

Municipality of Five Rivers

2025 ANNUAL REPORT

DATE: SEPTEMBER 2026



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SUMMARY

2025 was a year marked by significant activity and progress in Five Rivers.

From January to December, the municipality held 21 meetings of council: 12 regular meetings, 7 special meetings, and 2 committee-of-the-whole meetings, which were recorded and posted online. Council also had three committees: a by-law and policy committee (standing), a finance committee (standing), and a rural plan committee (ad hoc). The by-law and policy committee met more than 20 times and worked to create or update ten by-laws and policies. The finance committee met multiple times in the fall to review the 2026 operating budgets that were later passed by council in November. In Q2, the municipality formed a rural plan committee to develop the new rural plan for Five Rivers. Under the direction of Senior Planner Serge Boucher from the KRSC, the committee met multiple times to develop a new rural plan to cover every area of Five Rivers. The plan will be ready for presentation to council and the public in 2026. The municipality also formed a new Age-Friendly Committee to address quality-of-life issues for seniors and participated in Healthy Coast meetings.

With respect to financial management, the municipality recorded a \$206,043 surplus in its general operating budget and a \$33,695 deficit in its utility operating budget, while transferring \$300,000 to its general capital reserve fund, \$50,000 to its general operating reserve fund, and \$25,000 into its utility capital reserve. Five Rivers also updated its 2024 to 2028 Canada Community Building Fund (CCBF) plan, which directed more than \$800,000 in capital funding from the provincial and federal governments over the 5-year period from 2024 to 2028. The municipality also began work on its Capital Renewal Fund plan, which was introduced by the province of New Brunswick in October 2025 and submitted to the province in early 2026.

Regarding protective services, the municipality purchased a new \$850,000 pumper-tanker fire truck for the Rexton Fire Department, using a combination of reserve funds, CCBF funds, and borrowing (the municipality was approved by the Municipal Capital Borrowing Board to take out a 20-year debenture in the amount of \$350,000).

Regarding core infrastructure, Five Rivers completed a \$3.1M upgrade to the Rexton wastewater system in January 2025, working with the engineering firm Englobe. In Rexton, the municipality repaired the route 116 sidewalk, built a riverside fence at Bonar Law Common park, replaced the well and repaired the roof at the Lion's Club, and repaired the Rexton Sports & Recreation Center foundation. Outside Rexton, in partnership with the Regional Development Corporation at the province, Five Rivers invested nearly \$200,000 in a new outdoor rink in Clairville and a new outdoor staircase and wheelchair ramp at the Bass River Hall. Both projects were completed in the late summer and fall of 2025.

In late spring, Five Rivers launched a new website, which offered lots of new information and functionality. Around this time, the municipality also developed new designs for municipal signs in and around Five Rivers, which would be implemented in 2026.

With respect to land use planning, Five Rivers sold two municipal properties, both in the industrial park, and published two RFPs to solicit proposals to develop two lots in the Industrial Park on Main Street.

Regarding recreation and culture, Five Rivers launched a new 4-day festival in July called the Roots & Rivers festival. The municipality also hosted multiple special events at Bonar Law Common, including seven weddings and our annual summer camp for more than 50 kids.

Five Rivers was also pleased to welcome back Kent Curling to another season at the Rexton Sports and Recreation Center and several youth baseball teams to our upgraded Rexton ball field. In addition, Five Rivers hosted dozens of popular events and activities for people of all ages and descriptions, including frosty fest, multicultural day, youth fitness, yoga at the farm, an easter egg hunt, harvesting hope, a haunted Halloween trail, and a community yard sale.

2025 was also a significant year for by-law and policy development. With respect to by-laws, the municipality updated its proceedings of council by-law, wastewater system by-law, policing by-law, fire protection and prevention by-law, mobile vendors and traders by-law, and dangerous and unsightly premises by-law.

The municipality also added or updated several policies, including a new civic awards policy, a new municipal fees and charges policy, a new administrative standards policy, and an updated disposition of municipal assets policy.

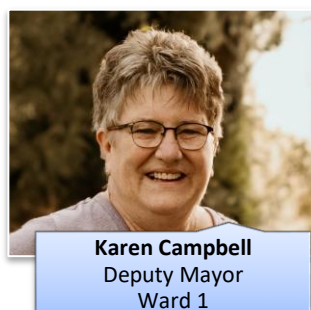
COUNCIL

This section provides details about Five Rivers elected Council.

