

3.4 Municipality of the District of Chester



3.4.1 Description

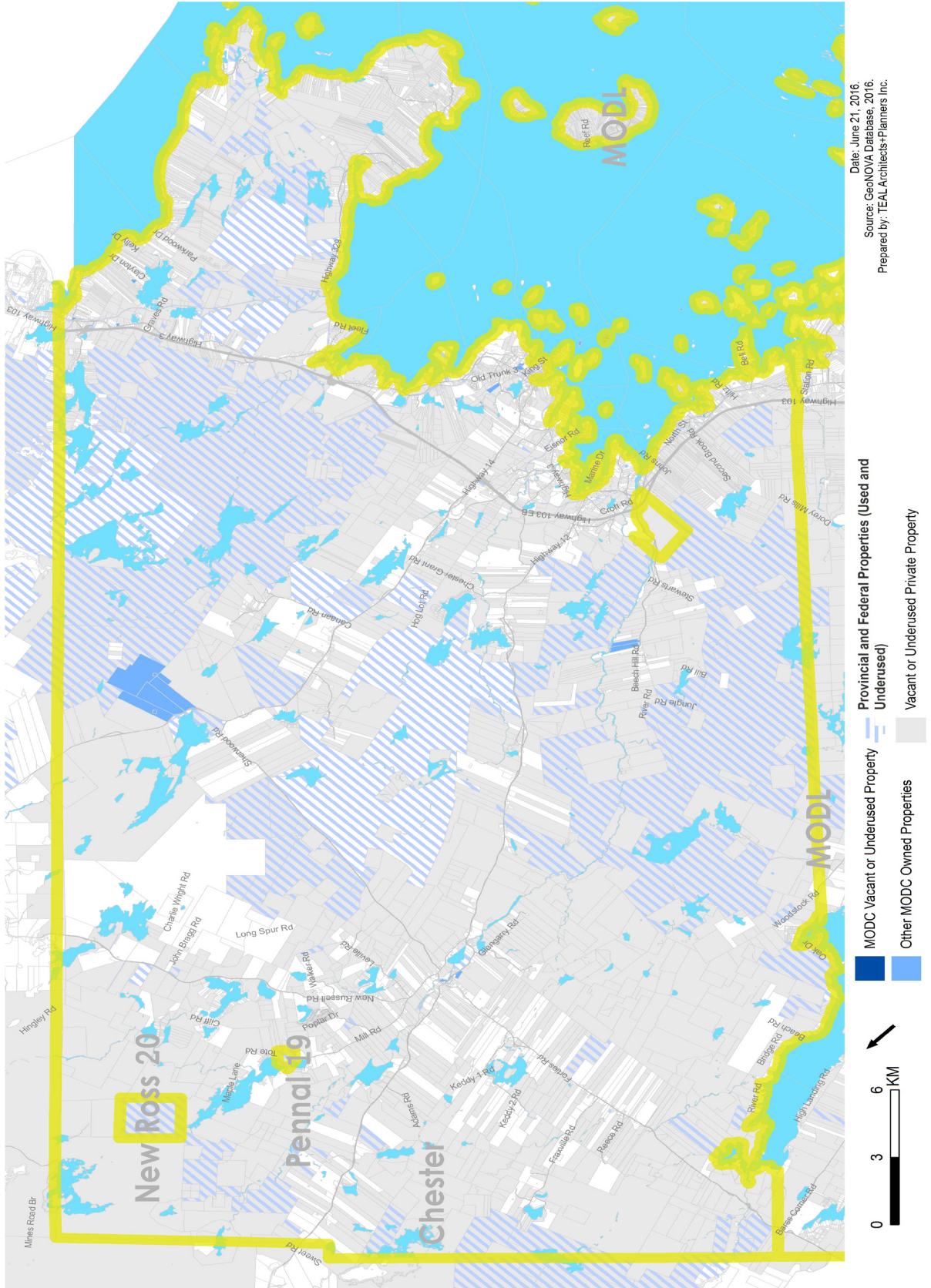
Like most other Nova Scotia municipalities, Chester was home to the Mi'kmaq First Nations for thousands of years before the arrival of Europeans. The District was home to some French fisherman in the early 1700's. In 1761 settlers from Massachusetts made Chester their home, creating the first permanent European settlement in the immediate area. The Municipality of the District of Chester (MODC) was incorporated in 1879. MODC has seven (7) Town Councillors, including the Warden, making its capita per Councillor 1,514.

The District is comprised of 43 unique communities, the largest of which are the Village of Chester, Gold River and New Ross. The economy of MODC is largely comprised of manufacturing, construction, services and retail. Health care, social services, natural resources, accommodations and the food sector are all increasing in their share of the economy. Fisheries has historically been a major sector for the economy but has recently begun to decline. Aquaculture has seen an increase in recent years as the fishery declines.

