



# Budget Analysis Overview

Arcadia



# Census Data for Arcadia Wards

The next slides leverage StatsCan census data for Arcadia wards when available

Note: The small part of Wickham is excluded as StatsCan does not include

# Population trends

Community	2021 Census	Growth/decline from 2016 to 2021	2016 Census	Growth/decline from 2011 to 2016	2011 Census
Ward 1 - Upper Gagetown	324	4.2%	311	-1.6%	316
Ward 2 - Gagetown	787	10.7%	711	1.9%	698
Ward 3 - Hampstead	288	4.0%	277	-5.8%	294
Ward 4 - Cambridge	684	5.7%	647	-0.6%	651
Ward 5 - Cambridge Narrows	715	27.2%	562	-9.4%	620
Ward 6 - Waterborough	903	6.6%	847	-0.5%	851
Total	3701	10.3%	3355	-2.2%	3430

- This data shows the population trends in the 6 wards where data exists in StatsCan Census Data records
- This data shows an overall **10.3% increase** in all wards from **2016-2021** and reverses a **decrease** (overall) for **2011-2016** of **-2.2%**
- Each ward has varying increases from 2016 to 2021

# Demographic trends

This table shows demographic spread of Arcadia, by ward, and is based on the 2021 census

**Note:** Not everyone reports age hence reason #'s may not add to total population on previous slide

Community	0 to 14 years population	15 to 64 years population	65 - 84 population	85+ population
Ward 1 - Upper Gagetown	50	210	70	5
Ward 2 - Gagetown	85	415	285	60
Ward 3 - Hampstead	40	155	90	10
Ward 4 - Cambridge	80	375	225	30
Ward 5 - Cambridge Narrows	90	375	250	25
Ward 6 - Waterborough	85	540	285	15



# Dwelling trends Explained: StatsCan

- A private dwelling occupied by usual residents refers to a private dwelling in which a person or a group of persons is permanently residing. Also included are private dwellings whose usual residents are temporarily absent on May 11, 2021. Unless otherwise specified, all data in housing products are for private dwellings occupied by usual residents, rather than for unoccupied private dwellings or dwellings occupied solely by foreign residents or by temporarily present persons.
- For the purpose of the following analysis, we'll focus on Private Dwellings Occupied by Usual Residents(2021) as this most closely aligns with how municipal property taxation works and is counterbalanced by our analysis of total population in Arcadia and each ward.

# Dwelling trends

- 2021 total for total private dwellings is 2399 (18.4 % fewer than 2016).
- 2021 total for private dwellings occupied by usual residents dwellings is 1640 (8.4% more than 2016) \*Note the previously mentioned 10.3% increase in population

Community	Total Private Dwellings (2021)	Total Private Dwellings (2016)	Private Dwellings Occupied by Usual Residents(2021)	Private Dwellings Occupied by Usual Residents(2016)
Ward 1 - Upper Gagetown	149	155	144	138
Ward 2 - Gagetown	315	339	315	300
Ward 3 - Hampstead	167	185	130	123
Ward 4 - Cambridge	478	617	287	260
Ward 5 - Cambridge Narrows	629	659	345	286
Ward 6 - Waterborough	661	885	419	406

# Population Density

- This data shows population density based on physical size of Arcadia & its wards
- StatsCan is the source with the exception of Hampstead which is estimated using geospatial data from SNB
- Arcadia is roughly 826 km<sup>2</sup> which results in a 4.1 average

Note \* Average for Canada in 2021 is 4.24 per square kilometer and NB is 10.9

Community	Population Density per km <sup>2</sup>	Land Area (km <sup>2</sup> )
Ward 1 - Upper Gagetown	15.7	20.17
Ward 2 - Gagetown	16	49.32
Ward 3 - Hampstead	3.1	94
Ward 4 - Cambridge	6	113.17
Ward 5 - Cambridge Narrows	6.7	106.79
Ward 6 - Waterborough	2.0	443.16

# Median income

- This data shows the Median after-tax income in 2020 among recipients (\$).
- This is per earning individual in the household
- Average of Arcadia is \$32,000/earning individual
- New Brunswick average is \$34,000

<b>Community</b>	<b>Median after-tax income in 2020 among recipients (\$)</b>
Ward 1 - Upper Gagetown	34,000
Ward 2 - Gagetown	36,400
Ward 3 - Hampstead	26,000
Ward 4 - Cambridge	32,800
Ward 5 - Cambridge Narrows	34,000
Ward 6 - Waterborough	28,800



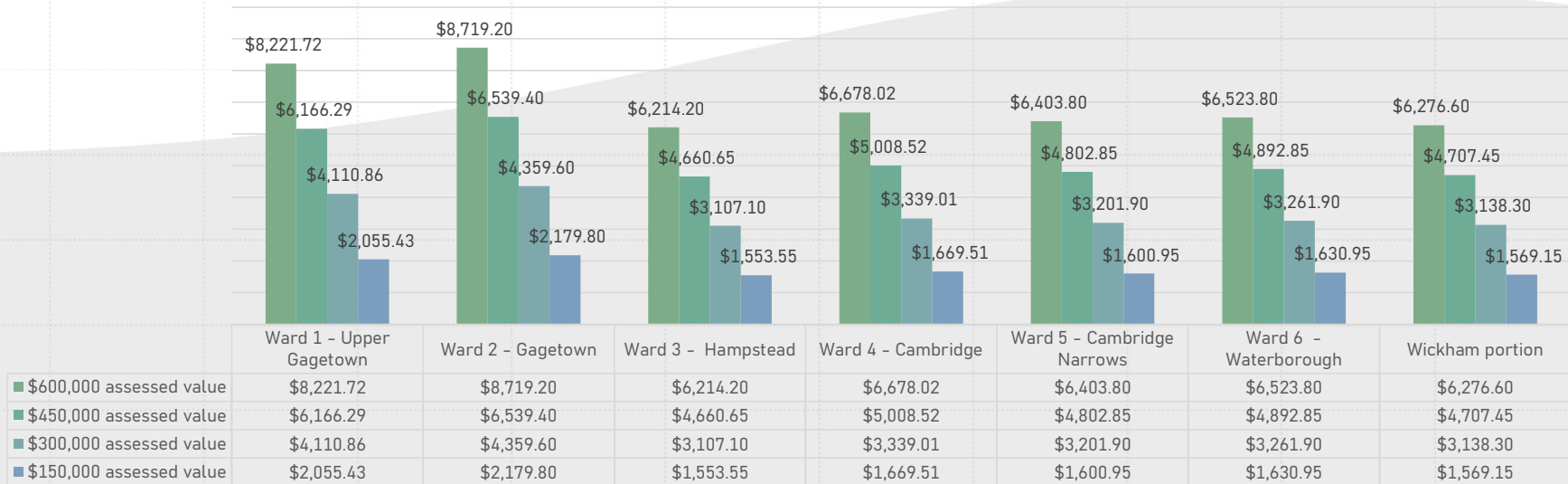
# Municipal Property Taxes 101

*Things to keep in mind*

- Residents pay taxes to the municipality based on tax assessment base
- The higher the assessment of their home, the higher the property tax paid to the municipality through property taxes via the Provincial Government
- Municipalities don't set the assessment value (value of your home/property), they set the property tax rate through a X rate per \$100 of assessment value

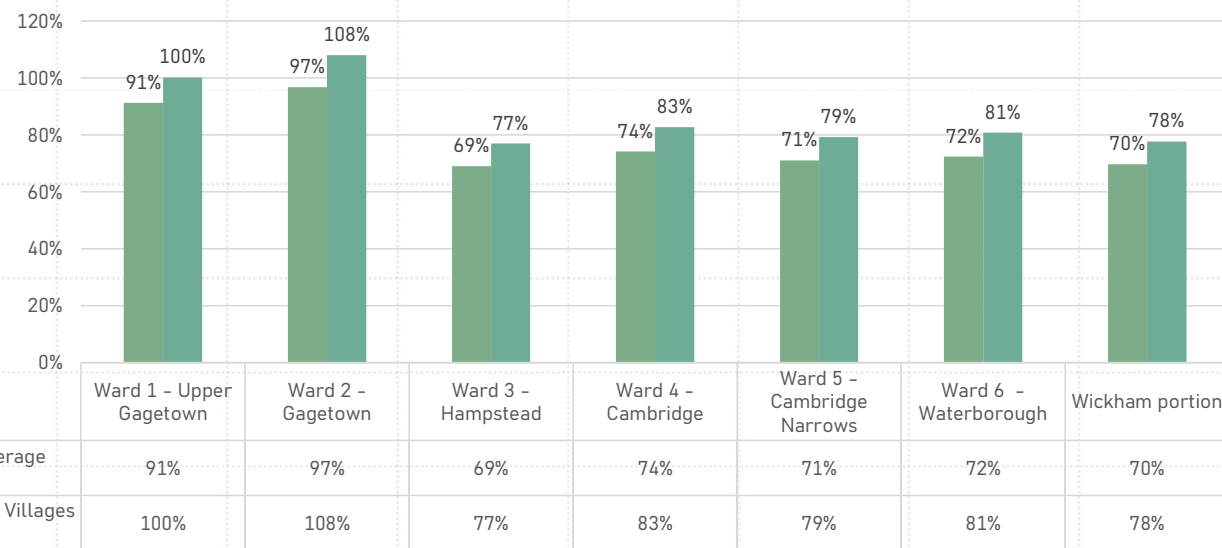
# Example tax bills based solely on Municipal Rate

- Examples below are based solely on municipal tax rate (by ward), and don't include the provincial cost of assessment – which includes \$0.0194 per \$100 valuation
- Examples assume Residential: Owner-Occupied rate



