipality is committed to creating welcoming and accessible park spaces that can be safely and fully enjoyed by all users, regardless of age or ability.

Strategic Communications

Public engagement is an important aspect of this project's implementation and is included within the scope of work, with a detailed plan incorporated into the submission proposal.

Work plan

Issuing an RFP to hire a consultant to continue the art installations in Municipal parks/trails is part of the Recreation, Parks and Tourism's Department workplan.

Alternatives

Option 1: Award the RFP to an alternate submission
Option 2: Do not award the RFP.

Conclusion

Staff are recommending that the RFP # 2025-05-402 to Mind's Eye Creative Consulting who received the highest overall score.

Report Preparation	
Department	Recreation, Parks and Tourism
Report Prepared by	Kelly Cunningham, Active Living Coordinator
Report Approved by	Trudy Payne, Director of Recreation, Parks and Tourism
Date Reviewed by C.A.O.	

Memorandum

To: **Mayor Elspeth McLean-Wile, and Councillors**

From: **Chairperson & Members of the Finance Committee**

Date: **November 4, 2025**

Re: **Recommendations of the Finance Committee**

The Finance Committee, in session on Tuesday, November 4, 2025, made the following recommendation(s) to Council:

1. That Municipal Council adopt amendments to Policy 102, Audit Committee as presented and hereby gives seven days' notice of Council's intention to adopt on November 25, 2025.

2. That Municipal Council adopt amendments to Policy 003, Council Members' Remuneration, Benefits and Expenses as presented and hereby gives seven days' notice of Council's intention to adopt on November 25, 2025.

Respectfully submitted,

Chairperson and Members
Finance Committee

/jgp

Council
Item 10.1.1
November 25, 2025
Authorization: T. MacEwan

The Municipality of the District of Lunenburg

Report to Council

Report to: Mayor and Members of Council

Submitted by: April Whynot-Lohnes

Date: November 25, 2025

Re: Amendment to Policy 102, **Audit Committee**

The Finance Committee, in session on November 04, 2025, reviewed an amendment to Policy 102, Audit Committee and made a motion recommending that Council amend Policy 102 and gave seven days' notice of Council's intention to do so at its Council meeting on November 25, 2025.

Seven days' notice is required to be given to Council before a policy is re-adopted/adopted, amended, or repealed. The Finance Committee meeting of November 04, 2025, was considered as Council's notice.

If Council agrees with the recommendation of the Finance Committee, the following motion is required:

"that Municipal Council accept the recommendation of the Finance **Committee and amend** Policy 102, **Audit Committee**".

Report Preparation	
Department	Administration
Report Prepared by	April Whynot-Lohnes, Municipal Clerk
Report Approved by	
Date Reviewed by C.A.O.	

Municipality of the District of Lunenburg

Policy Details	
Name	Audit Committee
Number	102
Legislative Authority	MGA s.44, FRAM Regulations s. 4 and 5
Effective Date	November 25, 2025

Purpose

1 The Audit Committee’s mandate is to oversee all audit matters and receive the annual external audit report, thereby assisting Council in meeting its responsibilities by ensuring the adequacy and effectiveness of financial reporting, risk management and internal controls according to Section 44 of the Municipal Government Act (MGA) and the Financial Reporting and Accounting Manual (FRAM).

Definitions

2 (1) Financially literate means the member has the ability to read and understand a set of financial statements which present a breadth and level of complexity of accounting issues that are generally comparable to the breadth and level of complexity of the issues reasonably that can be expected to be raised by a municipal or village financial statement.

Audit

3 (1) The Committee acts as an advisory body carrying out critical review functions on behalf of council and must:

- a) Recommend the appointment of an external auditor to conduct an annual financial audit of municipal financial statements.
- b) Discuss with the external auditor any correspondence between management and the audit firm on alternative interpretations or presentations of municipal financial information.
- c) Review matters arising out of the audit that may appear to require further investigation.
- d) Other matters as referred to by the Committee by Council and to fulfill legislative functions as specified in Sections 4 and 5 of the FRAM Legislation.

Committee Membership, Terms & Procedures

4 (1) Membership of the Committee will consist of the whole of Council and a minimum of one person from the public and who is not an employee of the Municipality. The Municipality will advertise recruiting the member(s) from the public at least once every six months until the position is filled. Recruitment to fill a position will be undertaken at the expiration of each term. The member-at-large must be financially literate.

(2) All applications for the member-at-large position(s) who meet the financial literacy requirement will be reviewed by the Nominating Committee. The Nominating Committee will recommend appointment(s) to Council and Council will have final approval.

(3) At-large members will be appointed for three-year terms or until such time as their successor(s) is appointed. If two member-at-large appointments are approved, the initial appointment of at-large members will be for a one two-year term and one three-year term. Any member may re-offer for a second three-year term when their term expires, however, the member will have to reapply through the recruitment process.

(4) The Chair and Vice Chair of the Committee will be the elected Chair and Vice Chair of the Finance Committee.

(5) The Committee will meet a minimum of two times in each fiscal year at the call of the Chair. Once to meet with the Auditor and once to review the results of the audit or whenever circumstances demand such a meeting.

(6) The Committee will follow the meeting procedures outlined in 001 Proceedings of Council; except where specifically noted otherwise in these terms of reference.

Responsibilities and Functions

5 The functions of a municipal Audit Committee can be categorized as follows:

Financial Reporting Function – Responsibilities Related to Financial Reporting

(1) The Committee will:

- a) review the audited annual financial statements in depth with management and the external Auditor; if satisfied that they present fairly the financial position and results of operations, recommend their acceptance to Council;
- b) review with management any changes in accounting principles and practices followed by municipalities;
- c) review any significant variance in comparison to prior year and/or budget;
- d) review and discuss the financial condition indicators.

External Audit Function – Responsibilities Related to the Work of the Auditor

(2) The Committee will:

- a) discuss the extent, timing and completion of the audit including the level of materiality to be used;
- b) review estimated and final audit fee;
- c) discuss whether the terms of the letter of engagement were met;
- d) recommend to Council the change of the municipal auditor if management questions the competence of the incumbent auditor and the Committee

confirms the view; the recommendation to appoint a new auditor would follow an adequate inquiry into the auditor's competence and reputation;

e) review the problems and restrictions encountered by the auditor and degree of cooperation received; and

f) promote cooperation between the management and the auditor.

Accounting System and Internal Controls Function – Responsibilities Related to Internal Controls.

(3) The Committee will:

a) obtain and review the management and internal control letter addressed to Council;

b) discuss with the auditor, the annual evaluation of the internal control systems related to the financial reporting and the recommendations for improvements of accounting procedures and internal controls related to the financial reporting, together with management's response;

c) discuss management's response to the recommendations and adequacy of management's action plan;

d) obtain reasonable assurance that the municipality has implemented appropriate systems of internal controls: over the financial reporting and that these systems are operating effectively;

e) obtain assurance the Municipality is in compliance with its policies and procedures and that these systems are operating effectively; and

f) identify, monitor, mitigate and report significant financial or operational risk exposures and that these systems are operating effectively; and

g) receive and review any internal reports relating to accounting procedures and internal controls.

Risk Management Function – Responsibilities Related to Risk Management

(4) The Committee will:

a) understand the risks of the Municipality;

b) review the Municipality's risk management controls and policies;

c) obtain reasonable assurance that management's systems to eliminate or manage the risks are effective; and

d) receive reports on the management of financial risks.

Alleged Wrong-Doing Function – Responsibilities Related to Questionable Activities

(5) The Committee will:

a) enquire fully into any activities or transactions that may be illegal, questionable or unethical, and into the Municipality's control procedures to ensure that such activities are being guarded against;

b) ensure management has implemented a policy and/or process to review and respond to complaints or allegations of wrong-doing or questionable acts by elected officials, or municipal employees;

Statutory and Regulatory Compliance Function and Other Responsibilities

(6) The Committee will:

a) review the municipality's compliance with statutory and regulatory obligations within the Committee's area of responsibility (for example reporting compliance);

b) review the overall reasonableness of expenses of the Clerk/CAO and of Council members. Specifically; review the summary of remuneration and expenses schedule for reportable individuals for reasonableness;

c) review the annual summary hospitality expense note; and

d) review adequacy of staffing in relation to both number and competence for accounting and financial responsibilities.

Staff Support

6 The Director of Finance will act as the primary Municipal Contact for the Committee.

Training

7 (1) All committee members will participate in a regular training program which will include, at minimum:

a) an introduction and overview of the functions, authority, and role of the audit committee at the beginning of every council term;

b) training on interpreting financial documents and identifying fraud at least once per council term;

c) ongoing training on topic-specific issues that arise or may arise in the activities of the committee; and,

d) any training prescribed by the department of Municipal Affairs

(2) Notwithstanding the training program, it is acknowledged that committee members will continue to require expert advice from outside advisors where appropriate.

Review of Policy

8 (1) The municipality must by January 31 immediately following a regular election review the audit committee policy as stated in Section 5(3)(a)(iii) of the FRAM legislation, and

a) re-adopt the existing policy; or

b) adopt an amended policy.

Policy Adoption	
Date of Original Passage	January 28, 2025
Date of Notice of Intent to Amend	November 18, 2025
Date of Council Approval	November 25, 2025
Date of Effective Date (if different from approval date)	
I certify that this Policy 102 Audit Committee was adopted by Municipal Council as indicated above.	
Signature of Municipal Clerk	Date November 25, 2025

Version	Amendment Description	Approval Date
Original V1	Previously Terms of Reference Audit Standing Committee #006	March 7, 2018
V2 TOR	Amended	April 9, 2019
V3 TOR	Legislative Review – Re-adopted	January 26, 2021
Original V1	Amended to add reference for the FRAM legislation, definition of financial literacy, updated to accessible format, clear language and created as NEW policy	January 28, 2025
V2	Amended s. 4(4) by having the Chair and Vice Chair of the Finance Committee be the same for the Audit Committee	November 25, 2025

Council
Item 10.1.2
November 25, 2025
Authorization: T. MacEwan

The Municipality of the District of Lunenburg

Report to Council

Report to: Mayor and Members of Council

Submitted by: April Whynot-Lohnes

Date: November 25, 2025

Re: Amendment to Policy 003, Council Members' **Remuneration**, Benefits and Expenses

---

The Finance Committee, in session on November 04, 2025, reviewed an amendment to Policy 003, Council Members' Remuneration, Benefits and Expenses and made a motion recommending that Council amend Policy 003 and gave seven days' notice of Council's intention to do so at its Council meeting on November 25, 2025.

Seven days' notice is required to be given to Council before a policy is re-adopted/adopted, amended, or repealed. The Finance Committee meeting of November 04, 2025, was considered as Council's notice.

If Council agrees with the recommendation of the Finance Committee, the following motion is required:

"that Municipal Council accept the recommendation of the Finance **Committee and amend** Policy 003, **Council Members' Remuneration, Benefits and Expenses**".

Report Preparation	
Department	Administration
Report Prepared by	April Whynot-Lohnes, Municipal Clerk
Report Approved by	
Date Reviewed by C.A.O.	

Municipality of the District of Lunenburg

Policy Details	
Name	Council Members’ Remuneration, Benefits and Expenses
Number	003
Legislative Authority	Municipal Government Act, Section 23(1)(d) & 23(3)
Effective Date	November 25, 2025

Policy Statement

1 The Municipality of the District of Lunenburg ("the Municipality") will provide fair remuneration for work and contributions of members of Council and recognizes the importance of adequate remuneration for members of Council that reflects the duties and responsibilities of these individuals.

Scope

2 This Policy applies to all members of Council (Mayor, Deputy Mayor, and Councillors).

Remuneration

3 Remuneration will be adjusted annually based on the Provincial Consumer Price Index as determined by Statistics Canada as of December 31 of each year, over December 31 of the previous year. If the Consumer Price Index is negative, there will not be a cost-of-living adjustment. The Chief Administrative Officer will conduct a review of council remuneration and report to council after an election or as directed by council.

Mayor – MGA Section 23(1)(d)(i)

(1) The annual remuneration to be paid to the Mayor must be as approved by motion of Council.

Deputy Mayor – MGA Section 23(1)(d)(ii)

(2) The annual remuneration to be paid to the Deputy Mayor must be as approved by motion of Council.

Councillors – MGA Section 23(1)(d)(iii)

(3) The annual remuneration to be paid to Councillors must be as approved by motion of Council.

Benefits

Health and Dental Insurance Benefits

4 (1) Health and dental insurance is mandatory for all elected officials (Mayor and Councillors) who meet the criteria of eligibility. Coverage under the Plan is pursuant to the relevant terms and provisions of the Plan.

(2) The Municipality will pay 75% of the premium and the remaining 25% will be deducted from the elected official's salary.

Retirement and Pension Plan

5 (1) Effective March 1, 2020, the Municipality became a participant in the Nova Scotia Public Service Superannuation Plan ("PSSP") as an employer.

(2) Effective June 1, 2021, all new and current elected officials must participate in the PSSP in accordance with the eligibility and other rules of the PSSP.

Travel and Expenses while on Municipal Business

Annual Budget

6 Council will establish an annual travel and expense budget for each elected official. This amount will be established based on best practice. Each elected officials, will be accountable for the usage of this funding and make travel and expense decisions based upon available budget.

Eligible Travel and Expenses

7 (1) Elected officials who utilize their personal vehicles on travel assignments are eligible to claim travel and related expense as provided in this policy, which will include:

(a) travel to attend a meeting of the Council or a Committee or Board of Council or a Committee or Board in which an appointment of a Councillor, Mayor or Deputy Mayor has been made by Council;
(b) travel for council business outside of their District;
(c) travel and expenses for council business outside of Lunenburg County; or
(d) travel and expenses for council business outside of Nova Scotia, as approved by the Council.

Non-Local Travel

8 (1) If travel to an event involves choice between vehicle travel and air or some other form of travel, the elected officials will be reimbursed for the lowest cost option, regardless of the option they have used.

(2) All forms of transportation will be economy class.

(3) If an elected official, for their own convenience, travels by an indirect route or interrupts travel by the most economical route, the elected official will bear any extra expense involved. Reimbursement for such travel will be for only that part of the expense as would have been necessary to travel.

Mileage Rate

9 The rate per kilometer as a travelling allowance for all elected officials will be approved at the rate stipulated from time to time by the Province of Nova Scotia as the maximum kilometrage rate for its employees.

Expenses Eligible for Reimbursement

10 (1) Expenses eligible for reimbursement include:

(a) meals with itemized receipts must support all claims;
(b) accommodations for business outside of the Municipality;
(c) registration fees for conferences, seminars or courses, which are incidental to or facilitate the discharge of a Council member's duties or Council business;
(d) constituency related communication, (i.e digital or print media)

(2) Seminars, courses and conferences must meet the following criteria for reimbursement of expenses:

(a) request must be made in writing to Council. The elected official must provide a written brief outlining the benefits of the course, conference or seminar;
(b) the course, conference or seminar must be related to Municipal Government;
(c) the course must be completed prior to the next Municipal Election date;
(d) budget funds must be sufficient to cover the costs; and
(e) successful completion of any training/courses.

(3) Nova Scotia Federation of Municipalities (NSFM) and Federation of Canadian Municipalities (FCM) conferences or seminars are eligible for reimbursement.

(4) Councillors who are required to attend more than one meeting a day at a meeting site and choose not to travel from the meeting site to their place of residence in between meetings are eligible for a meal reimbursement.

(5) Elected officials whose eligible expenses are expensed on one individual corporate credit card must not be claimed by the Council member separately but will be expensed to their individual account.

Ineligible Expenses

11 (1) The following expenses are not eligible for reimbursement:

(a) personal expenses including, but not limited to, movies, other entertainment, personal calls, personal products, travel cost not related to the event, alcoholic beverages and recreational drugs;

(b) expenses for a spouse/partner.

Expense Claim Procedure

12 Expenses incurred and submitted for payment by elected officials will be authorized for payment by the Chief Administrative Officer.

Other Expenses

13 Elected officials will be provided with a Municipally owned mobile device and laptop during their term. The Municipality will absorb the capital and operating expense of these devices.

Reporting of Expenses

14 (1) An expense report, which includes remuneration for elected officials, and expenses incurred must be prepared within 90 days of the end of each fiscal quarter and must be posted on the Municipal website quarterly.

(2) An annual summary report of expenses must be filed with the Minister of Municipal Affairs by September 30th of each year.

Review of Policy

15 Council will review this policy by January 31st immediately following a regular election held under the Municipal Elections Act and make a motion to re-adopt the policy or amend the policy.

Policy Adoption	
Date of Original Passage	May 10, 2011
Date of Notice of Intent to Amend	October 14, 2025
Date of Council Approval	November 25, 2025
Date of Effective Date (if different from approval date)	
I certify that this Policy 003 was amended by Municipal Council as indicated above.	
Signature of Municipal Clerk	**Date** November 25, 2025

Version	Amendment Description	Approval Date
Original V1	Council Members' Remuneration, Benefits & Expenses	May 10, 2011
V2	Amended to meet new MGA requirements by removing 1/3 tax free allowance, adding recreational drugs to in eligible expenses, update committee name under 3.2.	Oct 23, 2018

V3	Re-adopted as per MGA requirement after an election	Jan 26, 2021
V4	Amended to allow for health and dental benefits and inclusion in the retirement pension plan.	May 25, 2021
Repealed and Replaced	Accessible format and clear language, addition of policy statement and scope, annual adjustment and reporting, consolidation of sections for expenses, removed reference to MDL 51 policy, added receipts and successful completion for reimbursement, removed reference of CAO expense approval, and added constituency communication as an eligible cost.	Jan 28, 2025
V	Amended s. 7(1) to clarify personal vehicles used for travel assignments and expenses are an eligible expense	Nov 25, 2025

Finance Committee
Item 10.1.3
November 4, 2025

The Municipality of the District of Lunenburg

Request for Decision

Report to: **Chair and Members of the Finance Committee**

Submitted by: **Elana Wentzell and April Whynot-Lohnes**

Date: **November 4, 2025**

Re: **Housekeeping Amendments to Policy 003 Council Members' Remuneration, Benefits and Expenses, and Policy 102 Audit Committee**

Recommendation

> **"that the Finance Committee recommends to Municipal Council that Municipal Council adopt amendments to Policy 102, Audit Committee as presented and hereby gives seven days' notice of Council's intention to adopt on November 25, 2025."**
>
> **"that the Finance Committee recommends to Municipal Council that Municipal Council adopt amendments to Policy 003, Council Members' Remuneration, Benefits and Expenses as presented and hereby gives seven days' notice of Council's intention to adopt on November 25, 2025."**

Executive summary

Policy 102
January 28, 2025, Council approved the new Audit Committee policy. The policy replaced the terms of reference for the committee as it provided public transparency.

Policy 003
January 28, 2025, Council repealed and replaced the Council Members' Remuneration, Benefits & Expenses policy. The addition of a policy statement and scope along with annual adjustment and reporting requirements were made. In addition, requirements for reimbursement of expenses, removal of CAO approval requirements and eligibility of constituency communication were included.

Discussion

Policy 102
The Audit Committee meets twice a year. The Committee is made up of the full Council and is closely tied to the Finance Committee. It was discussed previously that the Chair and Vice-Chair of the Finance Committee be the Chair and Vice-Chair of the Audit Committee. Direction was given to staff to make amendments and bring forward for Council's consideration.

Policy 003
The proposed housekeeping amendment will provide clarity that travel, and related expenses are eligible expenses for reimbursement.

Strategic Focus

N/A

Budget/Financial Implications

There are no budget implications for this change.

Climate Change/sustainability

N/A

Inclusion, Diversity, Equity and Accessibility (IDEA@MODL)

N/A

Strategic Communications

N/A

Work plan

There will be no impacts on resources.

Alternatives

Council can decide not to proceed with the proposed amendments in either policy or they may direct staff to make further amendments.

Conclusion

The amendments do not change the intent of either policy and provide further clarity and simplifies the responsibilities of the committee structure.

Report Preparation	
Department	Finance and Administration
Report Prepared by	Elana Wentzell and April Whynot-Lohnes
Report Approved by	
Date Reviewed by C.A.O.	

Municipality of the District of Lunenburg

Policy Details	
Name	Audit Committee
Number	102
Legislative Authority	MGA s.44, FRAM Regulations s. 4 and 5
Effective Date	January 28, 2025

Purpose

1 The Audit Committee's mandate is to oversee all audit matters and receive the annual external audit report, thereby assisting Council in meeting its responsibilities by ensuring the adequacy and effectiveness of financial reporting, risk management and internal controls according to Section 44 of the **Municipal Government Act (MGA)** and the **Financial Reporting and Accounting Manual (FRAM)**.

Definitions

2 (1) **Financially literate** means the member has the ability to read and understand a set of financial statements which present a breadth and level of complexity of accounting issues that are generally comparable to the breadth and level of complexity of the issues reasonably that can be expected to be raised by a municipal or village financial statement.

Audit

3 (1) The Committee acts as an advisory body carrying out critical review functions on behalf of council and must:

- a) Recommend the appointment of an external auditor to conduct an annual financial audit of municipal financial statements.
- b) Discuss with the external auditor any correspondence between management and the audit firm on alternative interpretations or presentations of municipal financial information.
- c) Review matters arising out of the audit that may appear to require further investigation.
- d) Other matters as referred to by the Committee by Council and to fulfill legislative functions as specified in Sections 4 and 5 of the FRAM Legislation.

Committee Membership, Terms & Procedures

4 (1) Membership of the Committee will consist of the whole of Council and a minimum of one person from the public and who is not an employee of the Municipality. The Municipality will advertise to recruit the member(s) from the public at least once every six months until the position is filled. Recruitment to fill a position will be undertaken at the expiration of each term. The member-at-large must be financially literate.

(2) All applications for the member-at-large position(s) who meet the financial literacy requirement will be reviewed by the Nominating Committee. The Nominating Committee will recommend appointment(s) to Council and Council will have final approval.

(3) At-large members will be appointed for three-year terms or until such time as their successor(s) is appointed. If two member-at-large appointments are approved, the initial appointment of at-large members will be for a one two-year term and one three-year term. Any member may re-offer for a second three-year term when their term expires, however, the member will have to reapply through the recruitment process.

(4) The Chair and Vice-Chair of the Committee will be the elected ~~annually~~ ~~select a~~ Chair and Vice Chair of the Finance Committee.~~by secret ballot at the first meeting of the fiscal year.~~ ~~The sitting Chair and Vice-Chair may re-offer for the same position.~~

(5) The Committee will meet a minimum of two times in each fiscal year at the call of the Chair. Once to meet with the Auditor and once to review the results of the audit or whenever circumstances demand such a meeting.

(6) The Committee will follow the meeting procedures outlined in 001 Proceedings of Council; except where specifically noted otherwise in these terms of reference.

Responsibilities and Functions

5 The functions of a municipal Audit Committee can be categorized as follows:

Financial Reporting Function – Responsibilities Related to Financial Reporting

(1) The Committee will:

a) review the audited annual financial statements in depth with management and the external Auditor; if satisfied that they present fairly the financial position and results of operations, recommend their acceptance to Council;
b) review with management any changes in accounting principles and practices followed by municipalities;
c) review any significant variance in comparison to prior year and/or budget;
d) review and discuss the financial condition indicators.

