

# Atlantic municipal report

*Which municipalities are small business friendly?*

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**CANADIAN FEDERATION  
OF INDEPENDENT BUSINESS**

*In business for your business.*

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## Foreword

The Canadian Federation of Independent Business's (CFIB) first *Atlantic Municipal Report* encourages the municipal governments of Atlantic Canada to help small and medium-sized enterprises (SMEs) thrive and continue to make our local communities vibrant places to live. This report challenges municipal governments across Atlantic Canada to establish policies that make it easier for business owners to do what they do best: run their business.

The contents of this report include fiscal responsibility, red tape reduction, and small business friendly policies in Atlantic municipalities. Scores have been assigned to municipalities for the purpose of tracking their progress and are not to be taken as official scores. This report is intended to serve as a benchmark for municipal governments to improve in the previously mentioned areas and learn from other municipalities. It also highlights notable initiatives that municipalities have undertaken to improve their business environment.

The COVID-19 pandemic highlighted the importance of small businesses and demonstrated that municipal governments can adapt quickly when necessary. For example, many municipalities made it easier and more cost-effective for businesses to operate outdoor patios when indoor dining capacity limits were in place. This report outlines issues business owners in Atlantic Canada are facing, provides recommendations for municipal governments, and highlights those that are fostering a small business friendly environment in their community.

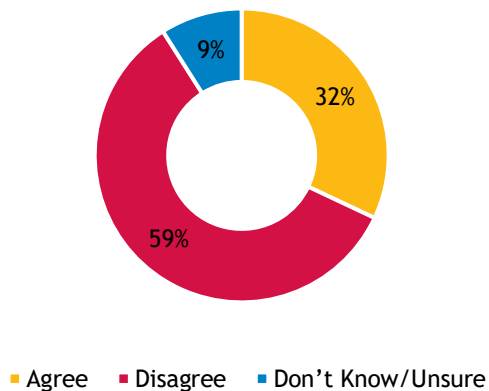
## Introduction

The 2023 *Atlantic Municipal Report* highlights three categories that have been identified as key factors in a small business’s ability to operate and grow in its municipality: fiscal responsibility, red tape, and small business friendliness. Although good work has been done in these areas, small businesses have made it clear that municipalities across Atlantic Canada still have work to do. According to CFIB’s *Atlantic Municipal Issues Survey* (July 2023), 6 out of 10 Atlantic small business owners do not think their municipality prioritizes small business needs and issues (see Figure 1).

FIGURE 1

### Small businesses in Atlantic Canada believe municipal governments do not prioritize their needs

Question: “Indicate to which extent you agree: Our municipal government prioritizes small business needs and issues.”



Source: CFIB, *Atlantic Municipal Survey*, July 2023, n=370.

The three categories assessed in this report all align with the end goal of helping businesses thrive. For the purposes of this report, seven municipalities in Atlantic Canada were selected based on population size and regional location:

1. Saint John, New Brunswick
2. Fredericton, New Brunswick
3. Moncton, New Brunswick
4. Charlottetown, Prince Edward Island
5. Halifax Regional Municipality (HRM), Nova Scotia
6. Cape Breton Regional Municipality (CBRM), Nova Scotia
7. St. John’s, Newfoundland and Labrador

## Fiscal responsibility

This section includes indicators intended to evaluate the tax burden placed on small businesses by their respective municipalities.

The indicators are:

1. Does the municipal budget commit to reducing the property tax burden placed on small businesses?
2. Does the municipality's operational spending outpace inflation and population growth?

*“Municipal taxation has been and will always be a driver of problems for small business.”<sup>1</sup>*

– Retail business owner, Newfoundland and Labrador

Taxation and ensuring spending is in check are top priorities for businesses in Atlantic Canada. In fact, 72% of small business owners expressed that taxation and regulatory costs are a significant concern for their business. It is therefore important that municipal governments spend within their means to keep taxes low.<sup>2</sup>

### Fiscal responsibility indicator 1: Does the municipal budget commit to reducing property taxes?

According to CFIB's *Atlantic Municipal Survey*, the reduction of property taxes is the top municipal priority for business owners in Atlantic Canada (see Figure 2). Three quarters (72%) of small business owners in Atlantic Canada say reducing property taxes is the most helpful measure their municipality could take.<sup>3</sup> Furthermore, many businesses are still struggling to recover from pandemic closures and debt. Over half say they still need support and/or understanding from their governments as they work toward recovery.<sup>4</sup> Reducing taxes is one way municipal governments can help local businesses recover.

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<sup>1</sup> CFIB, *Atlantic Municipal Survey*, June 27-July 18, 2023, n=370.

<sup>2</sup> Ibid.

<sup>3</sup> Ibid.

<sup>4</sup> CFIB, *Your Voice - May 2023 survey*, May 4-25, 2023, n=370.

FIGURE 2

### Limiting property tax increases for small businesses a top priority in Atlantic Canada

Question: “Which of the following should municipal governments prioritize to help your business succeed? (Select all that apply)”



Source: CFIB, *Atlantic Municipal Survey*, June 27-July 18, 2023, n=370.

Scores for this indicator are based on the municipal government's commitment to reduce the non-residential property tax burden. Municipalities with written intent to reduce non-residential property taxes in their 2023/24 budgets received a score of 10. If there was no mention of non-residential property tax reductions in a municipality's 2023/24 budget, it received a score of 0.

Table 1

#### Indicator 1: Does the municipal budget commit to reducing the property tax burden placed on small businesses?

	Score
Saint John, N.B.	0
Fredericton, N.B.	0
Moncton, N.B.	0
Halifax Regional Municipality (HRM), N.S.	0
Cape Breton Regional Municipality (CBRM), N.S.	N/A <sup>5</sup>
Charlottetown, P.E.I.	0
St. John's, N.L.	0

Scoring: 10 = the 2023/24 budget mentions a planned reduction of the non-residential tax rate; 0 = no reduction of the tax rate is planned in the budget.

<sup>5</sup> The CBRM did not receive a score for this indicator, as its 2023/2024 budget was not yet online at the time this report was completed.

No municipalities in Atlantic Canada stated their intent to reduce the property tax rate for non-residential properties in their 2023/2024 budgets. At the time this report was completed, the CBRM had not yet released its 2023/2024 budget. As such, it did not receive a score for this indicator. Although none of the municipalities are reducing non-residential tax rates, some have taken initiatives to adjust their approach to property taxes.