# Ward rate comparisons

- This data below shows how each ward of Arcadia compares to both the provincial average overall and also to other municipalities which identify as Villages in the province
- This is based on 2022 Provincial/Village comparison data as 2023 data isn't currently available (typically lags many months)

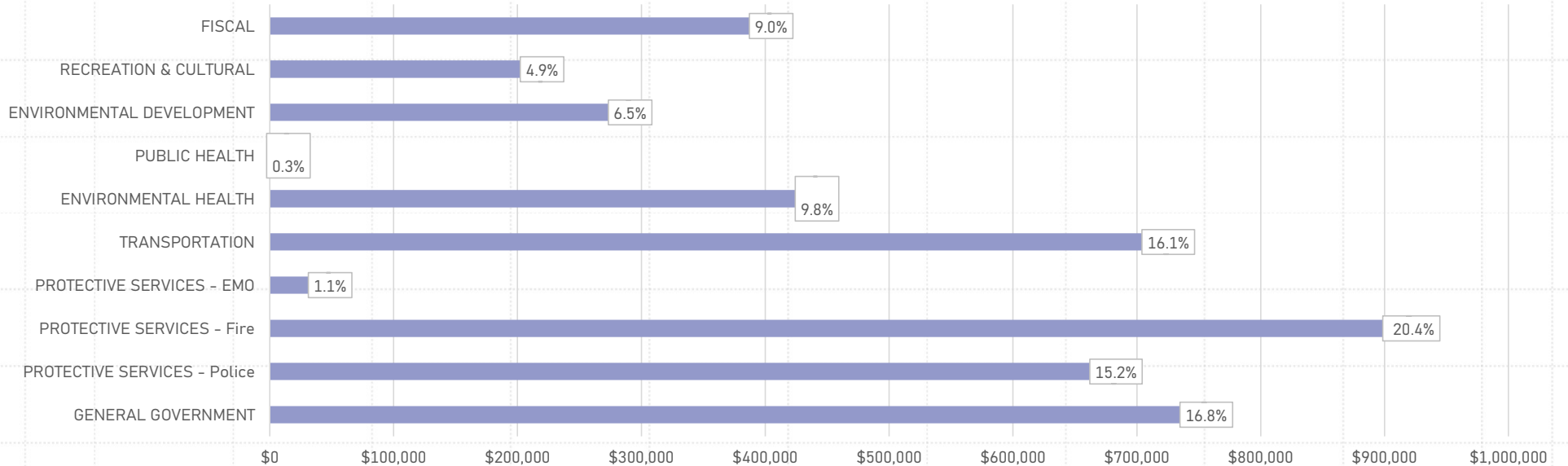




# Budget Categories

This next sections compare both 2021 population and usual private dwellings to top line budget categories

# Overall Budget



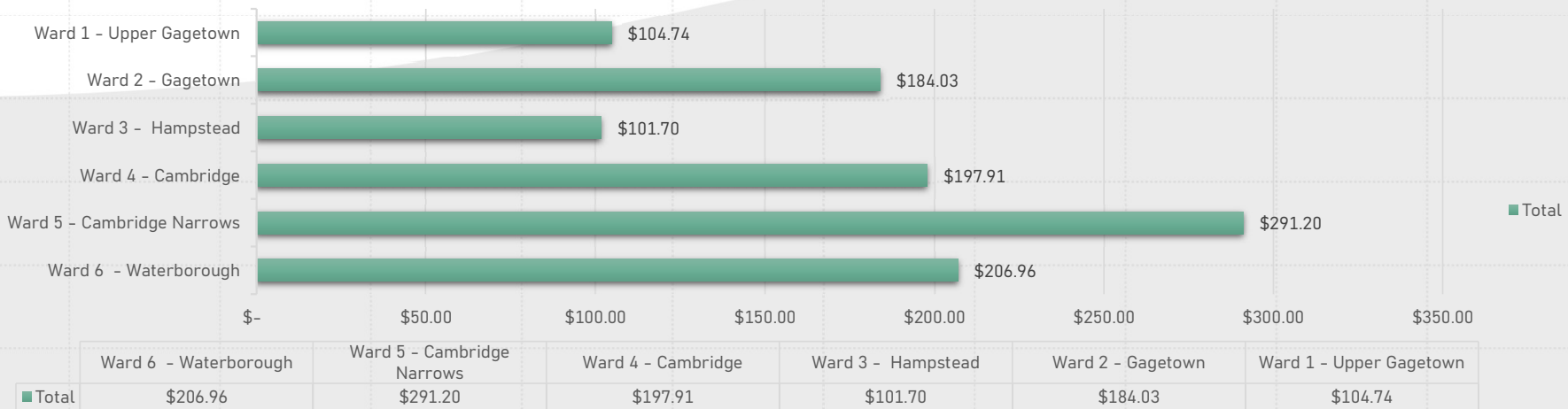
	GENERAL GOVERNMENT	PROTECTIVE SERVICES - Police	PROTECTIVE SERVICES - Fire	PROTECTIVE SERVICES - EMO	TRANSPORTATION	ENVIRONMENTAL HEALTH	PUBLIC HEALTH	ENVIRONMENTAL DEVELOPMENT	RECREATION & CULTURAL	FISCAL
■ TOTAL	\$756,065	\$683,174	\$921,597	\$48,769	\$725,377	\$441,828	\$15,000	\$290,973	\$219,822	\$404,783
■ Budget Percentage	16.8%	15.2%	20.4%	1.1%	16.1%	9.8%	0.3%	6.5%	4.9%	9.0%

■ TOTAL ■ Budget Percentage

# General Government by Population

This data shows the general government expenses by ward population and expressed by per individual resident by a dollar figure for the expense shown

**Budget Category by Population**



# General Government by Private Dwelling Resident

This data shows the general government expenses by ward private dwellings which are considered as a full-time residence

**Budget Category by Dwelling**

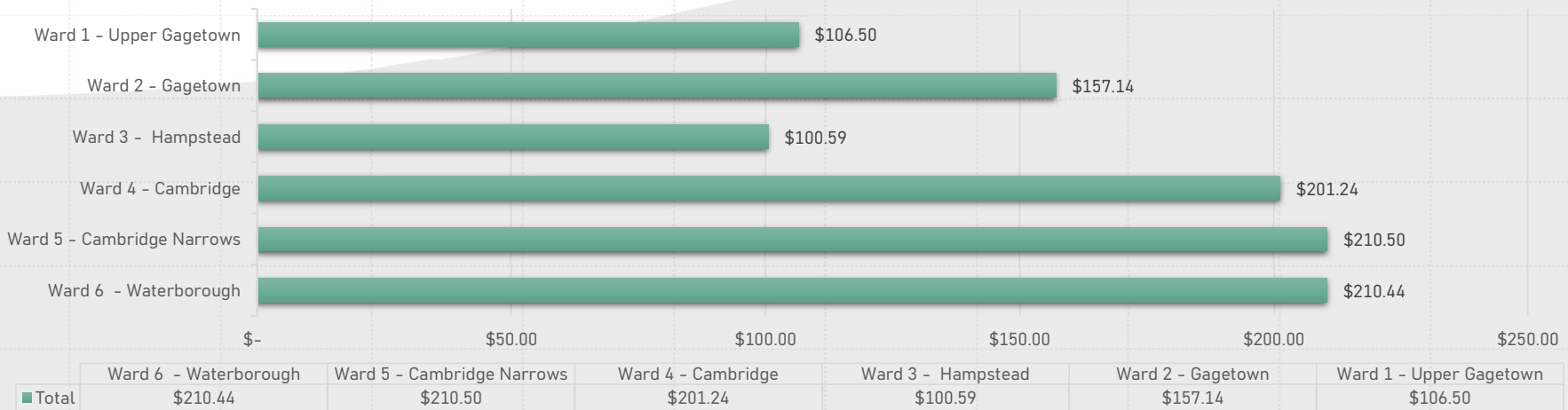


■ Total	Ward 6 - Waterborough \$446.02	Ward 5 - Cambridge Narrows \$603.49	Ward 4 - Cambridge \$471.67	Ward 3 - Hampstead \$225.31	Ward 2 - Gagetown \$459.79	Ward 1 - Upper Gagetown \$235.66
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# Police Protection by Population

This data shows the police protection expenses by ward population and expressed by per individual resident by a dollar figure for the expense shown

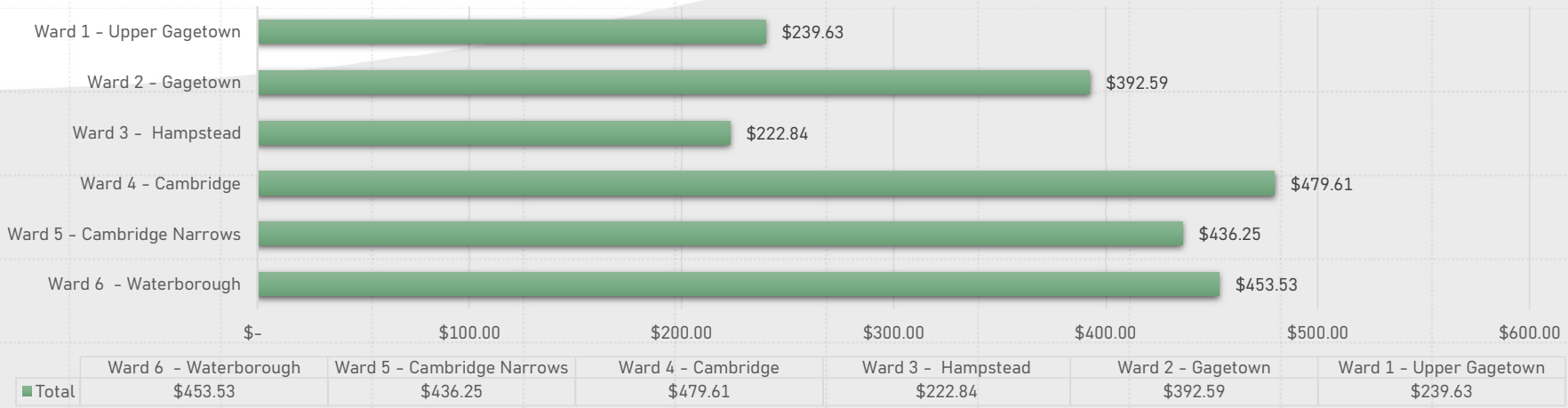
Budget Category by Population



# Police Protection by Dwelling

This data shows the police protection expenses by ward private dwellings which are considered as a full-time residence