External Audit Function – Responsibilities Related to the Work of the Auditor

(2) The Committee will:

a) discuss the extent, timing and completion of the audit including the level of materiality to be used;

b) review estimated and final audit fee;
c) discuss whether the terms of the letter of engagement were met;
d) recommend to Council the change of the municipal auditor if management questions the competence of the incumbent auditor and the Committee confirms the view; the recommendation to appoint a new auditor would follow an adequate inquiry into the auditor's competence and reputation;
e) review the problems and restrictions encountered by the auditor and degree of cooperation received; and
f) promote cooperation between the management and the auditor.

Accounting System and Internal Controls Function – Responsibilities Related to Internal Controls.

(3) The Committee will:

a) obtain and review the management and internal control letter addressed to Council;
b) discuss with the auditor, the annual evaluation of the internal control systems related to the financial reporting and the recommendations for improvements of accounting procedures and internal controls related to the financial reporting, together with management's response;
c) discuss management's response to the recommendations and adequacy of management's action plan;
d) obtain reasonable assurance that the municipality has implemented appropriate systems of internal controls: over the financial reporting and that these systems are operating effectively;
e) obtain assurance the Municipality is in compliance with its policies and procedures and that these systems are operating effectively; and
f) identify, monitor, mitigate and report significant financial or operational risk exposures and that these systems are operating effectively; and
g) receive and review any internal reports relating to accounting procedures and internal controls.

Risk Management Function – Responsibilities Related to Risk Management

(4) The Committee will:

a) understand the risks of the Municipality;
b) review the Municipality's risk management controls and policies;
c) obtain reasonable assurance that management's systems to eliminate or manage the risks are effective; and
d) receive reports on the management of financial risks.

Alleged Wrong-Doing Function – Responsibilities Related to Questionable Activities

(5) The Committee will:

a) enquire fully into any activities or transactions that may be illegal, questionable or unethical, and into the Municipality's control procedures to ensure that such activities are being guarded against;
b) ensure management has implemented a policy and/or process to review and respond to complaints or allegations of wrong-doing or questionable acts by elected officials, or municipal employees;

Statutory and Regulatory Compliance Function and Other Responsibilities

(6) The Committee will:

a) review the municipality's compliance with statutory and regulatory obligations within the Committee's area of responsibility (for example reporting compliance);
b) review the overall reasonableness of expenses of the Clerk/CAO and of Council members. Specifically; review the summary of remuneration and expenses schedule for reportable individuals for reasonableness;
c) review the annual summary hospitality expense note; and
d) review adequacy of staffing in relation to both number and competence for accounting and financial responsibilities.

Staff Support

6 The Director of Finance will act as the primary Municipal Contact for the Committee.

Training

7 (1) All committee members will participate in a regular training program which will include, at minimum:

a) an introduction and overview of the functions, authority, and role of the audit committee at the beginning of every council term;
b) training on interpreting financial documents and identifying fraud at least once per council term;
c) ongoing training on topic-specific issues that arise or may arise in the activities of the committee; and,
d) any training prescribed by the department of Municipal Affairs

(2) Notwithstanding the training program, it is acknowledged that committee members will continue to require expert advice from outside advisors where appropriate.

Review of Policy

8 (1) The municipality must by January 31 immediately following a regular election review the audit committee policy as stated in Section 5(3)(a)(iii) of the FRAM legislation, and

a) re-adopt the existing policy; or
b) adopt an amended policy.

Policy Adoption	
Date of Original Passage	January 28, 2025
Date of Notice of Intent to Amend/Repeal/**Consider**	January 21, 2025
Date of Council Approval	January 28, 2025
Date of Effective Date (if different from approval date)	
I certify that this Policy 102 Audit Committee was adopted by Municipal Council as indicated above.	
Signature of Municipal Clerk	**Date**

Version	Amendment Description	Approval Date
Original V1	Previously **Terms of Reference** Audit Standing Committee #006	March 7, 2018
V2 TOR	Amended	April 9, 2019
V3 TOR	Legislative Review – Re-adopted	January 26, 2021
Original	Amended to add reference for the FRAM legislation, definition of financial literacy, updated to accessible format, clear language and created as NEW policy	January 28, 2025

Municipality of the District of Lunenburg

Policy Details	
Name	Council Members' Remuneration, Benefits and Expenses
Number	003
Legislative Authority	Municipal Government Act, Section 23(1)(d) & 23(3)
Effective Date	January 28, 2025

Policy Statement

1 The Municipality of the District of Lunenburg ("the Municipality") will provide fair remuneration for work and contributions of members of Council and recognizes the importance of adequate remuneration for members of Council that reflects the duties and responsibilities of these individuals.

Scope

2 This Policy applies to all members of Council (Mayor, Deputy Mayor, and Councillors).

Remuneration

3 Remuneration will be adjusted annually based on the Provincial Consumer Price Index as determined by Statistics Canada as of December 31 of each year, over December 31 of the previous year. If the Consumer Price Index is negative, there will not be a cost-of-living adjustment. The Chief Administrative Officer will conduct a review of council remuneration and report to council after an election or as directed by council.

Mayor – MGA Section 23(1)(d)(i)

(1) The annual remuneration to be paid to the Mayor must be as approved by motion of Council.

Deputy Mayor – MGA Section 23(1)(d)(ii)

(2) The annual remuneration to be paid to the Deputy Mayor must be as approved by motion of Council.

Councillors – MGA Section 23(1)(d)(iii)

(3) The annual remuneration to be paid to Councillors must be as approved by motion of Council.

Benefits

Health and Dental Insurance Benefits

4 (1) Health and dental insurance is mandatory for all elected officials (Mayor and Councillors) who meet the criteria of eligibility. Coverage under the Plan is pursuant to the relevant terms and provisions of the Plan.

(2) The Municipality will pay 75% of the premium and the remaining 25% will be deducted from the elected official's salary.

Retirement and Pension Plan

5 (1) Effective March 1, 2020, the Municipality became a participant in the Nova Scotia Public Service Superannuation Plan ("PSSP") as an employer.

(2) Effective June 1, 2021, all new and current elected officials must participate in the PSSP in accordance with the eligibility and other rules of the PSSP.

Travel and Expenses while on Municipal Business

Annual Budget

6 Council will establish an annual travel and expense budget for each elected official. This amount will be established based on best practice. Each elected officials, will be accountable for the usage of this funding and make travel and expense decisions based upon available budget.

Eligible Travel and Expenses

7 (1) Elected officials who utilize their personal vehicles on travel assignments are eligible to claim travel and related expense as provided in this policy, which will include:

(a) travel to attend a meeting of the Council or a Committee or Board of Council or a Committee or Board in which an appointment of a Councillor, Mayor or Deputy Mayor has been made by Council;
(b) travel for council business outside of their District;
(c) travel and expenses for council business outside of Lunenburg County; or
(d) travel and expenses for council business outside of Nova Scotia, as approved by the Council.

Non-Local Travel

8 (1) If travel to an event involves choice between vehicle travel and air or some other form of travel, the elected officials will be reimbursed for the lowest cost option, regardless of the option they have used.

(2) All forms of transportation will be economy class.

(3) If an elected official, for their own convenience, travels by an indirect route or interrupts travel by the most economical route, the elected official will bear any extra expense involved. Reimbursement for such travel will be for only that part of the expense as would have been necessary to travel.

Mileage Rate

9 The rate per kilometer as a travelling allowance for all elected officials will be approved at the rate stipulated from time to time by the Province of Nova Scotia as the maximum kilometrage rate for its employees.

Expenses Eligible for Reimbursement

10 (1) Expenses eligible for reimbursement include:

(a) meals with itemized receipts must support all claims;
(b) accommodations for business outside of the Municipality;
(c) registration fees for conferences, seminars or courses, which are incidental to or facilitate the discharge of a Council member's duties or Council business;
(d) constituency related communication, (i.e digital or print media)

(2) Seminars, courses and conferences must meet the following criteria for reimbursement of expenses:

(a) request must be made in writing to Council. The elected official must provide a written brief outlining the benefits of the course, conference or seminar;
(b) the course, conference or seminar must be related to Municipal Government;
(c) the course must be completed prior to the next Municipal Election date;
(d) budget funds must be sufficient to cover the costs; and
(e) successful completion of any training/courses.

(3) Nova Scotia Federation of Municipalities (NSFM) and Federation of Canadian Municipalities (FCM) conferences or seminars are eligible for reimbursement.

(4) Councillors who are required to attend more than one meeting a day at a meeting site and choose not to travel from the meeting site to their place of residence in between meetings are eligible for a meal reimbursement.

(5) Elected officials whose eligible expenses are expensed on one individual corporate credit card must not be claimed by the Council member separately but will be expensed to their individual account.

Ineligible Expenses

11 (1) The following expenses are not eligible for reimbursement:

(a) personal expenses including, but not limited to, movies, other entertainment, personal calls, personal products, travel cost not related to the event, alcoholic beverages and recreational drugs;

(b) expenses for a spouse/partner.

Expense Claim Procedure

12 Expenses incurred and submitted for payment by elected officials will be authorized for payment by the Chief Administrative Officer.

Other Expenses

13 Elected officials will be provided with a Municipally owned mobile device and laptop during their term. The Municipality will absorb the capital and operating expense of these devices.

Reporting of Expenses

14 (1) An expense report, which includes remuneration for elected officials, and expenses incurred must be prepared within 90 days of the end of each fiscal quarter and must be posted on the Municipal website quarterly.

(2) An annual summary report of expenses must be filed with the Minister of Municipal Affairs by September 30th of each year.

Review of Policy

15 Council will review this policy by January 31st immediately following a regular election held under the Municipal Elections Act and make a motion to re-adopt the policy or amend the policy.

Repeal and Replace

16 Policy 003, approved on adopted on January 26, 2021, is hereby repealed and replaced with new Policy 003.

Policy Adoption	
Date of Original Passage	May 10, 2011
Date of Notice of Intent to Repeal and Replace	January 21, 2025
Date of Council Approval	January 28, 2025
Date of Effective Date (if different from approval date)	
I certify that this Policy 003 was repealed and replaced by Municipal Council as indicated above.	
Signature of Municipal Clerk	**Date** January 28, 2025

Version	**Amendment Description**	**Approval Date**
Original V1	Council Members' Remuneration, Benefits & Expenses	May 10, 2011
V2	Amended to meet new MGA requirements by removing 1/3 tax free allowance, adding recreational drugs to in eligible expenses, update committee name under 3.2.	Oct 23, 2018
V3	Re-adopted as per MGA requirement after an election	Jan 26, 2021
V4	Amended to allow for health and dental benefits and inclusion in the retirement pension plan.	May 25, 2021
Repealed and Replaced	Accessible format and clear language, addition of policy statement and scope, annual adjustment and reporting, consolidation of sections for expenses, removed reference to MDL 51 policy, added receipts and successful completion for reimbursement, removed reference of CAO expense approval, and added constituency communication as an eligible cost.	Jan 28, 2025

Council
Item 10.2
November 25, 2025
Authorization: T. MacEwan

Municipality of the District of Lunenburg
10 Allée Champlain Drive, Cookville, Nova Scotia, Canada, B4V 9E4
Phone: 902.543.8181 Fax: 902.543.7123 Web Site: www.modl.ca

November 18, 2025

To Her Worship, Mayor McLean-Wile, and Councillors
of the Municipality of the District of Lunenburg

Dear Mayor and Councillors:

The Policy & Strategy Committee, in session on Tuesday, November 18 2025, made the following recommendations to Council:

1. That Municipal Council approve conducting a three-year recurring water sampling of Sherbrooke Lake and tributaries adopting the same regime that was used for the baseline program.

2. That Municipal Council adopt amendments to Policy 002, Committees as presented and hereby gives seven days' notice of Council's intention to adopt on November 25, 2025.

3. That Municipal Council approve an additional $900,000 from the General Operating Reserve for the Water Supply Upgrade Program.

Respectfully submitted,

Chairperson and Members
Policy & Strategy Committee

/jp

The Municipality of the District of Lunenburg
Request for Decision

Policy & Strategy Committee
Item #: 9.1.1
Date: November 18, 2025

Report to:	**Policy and Strategy Committee**
Submitted by:	**Trudy Payne, Director of Recreation, Parks and Tourism**
Date:	**November 18 , 2025**
Re:	**Sherbrooke Lake Stewardship Committee**

Recommendations
"That Council approve conducting a three-year recurring water sampling of Sherbrooke Lake and tributaries adopting the same regime that was used for the baseline program to ensure the original intent of the water quality monitoring program."

"That Council direct the sustainability staff to develop an education program that will educate all lakeside property owners and lake users to help them understand the actions they can take to protect lake health."

Executive summary
In May of 2024 the Committee presented to the Municipality of the District of Lunenburg and the District of Chester Council's a number of recommendations that would aid in helping to protect Sherbrooke Lake. Some of the recommendations are currently being worked on. Direction on the requests to conduct a three-year recurring sampling of Sherbrooke lake and tributaries and establishing a committee to undertake an education initiative targeting lakeside property owners to help them understand actions they can take to protect lake health have not been provided by the District o Lunenburg Council, as Council directed staff to reach out to Chester to discuss possible partnerships that could be formed to move these requests forward.

Background
On May 28, 2024, Coastal Action and the Sherbrooke Lake Stewardship Committee presented the five-year lake monitoring results to council with the mandate to aid council in evidenced based decision making concerning the properties the Municipality acquired for future public use.

At the September 10, 2024, Council meeting staff presented the Stewardship Committee's five requests for council consideration.

1. That the Municipality of the District of (Chester/Lunenburg) Council approve conducting a three-year recurring water sampling of Sherbrooke Lake and tributaries adopting the same regime that was used for the baseline program to ensure the original intent of the water quality monitoring program, which was to provide MODL and MOC with evidence-based advice before, during and after the construction of a public access site on Sherbrooke Lake.

2. Both Councils initiate and support ongoing Lake Stewardship education initiative targeting lakeside property owners to help them understand the actions they can take to protect lake health.

3. That the terms of reference be developed in partnership with both municipalities for a new committee with a focus on fulfilling recommendation number 2.

4. The Municipality of Chester has established a lakeside zone for the portion of Sherbrooke Lake that resides in that Municipality. It is recommended that MODL move quickly to consider using this template of the "lakeside zone" for their portion of Sherbrooke Lake shoreline with the possibility to extend to other lakeshores in the municipality.

5. In order to help mitigate any human and ecosystem effects associated with future possible blue-green algae/cyanobacteria blooms that both municipalities urge the Province to support biannual scientific reviews of this emerging threat."

MODL Council Response (September 10, 2024)

At the same meeting Council made the following motions:

- "That municipal council direct staff to begin conversations with the Municipality of the District of Chester (MODC) to determine what partnership may be possible in conducting **a water quality monitoring program** at Sherbrooke Lake every three years before making a final decision on the recommendation made by the Sherbrooke Lake Stewardship Committee to adopt a monitoring program."

- "That municipal council direct staff to reach out to the District of Chester (MODC) to determine their interest in establishing a **joint committee** whose primary mandate is to undertake an **education initiative** targeting lakeside property owners to help them understand the actions they can take to protect lake health."

- "That municipal council write to the Department of Environment requesting support for biannual scientific reviews on blue-green algae/cyanobacteria blooms, and that the

Municipality receive an invite enabling them to send representatives to learn more about this emerging threat to humans and the ecosystem."

The letter was sent to the Department of Environment and Climate Change on October 18, 2024 (attached). The letter was re-sent just recently to the current Minister for Environment and Climate Change. At the time of this report no response has been received.

A motion was not made in reference to a lakeside zone; however, Council did direct staff to advise the Sherbrooke Lake Stewardship Committee that lakeside zoning would be taking place as part of MODL 2040, know now as Municipal Wide Planning. The Committee was advised.

MODC (Chester) Council Response (February 27, 2025)

The requests made by the Committee that included Chester were brought forth in a staff report at their February 27, 2025, Council meeting by their Director of Community Development & Recreation. The following decisions were made:

- To not proceed with any type of water quality monitoring on Sherbrooke Lake at this time.
- To not establish a joint education committee. They eluded developing a public education program in-house with staff would likely be their best approach.
- To write a letter to NS Department of Environment and Climate Change requesting support for biannual scientific reviews on blue-green algae/cyanobacteria blooms.

On February 28, 2025, the Director of Community Development & Recreation, with MODC, informed the Sherbrooke Lake Stewardship Committee of the District of Chester's decisions. The Director noted that while MODC values the five-year baseline data collected, Council chose not to pursue additional monitoring or an education committee at this time due to existing priorities and limited capacity.

Discussion
The discussion before Council today is to discuss whether:

1. To proceed with conducting the water quality program for Sherbrooke Lake every three years without the District of Chester. In the past the District of Chester financially contributed $7,000 and MODL budgeted $23,000.
2. To establish an education committee without the District of Chester to educate lakefront owners in understanding and adopting best practices to protect lake health. The intent of this education committee would be to educate all lakeside property owners and users, not just those on Sherbrooke Lake.

To help ensure the data collected over the five years remains relevant the Committee is recommending this program be implemented every three years.

In discussion with Climate Action staff, staff felt that establishing an education initiative to educate lakeshore property owners and residents and users in general aligns with the Municipality's Climate Action Plan and could be incorporated in their work plan. This is why staff are recommending this initiative be undertaken by staff.

Strategic Focus
Continuing to monitor the quality of Sherbrooke Lake, providing education to lake property owners and residents, and advocating to learn from the research being conducted on blue-green algae aligns with priorities outlined in the Climate Change Action Plan and contributes to quality of life.

Budget/Financial Implications
If Council decided to proceed with the water quality program every three years funds would need to be allocated in the budgets to cover full costs, a portion previously shared with MODC. If Council decided to establish a lakefront education committee, funds would need to be budgeted annually to support the work of the committee. Staff time would also be required to support the committee. If Council decides to have staff undertake this education initiative staff time would need to be allocated.

Climate Change/Sustainability
Protecting Sherbrooke Lake supports Council's commitments under the Local Climate Change Action Plan 2030 by safeguarding water quality, biodiversity, and ecosystem services. Recurring monitoring will help identify climate-related risks such as rising temperatures and blue-green algae blooms, while education initiatives can encourage sustainable land management practices by property owners. These actions strengthen community resilience, advance evidence-based policy, and ensure Sherbrooke Lake remains a valued natural asset for future generations.

Inclusion, Diversity, Equity and Accessibility (IDEA@MODL)
N/A

Strategic Communications
The individuals that served on the Sherbrooke Lake Stewardship Committee will need to be notified of Council's decisions.

Work plan
If the water quality monitoring program is conducted every three years (to begin in 2026 this will involve staff time in seeking an organization, like Coastal Action, to undertake the work will take staff resources to develop an education initiative.

Alternatives
Water quality monitoring program:

- Discontinue to do any water quality monitoring.
- To direct staff to look into a water quality program that could be applied to a number of lakes in the Municipality, looking for a model that is reflective of a community development model and representative of watersheds.

Education Committee:

- Establish an Education Lake Stewardship Committee as recommended by the Committee
- Not provide any kind of education program.

Conclusion
The Sherbrooke Lake Stewardship Committee have submitted recommendations, including ongoing monitoring, public education, zoning considerations, and provincial advocacy on blue-green algae.

The Sherbrooke Lake Stewardship Committee members are all volunteers, and it was volunteers that helped ensure the water quality monitoring program ran smoothly, providing boats and human resources to get the water samples from the lake to send off to the labs which is the data that is reflected in the Coastal Action report. Their recommendations aim to ensure the work they have contributed is not lost, and that Sherbrooke Lake continues to be protected through:

- Conducting the water quality monitoring program every three years
- Education and engagement with lakeside property owners
- Regulations being put in place moving forward and
- Ongoing advocacy to the Province concerning biannual scientific reviews on blue-green algae/cyanobacteria blooms.

Report Preparation	
Department	
Report Prepared by	Trudy Payne, Director of Recreation, Parks & Tourism
Report Approved by	

Municipality of the District of Lunenburg
10 Allée Champlain Drive Cookville Nova Scotia Canada B4V 9E4
Office of the Mayor
Phone: 902.543.8181 Fax: 902.543.7123 mayor@modl.ca Web Site: www.modl.ca

October 18, 2024

Department of Environment and Climate Change
1903 Barrington Street
Suite 2085
PO Box 442
Halifax, NS B3J 2P8

Via Email **askus@gov.ns.ca**

To whom it may concern,

RE: Sherbrooke Lake Request

Two years ago, your department along with representatives from the three other Atlantic provinces and Dalhousie University hosted a one-day workshop to share emerging scientific understanding on the state of knowledge on blue-green algae/cyanobacteria. NS municipalities were invited to join.

The Municipality of the District of Lunenburg did send a representative and the knowledge gathered was helpful in guiding the development of our own lake monitoring program and informing a very concerned public. Periodic scientific reviews on the state of knowledge on emerging issues of considerable/widespread public concern are an effective way of avoiding public unease and identifying best practices in other jurisdictions faced with similar problems.

It is due to the value received from this scientific review session, that the Municipality of the District of Lunenburg Council respectfully request that the Department of Environment provides sessions on a biannual bases for scientific reviews on blue-green algae/cyanobacteria blooms and that the Municipality receives an invitation enabling us to send representatives to learn more about this emerging threat to humans and the ecosystem.

As they say, knowledge is power, and we would like to have access to the knowledge so that we can share it with our residents, whether they live on a lake or not, providing them with the information and the power to affect change to help prevent algae blooms on our lakes in the future.

We look forward to receiving an invitation to the next scientific review session which we hope will be in 2025.

Sincerely,

Carolyn Bolivar-Getson
Mayor

CBG/nd

Council
Item 10.2.2
November 25, 2025
Authorization: T. MacEwan

The Municipality of the District of Lunenburg

Report to Council

Report to: Mayor and Members of Council

Submitted by: April Whynot-Lohnes

Date: November 25, 2025

Re: **Amendment to Policy 002, Committees**

Executive summary

On November 04, 2025, Finance Committee meeting direction was given to amend terms on all committees. To amend the term for the Nominating Committee an amendment to Policy 002, Committees was required.

The Policy and Strategy Committee, in session on November 18, 2025, reviewed the amendments to Policy 002 and made a motion recommending that Council amend Policy 002 and gave seven days' notice of Council's intention to do so at its Council meeting on November 25, 2025.

Seven days' notice is required to be given to Council before a policy is re-adopted/adopted, amended, or repealed. The Policy & Strategy Committee meeting of November 18, 2025, was considered as Council's notice.

If Council agrees with the recommendation of the Policy and Strategy Committee, the following motion is required:

"that Municipal Council accept the recommendation of the Policy & Strategy Committee and amend Policy 002, **Committees**".

Report Preparation	
Department	Administration
Report Prepared by	April Whynot-Lohnes, Municipal Clerk
Report Approved by	
Date Reviewed by C.A.O.	

Municipality of the District of Lunenburg

Policy Details	
Name	Committees
Number	002
Legislative Authority	MGA s. 23
Effective Date	November 25, 2025

Committees of Council

1 Council may, under Section 24 of the Municipal Government Act, establish standing, special and advisory committees. Each committee must perform the duties granted by the Act, any other Act of the Legislature, the by-laws or policies of the Municipality, or their Terms of Reference approved by Council.