All of the district is zoned, however the majority of the land is zoned "General Basic Zone", which places only minimal regulation on development. Most residential developments are as-of-right and only commercial and industrial developments require a development permit. MODC has a Municipal Planning Strategy, Land Use By-law, Subdivision By-Law and Municipal Climate Change Action Plan (MCCAP). MODC is currently in the process of a plan review branded as "reVISION". This review will see all major Municipal land use documents revised after extensive public input.

The Municipality is the first in Southern Nova Scotia to undertake an Age Friendly Community Planning process in partnership with the Nova Scotia Department of Seniors, focusing exclusively on housing and care needs of older adults. The Municipality has recently adopted its 'Age-Friendly Housing Plan'.

3.4.2 Map: Chester District Municipal Boundary and Government-owned Vacant Land



3.4.2 Map: Cheter Village Location and Government-owned Vacant Land



3.4.3 Data: Census and National Household Survey Summary

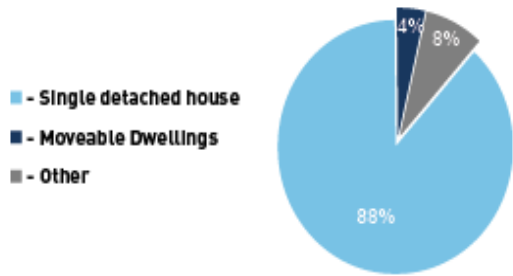
District of Chester

Housing Affordability Profile

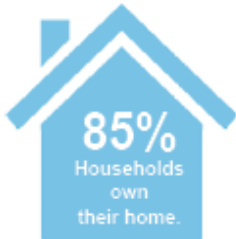
Population and Dwelling Characteristics	
Total Population	10,599
Total Households	4,760
Average Household Size	2.2
Unemployment Rate	8%
Occupied Dwellings	4,760
Vacancy Rate	Not available
Cannot afford median rental shelter costs	30% (1,428 households)
Cannot afford median ownership shelter costs	20% (952 households)
Populations most at risk of Housing Inaffordability	Lone parent mothers, seniors outside of their own home, unrelated households



Image: <https://www.tradewindsrealty.com/faq/>



Renter Households	
Households that rent	15% (720 households)
Monthly Shelter Costs (median)	\$654
Households with Subsidy	6%
Spending 30%+ of income on shelter costs (%)	35.4% (252 households)
Vacancy Rate	Not available
Earning <\$20,000 before tax	27% (194 households)
Prevalance of low income (%)	18.3%

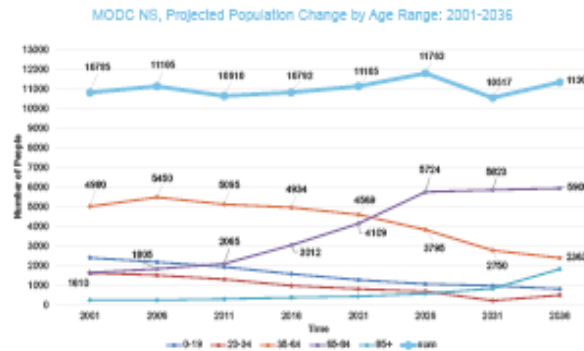
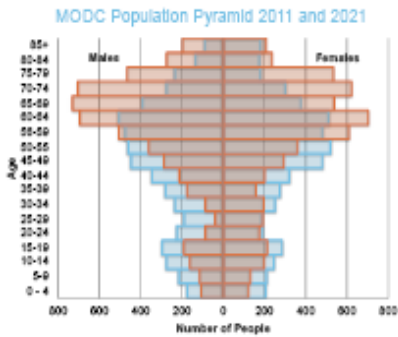


Owner Households	
Households that own	85% (4,040)
Median Assessed Value	\$250,576
Spending 30%+ of income on shelter costs (%)	12.1% (488 households)
Households cannot afford median monthly costs (% of total households)	20% (91 households)

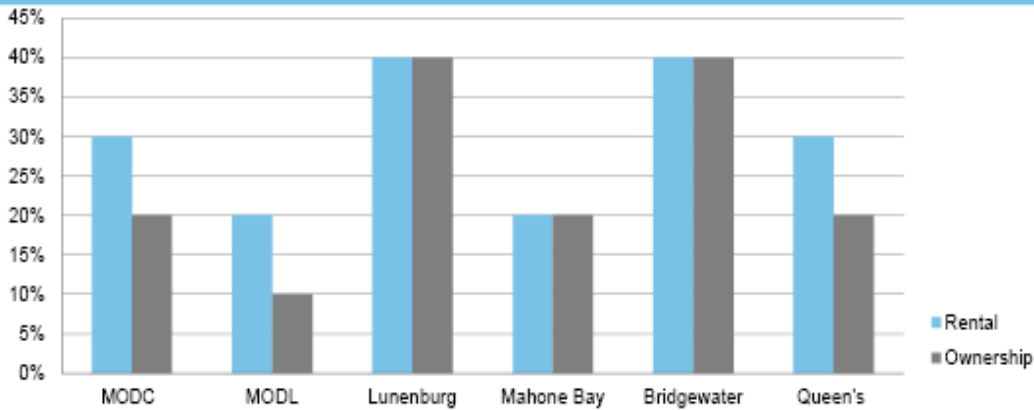


*Households spend 30%+ of income on shelter costs.
** Shelter costs are median monthly costs that include monthly rent (for tenants) or the mortgage payment, property taxes and condominium fees (for owners) and the costs of electricity, heat, municipal services, etc.