**Budget Category by Dwelling**



# Fire Protection

- This data shows total fire protection costs inclusive of fiscal services (debt servicing) along with revenue (providing fire services outside of Arcadia)
- Fire departments do NOT set rates for providing services to other government currently. Questions remain unanswered as to how this will change this year however expectation is municipalities will set as they now govern
- Other revenue for Ward 2 – Gagetown, Ward 4– Cambridge and Ward 5- Cambridge-Narrows comes from Hampstead, Wickham and Waterborough respectively (added to expenses in those words and to the Fire Protection (expense) figure . The amounts were set by, and follow, the provincial LSD formula which led into this year
- Fire services provided to other governments for Ward 1 – Upper Gagetown, Ward 5 – Cambridge-Narrows and Ward 6 – Waterborough all come from the new Capital Rural District. The amounts were set by, and follow, the provincial LSD formula which led into this year

COMMUNITY	FIRE PROTECTION (EXPENSE)	FIRE PROTECTION SHARE OF FISCAL SERVICES (EXPENSE)	FIRE SERVICES PROVIDED TO OTHER GOVERNMENTS (REVENUE)	OTHER (INTERNAL REVENUE)	WARD FIRE PROTECTION TOTAL (EXPENSE)
Ward 1 - Upper Gagetown	188,305	124,876	222,811		90,370
Ward 2 - Gagetown	117,083	41,413	0	30,538	127,958
Ward 3 - Hampstead	36,353	6,395	0		42,748
Ward 4 - Cambridge	173,587	37,761	0	88,214	123,134
Ward 5 - Cambridge Narrows	110,625	404	2,394	5,150	103,485
Ward 6 - Waterborough	414,396	124,832	321		538,907
Wickham portion	5,150	36	0		5,186

# Fire Services by Population

This data shows the fiscal services expenses by ward population and expressed by per individual resident by a dollar figure for the expense shown

Budget Category by Population



# Fire Services by Dwelling

This data shows the fire services expenses by ward private dwellings which are considered as a full-time residence

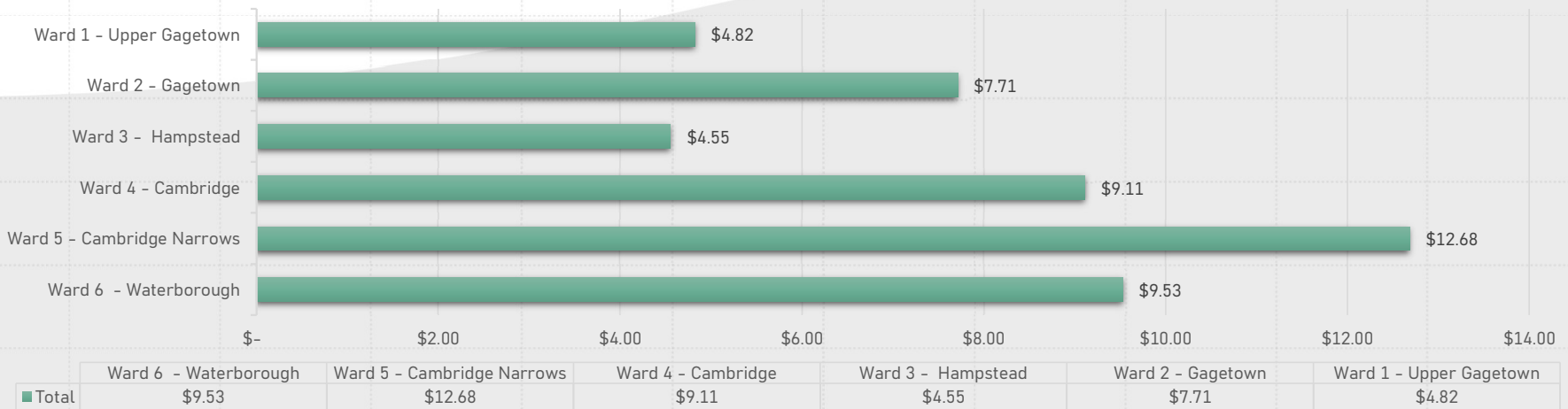
**Budget Category by Dwelling**



# Emergency Measures by Population

This data shows the emergency measures expenses by ward population and expressed by per individual resident by a dollar figure for the expense shown

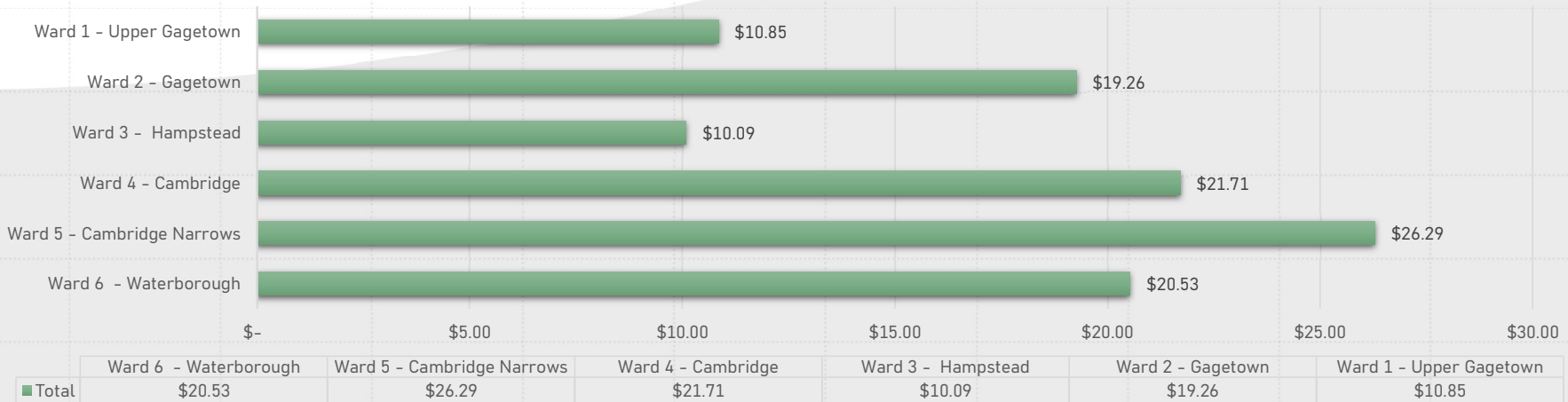
**Budget Category by Population**



# Emergency Measures by Dwelling

This data shows the emergency measures expenses by ward private dwellings which are considered as a full-time residence

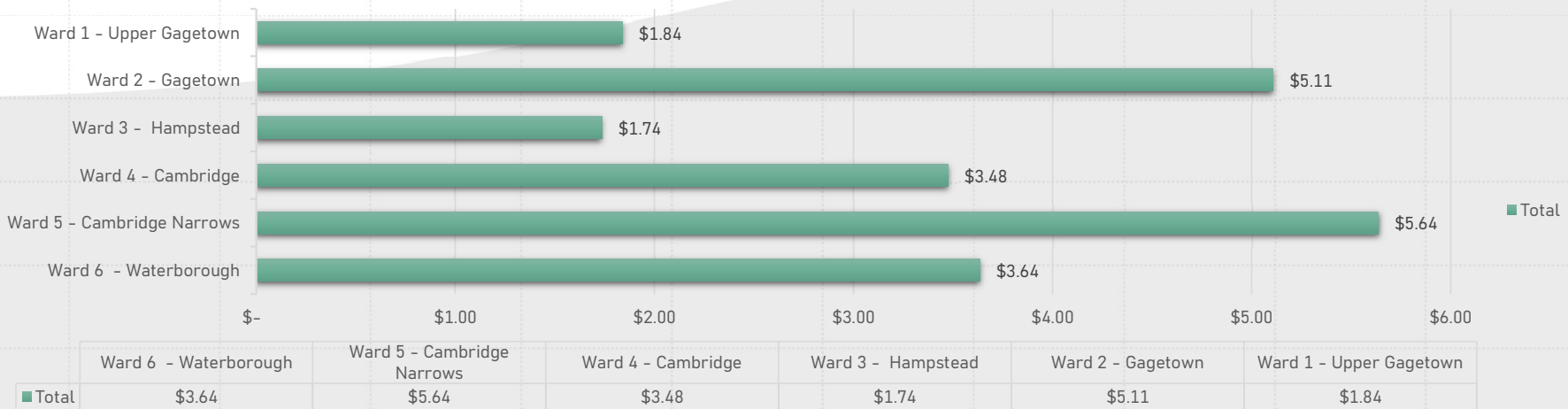
**Budget Category by Dwelling**



# Other Protection by Population

This data shows the other protection expenses by ward population and expressed by per individual resident by a dollar figure for the expense shown

Budget Category by Population



# Other Protection by Dwelling

This data shows the other protection expenses by ward private dwellings which are considered as a full-time residence

