

### 3.6 Region of Queens



### 3.6.1 Description

The Region of Queens Municipality was home to the Mi'kmaq for thousands of years before the arrival of Europeans. In 1759 the Municipality was founded by New England Planters. For a time, Liverpool was the fourth largest shipbuilding port in Canada and the Town was home to the largest contingent of privateers in North America. Much of the population has roots from Germany, the United States, Britain, Scotland, Ireland and France.

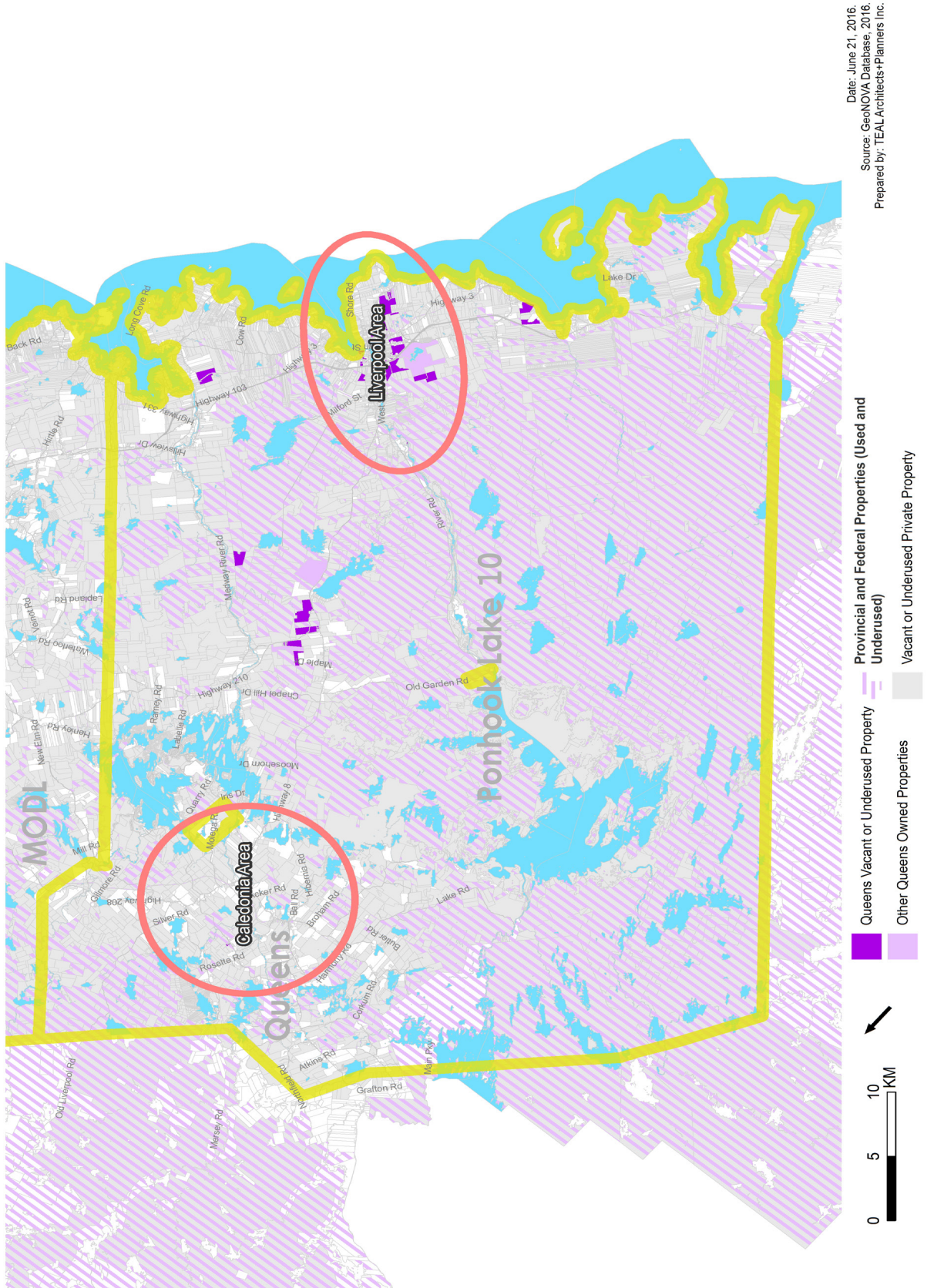
Queens has seven (7) Councillors making its capita per 1,559. The Region consists of 49 communities. The largest are Liverpool, Caledonia and area and Greenfield.