Nominating Committee

2 (1) The first Committee to be appointed must be the Nominating Committee, which must consist of the Mayor and three members of Council designated by the Mayor.

(2) Each Committee member will serve a two-year term.

(3) The Nominating Committee must make all Council appointments to MODL Committees and Standing Committees.

(4) The Nominating Committee must also recommend appointments to all other Committees, Commissions and Boards, except the public members-at-large of the Fire Service Committee. For those positions, the Fire Service Committee must recommend appointments directly to Council.

(5) The Nominating Committee will receive letters of nomination for awards of Acts of Bravery and Substantial Achievement and will recommend those deemed worthy of the award to Council as outlined in Policy 042, Acts of Bravery and Substantial Achievement Awards.

(6) The Nominating Committee will review nominations and make recommendations to Council for all Community Achievement Awards.

Policy and Strategy Committee

3 (1) The purpose of the Policy and Strategy Committee is to hold debate and discussion on by-law and policy review, strategy, land issues and any other matters not dealt with by the Finance Committee.

(2) The Committee will meet monthly on the third Tuesday of the month. The Chair, in consultation with staff, may add or cancel meetings as required based on the volume and complexity of agenda items.

(3) Membership of the Committee will consist of the whole of Council.

(4) The Deputy Mayor will chair the Committee.

(5) The Vice-Chair will be selected annually at the November meeting of the Committee in accordance with the election procedures outlined in Policy 001, Proceedings of Council. The sitting Vice-Chair may re-offer.

(6) All meetings will be conducted in accordance with Policy 001, Proceedings of Council unless otherwise stated in this section.

Planning Advisory Committee

4 Repealed July 14, 2020.

Ex Officio

5 Except where the Mayor is specifically appointed to a Committee, the Mayor will be a member “ex officio” of all committees, but as an “ex officio” member, the Mayor will not vote, except in the absence of one or more members of the Committee.

Conflict of Interest

6 Where personal or professional involvement or association could result in an actual or perceived conflict of interest for a member of a Committee, the member must declare the conflict and abstain from debate on the related topic, or where appropriate, remove themselves from a meeting and will not vote on any motion applying to the declared conflict.

Terms of Reference

7 (1) The Municipal Clerk will maintain the Terms of Reference for all municipal committees.

(2) Members of a committee may propose amendments to their Terms of Reference by majority vote. Council will consider proposed amendments but retains final authority to amend or retain the existing Terms of Reference.

Policy Adoption	
Date of Original Passage	March 27, 2012
Date of Notice of Intent to Amend	November 18, 2025
Date of Council Approval	November 25, 2025
Date of Effective Date (if different from approval date)	
I certify that this Policy 002 Committees was amended by Municipal Council as indicated above.	
Signature of Municipal Clerk	Date November 25, 2025

Version	Amendment Description	Approval Date
Original V1	Committees	Mar 27, 2012
V2	Clarification that PAC reports to council and members at large are recommended by the Nominating Committee.	Sep 23, 2014
V3	Deletion of Committee of the Whole meetings and the following Standing Committees: Audit/Finance; Communications and PR; Community & Cultural Services; Infrastructure, Environment & Economic Development. Creation of new Audit & Finance Committee and Council & Staff Working Sessions.	Jan 26, 2016
V4	Amendments to number of councillors in Section 2. Deletion of Council and Staff Working Session section and replace with Policy & Strategy Committee.	Oct 11, 2016
V5	Amended the PAC compensation from 6 to 5 council members and 4 to 3 members for at large members.	Nov 8, 2016
V6	Repealed Section 4 Planning Advisory Committee	Jul 14, 2020
V7	Housekeeping amendments to section 3.1	Feb 23, 2021
V8	Amend term of membership on Nominating Committee from one to two years, housekeeping amendments and plain language.	Nov 25, 2025

The Municipality of the District of Lunenburg

Request for Decision

Report to: **Chair and Members of the Policy & Strategy Committee**

Submitted by: **April Whynot-Lohnes**

Date: **November 18, 2025**

Re: **Amendments to Policy 002, Committees**

Recommendation

> **“that the Policy and Strategy Committee recommends to Municipal Council that Municipal Council adopt amendments to Policy 002, Committees as presented and hereby gives seven days’ notice of Council’s intention to adopt on November 25, 2025.”**

Executive summary

On November 18, 2025, Finance Committee meeting Council gave direction to staff to amend the terms of Council members sitting on Committees and Boards. As part of the direction Council requested that the Nominating Committee term also be amended from one year to two years.

Discussion

The Nominating Committee term is set by policy and to amend the term Council must make an amendment to Policy 002, Committees. In addition, while reviewing the policy, staff recognized other general housekeeping amendments to provide clear language, and staff is requesting Council’s consideration.

Strategic Focus

N/A

Budget/Financial Implications

There are no budget implications for this change.

Climate Change/sustainability

N/A

Inclusion, Diversity, Equity and Accessibility (IDEA@MODL)

N/A

Strategic Communications

N/A

Work plan

There will be no impacts on resources.

Alternatives

Council can decide not to proceed with the proposed amendments.

Conclusion

The amendment reflects Council's wish to amend the term for sitting on the nominating committee policy and provide further clarity using plain language.

Report Preparation	
Department	Administration
Report Prepared by	April Whynot-Lohnes
Report Approved by	
Date Reviewed by C.A.O.	

Municipality of the District of Lunenburg

Policy Details	
Name	**Committees**
Number	**002**
Legislative Authority	
Effective Date	**November XX, 2025**

Committees of Council

1 Council may, under Section 24 of the **Municipal Government Act**, establish standing, special and advisory committees. Each committee ~~shall~~must perform the duties ~~conferred on it~~ granted by the Act, any other Act of the Legislature, the by-laws or policies of the Municipality, or their Terms of Reference approved by Council.

Nominating Committee

2 (1) The first Committee to be appointed ~~shall~~ must be the Nominating Committee, which ~~shall~~ must consist of the Mayor and three members of Council ~~appointed~~ designated by the Mayor.

(2) Each Committee member ~~shall~~ will serve ~~for~~ a ~~one~~two-year term. ~~and all Council members shall serve at least one term on the Nominating Committee.~~

(3) The Nominating Committee ~~shall~~ must make all Council appointments to MODL Committees and Standing Committees.

(4) The Nominating Committee ~~shall~~ must also recommend appointments to all other Committees, Commissions and Boards, ~~to which that the Council may appoint members~~ except the public members-at-large of the Fire Service Committee. For those positions, the Fire Service Committee ~~shall~~ must recommend appointments directly to Council.

(5) The Nominating Committee ~~shall~~ will receive letters of nomination for awards of Acts of Bravery and Substantial Achievement and ~~shall~~ will recommend those deemed worthy of the award to Council as outlined in ~~MODL~~ Policy 042 “Acts of Bravery and Substantial Achievement Awards”.

(6) The Nominating Committee ~~shall~~ will review nominations and make recommendations to Council for all Community Achievement Awards.

Policy and Strategy Committee

3 (1) The purpose of the Policy and Strategy Committee is to hold debate and discussion on by-law and policy review, strategy, land issues and any other matters not dealt with by the Finance Committee.

(2) The Committee ~~shall~~ will meet monthly on the third Tuesday of the month. The Chair, in consultation with staff, may add or cancel meetings as required based on the volume and complexity of agenda items.

(3) Membership of the Committee ~~shall~~ will consist of the whole of Council.

(4) The Deputy Mayor ~~shall~~ will chair the Committee.

(5) The Vice-Chair ~~shall~~ will be selected annually at the November meeting of the Committee in accordance with the election procedures outlined in ~~MODL~~ Policy 001, Proceedings of Council. The sitting Vice-Chair may re-offer. ~~for the same position.~~

(6) All meetings ~~shall~~ will be conducted in accordance with ~~MODL~~ Policy 001, Proceedings of Council unless otherwise stated in this section.

~~Planning Advisory Committee~~

~~4 Repealed July 14, 2020.~~

Ex Officio

~~5~~4 Except where the Mayor is specifically appointed to a Committee, the Mayor ~~shall~~ will be a member "ex officio" of all committees, but as an "ex officio" member, the Mayor ~~shall~~ will not vote, except in the absence of one or more members of the Committee.

Conflict of Interest

~~6~~5 Where personal or professional involvement or association could result in an actual or perceived conflict of interest for a member of a Committee, the member ~~shall~~ must declare the conflict and abstain from debate on the related topic, or where appropriate, remove themselves from a meeting and ~~shall~~ will not vote on any motion applying to the declared conflict.

Terms of Reference

~~7~~6 (1) The Municipal Clerk will maintain the Terms of Reference for all ~~MODL~~ municipal committees.

(2) Members of a committee may propose amendments to their Terms of Reference by majority vote. Council ~~shall~~ will consider proposed amendments but retains final authority to amend or retain the existing Terms of Reference.

~~**Repeal**~~

~~8 Any previous version of MODL Policy 002 is hereby repealed and replaced with new MODL Policy 002.~~

Policy Adoption	
Date of Original Passage	March 27, 2012
Date of Notice of Intent to Amend	November XX, 2025
Date of Council Approval	November XX, 2025
Date of Effective Date (if different from approval date)	November XX, 2025
I certify that this Policy 002 Committees was amended by Municipal Council as indicated above.	
Signature of Municipal Clerk	**Date** **November XX, 2025**

Version	Amendment Description	Approval Date
Original V1	Committees	Mar 27, 2012
V2	Clarification that PAC reports to council and members at large are recommended by the Nominating Committee.	Sep 23, 2014
V3	Deletion of Committee of the Whole meetings and the following Standing Committees: Audit/Finance; Communications and PR; Community & Cultural Services; Infrastructure, Environment & Economic Development. Creation of new Audit & Finance Committee and Council & Staff Working Sessions.	Jan 26, 2016
V4	Amendments to number of councillors in Section 2. Deletion of Council and Staff Working Session section and replace with Policy & Strategy Committee.	Oct 11, 2016
V5	Amended the PAC compensation from 6 to 5 council members and 4 to 3 members for at large members.	Nov 8, 2016
V6	Repealed Section 4 Planning Advisory Committee	Jul 14, 2020
V7	Housekeeping amendments to section 3.1	Feb 23, 2021
V8	Amend term of membership on Nominating Committee from one to two years, housekeeping amendments and plain language.	Nov XX, 2025

Council
Item 10.2.3
November 25, 2025
Authorization: T. MacEwan

The Municipality of the District of Lunenburg

Request for Decision

Policy & Strategy Committee
Item #: 9.4.1
Date: November 18, 2025

Report to:	**Policy and Strategy Committee**
Submitted by:	**Tom MacEwan, Chief Administrative Officer**
Date:	**November 18, 2025**
Re:	**Household Water Supply Upgrade Program Financing Budget**

Recommendation

That the Policy and Strategy Committee recommends to Municipal Council that:

1. Approve an additional $900,000 from the General Operating Reserve for the Water Supply Upgrade Program.
2. Direct staff to prepare amendments to By-law 047 (Potable Water Supply Upgrade Lending Program) to:
    a) establish a 5-year standard repayment term for new agreements, with a hardship clause allowing term extensions, effective January 1, 2026; and
    b) remove the stacking provision with Clean Energy Financing and align with By-law 031 so that only one municipal financing may be active on a property at a time; and
    c) make housekeeping amendments, including accessibility updates, numbering and formatting, and cross-reference the lending rate to MODL Policy 058 Fees Policy (replacing the current reference to Policy 068).

Executive Summary

Severe to extreme drought on the South Shore in 2025 drove a sharp rise in household water shortages. The program has committed almost all of its 2025–26 starting budget of $521,300. Between April 1 and October 22, 2025, 29 residents signed Customer Agreements. Loans approved for 9 residents total $129,412.35, with the remaining 20 agreements representing $386,805 in committed funds. This leaves an uncommitted balance of $5,082.65. A further 40 residents are pending agreement as of October 31. At the $20,000 maximum per household, the 40 pending files represent roughly $800,000 in demand.

To maintain service through March 31, 2026, and serve new applicants, the report requests an additional $900,000 from the General Operating Reserve. The CAO recommends that Council adopt a 5-year standard repayment term for new agreements, with a hardship clause to allow term extensions, to improve recycling while retaining an option for households under financial stress.

Background

On January 14, 2025, Council approved $600,000 to address the then-current waitlist. A portion was used from January to March 2025. The 2025–26 starting budget on April 1, 2025, was $521,300. The Water Supply Upgrade Program provides financing up to the lesser of $20,000 or 15 percent of assessed value for drilled wells and related water system upgrades. Loans are registered as a lien on the property. Homeowners repay principal and interest, and principal flows back to the General Operating Reserve over time. Clean Foundation manages intake and project oversight. The potable water coupon program remains an emergency support, but it does not meet full household needs such as bathing, laundry, or animal water.

2025 Climate Conditions and Outlook

Over the last 2 to 3 weeks, multiple systems brought about 100 to 200 mm of rain to much of Nova Scotia, easing but not eliminating 90-day precipitation deficits. October was warmer than normal and drier in western and eastern Nova Scotia, with central areas closer to average.

In the South Shore, deficits remain pronounced. Over the last 90 days, precipitation was about 60 percent of the long-term average in Yarmouth, 58 percent in Shelburne, and 60 percent in Liverpool, which is roughly 40 to 42 percent below normal. Rivers have improved in central and eastern Nova Scotia but remain low in the southwest. Above-average sea-surface temperatures are likely to keep air temperatures slightly above normal for the next couple of weeks and may delay freeze-up.

Overall, an active pattern is expected to continue. By active pattern we mean frequent passing systems and several rounds of precipitation. Through late December, above-average precipitation is likely for most of mainland Nova Scotia, with near to slightly warmer temperatures overall, warmer in the east and near average in the west.[1]

What this means for the program:

- Recent rains help surface water and some shallow wells, but groundwater recovery lags. Households with marginal or dry wells will still need permanent upgrades through winter and in the long term.
- Demand for the Water Supply Upgrade Program will stay elevated despite near-term weather improvements, and a top-up keeps projects moving while the backlog clears.

Discussion

The Water Supply Upgrade Program is the most effective way to resolve household water shortages because it funds permanent, whole-home solutions. Relief supports like coupons and showers protect health in the short term, but they do not restore a family's ability to bathe, do laundry, or run fixtures reliably. By financing well deepening and related upgrades, the program secures household supply, reduces repeat emergency demand, and uses public funds responsibly through lien-secured loans that return principal to the reserve. As detailed in the Executive Summary snapshot, current commitments leave about $5,083 uncommitted with 40 residents pending. This exceeds the 2025–26 capacity without a top-up and supports the recommended $900,000 allocation.

Program Evaluation

Many MODL households rely on private wells rather than municipal water. When wells run dry or become unsafe, families face one-time costs that are difficult to finance quickly. The Municipality's lien-secured loans fill this gap so households can restore whole-home potable water for drinking, cooking, bathing, laundry, and animal care, while principal and interest are repaid to the reserve over time.

The present challenge is not credit risk but liquidity. Loans are secured against the property, so credit losses are expected to be low. With long repayment terms, however, principal recycles slowly. Slow recycling creates queues and increases pressure on the General Operating Reserve.

[1] Source: Environment and Climate Change Canada briefing for emergency management officials, November 7, 2025.

To address the liquidity constraint while keeping access broad, staff assessed different standard repayment terms. The following subsections compare term options on affordability, administration, and capital recycling, followed by a summary of analysis and the CAO's recommendation.

1) Program terms

Assumption for all options: 2 percent interest rate, payments calculated on $20,000 principal.

Option A: 5-year term with a hardship clause for term extensions

- **Payment for residents:** $350.56/month for $20,000, an increase of 172.4% versus the current $128.70/month for a 15-year term.
- **Benefits:** Fastest capital recycling, enabling the most households served per dollar. Lower total interest over the life of the loan. Illustratively, about 9 additional households/year with $900,000 in revolving capital. A hardship clause can provide relief for some low-income households by allowing term extensions where needed.
- **Risks and trade-offs:** The much higher monthly payment increases the risk of payment difficulty or default relative to 7-, 10-, or 15-year terms, especially in a program that does not use credit checks. Unlike energy programs, these upgrades do not generate utility-bill savings that offset payments. Participation is likely to skew toward households with higher or more stable incomes. Some low-income participants may be protected if the hardship clause extends their term, but moderate-income households that do not qualify could be caught in the middle, unable to afford a 5-year payment yet ineligible for an extension. The hardship pathway also adds ongoing review workload for Finance. Over time, the share of households receiving extensions will shape the effective average term and recycling speed. For example, if 4 out of 10 new agreements are extended to 10 years, the average term becomes about 7 years, so the program would behave more like a 7-year design in practice than a pure 5-year program.

Option B: 7-year term for all

- **Payment for residents:** $255.35/month. This is 98.4% higher than the 15-year payment and 38.8% higher than the 10-year payment.
- **Benefits:** Faster recycling than 10 or 15 years while keeping payments well below a 5-year. Administration is straightforward because one rule applies to everyone. With a $900,000 pool and a $20,000 average draw, the program could serve about 6.4 additional households/year on an illustrative basis.

- **Risks and trade-offs:** Higher monthly payment than 10 or 15 years with an increased risk of payment difficulty. This option leans toward faster recycling while moderating the payment burden relative to a 5-year term.

Option C: 10-year term for all

- **Payment for residents:** $184.03/month. This is an increase of 43% versus the 15-year payment, and well below a 5-year payment.
- **Benefits:** Capital recycles faster than at 15 years, reducing queues and easing pressure on the reserve, while payments remain broadly manageable. Administration is simplest with a single, uniform rule that supports quick and consistent decisions. With a $900,000 pool and a $20,000 average draw, the program could serve about 4.5 additional households/year on an illustrative basis.
- **Risks and trade-offs:** Recycling is slower than at 5 or 7 years, and there is no targeted relief beyond the uniform term. Overall, this option offers a balanced mix of affordability, administrative simplicity, and municipal sustainability.

Option D: 15-year term (status quo)

- **Payment for residents:** This option maintains the status quo. It keeps the lowest monthly payment at about $128.70 per month for $20,000.
- **Benefits:** Maximum monthly affordability and no implementation change. It is simple for residents and requires no adjustment to existing processes. Illustratively, about 3 additional households per year can be served with $900,000 in revolving capital.
- **Risks and trade-offs:** Slowest capital recycling, sustaining queues and raising the likelihood of periodic top-ups from reserves. Longer pipelines also increase staff time managing active files.

Summary of term options

Options	Affordability (Monthly payment at 2% for $20,000; difference vs 15-year)	Administrative effectiveness and benefits or trade-offs	Municipal financial sustainability (Capital recycling using $900,000 pool, illustrative)
Option A: 5-year default with hardship extension	**$350.56** (+$221.86, +172.4%)	Fast decisions where files are ready. Hardship reviews add Finance workload and can slow processing if appeals are common. Higher payment increases risk of payment difficulty or default compared with 7, 10, or 15 years, and may narrow access for moderate-income households.	**≈ 9 households/year.** Highest recycling and lowest lifetime interest, but least affordable month to month.
Option B: 7-year for all	**$255.35** (+$126.65, +98.4%)	One-term-for-all rule keeps processing consistent and timely, with low added administrative burden, but the nearly doubled payment vs 15-year moderately increases risk of payment difficulty or default compared with 10 or 15 years.	**≈ 6.4 households/year.** Faster recycling than 10 or 15 while moderating the payment burden relative to 5-year.
Option C: 10-year for all	**$184.03** (+$55.33, +43.0%)	One-term-for-all rule keeps processing consistent and timely, with low added administrative burden. Payment is higher than 15-year, so some households may feel pressure, but default risk is lower than at 5- or 7-year.	**≈ 4.5 households/year.** Balanced recycling with broad affordability.
Option D: 15-year, status quo	**$128.70** (+$0.00, 0%)	No program change and easiest for residents; minimal admin complexity. Lowest payment reduces risk of payment difficulty.	**≈ 3 households/year.** Most affordable monthly, but slowest recycling and greater pressure for reserve top-ups.

Summary of analysis

Council can consider a 10-year term for the following reasons:

- **Affordability:** About $184 per month keeps access broad compared with about $255 at 7 years and about $351 at 5 years. This matters because these upgrades do not create utility-bill savings.
- **Throughput:** Illustrative recycling of about 4.5 households per year from a $900,000 pool is materially better than 15 years (about 3) and only modestly behind 7 years (about 6.4). Most of the liquidity benefit without the payment shock.
- **Simplicity and speed.** One rule for everyone minimizes administration and keeps decisions fast. This supports the program purpose: reliable, long-term household water security with an accessible municipal option.
- **Risk management.** Lower risk of payment difficulty than a 5-year or 7-year default. No ongoing hardship reviews or appeals.

Affordability reference points (based on Census 2021, Lunenburg Municipal District)

Median after-tax household income is $60,800. One-person households have a median after-tax income of $30,600 and make up 26 percent of all households. The community is older, with 28.6 percent of residents aged 65 and over. At 2 percent interest on $20,000, monthly payments are **$128.70** (15-year), **$184.03** (10-year), **$255.35** (7-year), and **$350.56** (5-year). Because water upgrades do not reduce utility bills, higher monthly shares increase payment-difficulty risk.

The modeled reference points below show the share of households under each income level in brackets. Percentages after each term show the payment as a share of monthly after-tax income.

- $40,000 after-tax ($3,333 per month) (27.4% of households or 3,150 households):
15-yr **3.86%**, 10-yr **5.52%**, 7-yr **7.66%**, 5-yr **10.52%**

- $50,000 after-tax ($4,167 per month) (38.9% of households or 4,475 households):
15-yr **3.09%**, 10-yr **4.42%**, 7-yr **6.13%**, 5-yr **8.41%**

- $60,000 after-tax ($5,000 per month) (48.9% of households or 5,625 households):
15-yr **2.57%**, 10-yr **3.68%**, 7-yr **5.11%**, 5-yr **7.01%**

- $70,000 after-tax ($5,833 per month) (59.4% of households or 6,830 households):
15-yr **2.21%**, 10-yr **3.15%**, 7-yr **4.38%**, 5-yr **6.01%**

These reference points, combined with a community that is older (28.6 percent are 65 and over) and a high share of one-person households (26 percent), show that a 10-year term keeps payments in a manageable band for most households while still improving recycling over 15 years.

When to consider the other options

- **Option A (5-year with hardship clause):** This option offers the fastest recycling and, with a hardship clause, can address affordability for some low-income households through term extensions. However, it sets the highest monthly payment and the highest risk of payment difficulty or default in a program that does not use credit checks. Given local census data, many households may either be screened out by the high payment or seek hardship extensions, and Finance staff would face an ongoing hardship-review workload.
- **Option B (7-year):** This option can be considered if Council wishes to prioritize reserve protection and is comfortable with higher payments. Recycling improves to about 6.4 households per year but monthly payments rise to about $255, which is about 98.4 percent higher than the current 15-year payment and could narrow access for some households.
- **Option D (15-year, status quo):** Offers the lowest monthly payment and widest affordability but the weakest recycling and longest queues, which increases the likelihood of recurring pressure on reserves.

