The Minister's Council on Municipal Sustainability | AUGUST 2006

ALBERTA'S
Competitive Advantage:

Empowering municipalities with new municipal revenue sources.

DRAFT #2
FOR DISCUSSION
PURPOSES

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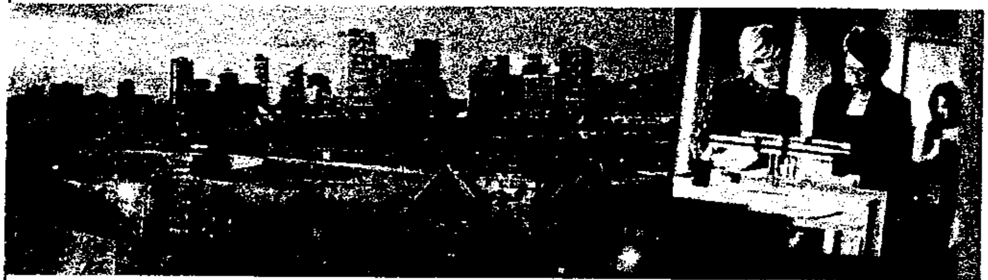

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Executive Summary

Background

Alberta's Municipalities are challenged to meet their citizen's growing demands and expectations for municipal services. Municipalities have taken steps to control their expenditures and create operational efficiencies; however they continue to struggle with limited revenue options. The pressures facing Alberta's local governments continue to grow along with the province's economy and population which in turn puts Municipalities under increasing pressure to establish growth-sensitive revenue sources. **The Minister's Council on Municipal Sustainability was formed to examine the key challenges facing Alberta's municipal governments, and to provide recommendations to the Minister of Municipal Affairs on options for addressing those challenges including rebalancing the fiscal relationship so that municipalities can be self-sustaining as key contributors to the Alberta Advantage**

This discussion paper builds on the preliminary work conducted in 2003 by the Minister's Provincial/Municipal Council on Roles Responsibilities and Resources in the 21st century which clearly identified the need for fundamental changes in the provincial/municipal financial and legal relationship. **This paper is guided by the Minister's Council on Municipal Sustainability Terms of Reference for Municipal Revenues. It will examine the opportunities for strengthening the financial sustainability of municipalities by providing local governments with a broader and more flexible array of revenue tools.** This study is one component of the work of the Minister's Council on Municipal Sustainability and will likely intersect with the work of the Alberta Urban Municipalities Association currently being conducted relative to role and responsibilities.

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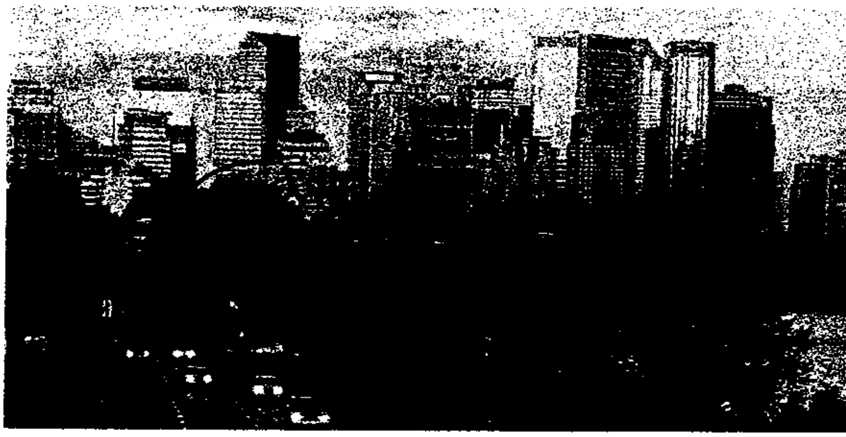

"Alberta's Municipalities are challenged to meet their citizen's growing demands and expectations for municipal services."

