



Background Report Municipal Plan Review

Town of Cow Head

1.0 Background

Cow Head is a beautiful community on the Great Northern Peninsula of Newfoundland and Labrador. Settlement of the town began in the early 1800's following its discovery by French explorer Jacques Cartier. First named Cap Pointe by Cartier, the town was later renamed "Tete de Vache" by French fishermen because of a large rock that looked like a cow's head when viewed from the sea. The town and surrounding area have become a major tourist attraction due to its scenic beauty, one of the best and longest sandy beaches and dune systems in Newfoundland, and its supportive tourism infrastructure.

Cow Head has unique geological and archaeological features, a diversity of rare flora and fauna, and offers remarkable views of the Long Range Mountains and the coastline of Gros Morne National Park.

- Within Corner Brook - Rocky Harbour Rural Secretariat Region
- Within Economic Zone 07
- Within Local Area 75: Daniel's Harbour Area
- Within Deer Lake District, RCMP

1.1 Settlement History and Land Use Patterns

Residents of Cow Head, as many rural communities in Newfoundland and Labrador, have traditionally depended upon the area's natural resources for their living. In the early 1800s this included fishing and trade changing to oil extraction in the late 1800s and early 1900s, followed by logging in the 1950s. By the 1960s, the community grew to become a small town and with the 1961 amalgamation of neighbouring Tilton, the Municipality of Cow Head was incorporated on June 8, 1965.

In years past, the Head Peninsula provided residents with summer accommodation. Residents would pack up their possessions and leave their permanent homes in town, for summer vacations in their cottages on the Head. This seasonal resettlement came to be known as leaving Winterside (the mainland) for a summer respite on Summerside (the Head Peninsula). Today, some cottages still remain on the Head, but the practice of resettlement has mostly been curtailed.

The 1970s created significant change for the region, with the establishment of Gros Morne National Park, the second largest national park in Atlantic Canada. The creation of the Park launched a new industry in the region – tourism, resulting in a shift from the traditional resource-based economy that communities had depended upon and significantly changing the town's focus on land use.

1.2 Land Uses and Activities

The municipal boundary of Cow Head encompasses an area of 17.84 square kilometres, which with a population of 428 equates to a population density of 24.0 people per square kilometre. Although residential land uses predominate, the town has a good base of commercial services and accommodation, recreation infrastructure including walking trails, and sports fields, cultural amenities such as the amphitheatre and newly commissioned Nurse Myra

Bennett Centre for the Performing Arts, as well as the Dr. Henry N. Payne Museum and Craft Shop, and a small working port on the Head in Cow Head Harbour that supports a local fishing industry.

Although residential land uses predominate, the town is a vibrant community that enjoys modern conveniences and amenities while maintaining a small-town atmosphere.

1.2.1 Residential Uses

Community Accounts data provides the following information, which is also illustrated in Table 1 below, which compares dwelling characteristics in Cow Head to those for the Province. Currently in Cow Head there are 255 private dwellings in the town, 205 of which are occupied by usual residents. In Cow Head there are 185 single detached homes, making it the predominant housing type in the community. Meanwhile, 15 dwellings are considered attached or may be apartments in a dwelling. There are no apartment buildings in Cow Head.

Table 1: Dwelling Characteristics Compared

Household & Dwelling Characteristics		
	Cow Head	Province NL
Total private dwellings	255	265,739
Total occupied private dwellings	205	218,675
Single detached house	185	160,245
Other attached dwelling	15	56,245
Semi-detached house	5	8,545
Row house	5	10,390
Apt /flat in duplex	5	25,235
Apt in bldg. less than 5 storeys	0	11,645
Other single attached house	0	435
Movable dwelling	0	1,430
Source: Department of Finance, Community Accounts, and 2016 Census Data		

1.2.2 Household Characteristics

In Cow Head there are 430 persons living in private households. However, as with other communities, the two-person household predominates with 100. Table 2: Household Characteristics compares household make-up and size with provincial statistics. The two-person household is predominant provincially as well. However average household size in Cow Head is 2.1 persons per household while it is higher for the province at 2.3.