CAO recommendation

The CAO recommends **Option A**: a 5-year standard term for new agreements, with a defined hardship clause that allows term extensions in cases of demonstrated financial stress. This approach maximizes capital recycling while retaining an option for households that cannot sustain the higher payment.

By-law 047 amendment: align with By-law 031 (one municipal financing at a time)

This change is recommended to reduce administrative burden and protect liquidity. By-law 047 currently allows stacking of water and clean energy upgrades into a single loan arrangement. With a shorter water program term such as 5 years, administering stacked loans with different terms becomes complex and resource intensive. Staff recommend removing the stacking provision so that only one municipal financing may be active on a property at a time, which aligns with By-law 031 in practice and keeps program delivery simple.

Other community water relief services offered by MODL in 2025

In addition to financing permanent upgrades, the Municipality provided several emergency water services during 2025.

- **Water coupons:** Retailers were paid over $18,000 for water coupons, up from about $2,800 in 2024. To date, more than 25,600 coupons for 4-litre bottles have been issued to roughly 500 households, providing a total of about 102,700 litres of bottled water.

- **Showers at Lunenburg County Lifestyle Centre (LCLC):** LCLC shower registrations increased year over year, from 83 in August 2024 to 277 in August 2025, and from 60 in September 2024 to 371 in September 2025, reflecting higher need during the dry period.

- **Water fill station at the Municipal Services Building (MSB):** A temporary fill station was set up at the MSB. As of November 6, it has provided more than 64,000 litres. Engineering staff are working on solutions to prevent pipe freezing so the service can continue through the winter.

Strategic Focus

This request advances Council priorities on climate action and quality of life by enabling durable, whole-home water solutions that secure supply and reduce repeat emergency response.

Budget/Financial Implications

The **$900,000** request will be drawn from the General Operating Reserve. Homeowners repay principal and interest. Upon adoption of amendments to By-law 047, the standard term for new agreements will be **5 years, with a hardship clause allowing term extensions, effective January 1, 2026**. Existing agreements remain as signed. Principal repayments flow back to the reserve, improving capital recycling and reducing the likelihood of future top-ups.

The Municipality contributes $150 per participating property toward registration and administration, which can be accommodated within the $900,000 request. Voluntary prepayment without penalty remains available.

Climate Change and Sustainability

Approving additional lending capacity accelerates permanent upgrades that secure whole-home water supply, reduces reliance on short-term drinking-water coupons, and strengthens community resilience under warmer and drier conditions. This action directly supports resilience measures in the Municipality's Local Climate Change Action Plan 2030.

Inclusion, Diversity, Equity and Accessibility (IDEA@MODL)

Eligibility is consistent for owner-occupied homes with no outstanding taxes or liens. Clean Foundation and municipal staff provide plain-language materials and telephone support to reduce barriers. Although a 5-year standard term increases the monthly payment, the low-interest, property-secured design and a hardship clause that allows a longer repayment term provide a more accessible option for lower-income households than many private financing choices. Staff will continue to assess the program for equitable access and bring recommended changes to Council as needed.

Strategic Communications

Staff and Clean Foundation will:

- Notify residents and directly inform active applicants, recent registrants, and recent coupon users about program status, eligibility, and recent changes.
- Update web and print materials to reflect the adopted By-law 047 amendments.

Work plan

Finance staff will continue to set up and maintain loan accounts and administer hardship term extensions under an approved policy. This workload is expected to be manageable within existing resources, but staff will monitor impacts and report if adjustments are required. Clean Foundation will continue to administer intake and project oversight. Program metrics such as agreements signed, average processing time, repayments received, active balance, and runway will be reported quarterly.

Alternatives

1. **Approve a smaller top-up:** Council could approve a smaller amount than $900,000, which would limit immediate draw on reserves but slow throughput and leave some residents waiting during drier conditions.

2. **Select a different standard repayment term:** Council may choose any of the other standard term options described in the Program Evaluation section (Option B: 7-year,

Option C: 10-year, or Option D: 15-year status quo). Any change would require amending By-law 047 to set the chosen term.

3. **Provide alternative direction:** Council may direct staff to make other changes as deemed appropriate.

Conclusion

With $5,082.65 remaining and 40 residents pending, demand already exceeds available capacity. Approving a $900,000 top-up, adopting a 5-year standard term for new agreements with a hardship clause for term extensions effective January 1, 2026, and implementing a one-financing-at-a-time rule will keep projects moving, reduce emergency reliance, and deliver reliable whole-home water for households. Residents will remain eligible to pursue a different municipal financing after the existing loan is fully repaid.

Report Preparation	
Department	
Report Prepared by	
Report Approved by	
Date Reviewed by C.A.O.	

The Municipality of the District of Lunenburg
Report to Council

To: Municipal Council

From: Tom MacEwan, Chief Administrative Officer

Date: November 25, 2025

Re: By-law 047 Potable Water Supply Upgrade Lending Program Amendments

---

At its Policy and Strategy Committee meeting held November 18, 2025, the Committee reviewed the Potable Water Supply Upgrade Lending Program and directed staff to prepare amendments to By-law 047 to:

1. Establish a five-year standard repayment term for new agreements, with a hardship clause that allows approved applicants to receive a repayment term extension, effective January 1, 2026.

2. Remove the stacking provision with Clean Energy Financing and align with By-law 031 so that only one municipal financing may be active on a property at any given time.

3. Make housekeeping amendments, including accessibility updates, numbering and formatting, and cross reference the lending rate to MODL Policy 058 Fees Policy, replacing the current reference to Policy 068.

The proposed amendments to By-law 047 and a clean revised version of the By-law are attached to this memo.

Recommendation

It is recommended that:
Municipal Council give first reading to the attached amended By-law 047 Potable Water Supply Upgrade Lending Program and provide fourteen (14) days' notice of its intention to consider second reading.

Municipality of the District of Lunenburg

By-law Details	
Name	Potable Water Supply Upgrade Lending Program
Number	047
Legislative Authority	Municipal Government Act, Section 81A(1)(c)
Effective Date	July 19, 2023

Title

1 This By-law is titled the Potable Water Supply Upgrade Lending Program By-law.

General

2 (a) Sections 81A(1)(c) of the Municipal Government Act permits the Municipality of the District of Lunenburg to provide financing to eligible property owners for improving the supply of potable water to properties within the Municipality.

(b) Council recognizes that southwest Nova Scotia has a high rate of shallow wells and that the impacts of human-caused climate change have resulted in longer and more pronounced dry periods, which has a greater impact on homes with shallow wells.

(c) To help address this issue, council hereby enacts the Potable Water Supply Upgrade Lending Program By-law, to facilitate the upgrade of potable water supply systems in residences in the Municipality.

Definitions

3 In this By-law,

(a) CAO means the Chief Administrative Officer for the Municipality, or their designate.

(b) Contractor means an insured person or corporation licensed by the Department of Environment and retained by the Qualifying Property Owner to complete the Water Supply Upgrade.

~~(c) Clean Energy Upgrade means the same as defined in MODL By-law 031 Clean Energy Financing.~~

(c) Director of Finance means the Director of Finance & Treasurer for the Municipality, or their designate.

(d) Financing Agreement means a written, signed agreement between the owner of a Qualifying Property and the Municipality for financing of a Water Supply Upgrade.

(e) Maximum Eligible Amount means the maximum amount that the Municipality will lend to a Qualifying Property Owner for a Water Supply Upgrade which is set at the lesser of $20,000 or 15% of the total assessed value of the Qualifying Property.

(f) Municipality means the Municipality of the District of Lunenburg, and includes its employees, agents, or designated third party contractor.

(g) Qualifying Property means an existing, owner-occupied single unit or two-unit residential property, or a building owned by not-for-profit organization, located within the Municipality that meets the eligibility criteria for participation in the Water Supply Upgrade Lending Program. Multi-unit residential buildings with more that two units, new construction, and business/industrial premises are not eligible for this Program.

(h) Qualifying Property Owner means the individual, individuals, or entity in possession of the title for the Qualifying Property. The Qualifying Property Owner may also be the person responsible for paying taxes in relation to the Qualifying Property.

(i) Water Supply Upgrade means the installation and/or construction of equipment or systems to improve the supply of potable water to the property including: the digging of a new well, installation of rainwater collection and/or storage systems and equipment (e.g. cisterns); installation of a well pump, water line, and/or electrical connection to support the function of a water system; or other systems and equipment designed to improve the supply, use, and conservation of potable water.

(j) Water Supply Upgrade Loan means the local improvement charge levied on the Qualifying Property pursuant to section 81A of the Municipal Government Act.

(k) Hardship Criteria means the income thresholds for eligibility under MODL Policy 049 Property Tax Rebate, as approved or amended by Council from time to time as part of the annual budget deliberations. For the purposes of this By-law, a Qualifying Property Owner who meets those income thresholds in the year of application will be considered to meet the Hardship Criteria for this Program.

(l) Hardship Extension means a repayment term of ten (10) years for a Water Supply Upgrade Loan, approved in accordance with section 4(g)(i).

Administration

4 (a) A Property Owner may apply to the Municipality for financing of a Water Supply Upgrade to a Qualifying Property within the Municipality.

(b) Lending will be subject to the approval and agreement in writing of the Director of Finance on behalf of the Municipality, which will be subject to the execution of a Financing Agreement and the following conditions:

(i) The Qualifying Property Owner is not in default of any municipal taxes, rates or charges;

(ii) The property currently does not have any other municipal financing that is active on the property ~~a loan with the municipality for any other program~~ (e.g. Clean Energy Financing, LaHave program septic system);

(iii) the proposed Water Supply Upgrade must follow applicable provincial and/or federal regulations;

(iv) the proposed Contractor must have a valid Department of Environment license to carry out a Water Supply Upgrade as applicable;

(v) compliance with other conditions as shown in the Financing Agreement; and

(vi) a signed statement by the Qualifying Property Owner outlining the Qualifying Property's potable water issues, that the Water Supply Upgrade is necessary.

(c) The Water Supply Upgrade Loan may consist of:

(i) The cost of the Water Supply Upgrade and all associated labour costs, permit fees, and applicable taxes;

(ii) interest charges, including any additional interest arising due to any default of payment; and

(iii) an administrative fee as set by council to cover costs of administering the program.

(d) The Water Supply Upgrade Loan is provided for the benefit of the Qualifying Property Owner in the form of the Municipality paying all eligible Contractor invoices for the completed work up to the Maximum Eligible Amount. The Qualifying Property Owner will sign the Contractor's invoices and submit them to the Municipality for payment. As the Municipality pays the Water Supply Upgrade invoices, the resulting loan amount advanced to date is a lien against the Qualifying Property.

(e) Interest will begin accruing on any approved Water Supply Upgrade invoice paid by the Municipality thirty (30) days from the date that the Municipality paid that invoice.

(f) The Water Supply Upgrade Loan will become payable on the completion of the contract for the installation of the Water Supply Upgrade in accordance with the Financing Agreement and on the Director of Finance's receipt of the dated and signed Certificate of Completion.

~~(g) The Qualifying Property Owner will make equal payments of the principal over a maximum period of 15 years to repay the outstanding Water Supply Upgrade Loan, on which interest will be payable as set out in the Financing Agreement.~~

(g) For Financing Agreements entered into on or after January 1, 2026, the Qualifying Property Owner will make equal payments of the principal over a standard repayment term of five (5) years to repay the outstanding Water Supply Upgrade Loan, on which interest will be payable as set out in the Financing Agreement.

(i) For Financing Agreements entered into on or after January 1, 2026, where the Qualifying Property Owner meets the Hardship Criteria, the Director of Finance may approve a Hardship Extension so that the repayment term is extended to a repayment term of ten (10) years, with equal payments of principal over that term. In determining eligibility, the Director of Finance may require the Qualifying Property Owner to provide the same type of income documentation as required under MODL Policy 049 Property Tax Rebate, or such other reasonable documentation as the Director of Finance may request.

(ii) Financing Agreements entered into before January 1, 2026, remain subject to the repayment term set out in the applicable Financing Agreement that was in effect at the time that agreement was signed.

(h) The Municipality will not be responsible for ongoing maintenance and operating costs of the Water Supply Upgrade. The Water Supply Upgrade is owned and maintained by the Qualifying Property.

(i) The Director of Finance will maintain a separate account of all monies due for the Water Supply Upgrade Loan, identifying the following for the Qualifying Property:

(i) The names of the property owners, assessment account number, PID, and civic addresses;

(ii) the original amount of the Water Supply Upgrade Loan advanced;

(iii) the scheduled amounts paid to the Municipality to repay the Water Supply Upgrade Loan, with principal and interest paid clearly distinguished; and

(iv) an annual statement of account on the anniversary date of the Water Supply Upgrade Loan, showing the principal balance owing at the end of the previous year, total amount paid during the year, amount of interest included in the payments, and balance of the principal owing at the end of the year.

~~Clean Energy Upgrades~~

~~5 A Property Owner may choose to also complete clean energy upgrades as set out in MODL By-law 031 Clean Energy Financing concurrent with the water supply upgrades provided that:~~

~~(a) The upgrades meet the conditions of the Clean Energy Financing By-law;~~

~~(b) The upgrades are completed concurrently with the water supply upgrades so that the work forms a single loan with the Municipality; and~~

~~(c) The total value of the loan does not exceed the Maximum Eligible Amount as set out in this bylaw.~~

Lien

5 (a) The Water Supply Upgrade Loan advanced in the form of the Municipality paying the Contractor's invoices when submitted for payment will become a lien levied on the Qualifying Property in accordance with the Municipal Government Act.

(a) The Water Supply Upgrade Loan advanced pursuant to this By-law constitutes a first lien on the property and has the same effect as rates and taxes under the Assessment Act.

(b) The lien provided for in this By-law will remain in effect until the total Water Supply Upgrade Loan, including any accrued interest and administrative charges, has been paid in full.

(c) In the event of default, the Water Supply Upgrade Loan will be collected in the same way as overdue taxes in accordance with the Municipal Government Act.

Interest

6 (a) Interest will begin accruing on any portion of the Water Supply Upgrade Loan thirty (30) days from the date that the Municipality pays the Contractor invoice for that portion.

(b) ~~Interest is payable on the amount of the Water Supply Upgrade Loan deemed outstanding at the rate set out in MODL Policy 058 Fees Policy, as amended from time to time.~~ Interest is payable on the amount of the Water Supply Upgrade Loan deemed outstanding at the rate set out in Policy 058 Fees, as amended from time to time.

By-law Adoption	
Effective date of original by-law	July 19, 2023
Date of first reading	
Date of advertisement of notice of intent to consider	
Date of second reading	
Date of advertisement of passage of by-law Effective date of the by-law unless otherwise specified in the text of this by-law.	
Date of mailing a certified copy of by-law to Minister	
I certify that By-law 047 Water Supply Upgrade Lending Program was adopted by Municipal Council and published as indicated above.	
Signature of Municipal Clerk	Date

Version	Amendment Description	Approval Date
Original	047 Potable Water Supply Upgrade Lending Program	July 19, 2023
V2		

Municipality of the District of Lunenburg

By-law Details	
Name	Potable Water Supply Upgrade Lending Program
Number	047
Legislative Authority	Municipal Government Act, Section 81A(1)(c)
Effective Date	July 19, 2023

Title

1 This By-law is titled the Potable Water Supply Upgrade Lending Program By-law.

General

2 (a) Sections 81A(1)(c) of the Municipal Government Act permits the Municipality of the District of Lunenburg to provide financing to eligible property owners for improving the supply of potable water to properties within the Municipality.

(b) Council recognizes that southwest Nova Scotia has a high rate of shallow wells and that the impacts of human-caused climate change have resulted in longer and more pronounced dry periods, which has a greater impact on homes with shallow wells.

(c) To help address this issue, council hereby enacts the Potable Water Supply Upgrade Lending Program By-law, to facilitate the upgrade of potable water supply systems in residences in the Municipality.

Definitions

3 In this By-law,

(a) CAO means the Chief Administrative Officer for the Municipality, or their designate.

(b) Contractor means an insured person or corporation licensed by the Department of Environment and retained by the Qualifying Property Owner to complete the Water Supply Upgrade.

(c) Director of Finance means the Director of Finance & Treasurer for the Municipality, or their designate.

(d) Financing Agreement means a written, signed agreement between the owner of a Qualifying Property and the Municipality for financing of a Water Supply Upgrade.

(e) Maximum Eligible Amount means the maximum amount that the Municipality will lend to a Qualifying Property Owner for a Water Supply Upgrade which is set at the lesser of $20,000 or 15% of the total assessed value of the Qualifying Property.

(f) Municipality means the Municipality of the District of Lunenburg, and includes its employees, agents, or designated third party contractor.

(g) Qualifying Property means an existing, owner-occupied single unit or two-unit residential property, or a building owned by not-for-profit organization, located within the Municipality that meets the eligibility criteria for participation in the Water Supply Upgrade Lending Program. Multi-unit residential buildings with more that two units, new construction, and business/industrial premises are not eligible for this Program.

(h) Qualifying Property Owner means the individual, individuals, or entity in possession of the title for the Qualifying Property. The Qualifying Property Owner may also be the person responsible for paying taxes in relation to the Qualifying Property.

(i) Water Supply Upgrade means the installation and/or construction of equipment or systems to improve the supply of potable water to the property including: the digging of a new well, installation of rainwater collection and/or storage systems and equipment (e.g. cisterns); installation of a well pump, water line, and/or electrical connection to support the function of a water system; or other systems and equipment designed to improve the supply, use, and conservation of potable water.

(j) Water Supply Upgrade Loan means the local improvement charge levied on the Qualifying Property pursuant to section 81A of the Municipal Government Act.

(k) Hardship Criteria means the income thresholds for eligibility under Policy 049 Property Tax Rebate, as approved or amended by Council from time to time as part of the annual budget deliberations. For the purposes of this By-law, a Qualifying Property Owner who meets those income thresholds in the year of application will be considered to meet the Hardship Criteria for this Program.

(l) Hardship Extension means a repayment term of ten (10) years for a Water Supply Upgrade Loan, approved in accordance with section 4(g)(i).

Administration

4 (a) A Property Owner may apply to the Municipality for financing of a Water Supply Upgrade to a Qualifying Property within the Municipality.

(b) Lending will be subject to the approval and agreement in writing of the Director of Finance on behalf of the Municipality, which will be subject to the execution of a Financing Agreement and the following conditions:

   (i) The Qualifying Property Owner is not in default of any municipal taxes, rates or charges;

   (ii) The property currently does not have any other municipal financing that is active on the property (e.g. Clean Energy Financing, LaHave program septic system);

   (iii) the proposed Water Supply Upgrade must follow applicable provincial and/or federal regulations;

   (iv) the proposed Contractor must have a valid Department of Environment license to carry out a Water Supply Upgrade as applicable;

   (v) compliance with other conditions as shown in the Financing Agreement; and

   (vi) a signed statement by the Qualifying Property Owner outlining the Qualifying Property's potable water issues, that the Water Supply Upgrade is necessary.

(c) The Water Supply Upgrade Loan may consist of:

   (i) The cost of the Water Supply Upgrade and all associated labour costs, permit fees, and applicable taxes;

   (ii) interest charges, including any additional interest arising due to any default of payment; and

   (iii) an administrative fee as set by council to cover costs of administering the program.

(d) The Water Supply Upgrade Loan is provided for the benefit of the Qualifying Property Owner in the form of the Municipality paying all eligible Contractor invoices for the completed work up to the Maximum Eligible Amount. The Qualifying Property Owner will sign the Contractor's invoices and submit them to the Municipality for payment. As the Municipality pays the Water Supply Upgrade invoices, the resulting loan amount advanced to date is a lien against the Qualifying Property.

(e) Interest will begin accruing on any approved Water Supply Upgrade invoice paid by the Municipality thirty (30) days from the date that the Municipality paid that invoice.

(f) The Water Supply Upgrade Loan will become payable on the completion of the contract for the installation of the Water Supply Upgrade in accordance with the Financing Agreement and on the Director of Finance's receipt of the dated and signed Certificate of Completion.

(g) For Financing Agreements entered into on or after January 1, 2026, the Qualifying Property Owner will make equal payments of the principal over a standard repayment term of five (5) years to repay the outstanding Water Supply Upgrade Loan, on which interest will be payable as set out in the Financing Agreement.

(i) For Financing Agreements entered into on or after January 1, 2026, where the Qualifying Property Owner meets the Hardship Criteria, the Director of Finance may approve a Hardship Extension so that the repayment term is extended to a repayment term of ten (10) years, with equal payments of principal over that term. In determining eligibility, the Director of Finance may require the Qualifying Property Owner to provide the same type of income documentation as required under Policy 049 Property Tax Rebate, or such other reasonable documentation as the Director of Finance may request.

(ii) Financing Agreements entered into before January 1, 2026, remain subject to the repayment term set out in the applicable Financing Agreement that was in effect at the time that agreement was signed.

(h) The Municipality will not be responsible for ongoing maintenance and operating costs of the Water Supply Upgrade. The Water Supply Upgrade is owned and maintained by the Qualifying Property.

(i) The Director of Finance will maintain a separate account of all monies due for the Water Supply Upgrade Loan, identifying the following for the Qualifying Property:

(i) The names of the property owners, assessment account number, PID, and civic addresses;

(ii) the original amount of the Water Supply Upgrade Loan advanced;

(iii) the scheduled amounts paid to the Municipality to repay the Water Supply Upgrade Loan, with principal and interest paid clearly distinguished; and

(iv) an annual statement of account on the anniversary date of the Water Supply Upgrade Loan, showing the principal balance owing at the end of the previous year, total amount paid during the year, amount of interest included in the payments, and balance of the principal owing at the end of the year.

Lien

5 (a) The Water Supply Upgrade Loan advanced in the form of the Municipality paying the Contractor's invoices when submitted for payment will become a lien levied on the Qualifying Property in accordance with the Municipal Government Act.

(a) The Water Supply Upgrade Loan advanced pursuant to this By-law constitutes a first lien on the property and has the same effect as rates and taxes under the Assessment Act.

(b) The lien provided for in this By-law will remain in effect until the total Water Supply Upgrade Loan, including any accrued interest and administrative charges, has been paid in full.

(c) In the event of default, the Water Supply Upgrade Loan will be collected in the same way as overdue taxes in accordance with the Municipal Government Act.

Interest

6 (a) Interest will begin accruing on any portion of the Water Supply Upgrade Loan thirty (30) days from the date that the Municipality pays the Contractor invoice for that portion.

(b) Interest is payable on the amount of the Water Supply Upgrade Loan deemed outstanding at the rate set out in Policy 058 Fees, as amended from time to time.

By-law Adoption	
Effective date of original by-law	July 19, 2023
Date of first reading	
Date of advertisement of notice of intent to consider	
Date of second reading	
Date of advertisement of passage of by-law Effective date of the by-law unless otherwise specified in the text of this by-law.	