Fiscal Imbalance

The federal and provincial governments have a significant fiscal advantage over municipalities: their revenues are varied, wide ranging and "elastic"— they grow with the economy. Municipalities, on the other hand, have very limited revenue sources. Their main source of revenue, the property tax, often does not grow at the same rate as the economy, and is shared with the provincial government. In addition, another important source of revenue, intergovernmental grants, are not reliable as a revenue source because they change with senior government priorities which often do not match municipal priorities and needs.

Government of Canada revenues	Provincial Government revenues	Municipal revenues
• Income tax • Sales tax (GST) • Employment Insurance (EI) • Corporate taxes, • Duty & excise taxes • Other	• Provincial income tax • Excise taxes • Property tax • Corporate tax • Gasoline & tobacco tax • Gambling revenues • Resource royalties • Federal transfers • motor vehicle licenses/ registration • health care premiums • Other	• Property Tax • Business Tax • User Fees • Intergovernmental grants and transfers

Further, municipalities have more financial constraints placed on them than the other two orders of government. Unlike municipalities, federal and provincial governments have the authority to give themselves unrestricted access to borrow money for capital or operating expenses and to budget for an operational deficit. However, municipalities are required by provincial law to have balanced budgets, hence they cannot borrow money for operating expenditures.

The current legal and revenue distribution structure in Alberta leaves municipalities with limited flexibility in financing operating costs and with a limited number of significant revenue options.

Rebalancing Revenues

A key challenge faced by the Minister's Council is to provide a comprehensive review of the revenue types and structures that Alberta's municipalities and the provincial government could implement to rebalance their fiscal relationship. The Minister's Council on Sustainability has undertaken a review and analysis of potential new revenue opportunities for municipalities. The review contemplates main scenarios with regards to the approach the provincial government and Alberta's municipalities could take to rebalance the fiscal relationship:

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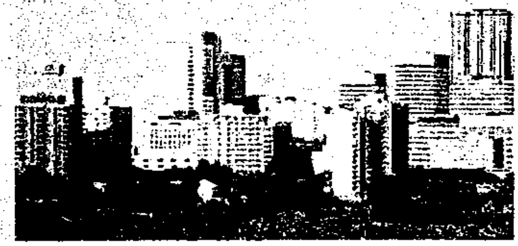
"The Federal and provincial governments have a significant fiscal advantage over municipalities: their revenue sources are varied, wide-ranging, and 'elastic' — they grow with the economy."



Canadian municipalities in a new fiscal environment

The bases of municipal finance in Canada

Institutional background

Canada is a constitutional monarchy, a federal state and parliamentary democracy. In the current fiscal system, the federal government and provinces are independent governing structures with extensive taxing and spending powers. In contrast, municipalities are creatures of the provinces, and as such have no independent status. Accordingly, the power to spend and raise revenues is granted by provincial legislation, through municipal acts and additional statutes and regulations.

In Canada, the federal government shares a few areas of direct responsibility with the Province, and will not interfere with municipal matters without provincial consent. Provincial governments have the power to change the rules governing municipal responsibilities at any given time.

Operating and capital expenditures

Canadian municipal governments provide numerous services and have numerous responsibilities. The expenditures necessary to meet these responsibilities are traditionally divided into two categories — operating and capital expenditures.

- Operating expenditures include all costs related to day-to-day operations of the municipality, including the costs of providing policing and fire protection, regulating land use, animal control, and by-law enforcement.
- Capital expenditures are related to long-term improvements and new investments for providing municipal services, such as extending public transit, building and improving roadways, constructing and upgrading public facilities, and acquiring new land for the municipality.

Revenue sources for municipal, provincial and federal governments

In Canada, the federal government has access to various revenue sources without any restrictions, while provincial governments have access to revenue sources in any form of direct taxation (although the ability of the provinces to levy the income tax may be limited by a federal/provincial agreement). The diversity of revenue sources, combined with the revenue-generating potential of these sources, is a significant fiscal advantage for the senior governments.

