

THE VILLAGE OF FIVE RIVERS BACKGROUND STUDY



Prepared in Support of the Preparation of a Rural Plan for the
Village of Five Rivers

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1.0 HISTORICAL AND LOCAL CONTEXT

Five Rivers is a village in Kent County, New Brunswick, Canada, incorporated on January 1, 2023, as part of local governance reforms through the amalgamation of the former Village of Rexton and surrounding areas, including a portion (80%) of the Local Service District of Harcourt, a portion (95%) of the Local Service District of Weldford, *Portion of the local service district of Saint-Paul*, *Portion of the local service district of Cap-de-Richibucto* and the Local Service District of Richibucto.⁽¹⁾ (*Working Together for Vibrant and Sustainable Communities, White Paper, Province of New Brunswick, 2021*). Refer to Map 1. (Note: Five Rivers was referred to as Entity 28 during Local Governance Reform.)

The community's name reflects its prominent waterways: the Molus River, Coal Branch River, Bass River, St. Nicholas River, and the Richibucto River, which have historically supported local industries and continue to influence the area's economic activities.

Adjacent to Five Rivers are the following municipalities:

- Beaurivage: A town resulting from the amalgamation of the town of Richibucto and an adjacent area to the west.
- Nouvelle-Arcadie: A village located to the northwest of Five Rivers.
- Beausoleil: A rural community situated to the northeast of Five Rivers.

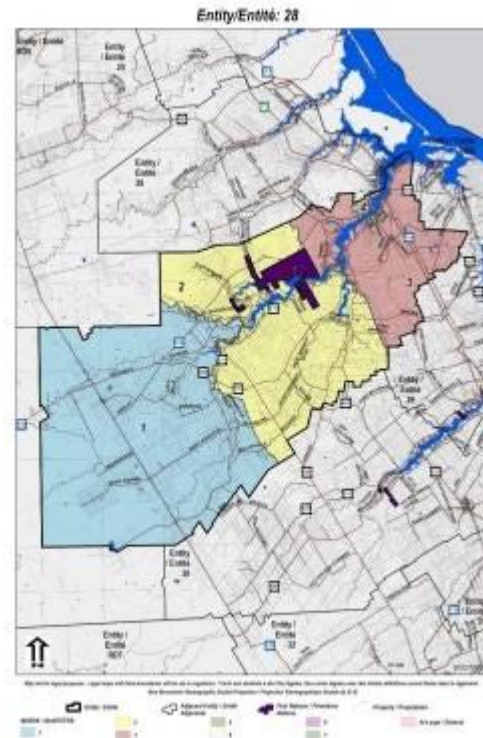
These municipalities and the Kent Rural District are part of the Kent Regional Service Commission (KRSC). Refer to Map 2.

The community of Five Rivers is predominantly English-speaking, with a significant proportion of residents identifying English as their first official language.

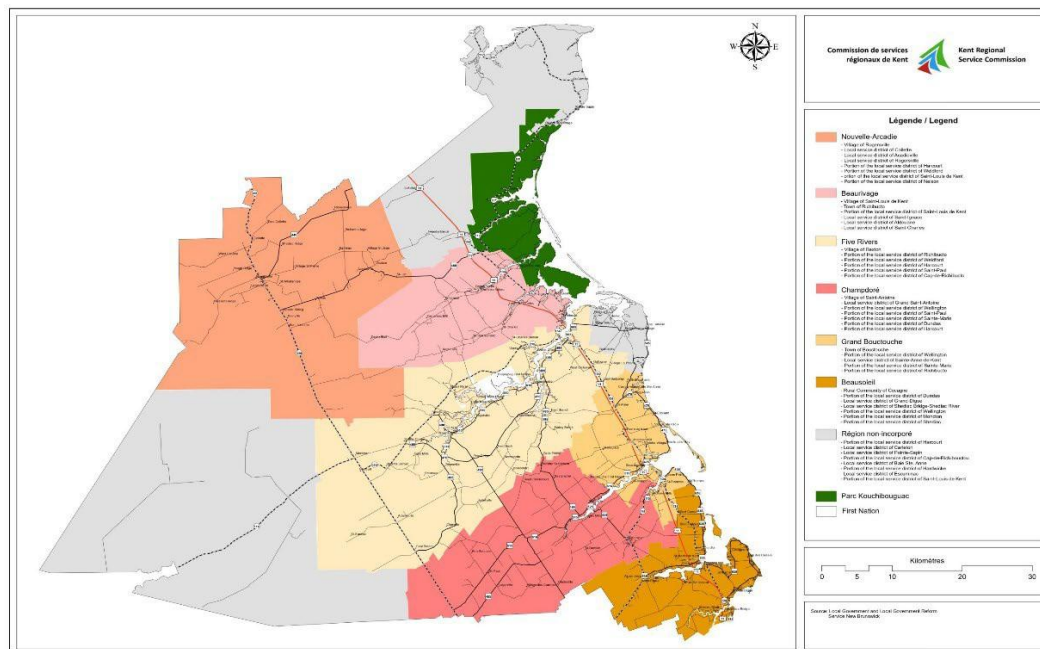
Kent County, New Brunswick, is home to several First Nations communities, primarily belonging to the Mi'kmaq Nation, one of the Indigenous peoples of the Atlantic region of Canada. Elsipogtog First Nation is located near Five Rivers along the Richibucto River. It is one of the largest Mi'kmaq communities in New Brunswick. It is located southwest of Five Rivers, near the Richibucto River. Elsipogtog plays a significant role in the region's cultural and economic landscape. Indian Island First Nation is a small reserve on an island in the Richibucto River, also near Rexton.

The area has a rich cultural heritage, with historical ties to the Mi'kmaq people and early Scottish settlers. Notably, Rexton was the birthplace of Bonar Law, Prime Minister of the United Kingdom in 1922–1923.

Map 1: Village of Five Rivers, Municipal Boundaries



Map 2: Kent Regional Service Commission - Municipalities and Rural District



2.0 PHYSICAL ENVIRONMENT OF FIVE RIVERS

2.1 Topography, Soils and Hydrology of Five Rivers

The following section provides details related to the topography, soils and hydrology of the study area. The information generally based on data for Kent County but is representative of the conditions in Five Rivers.

2.1.1 Topography of Five Rivers

The village is characterized by the valleys of five rivers, which have carved out fertile floodplains over time. These low-lying areas are prone to seasonal flooding, especially during spring thaw and heavy rainfall periods.

The terrain in Five Rivers is predominantly flat to gently rolling, with elevations ranging from sea level along the riverbanks to modest uplands. The average elevation in New Brunswick is approximately 165 meters, but the village's proximity to the coast results in lower elevations.

The floodplains have rich, alluvial soils deposited by the rivers, supporting diverse vegetation and making the area suitable for agriculture.

Adjacent to the rivers, wetlands and marshes are common, providing critical habitats for various plant and animal species.

Overall, the topography of Five Rivers is defined by its network of rivers and associated landforms, contributing to the area's ecological diversity and which influence local land use and the resulting development patterns.

2.1.2 Soils of Five Rivers

The soils of the Rural Community of Five Rivers in New Brunswick are influenced by the area's coastal location, river systems, and forested landscapes. The following is an overview of the types of soils and their characteristics within the municipality and the region:

a) Podzols

- Podzols are the dominant soil type in the region, especially in forested and upland areas. These soils are typically acidic and well-drained, formed under coniferous forests.
- Podzols often have a sandy texture with a distinct horizon of organic matter. The top layer is usually rich in organic material (such as decomposed needles and leaves), with a leached layer beneath.

- Podzolic soils are less fertile but can support forestry, especially for softwood species like spruce and fir. Some agricultural use is possible, though these soils may require amendments such as lime and fertilizers to improve fertility.

b) Alluvial Soils

- Alluvial soils are deposited by rivers and streams, particularly along the Richibucto River and other water bodies in the area.
- These soils tend to be more fertile and are composed of a mix of silt, sand, and clay deposited by flowing water. Alluvial soils are typically well-suited to agriculture.
- Due to their higher fertility, alluvial soils are used for crop farming, including vegetables and hay. The floodplains and low-lying areas where these soils are found are often the most productive agricultural lands in the community.

c) Gleysols

- Gleysols are found in areas with poor drainage, such as wetlands and regions that experience periodic flooding.
- Gleysols are typically waterlogged and have a higher clay content. They often have a blue-gray color due to the lack of oxygen in water-saturated environments.
- These soils are often unsuitable for conventional agriculture due to their poor drainage, but they play an essential role in supporting wetland ecosystems. Some areas with Gleysols may be used for grazing or low-intensity agriculture if drainage improvements are made.

d) Sandy Soils

- Sandy soils are common in coastal areas and near riverbanks, where sand is deposited by wind and water.
- These soils are well-drained and low in nutrients, making them less fertile than other soil types.
- Sandy soils are often used for activities like forestry and recreational areas. While not highly fertile, they can support certain types of crops and grasses if managed properly.

e) Loam Soils

- In some areas, especially in places with a mix of forest and farmland, loam soils are found. These soils have a balanced mixture of sand, silt, and clay, providing good fertility and moisture retention.
- Loam soils are highly valued for agriculture due to their balanced texture, which allows for both drainage and nutrient retention.
- These soils are often used for growing crops, supporting mixed farming, and sustaining gardens. Loam soils can also support diverse plant life, making them suitable for both agriculture and forestry.

2.1.3 Hydrology of Five Rivers

a) Hydrologic Features:

- Richibucto River: Serving as the primary waterway, the Richibucto River originates in central New Brunswick and flows northeast into the Northumberland Strait. Its watershed encompasses various tributaries, including the Molus, Coal Branch, Bass, and St. Nicholas Rivers.
- Molus River: This tributary flows into the Richibucto River, contributing to its discharge and playing a role in the local hydrology.
- Coal Branch River: Another significant tributary, the Coal Branch River merges with the Richibucto River, further influencing the region's water dynamics.
- Bass River: Flowing into the Richibucto River, the Bass River adds to the hydrological complexity of the area.
- St. Nicholas River: This river also converges with the Richibucto River, completing the network of waterways that define the village's hydrology.

b) Hydrological Characteristics:

- Drainage Basin: The combined watershed of these five rivers forms an extensive drainage basin, channeling precipitation and runoff towards the Richibucto River and ultimately into the Northumberland Strait.
- Flow Variability: Seasonal variations, including spring snowmelt and autumn rains, lead to fluctuations in river discharge. These changes can affect water levels, flow rates, and the potential for flooding in low-lying areas.
- Wetlands and Floodplains: The confluence of these rivers has created wetlands and floodplains that play a crucial role in water filtration, flood mitigation, and providing diverse habitats for wildlife.

c) Coastal Hydrology:

Kent County's coastline along the Northumberland Strait is subject to sea-level rise and storm surges. Projections indicate that by 2100, sea levels could rise by approximately 1.4 meters under high greenhouse gas emission scenarios, increasing the risk of coastal flooding.

d) Groundwater Quality:

Groundwater serves as a crucial water source for many residents. Studies have shown that in certain areas of Kent County, methane is present in approximately 69% of sampled wells, though typically at low concentrations. Ethane and propane levels were generally at or below detection limits.

e) Human Interaction

- It is imperative that the hydrology of the Five Rivers area is understood, and it is essential for managing the water resources, ensuring sustainable water supply, and mitigating flood risks.
- The rivers support recreational activities such as boating, fishing, and tourism, contributing to the local economy and community well-being.

The county's hydrology supports diverse ecosystems, including wetlands and peat bogs, which play roles in water filtration and habitat provision. Areas like Kouchibouguac National Park, located within Kent County, are significant for their ecological value and are influenced by the county's hydrological features.

In summary, the Village of Five Rivers is defined by the convergence of its namesake rivers, creating a complex and dynamic hydrological system that influences the environment, wildlife, and human activities in the region.

It is essential that effective water resource management, environmental conservation, and addressing challenges such as climate change and human activities should be addressed in the Five Rivers Rural Plan.

3.0 CLIMATE OF FIVE RIVERS

The climate of the Rural Community of Five Rivers in New Brunswick is characterized by a humid continental climate, typical of the province's coastal and inland areas. The climate is influenced by its proximity to the Gulf of St. Lawrence and the Atlantic Ocean, as well as the region's forests and rivers.

The climate of the Rural Community of Five Rivers features distinct seasons with cold, snowy winters and warm, humid summers. The coastal location helps moderate the extremes of both winter and summer, but inland areas experience more significant seasonal variation. The region's weather patterns are conducive to forestry, tourism, and certain types of agriculture, though the growing season is limited by the cooler climate.

3.1.1 Key Climate Characteristics:

a) Seasonal Variation

- Cold Winters: Winters are long and cold, with average temperatures typically ranging from -5°C to -15°C. Cold snaps can push temperatures even lower, especially inland. Snow is common from December to March, with significant accumulation, particularly in inland areas. The coastal regions tend to have slightly milder temperatures due to the moderating effect of the ocean.

- Warm Summers: Summers are generally warm but not excessively hot, with average temperatures ranging from 20°C to 25°C. Occasionally, temperatures can rise above 30°C, but coastal breezes often provide relief from the heat.
 - Spring and Fall: The spring and fall seasons are transitional, with moderate temperatures. Spring tends to be cool and slow to arrive due to lingering snow and cold ocean currents, while autumn is often mild and marked by vibrant foliage in the forests.
- b) Precipitation
- Moderate Precipitation: The region receives moderate rainfall throughout the year, averaging 900 to 1,200 mm annually. Precipitation is well-distributed, though the fall months often see increased rain.
 - Snowfall: Snowfall is significant in winter, with coastal areas receiving less than inland regions due to the moderating effect of the ocean. Inland areas can see over 200 cm of snow annually, while coastal areas may see slightly less.
- c) Influence of the Ocean
- Coastal Moderation: The proximity to the Gulf of St. Lawrence provides a moderating influence on the climate, especially in communities closer to the coast like Richibucto and Richibucto-Village. This results in milder winters and cooler summers.
 - Fog and Humidity: Coastal areas may experience occasional fog, especially in the spring and early summer, due to the cold ocean waters meeting warmer air masses. Humidity can be relatively high in summer, particularly near the coast.
- d) Wind Patterns
- Prevailing Winds: The region experiences winds primarily from the west and northwest during winter, often bringing cold air from inland Canada. During the summer, winds shift to the southwest, bringing warmer, moist air from the Gulf of St. Lawrence.
- e) Extreme Weather
- Winter Storms: The region can experience powerful winter storms, including blizzards and nor'easters, which bring heavy snow, strong winds, and occasionally freezing rain.
 - Hurricanes and Tropical Storms: While direct hits from hurricanes are rare, remnants of tropical storms and hurricanes that move up the Atlantic coast can bring heavy rainfall and strong winds, typically during late summer and early fall.
 - Frost and Freeze: The region is subject to frost, typically occurring from late October to early May. Early and late frosts can impact agriculture and gardening.