Date of mailing a certified copy of by-law to Minister	
I certify that By-law 047 Water Supply Upgrade Lending Program was adopted by Municipal Council and published as indicated above.	
Signature of Municipal Clerk	Date

Version	Amendment Description	Approval Date
Original	047 Potable Water Supply Upgrade Lending Program	July 19, 2023
V2		

The Municipality of the District of Lunenburg

Request for Decision

Report to:	**Policy and Strategy Committee**
Submitted by:	**Tom MacEwan, Chief Administrative Officer**
Date:	**November 18, 2025**
Re:	**Household Water Supply Upgrade Program Financing Budget**

Recommendation

That the Policy and Strategy Committee recommends to Municipal Council that:

1. Approve an additional $900,000 from the General Operating Reserve for the Water Supply Upgrade Program.
2. Direct staff to prepare amendments to By-law 047 (Potable Water Supply Upgrade Lending Program) to:
    a) establish a 5-year standard repayment term for new agreements, with a hardship clause allowing term extensions, effective January 1, 2026; and
    b) remove the stacking provision with Clean Energy Financing and align with By-law 031 so that only one municipal financing may be active on a property at a time; and
    c) make housekeeping amendments, including accessibility updates, numbering and formatting, and cross-reference the lending rate to MODL Policy 058 Fees Policy (replacing the current reference to Policy 068).

Executive Summary

Severe to extreme drought on the South Shore in 2025 drove a sharp rise in household water shortages. The program has committed almost all of its 2025–26 starting budget of $521,300. Between April 1 and October 22, 2025, 29 residents signed Customer Agreements. Loans approved for 9 residents total $129,412.35, with the remaining 20 agreements representing $386,805 in committed funds. This leaves an uncommitted balance of $5,082.65. A further 40 residents are pending agreement as of October 31. At the $20,000 maximum per household, the 40 pending files represent roughly $800,000 in demand.

To maintain service through March 31, 2026, and serve new applicants, the report requests an additional $900,000 from the General Operating Reserve. The CAO recommends that Council adopt a 5-year standard repayment term for new agreements, with a hardship clause to allow term extensions, to improve recycling while retaining an option for households under financial stress.

Background

On January 14, 2025, Council approved $600,000 to address the then-current waitlist. A portion was used from January to March 2025. The 2025–26 starting budget on April 1, 2025, was $521,300. The Water Supply Upgrade Program provides financing up to the lesser of $20,000 or 15 percent of assessed value for drilled wells and related water system upgrades. Loans are registered as a lien on the property. Homeowners repay principal and interest, and principal flows back to the General Operating Reserve over time. Clean Foundation manages intake and project oversight. The potable water coupon program remains an emergency support, but it does not meet full household needs such as bathing, laundry, or animal water.

2025 Climate Conditions and Outlook

Over the last 2 to 3 weeks, multiple systems brought about 100 to 200 mm of rain to much of Nova Scotia, easing but not eliminating 90-day precipitation deficits. October was warmer than normal and drier in western and eastern Nova Scotia, with central areas closer to average.

In the South Shore, deficits remain pronounced. Over the last 90 days, precipitation was about 60 percent of the long-term average in Yarmouth, 58 percent in Shelburne, and 60 percent in Liverpool, which is roughly 40 to 42 percent below normal. Rivers have improved in central and eastern Nova Scotia but remain low in the southwest. Above-average sea-surface temperatures are likely to keep air temperatures slightly above normal for the next couple of weeks and may delay freeze-up.

Overall, an active pattern is expected to continue. By active pattern we mean frequent passing systems and several rounds of precipitation. Through late December, above-average precipitation is likely for most of mainland Nova Scotia, with near to slightly warmer temperatures overall, warmer in the east and near average in the west.[1]

What this means for the program:

- Recent rains help surface water and some shallow wells, but groundwater recovery lags. Households with marginal or dry wells will still need permanent upgrades through winter and in the long term.
- Demand for the Water Supply Upgrade Program will stay elevated despite near-term weather improvements, and a top-up keeps projects moving while the backlog clears.

Discussion

The Water Supply Upgrade Program is the most effective way to resolve household water shortages because it funds permanent, whole-home solutions. Relief supports like coupons and showers protect health in the short term, but they do not restore a family's ability to bathe, do laundry, or run fixtures reliably. By financing well deepening and related upgrades, the program secures household supply, reduces repeat emergency demand, and uses public funds responsibly through lien-secured loans that return principal to the reserve. As detailed in the Executive Summary snapshot, current commitments leave about $5,083 uncommitted with 40 residents pending. This exceeds the 2025–26 capacity without a top-up and supports the recommended $900,000 allocation.

Program Evaluation

Many MODL households rely on private wells rather than municipal water. When wells run dry or become unsafe, families face one-time costs that are difficult to finance quickly. The Municipality's lien-secured loans fill this gap so households can restore whole-home potable water for drinking, cooking, bathing, laundry, and animal care, while principal and interest are repaid to the reserve over time.

The present challenge is not credit risk but liquidity. Loans are secured against the property, so credit losses are expected to be low. With long repayment terms, however, principal recycles slowly. Slow recycling creates queues and increases pressure on the General Operating Reserve.

---

[1] Source: Environment and Climate Change Canada briefing for emergency management officials, November 7, 2025.

To address the liquidity constraint while keeping access broad, staff assessed different standard repayment terms. The following subsections compare term options on affordability, administration, and capital recycling, followed by a summary of analysis and the CAO's recommendation.

1) Program terms
Assumption for all options: 2 percent interest rate, payments calculated on $20,000 principal.

Option A: 5-year term with a hardship clause for term extensions

- **Payment for residents:** $350.56/month for $20,000, an increase of 172.4% versus the current $128.70/month for a 15-year term.
- **Benefits:** Fastest capital recycling, enabling the most households served per dollar. Lower total interest over the life of the loan. Illustratively, about 9 additional households/year with $900,000 in revolving capital. A hardship clause can provide relief for some low-income households by allowing term extensions where needed.
- **Risks and trade-offs:** The much higher monthly payment increases the risk of payment difficulty or default relative to 7-, 10-, or 15-year terms, especially in a program that does not use credit checks. Unlike energy programs, these upgrades do not generate utility-bill savings that offset payments. Participation is likely to skew toward households with higher or more stable incomes. Some low-income participants may be protected if the hardship clause extends their term, but moderate-income households that do not qualify could be caught in the middle, unable to afford a 5-year payment yet ineligible for an extension. The hardship pathway also adds ongoing review workload for Finance. Over time, the share of households receiving extensions will shape the effective average term and recycling speed. For example, if 4 out of 10 new agreements are extended to 10 years, the average term becomes about 7 years, so the program would behave more like a 7-year design in practice than a pure 5-year program.

Option B: 7-year term for all

- **Payment for residents:** $255.35/month. This is 98.4% higher than the 15-year payment and 38.8% higher than the 10-year payment.
- **Benefits:** Faster recycling than 10 or 15 years while keeping payments well below a 5-year. Administration is straightforward because one rule applies to everyone. With a $900,000 pool and a $20,000 average draw, the program could serve about 6.4 additional households/year on an illustrative basis.

- **Risks and trade-offs:** Higher monthly payment than 10 or 15 years with an increased risk of payment difficulty. This option leans toward faster recycling while moderating the payment burden relative to a 5-year term.

Option C: 10-year term for all

- **Payment for residents:** $184.03/month. This is an increase of 43% versus the 15-year payment, and well below a 5-year payment.
- **Benefits:** Capital recycles faster than at 15 years, reducing queues and easing pressure on the reserve, while payments remain broadly manageable. Administration is simplest with a single, uniform rule that supports quick and consistent decisions. With a $900,000 pool and a $20,000 average draw, the program could serve about 4.5 additional households/year on an illustrative basis.
- **Risks and trade-offs:** Recycling is slower than at 5 or 7 years, and there is no targeted relief beyond the uniform term. Overall, this option offers a balanced mix of affordability, administrative simplicity, and municipal sustainability.

Option D: 15-year term (status quo)

- **Payment for residents:** This option maintains the status quo. It keeps the lowest monthly payment at about $128.70 per month for $20,000.
- **Benefits:** Maximum monthly affordability and no implementation change. It is simple for residents and requires no adjustment to existing processes. Illustratively, about 3 additional households per year can be served with $900,000 in revolving capital.
- **Risks and trade-offs:** Slowest capital recycling, sustaining queues and raising the likelihood of periodic top-ups from reserves. Longer pipelines also increase staff time managing active files.

Summary of term options

Options	Affordability (Monthly payment at 2% for $20,000; difference vs 15-year)	Administrative effectiveness and benefits or trade-offs	Municipal financial sustainability (Capital recycling using $900,000 pool, illustrative)
Option A: 5-year default with hardship extension	**$350.56** (+$221.86, +172.4%)	Fast decisions where files are ready. Hardship reviews add Finance workload and can slow processing if appeals are common. Higher payment increases risk of payment difficulty or default compared with 7, 10, or 15 years, and may narrow access for moderate-income households.	**≈ 9 households/year.** Highest recycling and lowest lifetime interest, but least affordable month to month.
Option B: 7-year for all	**$255.35** (+$126.65, +98.4%)	One-term-for-all rule keeps processing consistent and timely, with low added administrative burden, but the nearly doubled payment vs 15-year moderately increases risk of payment difficulty or default compared with 10 or 15 years.	**≈ 6.4 households/year.** Faster recycling than 10 or 15 while moderating the payment burden relative to 5-year.
Option C: 10-year for all	**$184.03** (+$55.33, +43.0%)	One-term-for-all rule keeps processing consistent and timely, with low added administrative burden. Payment is higher than 15-year, so some households may feel pressure, but default risk is lower than at 5- or 7-year.	**≈ 4.5 households/year.** Balanced recycling with broad affordability.
Option D: 15-year, status quo	**$128.70** (+$0.00, 0%)	No program change and easiest for residents; minimal admin complexity. Lowest payment reduces risk of payment difficulty.	**≈ 3 households/year.** Most affordable monthly, but slowest recycling and greater pressure for reserve top-ups.

Summary of analysis

Council can consider a 10-year term for the following reasons:

- **Affordability:** About $184 per month keeps access broad compared with about $255 at 7 years and about $351 at 5 years. This matters because these upgrades do not create utility-bill savings.
- **Throughput:** Illustrative recycling of about 4.5 households per year from a $900,000 pool is materially better than 15 years (about 3) and only modestly behind 7 years (about 6.4). Most of the liquidity benefit without the payment shock.
- **Simplicity and speed.** One rule for everyone minimizes administration and keeps decisions fast. This supports the program purpose: reliable, long-term household water security with an accessible municipal option.
- **Risk management.** Lower risk of payment difficulty than a 5-year or 7-year default. No ongoing hardship reviews or appeals.

Affordability reference points (based on Census 2021, Lunenburg Municipal District)
Median after-tax household income is $60,800. One-person households have a median after-tax income of $30,600 and make up 26 percent of all households. The community is older, with 28.6 percent of residents aged 65 and over. At 2 percent interest on $20,000, monthly payments are **$128.70** (15-year), **$184.03** (10-year), **$255.35** (7-year), and **$350.56** (5-year). Because water upgrades do not reduce utility bills, higher monthly shares increase payment-difficulty risk.
The modeled reference points below show the share of households under each income level in brackets. Percentages after each term show the payment as a share of monthly after-tax income.

- $40,000 after-tax ($3,333 per month) (27.4% of households or 3,150 households):
15-yr **3.86%**, 10-yr **5.52%**, 7-yr **7.66%**, 5-yr **10.52%**

- $50,000 after-tax ($4,167 per month) (38.9% of households or 4,475 households):
15-yr **3.09%**, 10-yr **4.42%**, 7-yr **6.13%**, 5-yr **8.41%**

- $60,000 after-tax ($5,000 per month) (48.9% of households or 5,625 households):
15-yr **2.57%**, 10-yr **3.68%**, 7-yr **5.11%**, 5-yr **7.01%**

- $70,000 after-tax ($5,833 per month) (59.4% of households or 6,830 households):
15-yr **2.21%**, 10-yr **3.15%**, 7-yr **4.38%**, 5-yr **6.01%**

These reference points, combined with a community that is older (28.6 percent are 65 and over) and a high share of one-person households (26 percent), show that a 10-year term keeps payments in a manageable band for most households while still improving recycling over 15 years.

When to consider the other options

- **Option A (5-year with hardship clause):** This option offers the fastest recycling and, with a hardship clause, can address affordability for some low-income households through term extensions. However, it sets the highest monthly payment and the highest risk of payment difficulty or default in a program that does not use credit checks. Given local census data, many households may either be screened out by the high payment or seek hardship extensions, and Finance staff would face an ongoing hardship-review workload.
- **Option B (7-year):** This option can be considered if Council wishes to prioritize reserve protection and is comfortable with higher payments. Recycling improves to about 6.4 households per year but monthly payments rise to about $255, which is about 98.4 percent higher than the current 15-year payment and could narrow access for some households.
- **Option D (15-year, status quo):** Offers the lowest monthly payment and widest affordability but the weakest recycling and longest queues, which increases the likelihood of recurring pressure on reserves.

CAO recommendation

The CAO recommends **Option A**: a 5-year standard term for new agreements, with a defined hardship clause that allows term extensions in cases of demonstrated financial stress. This approach maximizes capital recycling while retaining an option for households that cannot sustain the higher payment.

By-law 047 amendment: align with By-law 031 (one municipal financing at a time)

This change is recommended to reduce administrative burden and protect liquidity. By-law 047 currently allows stacking of water and clean energy upgrades into a single loan arrangement. With a shorter water program term such as 5 years, administering stacked loans with different terms becomes complex and resource intensive. Staff recommend removing the stacking provision so that only one municipal financing may be active on a property at a time, which aligns with By-law 031 in practice and keeps program delivery simple.

Other community water relief services offered by MODL in 2025

In addition to financing permanent upgrades, the Municipality provided several emergency water services during 2025.

- **Water coupons:** Retailers were paid over $18,000 for water coupons, up from about $2,800 in 2024. To date, more than 25,600 coupons for 4-litre bottles have been issued to roughly 500 households, providing a total of about 102,700 litres of bottled water.

- **Showers at Lunenburg County Lifestyle Centre (LCLC):** LCLC shower registrations increased year over year, from 83 in August 2024 to 277 in August 2025, and from 60 in September 2024 to 371 in September 2025, reflecting higher need during the dry period.

- **Water fill station at the Municipal Services Building (MSB):** A temporary fill station was set up at the MSB. As of November 6, it has provided more than 64,000 litres. Engineering staff are working on solutions to prevent pipe freezing so the service can continue through the winter.

Strategic Focus

This request advances Council priorities on climate action and quality of life by enabling durable, whole-home water solutions that secure supply and reduce repeat emergency response.

Budget/Financial Implications

The **$900,000** request will be drawn from the General Operating Reserve. Homeowners repay principal and interest. Upon adoption of amendments to By-law 047, the standard term for new agreements will be **5 years, with a hardship clause allowing term extensions, effective January 1, 2026**. Existing agreements remain as signed. Principal repayments flow back to the reserve, improving capital recycling and reducing the likelihood of future top-ups.

The Municipality contributes $150 per participating property toward registration and administration, which can be accommodated within the $900,000 request. Voluntary prepayment without penalty remains available.

Climate Change and Sustainability

Approving additional lending capacity accelerates permanent upgrades that secure whole-home water supply, reduces reliance on short-term drinking-water coupons, and strengthens community resilience under warmer and drier conditions. This action directly supports resilience measures in the Municipality's Local Climate Change Action Plan 2030.

Inclusion, Diversity, Equity and Accessibility (IDEA@MODL)

Eligibility is consistent for owner-occupied homes with no outstanding taxes or liens. Clean Foundation and municipal staff provide plain-language materials and telephone support to reduce barriers. Although a 5-year standard term increases the monthly payment, the low-interest, property-secured design and a hardship clause that allows a longer repayment term provide a more accessible option for lower-income households than many private financing choices. Staff will continue to assess the program for equitable access and bring recommended changes to Council as needed.

Strategic Communications

Staff and Clean Foundation will:

- Notify residents and directly inform active applicants, recent registrants, and recent coupon users about program status, eligibility, and recent changes.
- Update web and print materials to reflect the adopted By-law 047 amendments.

Work plan

Finance staff will continue to set up and maintain loan accounts and administer hardship term extensions under an approved policy. This workload is expected to be manageable within existing resources, but staff will monitor impacts and report if adjustments are required. Clean Foundation will continue to administer intake and project oversight. Program metrics such as agreements signed, average processing time, repayments received, active balance, and runway will be reported quarterly.

Alternatives

1. **Approve a smaller top-up:** Council could approve a smaller amount than $900,000, which would limit immediate draw on reserves but slow throughput and leave some residents waiting during drier conditions.

2. **Select a different standard repayment term:** Council may choose any of the other standard term options described in the Program Evaluation section (Option B: 7-year,

Option C: 10-year, or Option D: 15-year status quo). Any change would require amending By-law 047 to set the chosen term.

3. **Provide alternative direction:** Council may direct staff to make other changes as deemed appropriate.

Conclusion

With $5,082.65 remaining and 40 residents pending, demand already exceeds available capacity. Approving a $900,000 top-up, adopting a 5-year standard term for new agreements with a hardship clause for term extensions effective January 1, 2026, and implementing a one-financing-at-a-time rule will keep projects moving, reduce emergency reliance, and deliver reliable whole-home water for households. Residents will remain eligible to pursue a different municipal financing after the existing loan is fully repaid.

Report Preparation	
Department	
Report Prepared by	
Report Approved by	
Date Reviewed by C.A.O.	

Council
Item 10.2.5
November 25, 2025
Authorization: T. MacEwan

The Municipality of the District of Lunenburg

Report to Council

Report to: Mayor and Members of Council

Submitted by: April Whynot-Lohnes

Date: November 25, 2025

Re: Amendments to Policy 058, Fees

Executive Summary
Policy and Strategy Committee, in session on November 18, 2025, reviewed a report regarding "Household Water Supply Upgrade Program Financing Budget". Direction was given to staff to prepare amendments to By-law 047, Potable Water Supply Upgrade Lending Program and subsequent amendments to Policy 058 Fees.

The amendment adds the Potable Water Lending Rate of 2% to Table 3. This is the existing lending rate; however, it was not included in the Fees policy. This amendment will provide for transparency. If Council agrees with the proposed amendment the following motion is required:

"that Council gives seven days' **notice of** Councils intent to approve at the December 9, 2025, **meeting** the amendment to Policy 058, Fees, as presented".

Report Preparation	
Department	Administration
Report Prepared by	April Whynot-Lohnes, Municipal Clerk
Report Approved by	
Date Reviewed by C.A.O.	

Municipality of the District of Lunenburg

Policy Details	
Name	Fees Policy
Number	058
Legislative Authority	Municipal Government Act, subsections 48(3), 132(2), 150(2), 206(4), clauses 49(1)(c), 211(1)(b), and subclause 172(2)(e)(i), Private Roads By-law, Section 12
Effective Date	December 9, 2025

Title
1 This Policy is titled the Fees Policy.

Administration
2 This Policy must be referenced in related By-laws concerning the service identified.

Purpose
3 The Municipality must provide clarity to citizens as to the various fees it charges on the various government services.

Fees
4 (1) The fees for Planning and Development Services are as set out in Table 1.
(2) The fees for Recreation Services are as set out in Table 2.
(3) The fees for Administration and Finance Services are as set out in Table 3.
(4) The fees for Engineering Services are as set out in Table 4.

Exempted Organizations
5 Active non-profit organizations registered under the Societies Act are exempt from paying those fees identified under subsection 4(1) of this Policy, with the exception of the Private Road Maintenance & Improvement Administration Fee Rate.

Table 1 Planning and Development Services Fees

Services	Fees
Amendments to a Planning Strategy or a Land Use By-law	$525.00 + advertising fee
Development Agreement	$525.00 + advertising fee
Development Permit	$26.00
Fire Inspection	$210.00
Map Book	$25.00
Map Reproduction	$11.00 + $0.55 per square feet
Planning documents	$11.00
Private Road Maintenance & Improvement Administration Fee Rate	5% of the total expenditures in the annual private road budget
Property Record Certificate	$58.00
Subdivision, Final Plan (+ each lot after 2 lots)	$105.00 +$26.00
Variance	$79.00
Zoning Certificate	$53.00
*Building Permit Fee – all types of construction	$0.72 / $1000 construction value + $30 administration fee
*Building Permit Renewal Fee	$30.00 administration fee
*Demolition Permit	$22.00
*Temporary Structures	$30.00 administration fee
*Temporary Change of Use	$30.00 administration fee
*Non -Profit Organizations	$30.00 administration fee
*Additional Fee that applies to all construction commenced without a Building Permit	$55.00

*effective date – January 1, 2026

Table 2 Recreation Services Fees

Services	Fees
Ballfields	$21.00 per hour + HST
Ballfield League	$19.00 per hour + HST (if paid by May 1)
One-day ballfield tournament	$135 per field per day + HST
Two-day ballfield tournament	$115 per field per day + HST
Charitable cause one-day ballfield tournament	$65 per field per day +HST
Charitable cause two-day ballfield tournament	$60 per field per day + HST
Minor Sport ballfield rentals (18 & under)	Free of charge
Sawpit Floating Docks	$125.00/season + HST

A “charitable cause” refers to either a charitable or non-profit organization, or to individuals who have experienced recent hardship.

Table 3 Administration and Finance Services Fees

Services	Fees
Dog Tag - Replacement	$1.00
NSF Cheques	$15.00
Tax Certificate	$42.00
Tax Sale Administration Fee	$160.00
Verbal Tax Information	$11.00
Potable Water Supply Upgrading Administration Fee	$250.00
Clean Energy Financing Administration Fee	$250.00
Credit Card Processing Fee	2%
*Potable Well Financing Lending Fee	2%

Table 4 Engineering Services Fees

Services	Fees
Electric Vehicle Charging Station	$1.50 per hour
Sewer Permit	$120.00

Policy Adoption	
Date of Original Passage	January 11, 2011
Date of Notice of Intent to Amend	November 25, 2025
Date of Council Approval	December 9, 2025
I certify that this Policy 058 Fees was amended by Municipal Council as indicated above.	
Signature of Municipal Clerk	Date December 9, 2025

Version	Amendment Description	Approval Date
Original V1	Policy 058 fees	January 11, 2011
V2	Fees for development related applications – planning areas	May 10, 2011
V3	Allows for all fees, except those included in other by-laws in one policy, and fee increases	February 12, 2019
	Effective date for V3	April 1, 2019
V4	Clarity that the 5% administrative fee for Private Road Maintenance & Improvement Charge is not exempted	February 25, 2020

V5	Housekeeping, addition of fee for Electric Vehicle Charger Charging Station	September 14, 2021
V6	Remove MARC housings, and fax/photocopying fees from tables	February 8, 2022
	Effective date of V6	April 1, 2022
V7	Add Sawpit Floating Dock fees to Table 2, Recreation	January 10, 2023
V8	Add Potable Water Supply Upgrade and Clean Energy Financing administration fees to Table 3.	July 25, 2023
V9	Add new ballfield fees to Table 2 and defined “charitable cause”; amend EV charging station fee to $1.50.	March 26, 2024
	Annual Review by Council - Re-adopted	February 25, 2025
V10	Add credit card fee processing fee, effective immediately. Add Building related fees with an effective date of January 1, 2026 and new credit card processing fee	July 22, 2025
V11	Add potable well financing lending rate to Table 3	December 9, 2025

The Municipality of the District of Lunenburg

Request for Decision

Report to: Mayor and Members Council

Submitted by: April Whynot-Lohnes

Date: November 25, 2025

Re: Amendments to Terms of Reference - 002, Fire & Emergency Services **Committee**

Recommendation

"that Municipal Council adopt the amendments to the Fire and Emergency Services **Committee, Terms of Reference** 002 as presented."