Government of Canada revenues	Provincial Government revenues	Municipal revenues
• Income tax • Sales tax (GST) • Employment Insurance (EI) • Corporate taxes, • Duty & excise taxes • Other	• Provincial income tax • Excise taxes • Property tax • Corporate tax • Gasoline & tobacco tax • Gambling revenues • Resource royalties • Federal transfers • motor vehicle licenses/ registration • health care premiums • Other	• Property Tax • Business Tax • User Fees • Intergovernmental grants • Provincial/federal transfers and development levies

Operating grant funding to the municipalities from the federal and provincial governments has been reduced significantly since 1988. At the same time the number of 'strings' on these grants has increased, further eroding municipalities financial flexibility."

On the contrary Canadian municipalities have very limited revenue sources because their power to raise revenues is granted by their provinces. The disadvantage of these narrow revenue sources is:

- the property tax, municipalities' main source of revenue, does not growth at the same rate as the economy, and
- the intergovernmental grants are not a reliable revenue source. These transfers change with senior governments' priorities, which do not always match changes in municipal priorities.

Debts and budget deficits

Along with different responsibilities and revenue sources, there are different debt-funding structures for the three orders of governments in Canada.

- For example the Municipal Government Act requires municipal governments to have balanced operating budgets, which means that:
  - municipalities cannot borrow money for operating expenditures;
  - municipalities can only borrow for their capital projects.
  - The principal and interest payments of these debts come from the municipalities' operating budgets.

In contrast, both federal and provincial governments have unrestricted access to borrowing money for either form of expenditures. In other words, although all three levels of government may have debt, unlike municipalities, federal and provincial governments have the authority to give themselves unrestricted access to borrow money for either form of expenditures:

- less flexibility than the other orders of government in financing operating costs, and
- fewer revenue options.

Changes from senior governments

In addition to having limited revenue sources and without the right to budget for operating deficits, municipalities now have increasing pressures from senior governments who download responsibilities, and cut transfers.

Reduction in Provincial and Federal support

During the 1990s, both federal and provincial governments reduced their level of support to municipalities in many areas in their efforts to decrease spending and achieve balanced budgets. The key areas of reduced support by the federal government include:

- municipal airports

The key areas of reduced support by the provincial government include:

- transit,
- child care,
- social housing,
- social assistance,
- ferries,
- selected airports, and
- property tax assessment (TD Bank, 2002a).

These downloads created significant public pressure for municipal governments to perform responsibilities without accompanying the increased funding or new revenues from other orders of government.

"Growth responsive sources of revenue are held exclusively by other orders of government. But the most significant source of municipal income – property taxes – responds poorly to growth. This must change. If municipalities are to be sustainable, they must have access to revenue sources that respond to growth-related pressures."

*— **source*

Cutting of transfers

The most dramatic decline in municipal revenues has been the decreased grant funding provided by other orders of governments.

The table below is excerpted from a 2003 article ("Special Study: New Finance Options for Municipal Governments") by Harry Kitchen and Enid Slack, and provides a summary of the national trend in transfers to municipal governments from 1988 to 2001

% of municipal government expenditures	Transfers		Federal Grants		Provincial Grants	
	1988	2001	1988	2001	1988	2001
	22.5%	18.6%	0.7%	0.4%	21.8%	16.2%

(Kitchen and Slack, 2003)

In this same period unconditional grants, as a share of total grants, decreased and the percentage share of conditional grants increased. The increase of conditional grants allowed senior governments to increase their influence in municipal expenditure choices, thus reducing municipal autonomy and flexibility.

Fiscal imbalances

The term fiscal imbalance has been used to describe different concepts. The Conference Board of Canada (2002) described fiscal imbalance as

"the vertical imbalance exists when the distribution of revenue resources between the federal and provincial/ territorial orders of government is inconsistent with the cost of meeting their respective constitutional spending responsibilities".

The tremendous economic and population growth in Alberta has provided the provincial government with enough revenues to:

- eliminate its deficit,
- pay off its debt,
- spend more on provincial programs per capita than any other government (provincial or federal) in the country, and
- budget for a $4.1 billion surplus for the 2006/07 fiscal year.