3.1.2 Impacts of Climate

- Agriculture: The growing season is relatively short, typically lasting from late May to early September, depending on the area. The cooler temperatures and frost risk require farmers to choose crops that can thrive in a shorter growing season.
- Tourism: The summer months offer the best conditions for outdoor activities, including hiking, camping, and beach visits. Fall is also popular for its colorful foliage and moderate temperatures, while winter attracts snowmobilers and other winter sports enthusiasts.

3.1.3 Climate Change Considerations

- Warming Trends: Like much of Canada, the Village of Five Rivers is experiencing the effects of climate change, with gradually warming temperatures, shorter winters, and more extreme weather events such as intense rainfall and storms.
- Coastal Erosion: Rising sea levels and increased storm activity may pose long-term risks to coastal areas, including erosion and flooding, particularly during extreme weather events.
- The impacts of climate change should be recognized and appropriate mitigative and proactive measures should be implemented through the Rural Plan.

4.0 LEGISLATIVE REQUIREMENTS FOR RURAL PLAN BACKGROUND STUDY and RURAL PLAN

The *Community Planning Act* requires that Villages prepare and adopt a Rural Plan. In this instance the Village of Five Rivers is developing a Rural Plan to provide direction and guidance on the development of the new municipality.

The Rural Plan Background Study consists of thirteen sections. The Background Report presents information related demographics, population, housing, labour force, economic activity, climate, municipal services, municipal administration, emergency services and general information related to the geographic situation of Five Rivers including highlights of the topography, types of soil, climate and hydrology of Five Rivers. The characteristics of the built environment of region, including an analysis of the land use within the municipality is included to aid in the drafting of the Rural Plan.

4.1.1 Community Planning Act

As per the New Brunswick *Community Planning Act* 2017, c19 the Council of a Village shall prepare and adopt a Rural Plan:

35(1)*A council of a village shall prepare a rural plan for the village for approval by the Minister.*

35(1.1)*A rural plan for a village shall be prepared or amended*

(a) under the direction of

(i) the planning director or another planner engaged by the council of the village and responsible to the planning director, or

(ii) in the case of a village not providing its own land use planning service, the planning director as defined in the Regional Service Delivery Act, or another planner engaged by

the regional service commission and responsible to the planning director, if the regional service commission prepares the plan,

(b) on the basis of a written report of studies of the economy, finances, resources, population, land use, transportation facilities, public facilities and services, and any other matter related to the present or future economic, social or physical conditions of the village, and

(c) in consultation with the Minister and any government department or person specified by the Director.

The Kent Regional Service Commission is preparing the Rural Plan for the Village of Five Rivers, and this Background Study will satisfy the requirements of Section 35 (1) (b).

4.1.2 Statements of Public Interest

The Statement of Public Interest (SPI) Regulation (2023-53) was developed under the *Community Planning Act*, as part of local governance reform. SPIs identify the public's interests and priorities for land use planning and align provincial and local land use planning across New Brunswick. As of October 1st, 2023, SPIs apply to new land use plans, new by-laws, and new amendments. SPIs are implemented through municipal or rural plans, by-laws (e.g., zoning) and planning-related decisions (e.g., subdivision and development permit decisions). SPIs represent minimum standards that planning authorities and decision-makers may exceed.

The SPI Regulation includes the following five statements:

1. Settlement Patterns – Promote settlement patterns that contribute to the well-being of the residents of the province, minimize impacts on the environment, and support vibrant rural and urban economies.
2. Agriculture – Promote the agriculture, fishery and aquaculture sectors and the production of food in the Province.
3. Climate Change - Engage in processes of climate change mitigation and climate change adaptation.
4. Flood and Natural Hazard Areas - Manage development in these areas to increase health and safety and limit social, environmental and economic costs to the Province, local governments, and residents of the Province.
5. Natural Resources - Protect natural resource development areas and environmentally sensitive areas for present and future generations while fostering a more consistent and predictable regulatory environment.

The Rural Plan for Five Rivers must comply with these SPIs and the material presented in this Background Study provides information that should be considered during the drafting of the Rural Plan, and which will aid ensuring compliance with the SPI Regulation.

5.0 EXISTING LAND USE PLANS AND REGULATIONS

This section will briefly examine the planning context in the new Village of Five Rivers. The only communities within the new Village of Five Rivers that currently have planning documents in place are the former Village of Rexton and the former LSD of Harcourt. Both Rural Plans use Euclidean zoning, also known as traditional planning, conventional planning, or exclusionary zoning. Euclidean zoning focuses on uses and locations; therefore, having zones with specific uses that are separated by type, e.g., residential, commercial, retail, industrial (Planetizen, n.d.). Using this planning tool is within conformity with the *New Brunswick Community Planning Act*.

5.1 Rexton Rural Plan

The Rexton Rural Plan was adopted by the Village Council in 2012 as By-law 12-01. The Rural Plan was prepared by staff of the Kent District Planning Commission in consultation with members of the new Rural Plan Committee. As per the requirements of the *New Brunswick Community Planning Act*, it contains Policies and Proposals, Zoning and General Provisions and Zoning Map.

5.2 Harcourt Rural Plan

The former Local Service District of Harcourt had a Rural Plan Regulation in place. This Plan was developed in compliance with the *Community Planning Act*. It was prepared by the Kent Regional Service Commission in 2016.

In the case of the LSD of Harcourt, the Plan was adopted as a Provincial Regulation under Section 77 Community Planning Act. It was adopted by the Minister in 2017.

5.3 Provincial Building and Subdivision Regulation

Development in the remaining areas of the new Village of Five Rivers is regulated by the *Provincial Subdivision Regulation, Provincial Building Regulation, Building Code*

Administration Act and other provincial regulations. The Development Officers, Planners, Building Inspectors and Enforcement staff of the Kent Regional Service Commission administer these by-laws and regulations on behalf of the municipality.

6.0 POPULATION PROFILE AND PROJECTIONS

6.1.1 Demographic Profile

As a newly established municipality, specific/detailed demographic data for Five Rivers is somewhat limited. However, in 2023 the Province of New Brunswick requested that Statistics Canada prepare data to reflect the community restructurings and boundary adjustments for the new local governance structure. The updated data is based on the 2021 census and contains much of the information in a typical census profile.

As a newly formed municipality that is an amalgam of several entities determining the exact population is somewhat difficult to determine. The Province of New Brunswick has estimated that the total population of the Village to be approximately 3,385 (2021). The community of Five Rivers makes up less than 0.4 % of the total Provincial population and approximately 9.9% of the total population of the KRSC.

Table 1: Five Rivers and KRSC Population Change 2016 -2021

Community			
	Population 2016	Population 2021	% Change 2016-2021
Five Rivers	3,246	3,435	5.8
Kent RSC	33,120	34,731	4.9
New Brunswick	747,101	775,610	3.8

Sources: 2024 Local Government and Rural District Statistics for New Brunswick, Department of Environment and Local Government and Projections for Growth in the Demand for Housing in the Territory Served by KRSC by 2026”, February 2023, Richard Saillant

Based on the data provided in Table 1, Five Rivers’ population increased, by percentage, is greater than both that experienced by the Province and the KRSC.

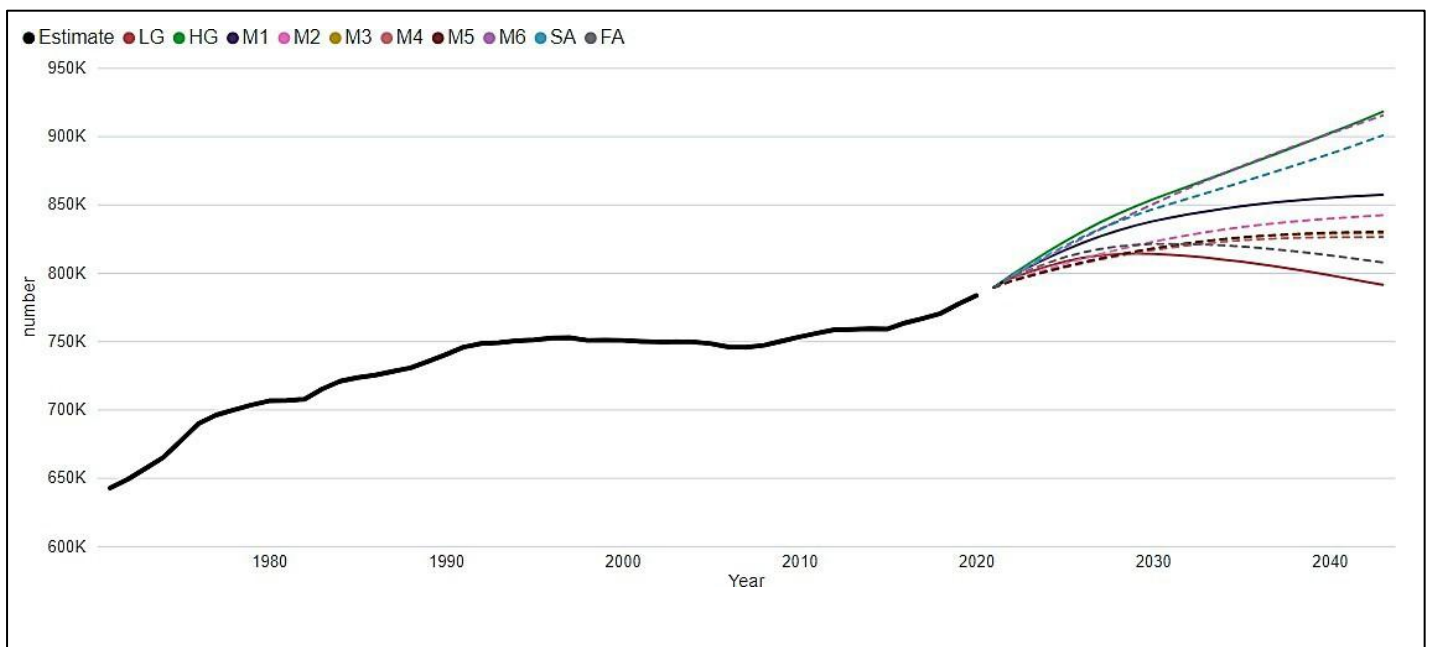
6.1.2 Population Projections for New Brunswick

Statistics Canada provides the population projections for New Brunswick. Under the different scenarios, two scenarios show a decrease in population: Low-growth in the year 2029 and Fast-aging (FA) in the year 2031. By 2043, the speculated populations

could range between 791,100 (Low-growth) and 917,800 (High-growth). A Medium-growth scenario (M1) would see the population increase by 8.6 per cent, to 875,000 in 2043. The most conservative scenario (Low-growth) would see a decrease in population but the final population would still be more than the current population of 789,200 in 2021.

The projections for the New Brunswick population age show a continuation in aging, especially for the population aged 65 and over, and aged 85 and over. In Canada, the highest proportions of older seniors, aged 85 and over, are expected to be in the Atlantic provinces, mainly New Brunswick and Newfoundland and Labrador (Statistics Canada, 2022). Currently the percentage of the population in New Brunswick who are 85 years and over is 2 per cent. A Fast-aging scenario would see this percentage increasing to 7 per cent. The 53,300 individuals could add additional strain on provincial resources and could pose difficulties for individuals to age in place as they rely on others to drive them to resources outside of Five Rivers and the KRSC area. Communities like Five Rivers, which heavily rely upon vehicles to access resources could make it difficult for individuals to age in place and could force some to move to a different community where resources are readily available.

Figure 1: Population Projections, New Brunswick



Source: Statistics Canada. (2022, August 22). *Population Projections for Canada (2021 to 2068), Provinces and Territories (2021 to 2043)*.

The population projections produced by Statistics Canada have been updated prior to the recent rise in immigration and the Covid-19 pandemic. The projections are for the entire province since individual community projections are not available.

6.1.3 Population Projections for Kent County

Population projections for Kent County, New Brunswick, specifically for the 2021–2025 period, are not readily available. However, examining broader trends can provide some insights. A report entitled "Kent County in 2040" indicates that after a period of minimal growth, New Brunswick's population began to increase post-2016, adding approximately 26,000 people over five years. This growth was primarily observed in older age groups.

At the provincial level, New Brunswick experienced a 3.1% population increase from 2022 to 2023, reaching an estimated 834,691 residents as of July 1, 2023. This marked the highest annual growth rate in over five decades.

Kent County in 2040 is a report prepared by the New Brunswick Multicultural Council in January 2022, does provide some insights into population growth scenarios for Kent County. It should be noted that the impacts of the Covid -19 pandemic where not fully realized or fully understood during the preparation of this document. Regardless, it does provide a reference point when considering population growth in the County including the study area of Five Rivers.

Table 2 provides three different scenarios for population growth/decline over the next 20 years in Kent County. They are based on the assumptions detailed below. The assumption for both growth scenarios is that the incoming population would be predominantly working age. There is a scenario where the county attracts considerably more retirees, but that would do nothing to address any future workforce needs.

Table 2: Population Growth Scenarios for Kent County

SCENARIO	PROJECTED OUTCOME	IMPLICATIONS
1. CURRENT TRAJECTORY	- Population forecast to decline from 31,200 today to 29,100 by 2040. - The workforce will decline from 17,000 today to 13,600 by 2040 (a 20% decline).	- Any industry that is not required to physically be in the county is at risk of moving (manufacturing, services to nearby Moncton, etc.). - This will weaken the local economy and tax base.