For instance, the HRM has completed a tax reform study and non-residential tax rates are now based on location and the assessed value of the property. The new tax system is broken down by geographic location (industrial park, downtown, community, rural) and by income amount (\$0-1 million, \$1-2 million, and +\$2 million). This reform provides downtown and community-based business owners tax relief and moves the commercial tax burden to business parks.<sup>6</sup> It should also be recognized that St. John's, Newfoundland and Labrador, reduced commercial taxes by 0.1% in its 2022/23 budget.

### Fiscal responsibility indicator 2: Does spending outpace inflation and population growth?

It is important that municipal spending does not outpace population growth and the rate of inflation. It is understandable that municipalities must increase budgets to maintain the levels of service they provide. However, they should exercise fiscal responsibility and spend within their means. Whenever possible, CFIB asks that municipalities avoid increasing taxes on small businesses to compensate for overspending and consider closing the gap between residential and non-residential tax rates.

The scores for this indicator were determined by calculating the percent change for population, inflation, and operating budgets over the past five years. Table 2 displays the scores for each municipal operating budget compared to inflation (CPI) and to population growth. An overall score was also calculated from columns A and B to show which municipalities controlled their spending well from 2018 to 2022. This timespan was used to represent before, during, and after the pandemic. Please refer to the methodology for a more in-depth explanation.

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<sup>6</sup> Halifax Regional Municipality. Municipal Tax Rates 2023/24, 2023. <https://www.halifax.ca/home-property/property-taxes/tax-rates>

Table 2

**Indicator 2: Does spending outpace inflation and population growth?<sup>7</sup>**

	Does spending outpace inflation? (A)	Does spending outpace population growth? (B)	Overall score (A+B)/2
Saint John, N.B.	No (10)	No (10)	10
Fredericton, N.B.	No (10)	No (10)	10
Moncton, N.B.	No (10)	No (10)	10
HRM, N.S.	No (10)	No (10)	10
CBRM, N.S.	No (10)	Yes (0)	5
Charlottetown, P.E.I.	No (10)	No (10)	10
St. John's, N.L.	No (10)	No (10)	10

Scoring (A): 10 = operating budget does not outpace inflation; 5 = inflation and operating budget are balanced; 0 = operating budget outpaces inflation.

Scoring (B): 10 = operating budget does not outpace population growth; 5 = population growth and operating budget are balanced; 0 = operating budget outpaces population growth.

Overall score = (A+B)/2.

The growth rate of all seven municipalities' operating budgets was below the rate of inflation and six out of seven municipalities were below the rate of population growth. Only the CBRM's operating budget average exceeded the population growth average (by 2.3%).<sup>8</sup> CFIB is pleased to see that most municipalities kept their operating budgets in check, even during the pandemic.

<sup>7</sup> See Appendix D.

<sup>8</sup> See Appendix D.



### Recommendations

- Reduce the tax burden on small business owners and freeze any tax increases.
- Continue to ensure operational budgets are in check with both inflation and population growth.
- Ensure a fairer and more balanced property tax system by closing the gap between residential and non-residential tax rates.

## Red tape

Red tape refers to the onerous and unnecessary paperwork and regulations that make it harder to do business. Each year, CFIB releases a *Red Tape Report Card* which highlights governments' efforts to measure and address red tape. According to the *2023 Red Tape Report Card*, 84% of Canadian small business owners said that being able to understand policies, forms, etc. (plain language) was particularly important to them. Further, 86% said that understanding what they need to do and why, when dealing with government, is very important for their business.<sup>9</sup> This shows that the reduction of red tape is important and impactful for small businesses.

Although plenty of work has been done regarding red tape reduction, it has become clear that much more work is still needed. Three out of five small business owners in Atlantic Canada believe the reduction of red tape should be a priority for their municipality.<sup>10</sup> Red tape reduction should be a priority for municipalities because it helps small businesses operate smoothly and often provides needed administrative and financial relief.

The COVID-19 pandemic pushed municipalities into the online world and forced them to quickly adapt. For instance, many government processes were moved online or waived during the pandemic. Putting processes such as permit and licence applications online made them more accessible and reduced red tape for small businesses. Also, the HRM, the CBRM, and the Municipality of Saint John waived sidewalk patio permit fees during the pandemic to help decrease the burden on the restaurant industry. CFIB encourages municipalities to continue in this direction by identifying further ways to go digital.

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<sup>9</sup> CFIB, *2023 Red Tape Report Card*, 2023.

<sup>10</sup> CFIB, *Atlantic Municipal Survey*, June 27-July 18, 2023, n=370.

The indicators in this section are:

1. The financial burden of sidewalk café permits
2. The option for businesses to apply and pay for licences online
3. A public feedback mechanism for reporting red tape concerns
4. Publicly available estimated timelines for permit/licence processing

*“Red tape to get permits or inquiries answered is too long and slightly ridiculous. With requirements that are not conducive to business expansion or changes.”<sup>11</sup>*

– Wholesale business owner, Nova Scotia

*“They simply make it way too difficult to open a business with the red tape, rules, and regulations. They have gotten very strict on regulations and most of them make no sense at all, just looking to cost the owner more money to get set up.”<sup>12</sup>*

– Construction industry business owner, Newfoundland and Labrador

*“Too many permits and too slow to get them.”<sup>13</sup>*

– Construction industry business owner, Nova Scotia

## Red tape indicator 1: The financial burden of sidewalk café permits

The restaurant industry was among the hardest hit during the pandemic and is one of the sectors having the most difficulty recovering. According to recent CFIB research, 12% of the hospitality sector was at risk of closure in Q2 2023 and the industry is among the highest percent planning to reduce full-time staff and no longer invest in their business.<sup>14</sup>

A terrific way for restaurants to draw in more business, especially in Atlantic Canada during peak tourism months, is sidewalk cafés. Reducing costs for small businesses wanting to expand to patios is a great way for municipalities to provide direct support. During the pandemic, with small capacities for eating indoors, many municipalities tried to make solutions for eating outdoors more accessible. One way in which municipalities helped restaurants was by cutting patio permit costs.

A sidewalk café permit costs \$1,112 in Saint John, New Brunswick, and \$458 in Toronto. The fact that permits are less costly in the largest city in the country than in many municipalities in Atlantic Canada suggests that sidewalk café permits in Atlantic Canada may be overpriced. The cost of sidewalk patio

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<sup>11</sup> CFIB, *Atlantic Municipal Survey*, June 27-July 18, 2023, n=370.

<sup>12</sup> Ibid.

<sup>13</sup> Ibid.