ELECTED MEMBERS

Five Rivers is governed by a Mayor and six (6) Councillors who meet monthly in regular meetings and through various Committees of Council. Municipal elections are held every four (4) years in May. In 2022, Local Governance Reform resulted in the election of a new Council in November 2022 that took office on January 1, 2023.

Note that Councillor Pidgeon announced her resignation from council on April 28 due to relocation. The last meeting of council she attended was on May 13.

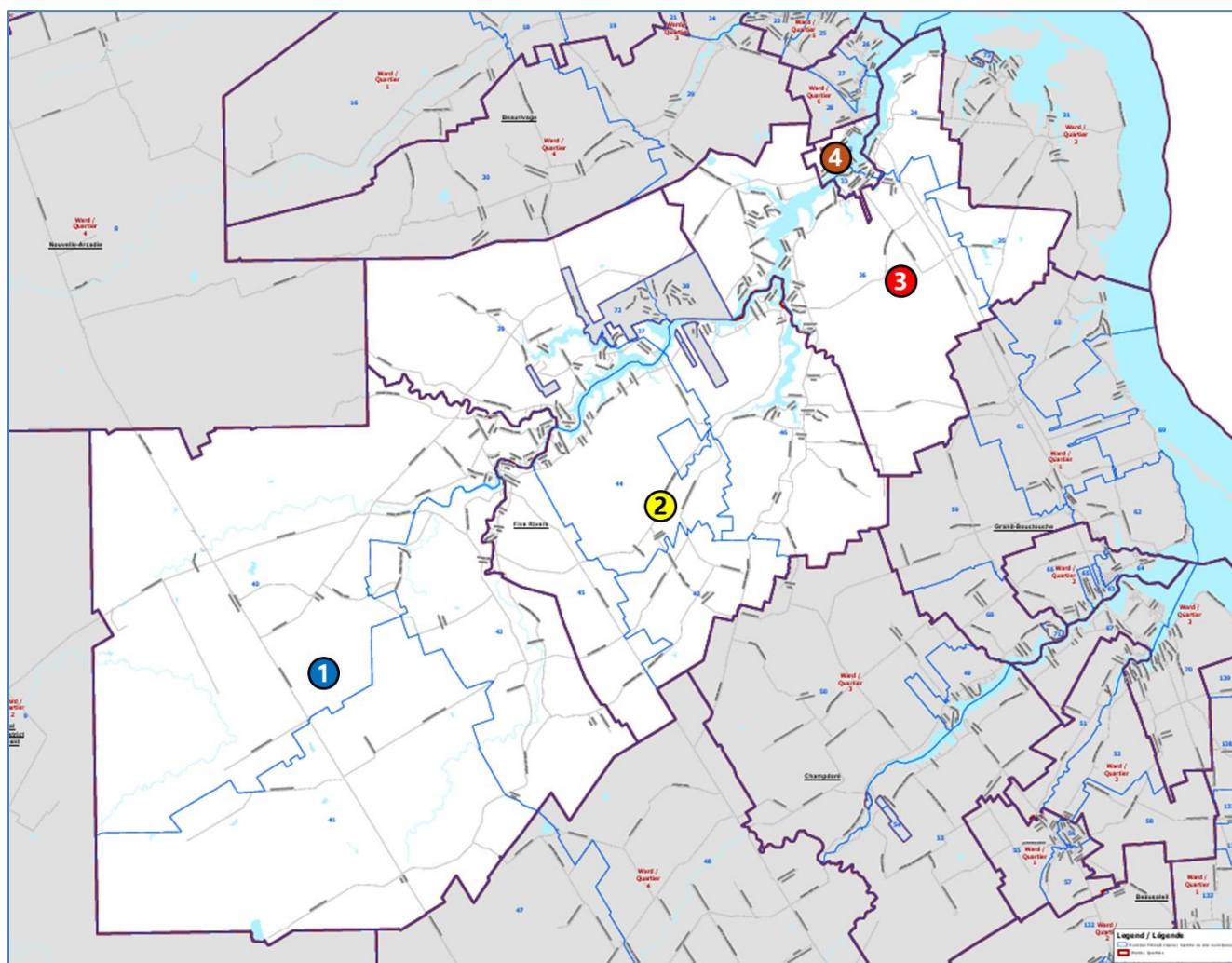


Wards: 1 = Harcourt, 2 = Weldford, 3 = Richibucto Parish, 4 = Rexton

VOTING WARDS

As of January 1, 2023, Five Rivers is represented by one Mayor, two at-large Councilors, and four ward-specific Councilors. Each ward has approximately the same number of residents (800±). The picture below depicts the four wards:

- 1 (Harcourt) in **blue**,
- 2 (Weldford) in **yellow**,
- 3 (Richibucto Parish) in **red**, and
- 4 (Rexton) in **brown**.



MEETINGS

Meetings of Council are held in Council Chambers at the municipal office located at 82 Main Street in Rexton. All meetings of Council, including Committee of Council meetings, are open to the public. Under normal circumstances, regular Council meetings are held on the second Tuesday of each month. The meeting schedule is available on the municipal website (www.5-rivers.ca). Approved minutes are posted to the website and available in print at the municipal office.

The chart below ¹ shows the attendance of Council members at public meetings of Council held in 2025.

MEETING	Mayor Beers	Deputy Mayor Campbell	Councillor Flanagan	Councillor Pidgeon	Councillor M. Robertson	Councillor K. Robertson	Councillor Warren
JAN 14 - Regular Meeting	✓	✓	✓	✓	✓	✓	✓
FEB 4 - Special Meeting	✓	✓	✓	✓	✓	✓	✓
FEB 11 - Regular Meeting	✓	✓	✓	✓	✓	✓	✓
MAR 4 - Special Meeting	✓	✓	✓	✓	✓	✗	✓
MAR 11 - Regular Meeting	✓	✓	✓	✓	✓	✓	✓
MAR 20 - Special Meeting	✓	✓	✗	✓	✓	✗	✓
APR 8 - Regular Meeting	✓	●	✓	●	✓	●	✓
APR 23 - Special Meeting	✓	●	✓	✗	✓	✓	✓
APR 30 - Special Meeting	✓	✓	✗	✓	✓	✗	✓

¹ Attended in Person ✓ | Attended Remotely (Virtual or On-Line) ● | Did not Attend ✗ | Resigned ●

MEETING	Mayor Beers	Deputy Mayor Campbell	Councillor Flanagan	Councillor Pidgeon	Councillor M. Robertson	Councillor K. Robertson	Councillor Warren
MAY 13 - Regular Meeting	✓	●	✓	✓	✓	✓	✓
JUN 10 - Regular Meeting	✓	●	✓	●	✓	●	✓
JUN 24 - COTW	✓	●	✓	●	✓	●	✓
JUL 8 - Regular Meeting	✓	●	✓	●	✓	✓	✓
AUG 12 - Regular Meeting	✓	●	✓	●	✓	✓	✓
SEP 9 - Regular Meeting	✓	●	✓	●	✓	✓	✓
OCT 7 - COTW	✓	✓	✓	●	✓	✗	✓
OCT 14 - Regular Meeting	✓	✓	✓	●	✓	✓	✓
OCT 29 - Special Meeting	✓	✓	✓	●	✓	✗	✓
NOV 12 - Regular Meeting	✓	✓	✓	●	✓	✓	✓
DEC 9 - Regular Meeting	✓	✓	✓	●	✓	✓	✓
DEC 23 - Regular Meeting	✓	✓	✓	●	✓	✗	✓

COMMITTEE ASSIGNMENTS

To address specific areas of interest, Five Rivers uses a committee structure. Standing committees oversee ongoing operations in areas such as finance and recreation. Ad Hoc committees oversee special, one-time projects or areas of focus. Committee members discuss matters of importance and management and then make recommendations to Council.

In 2025, Five Rivers formed a Rural Plan committee to work on a Rural Plan for all of Five Rivers.

In 2025, Council had the following committees.

COMMITTEE	Mayor Beers	Deputy Mayor Campbell	Councillor Flanagan	Councillor Pidgeon	Councillor M. Robertson	Councillor K. Robertson	Councillor Warren
By-Law & Policy (Standing)	■	●		●			●
Finance (Standing)	■	●		●			●
Rural Plan (Ad Hoc) ²	■	●					

Chair ■ | Member ●

² To hire a Chief Administrative Officer.