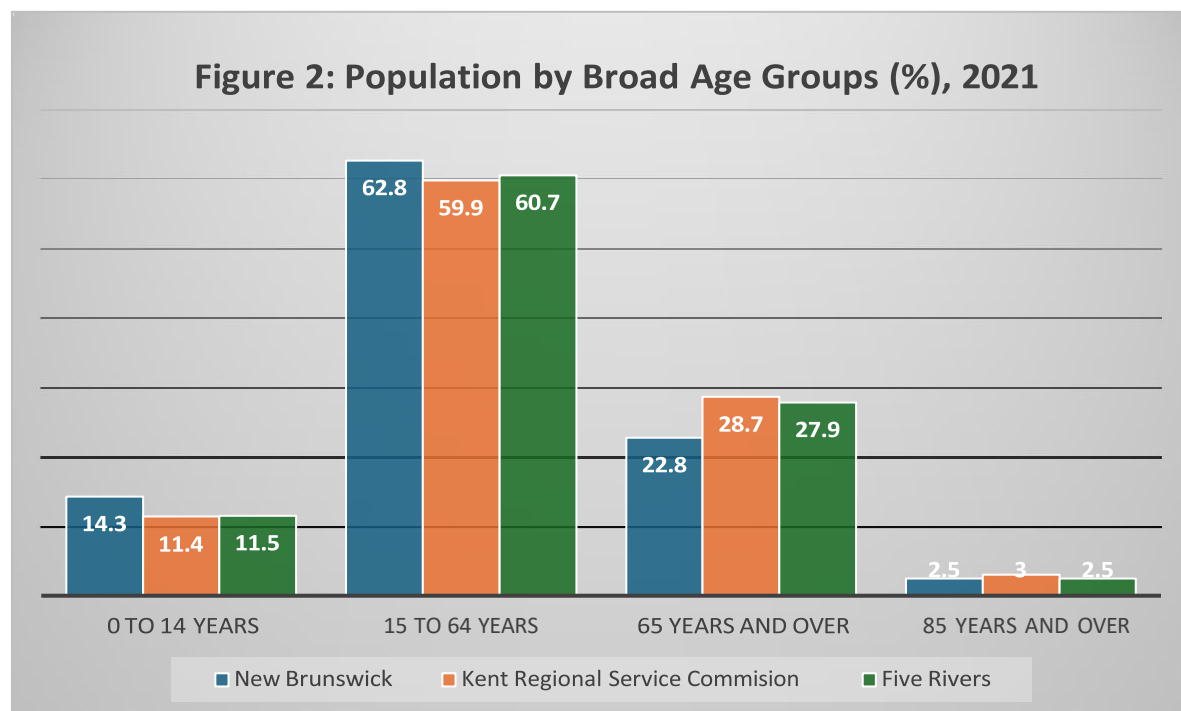
2. TO MAINTAIN THE CURRENT WORKFORCE SIZE	- The population needs to grow to 35,000 by 2040 (+14%). - The workforce stays at around 17,000.	- Only maintaining the current size of the workforce over the next 20 years will likely lead to fewer workers for important export-focused industries. - The county will need to attract on average 200-300 more people per year to achieve this population growth. - Kent County will need a population growth rate not seen since the early 1970s (net 4,300)
3. TO GROW THE WORKFORCE BY 0.5% PER YEAR	- The population needs to grow to 38,900 by 2040 (+25%). - The workforce grows to 19,000.	- The population will need to grow by a net 7,700. - The county will need to attract 350-500 more people per year to achieve this population growth.

Source: New Brunswick Multicultural Council, January 2022

Based on the above scenarios, Five Rivers and the rest of the County needs to attract an additional 7,200 people by 2040. This equates to approximately 350 – 500 more people per year settling in Kent County. Five Rivers accounts for approximately 10% of the total county population, thus it should endeavor to attract 25 - 50 people per year until 2040.

6.1.4 Population and Demographic Profile – Five Rivers

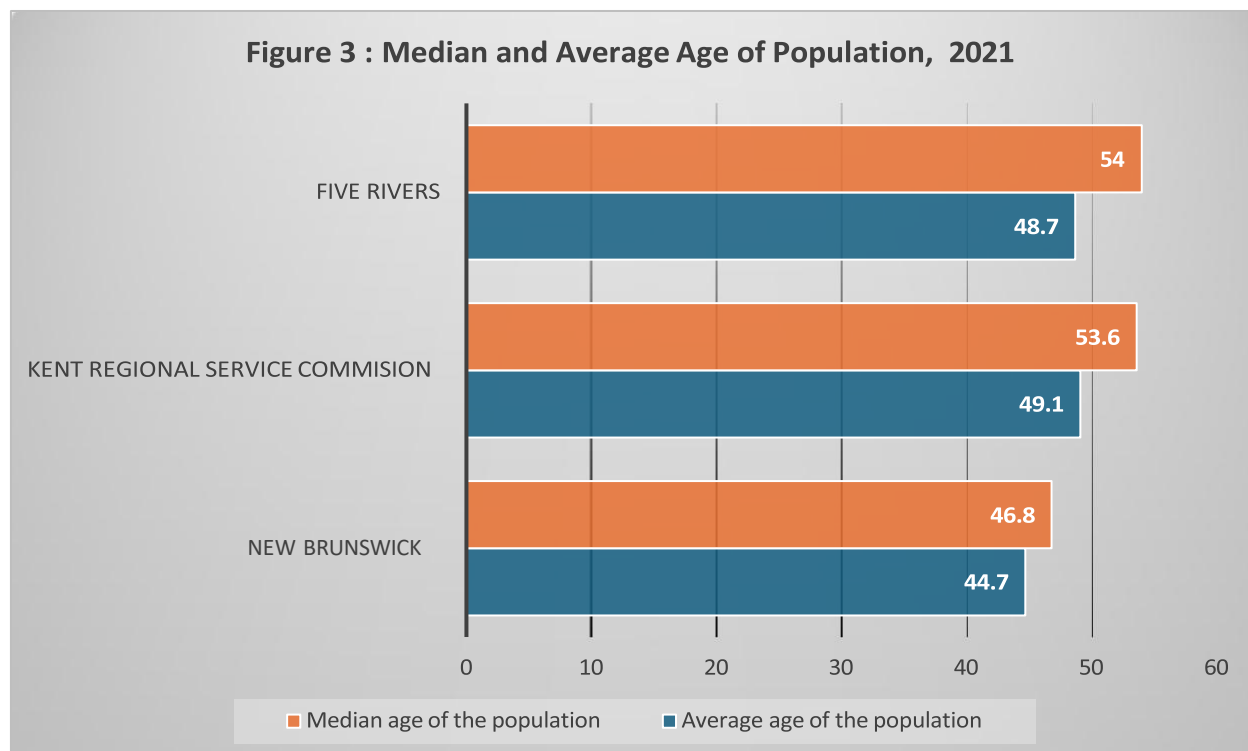
The following figures and charts provide an overview of the population characteristics of Five Rivers. Data for the KRSC and the Province of New Brunswick are included for comparison purposes.



Source: Statistics Canada (2021 Census), Province of New Brunswick (DELG) Data Set Request 2023.

Observations:

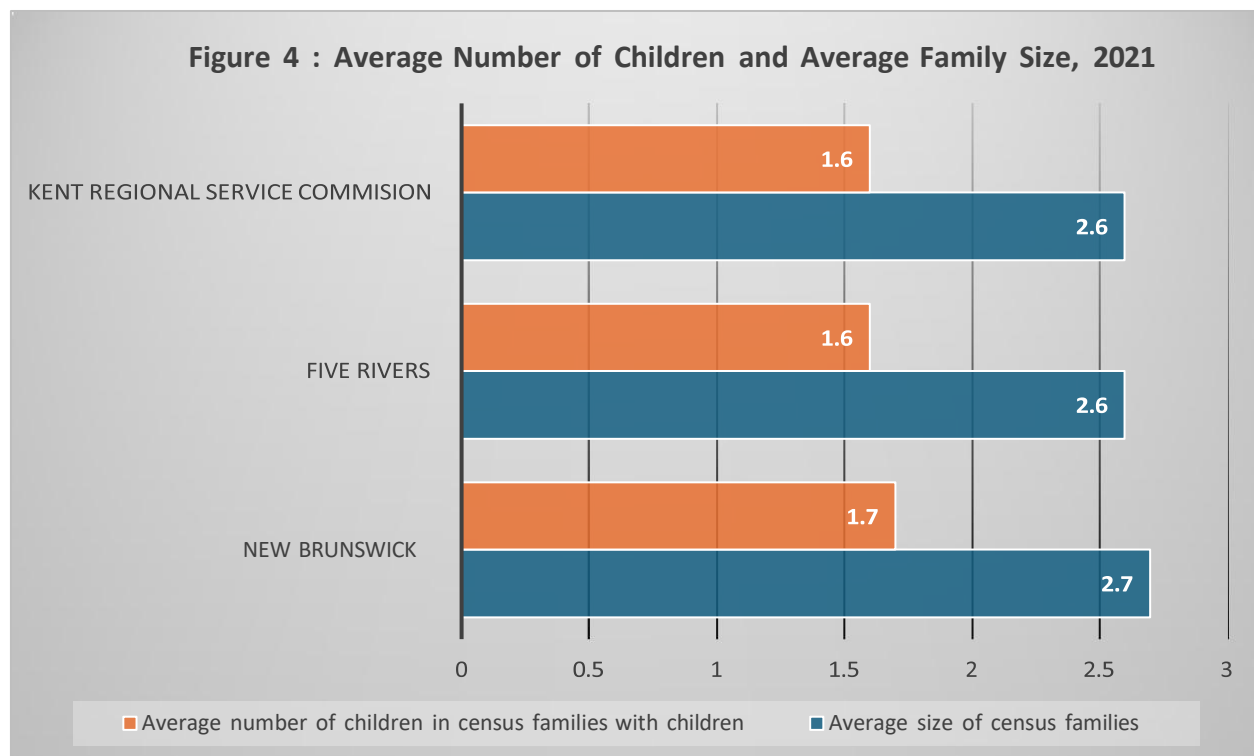
- The 0 -14 age cohort is slightly less in both the KRSC area and Five Rivers, the Province is at 14.3 %, compared to 11.4 and 11.3 %, respectively.
- The 15-64 age cohort in both the KRSC (59.9%) and Five Rivers (60.7%) is slightly less than the Province (62.8%).
- The 65 years and over cohort is larger in both the KRSC (28.7%) and Five Rivers (27.9 %) than that of the Province (22.8%).
- The distribution of the age cohorts in the village and KRSC is important in terms of the requirements of the services needed to be provided to the population.
- As is the case of most of rural New Brunswick, there is an aging population in the Village which has implications for service delivery and the demand for particular services.



Source: Statistics Canada (2021 Census), Province of New Brunswick (DELG) Data Set Request 2023.

Observations:

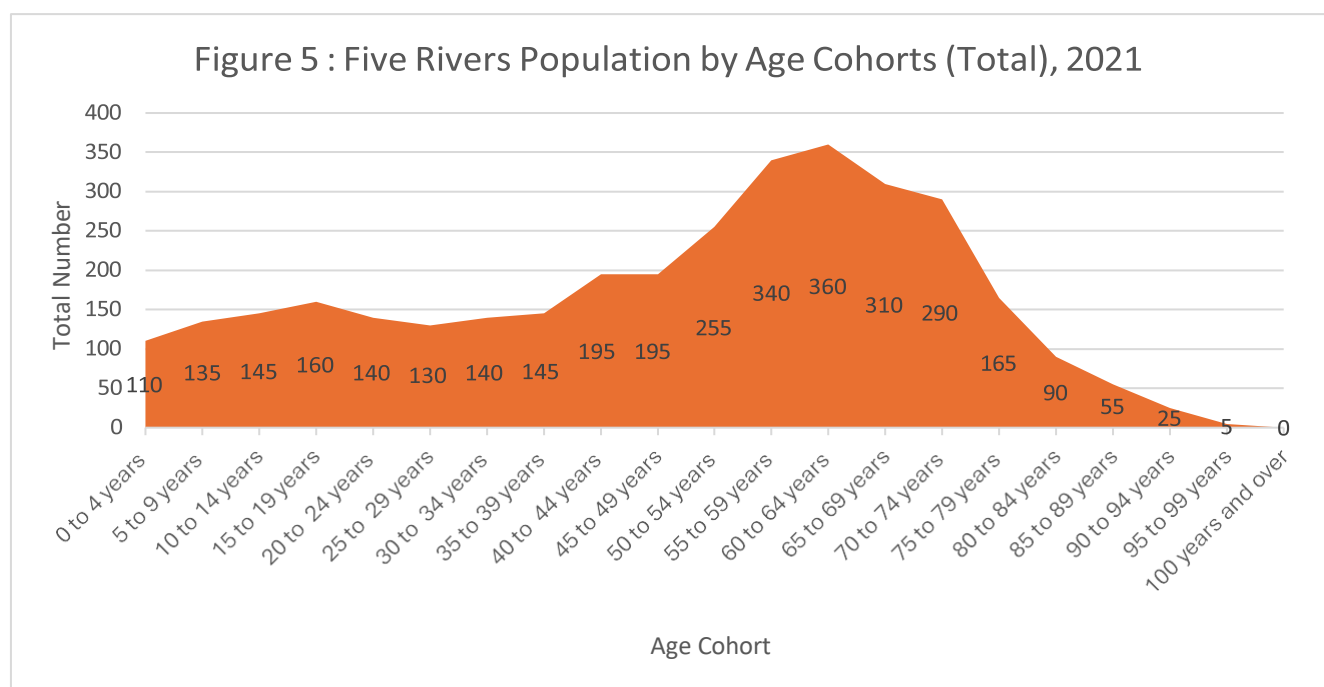
- The median age in Five Rivers (54 years) is slightly higher than the KRSC area (53.6 years), but significantly higher than the Provincial median age of 46.8 years.
- The average age of the population in Five Rivers (48.7 years) is slightly lower than the KRSC area (49.1 years), both are higher than the Province (44.7 years).