<sup>14</sup> CFIB, *Main Street Quarterly*, 2023.

permits should continue to be reduced, as was done during the pandemic, to ensure the restaurant industry of Atlantic Canada can thrive.

The following scores were determined based on the cost of a permit for a patio the size of one parking space (11.89 m<sup>2</sup>) in each municipality.<sup>15</sup> At the time this report was completed, some municipalities did not have information about patio permits online and did not provide any further details when CFIB inquired. Therefore, it was assumed that they either do not allow for sidewalk patios or that there is no permit process.

Table 3

**Indicator 1: The financial burden of sidewalk café permits**

	Score	Cost
Saint John, N.B.	0	\$1,112
HRM, N.S.	5	\$940
Fredericton, N.B.	10	\$500
Moncton, N.B.	10	\$131
St. John's, N.L.	0	\$2690
Charlottetown, P.E.I. <sup>16</sup>	10	\$600
CBRM, N.S. <sup>17</sup>	N/A	N/A

Scoring: 10 = below the regional average of \$995; 5 = within \$100 of the regional average; 0 = above the regional average.

There is generally a wide range of costs associated with sidewalk cafés in Atlantic Canada. Moncton should be recognized for having the lowest costs associated with patio permits. All municipalities should see Moncton as a leader and move toward reducing the costs associated with sidewalk cafés.

**Red tape indicator 2: The option for businesses to apply and pay for licences online**

Governments were forced to move many processes online because of the pandemic. This positive change has encouraged all levels of government to have a greater digital presence. At the same time, there is still plenty of work to do to simplify municipal processes for both residents and businesses.

<sup>15</sup> Parking Industry. *The average size of parking spaces in Canada, 2020*. [www.parkingindustry.ca/construction-maintenance/the-average-size-of-parking-spaces-in-canada](http://www.parkingindustry.ca/construction-maintenance/the-average-size-of-parking-spaces-in-canada).

<sup>16</sup> There was no information on sidewalk patios on Charlottetown's municipal website. CFIB last reached out on August 8, 2023. At the time this report was completed, we had not heard back.

<sup>17</sup> There was no information on sidewalk patios on the CBRM's municipal website. CFIB last reached out on August 8, 2023. At the time this report was completed, we had not heard back.

Having more options to pay and apply for services online is one way for municipalities to reduce red tape.

Scores for this indicator were determined by searching through municipal websites for ways to submit and pay for applications online (not just printable forms). The intent was to find the application process in the same way a business owner would. If nothing was found, searches were done using keywords such as “application submission,” “payment options,” “licence portal,” “online payment,” and “online application.” If nothing was found through these two processes, the municipality received a score of 0.

Table 4

### Indicator 2: The option for businesses to apply and pay for licences online

	Score
Saint John, N.B.	5
Fredericton, N.B.	5
Moncton, N.B.	0
HRM, N.S.	10
CBRM, N.S.	5
Charlottetown, P.E.I.	5
St. John's, N.L.	5

Scoring: 10 = existence of an online business licence application option AND an online payment option; 5 = existence of an online business licence application option OR an online payment option; 0 = in-person options only.

The HRM is the only municipality in Atlantic Canada that received full points for this indicator. It had both an online application option and an online payment option for business licences. Most municipalities received partial points as they only had one or the other. For the purposes of this report, accepting applications by email was considered an online option. Many of the municipalities that received partial points received those points for having this option.

CFIB strongly encourages municipalities to move away from accepting applications by email and instead create an online application and payment system. This will be helpful for businesses as well as for municipalities, as they will be able to automate processes.

### Red tape indicator 3: A public feedback mechanism for reporting red tape concerns

The reduction of red tape is a top priority for small businesses. Creating a space where small businesses can express their red tape concerns is an excellent way for municipalities to be aware of issues and can lead to a reduction of red tape. By having a feedback mechanism for small businesses,

municipalities can work together with the business community to reduce red tape and make doing business in their community easier.

Scores for this indicator were determined by searching for a red tape feedback mechanism on municipal websites. If nothing was found through this initial general search, key words such as “red tape,” “red tape feedback,” “business feedback,” and “public feedback” were used.

Table 5

**Indicator 3: A public feedback mechanism for reporting red tape concerns**

	<i>Score</i>
Saint John, N.B.	0
Fredericton, N.B.	0
Moncton, N.B.	0
HRM, N.S.	10
CBRM, N.S.	0
Charlottetown, P.E.I.	0
St. John’s, N.L.	0

Scoring: 10 = existence of a public feedback mechanism for reporting red tape concerns; 0 = no public feedback mechanism for reporting red tape concerns.

The HRM is the only municipality that has a red tape feedback mechanism that is open to the public (submission portal and dedicated email). The portal is a great way for business owners and residents to voice their concerns, and for municipalities to make life easier for businesses and residents. Municipalities in Atlantic Canada should consider creating a red tape feedback mechanism on their websites.

## Red tape indicator 4: Publicly available estimated timelines for permit/licence processing

Giving businesses estimated timelines helps them plan their projects and avoid timing issues. It also helps hold municipalities accountable. Eight out of ten small businesses indicated that clear timelines are especially important, solidifying that estimated timelines help business owners when planning.<sup>18</sup>

For this indicator, municipalities with publicly available timelines for permit processing received a score of 10, those with a private tracking system for permit processing received a score of 5, and municipalities without either of these features received a score of 0. Scores were determined by searching municipal websites for information about permit timelines. If nothing was found, a search was done using the keywords “permit timeline,” “permit process,” “permit,” and “public timeline.”

Table 6

### Indicator 4: Publicly available estimated timelines for permit/licence processing

	Score
Saint John, N.B.	0
Fredericton, N.B.	5
Moncton, N.B.	0
HRM, N.S.	5
CBRM, N.S.	5
Charlottetown, P.E.I.	0
St. John’s, N.L.	0

Scoring: 10 = an estimated timeline for permit processing is publicly available; 5 = there is no publicly available estimated timeline, but a personal tracking process exists for submitted permits; 0 = no public or private estimated timelines exist.

Three of the seven municipalities had a private tracking process for permits. Though this is a good initiative, having a public timeline would increase transparency and help hold municipalities accountable.

<sup>18</sup> CFIB, *Your Voice* - May 2023 survey, May 4-25, 2023, n=370.

Recommendations:

- Make permit process timelines publicly available to allow businesses and residents to plan accordingly.
- Follow in the footsteps of the HRM and create a red tape feedback mechanism on the city's website.
- Create an online permit submission and payment process.
- Reduce the cost of sidewalk patio permits.