Table 2: Household Characteristics Compared

Household & Dwelling Characteristics		
	Cow Head	Province NL
Total private households by size	200	218,675
1 person households	50	53,755
2 person households	100	88,715
3 person households	25	37,700
4 person households	15	28,270
5 or more person households	5	10,235
Number of persons in private households	430	512,255
Avg household size	2.1	2.3
Source: Department of Finance, Community Accounts, and 2016 Census Data		

1.2.3 Dwelling Ownership

As is common in rural Newfoundland and Labrador, more importance is placed on home ownership and it is generally high in small communities. As reported by the 2016 Census, 95.7% of homes in Cow Head were owned versus rented compared to 76.8% for the province and 67.8% for Canada.

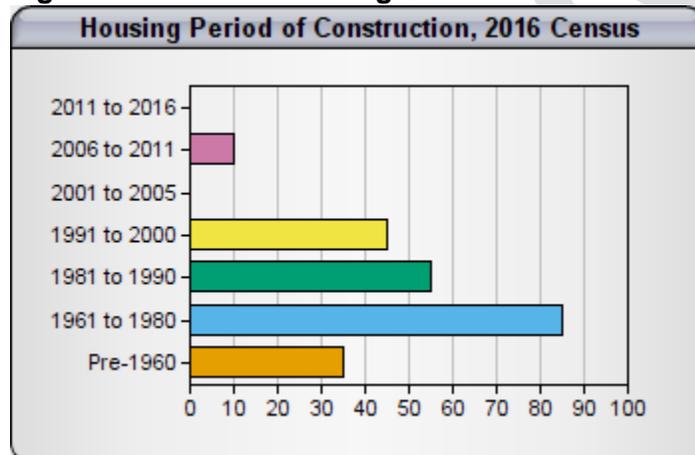
In 2016, the average monthly shelter costs for owned dwellings in Cow Head was \$645, substantially lower than that for the province at \$984 per month. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. Thus, the cost of home ownership is more reasonable in Cow Head than provincially.

1.2.4 Period of Dwelling Construction

In 2016, people living in Cow Head reported the following:

- 35 dwellings were constructed before 1960
- 85 dwellings were constructed between 1961 and 1980
- 55 dwellings were constructed between 1981 and 1990
- 45 dwellings were constructed between 1991 and 2000
- 10 dwellings were constructed between 2006 and 2011
- 0 dwellings were constructed between 2011 and 2016

Figure 1: Period of Housing Construction in Cow Head



1.2.5 Housing Affordability

Based on the Canada Mortgage and Housing Corporation's (CMHC) affordability benchmark of shelter cost to income ratio (30%), in Cow Head of 255 owner/tenants, 210 spend less than 30% of their income on housing while 25 spend 30% or more, indicating that housing in the town is affordable and relatively few households have a housing affordability problem.

The average monthly shelter costs for owned dwellings in Cow Head is \$645 while median monthly shelter costs are \$412. The average dwelling price in Cow Head is \$107,634 while the median dwelling value is \$100,003. Table 3: Shelter Costs to Income below illustrates shelter costs and household expenditures on shelter for Cow Head compared to the province.

Table 3: Shelter Costs to Income Ratio

Owner/tenant households: shelter cost to income ratio	Cow Head	Province NL
	255	217,560
Spend less than 30% income on shelter costs	210	180,060
Spend 30% or more	15	37,505
Spend 30% to less than 100%	10	33,880
Total Owner Households (25% sample data)	215	167,335
% with a mortgage	20.9	49.0
% owners spending 30% or more income on shelter	0.0	10.6
Median monthly shelter costs for owned dwellings	\$412	\$743
Avg monthly shelter costs for owned dwellings	\$645	\$984
Median value of dwellings \$	\$100,003	\$219,228
Avg value of dwellings \$	\$107,634	\$243,157
Source: Dept. of Finance, Community Accounts and 2016 Census Data		

1.2.6 Building Permits Issued by the Municipality

Residential building permits issued in Cow Head in the five year period 2015 to 2020, average 1 per year. The largest non-residential project to be developed in the last decade is the Nurse Myra Bennett Centre for the Performing Arts, which was completed in 2020. Economic conditions in the province have reduced spending beginning in 2020 due the Covid-19 pandemic and restrictions on meeting, sheltering and travel. With a vaccine available in Newfoundland and Labrador, the provincial government predicts that all residents who wish to have the vaccine will be inoculated by September 2021. What impacts this will have on travel, tourism and the economy have not yet been determined.