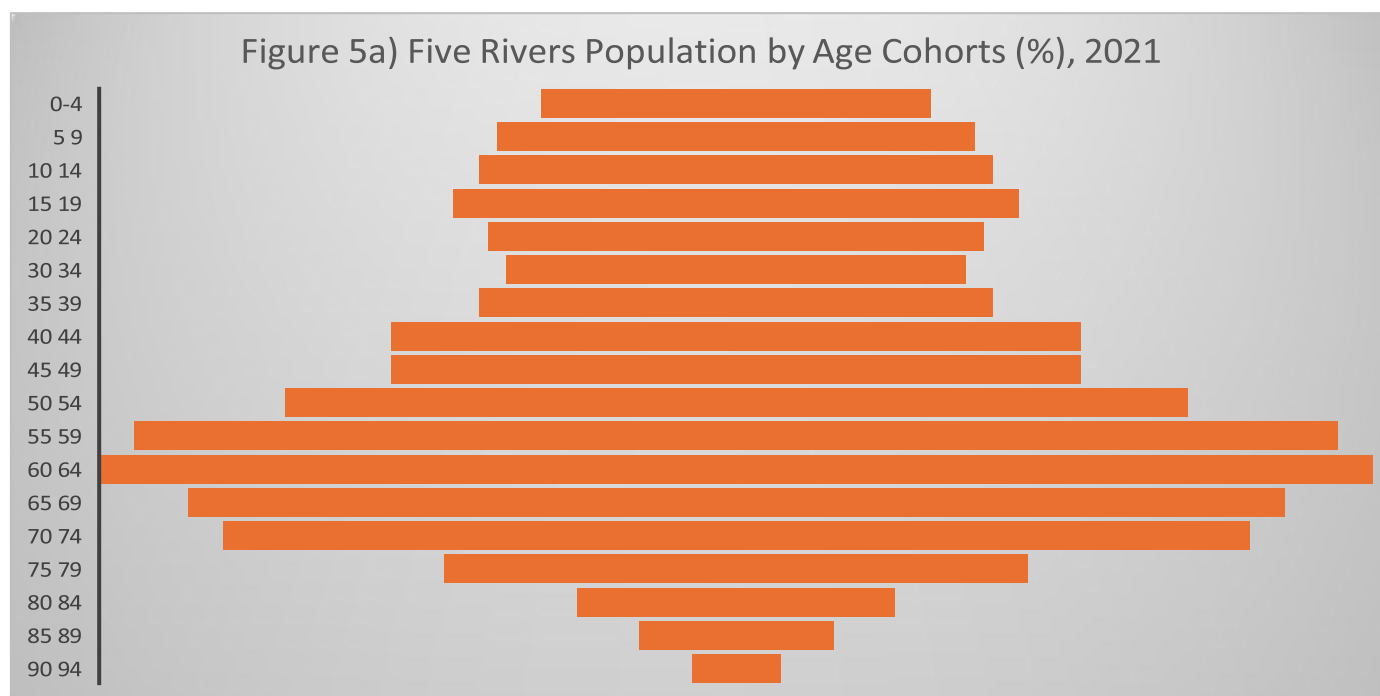
Source: Statistics Canada (2021 Census), Province of New Brunswick (DELG) Data Set Request 2023.

Observations:

- The average number of children in census families, is essentially the same in the Province, KRSC and Five Rivers.
- Not unexpectedly the size of the average census family is almost identical in all three geographic areas.



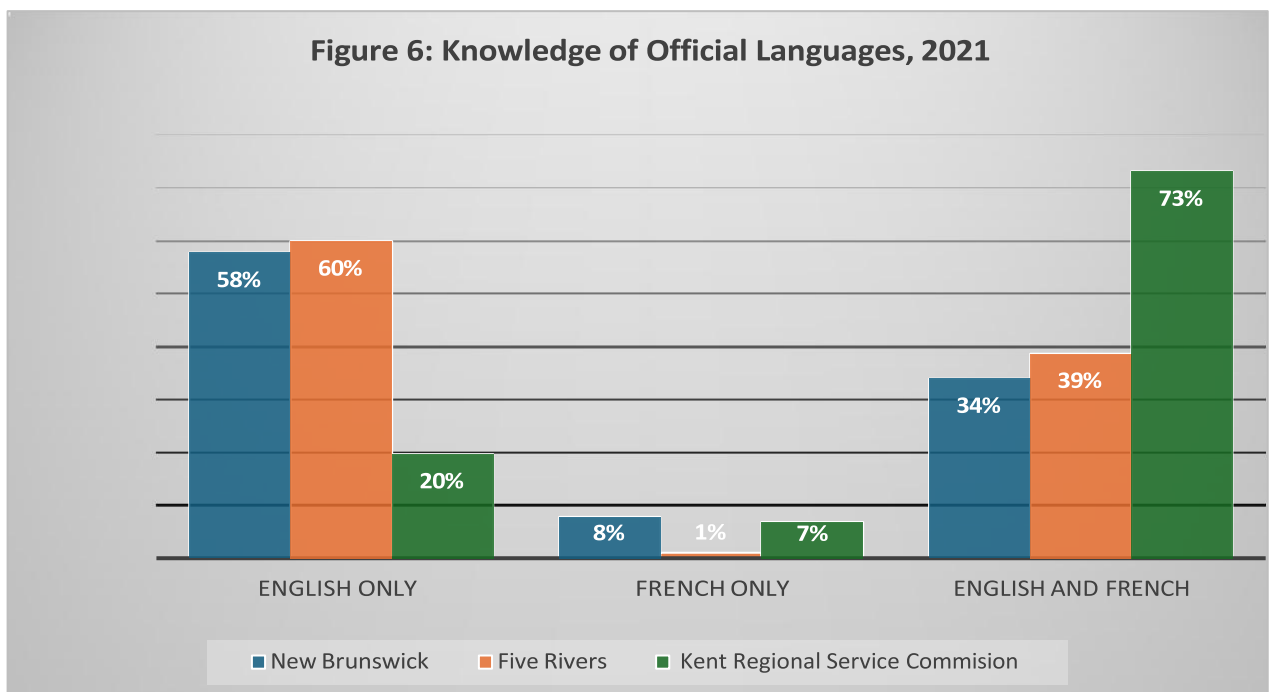
Source: Statistics Canada (2021 Census), Province of New Brunswick (DELG) Data Set Request 2023.



Source: Statistics Canada (2021 Census), Province of New Brunswick (DELG) Data Set Request 2023.

Observations:

- The age cohort of 0-19 years accounts for 17 % of the entire population of the Village. Lower percentages in younger age groups may have implications for future workforce challenges and shifts in the economy of the community.
- Typically, the age cohort between 20 and 30 years is associated with entering the workforce, home purchases and establishing families.
- The younger age groups (0-34 years) have lower percentages, suggesting a declining birth rate or aging population. A shrinking younger population could lead to a smaller workforce in the future, potential labor shortages, and increased dependency on social support systems.
- The group between 34 and 39 years accounts for 4.0% of the total population. Typically, this age group is well established in their community, are raising children and are engaged in their communities through service and volunteerism.
- The largest segment (11.1%) of the population is between the ages of 60 – 64 years. This is followed by the 55-59 cohort at 10.5%. The 65-69 cohort accounts for 9.6% of the total population. The data suggests an aging demographic, which may increase demand for healthcare, and elderly care services.



Source: Statistics Canada (2021 Census), Province of New Brunswick (DELG) Data Set Request 2023.

Observations:

- The dominate language of residents in Five Rivers is English (60%) compared to 20% for the remainder of the KRSC. This suggests a strong English-speaking presence in the community compared to the more bilingual or French-speaking areas in the region.
- French is acknowledged as the only language of just 1% of the population of the Village, compared to 8% and 7% for the Province and the KRSC respectively. The lower percentage of French-only speakers suggests Five Rivers may have a more English-leaning cultural identity compared to the rest of the KRSC.
- 39% of the population have knowledge of both official languages, which is greater than the Province (34%) but significantly less than the rest of the KRSC (73%). Given the high bilingual rate in the region, businesses and government agencies may still prioritize bilingual employees to serve both language communities effectively. This has economic and labour force considerations:
- With a notable percentage of bilingual speakers, but a strong English dominance, public services and education may need to cater primarily to English speakers while still offering French-language options.

6.1.5 Labour Force and Economic Profile

This section highlights some key socio-economic data for the Village, KRSC and the Pro. In some instances, data is not available at the municipal level so data for Kent County or other representative areas is used.

Table 3: Household Income, 2020

	Total - Income statistics for private households - 25% sample data	Median total income of household in 2020	Average total income of household in 2020
New Brunswick	337,655	\$ 70,000.00	\$85,400.00
Kent Regional Service Commission	15,725	\$ 66,500.00	\$79,900.00
Five Rivers	1,525	\$ 60,400.00	\$ 76,100.00

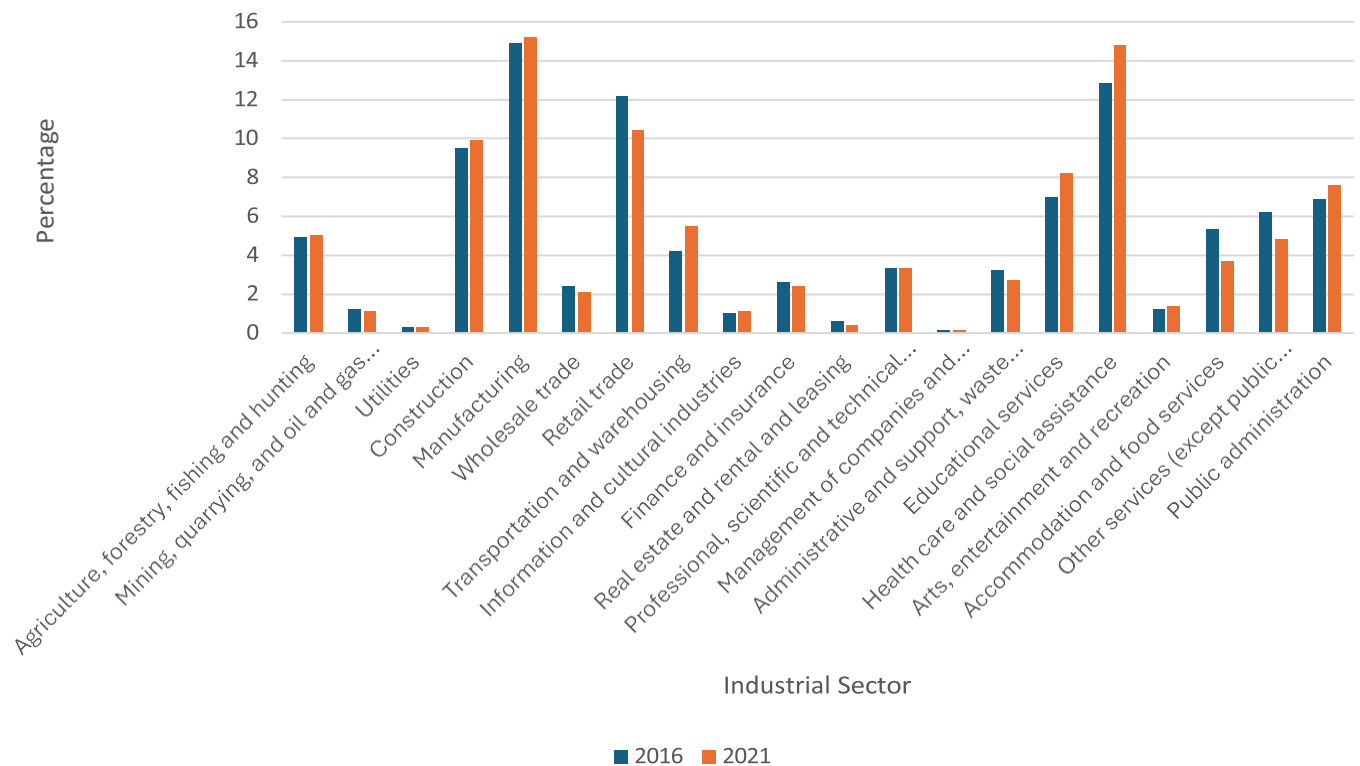
Source: Statistics Canada (2021 Census), Province of New Brunswick (DELG) Data Set Request 2023.

Observations:

- In New Brunswick the median income is \$70,000, while the average income is \$85,400.
- In the Kent Regional Service Commission, the median income is \$66,500, and the average income is \$79,900. The difference between the median and average is also noticeable, again suggesting higher-income households are influencing the average.
- Five Rivers has a median income of \$60,400, and the average income is \$76,100.
- Like the KRSC, the gap suggests that high-income households are present and skewing the average upward.

- Several factors might explain the differences in income across these regions, these include difference between urban and rural areas: New Brunswick contains urban centers with higher-paying jobs, while KRSC and Five Rivers might have more rural characteristics, which can affect income levels. Additionally, the Kent Regional Service Commission and Five Rivers are more rural and have an aging population with fewer high-paying industries, leading to lower median incomes.
- Certain industries (such as technology, finance, or government employment) may offer higher salaries in the rest of New Brunswick, contributing to the higher average income.
- New Brunswick urban centers have a more diversified economy with strong sectors like government, finance, education, and healthcare, which offer higher-paying jobs.
- Kent County and Five Rivers, being more rural or less urbanized, have economies focused on agriculture, manufacturing, and tourism, where income levels can be lower.
- The KRSC and Five Rivers have tended to experience out-migration, particularly among younger people, leading to an aging population and fewer high-paying job opportunities. This could lower the median income in these communities.

Figure 7: Distribution of the Employed Labour Force aged 15 years and over by Industry Sectors, Kent (County), 2016 and 2021



Source: Statistics Canada Focus on Geography Series, 2021 Census of Population

Observations:

- The Retail Trade and Wholesale Trade industries had the highest employment share in both years, but there seems to be a decline from 2016 to 2021, possibly due to the rise of e-commerce and changing consumer behaviors.
- There is a noticeable increase in employment in the Health Care and Social Assistance: sector, which could be attributed to an aging population and the increased demand for healthcare services, especially post-pandemic.
- The Accommodation and Food Services sector shows fluctuations, likely due to the impact of COVID-19, which severely affected the hospitality industry in 2020 but may have started recovering by 2021.
- Information and Cultural Industries experienced a slight increase, reflecting the digital transformation and the growing demand for tech-related jobs.
- Professional, Scientific, and Technical Services experienced a modest rise suggesting an increasing demand for highly skilled professionals, likely driven by technology, research, and innovation.