Municipalities believe the financial success experienced by the provincial government has not been properly shared with Alberta municipalities. While the provincial government has managed the impact of Alberta's growth on its key services such as health care and education, municipalities continue to struggle with urban growth, aging and deteriorating infrastructure and continue to carry capital debt. Most municipalities believe this is largely due to the fiscal imbalance that exists between Alberta's municipalities and the provincial government. This imbalance is most obvious when comparing municipal and provincial revenue sources.

"A fiscal imbalance occurs when revenue resources are not allocated in a way that's consistent with a government's constitutional spending responsibilities."

— The Conference Board of Canada (2006) Alberta's Provincial Government Revenue Forecast

Municipalities do not have access to revenue sources in their own communities that are available to other orders of government. The Federation of Canadian Municipalities recently conducted a survey of municipalities across Canada which indicated that, on average:

- Provincial and federal government revenues increased by 25% from 1996 to 2001;
- Municipal government revenues increased by only 14% during the same period of time.

At the same time the economic and population growth experienced in many Alberta municipalities in recent years has placed increasing pressures on the infrastructure and services — roads, utilities, fire, police, parks and recreation facilities — that help to support Alberta's growth. However, growth-responsive sources of revenue, such as income and excise taxes are held exclusively by other orders of government while the most significant source of municipal income — property tax — does not grow at the same rate as the economy,

Based on Conference Board of Canada (April, 2006) projections,

- The Government of Alberta will enjoy a 43% increase in their total revenues over the next ten years.
- Provincial resource royalty revenues are expected to increase by 38% during this time.
- Corporate and personal income taxes are expected to generate 50% and 54% more revenues respectively for the Government of Alberta.
- In addition, the provincial government is projected to enjoy a 38% increase in other sources of revenues including transfers from the Government of Canada over the next ten years.

The Government of Alberta is projected to see their property tax revenues increase by just 31% over the next ten years. The provincial government's wide array of revenue streams (a large portion of which are growth revenues) tend to mitigate the weakness of the slower growth property tax portion of their revenues. As property taxes are the primary source of revenues for municipalities, if there is no significant change to the fiscal imbalance between the provincial and municipal governments, then over the next ten years municipalities will continue to have (as their primary source of revenue) one of the slowest growing revenues available to any order of government. If municipalities are to continue growing and be the key strengths behind Alberta's economic success, this must change. Many municipalities believe that how they raise revenues alleviates the growth related pressures they face and ensure their operational sustainability into the future requires fundamental change. Many municipalities are of the opinion that unless this fiscal imbalance is addressed Alberta's municipalities will need to expand the use of debt financing and will continue to fall behind on meeting their citizens' infrastructure and service needs.

Why Municipalities need alternative revenue sources

Canada as an urban country

Today's Canada is predominantly an urban country. According to Statistics Canada's Census data (2001), 80% of Canadians now live in urban areas (centres with more than 1,000 people). Alberta has also experienced this trend. In Alberta, 25% of the total population lived in urban areas in 1901, while a hundred years later this ratio increased to 81%.

Urbanization and the evolution of municipalities in the global economy

As the Canadian economy evolved from a resource and manufacturing-based economy to a more global and knowledge-based economy, urban centres became homes to young, educated and highly skilled workers, centres of research, development and innovation, as well as the gateways to global trade. Due to urbanization and globalization, municipalities have become engines of the Alberta's economy.

Growth: Globalization

The shape of municipalities has changed dramatically since the beginning of the 1990s, as globalization accelerated. The adoption of the Canada - U.S. Free Trade Agreement (FTA) and the North American Free Trade Agreement (NAFTA) opened the Canadian economy to the free flow of goods and capital, and boosted export-oriented manufacturing industries and related services. The ratio of Canadian international exports to inter-provincial exports changed from 1:1 twenty years ago to 2:1 today, indicating that provinces tend to trade more with other countries than with each other. The value of international exports has grown from 21% of Canada's GDP in 1981, to 41% in 2002.
**source

Growth: Exports

Among provinces, those with higher densities of urban populations have experienced higher growth in international exports relative to total international and inter-provincial exports.
*source

Internal Exports	High Growth		Low Growth			
Provinces	AB		NFLD		NB	
Urban Population	81%		58%		50%	
Ratio of international exports between 1981 and 2002	34%	63%	73%	60%	46%	56%

**source

Growth: GDP

The importance of urban areas to the Canadian economy can be illustrated by a 2002 TD Bank report. The report calculated the percentage of GDP that some municipalities contribute to their province's total GDP. In Alberta, the report noted that Calgary and Edmonton combined accounted for 64% of Alberta's GDP.