**Budget Category by Dwelling**





# Transportation Services

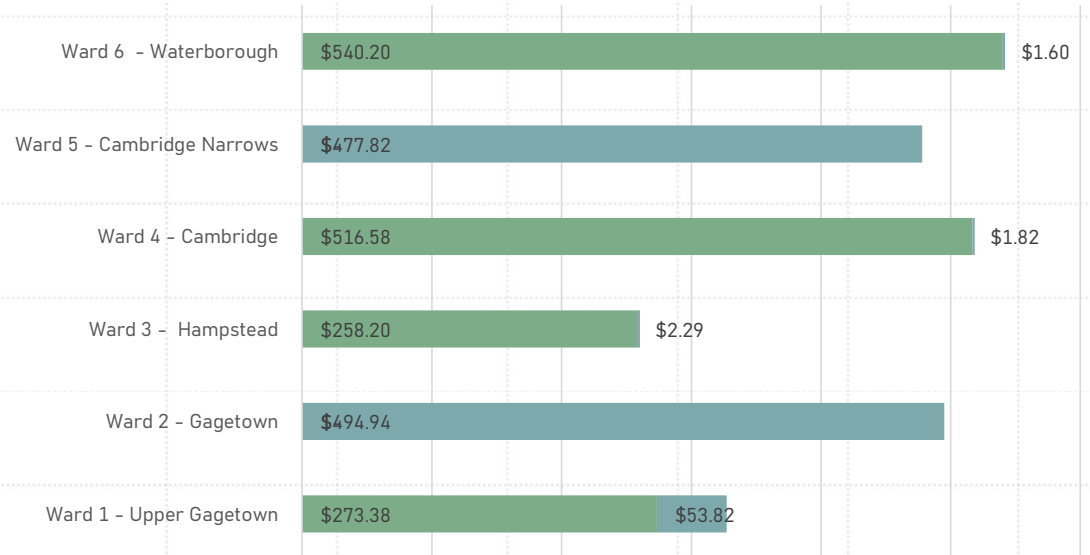
- This next couple of slides show the transportation services expenses by ward population and expressed by per individual resident by a dollar figure for the expense shown
- There is a significant difference between transportation and all other budget categories
- The province has a “Special Provincial Levy” of .4115 per \$100 of property assessment value applied to former LSDs for their wards
- This levy is **NOT** new, it is blended with your property tax assessment rate
- The **Province** receives these funds for the services DTI provides in these wards

# Transportation Services by Population

This chart shows the transportation services expenses by ward population and expressed by per individual resident by a dollar figure

These figures include any related debentures for the ward associated with transportation (only applies to Gagetown)

Transportation Budget by Population



	Ward 1 - Upper Gagetown	Ward 2 - Gagetown	Ward 3 - Hampstead	Ward 4 - Cambridge	Ward 5 - Cambridge Narrows	Ward 6 - Waterborough
Transportation Provincial Special Roads Levy (\$ goes to Province)	\$273.38	\$-	\$258.20	\$516.58	\$-	\$540.20
Arcadia Transportation Budget (\$ goes to Arcadia budget for Ward)	\$53.82	\$494.94	\$2.29	\$1.82	\$477.82	\$1.60

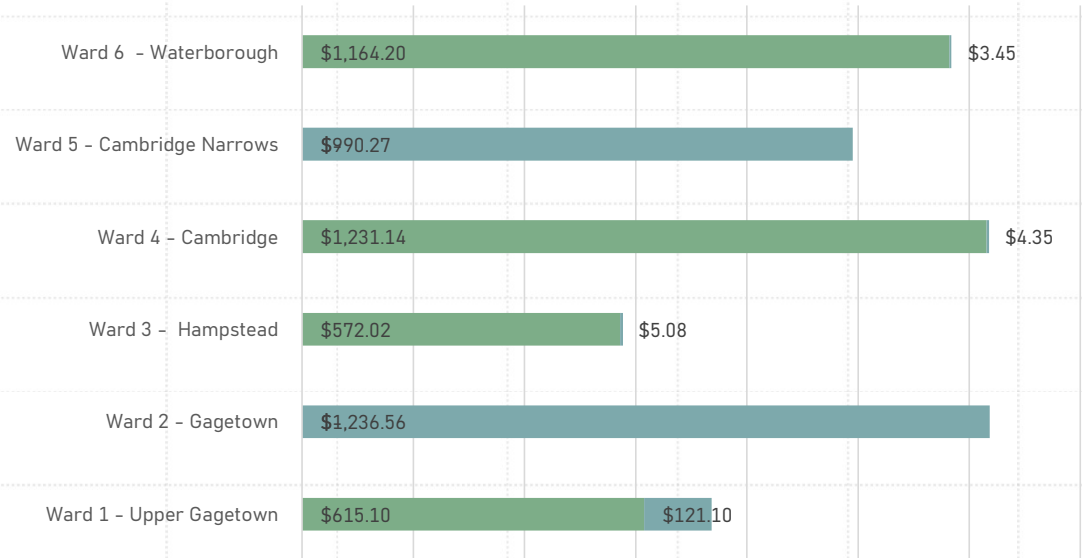
- Transportation Provincial Special Roads Levy (\$ goes to Province)
- Arcadia Transportation Budget (\$ goes to Arcadia budget for Ward)

# Transportation Services by Dwelling

This chart shows the transportation services expenses by ward private dwellings which are considered as a full-time residence

These figures include any related debentures for the ward associated with transportation (only applies to Gagetown)

Transportation Budget by Dwelling



	Ward 1 - Upper Gagetown	Ward 2 - Gagetown	Ward 3 - Hampstead	Ward 4 - Cambridge	Ward 5 - Cambridge Narrows	Ward 6 - Waterborough
■ Transportation Provincial Special Roads Levy (\$ goes to Province)	\$615.10	\$-	\$572.02	\$1,231.14	\$-	\$1,164.20
■ Arcadia Transportation Budget (\$ goes to Arcadia budget for Ward)	\$121.10	\$1,236.56	\$5.08	\$4.35	\$990.27	\$3.45

- Transportation Provincial Special Roads Levy (\$ goes to Province)
- Arcadia Transportation Budget (\$ goes to Arcadia budget for Ward)

# Environmental Health Services by Population

This data shows the environmental health services expenses by ward population and expressed by per individual resident by a dollar figure for the expense shown

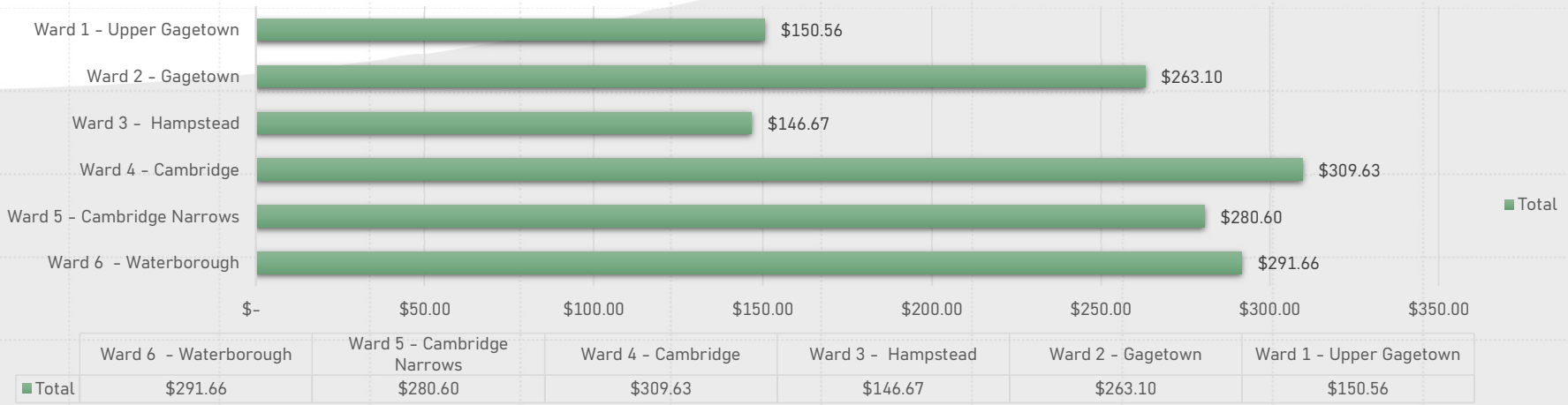
**Budget Category by Population**



# Environmental Health Services by Dwelling

This data shows the environmental health services expenses by ward private dwellings which are considered as a full-time residence

**Budget Category by Dwelling**



# Public Health Services by Population

This data shows the public health services expenses by ward population and expressed by per individual resident by a dollar figure for the expense shown

**Budget Category by Population**



# Public Health Services by Dwelling

This data shows the public health services expenses by ward private dwellings which are considered as a full-time residence

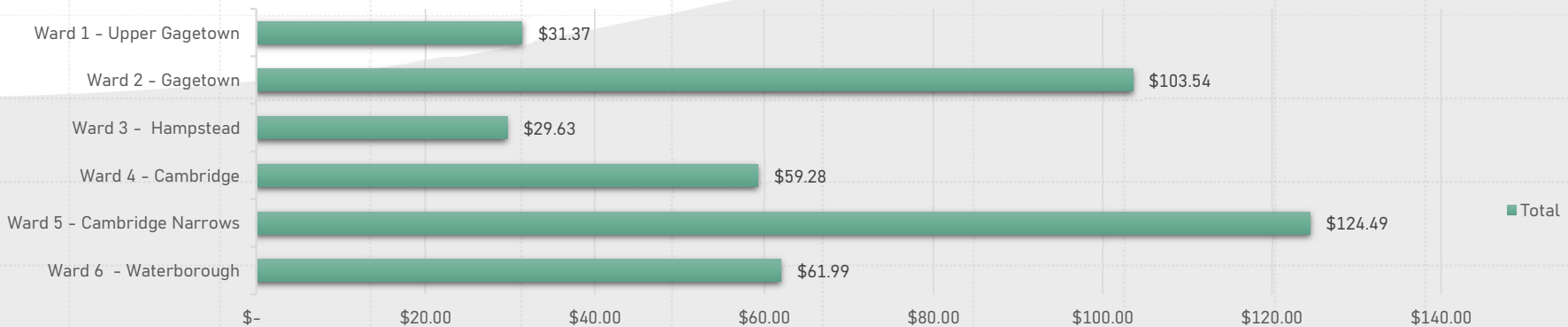
**Budget Category by Dwelling**



# Environmental Development Services by Population

This data shows the environmental development services expenses by ward population and expressed by per individual resident by a dollar figure for the expense shown