- A small increase in Public Administration, possibly due to more government intervention and social support programs during and after the pandemic.
- Manufacturing appears to have slightly decreased, which aligns with national trends of automation and outsourcing.
- Little to no significant change in Construction, indicating either stable employment levels or slight volatility.
- Mining, Quarrying, and Oil & Gas Extraction remains one of the least employed sectors, showing little change over time.
- There are possible potential reasons behind these changes, including COVID-19 that impacted sectors such as healthcare saw a boost, while retail, accommodation, and food services were hit hardest.
- Many traditional sectors (like manufacturing and retail) saw job reductions due to automation and digitalization.
- An aging population increases demand for healthcare, while remote work and tech advancements contribute to growth in information and professional services.

Table 4: Labour Force Employment Data

	Total - Population aged 15 years and over by labour force status - 25% sample data	In the labour force
New Brunswick	648,245	389,470
KRSC	30,550	17,300

Source: Statistics Canada (2021 Census), Province of New Brunswick (DELG) Data Set Request 2023.

Observations:

- KRSC has a slightly lower participation rate at 56.6%, indicating that a smaller proportion of the working-age population in this area is either employed or actively seeking work compared to New Brunswick overall.
- The slightly lower participation rate in KRSC could be due to factors such as fewer job opportunities or industries to attract workers in KRSC. An aging population with a higher percentage of seniors, who are less likely to be part of the labor force. A higher number of individuals may have stopped looking for work due to lack of opportunities or other personal factors.

Table 5: Unemployment and Participation Rates, March 2025

	Unemployment Rate (%)	Participation Rate (%)
Canada	6.6	65.5
New Brunswick	7.5	60.4
Moncton - Richibucto	5.5	65.6

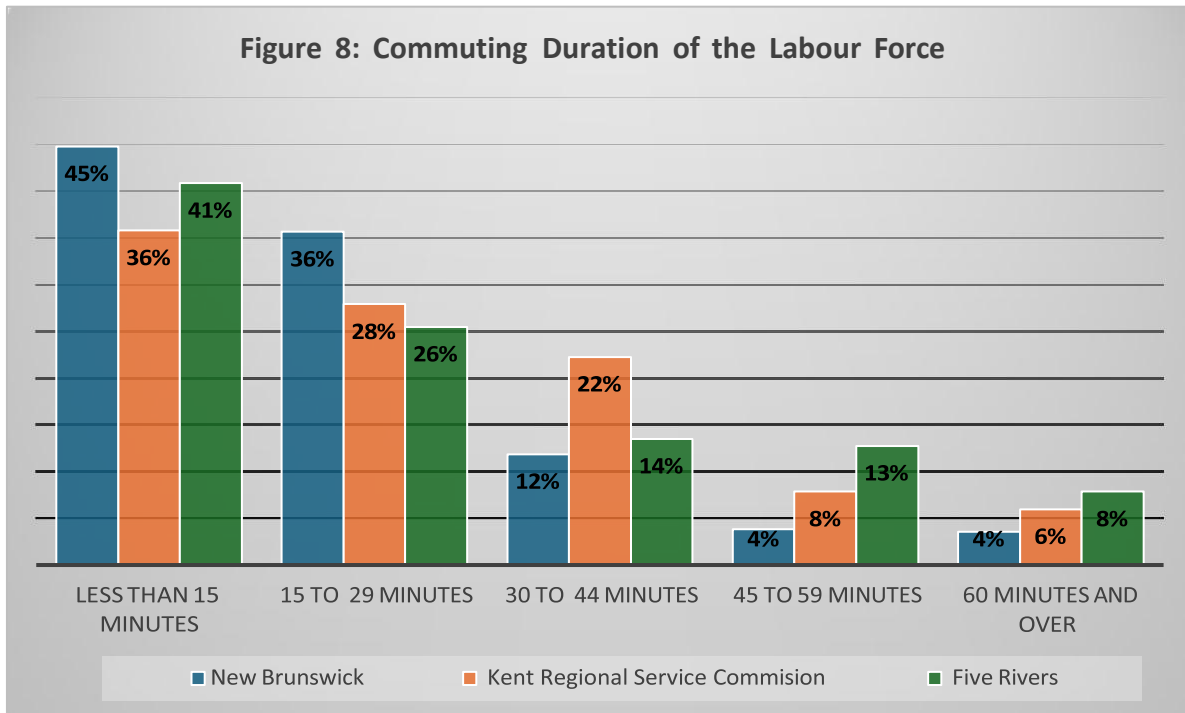
Source: Statistics Canada, Table 14-10-0287-01. Release Date: March 7, 2025 (Seasonally Adjusted)

Note: In the absence of data for Kent County and Five Rivers, the geographic area of Moncton – Richibucto was used.

Observations:

- The unemployment rate in New Brunswick is higher than the national average, which points to possible challenges in the local economy, such as fewer job opportunities or a mismatch between the skills of the workforce and available jobs.
- The participation rate in New Brunswick is also lower than the national average, indicating that a significant portion of the working-age population is not actively engaged in the job market. This could be due to early retirement, lack of employment opportunities, or individuals who are discouraged from looking for work.
- The Moncton – Richibucto area stands out with a lower unemployment rate and a higher participation rate, suggesting a healthier local labor market. The area might be experiencing economic growth, more available jobs, or better job matching, making it an attractive region for job seekers.
- New Brunswick's higher unemployment rate could reflect regional economic challenges, such as slower growth in industries like manufacturing or agriculture, or fewer jobs in urban centers.
- An aging population in New Brunswick could lead to higher unemployment, as older workers may struggle to find employment or may leave the workforce entirely.
- The Moncton – Richibucto area may have economic advantage by the fact it encompasses a major urban area, with higher levels of private investment, and more diverse industries that create jobs, contributing to a healthier labor market.

Figure 8: Commuting Duration of the Labour Force

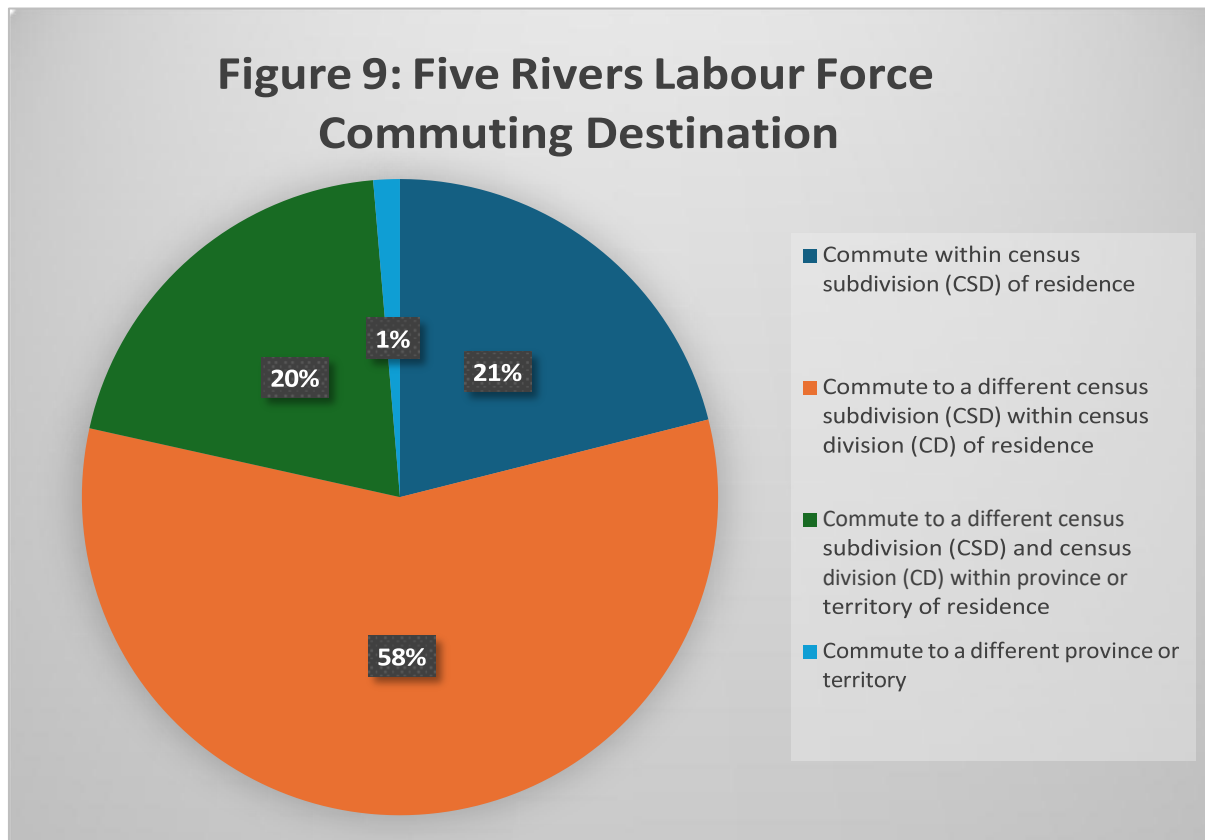


Source: Statistics Canada (2021 Census), Province of New Brunswick (DELG) Data Set Request 2023.

Observations:

- A significant portion of the labor force in New Brunswick (45%) and Kent Regional Service Commission (36%) commutes less than 15 minutes. This suggests that a large number of residents in these areas live close to their workplaces.
- Five Rivers has a smaller percentage (41%) in this category compared to New Brunswick but higher than Kent Regional Service Commission, indicating relatively good proximity to workplaces.
- About 28% of commuters in the Kent Regional Service Commission and 26% in Five Rivers have a commute of 15 to 29 minutes, showing a moderately distributed workforce.
- The rates are slightly lower compared to New Brunswick at 36%, suggesting fewer medium-length commutes in the regional areas.
- In Five Rivers, there's a higher percentage (13%) of workers commuting 45-59 minutes compared to New Brunswick (4%) and Kent Regional Service Commission (8%). This indicates a notable population commuting longer distances in this region.
- Similarly, for commutes of 60 minutes or more, Five Rivers has a significantly higher share (8%) than the provincial average (4%).
- Areas with shorter commute times often benefit from reduced transportation costs and less stress for workers, contributing to better work-life balance.

- The higher proportion of long commutes in Five Rivers could indicate challenges in local job availability or a concentration of employment opportunities farther from residential areas.
- The statistics also reflect transportation infrastructure differences or variations in urban and rural settlement patterns.



Source: Statistics Canada (2021 Census), Province of New Brunswick (DELG) Data Set Request 2023.

Observations:

- The Village has an extensive network of local and provincial roads. Within the Village limits, there are 8.688 kilometres of local roads and streets, along with 0.616 kilometres of Provincial Highways. Additionally, 412.549 kilometres of other provincial highways (Routes 116, 126, and 134) pass through the community. (*Source: Local Government Kilometrage, NB DTI, 2023*).
- Route 11 is a major Provincial highway running through Five Rivers serving as a key north-south corridor along the province's east coast. It connects communities from Moncton in the south to the Acadian Peninsula in the north, passing through the Village. Route 134 serves as a significant north-south artery through Five Rivers, linking it to other

communities along New Brunswick's eastern coast. This route provides access to local amenities and facilitates regional travel.

- Residents use this extensive network of local streets and provincial highways to travel to work within and outside of the community.
- Five Rivers is located within Kent County which is Census Division (CD), in the case of Five Rivers, its Census Subdivision (CSD) includes the former, Village of Rexton, Town of Bouctouche, Village of Richibucto, the parishes of Weldford, Harcourt and Saint-Louis, and First Nations of Elsipogtog and Indian Island.
- 21% commute within the Census Subdivision for work from their place of residence meaning they live and work within Five Rivers or its immediate area.
- Almost 60 % of the Labour Force of Five Rivers commutes to different a Census Subdivision (CSD) within the Census Division (CD), indicating strong economic ties to nearby towns such as Bouctouche and Richibucto.
- 20% commute to different Census Division, primarily traveling to larger employment centers such as Moncton, Miramichi, and Shediac.
- Only 1% work (commute) to different province or territory.
- With only 21% of workers employed locally, this indicates that there are limited job opportunities within Five Rivers, particularly in certain industries.
- The high percentage (60%) commuting within Kent County suggests interconnected economies among nearby towns.
- Improved regional transportation infrastructure—such as better roads, public transit, or ride-sharing initiatives—could enhance commuting efficiency.
- The commuting trends in Five Rivers highlight the village's role as a residential community with strong economic ties to nearby towns and larger cities. Strategic efforts to boost local job creation, enhance transportation options, and promote economic self-sufficiency could strengthen Five Rivers' long-term sustainability. The Rural Plan should contain strong policies that reflect this reality.

7.0 MUNICIPAL FINANCIAL PROFILE

7.1.1 Property Tax Base of Five Rivers

Table 6 provides the 2024 tax base assessment for the former communities that are now part of the Village of Five Rivers. It is broken down into Residential, Non-Residential and Heavy Industrial. The total municipal tax base in 2024 for Five Rivers is \$431,781,800. The former LSD of Weldford accounts for 37.1% of the total followed by the former LSD of Richibucto at 32.6 %, followed by the former village of Rexton at 25.3% and the former Harcourt LSD at 5.1%.

Table 6: Five Rivers Property Tax Assessment for 2024

		Residential	Non-Residential	Heavy Industrial	Total
Five Rivers					
	Harcourt LSD	\$20,670,800.00	\$1,251,200.00		\$21,922,000.00
	Rexton V	\$101,781,100.00	\$7,481,900.00		\$109,263,000.00
	Richibucto LSD	\$130,954,200.00	\$9,604,200.00		\$140,558,400.00
	Weldford LSD	\$155,708,000.00	\$1,540,600.00	\$2,789,800.00	\$160,038,400.00
Total					\$431,781,800.00

Source: 2024 Local Government and Rural District Statistics for New Brunswick, Department of Environment and Local Government

7.1.2 Five Rivers General Operating Budget 2024

The 2024 Total Operating Budget of the Village of Five Rivers was \$4,236,650. This was supplemented by non – tax revenue of \$332,036 (including \$36,792 in the form of a Community Funding and Equalization Grant) resulting in a net budget of \$3,867,822. Resulting in a warrant to be raised by the local rate in the amount of \$3,867,822. (Source: 2024 Local Government and Rural District Statistics for New Brunswick, Department of Environment and Local Government)

7.1.3 Municipal Tax Rates 2024

Table 7 provides that residential tax rates for Five Rivers. Non-residential properties are taxed at a rate 1.5 times the residential rate.