REMUNERATION

The chart below shows the compensation received by members in 2025, rounded to nearest dollar.

COUNCIL MEMBER	SALARY	EXPENSES ³	TOTAL
Mayor Beers	\$28,319	\$8,850	\$37,169
Deputy Mayor Campbell	\$14,062	\$7,318	\$21,380
Councillor Flanagan	\$11,212	\$2,227	\$13,439
Councillor Pidgeon	\$4,672	\$630	\$5,302
Councillor K. Robertson	\$11,212	\$2,327	\$13,539
Councillor M. Roberston	\$11,212	\$3,487	\$14,699
Councillor Warren	\$11,212	\$2,338	\$13,550
TOTAL	\$91,901	\$27,177	\$119,078

³ For CPP, travel, meals, accommodations, and other.

COMMUNITY PROFILE

Located in southeastern New Brunswick along the scenic Richibucto River, the municipality of Five Rivers was established in 2023 as part of the province's local governance reform. This newly amalgamated community includes the former village of Rexton and the former LSDs of Richibucto Parish, Weldford, and Harcourt.

Geography & Transportation

Five Rivers lies in Kent County and serves as a central hub between other rural communities in the region. The area enjoys convenient access via Routes 11, 126, and 134, making it accessible from Moncton, Miramichi, and other key centers. The Richibucto River, which winds through the heart of the community, has long been a vital part of local identity, history, and recreation.

Population & Services

With a population of just under 4000 residents, Five Rivers provides essential municipal services: transportation, sewer, planning and building inspection, fire services, bylaw enforcement, animal control, waste collection, and recreation and culture. In addition, the community is currently served by the RCMP detachment in nearby Richibucto and municipal fire stations located in Rexton, Beersville, and Harcourt.

Healthcare & Economy

The Rexton Health Centre provides medical services to residents of Five Rivers. Outside Five Rivers, residents can access a walk-in clinic in Beaurivage and the Stella-Maris-de-Kent Hospital in Sainte-Anne-de-Kent. The local economy features a variety of commercial and industrial businesses and also relies on regional agriculture and aquaculture, tourism, and trades.

Culture & Community Life

Rooted in Mi'kmaq, Acadian, and Scottish heritage, Five Rivers is rich in culture and tradition. Community events, recreational programs, and historic sites – such as the Bonar Law Historic Site, the former home of British Prime Minister Andrew Bonar Law – draw visitors and locals alike. The community also offers year-round activities, from concerts and sports to summer markets and winter festivals.

Looking Ahead

As a newly formed municipality, Five Rivers is working to grow its infrastructure, community programs, and economic opportunities while preserving its unique character and history. Through partnerships and strong local leadership, the municipality is focused on building a sustainable, vibrant future for its residents.

BUILDINGS & FACILITIES

The main buildings, parks, and facilities of Five Rivers are shown below.

MUNICIPAL OFFICE

82 MAIN STREET



PUBLIC WORKS BUILDING

MAIN STREET



REXTON FIRE DEPARTMENT AND AMBULANCE BAY

MAIN STREET



BEERSVILLE FIRE DEPT

ROUTE 465 FORDS MILLS



HARCOURT FIRE STATION

ROUTE 116



COMMUNITY CENTRE

MAIN STREET



BONAR LAW COMMON
ROUTE 116



BONAR LAW MUSEUM
ROUTE 116



REXTON REC CENTRE
CENTENNIAL WEST AVENUE



CARSON'S LANDING
RIVER STREET



REXTON BALL FIELD
CENTENNIAL AVENUE



MACNARIN PARK
MAIN STREET



KENNEY PARK
MAIN STREET



MUNICIPAL LAGOON
MAIN STREET



PROPERTY TAXES & USER FEES

This section presents property tax and user fee information for 2025.

To calculate the property tax due for a given residential property, one divides the assessment value of the property by 100 and then multiplies that figure by the municipal property tax rate for that area. Written as a formula, this would be:

(Property Tax Assessment/100) x Residential Tax Rate. For example, if the residential property's value is \$200,000 and the tax rate is \$1.50, the owner would pay \$2500, which results from $(\$200,000/100) \times 1.5$.