1.2.7 Commercial and Institutional Uses

Cow Head supports a good selection and availability of commercial and institutional uses, that have enabled the town to develop a niche in the regional economy as a location for service-oriented businesses. Currently, approximately 23 retail and service businesses offer everything from groceries to tires, construction services, health and beauty, and office support.

In addition, a variety of services help promote the tourism and hospitality industry such as accommodations, café and restaurants, and craft shops which augment tourist attractions like the Dr. Henry N. Payne Community Museum/Craft shop, the Nurse Myra Bennett Centre for the Performing Arts completed in 2020 as well as events such as the Cow Head Lobster Festival, Gros Morne Theatre Festival, and Gros Morne Fall Fest and Craft Fair.

Institutional uses provide civic support and services. In addition to municipal buildings that house town and council offices, the fire department and library, Cow Head also has an Anglican church, a medical clinic and ambulance service, a post office, and the Long Range Academy (grades K to 12). The Cow Head Harbour Authority, under the Federal jurisdiction of Department of Fisheries and Oceans, is responsible for the fishery and wharf. (Appendix A lists all of the services and businesses available in Cow Head).

While many commercial and institutional enterprises exist in Cow Head, there is no defined town centre or commercial core. Most businesses and civic buildings are located in the midst of residential areas in a Mixed Use Zone. Many front on Main Street and those on side streets are generally near Main Street. While many businesses are in buildings designed for commercial purposes, some are housed in residential buildings either as stand alone enterprises or as home based businesses.

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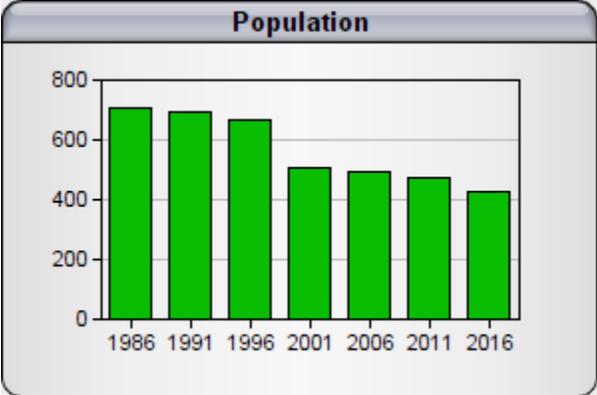
2.0 Demographic Trends

The following discussion of selected demographic indicators is based upon data available from Statistics Canada, Census Profile - 2016 Census. Information was also reviewed available on the Government of Newfoundland and Labrador website, Department of Finance and Community Accounts. This data is gleaned from various sources and tabulated by federal and provincial departments based on 2016 census data, 2011 National Housing Survey data, and the latest facts and statistics gathered by the province. Selected demographic indicators below are compared for provincial and municipal trends.

2.1 Population Characteristics

According to the Statistics Canada 2016 census data, the population of Cow Head decreased by from 475 to 425. This represents a decline of 45 people or 9.5% since 2011. Over the same period, the entire province experienced a population increase of 1.0% since 2011 (519,715 in 2016, up from 514,535). The median age in Cow Head was 56 in 2016. The 2016 median age in Newfoundland and Labrador was 46. The following Figure 2 illustrates the change in population of Cow Head from 1986 to 2016.

Figure 2: Population Change – Cow Head



2.2 Residual Net Migration

Residual Net Migration is calculated by subtracting the current population from the population in the previous year and then subtracting the number of births and deaths recorded for the time period. By doing so, the remainder or residual is the number of people who migrated into or out of the area. Thus in 2018, Cow Head experienced a positive Residual Net Migration which increased its population to 430 individuals. In 2018, the Residual Net Migration for Cow Head was 0.68% (5 individuals). For the Province, it was -0.12% (-615 individuals) in 2018.

2.3 Age Characteristics

Similar to many communities in the province, Cow Head has an aging population. All of the Atlantic provinces are experiencing continuously aging populations with New Brunswick displaying the most accelerated aging and Newfoundland and Labrador a close second.

Examining age characteristics for Cow Head, indicates a similar distribution trend as for the province as illustrated in **Table 4**: below.