Executive summary

On November 18, 2025, Finance Committee meeting Council gave direction to staff to amend the terms of Council members sitting on Committees and Boards which included the Fire and Emergency Servies Committee.

Discussion

The Fire and Emergency Services Committee has formal Terms of Reference (TOR) which sets Council representatives term at one year. In order to complete Council's direction from November 18, 2025, Council must approve amendments to the TOR-002. In addition, while reviewing the TOR, staff recognized other general housekeeping amendments to provide clear language, and staff is requesting Council's consideration of these changes also.

Strategic Focus

N/A

Budget/Financial Implications

There are no budget implications for this change.

Climate Change/sustainability

N/A

Inclusion, Diversity, Equity and Accessibility (IDEA@MODL)

N/A

Strategic Communications

N/A

Work plan

There will be no impacts on resources.

Alternatives

Council can decide not to proceed with the proposed amendments.

Conclusion

The proposed amendment reflects Council's desire to amend the term for sitting on the fire and emergency services committee from one year to two years.

Report Preparation	
Department	Administration
Report Prepared by	April Whynot-Lohnes
Report Approved by	
Date Reviewed by C.A.O.	

Municipality of the District of Lunenburg

Terms of Reference	
Name	Fire and Emergency Services Committee
Number	002
Effective Date	November XX, 2025

The Fire and Emergency Service providers and Municipal Council for the Municipality of the District of Lunenburg formed the Fire and Emergency Services Committee in the summer of 1990. This Committee was formed to improve communications between elected officials and Fire and Emergency Service Providers.

Mandate

1 The Fire and Emergency Services Committee (FESC) advises Municipal Council on matters pertaining to Fire and Emergency Services. The Committee will report to Council through the Fire Services Coordinator.

Goal

2 The goal of the FESC is to provide an advisory and consultative role to Council, respecting Fire and Emergency Services and programs.

Purpose

3 (1) The purpose of the FESC is to provide input on the following within the Municipality of the District of Lunenburg.

a) Recommend improvements to the delivery of Fire and Emergency Services;
b) To consider policies relating to Fire and Emergency Services and make appropriate recommendations to Council;
c) To review and make recommendations for funding principles;
d) Research and examine issues as directed by Council, and report findings to Council through the Committee;
e) Liaise between Fire and Emergency Service Providers and Municipal Council.

Definitions

4 (1) In this Terms of Reference

a) Council means the Council for the Municipality of the District of Lunenburg
b) Committee Members means voting members appointed to the Committee by council.

Membership

5 (1) The Committee ~~shall~~ will consist of ten ~~(10)~~ members and the Mayor will sit as an ex officio.

(2) Four fire representatives will be nominated, as per section 7 of the Terms of Reference, for Committee members at the Annual General meeting (AGM) for Fire & Emergency Services, then recommended to Council for appointment.

(3) Four members will be Council representatives and appointed by Municipal Council.

(4) Two members will be members at-large appointed by Council, on recommendation from the FESC.

(5) At-large members ~~shall~~ must be sought by a publicly advertised expression of interest and may not be a member of or the spouse of a member of Council, a fire department, commission or auxiliary. Experience with non-profit boards, governance and finances would be considered assets.

(6) All applications meeting the minimum requirements will be reviewed by a four-member subcommittee of the FESC, consisting of two Council representatives and two fire service representatives. If insufficient qualified applications are received, the subcommittee may recommend that the position(s) remain unfilled.

Terms

6 (1) Council ~~and fire service~~ members ~~shall be~~ are appointed for a two ~~one~~-year term or until such time as their successor(s) are appointed.

(1A) Fire service-members ~~shall be~~ are appointed for a one-year term or until such time as their successor(s) are appointed.

(2) At-large members ~~shall be~~ are appointed for three-year terms or until such time as their successor(s) are appointed.

(3) Any member may re-offer for the Committee when their term expires. However, their application must be submitted by the deadline.

(4) The Chief Administrative Officer ~~shall~~ will designate staff resources to support this Committee and they will have no voting privileges.

Nominations for Committee Members at the Annual General Meeting

7 (1) Nominations can be submitted in the following ways:

a) In writing to the Fire Service Coordinator seven days prior to the meeting date;

b) Currently serving members of the committee may be included in the re-election by advising of their intention to the Fire Services Coordinator, in writing seven days prior to the meeting date; or

c) Verbally from the floor when nominations are asked for. The person must be present at the meeting to accept the nomination or provide written confirmation from the person if not present accepting the nomination.

(2) A report with any names received prior to the meeting night will be presented by the Fire Services Coordinator at the AGM prior to the voting process.

(3) Members who let their name stand will be included in the voting process.

(4) Voting will be done by way of ballot, one vote per fire department present at the AGM.

(5) If a tie occurs after three consecutive votes, those names will be put into a hat or similar vessel, the required number of names to fill the remaining committee positions will be picked by a person appointed by the Chair of the meeting.

Election of Chair and Vice Chair

8 (1) The Committee will elect the Chair and Vice Chair at the first meeting following the Annual Fire Services Meeting for a term of one year.

(2) Elections will be carried out in accordance with MODL Policy 001 Council Proceedings Policy.

Quorum

9 (1) A quorum for the Committee is a majority of the number of voting members in attendance as per section 4.1 of MODL Policy 001 Council Proceedings Policy.

(2) If a quorum for the Committee meeting is not present within fifteen ~~(15)~~ minutes of the time fixed for the commencement of the meeting, the Committee may proceed without a quorum, however, no voting/decision ~~making shall~~ may take place.

Roles and Responsibilities

10 (1) The Chair ~~shall~~ presides over the meetings of the Committee and assist in ~~searching~~ seeking consensus on fundamental policy issues of concern.

(2) The Chair with respect to FESC meetings and the Annual General Meeting will:

a) Enforce on all occasions, the observance of order and decorum among members;
b) Receive and submit to vote all motions presented by members;
c) Announce results of votes;
d) Adjourn meeting when business is concluded;
e) Represent and support the Committee on decisions and recommendations made;
f) Chair the Annual Fire and Emergency Services Meeting.

(3) The Vice Chair ~~shall~~ assumes the authority and performs all duties of the Chair in the absence of the Chair.

(4) Committee Members ~~shall~~ must attend and actively participate in all meetings and work with other members to attempt to reach consensus.

Meetings

11 (1) The Committee ~~shall~~ will establish regular meetings on a bi-monthly basis.
(2) Additional meetings of the Committee or working groups will be determined on an as needed basis.

(3) Members will be provided with a meeting agenda and information package prior to the meeting.

(4) An Administrative Assistant will record all meeting discussions and post minutes on the Municipality's website upon approval.

(5) The Committee may meet in closed sessions in accordance with the provisions under Section 22 of the Municipal Government Act.

Code of Conduct

12 (1) The Committee will conduct business in accordance with the Municipality's Policy 037 Code of Conduct for Elected Officials.

(2) Recommendations of the Committee will reflect the best interests of both the Municipality of the District of Lunenburg and the Fire and Emergency Service Providers.

Version	Amendment Description	Approval Date
Original	Fire and Emergency Services Committee	Dec 13, 2011
V2	Amendments to Sections 5(4), 5(5), 5(6), 6(2), 6(3), 8(1)	July 22, 2014
V3	Amendments to Sections 5(1), 5(2), 5(4)	Nov 1, 2016
V4	Amendments include adding "and emergency" to the title of the committee in the preamble; Committee now reports directly to Council, not through Clerk; nominations and election	Sep 25, 2018

	of committee members now done at AGM; terms no longer staggered; re-offers must have application in by deadline.	
V5	Amendments	September 24, 2019
V6	Amended to change council term from one to two years and housekeeping amendments for plain language	November XX, 2025

Council
Item 11.1.2
November 25, 2025
Authorization: T. MacEwan

The Municipality of the District of Lunenburg

Report to Council

Report to: Mayor and Members of Council

Submitted by: April Whynot-Lohnes

Date: November 25, 2025

Re: Review of Committee and Board Councillor Terms

The Finance Committee, in session on November 04, 2025, reviewed a report regarding council terms on Committees and Boards. By extending the terms this would enhance stability, improve efficiency, and strengthen working relationships between council members, external committee members, and their staff. In addition, longer terms provide members with a deeper understanding of their respective committees and allows them to contribute more effectively to their mandates.

The Committee gave direction to staff to amend the following terms:

- CAO Evaluation Committee and Bridgewater Source Water Protection Advisory, 4 year term,
- Nominating Committee, 2 year term,
- All other Committees with 1 year terms revise to 2 year terms.

The Nominating Committee membership and the Fire and Emergency Services membership terms require a policy amendment and a term of reference amendment. These are separate items on the November 25, 2025, Council Agenda. In anticipation of approval of those two amendments I have attached a revised Committee, Boards and Commissions appointment list that reflects the above noted changes. If Council agrees with the revisions, the following motion is required:

"that Municipal Council approve the revisions to the **Committee, Boards and Commissions** appointment list as presented".

Report Preparation	
Department	Administration
Report Prepared by	April Whynot-Lohnes, Municipal Clerk
Report Approved by	
Date Reviewed by C.A.O.	

Municipality of the District of Lunenburg

Policy Details	
Name	**Committees**
Number	**002**
Legislative Authority	**MGA s. 23**
Effective Date	**November 25, 2025**

Committees of Council

1 Council may, under Section 24 of the Municipal Government Act, establish standing, special and advisory committees. Each committee must perform the duties granted by the Act, any other Act of the Legislature, the by-laws or policies of the Municipality, or their Terms of Reference approved by Council.

Nominating Committee

2 (1) The first Committee to be appointed must be the Nominating Committee, which must consist of the Mayor and three members of Council designated by the Mayor.

(2) Each Committee member will serve a two-year term.

(3) The Nominating Committee must make all Council appointments to MODL Committees and Standing Committees.

(4) The Nominating Committee must also recommend appointments to all other Committees, Commissions and Boards, except the public members-at-large of the Fire Service Committee. For those positions, the Fire Service Committee must recommend appointments directly to Council.

(5) The Nominating Committee will receive letters of nomination for awards of Acts of Bravery and Substantial Achievement and will recommend those deemed worthy of the award to Council as outlined in Policy 042, Acts of Bravery and Substantial Achievement Awards.

(6) The Nominating Committee will review nominations and make recommendations to Council for all Community Achievement Awards.

Policy and Strategy Committee

3 (1) The purpose of the Policy and Strategy Committee is to hold debate and discussion on by-law and policy review, strategy, land issues and any other matters not dealt with by the Finance Committee.

(2) The Committee will meet monthly on the third Tuesday of the month. The Chair, in consultation with staff, may add or cancel meetings as required based on the volume and complexity of agenda items.

(3) Membership of the Committee will consist of the whole of Council.

(4) The Deputy Mayor will chair the Committee.

(5) The Vice-Chair will be selected annually at the November meeting of the Committee in accordance with the election procedures outlined in Policy 001, Proceedings of Council. The sitting Vice-Chair may re-offer.

(6) All meetings will be conducted in accordance with Policy 001, Proceedings of Council unless otherwise stated in this section.

Planning Advisory Committee

4 Repealed July 14, 2020.

Ex Officio

5 Except where the Mayor is specifically appointed to a Committee, the Mayor will be a member "ex officio" of all committees, but as an "ex officio" member, the Mayor will not vote, except in the absence of one or more members of the Committee.

Conflict of Interest

6 Where personal or professional involvement or association could result in an actual or perceived conflict of interest for a member of a Committee, the member must declare the conflict and abstain from debate on the related topic, or where appropriate, remove themselves from a meeting and will not vote on any motion applying to the declared conflict.

Terms of Reference

7 (1) The Municipal Clerk will maintain the Terms of Reference for all municipal committees.

(2) Members of a committee may propose amendments to their Terms of Reference by majority vote. Council will consider proposed amendments but retains final authority to amend or retain the existing Terms of Reference.

Policy Adoption	
Date of Original Passage	March 27, 2012
Date of Notice of Intent to Amend	November 18, 2025
Date of Council Approval	November 25, 2025
Date of Effective Date (if different from approval date)	
I certify that this Policy 002 Committees was amended by Municipal Council as indicated above.	
Signature of Municipal Clerk	**Date** **November 25, 2025**

Version	Amendment Description	Approval Date
Original V1	Committees	Mar 27, 2012
V2	Clarification that PAC reports to council and members at large are recommended by the Nominating Committee.	Sep 23, 2014
V3	Deletion of Committee of the Whole meetings and the following Standing Committees: Audit/Finance; Communications and PR; Community & Cultural Services; Infrastructure, Environment & Economic Development. Creation of new Audit & Finance Committee and Council & Staff Working Sessions.	Jan 26, 2016
V4	Amendments to number of councillors in Section 2. Deletion of Council and Staff Working Session section and replace with Policy & Strategy Committee.	Oct 11, 2016
V5	Amended the PAC compensation from 6 to 5 council members and 4 to 3 members for at large members.	Nov 8, 2016
V6	Repealed Section 4 Planning Advisory Committee	Jul 14, 2020
V7	Housekeeping amendments to section 3.1	Feb 23, 2021
V8	Amend term of membership on Nominating Committee from one to two years, housekeeping amendments and plain language.	Nov 25, 2025

APPOINTMENT TO COMMITTEES, BOARDS AND COMMISSIONS
FOR THE PERIOD NOV. 2024 – NOV. 2026

COMMITTEE NAME	COUNCIL REPRESENTATIVE	MEMBERS AT LARGE	TERM EXPIRES	Staff Responsible
AREA PLANNING ADVISORY COMMITTEES				Jeff Merrill
Blockhouse Area Advisory Committee	District 8 Councillor – Delong (4 Year term)	John Croft, Paula MacDonald		
Hebbville Area Advisory Committee	District 3 Councillor – Oickle (4 Year term)	Paul Fynes, Glen Hebb, Greg Flinn		
Hemford Forest Area Advisory Committee	District 4 Councillor – Hubley (4 Year term)	George Bell, Bruce Dickinson, Steve Gendron, Alan Tippett		
Oakland Area Advisory Committee	District 8 Councillor – DeLong (4 Year term)	Tom Lockwood, Geoff MacDonald Ron Myers		
Prince's Inlet Area Advisory Committee	District 8 Councillor – DeLong (4 Year term)	Barry Eisener		
Riverport Area Advisory Committee	District 9 Councillor – Brooks (4 Year term)	Barry Olivella		
Audit Committee Same as Finance Chair & Vice (yearly)	FULL Council Chair – Reinhardt, Vice Chair – Burns	Alex MacDonald (begins Apr 2025)	April 2028	Elana Wentzell
B'water Source Water Protection Advisory	Oickle (4 year term)		October 2028	Ella Gindi
B'water & Area Chamber of Commerce	Burns (2 year term)		October 2026	
CAO Evaluation Committee	Reinhardt, Bell, Brooks Mayor (4 year term)		October 2028	Mayor
CEF/CES Southwest Regional Advisory Board	Moore, Veinotte (2 year term)		October 2026	

COMMITTEE NAME	COUNCIL REPRESENTATIVE	MEMBERS AT LARGE	TERM EXPIRES	Staff Responsible
Common Land Comm – Lunenburg Peninsula	Veinotte (4 year term)	Eric Walters		Alex Dumaresq
Dangerous & Unsightly Property Committee	Bell, Oickle, Moore, Burns, Veinotte (2 year term) Mayor – Ex officio Chair – Bell, Vice Chair - Burns		October 2026	Jeff Merrill Graham Hopkins
Events Lunenburg County (ELC)	Veinotte (2 year term)		October 2026	Trudy Payne Ruth Wawin
FCM Conference Delegates for 2025 FCM Conference Delegates for 2026 FCM Conference Delegates for 2027 FCM Conference Delegates for 2028	Veinotte, Smith, & Brooks Hubley, Reinhardt, Burns, & Moore All Councillors Bell, Oickle, & DeLong			
Fences Arbitration Committee	Bell (4 yr term)	NSFA Rep - Peter Morine	November 2027	April Whynot-Lohnes
Finance Committee Chair & Vice selected yearly	FULL COUNCIL Chair – Reinhardt, Vice Chair - Burns			Elana Wentzell
Fire & Emergency Services Committee	Reinhardt, Bell, Hubley, Smith (2 year term) (Exp November 2026) Mayor – Ex officio Chair - Keizer, Vice Chair - Schmeisser	Fire Dept Reps Brian Keizer; Dep Chief Dean Schmeisser; Chief Darren Mulock; Captain Emily Bowers Members at Large Herbert Seymour Patricia Sharpe Brooke Gray	Reps - June 2026 October 2026 March 2027 November 2028	Chris Kennedy
Indian Path Common Committee	Brooks (4 year term)	Matt Keith & Stephen Johnson Susan Cochrane, Karen Toews & Kevin Chisolm Stefan Leslie	November 2025 November 2026 November 2027	Marta Selassie

COMMITTEE NAME	COUNCIL REPRESENTATIVE	MEMBERS AT LARGE	TERM EXPIRES	Staff Responsible
Lunenburg County Accessibility Advisory Committee (LCAAC)	DeLong Alternate – Reinhardt (2 year terms) (Exp 2026)	Teresa Alexander-Arab, Linda Mills Natasha Strickland Louise Hopper Amy Chrysler Lora Church	September 2028 September 2028 September 2028 December 2026 December 2026 September 2027	Ellen Johnson/Amy Wamboldt
Lunenburg County Anti Racism & Anti Discrimination Advisory Committee (LCARADAC)	Smith (2 year term) (Exp 2026)	Astrid Seidel & Darlene Higgins Vernon Simms & Caleb Wheeldon Kelly Goudie & Meagan MacDonald	March 2028 March 2027 March 2026	Gem Roberts
Lunenburg County Lifestyle Centre Society	Mayor (4 year term) Hubley, Veinotte (2 year term) Temp Alternate - Oickle (2 year term)		November 2026	Tom MacEwan
Lunenburg County Senior Safety Partnership Society	Smith (2 year term)		November 2026	
Lunenburg Source Water Protection Adv. Comm	Veinotte (4 year term) Planner		November 2028	Ella Gindi
Miller Point Peace Park Advisory Committee	Brooks (4 year term)	Rick Hebb Marie-Josee Ladouceur James Knock & Russell MacKinlay Rebecca Baccardax & Sandra Sabourin	July 2024 July 2024 June 2025 July 2026 July 2026	Trudy Payne Marta Selassie
Municipal Joint Services Board (MJSB)	Mayor (4 year term) Oickle, Burns (2 year term) Alternate – Hubley (2 year term)		November 2026	Tom MacEwan
Nominating Committee	Mayor (4 year term) Bell, Oickle, Smith (2 year term)		November 2026	April Whynot-Lohnes

COMMITTEE NAME	COUNCIL REPRESENTATIVE	MEMBERS AT LARGE	TERM EXPIRES	Staff Responsible
Oakland Lake Watershed	DeLong (4 year term) Planner		November 2028	Ella Gindi
Planning Advisory Committee	Bell, Moore, Brooks, Temp – Smith (2 year terms) – November 2028 Mayor – Ex officio Chair – Smith, Vice Chair - Bell	Gary Mailman Michael Hirtle Ann Mech Keith Drysdale	November 2026 November 2026 November 2026 November 2026	Jeff Merrill
Police Advisory Board	Bell, Moore, Burns (2 year term) – November 2026	Samir Upadhyay E. Joseph Boutilier Larry Hagell Provincial Member – Dale Kelly	July 2026 November 2027 November 2028 June 2025	Chris Kennedy
Policy & Strategy Committee Deputy Mayor – Chair & Vice selected yearly	FULL COUNCIL Chair - Veinotte, Vice Chair – Smith		November 2025	Alex Dumaresq
Region 6 Waste Management Committee	DeLong Alternate – Moore (2 year term)		November 2026	
Regional Growth Management Committee	Mayor & Deputy Alternate – Bell (2 year term)		November 2026	Tom MacEwan Alex Dumaresq
REMO Regional Advisory Committee	Mayor & Deputy Mayor Alternate – Bell (2 year term)		November 2026	Angela Henhoeffer
Sawpit Wharf Advisory Community Committee	Veinotte (4 year term)	Angus Morris & Ian Fraser David Silver, Bill Towndrow & Richard Mosher Hal West & Cowan George	November 2025 November 2026 November 2027	Trudy Payne
South Shore Regional Library Board	Smith (2 year term) Alternate – Reinhardt (2 year term)		November 2026	

Council
Item 11.1.3
November 25, 2025
Authorization: T. MacEwan

The Municipality of the District of Lunenburg

Request for Decision

Report to: Municipal Council

Submitted by: Amy Wamboldt, Grant Coordinator

Date: November 25, 2025

Re: 2025 GRID Application – Centre School Demolition and Remediation

Recommendation

"Municipal Council endorses the Centre School demolition and remediation project for the 2025 Growth and Renewal for Infrastructure Development program."

Executive summary

MODL is seeking financial support through the Growth and Renewal for Infrastructure Development (GRID) program for the demolition and remediation of the former Centre Consolidated School building located at 11788 Trunk 3 Lunenburg B0J 2C0.

As part of the application process, Council is required to pass a motion in support of the application.

Background

Centre Consolidated School (Centre School) officially opened on December 2, 1958, and served students for several decades. It closed in 2012, during a period of regional school consolidations. Upon closure, the property reverted to MODL.

MODL initially attempted to sell the property through traditional real estate listing, but efforts were not successful. When a sale was not possible, the municipality continued to offer the two soccer fields and surrounding green space for community use. At present, the site is the location for community soccer programs. In subsequent years, other opportunities with partnering organizations have been explored for various housing or projects of community benefit. Most recently, in July 2023, MODL announced negotiations with NEST, a non-profit developer. NEST proposed an affordable housing project on the site, with early concepts suggesting as many as 100 housing units. While discussions progressed, environmental and servicing concerns put an end to discussions.

The abandoned school building is dangerously derelict and contaminated. Community safety concerns involve frequent trespassing and vandalism on the site, which necessitates daily staff monitoring and regular interventions with the RCMP. Given the ongoing risk posed by the building, Council invested in environmental assessments and the development of tender documents to decommission the site.

Discussion

The cost to remove the school and associated contaminated debris is estimated at $4,500,000 and the soil remediation is estimated at $1,000,000. The municipality has received a directive from the Department of Environment to have the site remediated by May 6, 2027. Although the school building will be demolished, the intention is to continue to offer the pre-existing sport fields and green spaces as public assets. Council does not have an approved plan for the site containing the building footprint, but there have been discussions in support of cleaning the site to the highest possible standards to enable future housing developments. Additional accessibility improvements and investment in recreational assets are also a possibility.

Council has approved a budget of $5,500,000 for the entire project. As a funding source for the entire project has not been found, the $4,500,000 million dollar demolition component was separated from the project and listed as an eligible project category for the 2025 GRID funding program. As this funding program will only contribute 50% of eligible costs, the municipality will only receive approximately 40% of the total cost to remove the contamination inherited by the municipality from the province. The maximum potential funding through GRID is $2,228,925.