**Budget Category by Population**



	Ward 6 - Waterborough	Ward 5 - Cambridge Narrows	Ward 4 - Cambridge	Ward 3 - Hampstead	Ward 2 - Gagetown	Ward 1 - Upper Gagetown
Total	\$61.99	\$124.49	\$59.28	\$29.63	\$103.54	\$31.37

# Environmental Development Services by Dwelling

This data shows the environmental development services expenses by ward private dwellings which are considered as a full-time residence

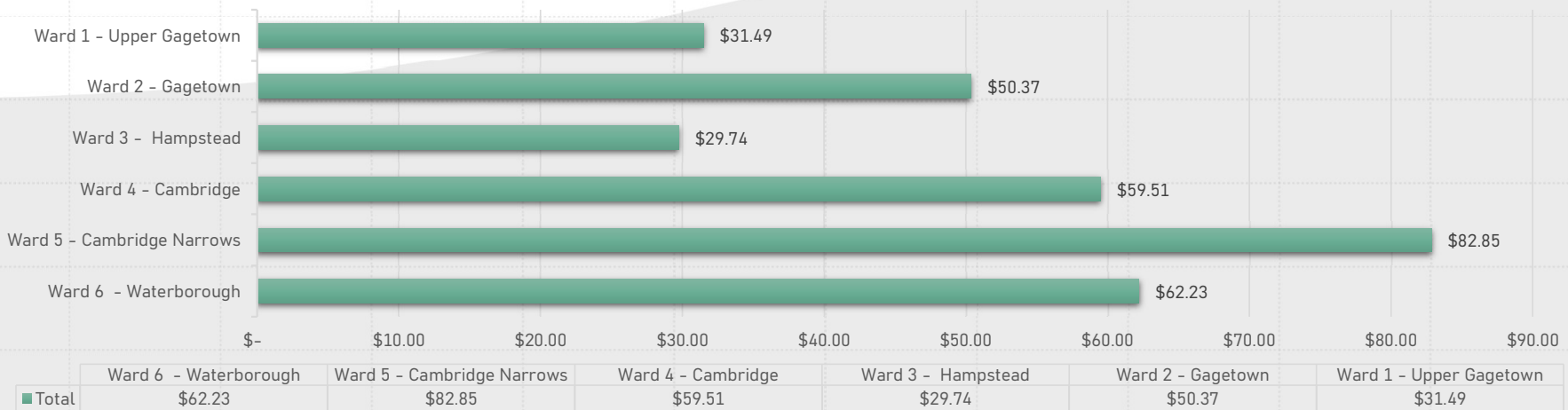
**Budget Category by Dwelling**



# Recreation & Cultural Services by Population

This data shows the recreation & cultural services expenses by ward population and expressed by per individual resident by a dollar figure for the expense shown

**Budget Category by Population**



Ward 6 - Waterborough	Ward 5 - Cambridge Narrows	Ward 4 - Cambridge	Ward 3 - Hampstead	Ward 2 - Gagetown	Ward 1 - Upper Gagetown
\$62.23	\$82.85	\$59.51	\$29.74	\$50.37	\$31.49

# Recreation & Cultural Services by Dwelling

This data shows the recreation & cultural services expenses by ward private dwellings which are considered as a full-time residence

**Budget Category by Dwelling**



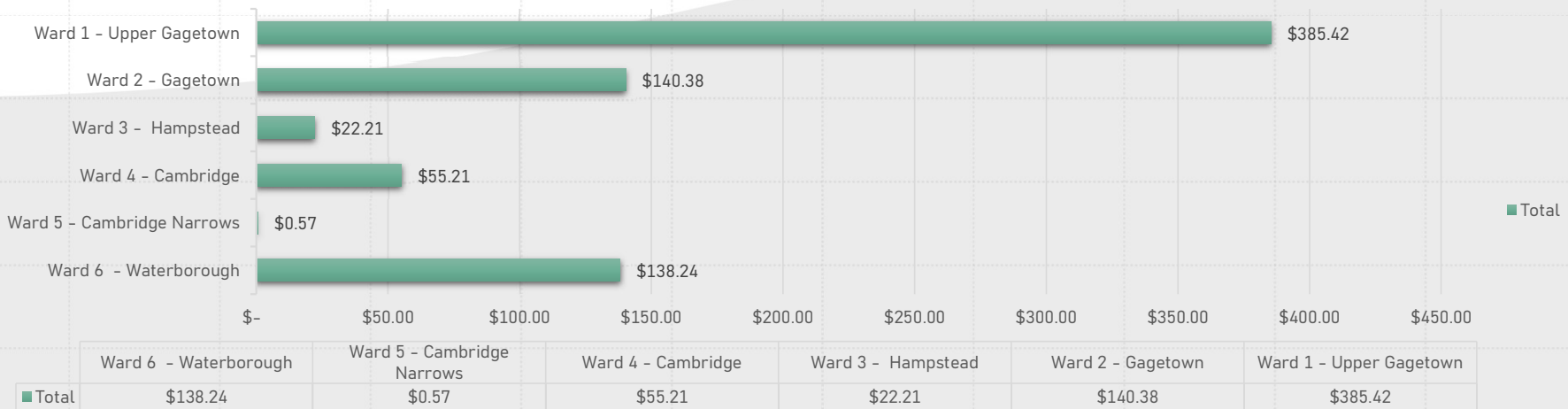
	Ward 6 - Waterborough	Ward 5 - Cambridge Narrows	Ward 4 - Cambridge	Ward 3 - Hampstead	Ward 2 - Gagetown	Ward 1 - Upper Gagetown
Total	\$134.11	\$171.70	\$141.83	\$65.90	\$125.84	\$70.86

# Fiscal Services by Population

This data shows the fiscal services expenses by ward population and expressed by per individual resident by a dollar figure for the expense shown

**Note** fiscal services below are rolled up into previous fire and transportation services in order to accurately reflect true expenses

Budget Category by Population

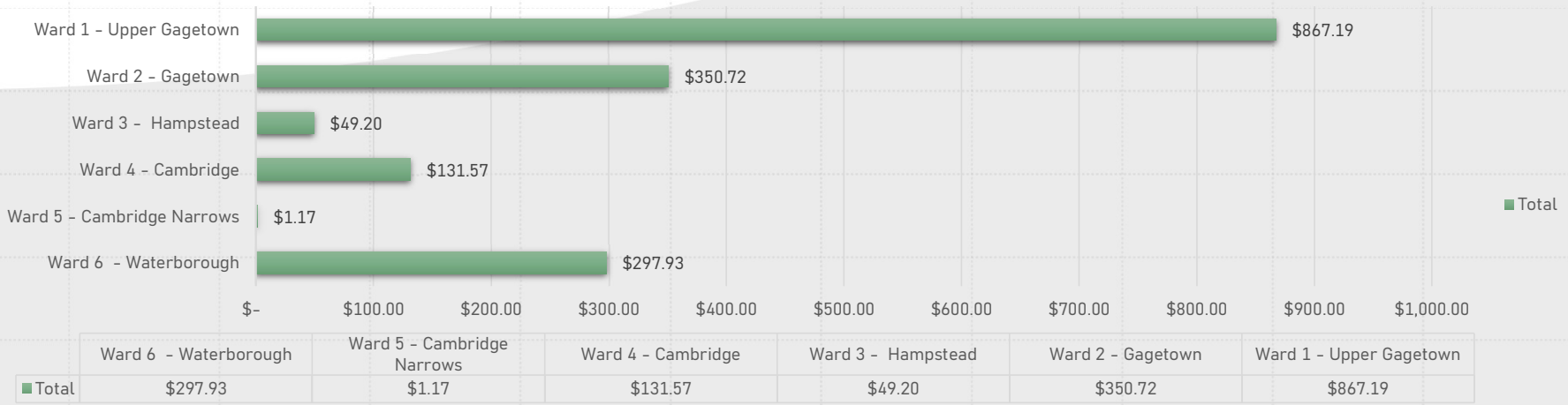


# Fiscal Services by Dwelling

This data shows the fiscal services expenses by ward private dwellings which are considered as a full-time residence

**Note** fiscal services below are rolled up into previous fire and transportation services in order to accurately reflect true expenses

**Budget Category by Dwelling**



	Ward 6 - Waterborough	Ward 5 - Cambridge Narrows	Ward 4 - Cambridge	Ward 3 - Hampstead	Ward 2 - Gagetown	Ward 1 - Upper Gagetown
Total	\$297.93	\$1.17	\$131.57	\$49.20	\$350.72	\$867.19