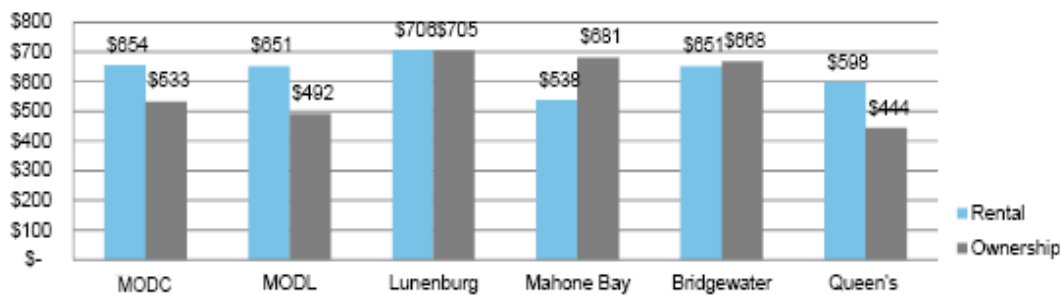
Population of the District of Chester 2016 - 2036



Proportion of All Households Unable to Afford Median Shelter Costs*



Median Shelter Costs*: Rental and Ownership



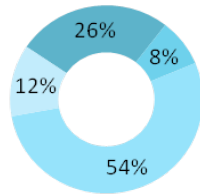
* Based on Low End of Income Range. Shelter costs include monthly rent (for tenants) or the mortgage payment, property taxes and condominium fees (for owners) and the costs of electricity, heat, municipal services, etc. Note: Affordable Ownership only includes the price of the house (no expenses), assumes no debt, a downpayment of approximately 5%, interest rate of 4.75% and a 25 year amortization period using calculator at www.zillow.com/mortgage-calculator/house-affordability/

3.4.4 Data: District of Chester Public Survey

Surveys were used together with Federal data to create a profile of each community. Responses from District of Chester citizens to the Public Survey are in this section. Responses account the experiences of closely-affected members of society. The survey did not result in statistical significance. Responses collected from public members regarding questions related to housing needs, conditions and experiences are as presented. An analysis of these responses follows in the next Section.