Municipalities set their residential property tax rates for each taxation area (in our case, for Rexton, Richibucto Parish, Weldford, and Harcourt). They also set a tax rate multiplier for commercial and industrial properties, which can range between 1.4 and 1.8. Municipal taxes for commercial and industrial properties are calculated as follows: **(Property Tax Assessment / 100) x Residential Tax Rate x Non-Residential Multiplier.** For example, if a non-residential property is valued at \$500,000, the residential tax rate is \$1.50, and the non-residential multiplier is 1.6, the owner would pay \$12,000, which results from $(\$500,000/100) \times 1.5 \times 1.6$. In 2025, Five Rivers set its multiplier to **1.5**.

PROPERTY TAX ASSESSMENT BASE

The chart below shows Five Rivers' property tax assessment base by taxation area (where non-residential and heavy industrial values are calculated with the multiplier).

TAX BASE	REXTON	RICHIBUCTO PARISH	WELDFORD	HARCOURT	TOTAL
Residential	\$111,041,200	\$148,164,500	\$183,245,300	\$22,735,900	\$465,186,900
Non-Residential	\$11,554,800	\$15,252,000	\$1,564,500	\$1,491,150	\$29,862,450
Heavy Industrial	\$0	\$0	\$4,264,650	\$0	\$4,264,650
TOTAL	\$122,596,000	\$163,416,500	\$189,074,450	\$24,227,050	\$499,314,000

The chart below shows tax base by area as a percentage of Five Rivers' total property tax base.

TAX BASE	REXTON	RICHIBUCTO PARISH	WELDFORD	HARCOURT	TOTAL
Residential	22.2%	29.7%	36.7%	4.6%	93.2%
Non-Residential	2.3%	3.1%	0.3%	0.3%	6.0%
Heavy Industrial	0.0%	0.0%	0.9%	0.0%	0.9%
TOTAL	24.6%	32.7%	37.9%	4.9%	100.0%

PROPERTY TAX RATES BY AREA

The chart below shows the 2025 tax rates for residential and non-residential properties by area. In addition to the residential tax rate, all former Local Service Districts in New Brunswick pay 0.4115 cents for transportation services from the province.

RATE TYPE	REXTON	RICHIBUCTO PARISH	WELDFORD	HARCOURT
Residential	1.3779	0.6347	0.7379	0.8057
Rural Transport	0.0000	0.4115	0.4115	0.4115
Residential + Transport	1.3779	1.0462	1.1494	1.2172
Non-Residential ⁴	2.0669	0.9521	1.1069	1.2086

SEWER FEES

In 2025, annual fees for sewer services in Five Rivers were as follows. Standard Lot = **\$350**. Vacant Lot = **\$245**.

⁴ Calculated by multiplying the Residential Tax Rate by the Multiplier, which was set at 1.5 in Five Rivers in 2024.

FINANCIALS

All municipalities are responsible to establish and manage **operating budgets** (to collect revenue and pay for expenses) and **capital budgets** (to purchase assets).

CAPITAL FUNDS AND BUDGETS

Capital funds represent the accumulated savings of a municipality. Capital funds may be used to add, upgrade, or replace tangible assets such as buildings, road and street infrastructure, sewer infrastructure, recreation facilities, vehicles, and heavy machines and equipment. Municipalities obtain capital funds from the following sources:

- By transferring surpluses in operating budgets into capital funds and reserves.
- Through sales of municipal assets.
- From borrowing (through the Municipal Capital Borrowing Board or MCBB).
- From grants from the Canada Community Building Fund (CCBF) and the Green Municipal Fund (GMF).
- From grants from other federal or provincial government agencies.
- From grants from the Federation of Canadian Municipalities (FCM).
- From grants and donations from private firms and persons.

CAPITAL FUNDS

Capital funds may be general capital funds or utility capital funds. General capital funds may be allocated to add, upgrade, or replace assets that are not related to wastewater infrastructure (for example, road and street infrastructure or recreation facilities). Utility capital funds may be allocated to add, upgrade, or replace assets that are related to wastewater infrastructure.

As of **December 31, 2025**, Five Rivers had capital funds as shown below.