## Small business friendliness

Small business friendliness looks at municipal policies that help businesses operate smoothly and provide cost relief. It also looks at municipal websites that have a page dedicated to businesses. When municipalities are small business friendly, they allow businesses to flourish and create a livable, welcoming community.

There is still plenty of work that needs to be done for municipalities in Atlantic Canada to become more small business friendly. Over half (57%) of Atlantic small business owners do not believe that their municipality is small business friendly. In addition, nearly 60% disagree that their municipal government prioritizes small business needs and issues (Figure 3).<sup>19</sup>

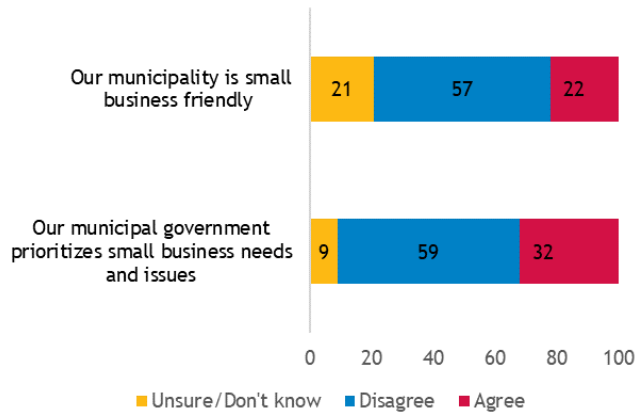
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<sup>19</sup> CFIB, *Atlantic Municipal Survey*, June 27-July 18, 2023, n=370.

FIGURE 3.

### Businesses in Atlantic Canada think municipal governments are not small business friendly

Questions about small business friendliness in the *Atlantic Municipal Survey*



Source: CFIB, *Atlantic Municipal Survey*, July 2023, n=370.

*“I’m not sure, I’ve never heard of municipal governments helping any small businesses in my area. However, federal and provincial governments help.”<sup>20</sup>*

– Natural resources business owner, Nova Scotia

*“Small business owners need more help and support or else we can’t be part of our community.”<sup>21</sup>*

– Retail business owner, New Brunswick

Indicators in this section include:

- The existence of a dedicated business page
- Public consultation on municipal budgets
- A construction mitigation policy for public projects

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<sup>20</sup> Ibid.

<sup>21</sup> Ibid.



## Small business friendliness indicator 1: The existence of a dedicated business page

Direct communication between municipalities and business owners can be an enormous help for small businesses that are working through issues and need answers to their questions. Having direct communication with governments can help small business owners spend less time on lengthy tasks and more time focusing on what they love: running their business. In fact, 82% of small business owners say that being able to connect with a real person is particularly important to them.<sup>22</sup> Having a dedicated contact on a business page provides small business owners with that important personal connection.

Municipalities with a dedicated web page and contact information received a score of 10, those with one of these features received a score of 5, and those without either feature received a 0. The scores were based on a search of their website for a business page and business contact information. If we did not find what we were looking for, we used the search system and the keywords “contact information,” “directory,” “business contact,” “business,” “small business,” and “economic development.” If neither a business page nor a business contact was found through these searches, the municipality received a 0.

Table 7

### Indicator 1: The existence of a dedicated business page

	Score
Saint John, N.B.	10
Fredericton, N.B.	5
Moncton, N.B.	10
HRM, N.S.	10
CBRM, N.S.	10
Charlottetown, P.E.I.	10
St. John’s, N.L.	10

Scoring: 10 = existence of a dedicated business page including contact information; 5 = existence of a dedicated business page without contact information; 0 = no dedicated business page or contact information.

<sup>22</sup> CFIB, 2023 Red Tape Report Card, 2023.

Most municipalities received a score of 10 for this indicator. CFIB appreciates the efforts of municipalities that have a clear page for businesses to find information pertaining to them. Additionally, a direct point of contact for these businesses is a huge help and CFIB is pleased to see this implemented in most jurisdictions.

## Small business friendliness indicator 2: Public consultation on municipal budgets

Municipal budget decisions have a direct impact on businesses and residents. From taxes, transit, snow removal, and construction to permit and licensing fees, residents and business owners need to have an opportunity to voice their opinion on their municipality's budget.

Municipalities that allow public consultation on their budget received a score of 10. Those without any public consultation on the budget received a 0. Scores for this indicator were based on a search of the municipality's website for information regarding budget consultations. This included searching media release pages, budget documents, and affiliate websites such as "Engage Fredericton." We also used the search tab on websites with the keywords "budget consultation," "public consultation," and "consultation." If nothing was found through this search, another search was conducted on Google's search engine using similar keywords and including the municipality's name. We then looked through social media platforms to see if any mention of public consultation had been posted on X (formerly known as Twitter) and Instagram.

Table 8

### Indicator 2: Public consultation on municipal budgets

	Score
Saint John, N.B.	10
Fredericton, N.B.	10
Moncton, N.B.	10
HRM, N.S.	10
CBRM, N.S.	10
Charlottetown, P.E.I.	10
St. John's, N.L.	10

Scoring: 10 = public consultation on the budget; 0 = no public consultation on the budget.

All municipalities received a score of 10 for this indicator. For most municipalities, it was quite easy to find this information. CFIB appreciates this effort and encourages municipalities to continue public consultations for their yearly budgets. In addition, it is important for municipalities to make the consultation information easy to find. Placing the information on the main page of their website prior to and during consultations is the best way to achieve this goal. Furthermore, ensuring there are

multiple times for the public to give feedback is an excellent way to make sure they can hear from everyone. Another great way to hear from the entire population is to do social media releases and create budget consultation surveys.

### Small business friendliness indicator 3: A construction mitigation policy for public projects

Six in ten small business owners in Atlantic Canada say construction projects have had an impact on their business, while 44% indicated that traffic, dust, debris, or the noise level from construction has disrupted their business.<sup>23</sup> Construction mitigation policies are key in helping businesses survive while necessary public projects take place in their area.

*“The roads have been under some kind of construction for 5 years or more now and the location is not in a high-traffic area.”<sup>24</sup>*

— Retail business owner, Newfoundland and Labrador

A Canadian city that is leading in the field of construction mitigation is Montréal. Among other initiatives, Montréal has implemented a small business construction mitigation policy that includes financial support for businesses affected by construction, in addition to clear communication strategies for construction.

Municipalities with a construction mitigation policy to help ease the burden of local construction projects on small businesses received a score of 10. Municipalities with a construction mitigation policy that is weak in structure with no key elements received a score of 5. Municipalities with no initiatives or policies in place around construction mitigation received a 0. Scores for this section were based on a search in the policy section of municipal websites for anything regarding construction mitigation. The keywords “construction mitigation,” “public project mitigation,” and “project mitigation” were used.