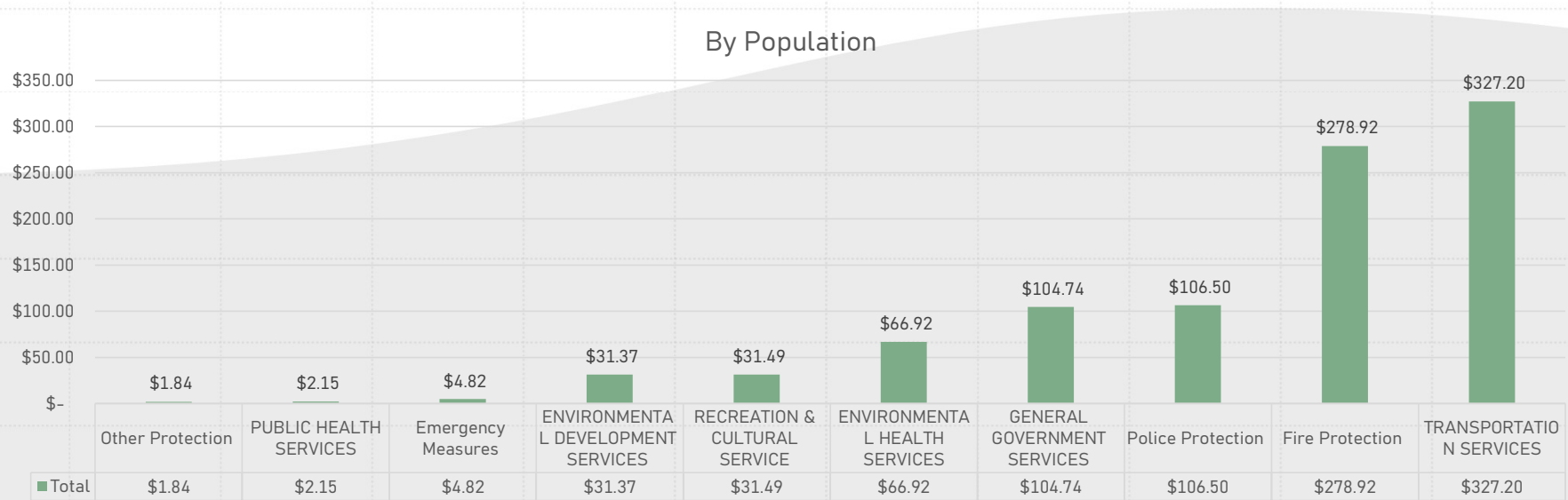


Ward Total

# Upper Gagetown by Population

This data shows all budget expenses by ward population represented as a dollar figure across all expense categories

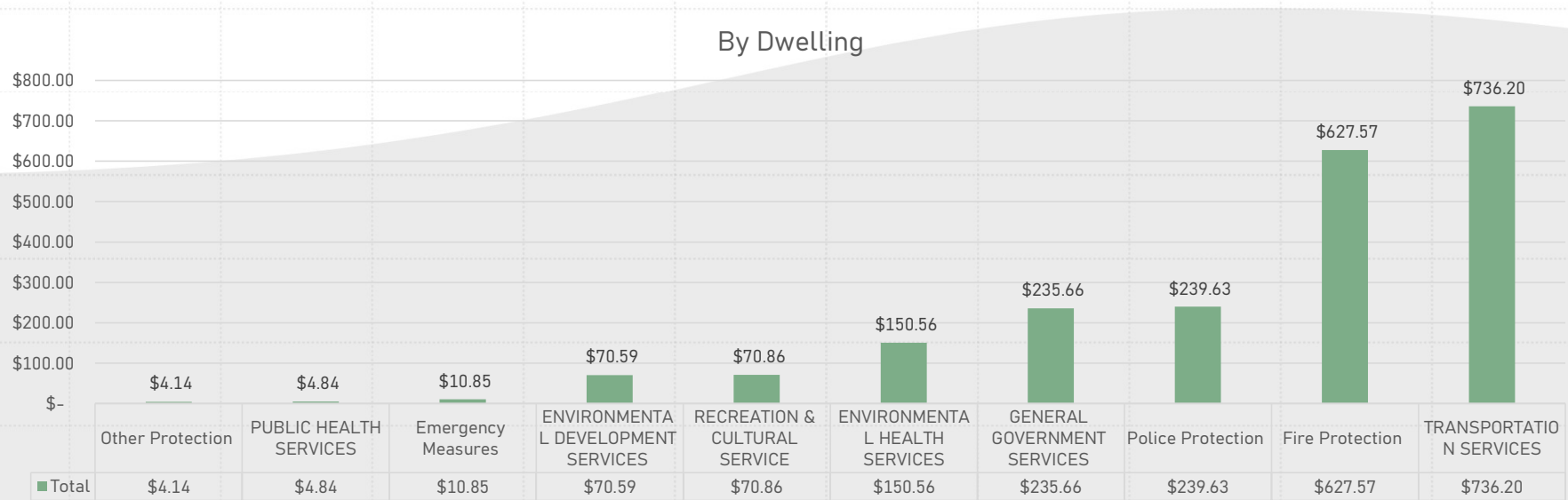
Note: Fiscal services is spread to appropriate budget category, e.g. Fire



# Upper Gagetown by Dwelling

This data shows all budget expenses by ward private dwellings which are considered as a full-time residence represented as a dollar figure across all expense categories

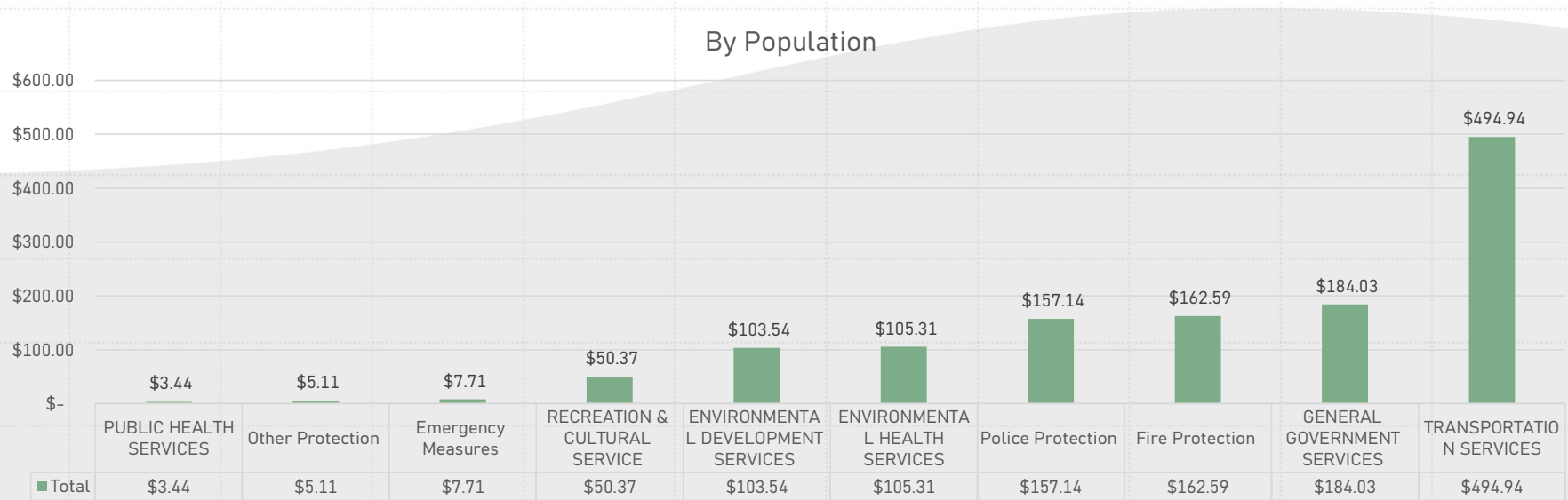
Note: Fiscal services is spread to appropriate budget category, e.g. Fire



# Gagetown by Population

This data shows all budget expenses by ward population represented as a dollar figure across all expense categories

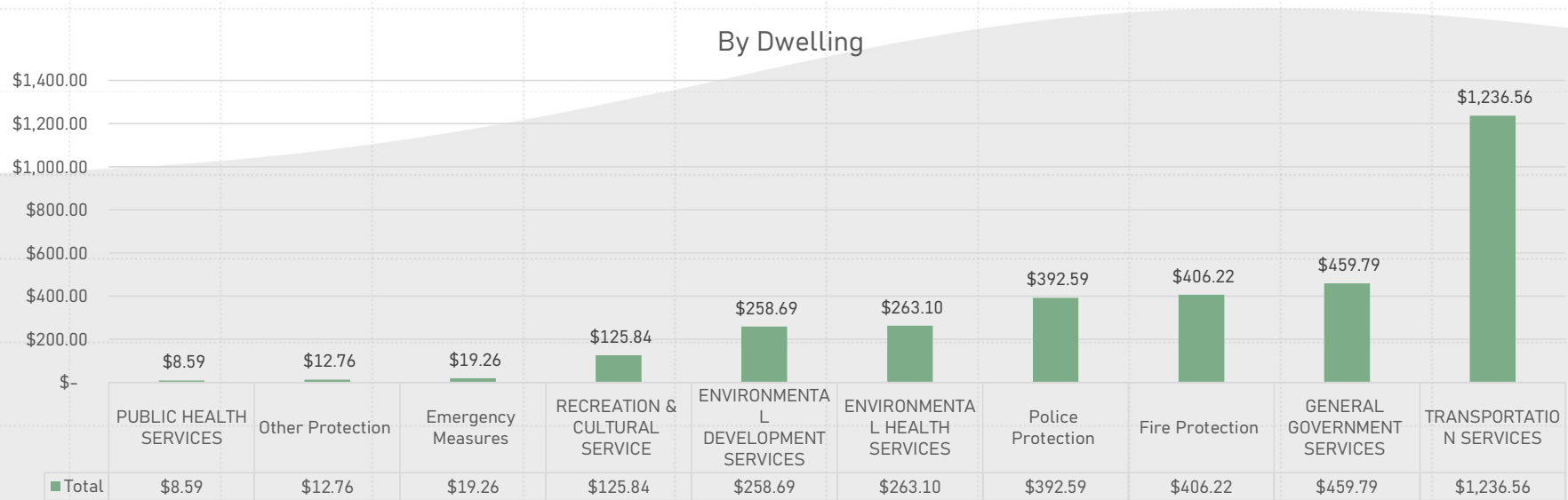
Note: Fiscal services is spread to appropriate budget category, e.g. Fire