Growth: A hub for working opportunities

Calgary is a good example of the evolution of Canadian municipalities. During the past fifteen years, about 250 thousand people have moved to Calgary for job opportunities and a higher quality of life. For example, although Calgary constitutes only 2.9% of Canada's population, it had a 4.2% share of the national job creation in 2004. Today, the city is not only an international player in the oil and gas industry, but also serves as a centre of innovation that attracts capital investments from the world and has one of the youngest and most highly skilled workforce in the country (Canada West Foundation, 2005)

A young, diverse and well educated work force

The young, diverse and well educated workers who are needed for success in a global economy are attracted to large urban centres that offer various services, lifestyle choices and recreation and entertainment opportunities. Thus, the success of a country and a province is increasingly being defined by the successes of its municipalities in competing with other municipalities world wide for workers. To compete globally, municipalities need to invest in their infrastructures with sufficient and reliable financial resources.

According to Statistics Canada, the population in the top 27 Census Metropolitan Areas (CMAs) increased from 48% of the total Canadian population during the 1960s to 63% in 2001. 50% of the Canadian labour force, that is Canadians aged 15 and above, live in one of Canada's nine largest municipalities and 80% of the total population lives in urban areas. In Alberta, 65% of the labour force lives in either Calgary or Edmonton and 77% overall live in urban areas.

Because the labour force aged 25-44 years old is considered to be the most productive group, it is important to look at the locational trend of this group. K&L (2003) concluded that

> *"although the percentage of the labour force aged 25-44 is falling in all areas of country, it is falling considerably less in large cities."*

There are two reasons to explain this observation:

1) Job opportunities in the municipalities continually attract young workers from rural areas;

2) International in-migrants who are typically in the 25-44 age cohort tend to settle in large municipalities.

- In addition, international immigrants come to Canada with higher average education levels than Canadians.
- They settle in big cities and offer employers work force with diverse skills and experience.

Expenditure pressures and revenue constraints

Expenditure pressures

Today's municipalities have greater responsibilities beyond traditional issues such as policing and transportation services. They must meet broad community needs, such as services for the homeless, support for local arts and culture, and hosting new Canadians. Compared to the traditional responsibilities related to "property" services, the non-traditional responsibilities are directed toward "people" services that possess a strong social element or income redistribution.

Although many take the position that municipalities should avoid engaging in "people" services or activities that have strong social or income redistribution aspects, disentanglement is difficult given the high interconnection among today's governments. Many citizens also expect broader services from their local governments. This puts more pressure to widen the service responsibilities of municipalities and particularly those of big cities (Canada West Foundation, 2005). Currently, there are three main pressures placed on the expenditure side of municipal budgets:

- urban growth,
- aging and deteriorating infrastructure, and
- downloading from senior governments.

"Demand for new infrastructure means expanded municipal capital expenditures for new roads, water and sewer lines, transit and libraries. It also creates additional municipal operating expenditures to operate these facilities, and deliver these services. But the increased tax revenues that come with growth, are retained by the federal and provincial governments. Municipalities get the downside of urban growth: Expenditure pressure."
***source*

Pressures from growth

As a municipality grows, the expanded population puts demands on existing infrastructure and creates additional demand for new infrastructure. This means expanded municipal capital expenditures for new roads, streetlights, sewage and water lines, public libraries, recreational facilities, and transit. Although developers now fund a part of infrastructure costs associated with new development through municipal development levies, expanded infrastructure also creates additional municipal also creates additional municipal operating expenditures in the form of increased service supply, such as garbage collection, use of water and sewage, and expanded transit services.