Table 4: Age Distribution in Cow Head and the Province of NL – Compared

Age Groups/Distribution	Cow Head			Province of NL		
	Total	male	female	Total	male	female
Total Population	425	210	220	519,715	253,930	265,790
0 to 14 years	50	25	25	74,440	38,200	36,240
0 to 4 years	15	5	5	22,365	11,430	10,930
5 to 9 years	20	10	10	26,040	13,430	12,605
10 to 14 years	20	10	10	26,035	13,340	12,700
15 to 64 years	260	125	130	344,245	168,555	175,695
15 to 19 years	10	10	5	27,225	13,980	13,275
20 to 24 years	15	0	10	27,700	13,915	13,875
25 to 29 years	15	5	10	28,245	14,095	14,150
30 to 34 years	15	10	5	29,405	14,285	15,215
35 to 39 years	25	10	10	30,740	14,555	16,185
40 to 44 years	15	10	10	34,505	16,745	17,765
45 to 49 years	25	15	15	38,665	18,740	19,920
50 to 54 years	35	20	15	42,620	20,730	21,890
55 to 59 years	55	25	30	43,080	21,035	22,045
60 to 64 years	45	25	15	42,025	20,570	21,460
65 years & over	120	55	65	101,025	47,170	53,855
65 to 69 years	50	20	25	37,485	18,310	19,180
70 to 74 years	25	10	15	26,170	12,720	13,445
75 to 79 years	20	15	5	16,950	8,015	8,935
80 to 84 years	15	10	10	11,060	4,885	6,175
85 years & over	10	5	10	9,360	3,245	6,125
85 to 89 years	5	0	5	6,175	2,300	3,875
90 to 94 years	5	0	5	2,485	790	1,695
95 to 99 years	0	0	0	610	140	475
100 years & over	0	0	0	90	20	75
% pop distribution by age grps	Total	male	female	Total	Male	female
0 to 14 years	11.8	11.9	11.4	14.3	15.0	13.6
15 to 64 years	61.2	59.5	59.1	66.2	66.4	66.1
65 & over	28.2	26.2	29.5	19.4	18.6	20.3
85 & over	2.4	2.4	4.5	1.8	1.3	2.3
Avg age of population	50	50	50	44	43	45
Median age of population	56	56	56	46	45	47

Source: Dept. of Finance, Community Accounts and 2016 Census Data

The largest proportion of the population of Cow Head is in the age group 15 to 64 years at 260 individuals or 61.1% of the population. While for the province with the proportion of this age groups is slightly greater at 66.2% or 344,245 people between 15 to 64 years. The age group 65 and older for Cow Head is 28.2% of its population compared to 19.4% provincially. While the 0 to 14 year age group represents 11.8 % of the population of Cow Head, which is lower than the provincial statistic of 14.3%. Thus, the population of Cow Head is aging at a faster rate than it is provincially.

2.4 Marital Status

In 2016, there were 210 married (not separated) individuals, 45 in common law relationships, 20 divorced, 45 widowed, and 65 single people who have never been legally married. Also, of note,

in 2016 there were 60 people aged 17 or younger. Table 5: below illustrates marital status among the Cow Head population.

Table 5: Marital Status

Marital status 15yrs +	Cow Head		
	Total	Male	Female
Totals	380	185	195
Married	210	105	105
Common law	45	20	25
Not married/not common law	125	55	70
Never married	65	35	30
Separated	0	0	0
Divorced	20	10	10
Widowed	40	10	30

Source: Dept of Finance, Community Accounts & 2016 Census Data

2.5 Household and Family Characteristics

In Cow Head in 2016, there were a total of 125 couple census families in private households and of these 90 couples were without children, while 35 had children. At the same time there were 20 lone parent families in private households with one or two children. The average size of census families for Cow Head was 2.4 people and slightly larger for the province at 2.7.

2.6 Household Income

In 2015 the median total income of Cow Head households was \$55,424 and \$67,272 provincially. The median after tax income of households in Cow Head was \$51,328 and \$59,060 provincially. The average total income of Cow Head households was \$71,458 and \$87,392 provincially. And the average after tax income of Cow Head households was \$60,083 and \$71,750 provincially.

2.7 Personal Income from Market Income and Sources

In 2017, the sources of market income for persons in Cow Head were:

- Employment Income (250 persons reporting \$33,800 average income)
- Investment Income (60 persons reporting \$5,300 average income)
- Private Pension (60 persons reporting \$20,100 average income)
- Other Income (40 persons reporting income)

2.8 Labour Force Rates

In Cow Head, during the reference week of the 2016 Census (May 1-7, 2016), the employment rate for those aged 15 years and older was 40.4% while for the province it was 49.5%. During the same period, the unemployment rate for Cow Head was 30.2% and approximately half at 15.6% for the province. There were 265 individuals in Cow Head participating in the labour force and 256,855 individuals participating in the labour force in the province. The participation rate for Cow Head residents is 56.4% and slightly lower than that of the province at 58.7%. However, the employment rate for Cow Head is 39.4% while it is 59.5% provincially. And the unemployment rate for Cow Head is 30.2% or approximately double that for the province as a whole. Table 6: Labour Force Status Compared shows the labour force rates for Cow Head as compared to the province.