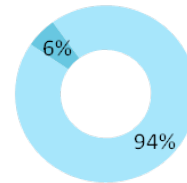
How many people live with you? N=73

■ Three+ ■ Two ■ One ■ Zero

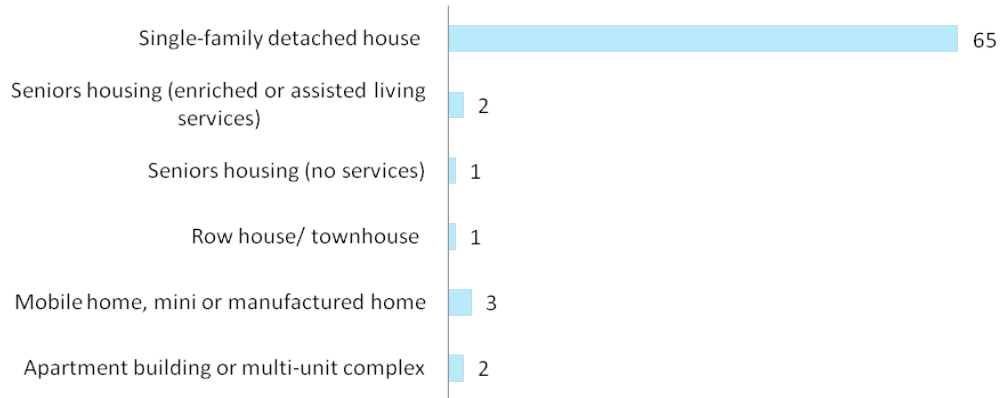


Are you a single parent with children at home? N=71

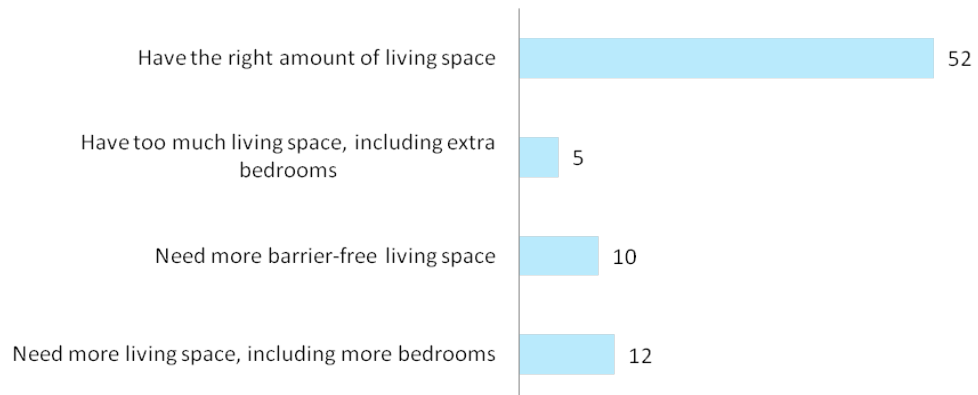
■ Yes ■ No



What type of housing do you live in? N=73

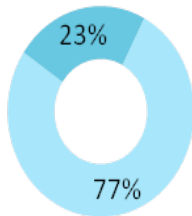


How is your housing matched to your needs? N=74



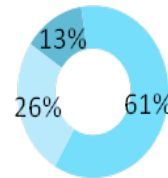
Does anyone in your household have any accessibility or mobility issues? N=73

■ Yes ■ No



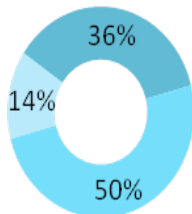
Rate the level of difficulty you have experienced or are experiencing in finding housing that matches your needs. N=69

■ Somewhat difficult ■ Not difficult ■ Difficult



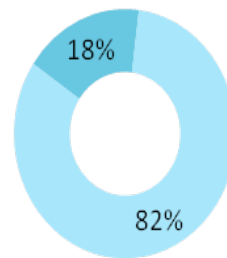
Are you spending more than 30% of your or your family's income before tax on shelter costs?

■ Yes ■ No ■ Don't know



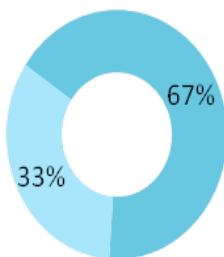
Do you rent or own your housing? N=74

■ Rent ■ Own



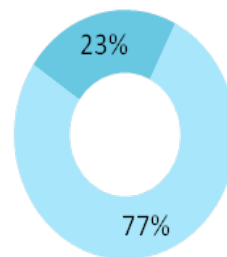
Do you depend on someone to help pay rent? N=12