A growing population is not ordinarily problematic for governments (Canada West Foundation, 2005), because it leads to economic growth and thus increased tax revenues. The problem is that municipal governments reap a relatively small share of the benefits of growth, and tend to receive these benefits on a somewhat delayed basis, while the expenditure pressures often occur immediately.

This is especially true for Alberta's municipalities. From 1991 to 2005, Alberta's labour force population grew from 1.9 million to 2.5 million at an average 2% annual growth rate. Because labour forces are main contributors to economic growth, municipalities have been major contributors to Alberta's booming economy

- In the fiscal year 2005-06, the provincial government of Alberta earned $35.9 billion in revenues, leaving a $8.7 billion surplus,
- Yet, in this boom economy municipalities contributing to growth are still struggling with unrealistically tight budgets.
- Calgary's surplus in 2005 was $1.8 million which represents 0.1% of its operating budget.

"A growing proportion — as much as 50% — of public infrastructure in Canada is completing its first full life cycle."

Pressure from the aging and deteriorating infrastructure
Until recently, the relative youth of Canadian municipalities meant that the pressure on Canadian governments to re-invest in infrastructure was relatively modest. Although Alberta's municipal infrastructure is generally younger than the Canadian average, municipalities in this province still face substantial challenges in maintaining their existing infrastructure. This challenge is compounded by the high demand for new infrastructure to service Alberta's growing population and rapidly growing economy. But the infrastructure systems in Canada are now aging. Public infrastructure is completing its first full life-cycle. Statistics show that:

- 28% of Canada's total public infrastructure is over 80 years old,
- 31% is 40 to 80 years old, and
- only 41% is less than 40 years old.

**source

Merely maintaining existing infrastructure is not enough. Replacement and modernization is also required.

This fact has resulted in a municipal infrastructure shortfall in Canada that is growing by about $2 billion a year. An estimate by the Association of Consulting Engineers of Canada shows that the total municipal infrastructure deficit in Canada is at least $44 billion, of which $17 billion is attributed to under-investment in roads and highways (TD Bank, 2002). Without sufficient funding, there will be cutbacks to:

- maintaining, replacing, and upgrading the existing infrastructure,
- spending that is needed to fulfill life-cycle maintenance requirements, and
- expanding or building new infrastructure to accommodate growth.

As a result, economic growth would be severely constrained.

In addition Alberta faces a similar challenge with regards to its infrastructure. According to a September 2005 report by the Alberta Chamber of Commerce and the Certified General Accountants Association of Alberta, the infrastructure debt for the municipal sector is estimated at $5.7 billion. The Government of Alberta has provided $3 billion in additional funding through the Alberta Municipal Infrastructure Program, however this funding does not address the longer-term problem of ensuring municipal capacity to fund infrastructure and other service needs. The Chamber of Commerce/CGAA report specifically notes that the provincial government's current actions "will not provide a long-term solution" for the "outdated and inefficient local government finance model" (Vision 20/20: Population and Fiscal Stresses in Alberta Municipalities).

"Municipalities are increasingly dependent on local property taxes and user fees. But property taxes are not directly related with the ability to pay. Nor do they grow at the same rate as the economy."

Pressure from senior governments' downloading

In an effort to balance its budget and begin paying down its debt, the Government of Alberta cut funding to a variety of provincial programs. Some of these cuts, such as the cut to the Municipal Assistance Grant, provided direct funding to municipalities. Other cuts impacted programs that were clearly a provincial responsibility but nonetheless impacted municipal operations.

For example, despite the federal and provincial responsibility for social housing, local governments have had to step in to fill the gaps not being met by senior governments. The lack of a national housing strategy since the mid-1980s contributed to the problem of homelessness in Canadian municipalities. Municipalities have had to spend more on social housing and social services, leaving less funding available for their own traditional areas of responsibility (such as infrastructure).

In addition, providing an adequate level of funding for policing should be an important concern for all orders of government. Currently the provincial government provides Calgary a grant that covers approximately 6.5% of the total operating costs for Calgary's police service. Given the high degree of control the provincial government exercises over policing in Alberta, many municipalities believe the provincial financial contribution for this service is inadequate

Further, the provincial government has acknowledged that emergency medical services are in fact part of the health care system. It has even been announced that the provincial government would take over funding and operation of Alberta's ground ambulance service system. However, this announcement has yet to be implemented and there continues to be a lack of clarity about the provincial government's role in this area.