The median commuting duration for those in Cow Head was 10.1 minutes.

Table 6: Labour Force Status Compared

Labour Force Status	Cow Head			Province of NL		
	Total	Male	Female	Total	Male	Female
Total pop 15 yrs and over by labour force status						
In the labour force	265	150	115	256,855	133,110	123,745
Employed	185	100	85	216,705	108,395	108,310
Unemployed	80	50	30	40,150	24,715	15,440
Not in the labour force	205	75	30	181,080	79,675	101,405
Participation rate	56.4%	68.2%	46.0%	58.7%	62.6%	55.0%
Employment rate	39.4%	45.5	34.0	59.5	50.9	48.1
Unemployment rate	30.2%	33.3	26.1	15.6%	18.6	12.5

2.9 Work by Occupation

The National Occupation Classification by Gender (NOC 2016) defines occupations into several grouped categories. As in many communities, women in Cow Head work predominantly in the social and community services, administration and sales and service, while men in Cow Head work predominantly in manufacturing and utilities, natural resources, and the trades. This is illustrated in Table 7 below.

Table 7: Employment in Cow Head by Categories (NOC 2016)

Occupation	Numbers Employed		Percentage Employed	
	Males (Employed)	Females (Employed)	Males (% of Total)	Females (% of Total)
Education, law and social, community and government services	--	25	--	~100.0%
Business, finance and administration	--	25	--	83.3%
Sales and service	--	20	--	80.0%
Management	15	10	60.0%	40.0%
Natural resources, agriculture and production	25	10	71.4%	28.6%
Manufacturing and utilities	10	--	~100.0%	--
Trades, transport and equipment operators	30	--	85.7%	--

Source: Dept of Finance, Community Accounts and 2016 Census Data

2.10 Education

The 2016 Census reported that 28.4% of people 15 years of age and older in Cow Head do not have a high school diploma compared to 23.4% of people in the entire province. Of those aged 15 and over in Cow Head, 71.6% had at least a High School diploma compared to 76.6% in the province as a whole. And at the same time 9.5% of those people aged 15 and over had a Bachelor's Degree or higher in 2016 compared to 14.8% for the province as a whole.

For the age group 25 to 64 years, the 2016 Census reported that in Cow Head, 9.4% of those individuals do not have a high school diploma compared to 15.7% in the province as a whole.

In Cow Head about 90.6% of people aged 25 to 64 had at least a High School diploma in 2016 compared to 84.3% in the province as a whole. In Cow Head about 9.4% of people aged 25 to 64 had a Bachelor's Degree or higher in 2016 compared to 18.3% in the province as a whole.

2.11 Well being Indicators

A major indicator of well-being is how a person rates their own health status. In 2015-2016, 72.1% (+/- 20.7%) of individuals age 12 and over in Cow Head rated their health status as excellent or very good. For the province, 62.0% (+/- 1.7%) of individuals age 12 and over, rated their health status as excellent or very good.