■ Yes ■ No

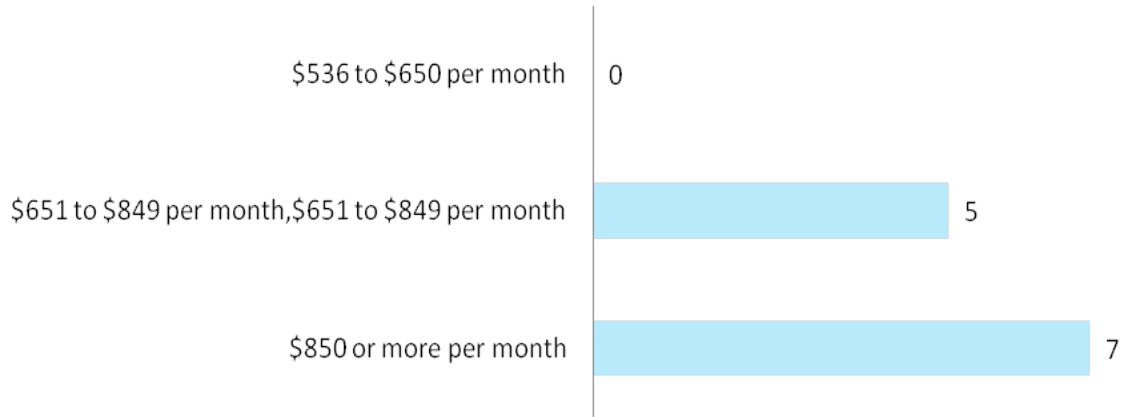


Does your rent include heat and lights? N=10

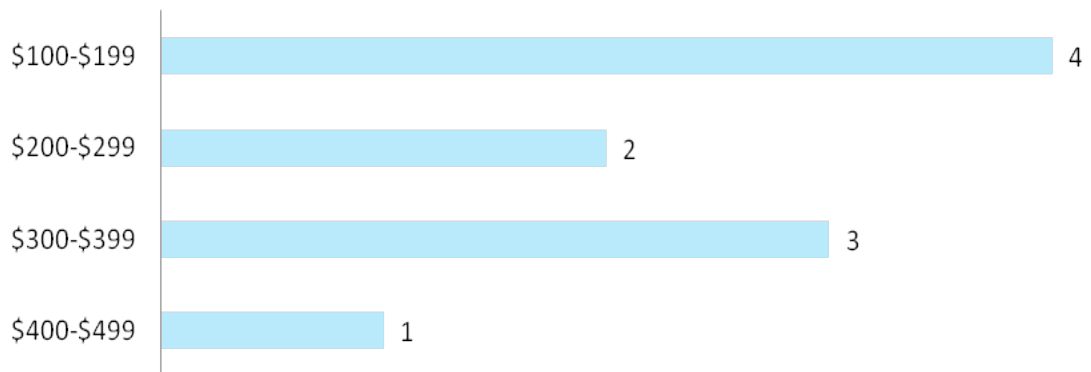
■ Yes ■ No



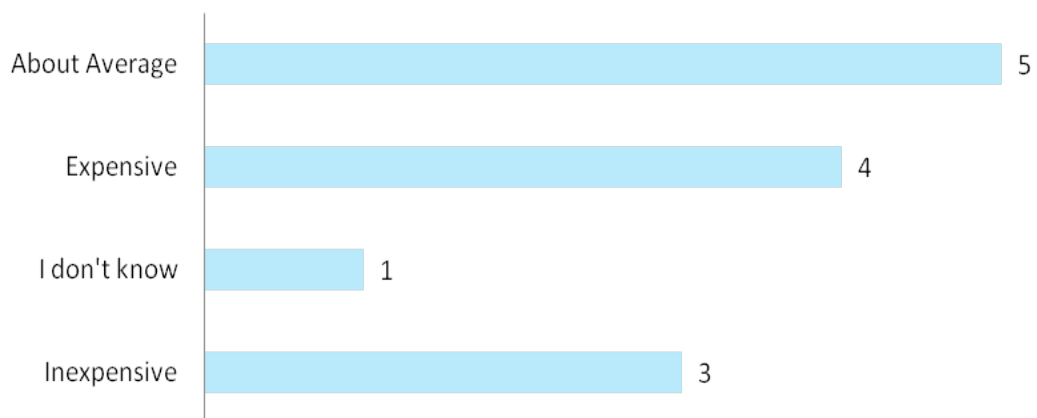
How much does your housing cost to rent? N=13



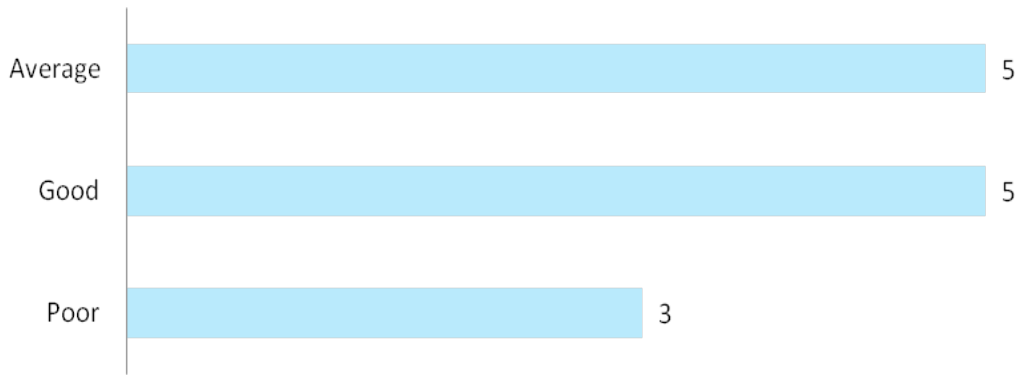
If no, how much are you spending, approximately, on utility costs per month? N=10



How would you rate the affordability of your rental unit? N=13

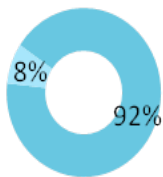


How would you rate the maintenance of your rental unit / building? N=14



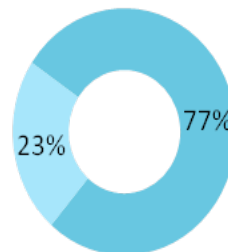
How would you rate the availability of affordable rental housing in your community? N=13