Each of the former entities (Village or LSD) have different tax rates. This reflects the level of services provided in each of the former communities. Being a former village, Rexton has more municipal services (e.g., water, sewer, road maintenance) compared to Local Service Districts (LSDs).

Table 7: Five Rivers Residential Tax Rates, 2024

Local Government	Residential Tax Rates
Five Rivers	
• Harcourt LSD	0.8057
• Rexton V	1.3779
• Richibucto LSD	0.6347
• Weldford LSD	0.7379

Source: 2024 Local Government and Rural District Statistics for New Brunswick, Department of Environment and Local Government

The integration of these different tax structures within Five Rivers may lead to discussions on harmonization of tax rates, future service improvements, and economic planning.

As the Village moves forward, maintaining equitable tax policies while ensuring sustainable infrastructure and service funding will be key considerations.

8.0 DEVELOPMENT OVERVIEW AND LAND USE ANALYSIS

8.1.1 Land Area and Population Density

The density of development in Five Rivers can be described as low-density rural development. The land use pattern can be best described as sprawl and ribbon development along the main roads of the community. There is considerable development, mostly residential along the rivers within the community.

Table 8: Land Area and Population Density

Community *	Land Area km ²	Population Density per Km ²
Rexton	6.29	138.9
Weldford	607.56	2.2
Harcourt	1169.2	0.3
Richibucto	249.21	8.4
Total	Total Area = 2,032.26 km²	Average = 37.45

Source, Census of Canada 2021.

* Note: the numbers in this table represent the former communities in their entirety, thus totals and averages may be overrepresented.

As illustrated in the Table 8, the Village has a very low density of population. The former Village of Rexton has the highest population density per square kilometre, while the rest of the Village exhibits a sparse and dispersed population which reflects the rural character of these former unincorporated areas. The land use pattern can be best described as sprawl and ribbon development along the main roads and along the many rivers in the municipality.

8.1.2 Land Use in Five Rivers

The Village of Five Rivers is approximately 2,000 square kilometres in land area. An analysis of land use was conducted using Service New Brunswick property type codes as recorded in 2024.

The following Tables illustrate the land use of the municipality. The areas are expressed in percentage to illustrate the type of land uses that are occurring in the municipality.

The largest land use type is classified as Woodland. It accounts for nearly 60,000 hectares or 63.41 % of the municipality's land area.

Given the rural nature of the area, it is not surprising that the next largest land use type is Agriculture, accounting for over 12,000 hectares or 13.24 % of the municipality. Residential development accounts for 10,693 hectares or 11.43 % of the municipality. Refer to Map 3 for a spatial representation of the location of the various land uses in the Village.

Table 9: Land Use by Property Type Codes, 2024

CATEGORY	PROPERTY TYPE CODES	TOTAL LAND AREA IN HECTARES	% OF TOTAL LAND AREA OF THE MUNICIPLITY
Residential	All codes combined	10693.35	11.43
	101-199		
Commercial	All codes combined	86.86	0.09
	201-238		
Industrial	All Codes Combined	627.62	0.67
	301-333		
Institutional	All Codes Combined	2256.53	2.41
	401 -499		
Recreation	All Codes Combined	1947.28	2.08
	501-599		
Farms/ Agriculture	All Codes Combined	12383.83	13.24
	601-699		
Woodland	All Codes Combined	59313.07	63.41
	701-705		
No Code / Indefinite		6228.45	6.66

Source: Service New Brunswick Assessment Property Type Codes (Property Account Number - PAN), Table A.2, 2024

Figure 10: Type Of Land Use (%) - Five Rivers, 2024

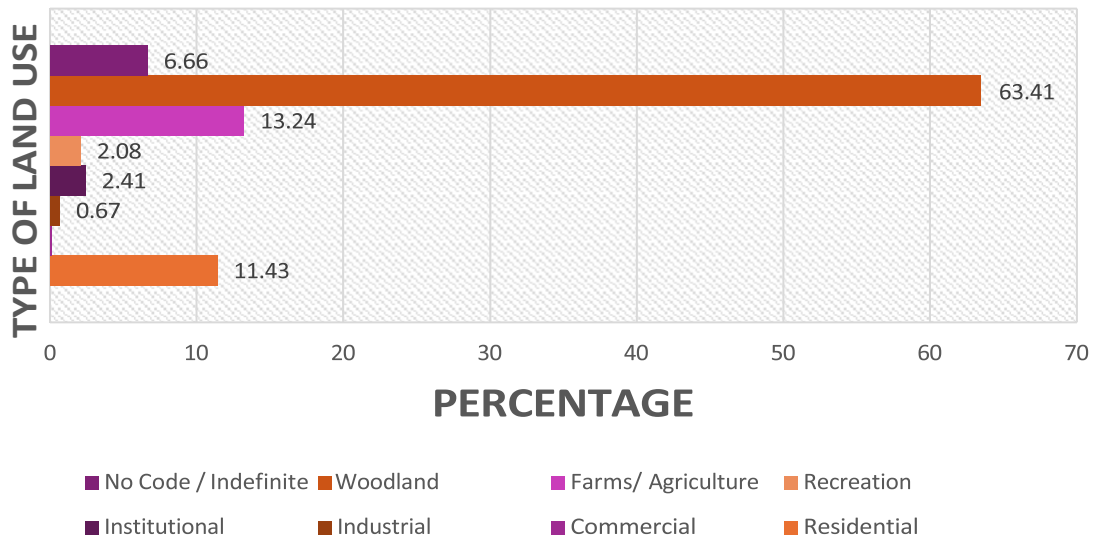
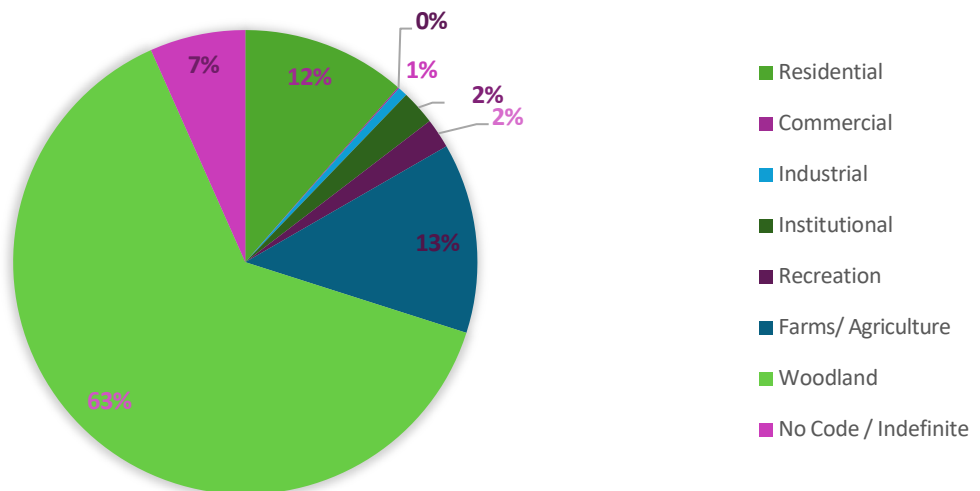


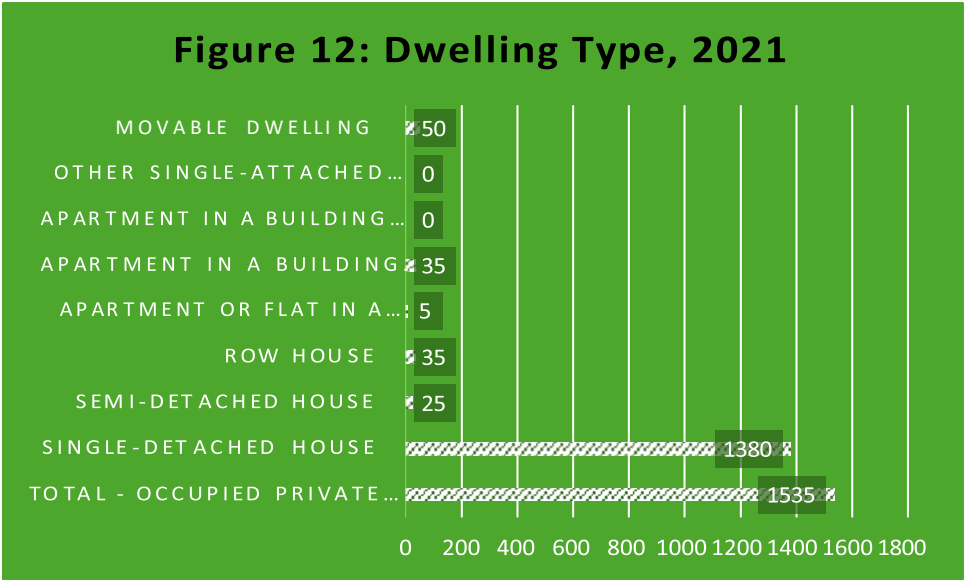
Figure 10 A) : Type of Land Use (%) - Five Rivers 2024



8.1.2.1 Residential Development

The following section outlines the amount and type of residential development in the municipality. Additionally, it provides details related to the housing needs in the community.

Based on the 2021 Census data, there was 1535 Occupied Private Dwellings in Five Rivers. Of this total, 1380 were single detached dwellings, 5 semi -detached, 35 rowhouses, and five duplexes. Using these projection scenarios (Table 12), an additional 53, 64 or 72 units needed to ne added to inventory in Five Rivers annually until 2026. Based on building permit data, only 60 of units have been added in Five Rivers in 2023 and 2024.



Source, Census of Canada 2021

8.1.2.1.1 Residential Land Use Pattern

As per Table 9 and Figures 10 and 10 a), residential development accounts for 11.43 % of the total land area of the municipality.

Table 10: Residential Land Use - by Property Type Codes, 2024.

Land Use Category - Residential	Property Type Code	Number of Properties
Residential Lots - Serviced	101	66
Residential Lots - Unserviced	102	584
Mobile/Mini Homes	105 & 106	130
Waterfront Improved (Cottage, Camp, Residence)	108	350
Residential Improved	120	1215
Apartment building - 4 units & over	125	5

Source: Service New Brunswick Property Assessment by PAN, 2024

Refer to Map 3 for a spatial representation of the location of residential land uses in the Village.

The following is a description of the land use pattern associated with residential development:

- The largest concentration of residential forms of development occurs in the former Village of Rexton. There is a concentration in the central areas of the former village.
- There are permanent and seasonal type dwellings (cottages and camps) located along the rivers in the village.
- As is typical in rural areas of New Brunswick, there is residential development occurring along main roads. This pattern of ribbon and sprawl development is common and is of concern as the cost to provide services (road maintenance, snow plowing, school busing and other services), is higher because of this dispersed – sprawling land use pattern.
- There is also residential development located on Private Access. Some of this residential development is seasonal in nature.
- Mini home (and to a lesser extent mobile homes) are located through the rural areas of the village.
- There is limited multi-unit residential development – those that exist are typically found in the former village of Rexton.

8.1.2.1.2 Residential- Housing Starts in Five Rivers

The following is data related to housing starts in Five Rivers for 2023 and 2024.

Table 11: Dwelling Starts, Five Rivers 2023-2024

Five Rivers	2023	2024	Total
Single Unit Dwellings	31	29	60
Mobile or Mini-Home	4	4	8

Source: Kent Regional Service Commission, 2023 & 2024 Building Permit Data

Based on the data contained in Table 11, in the last two years (2023 and 2024) there has been a total of 60 new single unit dwellings constructed in Five Rivers. Additionally, there has been a total of eight (8) mini homes or modular homes located. The data from these two years indicated that there has been two (2) new multi-unit residential development in the village. These contained four (4) units each. The total value of all forms of construction for 2023 and 2024 was \$25,491,000.

The Rural Plan should contain aggressive policies and proposals to encourage diversification of the housing stock to meet the needs of all cohorts of the population. The inclusion of facilities providing supportive housing should also be encouraged and permitted in all residential zones, some commercial zones and institutional zones as well.

8.1.2.1.3 Housing Needs in the Communities of the KRSC

The Kent Regional Service Commission (KRSC) commissioned a study entitled “Projections for Growth in the Demand for Housing in the Territory Served by KRSC by 2026”, February 2023. The study was prepared by Richard Saillant, Economist and Public Policy Consultant. The purpose of the report was to estimate the annual needs for additional housing units in the KRSC until 2026. The report contained estimates for the whole Commission’s territory and as well as seven entities, including Five Rivers.

The Report bases its demand forecast for housing in the KRSC on three main factors:

- Needs for additional workers associated with the progressive retirement of the baby-boomer generation;
- Changes in the overall employment level; and
- Factors unrelated to the job market in the territory served by the KRSC.

The report attempts to synthesis these factors to determine the demand for housing in each of the seven communities within the KRSC. This approach resulted in estimates for broad scenarios for growth in housing demand; these are characterized as weak, reference and strong. The yearly average (based on the three scenarios), is 63 new dwelling units per year. Based on the last two years, Five Rivers is failing to add the required number of units to the housing inventory. Based on data supplied by the KRSC, a total of 60 units has been added over a two-year period.

The following table (12) from the report illustrates these growth scenarios for the communities.