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<sup>23</sup> CFIB, *Atlantic Municipal Survey*, June 27-July 18, 2023, n=370.

<sup>24</sup> Ibid.

Table 9

**Indicator 3: A construction mitigation policy for public projects**

	Score
Saint John, N.B.	0
Fredericton, N.B.	0
Moncton, N.B.	0
HRM, N.S.	5
CBRM, N.S.	0
Charlottetown, P.E.I.	0
St. John's, N.L.	5

Scoring: 10 = existence of a construction mitigation policy to help ease the burden of local construction projects on small businesses ([CFIB's report on construction mitigation](#)); 5 = existence of a construction mitigation policy that is weak in structure, with no key elements; 0 = no initiatives or policies about construction mitigation in place.

Both St. John's and the HRM received a score of 5 as they had some form of construction mitigation policies. However, there was not a clear plan in place on how construction mitigation would occur, and their mitigation policies were focused on the public and pedestrians rather than on businesses. All other municipalities in Atlantic Canada received scores of 0, meaning that most Atlantic municipalities do not have any approach to construction mitigation. All municipalities in Atlantic Canada should consider implementing a clear and thorough mitigation policy. Construction mitigation plans help all members of a community through long-term construction projects.

**Recommendations**

- A compensation program for cases where construction has a negative impact on businesses. It should be easy to understand and access, involve significant and timely monetary compensation (daily amount, tax break, etc.), and be financed by factoring its costs into each project's budget.
- A "no surprise rule" mandating the municipality to track its infrastructure's condition and let local businesses know of construction well in advance. An effective way for cities to do that is to have a state of the infrastructure report, a five-year capital investment plan, and relevant pre-construction consultation with all impacted businesses.

- A comprehensive planning approach involving the “dig once” principle and the phasing/timing of projects.
- An improved contracting process with integrated mitigation provisions and a bonus/penalty system, especially for the early/late completion of projects.
- A business liaison officer with managerial authority designated for each project.<sup>25</sup>

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<sup>25</sup> CFIB, *Paving a smoother road: Helping small businesses survive infrastructure work*, 2018.

## Recommendations table

CFIB recommends the following to municipalities in Atlantic Canada:

### Fiscal responsibility

- Reduce the tax burden on businesses.
- Continue to ensure their operational budget does not exceed inflation and population growth.
- Ensure a fairer and more balanced property tax system by closing the gap between residential and non-residential tax rates.

### Red tape

- Make permit process timelines publicly available.
- Follow in the footsteps of the HRM and create an online red tape feedback mechanism.
- Create an online permit submission and payment process.
- Reduce the cost of sidewalk patios for businesses.

### Small business friendliness

- A compensation program for cases where construction has a negative impact on businesses. It should be easy to understand and access, involve significant and timely monetary compensation (daily amount, tax break, etc.), and be financed by factoring its costs into each project's budget.
- A “no surprise rule” mandating the municipality to track its infrastructure's condition and let local businesses know of construction well in advance. A good way for cities to do that is to have a state of the infrastructure report, a five-year capital investment plan, and relevant pre-construction consultation with all impacted businesses.
- A comprehensive planning approach involving the “dig once” principle and the phasing/timing of projects.
- An improved contracting process with integrated mitigation provisions and a bonus/penalty system, especially for the early/late completion of projects.
- A business liaison officer with managerial authority designated for each project.

## Appendix A: Subindex scorecards

Subindex scorecards and summary of municipal findings

### Fiscal responsibility

	Does the municipal budget commit to reducing the property tax burden placed on small businesses?	Does spending outpace inflation and population growth?	Overall score
Saint John, N.B.	0	10	5
Fredericton, N.B.	0	10	5
Moncton, N.B.	0	10	5
HRM, N.S.	0	10	5
CBRM, N.S. <sup>26</sup>	N/A <sup>27</sup>	5	5
Charlottetown, P.E.I.	0	10	5
St. John's, N.L.	0	10	5

<sup>26</sup> Indicators marked N/A were not factored into the CBRM's overall score.

<sup>27</sup> The CBRM did not receive a score for this indicator as its 2023/2024 budget had yet to be released at the time this report was completed.

## Red tape

	The financial burden of sidewalk café permits	The option for businesses to apply and pay for licences online	A public feedback mechanism for reporting red tape concerns	Publicly available estimated timelines for permit/licence processing	Overall score
Saint John, N.B.	0	5	0	0	1.25
Fredericton, N.B.	10	5	0	5	5
Moncton, N.B.	10	0	0	0	2.50
HRM, N.S.	5	10	10	5	7.50
CBRM, N.S.	N/A <sup>28</sup>	5	0	5	3.33
Charlottetown, P.E.I.	10	5	0	0	3.75
St. John's, N.L.	0	5	0	0	1.25

## Small business friendliness

	The existence of a dedicated business page	Public consultation on municipal budgets	A construction mitigation policy for public projects	Overall score
Saint John, N.B.	10	10	0	6.66
Fredericton, N.B.	5	10	0	5.00
Moncton, N.B.	10	10	0	6.66
HRM, N.S.	10	10	5	8.33
CBRM, N.S.	10	10	0	6.66
Charlottetown, P.E.I.	10	10	0	6.66
St. John's, N.L.	10	10	5	8.33

<sup>28</sup> Indicators marked N/A were not factored into the CBRM's overall score.



## Appendix B: Municipal findings

### New Brunswick

Saint John, New Brunswick	
<b>Fiscal responsibility</b>	<p>Saint John did not make a commitment to reduce the tax burden on businesses in its 2023/24 budget.</p> <p>Saint John received a score of 10 for the “Does spending outpace inflation and population growth?” indicator because its spending did not outpace both inflation and population growth.</p>
<b>Red tape</b>	<p>Saint John had the costliest sidewalk café permits, broken down as follows: \$4.00 x 127.98 (square footage being used) + \$100 general fee + \$500 fee for one parking spot. The same square footage (one parking space) was used for all municipalities. Saint John should strongly consider reducing the cost burden it has placed on businesses with sidewalk patios.</p> <p>Saint John has no online payment option for permits and only an email option for submitting applications. An improvement would be to provide an online submission portal for permits, in addition to an online payment option.</p> <p>There was no red-tape-specific feedback mechanism on the website. In addition, the “how can we help” button on the business page does not lead to an email address or contact information. It copies the link for you to share the page on social media platforms.</p> <p>There were no publicly available estimated timelines for permit processes. Providing businesses with timelines can help greatly when they are making plans for projects, among other things.</p>
<b>Small business friendliness</b>	<p>There was a business page with contact information at the bottom. Having dedicated contacts for small businesses can help them thrive in the community.</p> <p>Public consultations on the budget process were provided through multiple avenues therefore Saint John received a score of 10.</p> <p>Saint John does not have a construction mitigation policy, thus receiving zero (0). Creating a thorough construction mitigation policy can ensure companies within the affected area have access to the support they need.</p>