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3.0 Future Population

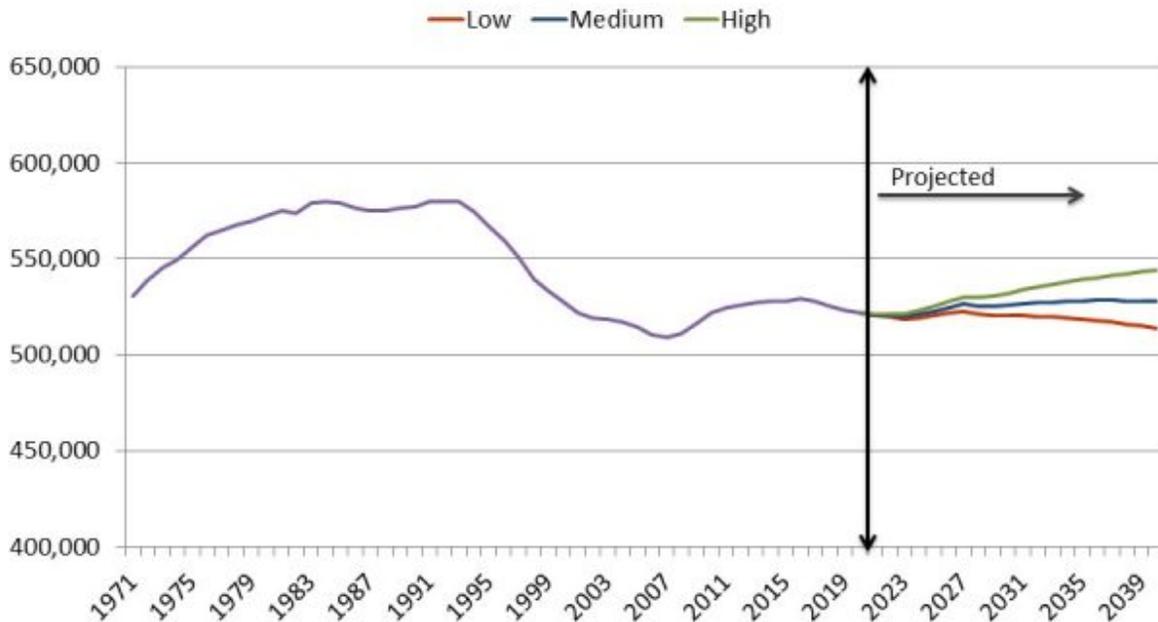
Population projections prepared by the Department of Finance in 2018 have been updated frequently especially to reflect emerging impacts of covid-19 on the provincial economy and the ramifications for Newfoundland and Labrador communities. The information provided by the Department is

3.1 Future Population - Projections to 2040

Population projections are produced periodically by the Economic and Project Analysis Division of the Department of Finance¹. Projections provide population by age (5-year age groups) and gender based on geographic regions in the province to the year 2040. The population projection method integrates the Department’s economic and labour market forecasts and is designed to project the province’s population and various sub-provincial regions, including economic zones. The system makes assumptions about fertility, mortality, and migration to produce three different population projections for Newfoundland and Labrador. These forecasts outline low, medium, and high scenarios. The Department indicates the medium scenario is considered to be the “most likely” scenario and is integrated with government’s economic forecast and used for planning purposes.

Figure 3 illustrates the trajectory of Newfoundland’s population over several decades from 1971 to current and illustrates the projected population forecasts until the year 2040.

Figure 3: NL Provincial Population Projections to 2040



Source: Statistics Canada; Department of Finance

¹ Government of Newfoundland and Labrador, Department of Finance, Economic and Project Analysis Division, Population Projections, 2020.

3.2 Medium Scenario

The onset of oil production in 1997 marked a period of improvement in economic conditions in Newfoundland and Labrador. After years of strong economic growth and high demand for labour for major projects, the province experienced net in-migration and population growth from 2008 to 2016. Net in-migration averaged about 2,300 per year during this period.

However, population decline occurred from 2017 to 2019, reflecting natural decline and a return of net out-migration due to a slowing economy and employment losses, before becoming positive again in 2020. Going forward, net migration is expected to be positive for the projection period but is not expected to offset the natural population decline until 2024. Population growth is anticipated from 2024 to 2027 in response to improved labour market conditions.

In the longer term, labour shortages due to population aging are expected to result in more in-migration. By 2040, net in-migration increases to around 3,100. Net in-migration will average about 2,300 per year over the entire projection period from 2020 to 2040.