The sales and service-related economy makes up 26% of employment in Queens, followed by trades and transportation (15%), business and finance (12%) and education and government services (11%). Manufacturing makes up a sizeable portion of the economy, followed by retail and health care services. Tourism makes up a respectable portion of the economy, in part due to the presence of Kejimikujik National Park, which is a significant draw for tourists to the Region.

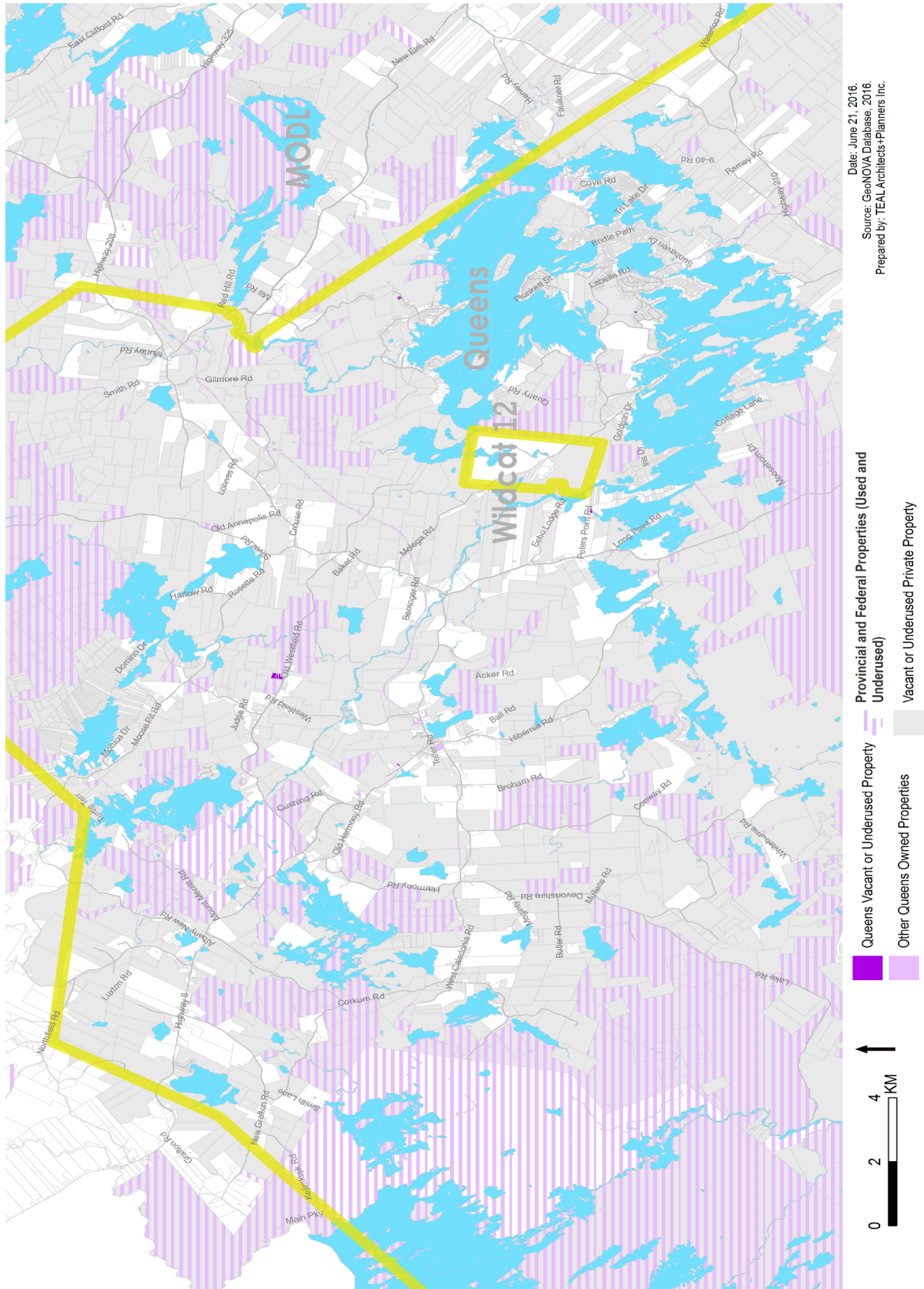
Queens has its own planning department and maintains a Municipal Planning Strategy (MPS), Subdivision By-Law and Land Use By-Law, which were all adopted in 2009. The Region is planned and zoned in its entirety. In general, there are two areas of concentrated development in Queens:

1. The first is the "Urban Development Area", which consists of Liverpool, surrounding communities and a section of land that loosely follows the Mersey River. This area is characterized by smaller lots, available services, and almost half of the Region's population. The zoning focuses much of the land available for economic activities in and around the urban development area.
2. The rest of Queens is in the "Rural Development Area". This area is characterized by larger lots, vast quantities of untouched wilderness, no centralised water/sewer servicing and a scattered population. Forest resource industries have shaped much of this portion of Queens.