■ Poor availability ■ I don't know

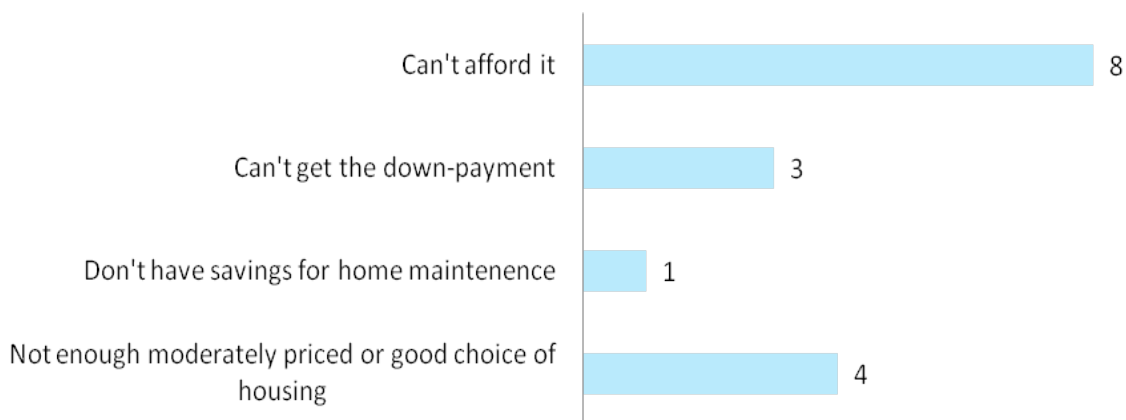


Is home ownership important to you? N=13

■ Yes ■ No

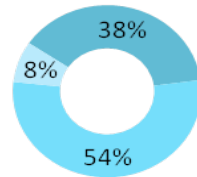


What barriers to home ownership do you experience? N=16

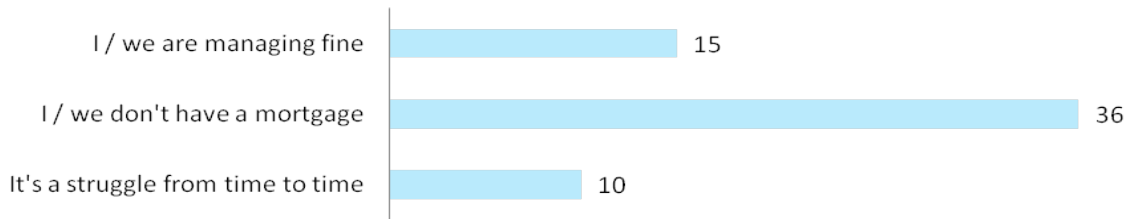


Have you experienced any type of discrimination in relation to your housing? N=13