Table 12: Number of Additional Units per Year to Meet the Demand until 2026 Growth Scenarios

Community	Weak	Reference	Strong
Nouvelle - Arcadie	32	35	40
Beaurivage	83	98	113
Five Rivers	53	64	72
Grand Bouctouche	89	107	123
Champdore	53	60	68
Beausoleil	123	147	170
Rural District Part "A"	22	24	27
Part "B"	14	18	22
Kent RSC	469	553	635

Source: Projections for Growth in the Demand for Housing in the Territory Served by KRSC by 2026", February 2023, Richard Saillant

8.1.2.2 Commercial Development

The following section describes the commercial development pattern in the Village. There is a limited amount – and most is concentrated in the former Village of Rexton. There are a limited number of retail stores, gas bars, convenience stores, automobile dealerships and other forms of commercial enterprises. There are also several home-based businesses located throughout the community.

8.1.2.2.1 Commercial Land Use Pattern

As per Table 9 and Figures 10 and 10 a), commercial development accounts for only 0.09% of the total land area of the municipality.

Refer to Map 3 for a spatial representation of the location of commercial land uses in the Village.

Table 13: Commercial Land Use - by Property Type Codes, 2024.

Land Use Category - Commercial	Property Type Code	Number of Properties
Commercial Land -Unimproved	201	23
Service Station (Auto repair & Gas Bar)	202	3
Restaurants	203	2
Combination Service Station, Restaurant, Gas Bar, Convenience Stores, Car Wash	204	1
Convenience Stores	207	3
Shopping Malls, Strip Malls	208	1
Banks & Other Financial Institutions	209	1
Retail Stores	210	1
Office Complex	211	3
Commercial and Residential Combination	213	1
Fast Food Outlets	214	1
Automobile Dealerships	216	1
Salvage Dealers (All types incl. Redemption Centres)	220	1
Small Motor Dealerships (incl. Travel Trailers & Recreational Vehicles)	221	1
Tavern and Lounges	222	1
Truck Garages	227	4
Parking Lots	234	1
Repair Shops- Tire, Muffler, Auto Body	235	4
Supermarkets	237	1

Source: Service New Brunswick Property Assessment by PAN, 2024

The following is a description of the land use pattern associated with commercial development:

- There are retail stores, personal service businesses, grocery store, gas bars, convenience stores, automobile dealerships and other forms of commercial activities, these are mostly concentrated in the former Village of Rexton.
- There are also several home-based businesses located throughout the community. This is common in rural areas and typically the business are in the dwelling or an accessory building.

- There are trucking companies and repair shops, many are associated with the forest industry.

8.1.2.3 Industrial Development

The following section describes the industrial development pattern in the Village. These uses are dispersed throughout the community. There are industrial uses, such as Warren Industrial Services located on California Road, a fabricated metal product plant on Bells Mills Road, Irving Wood Products Plant on Main Street and Delco Forest Products Ltd – sawmill operation on Pine Ridge Road. There are five cellular towers located within the community. These are located on Saint Sosime Road, Route 505 and Route 134 and on California Road. A site for a temporary asphalt manufacturing plant is located on Route 116. Additionally, there are five pit or quarry operations, three are owned by the private sector (on Route 116 AND Route 495) and two are owned by the Province, also located on Route 495. The municipality has water and sewerage infrastructure (including pumping stations) on four properties, in the former Village of Rexton

The Five Rivers Industrial / Business Park is home to the following uses, Eco Canadian Organic Inc. and Trading Post located at 107 Enterprise Street, SE Metal Roof at 62 Enterprise Street and KL Small Engine Repair at 42 Enterprise Street. There is over 40 acres of land remaining for development within the park. It is served with municipal water and sewer services.

8.1.2.3.1 Industrial Land Use Pattern

As per Table 9 and Figures 10 and 10 a), Industrial land use developments accounts for only 0.67 % of the total land area of the municipality.

Refer to Map 3 for a spatial representation of the location of industrial land uses in the Village.

Table 14: Industrial Land Use - by Property Type Codes, 2024.

Land Use Category – Industrial	Property Type Code	Number of Properties
Industrial Land – Unimproved/Unserviced	301	6
Industrial Land – Unimproved/Serviced	302	3
Warehouse (including Cold storage Plants)	303	2
Fish Processing Plants	305	2
Lumber and Wood Product Mills	309	2
Fabricated Metal Product Plants	315	1
Truck Transfer Establishment	318	1
Public Utilities	319	4
Manufacturing Plants/Processing Plants	320	4
Government Garage, Salt Domes	321	1
Towers / Satellite Sites	326	5
Sub-stations	327	2

Asphalt Manufacturing Plants	328	2
Concrete Manufacturing Plants	329	1
Gravel Pits/ Rock Quarries	333	5
Water & Sewage Treatment Plants	335	1
Pumping Stations, Reservoirs	336	5
Railway Lines (In use)	337	3
Railway Lines (Abandoned)	338	2

Source: Service New Brunswick Property Assessment by PAN, 2024

8.1.2.4 Institutional Development

This section examines the institutional land uses that are located within the community. Typically, these uses are dispersed throughout the area as many of these uses are associated with the former communities that have come together to form the new Village of Five Rivers. There are four schools located in the village, three in the former Rexton and one elementary school in Harcourt. There is a senior citizens' housing development containing 20 units which is located at 22 Cail Street in the former Rexton. A day care centre is located at 203 Main Street. The community is served by two post offices, one is in Harcourt on Route 126 and one on Brait Street. There is one licensed nursing home in the Village, located at 21 Mian Street and a Special Care Home located on Cail Court. There are three (3) fire stations serving the Village, they are in Harcourt, Ford Mills and Rexton. The Department of Transportation operates a garage and storage facility on Route 134. There are sixteen churches located throughout the community serving multiple denominations. Additionally, there is also sixteen church halls. The Department of Indigenous and Northern Affairs own a dozen properties within the Village. The Province of New Brunswick owns four abandon dump sites located on Bristol Road, Louisbourg Road, Route 116 and St. Sosime Road.

8.1.2.4.1 Intuitional Land Uses

As per Table 9 and Figures 10 and 10 a), institutional development land uses accounts for 2.41% of the total land area of the municipality.

Refer to Map 3 for a spatial representation of the location of institutional land uses in the Village.

Table 15: Institutional Land Use - by Property Type Codes, 2024.

Land Use Category – Institutional	Property Type Code	Number of Properties
Schools	402	4
Museums, Art Galleries and Historical Societies	409	1
Senior Citizens Housing	410	2
Day Care Centres	411	2
Post Offices	412	2
Nursing Homes (Licensed)	417	1

Special Care Homes (Registered)	418	1
Municipal Buildings	419	2
Fire Stations	420	3
Provincial Buildings (Unspecified)	422	2
Churches	428	16
Cemeteries	429	16
Church Halls	430	4
Church Properties - Combination	432	7
Indian Reserves	433	12
Abandon Dumps	436	5

Source: Service New Brunswick Property Assessment by PAN, 2024

8.1.2.5 Recreational Development

This category of land use includes Recreational Land – Private Improved Properties which is related to private camps or other seasonal dwellings. There are 395 such properties in Five River. Five municipally owned parks. One private golf course located on Chaple Point Road and a curling club owned by the municipality is located on Centennial West Avenue. There is one historical site identified – the Bonar Law Historic Site on Bonar Law Avenue.

8.1.2.5.1 Recreational Land Uses

As per Table 9 and Figures 10 and 10 a), recreational land uses accounts for 2.08% of the total land area of the municipality.

Refer to Map 3 for a spatial representation of the location of recreational related land uses in the Village.

Table 16: Recreational Land Use - by Property Type Codes, 2024.

Land Use Category – Recreational	Property Type Code	Number of Properties
Recreational Land - Unimproved	501	436
Recreational Land – Private Improved Properties	502	395
Camping Sites	503	1
Parks	504	5
Golf Courses	505	1
Curling Clubs	506	1
Community Centres	515	6
Tennis Courts, Ball fields, Outdoor Skating Rinks, Playgrounds	520	1
Historic Sites, National Parks, Wildlife Sanctuaries	521	1
Campsite Leases / Permits	523	57

Source: Service New Brunswick Property Assessment by PAN, 2024

8.1.2.6 Agricultural Development

As per Table 7 and Figures 10 and 10 a), agricultural development accounts for 13.4 % of the total land area of the municipality.

This category includes various forms of agricultural activities. These activities are dispersed throughout the area, with some concentration along the Routes 126 in Harcourt, Route 495 and Route 116. There is a substantial Peat Moss operation located on Route 116, in Upper Rexton. Bonnielm Farms located on Pine Ridge Road is a mixed type farm that also includes a dairy operation. Additionally, a dairy farm operates at 740 Route 470 in West Branch. A hog farm operates at 470 Spring Brook Road. Cranberry bogs are located on La Prairie Road and Bells Mills Road.

8.1.2.6.1 Agricultural Land Uses

Table 17: Agricultural Land Use - by Property Type Codes, 2024.

Land Use Category – Agriculture	Property Type Code	Number of Properties
Farmland - Cultivated	601	39
Farmland – Pasture	602	2
March Land	603	2
Blueberry Land	604	10
Dairy Farms	609	3
Beef Farms	610	2
Mixed Type Farms	613	328
Hog Farms	617	2
Fisheries / Aquaculture	620	12
Peat Moss Operations	623	2
Cranberry Bogs	624	5

Source: Service New Brunswick Property Assessment by PAN, 2024

8.1.2.7 Woodland Development

As per Table 9 and Figures 10 and 10 a), recreational land uses accounts for 63.41% of the total land area of the municipality.

Refer to Map 3 for a spatial representation of the location of woodland and forest related land uses in the Village.

8.1.2.7.1 Woodland Land Uses

Table 18: Woodland Land Use - by Property Type Codes, 2024.

Land Use Category – Woodland	Property Type Code	Number of Properties
Timberland	701	1017
Christmas Tree Development	703	1

Source: Service New Brunswick Property Assessment by PAN, 2024

9.0 MUNICIPAL GOVERNANCE AND ADMINISTRATION

9.1.1 Municipal Council

The municipal council of the Village of Five Rivers is structured to include leadership from the Mayor and Six Councillors. The representation is divided as follows:

- Mayor: The overall leader of the council, responsible for overseeing municipal governance and representing the community.
- Councillors:
 - Two At-Large Councillors: These Councillors represent the entire municipality, focusing on issues that affect all residents.
 - Four Ward Councillors: Each Ward Councillor represents a specific ward, addressing the needs and concerns unique to their respective areas.

This balanced structure ensures both general and localized representation, allowing the council to address a wide range of issues effectively while maintaining accountability to specific community sectors.

9.1.2 Village of Five Rivers Strategic Plan 2023 - 2027

The Village of Five Rivers developed and adopted a Strategic Plan for the municipality is 2023. The Plan is for the period of 2023-2027 and lays out the vision of the municipality over this period. It recognizes that it may need to be modified as changes and other priorities emerge over the time period.

The Vision is expressed as: "A welcoming, safe community with a hometown feel, an appreciation for nature, and respect for our environment."

The Mission is expressed as: "Building a sustainable tomorrow through heritage, nature, and inclusivity to grow a prosperous community."

There are several goals and initiatives listed in the Strategic Plan that should be recognize and incorporated into the Rural Plan for the Village. These can influence and direct the development of the community in the coming years.

A. Reliable Infrastructure and Environmental Responsibility:

- Maintaining our infrastructure now and into the future
- Protecting our natural environment through responsible stewardship
- Goals: Develop and asset management plan. Implementation of a Climate Action Plan.

B. A Resilient and Diversified Economy:

- Ensure that the municipality is sustainable by maintaining a strong economic base.
- Goals: Strengthening the local economy by attracting and retaining business. Supporting tourism as key driver of the local economy.

C. A Connected Community:

- Enrich the quality of life of residents.
- Strengthening partnerships.
- Use the natural environment to increase tourism.
- Goals: Develop a Community Wellness Plan that addresses community-building and healthy living. Collaboration with partners to address community initiatives such as housing, recreation and reconciliation.

9.1.3 Municipal Staff

The Village of Five Rivers has a staff complement of seven employees. The Chief Administration Officer (CAO) also performs the roles of Municipal Clerk and Treasurer.

Table 19: Village of Five Rivers Municipal Staff Complement, 2025

CAO	Clerk	Treasurer	Public Works Director	Other Staff Positions
Yes	Yes - CAO	Yes- CAO	Yes	• Office Manager/Admin • AP/AR Clerk and Finance Manager (Admin) • Community Engagement Officer • Public Works Laborer • Recreation Coordinator (to be hired)

9.1.4 Municipal Recreation Facilities / Services

The following recreation facilities are located within the former Village of Rexton.

Table 20: Five Rivers Recreation Facilities, 2025

Arena	Outdoor Pool	In-door Pool	Tennis/Pickleball Courts	Playing Fields (soccer, baseball etc.)
No	No	No	No	Baseball (PID 25127531)
				Track/Soccer (PID 25141201)
				Curling Club (PID 25033887)
				Outdoor Rink & Splash Pad (PID 25147364)
				Bonar Law Commons (PID 25140609)
				Carsons Landing Boat Dock (PID 25400219)

9.1.5 Water and Sewer Services

There is municipal sewer service throughout the former Village of Rexton portion of Five Rivers. There is also a small part of the former Village of Rexton that has water service. The industrial park/business park has services which are extended from the Town of Beaurivage (Richibucto).

The remaining areas of Five Rivers do not have centralized water and sewer services. These areas rely on individual wells and on-site septic systems.

9.1.6 Kent Regional Service Commissions (KRSC) – Services to the Village of Five Rivers

Regional Service Commissions (RSCs) were established in 2013 to enhance collaboration and service delivery among communities. Initially, RSCs were tasked with regional planning, local planning for Local Service Districts (LSDs) and participating local governments, solid waste management, policing collaboration, and facilitating cost-sharing agreements between member communities.

In 2023, their mandates expanded to include additional services such as regional economic development, community development, regional tourism promotion, regional transportation, cost-sharing on recreational infrastructure, and the establishment of public safety committees.

In June 2023 the KRSC adopted a Regional Strategy that identified the strengths and gaps in service delivery within the region, and established priorities and action items aimed at the new mandated services. The objectives of the Regional Strategy will have direct impact on the communities that form the Kent Regional Service Commission, including the Village of Five Rivers.