GENERAL FUNDS		UTILITY FUNDS	
FUND	AMOUNT	FUND	AMOUNT
General Capital Fund	\$175,563	Utility Capital Fund	\$1,657

CANADA COMMUNITY BUILDING FUND (CCBF)

The Canada Community Building Fund (CCBF) is a federal program that provides local governments across Canada with direct capital funding for qualified capital projects. Formerly, the CCBF was known as the Gas Tax Fund. To access CCBF funds, a municipality must create a capital investment plan for a specific 5-year period (such as 2024-2028). The plan lists and describes each capital project to be completed, the amount to be spent on the project, the CCBF contribution to the project, the municipal contribution to the project, and the year(s) when the project will take place. The 5-Year Plan must be approved by Council and then by the province before funding is released to the municipality.

In 2025, Five Rivers was due to receive **\$174,869** in CCBF funding. On December 31, 2025, Five Rivers had accumulated **\$382,504** in its CCBF fund. With this funding, Five Rivers realized multi projects such as: Bass River Public Hall Decks, Clairville Outdoor Rink, and the Rexton Fire Truck acquisition.

OPERATING FUNDS AND BUDGETS

Municipalities in New Brunswick are responsible for two operating budgets: the utilities operating budget for water and wastewater, and the general operating budget for everything else (administration, planning, accounting, transportation, protective services, waste collection, recreation, culture, etc.). Here are several key points about operating funds and budgets:

- All New Brunswick municipalities are required to establish, account for, and report against two annual operating budgets.
- The first is a General Operating Budget for everything NOT related to utilities (water, wastewater, electrical power).
- The second is a Utility Operating Budget for everything related to water, wastewater, and electrical power.
- Most general operating revenue is derived from property taxes; most utility operating revenue from sewer user fees.
- These two budgets are independent of one another and do not share revenues or expenditures.
- For detailed information about our 2025 operating budgets, see Appendix 1: Consolidated Financial Statements.

Year-End Surplus/Deficit

If a municipality's annual revenues do not equal its expenditures in an annual operating budget, it must report a year-end surplus or a deficit. That surplus or deficit carries forward to the operating budget in two (2) years. For example, if a municipality recorded a deficit in its general operating budget of \$10,000 in 2020, that deficit would have carried forward to the 2022 general operating budget as an expenditure. Surpluses carry forward as revenue. In 2025, Five Rivers had a **\$206,043** surplus in its general operating budget and a **\$33,695** deficit in its utility operating budget.

RESERVE FUNDS

Reserve funds are funds established by motions of Council. That is, Council must vote to add funds to or extract funds from a reserve fund. As of December 31, 2025, Five Rivers had the following funds in reserves.

GENERAL FUNDS		UTILITY FUNDS	
FUND	AMOUNT	FUND	AMOUNT
General Operating Reserve	\$68,190	Utility Operating Reserve	\$5856
General Capital Reserve	\$125,098	Utility Capital Reserve ⁵	\$56,595
TOTAL FUNDS	\$193,288		\$62,451

In 2025, the Council of Five Rivers approved the following transfers to and from reserve funds.

TRANSFER FROM	TRANSFER TO	AMOUNT
Utility Capital Reserve Fund	Capital Fund to pay for Wastewater System Project	\$134,000
General Capital Reserve Fund	Capital Fund to pay for Rexton Fire Dept Truck	\$275,000
General Operating Reserve Fund	Capital Fund to pay for Municipal Signage	\$20,000
General Operating Fund	General Capital Reserve Fund	\$300,000
General Operating Fund	General Operating Reserve Fund	\$50,000
Utility Operating Fund	Utility Capital Reserve Fund	25,000
TOTAL FUNDS		\$804,000

⁵ These funds were due to fully allocated to the Wastewater Project in 2025.

DEBENTURES (LONG-TERM DEBT)

Debentures are loans taken out by municipalities that have been approved by the New Brunswick's Municipal Capital Borrowing Board (MCBB). Each loan is approved for a particular use such as transportation, sewer, or fire, and must be paid back over a specific time period (5, 10, 20, or 30 years). The interest rate on each debenture moves with the prime rate of Canada. By law, municipalities cannot borrow money more than \$10,000 from any private lending institution without MCBB approval. To be eligible to borrow, a municipality's debt ratio (a measure of debt to income) must be less than 20%. As of December 31, 2025, Five Rivers had the following debentures.