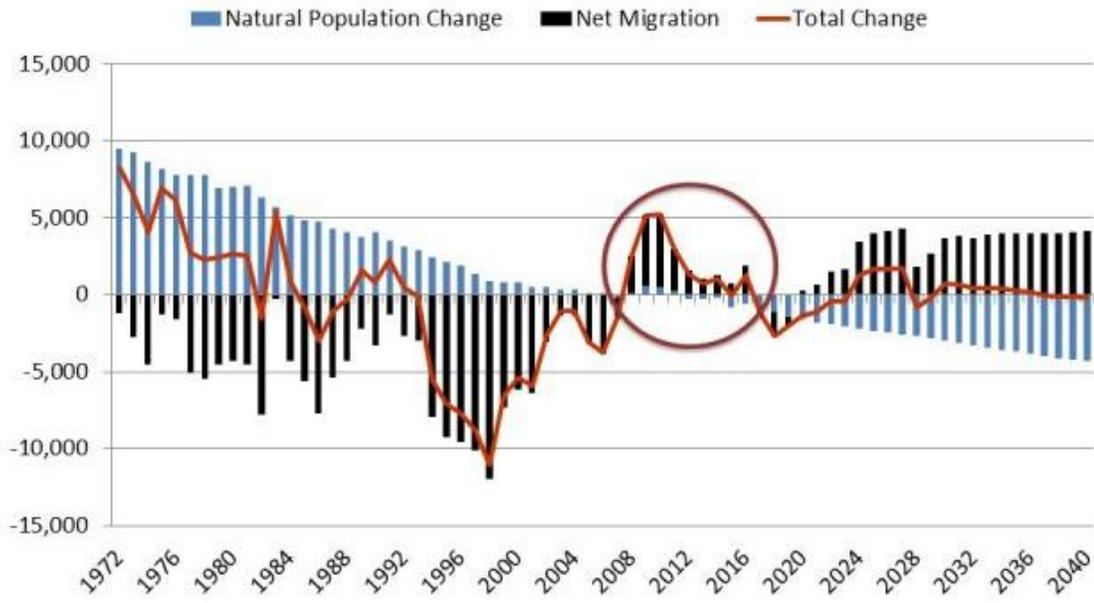
Thus, while total population of the province is expected to increase by 1.1% by 2040, most regions of the province will continue to record significant population decline while a few others will experience population growth.

3.3 Aging

All Canadian provinces are faced with an aging population and are very concerned with the challenges this presents for the delivery and financing of social services. However, in Newfoundland and Labrador, in addition to low fertility rates, the aging phenomenon has been exacerbated by high rates of out-migration among young people in the most fertile child-bearing age range. As a result, the province's population has aged much more rapidly than any other province in the country over the last 50 years. The province's median age has gone from five years lower than Canada's in 1971 to over six years higher than Canada's in 2020. The aging trend will likely continue for years to come. This is shown in Figure 4 depicting the effects of aging and in-migration on the province.

The median age in the province is expected to increase from 47.4 years of age in 2020 to 49.9 years in 2040. Rapid aging of the population is perhaps one of the most important demographic challenges confronting the province because of its significant implications for government.

Figure 4: Total Population Change in NL 1972-2040 (projected)



Source: Statistics Canada; Department of Finance

The aging trend is expected to be more pronounced in rural areas of the province as youth out-migration from these areas continues. For example, in Economic Zone 7 on the province's Great Northern Peninsula the median age is currently 56 years, over eight years higher than for the province as a whole and is expected to increase to over 63 years by 2040. Thus, the impacts of aging will vary across regions.

4.0 Municipal Finance and Services

In December 2019, the Town Council of Cow Head adopted its Annual Operating Budget for 2020. The budget proposes that all rates and fees for 2020 shall remain unchanged for the coming year. Council's Balanced Operating Budget for 2020 totals \$480,528.51 and balances revenues and expenditures. Table 8 below, itemizes expenditures in Council's 2020 budget. The greatest services expenditures in this budget are for environmental services such as water supply, sewage collection and disposal and garbage collection and disposal, followed by transportation services such as snow removal, maintenance of streets and sidewalks and street lighting. Council spends moderate amounts on planning and development which includes marketing, and culture and recreation which includes maintenance of recreation parks and facilities as well as the provision of recreation and cultural programs.

Over the last five years, the municipality's budgets have fluctuated from a high of \$518,280 in 2018 to \$480,528.51 in 2020. However, the 2020 budget is similar to the 2017 budget of \$489,408.20. The residential mill rate of \$5 per \$1,000 of assessed value, as well as the commercial mill rate of \$10 per \$1,000 of assessed value have not changed in this time period. However, during this time, the number of residential and commercial properties has also fluctuated which may account for lost tax revenues. The water and sewerage rate of \$350 per year has also not changed in the five year period. The poll tax remains at \$325, however revenues from this tax have fluctuated by \$3,900 based on the number of individuals assessed. Provincial government grants have fluctuated significantly to a low of \$88,929 in 2020 from a high of \$107,925 in 2017. This difference of \$18,996 in revenue is substantial for a small community.