The Kent Regional Service Commission has been very progressive and innovative in the establishment and delivery of a variety of services to its member communities, including the Village of Five Rivers. These services include:

a) Solid Waste Management:

KRSC manages waste collection and disposal, promoting recycling, the safe disposal of hazardous materials, and composting to increase diversion and thus minimize waste that is required to be disposed of at the landfill.

The Regional Strategy Identified the following objectives for the Solid Waste Service:

- Raising awareness about residual waste management with elected officials, local stakeholders and the general public.
- Establishing and applying incentives and coercive measures to achieve the objectives set by the region.
- Supporting institutional, commercial and industrial users in implementing innovative recycling, reducing and reusing measures.

b) Planning and Development:

Through its Planning Division, it delivers land use and building services to various municipalities, including the Village of Five Rivers. This encompasses the development and the administration of rural plans, approving subdivisions, issuing building permits, and conducting inspections. The Commission, through a third-party service provider, established a By-law Enforcement service that ensures adherence to local regulations and addressing violations.

The Regional Strategy Identified the following objectives for the Land Use Planning Service:

- Positioning the planning department at the core of and in line with the objectives and actions of its several areas of action, as the steward of the KRSC's values and mission.
- Reviewing the purpose of reinforcing by-laws by adopting a broader perspective of administrative regulations regarding matters such as managing stray animals and addressing unsightly premises on the territory.
- Supervising the RSC's general initiatives, with an emphasis on sustainable development and adaptation to climate change.

c) Public Safety:

The KRSC was amongst the first RSCs to establish a Public Safety Committee and implement several innovative initiatives to improve the safety and security of residents.

The Committee developed a Community Safety Plan and implemented strategies to enhance local safety. The committee works in collaboration with the RCMP to address community concerns. The Committee is actively engaged in working with partners in the planning and coordination for emergency preparedness and response. A notification system (Voyent Alert!) has been initiated by the Commission to provide residents important information during emergencies.

The Regional Strategy Identified the following objectives for Public Safety:

- Consolidating public protection and safety prevention through awareness-raising and strategic communications supported by concrete actions.
- Coordinating training efforts with responders.
- Better defining the services offered allowing responders to adequately coordinate resources and optimize public safety.

d) Community Development:

The Community Inclusion Network (CIN) was integrated into the KRSC in 2022. The RSCs identified actions to make improvements in the areas of focus for the CINs under three pillars focused on achieving economic and social inclusion impact. These include Income Security, Coordination of Programs and Services and Inclusion and Healthy Communities.

The Regional Strategy Identified the following objectives for the Community Development Service:

- Improving availability and access to affordable housing in Kent.
- Positioning as a social innovation hub to support community programs and projects.
- Positioning as a support service related to building resilience and community capacity.

e) Regional Economic Development

The role of the KRSC in economic development falls into three broad categories of mandates: supporting investment readiness; supporting workforce development and workforce growth and supporting a healthy business community.

The Regional Strategy Identified the following objectives for the Regional Economic Development Service:

- Enhancing the attractiveness of the region and its businesses to identify and mobilize new workers.
- Defining and promoting the region's economic features and opportunities by raising awareness.
- Conciliating and consolidating the information needed to support new regional economic development opportunities.

f) Sport, Recreation, and Cultural Infrastructure Cost Sharing

The KRSC currently provides a forum for local governments to share the costs of major sport, recreation, and cultural infrastructure projects. In fact, the Commission has been successful in facilitating a cost sharing user services agreement for an arena.

- e) The Regional Strategy Identified the following objectives for the Sport, Recreation, and Cultural Infrastructure Cost Sharing

:

- Optimization of existing agreements and consideration of potential opportunities in terms of cost sharing.
- Conceptualization of sustainable infrastructures favoring new trends in recreational, sporting, and cultural needs.
- Diversification of partnerships and opportunities in the recreational, sports and cultural offer to unify community services and improve well-being and community life.

g) Regional Tourism Promotion

The KRSC is engaged in many initiatives with the goal of attracting more visitors to the region.

The Regional Strategy Identified the following objectives for Tourism Promotion:

- Focusing efforts leading to a clear and distinct definition of Kent as a tourism destination.
- Positioning Kent as a four-season leisure destination, while maintaining residents' quality of life.
- Developing recreational and tourism attractions that highlight Kent's uniqueness and make the most of its outstanding features.

h) Regional Transportation

The KRSC has established a Regional Transportation service based on a network of volunteer drivers.

The Regional Strategy Identified the following objectives for Regional Transportation:

- Making the KRSC a focal point where the specific needs of users are addressed, with a common focus on accessibility and affordability.
- Planning and deploying a regional transportation strategy developed in conjunction with the development of the provincial motorway network.
- Clearly identifying Kent's distinct needs, through the development of a regional transportation model (public transit, in operation and adapted).

i) Immigration Support:

The KRSC is one of the first Commissions to get involved in the immigration of new residents to its region. It offers assistance and resources to newcomers to the region.

The Regional Strategy Identified the following objectives for Immigration:

- Collaborate with the other departments of the KRSC in order to develop a strategic plan for the accommodation of families wishing to work in the region.
- Optimization of the welcoming structure for newcomers to better include temporary workers as well as develop the services offered to better meet the needs of the community.

- Support for the economic and social integration of newcomers, including the recognition of their skills.

j) Professional Services Sharing

The KRSC intends to explore the feasibility of offering various professional services to its member communities.

The Regional Strategy Identified the following objectives for Professional Services Sharing:

- Develop an internal capacity to manage the legal files of KRSC and the region's municipal authorities.
- Provide engineering services to municipalities for sound asset management on the territory.

10.0 EMERGENCY SERVICES

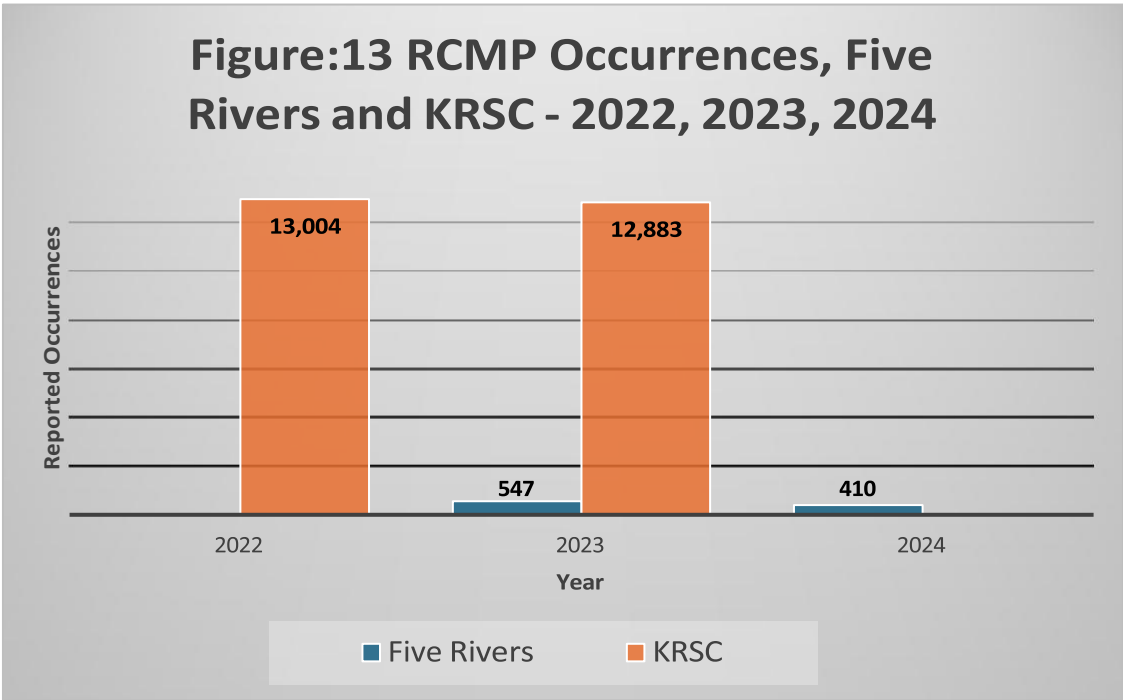
10.1.1 Policing – RCMP

The community of Five Rivers is served by the RCMP. The detachment is in Beaurivage (the former Village of Richibucto).

Table 21: RCMP Richibucto Detachment – Staffing Complement, 2025

RCMP Detachment Location(s)	# of Full -Time Members	# of Civilian Staff
Richibucto	41	5

An occurrence is defined as an incident or event that comes to the attention of the RCMP. In 2023 there were 547 occurrences (and 410 in 2024). In 2023, the RCMP were engaged in over 12,000 occurrences in the area served by the Kent Regional Service Commission. Occurrence data for 2024 for Regional Service Commissions is not yet available.



Source: RCMP NB Annual Reports, 2022, 2023, and NB Occurrence Map, January 2024.

10.1.2 Fire Protection

Fire services are provided to Five Rivers by three departments/stations. They are located at 190 Main Street in Rexton, the Harcourt Station is located at 6442 Route 116 and the Beersville Station is located at 4035 Route 465 in Ford Mills.

There are no career/full-time members, the Department is comprised entirely of 60 volunteer members.

The following Table 22 provides an overview of the equipment available by station. (2025)

Table 22: Fire / Emergency Response - Staff Complement and Resources

Fire Station Locations	# of Full -Time Members	# of Volunteer Members	Description of Fire / Emergency Response Vehicles
3	0	60	Rexton Station • 1991 GMC Topkick Fire Truck • 2005 Freightliner Fire Truck • 2012 Ford F550 4x4 Truck* (not operational) • 2014 Chev Silverado • 2015 Trailstar – Boat Trailer • 2017 Freightliner Beersville & Harcourt Stations • E1 -2008 Sterling Pumper-Tanker • E2 -2024 Freightliner Pumper-Tanker • E3 -2008 International Pumper-Tanker • T9 - 2020 International Tanker • R4 - 2018 4 Door Rescue & Equipment • R5 - 2012 Silverado Pick-up • R10 - 2010 Chevrolet Silverado Pick-up • 2008 Haulmark Utility Trailer • 2002 Kawasaki ATV • 10' Zodiac - Boat w/ 9 Hp Mercury

10.1.3 Ambulance NB

Ambulance emergency services are provided to Five Rivers by Ambulance New Brunswick. There are three stations in the vicinity of Five Rivers, they are in the former Rexton, Bouctouche, and Elsipogtog.

11.0 INSTITUTIONAL FACILITIES

11.1.1 Schools

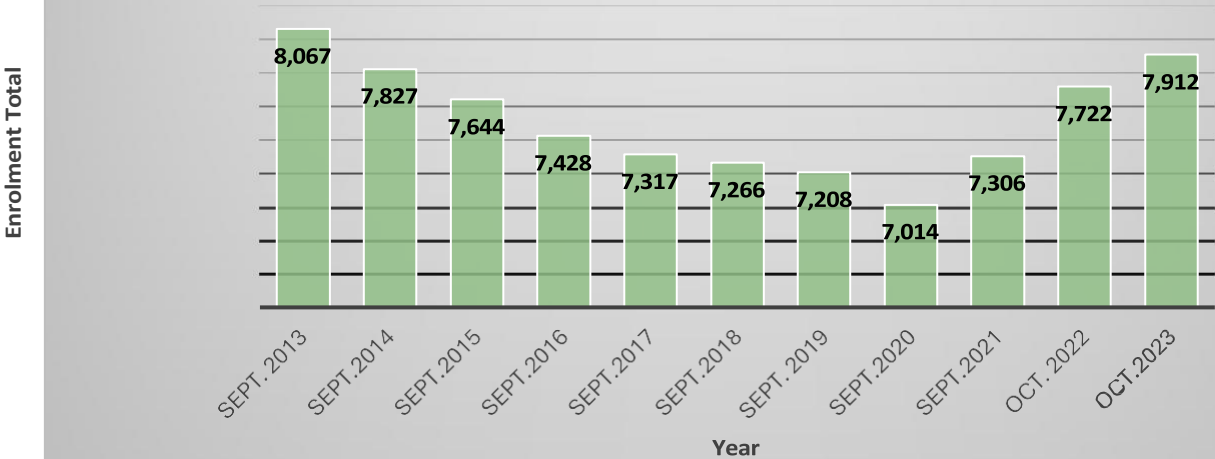
The following schools are located within Five Rivers and are part of Anglophone North School District (Table 23).

Table 23: School Enrolment, 2023

School	Location	Grades	# of Students (October 2023)
Rexton Elementary	Rexton	K, 1- 5	300
Harcourt School	Harcourt	K, 1- 5	15
Eleanor W. Graham Middle School	Rexton	6-8	188
Bonar Law Memorial School	Rexton	9-12	477

Source: Department of Education and Early Childhood Development, Summary Statistics, April 2024

Figure 14: Enrolment Anglophone North School District, September 2013 - October 2023



It is safe to assume that enrollment numbers in each school have increased recently, mostly driven by immigration into the Kent region. Figure 14 Enrolment by School District and Year, September 30th, 2013 to October 1st, 2023, clearly indicates that the number of students enrolled in schools in the Anglophone North School District have increased since September 2020. In fact, the number of students has increased by 898 or approximately 13%. Data for year-to-year enrolment is not available by individual schools from this source. It is very probable that the schools in Five Rivers have also seen an increase in students as more families locate in the region, particularly since 2020 and the impact of the Covid-19 pandemic and other international events that increased migration into the province.

11.1.2 Health Care Facilities

- a) The Rexton Health Centre, located at 33 Main Street in the former Rexton offers a variety of healthcare services and programs focused on health promotion and education. Key services include:
- Family Medicine: A team of dedicated physicians and nurses provides primary healthcare services to patients of all age groups.
 - Laboratory Services are available Monday to Friday from 7:30 a.m. to 10:00 a.m. by appointment. These services are open to patients from any doctor.
 - Health Club: Held on Friday afternoons, this program assists participants in improving dietary and exercise routines to prevent chronic diseases.
 - Walk-In Nursing Services: Patients can see a nurse without an appointment during regular hours.

The centre serves the various communities of the Kent Region.

b) Stella-Maris-de-Kent Hospital

This hospital is not located in Five Rivers; however, it is operated by the Vitalite Health Network and offers health care services in both official languages to the residents of the Kent Region.