Fredericton, New Brunswick	
<b>Fiscal responsibility</b>	<p>There was no indication that Fredericton intends to reduce the tax burden on businesses in its 2024 budget, so it received a 0.</p> <p>Fredericton received a score of 10 for the “Does spending outpace inflation and population growth?” indicator because its spending did not outpace both inflation and population growth.</p>
<b>Red tape</b>	<p>A sidewalk patio the size of one parking space costs \$500 per season in the City of Fredericton.</p> <p>Fredericton has no online payment option for permits and only an email option for submitting applications. For the purpose of scoring, this was considered an online option. However, an improvement should be made by providing an online submission portal for permits, in addition to the ability to pay online.</p> <p>There was no red-tape-specific feedback mechanism on the website. Adding a red tape feedback mechanism would give businesses the opportunity to submit feedback anonymously.</p> <p>Fredericton received a score of 5 because there is no public timeline for permits. However, you can sign in to be updated on your permit.</p>
<b>Small business friendliness</b>	<p>There was a comprehensive business-specific web page. However, there were no business contacts.</p> <p>A budget consultation was found through Rogers TV. Making it more accessible and providing information to the public through multiple avenues would allow for a more well-rounded consultation process.</p> <p>Fredericton does not have a construction mitigation policy. Creating a thorough construction mitigation policy can ensure businesses within the affected area have access to the support they deserve during construction. As Fredericton does not have a construction mitigation plan in place, it received a 0.</p>

<b>Moncton, New Brunswick</b>	
<b>Fiscal responsibility</b>	<p>There was no indication that Moncton intends to reduce the tax burden on businesses in its 2024 budget, so it received a 0.</p> <p>Moncton received a score of 10 for the “Does spending outpace inflation and population growth?” indicator because its spending did not outpace both inflation and population growth.</p>
<b>Red tape</b>	<p>According to the City of Moncton’s permit process, sidewalk café permits cost \$131 per year.</p> <p>The City of Moncton requires payments and applications to be submitted in person, therefore it received a 0 in this category. Moncton should consider creating an online process for both applications and payments. This would help reduce red tape not only for business owners but also for the city.</p> <p>There was no red-tape-specific feedback mechanism on the website. Adding a red tape feedback mechanism would give businesses the opportunity to submit feedback anonymously.</p> <p>There were no publicly available estimated timelines for permit processes. Providing businesses with timelines can help greatly when they are making plans for projects, among other things.</p>
<b>Small business friendliness</b>	<p>Moncton received a score of 10 for the dedicated business page indicator. There was a specific page which included helpful information for businesses and a dedicated contact number at the top.</p> <p>A score of 10 was given for public consultation. Public consultation information was shared on social media. However, no other communications were found. The City of Moncton is encouraged to try to be more accessible and proactive when promoting public consultation, especially with the business community.</p> <p>Moncton does not have a construction mitigation policy. Creating a thorough construction mitigation policy can ensure companies within the affected area have access to the support they deserve during construction. As it does not have a construction mitigation plan in place, Moncton received a 0.</p>

## Nova Scotia

Halifax Regional Municipality, Nova Scotia	
<p><b>Fiscal responsibility</b></p>	<p>The HRM received a score of 0 as it has not committed to reducing the tax burden on small businesses in its 2024 budget. However, it should be recognized that the HRM recently went through a tax reform where it changed the taxation structure for businesses, including basing tax rates on geographical region and property assessments.</p> <p>The HRM received a score of 10 for the “Does spending outpace inflation and population growth?” indicator because its spending did not outpace both inflation and population growth.</p>
<p><b>Red tape</b></p>	<p>The cost of a sidewalk patio the size of one parking spot that serves alcohol in the HRM is \$940, assuming that no parking meters have to be removed. An additional \$200 would be added to the total for each parking meter to be removed.</p> <p>The HRM received a score of 10 for the indicator regarding online permit application and payment processes. Both permit applications and payments are submitted through the online portal. In addition, the FAQ page explains all the steps.</p> <p>The HRM received a score of 10 for the red tape feedback indicator because it has a red tape feedback portal as well as an email that businesses can contact directly. The work the HRM has done to reduce red tape has made it a leader in the region.</p> <p>The HRM received a score of 5 for the indicator regarding public timelines for permit processing. There is no public timeline for small business licences and permits. However, the HRM has a monitoring system for developments, such as apartment buildings or houses. This means users can sign in to see the status of requested permits.</p>
<p><b>Small business friendliness</b></p>	<p>The HRM received a score of 10 for the dedicated business page. Its business page was easy to find and access.</p> <p>The HRM received a score of 10 for the public budget consultation indicator. The budget information consultation was easy to find</p> <p>A score of 5 was given for the construction mitigation indicator. A policy exists but lacks direct support for small businesses. Thorough construction mitigation policy can ensure companies within the affected area have access to the support they deserve during construction.</p>

Cape Breton Regional Municipality, Nova Scotia	
Fiscal responsibility	<p>The tax reduction indicator was marked N/A. There is no mention of tax reduction in the CBRM’s 2022/2023 budget, and its 2023/2024 budget has not yet been released.</p> <p>The CBRM received a score of 5 for the “Does spending outpace inflation and population growth?” indicator because its spending did not outpace inflation, but it did outpace population growth. In future budgets, the CBRM should ensure that operational spending does not outpace inflation and population growth.</p>
Red tape	<p>The sidewalk café cost indicator was marked N/A. There was no clear application process or payment scale for sidewalk patio permits. An email was sent on August 18, but we had not received a response at the time this report was completed.</p> <p>The CBRM received a score of 5 for the online application and payment indicator. Applications can be submitted by email, but there is no portal for online payments. It should be noted that the municipality seems to be implementing Bizpal, an online platform where members of the public can complete municipal permit applications and payment.</p> <p>The CBRM does not have a red-tape-specific feedback mechanism. Adding a red tape feedback mechanism would give businesses the opportunity to submit feedback anonymously.</p> <p>The CBRM received a score of 5 for the indicator regarding a publicly available timeline for permit processing. There was nothing available for vendor permits. Development permit information was easy to find but was not public.</p>
Small business friendliness	<p>A score of 10 was given for the indicator regarding a dedicated business page with contact information. The business page was very easy to find.</p> <p>The CBRM received a 10 for the public consultation indicator. It has had robust consultation regarding the most recent budget, a notable example for other municipalities to follow.</p> <p>The CBRM does not have a construction mitigation policy, thus receiving a score of zero (0). Creating a thorough construction mitigation policy can ensure companies and the public within the affected area have access to support.</p>