# Gagetown by Dwelling

This data shows all budget expenses by ward private dwellings which are considered as a full-time residence represented as a dollar figure across all expense categories

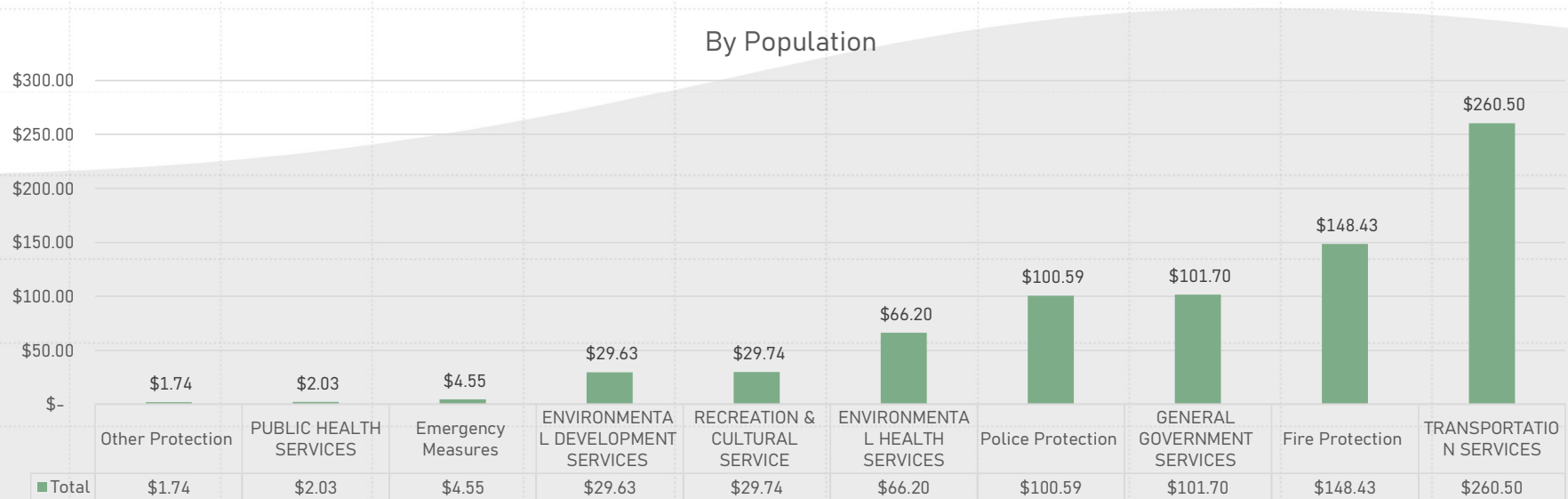
Note: Fiscal services is spread to appropriate budget category, e.g. Fire



# Hampstead by Population

This data shows all budget expenses by ward population represented as a dollar figure across all expense categories

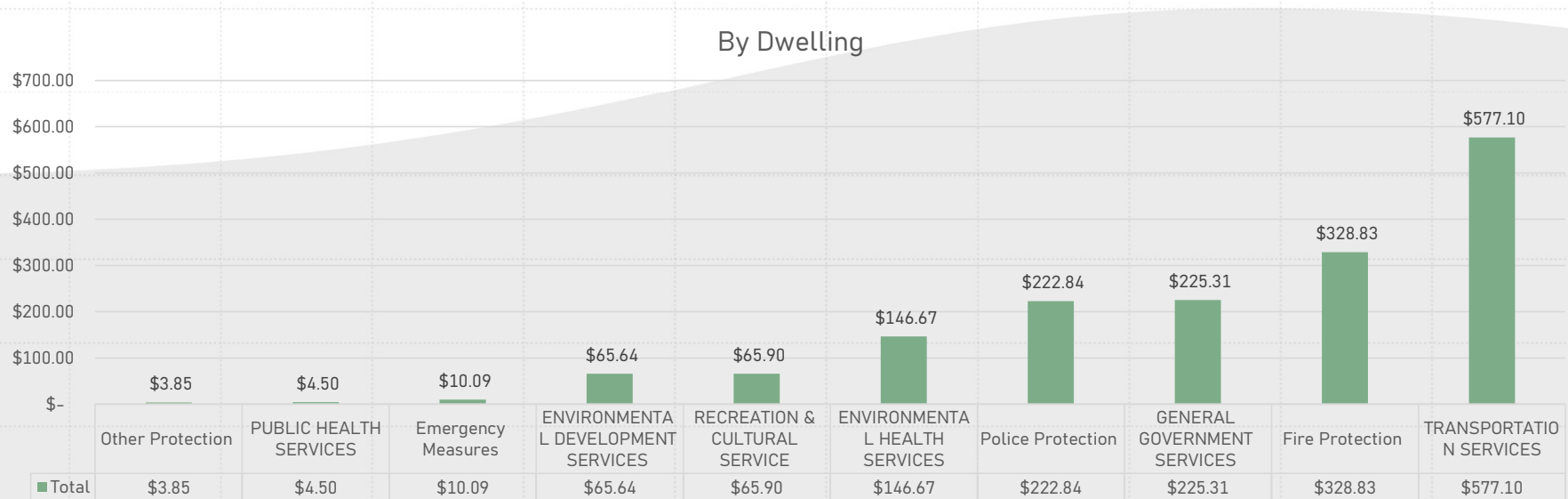
Note: Fiscal services is spread to appropriate budget category, e.g. Fire



# Hampstead by Dwelling

This data shows all budget expenses by ward private dwellings which are considered as a full-time residence represented as a dollar figure across all expense categories

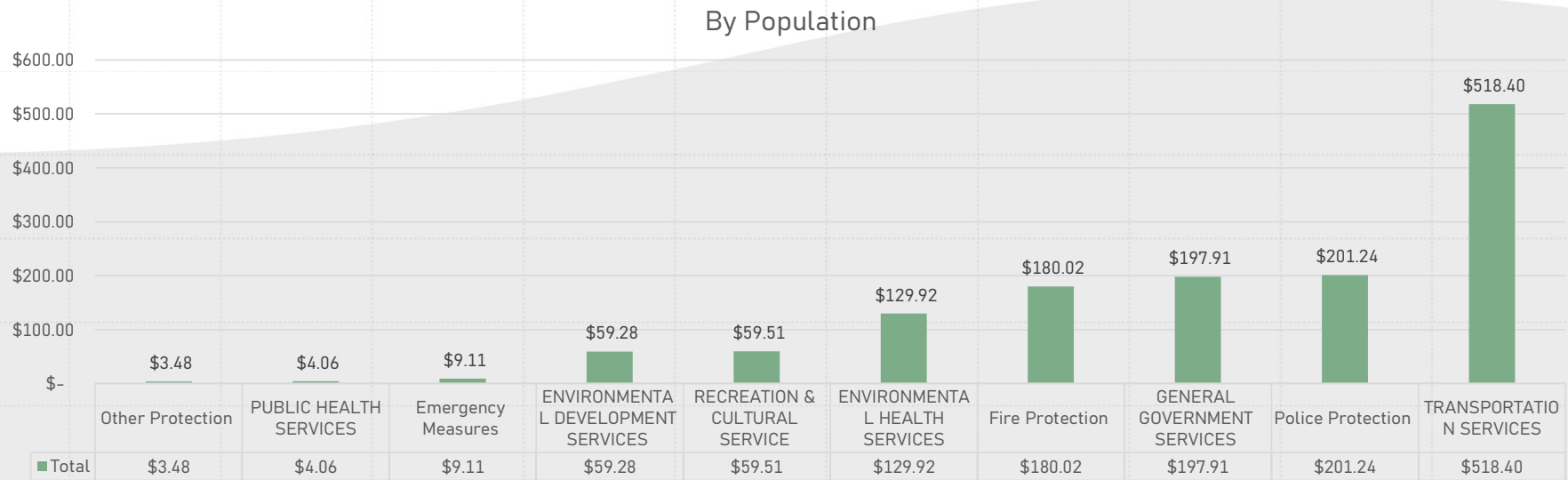
Note: Fiscal services is spread to appropriate budget category, e.g. Fire



# Cambridge by Population

This data shows all budget expenses by ward population represented as a dollar figure across all expense categories