Strategic Focus

This project aligns with the 2025/26 budget passed by Council. In terms of Strategic Priorities, this project aligns with:

- Infrastructure upgrades, expansion, and management planning; and
- Quality of life enhancement through investment in recreation, parks and programs.

Budget/Financial Implications

Council has approved $5,500,000 for the Centre School demolition and remediation project in the 2025/26 Capital Budget.

Climate Change/sustainability

Sustainability and Climate Change considerations have been considered and addressed within the tender documents for this project.

Inclusion, Diversity, Equity and Accessibility (IDEA@MODL)

The Centre School demolition and remediation project meets the criteria as an accessibility project under the GRID funding program. Research indicates that removing derelict or abandoned school buildings increases accessibility to existing fields and open space, thereby transforming unsafe, underused property into inclusive, inviting community spaces.

Strategic Communications

If Council receives sufficient funding to proceed with the demolition and remediation of Centre School, a communications plan will be developed and implemented by staff.

Work plan

This project will be managed by the Engineering and Public Works Department. The project is classified as ‘shovel ready’ and can be incorporated within current workplans.

Alternatives

As an alternative to passing a motion of support for the GRID program and writing a letter of support for funding towards the Centre School demolition and remediation project, Council could choose to delay the project until next fiscal year and attempt to meet the May 6, 2027 deadline.

Report Preparation	
Department	Administration
Report Prepared by	Amy Wamboldt, Grant Coordinator
Report Approved by	Alex Dumaresq, Deputy CAO
Date Reviewed by C.A.O.	

Council
Item 11.2.1
November 25, 2025
Authorization: T. MacEwan

The Municipality of the District of Lunenburg

Request for Decision

Report to: **Municipal Council**

Submitted by: **Norma Schiefer, Manager of Development**

Date: **November 25, 2025**

Re: **Rocky Lake Charge Area agreement clarification**

Recommendation

That Municipal Council amend the existing renewal agreement dated December 14, 2023, with Mr. David Sutherland and the Municipality of Lunenburg for the collection of private road fees for clarification by replacing clause 8 with the following:

> 8. This Agreement may be transferrable to an Association created for the purposed of collecting private road fees and maintaining the Roads within the charge area. Since the charge area, method of charge and collection are already in place, the Association will not be required to submit a petition under the Private Roads By-law. However, a copy of the Association's memorandum of Association and By-laws must be provided with the transfer request. Any assignment must be approval by the Municipality in written form.

Executive summary

A request has been received asking for clarification that the petition requirement is not required to transfer the existing private road agreement from the applicant, Mr. David Sutherland, to a Road Association.

Background

An agreement was approved and signed on March 25, 2021, with Mr. David Sutherland, as applicant, and the Municipality of Lunenburg to allow for the collection of private road fees for the Rocky Lake Charge Area for a period of three years. A renewal was signed December14, 2023 for an additional 3 years (attached). At the time of application, Mr. Sutherland was unable to meet the requirements for a road association (non-profit society with Registry of

Joint Stocks) and proceeded to apply as an applicant. One condition of the agreement is that it can be transferred to an Association when the terms are able to be fulfilled.

Discussion

Clarification has been requested from Mr. Sutherland for clause 8 of the signed agreement. Mr. Sutherland is now able to fulfill requirements to register a road association with the Registry of Joint Stocks for this charge area. Before he proceeds, he seeks clarification that the petition requirement is not required when he requests the agreement be transferred from himself to the Association. During initial application, residents of the charge area were either consulted with agreement or notified that the agreement would be implemented. At that time there was no opposition, and fees have been collected on the tax bills for the last five years. The intent of the clause was to transfer the existing agreement without a petition requirement so that it is managed by their Road Association instead of an individual.

Strategic Focus

N/A

Budget/Financial Implications

No additional budget implications. Annual road fees are ongoing and will be included in budgeting as normal.

Climate Change/sustainability

N/A

Inclusion, Diversity, Equity and Accessibility (IDEA@MODL)

N/A

Strategic Communications

N/A

Work plan

N/A

Alternatives

Without clarification Mr. Sutherland may not proceed to create the road association as a non-profit society and leave the agreement with himself. In doing this, Mr. Sutherland bears the sole responsibility of road maintenance instead of having the members involved to share in decision making and responsibility.

Conclusion

The intent of the ability to transfer the agreement was to not require an area to start over with the request. Once the Registry of Joint Stocks requirements can be met (minimum of 5 members to set up the organization), the transfer to the Association could be requested.

Report Preparation	
Department	Planning and Development
Report Prepared by	Norma Schiefer, Manager of Development
Report Approved by	Jeff Merrill, Director of Planning and Development
Date Reviewed by C.A.O.	

THIS AGREEMENT made this 14 day of December , A.D., 2023.

BETWEEN:

MR. DAVID SUTHERLAND

(Hereinafter called the "Applicant")

- and -

THE MUNICIPALITY OF THE DISTRICT OF LUNENBURG, a municipal body corporate, incorporated pursuant to the Municipal Government Act, S.N.S., 1998, chapter 18, with its offices in the Cookville, in the County of Lunenburg and Province of Nova Scotia;

(Hereinafter called the "Municipality")

WHEREAS ROCKY LAKE charge area was created for the purposes of managing the collection of fees and the maintenance of the Roads: KITPU LANE and PULOWECH ROAD, as identified in their charge area map, located in Camperdown in the County of Lunenburg and Province of Nova Scotia;

AND WHEREAS the Applicant is responsible for maintenance of that certain gravel roadway used by the property owners on KITPU LANE and PULOWECH ROAD, as identified in the charge area map, for access to and from their land, homes and cottage properties at Camperdown in the County of Lunenburg and Province of Nova Scotia **(hereinafter referred to as the "Roads")**;

AND WHEREAS the Municipality has passed a bylaw known as the Private Roads By-Law **(hereinafter referred to as the "Bylaw")** which provides rules and procedures for collection by the Municipality of charges for the maintenance and improvement of private roads;

AND WHEREAS the Applicant has requested the Municipality to create a charge area and levy a per lot charge within that Charge Area for the maintenance of the Roads pursuant to the Bylaw, as hereinafter set out;

AND WHEREAS the Municipal Council, in session on ___November 28, 2023___, passed the following motion:

> **that Municipal Council renew the Rocky Lake Charge Area Road Maintenance Agreement of March 25, 2021 for an additional three (3) years with all terms and conditions of the original agreement remaining in place.**

AND WHEREAS the parties wish to enter into this agreement to give effect to their intentions with respect to the levy and collection of such charges, pursuant to the Bylaw.

WITNESSETH that in consideration of the mutual agreements set out herein, the parties agree as follows:

1. The parties agree the Request of the applicant of the ROCKY LAKE charge area, attached hereto as Schedule "A", shall form the basis of the charge created hereby, pursuant to the Bylaw.

2. The Charge Area to which this agreement shall apply is as shown in Schedule "B" attached hereto.

3. The Municipality shall levy and collect a charge of:

    - A uniform amount per lot based on occupancy within the charge area.
    - The said charge is to be approved annually by Municipal Council, pursuant to the Private Roads By-law.

4. The Municipality shall turn over to the Applicant, the charges collected, for use in the maintenance of the Roads, in accordance with the Bylaw. The Municipality shall not be held responsible for relying on and shall be permitted to rely on any lot identification information provided by the Applicant.

5. The Applicant shall be responsible for performing or contracting, the work associated with the maintenance of the Roads.

6. The Municipality shall have no responsibility or liability of any kind with respect to the Roads or the condition of the Roads or for their maintenance, and the Applicant shall indemnify and save harmless the Municipality, its officers, servants, agents and employees, its and their heirs, executors, administrators, successors and assigns, or any of them, from and against all risk of loss, damage or injury and against all claims, demands, actions and causes of action whatsoever arising out of, or in any way attributable to the operation of this Agreement, including but not limited to any and all liability or responsibility with respect to the work associated with the improvement or maintenance of the Roads.

7. This Agreement shall be in effect for a period of three (3) years from the date of signing. At that time, it shall be reviewed by Council for a further renewal, termination or transfer, if an Association is formed.

8. This Agreement may be transferrable to an Association created for the purpose of collecting private road fees and maintaining the Roads within the charge area, subject to all requirements of the Private Roads By-law pertaining to an application by Association being met. Any assignment must be approved by the Municipality in written form.

IN WITNESS WHEREOF the parties to these presents have signed, sealed and delivered the same the day and year first above written.

SIGNED, SEALED AND DELIVERED	)	ROCKY LAKE charge area Applicant
In the presence of:	)	
	)	
	)	
Norma Schiefer	)	Per: D. Sutherland
Witness	)	David Sutherland
	)	
	)	
		MUNICIPALITY OF THE DISTRICT OF LUNENBURG
	)	
	)	
Norma Schiefer	)	Per: Carolyn Bolivar-Getson
Witness	)	Mayor Carolyn Bolivar-Getson
	)	
	)	
Norma Schiefer	)	Per: April Whynot-Lohnes
Witness	)	April Whynot-Lohnes, Municipal Clerk

PROVINCE OF NOVA SCOTIA)
COUNTY OF LUNENBURG)

On this 13 day of December , A.D. 2023, before me, the subscriber personally came and appeared, Norma Schiefer , a subscribing witness to the foregoing indenture who, having been by me duly sworn, made oath and said that David Sutherland, one of the parties thereto, caused the same to be executed in his name and on his behalf and in his/her presence.

Joanne Powers

A COMMISSIONER OF THE SUPREME COURT
NOVA SCOTIA

JOANNE POWERS
COMMISSIONER OF THE
SUPREME COURT OF NOVA SCOTIA

PROVINCE OF NOVA SCOTIA)
COUNTY OF LUNENBURG)

ON THIS 14 day of December, A.D., 2023, before me, the subscriber personally came and appeared, Norma Schiefer , a subscribing witness to the foregoing Indenture who, having been by me duly sworn, made oath and said that the MUNICIPALITY OF THE DISTRICT OF LUNENBURG, one of the parties thereto, caused the same to be executed in its name and on its behalf and its corporate seal to be thereunto affixed by its proper officers in his/her presence.

Joanne Powers

A COMMISSIONER OF THE SUPREME COURT
NOVA SCOTIA

JOANNE POWERS
COMMISSIONER OF THE
SUPREME COURT OF NOVA SCOTIA

AFFIDAVIT OF STATUS

PROVINCE OF NOVA SCOTIA)
COUNTY OF LUNENBURG)

I, David Sutherland, of Camperdown, in the County of Lunenburg and Province of Nova Scotia, the "Deponent", make oath and swear that:

1. THAT I am the Applicant herein. Except, as otherwise stated, I have personal knowledge of the matters to which I have sworn in this Affidavit.

2. THAT I acknowledge that I have executed the foregoing Instrument under seal on the date of this Affidavit.

3. THAT this acknowledgement is made pursuant to s. 31(a) of the Registry Act, R.S.N.S. 1989, c.392 or s. 79(1)(a) of the Land Registration Act as the case may be, for the purpose of registering this instrument.

4. THAT I am nineteen years of age or older and I am resident of Canada under the Income Tax Act (Canada).

5. For the purpose of this Affidavit "spouse" means either of a man or a woman who

   (a) are married to each other,

   (b) are married to each other by a marriage that is voidable and has not been voided by a judgment of nullity,

   (c) have gone through a form of marriage with each other, in good faith, that is void and are cohabiting or have cohabited within the preceding year, or

   (d) is a party to a registered domestic partner declaration made in accordance with Section 53 of the Vital Statistics Act (Nova Scotia) but does not include a former domestic partner.

6. THAT I am a spouse and Yvette Marie Sutherland is my spouse and have no other spouse as defined herein. I am not a party to an unregistered domestic partner declaration.

7. THAT I do not have any former domestic partner with the rights contemplated by Section 55 of the Vital Statistics Act (Nova Scotia).

8. THAT notwithstanding the above, the Road and Charge Area referred in the Agreement herein are not owned by either myself and/or my spouse.

SWORN TO at Cookville)
in the County of Lunenburg,)
Province of Nova Scotia,)
this 13 day of December)
A.D. 2023)

Joanne Powers
A COMMISSIONER OF THE)
SUPREME COURT NOVA SCOTIA)

David Sutherland

JOANNE POWERS
COMMISSIONER OF THE
SUPREME COURT OF NOVA SCOTIA

Council
Item 15.2
November 25, 2025
Authorization: T. MacEwan

The Municipality of the District of Lunenburg

Direction Report

Report to:	Mayor and Municipal Council
Submitted by:	Planning Staff
Date:	November 25, 2025
Re:	Municipal-Wide Land Use Planning – Council Direction Report #1

Introduction

In 2018, the Province of Nova Scotia passed legislation requiring all municipalities to adopt comprehensive planning documents that apply to all lands within their jurisdiction. In response, the Municipality of the District of Lunenburg (MODL) launched a project to create a unified Municipal Planning Strategy (MPS) and Land Use By-law (LUB) for the entire Municipality. These new documents will extend planning to all areas of the municipality, providing a consistent framework to guide future growth and development.

As outlined in the Municipal Government Act (MGA), the MPS and LUB must meet the requirements of the Statements of Provincial Interest which include Drinking Water, Flood Risk, Agricultural Land, Infrastructure, and Housing. The documents must also meet provincial Minimum Planning Requirements that include policies and regulations to address several different land uses (residential, commercial, etc.), as well as other aspects such as mapping, review periods and contextual information. In addition, the provincial regulations outline several topics that are considered discretionary content such as environmental protection, heritage preservation and transportation.

Public engagement began in 2020, with subsequent rounds in 2025 focused on reviewing a first draft of the proposed documents. Input collected through surveys, workshops, and stakeholder meetings informed the What We Heard Report (WWHR) 2025, which summarized community priorities and concerns.

This first Council Direction Report provides an overview of several key topics that generated notable public feedback, either contentious or strongly supported, during the engagement period. Each section includes an overview of the issue, a summary of public, stakeholder and Council feedback (from previous discussions), and policy direction options for Council's consideration.

This report covers the following topics:

- Livestock Operations
- Agricultural Land Protection
- Home-Based Businesses
- Recreational Vehicles
- Campgrounds and RV Parks
- Inland Watercourses
- Inland Wetlands

In the coming weeks, two additional Council workshops will also be held, discussing other topics that focus on zoning and other land-use related issues.

The purpose of these reports is to support informed decision-making by identifying where policy adjustments may be warranted before preparing Draft 2 of the MPS and LUB. Staff have outlined several options for each topic from which Council may provide direction to guide the preparation of Draft 2, anticipated for release in February 2026. This will be followed by a final round of public information sessions prior to adoption and submission to the province for final approval.

Topic: Livestock Operations

Overview

When residential or institutional uses are located close to livestock barns and manure storage facilities, conflicts can arise due to issues such as noise and odour. To help address these conflicts, many municipalities in Nova Scotia and secondary plans within MODL (Blockhouse, Hebbville, Hemford Forest, Oakland, and Princes Inlet) have controls that limit livestock on specific properties, and/or setbacks between these uses. The setbacks typically create a minimum distance between barns/manure storage facilities and nearby homes, watercourses, etc. Management of livestock-related land-use conflicts does not fall under the Statements of Provincial Interest or minimum planning requirements.

The Province of Nova Scotia has a set of Manure Management Guidelines which recommend setback distances between new livestock operations and nearby uses such as residential and institutional. These guidelines are not mandatory, so it is up to municipalities to establish their own livestock-related regulations should they choose to do so.

If Council does wish to address this topic, one approach could include categorizing the size of a livestock operation based on the intensity of the use to apply appropriate setbacks. For example, requiring greater setbacks for larger operations versus lesser setbacks for smaller operations. This would involve establishing thresholds that define the number and type of animals that fall within a certain size of operation. Alternatively, a one-size-fits-all setback approach could be used for all livestock operations, regardless of size.

Another approach could include only requiring setbacks for new residential developments that are near existing livestock operations. This would help to limit the potential for nuisance complaints made by incoming uses, and put the onus on the new use, instead of the existing farm. Although not mandatory, this approach could indirectly support the protection of agricultural land which is a Statement of Provincial Interest, by keeping new development away from existing farms.

Lot size is another consideration. Since smaller properties are more likely to have nearby neighbours, they are generally more susceptible to land use conflicts. Council could consider the types of livestock or the number of animals permitted on smaller lots through a separate requirement. For example, certain types of animals and amounts (e.g. chickens) could be allowed on small lots, whereas larger animals such as pigs or cows wouldn't be permitted.

Feedback
Agriculture and the keeping of livestock, particularly hobby farms, are very important to the residents of MODL. We received a significant amount of negative feedback on the proposed livestock regulations contained in Draft #1. Many also expressed related concerns over land autonomy and the potential negative impacts on food security. While most viewed the regulations as a form of government overreach, a few supported addressing land use conflicts associated with keeping livestock. Overall, residents emphasized the importance of encouraging and supporting sustainable farming practices.

At the agricultural stakeholder event, farmers talked about the growing friction that is occurring between farms and nearby land uses. They noted that new residents moving to farming areas are becoming less tolerant of everyday farming activities. Overall, there were mixed views on having required setbacks for agricultural uses, with some support for protecting natural features, and others expressing caution over restricting farmers.

During previous Council workshops where livestock regulations were discussed, it was noted that this topic is one of the most contentious ones. Discussions included the possibility of applying livestock regulations to certain zones rather than to all lands in the municipality. Overall, there was a sense of agreement that protecting agricultural land is more important than regulating livestock.

Potential Policy Direction: Setbacks for new barns and manure storage structures

Provincial planning policies do not require that municipalities include setbacks for barns and manure storage facilities. However, these types of setbacks can help minimize conflicts with neighouring properties and reduce potential contamination of watercourses and drinking water.

Options

Council could direct staff to:

1. Do not create categories for livestock or place any limitations on livestock operations including backyard agriculture such as chickens. (minimum planning)
2. Do not create categories for livestock but require setbacks or limit the number of livestock in certain zones (i.e. residential neighbourhoods).
3. Use an animal unit approach to apply different setback distances for barns and manure storage structures by categorizing the scale of a livestock operations. This could also include limiting the number of chickens for backyard agriculture uses on small residential lots.

An extensive amount of resident feedback was received on this topic with strong views against the livestock-related regulations contained in the first draft document. Therefore, staff recommend Option 1 – to not place any limitations on livestock operations. While this option would mean that new livestock related structures such as barns and manure storage facilities would be subject to no setback requirements from neighbouring homes, wells, watercourses, etc., it was clearly understood that residents do not want these types of limitations on livestock. Since it is not a requirement to address livestock-related land-use conflicts, staff recommend leaving this topic out of the planning documents.

Potential Policy Direction: Setbacks for new developments from existing farms

Setbacks for new residential and institutional land uses from existing livestock farms can help protect farms from encroaching development. This type of requirement would help to minimize the potential for nuisance complaints and land use issues associated with livestock <u>without</u> impacting existing farms. While this type of regulation is not mandatory, it would indirectly support the protection of farms and agricultural lands, which is a Statement of Provincial Interest.

Options

Council could direct staff to:

1. Require no setbacks for new residential and institutional land uses from existing barns or manure storage facilities. (minimum planning)
2. Require a 50-metre setback for new residential and institutional land uses from existing barns or manure storage facilities.
3. Require a 150-metre setback distance for new residential and institutional land uses from existing barns or manure storage facilities.

Staff recommend Option 3. Requiring a 150-metre setback distance for any new residential or institutional development from existing livestock operations will help to minimize the potential for future land use conflicts with incompatible uses by directing new development away from established agricultural areas. This approach will provide a level of protection for farms and will support the protection of agricultural lands without putting limitations on farmers.

Alternatively, if Council wants to proceed with this approach but believes the setback distance is too large, Option 2 offers more flexibility for non-agricultural uses while still protecting existing farms from encroaching development.

Topic: Agricultural Land Protection

Overview

Agricultural land is a Statement of Provincial Interest and existing and potential agricultural lands must be identified and protected. The Municipal Government Act states that planning documents must consider the following measures to protect agricultural land: giving priority to agricultural uses, limiting the number of lots, establishing separation distances for new non-agricultural development, and limiting topsoil removal. As farmland faces various challenges such as land being lost to development and land use conflicts, it is important to maintain a stable agricultural land base that will benefit all Nova Scotians.

In MODL, the area of land used for crops (excluding Christmas tree farms) declined by 22.3% between 2011 and 2021. The most suitable soil for farming in MODL is Class 3, making up 15.3% of the total area. These soils are increasingly at risk from being developed, as a greater proportion of development has been occurring on Class 3 soils compared to all other soil types since 2004.

During the recent public engagement work, the public were consulted on an approach that included a specific agricultural zone. This approach could protect agricultural lands by limiting subdivisions to two per calendar year (up to a maximum of six total) and restricting new private roads and flag lot developments in that zone. The goal would be to direct new residential developments to already built-up areas and to reduce the fragmentation and development of higher-quality soils. The zone was applied to lands larger than four hectares (9.88 acres), containing 60% or more class 3 soils, and located outside of settlement or watershed protection areas. The approach also included flexibility for agricultural landowners, to ensure that land intended to remain in agricultural use would not be impacted by the subdivision limits.

Feedback

While most of the agriculture-related feedback from residents was on the proposed livestock regulations, we also heard some feedback specific to agricultural land. There was a strong sense of support for the protection of agricultural land, but we also heard that some residents want flexibility for farmers and for over regulation to be avoided.

At the agricultural stakeholder event, we heard from farmers who expressed support for protecting agricultural land. Some had concerns about the amount of farmland being lost to development and the increase in land use conflicts between farms and non-agricultural uses. There was support for setbacks for new residential uses from existing livestock operations, as well as having a specific agricultural zone. Overall, the farmers expressed the desire for support instead of having barriers, the importance of protecting agricultural land, and the need for local food production to be encouraged.

At previous Council workshops on the protection of agricultural land, some Council members expressed concern about the loss of agricultural land, however, there was also concern about creating financial hardships for farmers and negatively impacting property equity by limiting subdivision. There was recognition that some farmers have limited options when it comes to selling their land, and planning policies should avoid creating financial hardships or discourage farming altogether. There was also some interest in including smaller parcels in the agricultural zone to ensure that not only large farm properties are protected.

Potential Policy Direction: Agricultural Land Protection

As agricultural land is a Statement of Provincial Interest, it must be addressed in the planning documents. Establishing an agricultural zone can contribute to the protection of farmland by clearly identifying agricultural areas, while limiting subdivision can help direct future development away from these areas by allowing for fewer development lots, minimizing potential land use conflicts.

Options

Council could direct staff to:

1. Create an agricultural zone that only requires a larger minimum lot size for new residential lots. This option would somewhat discourage residential development on agricultural lands by requiring larger lot sizes but wouldn't place a limit on the number of lots that could be subdivided.
2. Create an agricultural zone that limits the subdivision of land to 4 per lots year (max 12 total) and restricts private roads and flag lots. This option would provide more protections on agricultural lands than Option 1 by placing a limit on the number of new residential lots that can be created (as well as limits on private roads/flag lots), but would allow a higher number of lots than Option 3. This option could also incorporate specific suggestions based on public and stakeholder feedback such as a policy that allows farmers to request land be added to the zone on a case-by-case basis, and to ensure that lots which are captured within the zone aren't excessively large.
3. Create an agricultural zone that limits the subdivision of land to 2 per lots year (max 6 total) and restricts private roads and flag lots. This option would provide the most protection of agricultural lands. This option could also incorporate specific suggestions based on public and stakeholder feedback such as a policy that allows farmers to request land be added to the zone on a case-by-case basis, and to ensure that lots which are captured within the zone aren't excessively large.