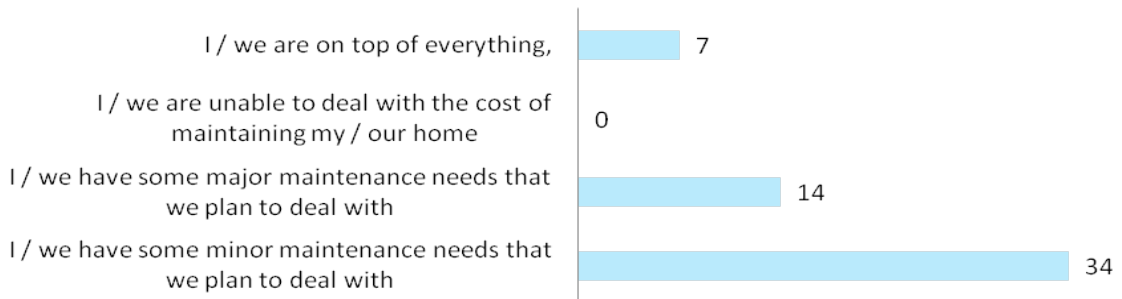
■ Yes ■ No ■ Don't know



How would you rate the affordability of your mortgage payments? N=61

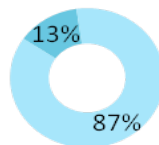


How would you describe your housing maintenance? N=61

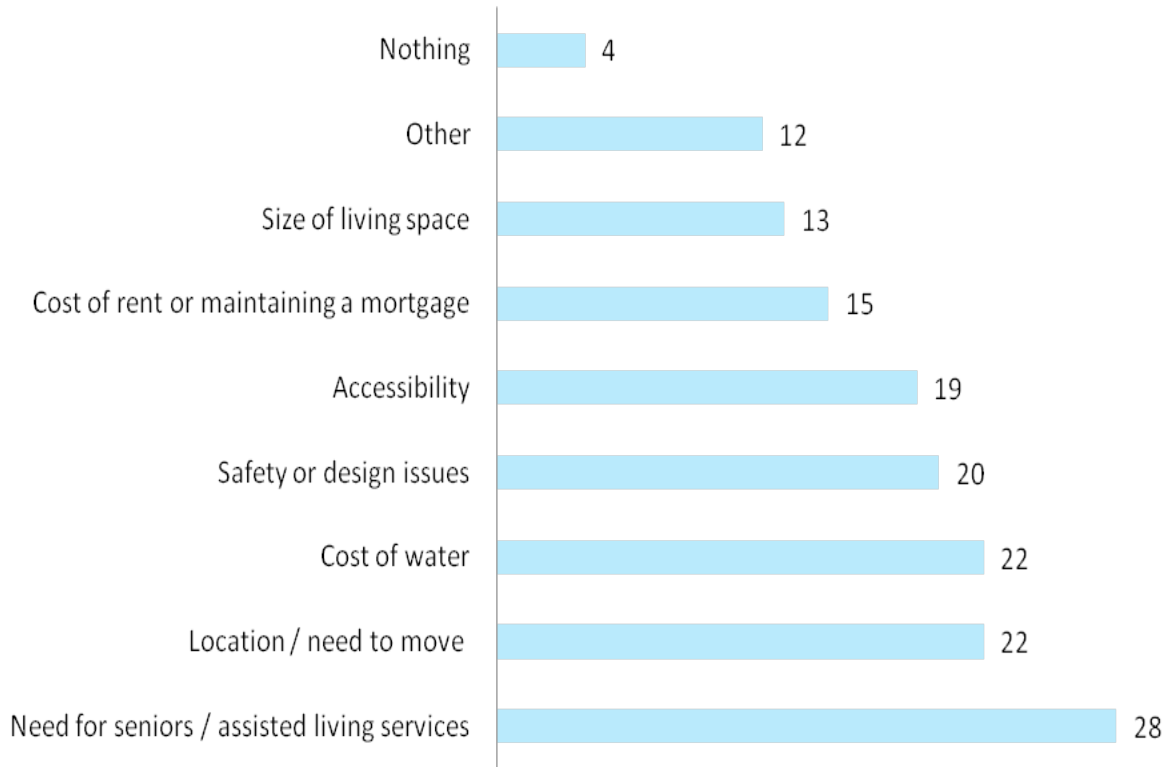


Are you considering downsizing, moving within your community or relocating to another community? N=61

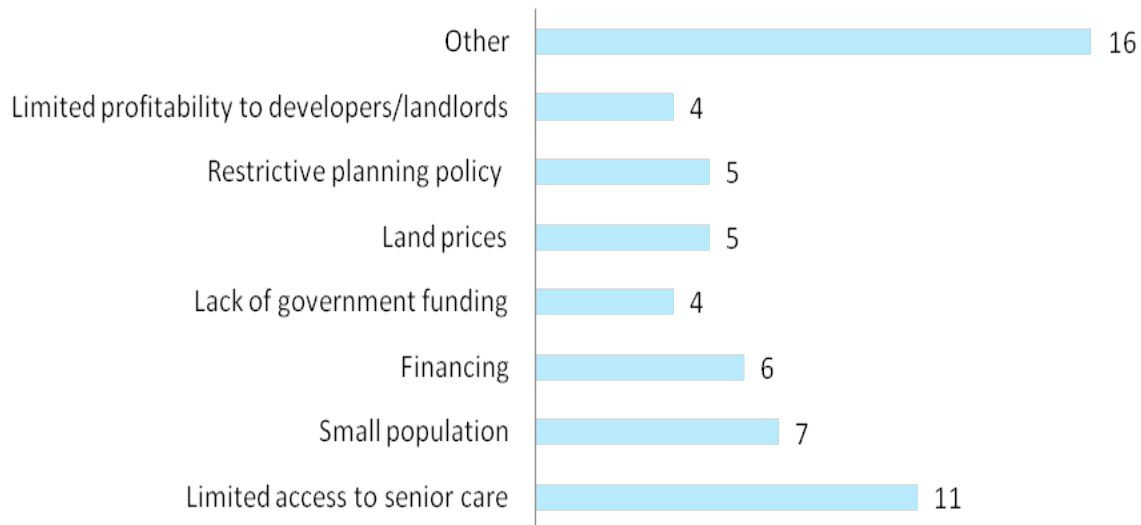
■ Yes ■ No



When you think of the next 5 years, what concerns do you have in relation to your housing? (N=69 respondents)



In your view, what makes it difficult for your community to achieve the most needed types of housing? N=58



3.4.5 Data Analysis

2011 Federal data for the District of Chester should be used with caution, given changes to the Long Form Census plus the fact that the data is dated.

Small sample sizes for questions at the local level should be considered with caution in the SSHAC survey. Aggregate numbers lend more confidence, but are regional. "Analysis" is anecdotal; the highlighting of certain information is within the context of other inputs and what was heard in communities.

- 2011 StatCan data shows 30% of MODC's population cannot afford median rental shelter costs, supported by survey data showing 36% of respondents spend more than 30% of income before tax on shelter costs;
- 23% of those responding have accessibility or mobility issues;
- 67% are depending on someone to help pay rent;
- 54% are paying \$850 per month or more (one of the higher levels in the region);
- 92% feel there is poor availability of affordable housing in MODC (one of the higher responses in the region);
- 72% of respondents state home ownership is important; 50% state getting the down payment is the largest barrier;
- 10% report being unable to deal with the cost of maintaining their homes;
- A range of challenges are being reported - 19% experience a lack of supply to meet their needs; 19% have housing design issues; 14% report issues with assessment and property taxes; another 14% need to re-locate to another community for better access to services or employment;
- Over the next 5 years, survey respondents have the following concerns with their housing - maintenance issues (19%); need for seniors / assisted living (15%); location / need to move (12%); cost of water (11%), and;
- A significant proportion of survey respondents (59%) believe that seniors independent and assisted living is the housing type most needed in the Municipality.