Note: Fiscal services is spread to appropriate budget category, e.g. Fire

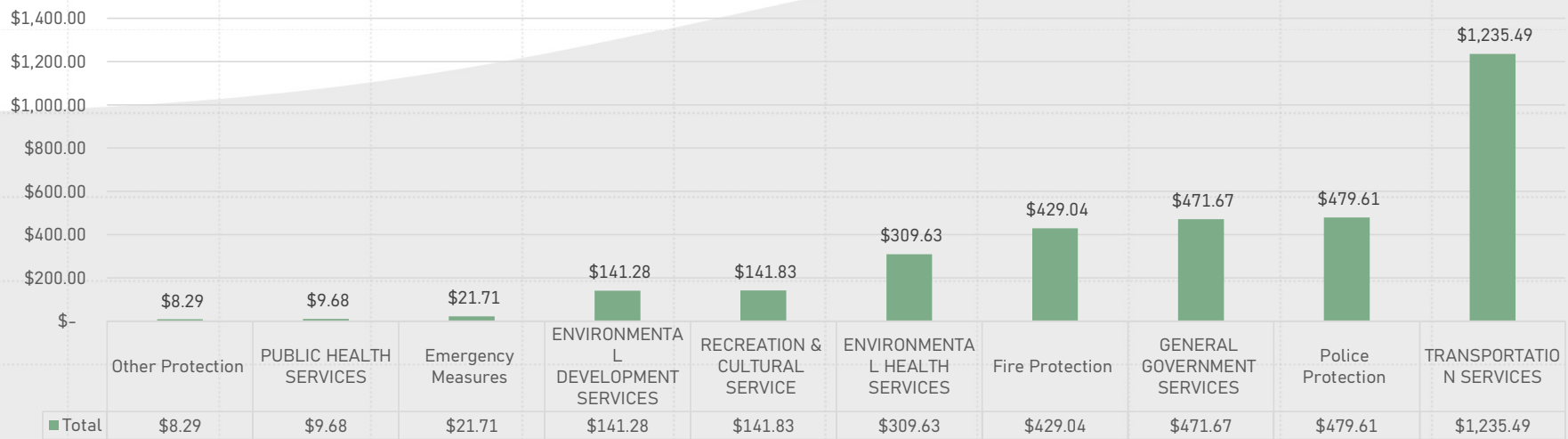


# Cambridge by Dwelling

This data shows all budget expenses by ward private dwellings which are considered as a full-time residence represented as a dollar figure across all expense categories

Note: Fiscal services is spread to appropriate budget category, e.g. Fire

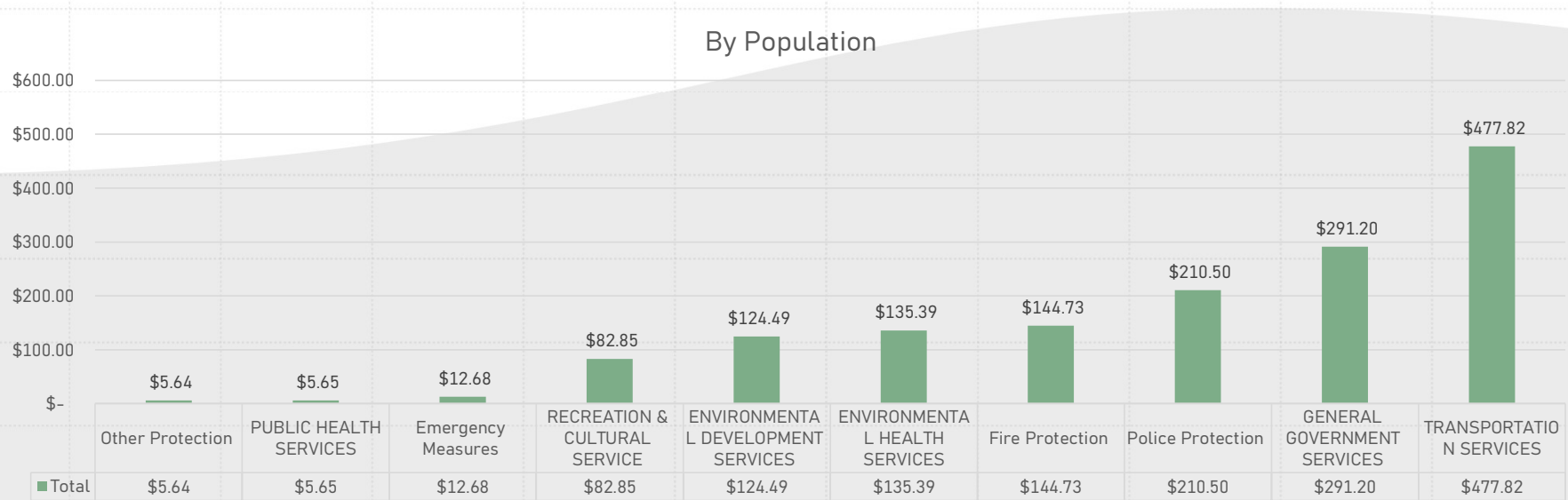
By Dwelling



# Cambridge Narrows by Population

This data shows all budget expenses by ward population represented as a dollar figure across all expense categories

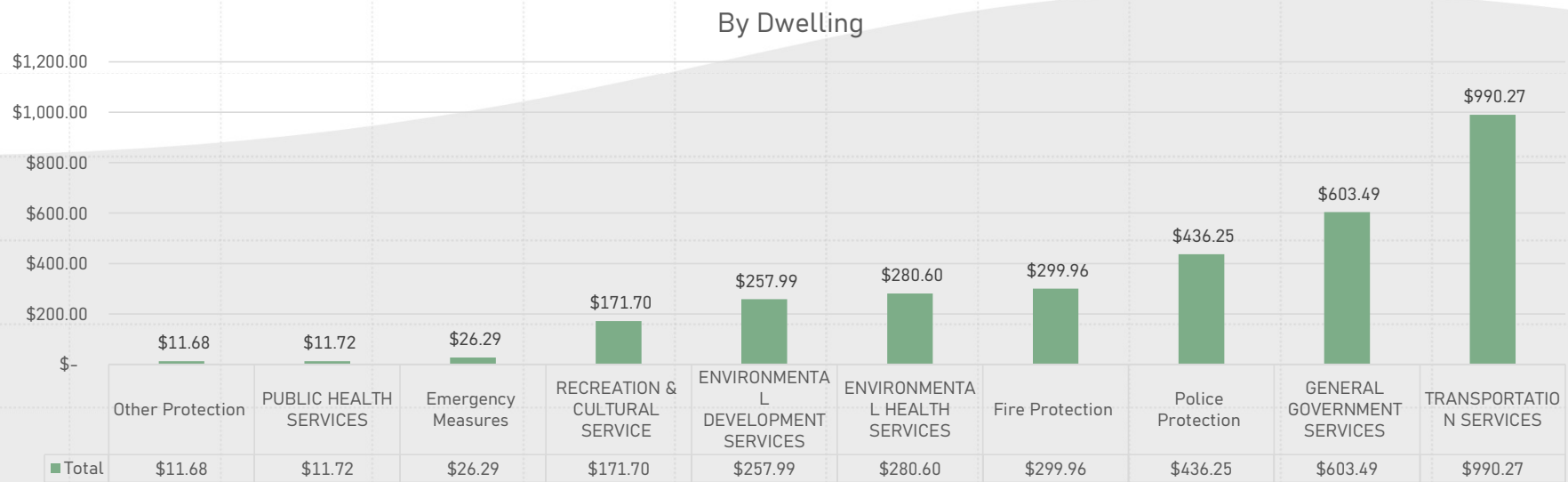
Note: Fiscal services is spread to appropriate budget category, e.g. Fire



# Cambridge Narrows by Dwelling

This data shows all budget expenses by ward private dwellings which are considered as a full-time residence represented as a dollar figure across all expense categories

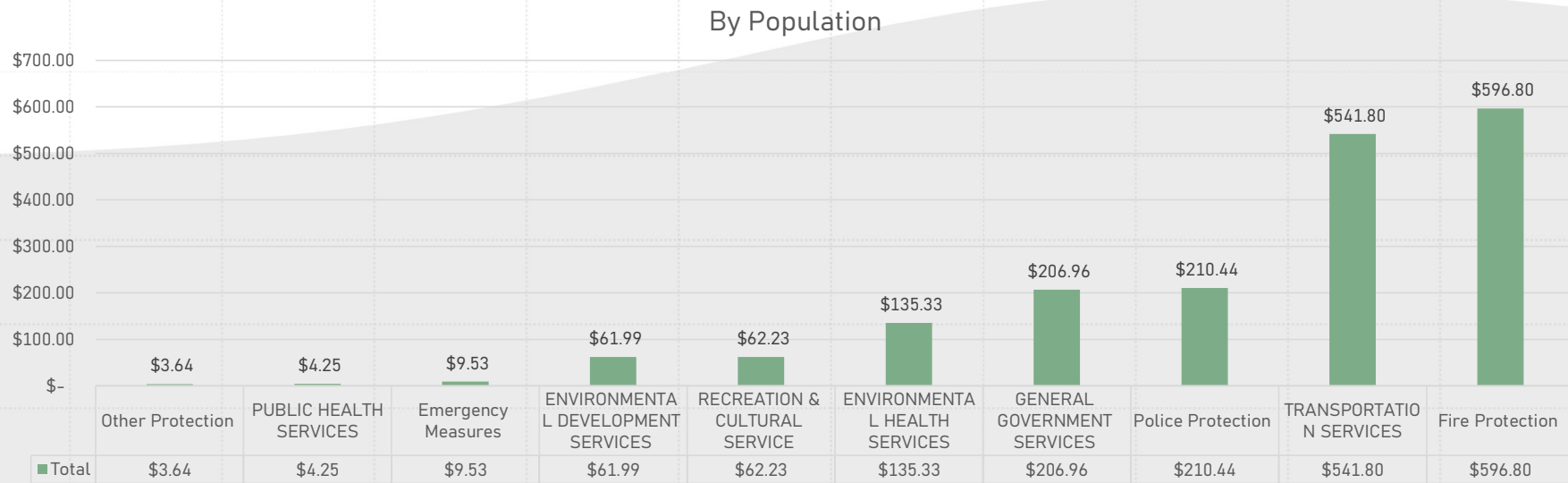
Note: Fiscal services is spread to appropriate budget category, e.g. Fire



# Waterborough by Population

This data shows all budget expenses by ward population represented as a dollar figure across all expense categories

Note: Fiscal services is spread to appropriate budget category, e.g. Fire



# Waterborough by Dwelling

This data shows all budget expenses by ward private dwellings which are considered as a full-time residence represented as a dollar figure across all expense categories

Note: Fiscal services is spread to appropriate budget category, e.g. Fire