Staff recommend Option 3. Creating an agricultural zone that limits subdivisions and prohibits the creation of new private roads and flag lot developments. This approach would help to direct new residential development away from existing agricultural areas and could address the fragmentation of agricultural soils. Staff also recommend incorporating the suggestions from the public and stakeholders by allowing farms to be added to the zone on a case-by-case basis (even if it doesn't meet the typical thresholds of the zone), as well as including lands as small as three hectares (7.4 acres) in size to be included in the zone. Planning staff believe that this approach would be consistent with Statement of Provincial Interest.

Topic: Home-based Businesses

Overview

The provincial *Minimum Planning Requirements Regulations* require that a municipal planning strategy include statements of policy in relation to commercial and industrial uses. It does not explicitly state how home-based businesses should be regulated in a land use by-law.

According to a study completed in 2023, there were approximately 256 home-based businesses within the unplanned areas of MODL. Trade-based businesses were the largest category of home-based businesses in the Municipality, followed by automotive related businesses and then general services.

Regulating home-based businesses can be helpful for allowing commercial uses in zones that would otherwise only permit residential uses. For example, if a rural residential zone were to be established, such a zone would not typically permit commercial uses unless there was a specific regulation permitting additionally flexibility in the form of home-based businesses. In other words, establishing regulations for home-based businesses would allow for commercial activity in a zone that would not permit it otherwise. Should Council decide not to establish any residential-only zones, regulations permitting home-based businesses would not be necessary. A general rural zone would likely permit both residential and commercial uses.

Feedback

Public engagement over the summer of 2025 revealed that small and home-based businesses are very important to the residents of MODL. Many residents did not want home-based businesses to be regulated at all, while others preferred that minimal regulations only apply in certain parts of the Municipality. Residents expressed a desire for freedom to earn a modest income on their property without additional municipal government oversight. Some individuals raised concern about certain types of businesses in residential neighborhoods – e.g., an automobile dealership may be less fitting than an art gallery in some communities.

Home-based businesses were discussed at a special Council Meeting on July 29, 2025. At the meeting, staff heard that councillors want to support home-based businesses and provide them with as much flexibility as possible. Generally, councillors indicated that they do not receive a significant number of complaints about home-based businesses, suggesting that there is no need to heavily regulate this use. Consequently, some councillors did not feel it was necessary to require public road frontage or limit the number of employees a home-based business can have. Some councillors cited parking and signage as potential items to regulate.

Potential Policy Direction: Applicability

Options

Council could direct staff to:

1. Not regulate home-based businesses at all. This option would not establish specific requirements for home-based businesses in primarily residential zones. Home-based

businesses would be considered a commercial use and permitted in any zone that allows for residential use. (minimum planning)
2. Regulate home-based businesses in specific residential zones to a minimal extent. This option would permit home-based businesses wherever residential uses are allowed and establish basic requirements for home-based businesses in primarily residential zones including a list of permitted uses and a maximum floor area.
3. Regulate home-based businesses in specific residential zones to a fuller extent. This option would permit home-based businesses where residential uses are allowed and establish a comprehensive list of requirements for home-based businesses in primarily residential zones (e.g., permitted uses, maximum floor area, signage, public road frontage, number of employees).

Planning staff recommend Option 2. Option 2 would permit home-based businesses in all zones that permit dwellings and regulate home-based businesses in primarily residential zones. Regulating specific uses in residential zones would help to ensure that a home-based business such as a junk yard would not be permitted in a residential neighborhood. Regulating the maximum floor area of the business would align with the provision established by the building code regulations and ensure that a home-based business does not detract from the residential vernacular of a structure in a residential community.

If Council decides to include residential zones in the Municipality's zoning framework (e.g., Rural Residential or Lakeshore Residential), it would be important to consider allowing home-based businesses in these zones. Otherwise, no commercial activity would be allowed to take place in these areas. Option 2 would be more flexible towards home-based businesses than Option 3.

Topic: Recreational Vehicles

Overview

Recreational vehicles can serve a variety of different purposes. RVs can be used for recreation – for example, during a camping trip or at a campground with other RVs and campsites. Alternatively, a recreational vehicle may be used as a form of housing in the absence of more attainable options. This section is focused on the use of recreational vehicles for year-round habitation rather than for temporary camping.

The Minimum Planning Requirement Regulations require that a municipal planning strategy contain statements of policy with respect to (ii) commercial and industrial uses and (iv) recreational facilities and public open spaces. They do not specify that municipalities regulate recreational vehicles through a land use by-law. There is, however, a Statement of Provincial Interest Regarding Housing. The goal of the statement is to provide housing opportunities to meet the needs of all Nova Scotians, and it applies to all communities of the province.

To address potential land use conflicts, Council may wish to establish regulations requiring a development permit after a set amount of time (e.g., 30 days). Regulations could take the form of setbacks, or sanitation requirements, such as the installation of a pit privy. A threshold period (such as 30 days) would ensure that the Municipality does not require a development permit from individuals merely camping on their property or that of a family member for a short-term stay.

If regulating recreational vehicles, Council may also wish to consider how many RVs would be appropriate on a single property before this use would be considered a campground or RV park – a use that may be different and subject to separate regulations.

Feedback

Housing was a major theme throughout all the public engagement over the summer of 2025. Many residents called for diverse housing options, expressing concern about the rising cost of living and a shortage of affordable housing. At the beginning of the engagement period, residents were particularly frustrated with what they perceived to be a proposed limitation on the inhabitation of RVs to 30 days. Many felt that people should be allowed to live in a recreational vehicle year-round if there are some standards for servicing and visual aesthetics.

A feedback frame presented at many of the open houses asked residents to indicate the extent to which they agreed with the following statement: "People should be allowed to live in a recreational vehicle year-round, as long as there is an appropriate system for disposing of sewage". Results revealed that the majority (60%) of the 184 participants agreed with the statement, while only 22% disagreed. However, it is worth noting that the residents on Tancook Island were uniquely concerned with the prevalence of travel trailers on the Island in the summer months.

Potential Policy Direction: Habitation

Options

Council could direct staff to:

1. Do not regulate recreational vehicles. This would mean that a recreational vehicle could exist on any lot and be occupied for any given amount of time without a development permit. Council would not have the authority to require an adequate

septic system or ensure that a recreational vehicle complies with the setbacks of a certain zone. (minimum planning)

2. Permit up to three recreational vehicles to be occupied on a site year-round, requiring a development permit after 30 days to confirm compliance with zone setbacks, but not dependent on an approved septic system.

3. Permit up to three recreational vehicles to be occupied on a site year-round, requiring a development permit after 30 days to confirm compliance with zone setbacks and an approved septic system.

Option 3 is recommended by Staff. Option 3 represents a relatively permissive approach, wherein Council would only require a development permit to confirm that the recreational vehicle complies with the setbacks of the zone it falls within, and that an approved septic system is in place. Throughout the engagement period, we heard several concerns about the dumping of graywater and waste from recreational vehicles. This provision would help to mitigate that issue.

Permitting up to three recreational vehicles on a site before the site is considered an RV park is more permissive than the approach of Queens (2 recreational vehicles allowed on a site at a time) and the Municipality of the District of Chester (max 2 recreational vehicle allowed on a site at a time, depending on the zone).

If Council has concerns about the affordability and accessibility of requiring a septic system, Option 2 would be the secondary recommended option.

Topic: Campgrounds and RV Parks

Overview

In 2023, there were 8 known existing campgrounds and RV parks in MODL. There was also one proposed RV park in Cherry Hill. Campgrounds and RV parks can be regulated to help protect the environment and reduce the potential for land use conflicts.

As mentioned above, the Minimum Planning Requirement Regulations require that a municipal planning strategy contain statements of policy with respect to (ii) commercial and industrial uses and (iv) recreational facilities and public open spaces. There is no specific requirement to regulate Campgrounds and RV parks.

Campgrounds and RV parks are not specifically regulated in any of the planning documents of the Secondary Planning Areas of MODL. However, they could be considered a commercial use and therefore permitted in certain zones within some of the Secondary Plan Areas, specific to the zone requirements.

If Council decides to establish regulations for campgrounds and RV parks, the definition of a campground and RV park is an important component to determine. For example, some municipalities distinguish between a small and large campground and require a different approval mechanism for each. Other municipalities have just one definition of a campground and RV park but permit them by different approval mechanisms depending on the zone (e.g., a campground and RV park proposed in a lakeshore zone may have to go through a more stringent approval and public process than one in a commercial zone).

Feedback

Throughout the public engagement activities in the spring and summer of 2025, we heard some concerns about RV parks and campgrounds, with people noting their impact on the environment and their potential contribution to noise, light, and traffic.

Many of the open houses had a specific feedback frame statement on campgrounds and RV parks. Residents were asked to indicate their level of agreement with the statement: “There should be specific regulations for campgrounds and RV parks to minimize the impacts on things such as neighboring properties and the environment”. Overall, 89% of the 182 participants on this feedback frame indicated some level of agreement with the statement, whereas only 4% indicated that they disagreed.

Comments related to this statement indicated that residents want the regulations for campgrounds and RV parks to be balanced, evidence-based, and specific to the context. There were also a few specific comments about how campgrounds and RV parks can be an eyesore to the shoreline.

Potential Policy Direction: Campgrounds/RV Parks

Options

Council could direct staff to:

1. Do not regulate campgrounds and RV parks. If this option was chosen, campgrounds and RV parks would be permitted in most areas in the Municipality and not subject to

any specific regulations (e.g., setbacks, egress, layout, etc.) or a public process. (minimum planning)

2. Permit campgrounds and RV parks by site plan approval in rural zones and development agreement in select zones/areas of the Municipality (e.g., Lakeside zone, Coastal Protection Area, etc.). This option would allow for a less intensive approval process in rural zones that permit a range of uses, while ensuring that Council has more control over campgrounds and RV parks proposed in environmentally sensitive areas.

3. Permit campgrounds and RV parks by development agreement in most zones. This option would subject all applications for a campground and RV park to the development agreement process, requiring Council oversight.

Staff recommend Option 3. Option 3 would permit campgrounds and RV parks in most zones through development agreement, providing Council with control over aspects such as egress, site design, and more. A development agreement is a binding legal agreement between the Municipality and a property owner. The criteria of a development agreement are outlined in the municipal planning strategy. This approval mechanism would offer Council more control compared to a site plan approval process. Historically, campgrounds and RV parks have been contentious in MODL.

However, if Option 3 seems too onerous, the site plan approval mechanism in Option 2 could address aspects such as campsite locations, traffic flow, landscaping, and waste. Site plan approval is issued by a development officer.

Topic: Inland Watercourses

Overview

Inland waters within MODL cover approximately 14,841 hectares of MODL and play an essential role in supporting native and rare species, maintaining biodiversity, and naturally filtering runoff to reduce siltation, erosion, and pollution.

As the Municipality advances its Municipal Planning Strategy and Land Use By-law, these documents may consider whether and how development near lakes and rivers should be managed to protect water quality and maintain shoreline stability. One potential approach is the establishment of setbacks and vegetative buffers, which help reduce runoff, erosion, and other impacts from nearby development.

This section presents options for Council to consider regarding inland watercourse protection, including potential setback and buffer standards, flexibility for existing properties, and approaches to balance environmental protection with development opportunities. Council may decide to adopt new measures or take no additional action, as there are no minimum provincial requirements for inland shoreline protection.

Feedback

Public and stakeholder feedback recorded in the WWHR 2025 showed general support for protecting inland watercourses through setbacks and vegetative buffers.

In response to the feedback frame statement “It is important to apply rules to limit development around lakes, rivers, and wetlands”, 91% of the 177 participants indicated some level of agreement. Comparatively, only 2% noted disagreement.

Residents emphasized the importance of lakes and rivers to MODL’s environment, drinking water, and community identity. Many supported setbacks and vegetation protection, while others sought more flexibility for development. Stakeholders, including landowners and environmental professionals, agreed that setbacks and buffers are necessary but should be science-based and context-sensitive, with larger distances for high-impact uses and more flexibility for residential development. Both groups stressed that clear, consistent rules would help property owners plan responsibly while protecting water quality and reducing erosion and flood risks.

Potential Policy Direction: Vegetative Buffers

The purpose of establishing a vegetative buffer along inland shorelines, including lakes and rivers, is to preserve and restore natural vegetation that filters runoff, stabilizes soils, and maintains shoreline integrity. Vegetative buffers serve as natural infrastructure by absorbing rainfall, trapping sediment, and filtering nutrients and contaminants before they reach the water.

A continuous strip of native vegetation between developed areas and waterbodies can reduce the movement of pollutants, mitigate erosion, and provide habitat for shoreline species that depend on shaded, vegetated riparian zones. These buffers also contribute to property and infrastructure protection, as naturally vegetated shorelines are more resilient to flooding and soil loss than cleared or altered areas.

Flexibility could be provided through exemptions allowing limited vegetation removal for access, view corridors, or aquatic accessory uses, as well as the removal of hazardous, diseased, or invasive vegetation. Such provisions would balance environmental protection with reasonable flexibility for property owners.

Options

Council could direct staff to:

1. Not require vegetative buffers along shorelines. Development setbacks (if any) or other general environmental provisions would provide the only shoreline protections. Because there are no provincial requirements for watercourse buffers in residential areas, this approach would leave inland lakes and rivers vulnerable to vegetation loss, erosion, and runoff pollution, reducing shoreline stability and habitat quality. (minimum planning)
2. Establish a 15-Metre Vegetative Buffer with flexibility for existing or undersized lots. This option would provide existing or undersized lots with flexibility if they cannot meet the full 15-metre buffer. In such cases, the buffer may be reduced only to the maximum distance reasonably achievable from the ordinary high-water mark. This option could also allow vegetation removal for access, view corridors, or aquatic recreational accessory uses, as well as the removal of hazardous, diseased, or invasive vegetation-similar to the provisions contained along the coastline.

Staff recommend Option 2. Compared to having no buffer regulations, Option 2 provides a proactive and balanced framework for protecting MODL's inland watercourses while maintaining fairness and flexibility for landowners. Establishing a 15-metre vegetative buffer helps maintain water quality by filtering runoff, trapping sediments, and reducing the amount of nutrients and contaminants entering lakes and rivers. It also stabilizes soils, prevents erosion, and preserves native vegetation that supports fish, birds, and other shoreline species.

This option includes exemptions that allow limited vegetation removal for water access, view corridors, and aquatic accessory uses, as well as the removal of hazardous, diseased, or invasive vegetation. These exemptions make it possible for property owners to safely and responsibly maintain access and visibility without compromising the buffer's protective function.

In addition, Option 2 introduces added flexibility for existing or undersized lots that cannot meet the full buffer requirement. This flexibility ensures that such lots remain developable, allowing property owners to make reasonable use of their land while minimizing environmental impacts.

By combining the vegetative buffer with practical flexibility, Option 2 responds directly to strong community support for protecting inland watercourses, as highlighted in the *What We Heard Report (WWHR)*. It also helps prevent erosion, sedimentation, and water-quality degradation that could occur in the absence of regulation, ensuring that future development along MODL's lakes and rivers remains both responsible and resilient.

Potential Policy Direction: Setbacks

The establishment of setbacks from inland shorelines, including lakes and rivers, is a regulatory measure designed to protect the ecological and physical integrity of these aquatic systems by maintaining a minimum development-free distance from the ordinary high-water mark. A watercourse setback functions primarily as a development restriction defining the minimum distance that main built structures must be kept from the water. Crucially, within this regulated zone, some accessory uses or low-impact structures, such as decks, sheds, garages, and playgrounds are often still permitted.

A vegetative buffer is distinct from, but typically located within, the setback area. It is defined as a firm, undisturbed strip of permanent, native vegetation whose purpose is purely ecological. Buffers act as the essential transition zone, allowing natural processes like water filtration, sediment capture, and soil stabilization to occur without disturbance. While a setback governs *where* building can occur, the buffer dictates *what* must remain in its natural state, working in conjunction with the setback to protect the natural ecosystem from the impacts of adjacent human development.

Options

Council could direct staff to:

1. Not establish setback and or vegetative buffer requirements. This option would offer no municipal protection for inland watercourses and rely solely on general environmental provisions. Because there are no provincial regulations governing watercourse setbacks or buffers in residential areas, this would leave most inland lakes and rivers in MODL unprotected from infilling, vegetation clearing, and runoff impacts, increasing risks of erosion, flooding, and water quality degradation. (minimum planning)
2. Establish a 20-metre setback with some flexibility offering a simpler standard that provides a minimum level of protection while reducing development constraints – like Riverport and District Planned Area. Council could provide flexibility from the watercourse setback for existing or undersized lots that cannot meet the full setback, and where an existing building is relocated to improve its position relative to the setback.
3. Establish a 30-metre setback for all new developments adjacent to significant inland watercourses with exemptions and some flexibility. Council could provide flexibility from the watercourse setback for existing or undersized lots that cannot meet the full

setback, and where an existing building is relocated to improve its position relative to the setback.

Option 3 would establish a 30-metre setback from significant inland shorelines to protect water quality, reduce erosion, and strengthen shoreline and property resilience. This distance provides strong environmental protection by allowing runoff to filter naturally through soils and vegetation, capturing sediments and contaminants before they reach the water. It also helps reduce flooding, slope failure, and erosion risks that can damage both private property and public infrastructure.

Feedback from the *What We Heard Report* showed strong community support for environmental protection and for safeguarding MODL's lakes and rivers. Option 3 reflects this public priority while maintaining fairness for property owners through exemptions for limited water access and small accessory uses and added flexibility for existing or undersized lots that cannot meet the full setback. In such cases, the setback could be reduced only to the maximum distance reasonably achievable from the ordinary high-water mark.

If Council prefers a smaller standard, Option 2, which would establish a 20-metre setback with similar exemptions and flexibility, would still provide meaningful protection and represent a form of minimum planning. Choosing not to implement setbacks (Option 1) would leave inland watercourses unprotected from runoff, erosion, and declining water quality.

Inland Wetlands

Overview

MODL contains an estimated 4,000 inland wetland sites, which play an essential role in reducing floods and droughts, filtering water, storing carbon, and supporting biodiversity.

This report focuses on inland wetlands, as coastal wetlands are already regulated under MODL's Coastal Protection Regulations. Despite their importance to water quality, flood prevention, and habitat health, inland wetlands currently lack municipal-level protection.

While there are no minimum planning requirements in Nova Scotia for wetland protection, the Province's *Development and Wetlands* guidance recommends leaving at least a 20-metre vegetated buffer between wetlands and development to maintain natural hydrology and prevent contamination.

Council may wish to consider a municipal framework that aligns with this guidance by mapping inland wetlands and establishing setbacks and buffers to reduce disturbance. Development could be limited to low impact uses such as trails or conservation projects, while allowing property owners to submit professional studies to verify mapped boundaries.

This approach would help protect wetlands from alteration, maintain their flood-control and water-filtration functions, and create a consistent process that balances environmental protection with reasonable property use.

Feedback

Public feedback demonstrated strong support for protecting wetlands as essential natural assets within MODL. Many residents emphasized that wetlands play a key role in maintaining water quality, reducing flooding, and supporting wildlife and vegetation. Comments frequently called for rules limiting development near wetlands to prevent contamination, infilling, and vegetation loss.

Residents also linked wetland loss to impacts on drinking water, endangered species, and subdivision growth, expressing concern that increased development could harm sensitive wetland systems.

Survey and feedback frame results from a session with environmental stakeholders supported these views:

- 100% of the 8 participants agreed that rules should limit development around wetlands.
- 100% of the 6 participants agreed with establishing larger setbacks for heavy industry and livestock near sensitive water systems.

Some residents expressed concern that one-size-fits-all regulations could unfairly affect certain lots, noting that “every place is unique and distinct in its topography and geological formations.” Stakeholders also emphasized that wetlands and riparian areas are critical to water quality and public health, stating that clear, science-based policies are necessary to ensure their protection.

Overall, feedback showed public and stakeholder support for maintaining wetland protection policies, including setbacks and vegetative buffers, while allowing flexibility for property owners through accurate mapping and professional review.

Potential Policy Direction: Setbacks and Buffers

Options

Council could direct staff to:

1. Not establish wetland setbacks and buffer requirements. This would have no municipal protection for inland wetlands and rely solely on provincial permitting processes. Because provincial legislation does not establish setbacks or buffer distances for residential development, this would leave most inland wetlands in MODL vulnerable to drainage, infilling, and vegetation loss, increasing the risk of flooding, erosion, and water-quality decline. (minimum planning)
2. Map Wetlands within the Conservation Zone. Designate large or high-value inland wetlands as Conservation Areas through the Conservation Zone on Schedule B of the Future Land Use Map to recognize their ecological significance and ensure long-term protection. Under this approach, the wetlands themselves would be protected, with no additional setback required beyond their delineated boundaries. Implementing this approach would, however, require further analysis and refinement of mapping data which staff are unable to complete within the current project timeline.
3. Adopt a 20-metre combined setback and vegetative buffer with flexibility, providing a lower level of protection consistent with provincial guidance while easing development constraints on affected lots. This option would offer flexibility from the wetland setback for existing undersized lots that cannot meet the full setback, and where an existing building is relocated to improve its position relative to the wetland boundary.
4. Establish a 30-metre setback and vegetative buffer with flexibility, guided by a framework similar to the approach used in the Coastal Protection Regulations for Sensitive Coastal Ecosystems. This option would offer flexibility from the wetland setback for existing undersized lots that cannot meet the full setback, and where an existing building is relocated to improve its position relative to the wetland boundary.

Staff recommend Option 4, which proposes establishing a 30-metre setback and vegetative buffer for all mapped inland wetlands. This approach is consistent with MODL's Coastal Protection Regulations, which apply similar standards to coastal wetlands, and would provide a clear, coordinated framework for protecting inland wetland areas. The 30-metre distance helps maintain natural hydrology, filter runoff, and prevent disturbance to wetland boundaries, supporting water quality and reducing erosion and flood risks.

If Council determines that a smaller standard is more appropriate, Option 3 would establish a 20-metre combined setback and vegetative buffer. This aligns with the Province of Nova Scotia's Development and Wetlands guidance, which recommends leaving at least a 20-metre buffer between wetlands and development activity. The 20-metre standard would continue to provide meaningful protection while reducing regulatory impact on smaller or already developed lots.

In either option, flexibility could be incorporated to allow reduced setbacks for existing or undersized lots that cannot meet the full requirement. This would maintain protection for inland wetlands while ensuring smaller or constrained properties remain developable under a minimum-planning framework.

Report Preparation	
Department	Planning and Development Services
Report Prepared by	Planning Staff
Report Approved by	Reid Shepherd, LPP, MCIP
Date Reviewed by C.A.O.	