These examples of downloading place additional financial burdens on Alberta's municipalities and prevent them from properly addressing issues that fall within their local sphere of jurisdiction.

"Operating grants to municipalities from senior governments have decreased dramatically since the early '90s"

Revenue sources that do not match municipalities' changes in expenditure

Intergovernmental grants

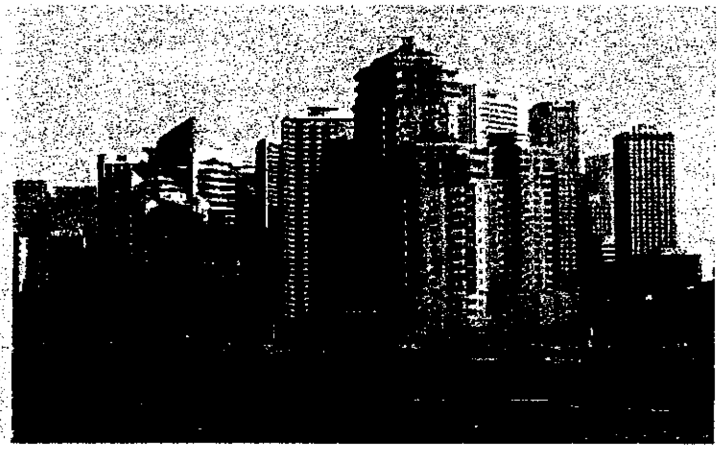
In addition to downloaded spending responsibilities, grants from the Government of Alberta municipal governments have steadily declined.

	Calgary
Ratio of public transit grants to total transit expenditure	Decreased by 8% in 1991 to 0.8% between 2001 & 2004
Ratio of grants for social housing and social services relative to expenditure	Decreased by 37% in 1991 to 7% between 2001 & 2004

**source

"Pressures on the expenditure side of municipal budgets come from urban growth, aging and deteriorating infrastructure, and down-loading from senior governments."

*—**source*



Effective accountabilities require clear roles and responsibilities, and a balance of expectations with capacities. The Minister's Council on Municipal Sustainability Municipal is currently reviewing municipal roles and responsibilities. Once clear expectations and accountabilities have been established, it will be necessary to ensure that municipalities have appropriate and sufficient revenue tools in order to carry out their agreed-upon roles and responsibilities. Otherwise, municipalities will continue to struggle to provide the services expected of them by their citizens.

Property tax and user fees

Over the past few years, the combination of falling grant funding and downloading various expenditure responsibilities has increased municipalities' dependence on local property taxes and user fees.

While property tax is generally regarded as an appropriate funding source for property-related services, most municipalities do not believe that it is an appropriate funding source for non-property services.

- First, the property tax is based on assessed property values that do not have a direct relationship with ability to pay, in the way income taxes do. Consequently, it is a poor match for funding in the area of income redistribution services, such as social services and social housing.
- Second, the property tax base tends to grow at a slower rate than the economy. While this provides stability during times of slow or negative economic activity, it does create challenges for municipalities during times of rapid growth, such as those experienced by much of Alberta over the past decade.
- Third, the reliance on commercial property tax (as one of the few municipal revenue sources) decreases the competitiveness of municipalities in attracting businesses
- Finally, there is significant public resistance to property tax increases because the property tax is highly visible. Increases in property taxes therefore have politically acceptable limits, even if part of a portion of the "increase" is accounted by inflation.

In addition to property taxes, municipalities are relying more on user fee revenues to meet their budgetary needs. Historically, many municipal services are under-priced, resulting in significant municipal government subsidies for services. It is reported that user fee increases in many municipalities, when applied, are still targeted to remain at or under inflationary rates. The exceptions are Ontario and Alberta, where municipalities are already making good use of user fees (Mintz, 2006). This suggests that there are limited opportunities in these provinces to expand user fees.

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