DEBENTURE	TYPE	START YEAR	END YEAR	AMOUNT
BP 36-2016	Works	2016	2026	\$160,000
GNB LEASE ⁶	Fire (Beersville Rescue Truck)	2019	2027	\$250,000 ⁷
GNB LEASE ⁶	Fire (Beersville Fire Station)	2009	2028	\$350,000 ⁷
BJ 39-2013	Utility	2013	2028	\$240,000
GNB LEASE ⁶	Fire (Harcourt Tanker Truck)	2020	2029	\$350,000 ⁷
BU 34-2018	Fire	2018	2033	\$380,000
CE 23-2023	Recreation	2023	2033	\$550,000
GNB LEASE ⁶	Fire	2024	2033	\$650,000 ⁷
BL 38-2014	Fire	2014	2034	\$1,493,000
CH 28-2025	Utility	2025	2045	\$750,000

⁶ These GNB leases were established prior to amalgamation in 2023.

⁷ Estimated original value of GNB lease.

COMMUNITY INVESTMENT GRANTS

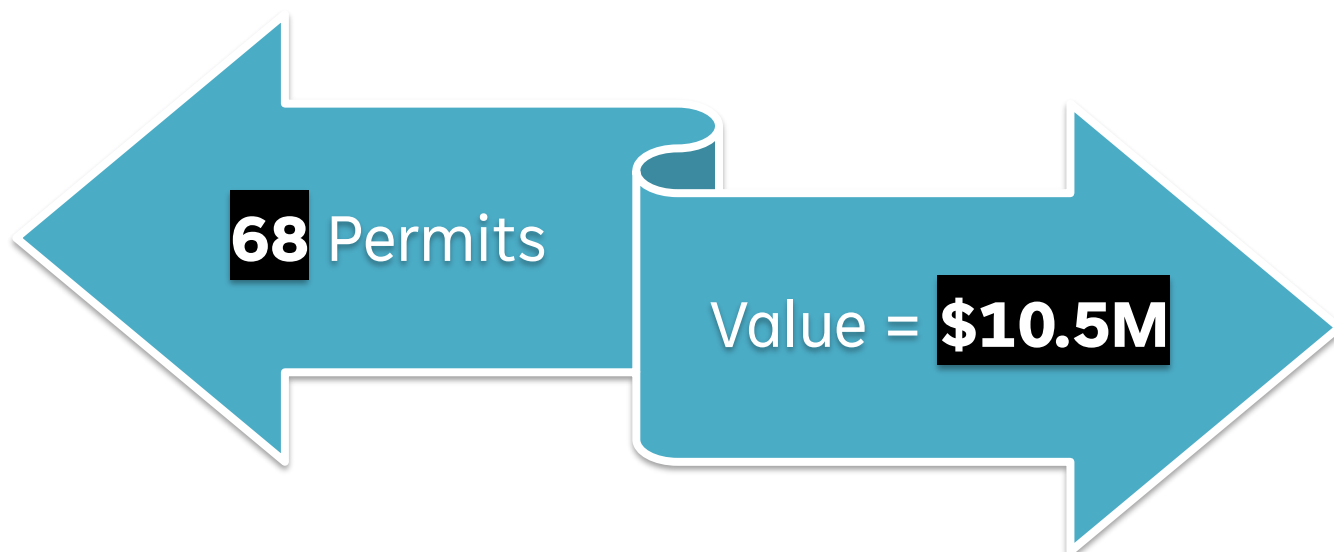
One responsibility of local government is to foster the social, cultural, and environmental well-being of its community.

In 2025, Five Rivers awarded grants of \$500 or more to the organizations listed below.

RECIPIENT	VALUE
Kent North Crime Stoppers	\$500
Clairville Beersville Recreation Council	\$500
Kent Curling	\$500
Kent Family Resource Centre	\$4,340
Rexton Lions Nursing Home	\$700
Community School Coordinator - BLMS	\$500
Elsipogtog First Nation Powwow	\$1,500
Trillium Heritage Society	\$500
Friends of the Stella-Maris-de-Kent Hospital	\$200
Youth Volleyball Club Extreme	\$500
TOTAL	\$9,740

BUILDING PERMITS & DEVELOPMENT

The graphic below shows the number of planning and building permits issued in 2025 in Five Rivers and their total value. These permits generated **\$59,860** in revenue for Five Rivers.



APPENDIX 1 – AUDITED FINANCIAL STATEMENTS

The following section provides a copy of the official audited financial statements for Five Rivers in 2025.