Cow Head Council has prepared this budget based on expenditures and income including tax revenue, government transfers and investment income and proposed a balanced budget for 2020 of \$480,528.51. Careful deliberation by Council has resulted in a moderate 4.2% decrease (or \$20,083.49) in the budget over 2019. Despite this, residents of Cow Head are well serviced with a good network of streets and sidewalks, water and sewer servicing, and excellent recreation and cultural facilities and programs.

Table 8: Town of Cow Head Municipal Budget

Town of Cow Head Municipal Budget 2020					
Protective Services	Budget	Sub-total	Planning & Development	Budget	Sub-total
Fire protection	\$ 18,000	\$19,000	Planning & zoning	\$ 5,000	\$13,000
Emergency prepared & response	\$ 1,000		Community Improve & development	\$ 5,000	
Municipal enforcement	\$ ---		Tourism & marketing	\$ 3,000	
Other services/inspection	\$ ---				
Transportation Services	Budget	Sub-total	Recreation & Culture Services	Budget	Sub-total
Vehicle/fleet maintenance	\$ 2,000	\$45,200	Rec facilities:	\$ 12,000	\$15,000
Streets/sidewalks	\$ 10,000		Community centre	\$ 4000	
Snow removal	\$ 25,000		Parks/playground	\$ 4000	
Street Lighting	\$ 7,700		stadium	\$ 4000	
Traffic Services	\$ 500		Rec/culture programs	\$ 3,000	

Environmental Services	Budget	Sub-total	Fiscal Services	Budget	Sub-total
Water supply	\$ 72,000	\$144,000	Debt, reserves & transfers		\$59,778.51
Sewage collection & disposal	\$ 12,000		General Government		Sub-total
Garbage collection & disposal	\$ 60,000		Payroll, purchased & common services, admin etc.		\$184,550
Total All Municipal Services 2020: \$480,528.51					

The Town issues building/development permits for new development and renovations or modifications to buildings on private property; but it does not offer construction inspection services. There has been a low level of residential construction in the community over the last few years, and the most significant commercial development was the Nurse Myra Bennett Theatre for the Performing Arts.

The approval and adoption of a new Municipal Plan and Development Regulations will help Council direct development to appropriate locations on the land, issue development permits and collect fees, and mitigate the potential adverse effects of development on the local environment thus protecting conservation lands through sound management practices.

5.0 Summary

According to the 2016 census data, the community of Cow Head has experienced a decrease in population of 9.2% since 2011 and has a current total population of 430. The community has employment rates that are lower than that of the province, which may be due in part to the nature of the tourism industry with a shortened operating season due to the covid-19 pandemic. However, housing prices and cost of living are more affordable than other locations, providing individuals and families with some economic stability.

In addition, indicators of well being, compiled by the Department of Finance Community Accounts, compare responses for all municipalities in the province. A major indicator of well-being is how a person rates their own health status. In Cow Head 72.1% of residents rated their health as excellent or very good. 94.9% of Cow Head residents indicated an extraordinarily strong sense of belonging to the community, and 89.9% are very satisfied with their life. These indicators illustrate how an area is doing relative to other communities in the province. The high levels of residents' satisfaction signify a strong and cohesive community.

5.1 A Strategy for the Future

The most significant planning issue facing Cow Head in the future will be its retaining its population and attracting new residents and younger residents. An enclave community of Gros Morne National Park, the Town of Cow Head has an opportunity in collaboration with the 6 other enclave municipalities to promote and establish tourism assets within a regional framework. Cow Head is a strong and vibrant community with a committed council and dedicated business owners, tourism operators and most importantly devoted volunteers, who will strive to preserve the future of the community. It is a community rich in geology and natural features, beautiful coastal shorelines and scenery, trails, open spaces and sites of historic significance all supported by a strong tourism and hospitality industry.

The new Municipal Plan and Development Regulations will replace out-dated documents that no longer serve the needs of the community and its tourism focus. A new Municipal Plan and Development Regulations will help council determine and manage appropriate land uses and activities that support the economic growth of the community through its tourism sector.

The strategy for the Town of Cow Head, Municipal Plan 2021-2031 is to continue to reinforce the patterns of development that have evolved over the last number of decades. The emphasis will be on retaining and strengthening current land use patterns to minimize the inefficient use of land and services. The continued provision of commercial and community services, the enhancement of tourism, recreation and open space opportunities and the protection of significant environmental features and lands will be the focus of this plan.