## Prince Edward Island

Charlottetown, Prince Edward Island	
<p><b>Fiscal responsibility</b></p>	<p>A score of 0 was given for the tax reduction indicator. There was no mention of a tax reduction in the next budget. However, it should be noted that Charlottetown did follow through on the commitment it made to decrease taxes on businesses in the last budget.</p> <p>Charlottetown received a score of 10 for the “Does spending outpace inflation and population growth?” indicator because its spending did not outpace both inflation and population growth.</p>
<p><b>Red tape</b></p>	<p>The municipality received a score of 10 for the cost of sidewalk café permits. There was a cost of \$600 per parking space.</p> <p>Charlottetown has no online payment option for permits and only an email option for submitting applications. This was considered an online option for the purposes of scoring. However, an improvement should be made by providing an online submission portal for permits, in addition to the ability to pay online.</p> <p>Charlottetown does not have a red-tape-specific feedback mechanism. Adding a red tape feedback mechanism would give businesses the opportunity to submit feedback anonymously.</p> <p>There were no publicly available estimated timelines for permit processes. Providing businesses with estimated timelines can help greatly when they are making plans for projects, among other things.</p>
<p><b>Small business friendliness</b></p>	<p>The municipality received a score of 10 for the indicator regarding a dedicated business page with contact information. The business page was easy to find and contact information appeared in the first paragraph.</p> <p>Charlottetown received a 10 for the public consultation indicator. For the most recent budget, the City of Charlottetown has a record of consultations within the budget address.</p> <p>Charlottetown does not have a construction mitigation policy. Creating a thorough construction mitigation policy can ensure companies and the public within the affected area have access to the support they deserve during construction. As it does not have a construction mitigation plan in place, Charlottetown received a 0.</p>

## Newfoundland and Labrador

St. John's, Newfoundland and Labrador	
<b>Fiscal responsibility</b>	<p>The municipality received a score of 0 for the tax reduction indicator. There was no mention of a tax reduction in the next budget. However, it should be noted that St. John's did follow through on the commitment it made in the last budget to decrease taxes on businesses.</p> <p>St. John's received a score of 10 for the "Does spending outpace inflation and population growth?" indicator because its spending did not outpace either inflation or population growth.</p>
<b>Red tape</b>	<p>St. John's has the largest cost associated with sidewalk cafes. For a café from May 1 - October 31 a sidewalk café cost \$2690. St. Johns scored 0.</p> <p>St. John's has no online payment option for permits and only an email option for submitting applications. This was considered an online option for the purposes of scoring. However, an improvement should be made by providing an online submission portal for permits, in addition to the ability to pay online.</p> <p>St John's does not have a red-tape-specific feedback mechanism. Adding a red tape feedback mechanism would give businesses the opportunity to submit feedback anonymously.</p> <p>There were no publicly available estimated timelines for permit processes. Providing businesses with timelines can help greatly when they are making plans for projects, among other things.</p>
<b>Small business friendliness</b>	<p>The municipality received a score of 10 for the indicator regarding a dedicated business page with contact information. The business page was easy to find and included an extensive list of contacts for the business community.</p> <p>A score of 10 was given for the budget consultation indicator. Both online and in-person events occur at the start of the budget process. In addition, a survey is held once every few years.</p> <p>St John's received a score of 5 for construction mitigation. There is discussion of "where appropriate things need mitigation plan" in</p>

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	municipal documents. <sup>29</sup> While this is a good start, creating a thorough construction mitigation policy can ensure companies within the affected area have access to the support they deserve during construction.
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<sup>29</sup> City of St. John's, *Envision St. John's Development Regulations*, 2023. <https://www.stjohns.ca/en/building-development/development-regulations.aspx>



## Appendix C: Methodology

### Trends in municipal operational spending

This report analyzes the operational spending of seven Atlantic Canadian cities between 2018 and 2022. The percent change was calculated to evaluate if operational spending outpaced inflation and population growth.

Operational spending data for each year between 2018 and 2022 was collected from published budget documents for each municipality. Population changes and CPI for each year were gathered from Statistics Canada for each municipality. A provincial inflation CPI, collected from each province's website, was also used.

The percent change was then calculated for each variable and averaged over the five years. The percent change was calculated for both municipal operational spending and provincial inflation numbers. The five-year average population growth percent change was collected from Statistics Canada.

We then compared the population growth percent change and inflation percent change independently to the operational spending percent change. Operational spending was used as the anchor number. If the operational spending percent change was above the percent change for population growth, a score of 0 was given to the municipality. If it was balanced, a score of 5 was given, and if it was below population growth, a score of 10 was given. The hope is that the operating budget is below both population and inflation numbers. The same scoring process was followed to compare operational spending to inflation. Thus, each municipality has a score of 10, 5, or 0 for population vs operational spending and for inflation vs operational spending.

A final score was given. The population and inflation change scores were weighted equally by adding the two scores together and dividing that sum by two. Thus, each municipality received a final score for how its operational spending compares to population growth and inflation. The raw data can be found in Appendix D.

### Financial burden of sidewalk café permits

The cost of a sidewalk café permit was calculated using each municipality's formula. A score of 0, 5, or 10 was then assigned to each municipality for the sidewalk café permit indicator.

After some research, it became clear that most municipalities base the cost of a permit on the square footage, or the number of parking spaces being used. Therefore, we used the size of one parking spot

(11.89 m<sup>2</sup>)<sup>30</sup> whenever square footage was required. In addition, it should be noted that many municipalities had extra costs built into their permits such as parking meter or lamp post removal fees. If a business requires more than one parking space, the cost will be greater.

A score of 0, 5, or 10 was then assigned to each municipality based on whether it was above, below, or within \$100 of the regional average of \$995. A score of 0 was given to municipalities with costs above the regional average, a score of 5 was given if they were within \$100 of the average, and a score of 10 was given if they were below the regional average.