The need for seniors independent and assisted living options in MODC over the next 5 years (59% is the highest response rate of all SSHAC communities). This is highlighted and underscored further by other related survey statistics. Rents are comparatively high in MODC, and it is noted that 67% of survey respondents depend on more than one income source to help pay rent. Issues of affordability, lack of housing / care options and housing maintenance in MODC will become more pervasive in instances where seniors become widowed. It is noted that 10% of survey respondents already report they are unable to deal with the cost of maintaining their homes.

3.4.6 Council and Community Input

The Municipality of the District of Chester has been the subject of a recent study focusing on the housing needs of older adults. Inputs received from both Council and community members suggest the top priorities are seniors housing, as well as affordable housing for young families.

The Municipal Planning Strategy (MPS) is also under review, and may incorporate changes that would be consistent with age friendly housing developments, allowing the addition of extra income suites, or using site planning approvals as the primary development control mechanism.

A number of issues have been detailed by individuals involved in social services, health and food bank services:

- There are examples of couch surfing in rural areas, or accessibility issues in two storey homes;
- Sidewalks are needed;
- Some housing conditions imply serious health, safety and living concerns for children;
- Deferred maintenance is an issue, often putting renters and first responders at risk;
- Low income families and seniors are experiencing bankruptcies;
- Associated needs include knowledge and coordination of supports, safety issues, and rural transportation, and;
- Airbnb is having an impact on housing prices and availability, for example, in the summer time for seasonal tourism workers.

Municipal Council is interested in assisting where it can in providing options for seniors and more affordable housing for first time home buyers.

Council recognizes the impediments of high land costs in or near Chester Village, and has considered tax rebates, public-private partnerships, leveraging surplus lands, tax sales, land trusts and creative use of wills, inclusive zoning and other planning tools as potential remedies. However, on a cautionary note - there are limitations - MODC does not see itself in the development business.

3.4.7 Pilot Project

Municipal / Community Care Partnership

Like all municipalities in Nova Scotia, the Municipality of the District of Chester is experiencing a gap between independent living and long term care. Enriched or assisted living services are available, but they are located in Bridgewater, about a 45 minute drive from Chester, New Ross and many rural areas of the Municipality. As a result, the Municipality is losing its seniors. When spending power leaves the local community as families travel to other communities to visit loved ones, the socio-economic fabric of the community can be threatened. Along with the demographic changes being experienced, weak local economies can challenge investor confidence from the Private Sector.

Not-for-profit organizations are making a difference in long term care needs. However, notwithstanding the demand for enriched or assisted living services, they do not have sufficient equity to secure financing, even in circumstances where the non-profit group may own land.

A pilot project is proposed with the Municipality of the District of Chester, using municipal finance instruments to resolve issues associated with financing the development of enriched or assisted living facilities. The New Ross Community Care Centre is proposed as this pilot project opportunity.

District of Chester

The New Ross Centre has access to 6.9 acres of land in the middle of the community, and plans for up to 36 units, including long term, assisted living and independent living. The visioning process has defined a community centre that will host home care agents, community kitchen, adult day and recreation programming, service navigation and mobile or part-time clinic space. The vision includes a service approach incorporating services for New Ross and beyond, where practical.

Suggested Development Model

Project oversight	New Ross Community Care Centre
Project design	SP Dumaresq Architect Ltd.
Financing	Municipal Finance Corporation / MODC http://www.nsmfc.ca/long-term-financing.html
Development and Operations	Northwoodcare Inc.
Care services	Northwoodcare Inc.
Cost, rents	Feasibility to be determined
Ownership	to be determined

The community care centre, with a concept design developed by SP Dumaresq Architects Ltd., was conceived originally in partnership with Shoreham Village, but this approach was dropped in order to help streamline Shoreham Village's application for a new replacement facility. That replacement project has yet to be announced by the Province - so a fresh look at the New Ross centre from finance, governance, operating and service perspectives may well be in order.

Northwood - Atlantic Canada's largest non-profit continuing care provider - has assumed management responsibility for Shoreham Village, an 89-unit long term care facility located in the District of Chester. The new arrangement allows for Shoreham Village to take advantage of Northwood's clinical team, human resources, occupational health and developmental resources, under the direction of a local Shoreham management committee. More information about Northwood and its projects is here: <http://www.shorehamvillage.com/northwood-strategic-partnership/>

Other ideas contained in the Idea Bank may be of interest to the Municipality of the District of Chester and its community stakeholders.