## Scores

Scores were tabulated based on a scale of 10, 5, and 0. All indicators have operational definitions of these scores. It should be noted that some indicators also display dollar amounts to provide context, and that scores were added and divided to provide an overall score. Each scorecard includes overall scores for each municipality across the three sections that were scored.

A score of 5 was given to municipalities that have made some efforts regarding the indicator. CFIB recognizes that the population size and resources of Atlantic Canadian municipalities can vary. This is why we only included the largest municipality in Prince Edward Island and in Newfoundland and Labrador in our analysis. We considered that it would be unfair to include their second-largest municipality as the population was too low. For the purposes of our analysis, we selected the seven largest municipalities in Atlantic Canada, with an additional consideration of geographical locations.

## Sources

The Canadian Federation of Independent Business (CFIB) is a non-partisan organization representing the interests of 97,000 small and medium-sized businesses in Canada. CFIB is entirely funded by our members and takes direction from them through regular surveys on a variety of issues. The Federation believes SME owners, in their capacity as entrepreneurs, require strong advocacy concerning business-related issues. CFIB's research capacity is second-to-none because the Federation can gather timely and concrete information from business members about business issues that affect their day-to-day operations. In this capacity, CFIB is an excellent source of up-to-date information for governments to consider when developing policies for Canada's SME community. Much of the data in this report comes from CFIB's *Atlantic Municipal Survey*.

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<sup>30</sup> Parking Industry. *The average size of parking spaces in Canada*, 2020. [www.parkingindustry.ca/construction-maintenance/the-average-size-of-parking-spaces-in-canada](http://www.parkingindustry.ca/construction-maintenance/the-average-size-of-parking-spaces-in-canada).

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- The *Atlantic Municipal Survey* period was from June 28 to July 20, 2023. The number of respondents was 370. For comparison purposes, the margin of error for a probability sample of the same size is +/-5.0 percentage points, 19 times out of 20.
- The *Your Voice Survey* period was from May 4 to May 25, 2023. The number of respondents was 2,790. For comparison purposes, the margin of error for a probability sample of the same size is +/-1.9 percentage points, 19 times out of 20.
- The *Monthly Business Barometer* survey period was from July 5 to July 13, 2023. The number of respondents was 550. For comparison purposes, the margin of error for a probability sample of the same size is +/-4.2 percentage points, 19 times out of 20.
- CFIB, *2023 Red Tape Report Card*, 2023. <https://www.cfib-fcei.ca/en/research-economic-analysis/provincial-red-tape-report-card>
- CFIB, *Paving a smoother road: Helping small businesses survive infrastructure work*, 2018. <https://www.cfib-fcei.ca/en/research-economic-analysis/paving-a-smoother-road>

Outside data was also used in certain areas for a more rounded view of issues.

## Appendix D: Trends in municipal operational spending data

### Population

#### Population percent change

	Percent change
Saint John, N.B.	3.9
Fredericton, N.B.	7.2
Moncton, N.B.	11
HRM, N.S.	10.5
CBRM, N.S.	-0.74
Charlottetown, P.E.I.	11.8
St. John's, N.L.	3

Source: StatCan, [www12.statcan.gc.ca/census-recensement/index-eng.cfm](http://www12.statcan.gc.ca/census-recensement/index-eng.cfm).

### Inflation (CPI)

#### Collected numbers

	2018	2019	2020	2021	2022
New Brunswick	132.5	134	137.3	138.2	145.5
Nova Scotia	133.5	135	138.5	140.3	147.2
Prince Edward Island	134.4	135	139	139.7	149.6
Newfoundland and Labrador	136.8	137	140	142.1	147.8

Source: Provincial consumer price index.

## Percent change

	2019	2020	2021	2022	Average
New Brunswick					
Nova Scotia	1.119403	2.403495994	0.65123	5.017182	5.428425
Prince Edward Island	1.111111	2.527075812	1.282965	4.6875	6.093027
Newfoundland and Labrador	0.444444	2.877697842	0.501074	6.617647	5.477628
	0.145985	2.142857143	1.477833	3.856563	4.730816

## Operating budget

### Collected numbers

	2018/2019	2019/2020	2020/2021	2021/2022	2022/2023
Saint John, N.B.	156,090,792	160,257,783	166,708,424	157,331,557	164,721,858
Fredericton, N.B.	125,798,333	132,107,926	137,102,985	137,920,816	135,000,000
Moncton, N.B.	150,803,072	155,792,366	161,816,957	161,581,960	176,295,052
HRM, N.S.	918,500,000	955,700,000	955,255,500	1,006,800,000	1,105,900,000
CBRM, N.S.	146,860,803	150,510,228	154,216,771	157,362,157	162,223,985
Charlottetown, P.E.I.	66,772,147	57,144,309	59,666,512	61,040,801	66,364,248
St. John's, N.L.	294,591,088	304,677,022	305,578,936	312,526,525	319,603,486

Source: Municipal budget documents.

## Percent change

	2019	2020	2021	2022	Average
Saint John, N.B.	2.60018	3.869415141	-5.95994	4.486533	1.249047
Fredericton, N.B.	4.77609	3.64328975	0.592971	-2.16357	1.712196
Moncton, N.B.	3.202528	3.723090034	-0.14544	8.34572	3.781476
HRM, N.S.	3.892435	-0.046532053	5.119636	8.961027	4.481642
CBRM, N.S.	2.424702	2.40346298	1.99882	2.996985	2.455992
Charlottetown, P.E.I.	-16.8483	4.227166823	2.251427	8.021559	-0.58703
St. John's, N.L.	3.310369	0.29514927	2.22304	2.214294	2.010713

## Spending vs inflation

	Inflation percent change	Operating budget percent change	Score
Saint John, N.B.	5.428424613	1.249047041	10
Fredericton, N.B.	5.428424613	1.712195853	10
Moncton, N.B.	5.428424613	3.781475776	10
HRM, N.S.	6.093026998	4.481641625	10
CBRM, N.S.	6.093026998	2.455992458	10
Charlottetown, P.E.I.	5.47762778	-0.587034048	10
St. John's, N.L.	4.730815787	2.010713055	10

## Spending vs population

	Population percent change	Operating budget percent change	Score
Saint John, N.B.	3.9	1.249047041	10
Fredericton, N.B.	7.2	1.712195853	10
Moncton, N.B.	11	3.781475776	10
HRM, N.S.	10.5	4.481641625	10
CBRM, N.S.	-0.74	2.455992458	0
Charlottetown, P.E.I.	11.8	-0.587034048	10
St. John's, N.L.	3	2.010713055	10