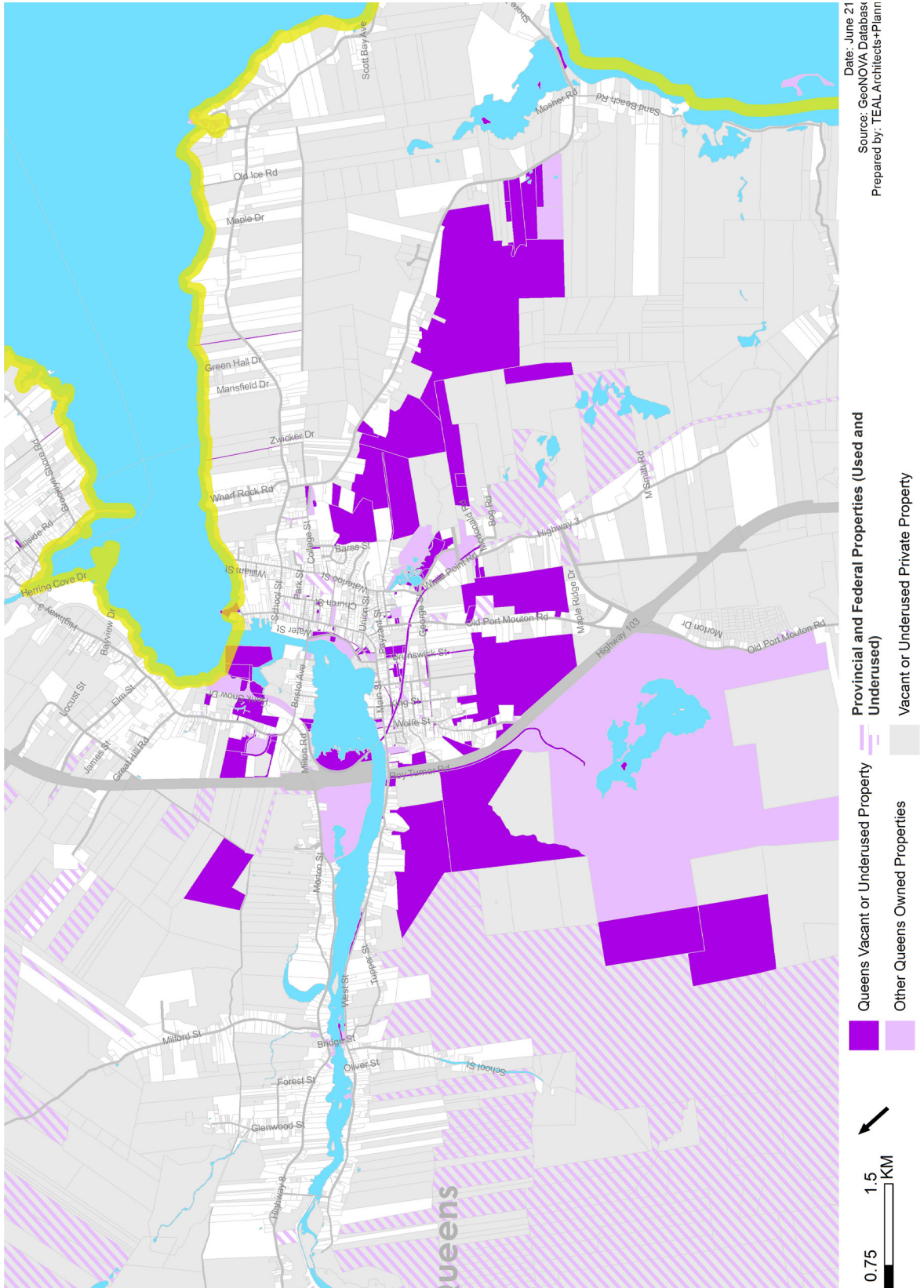
### 3.6.2 Map: Queens Region Municipal Boundary and Government-owned Vacant Land



Map: Caledonia Location and Government-owned Vacant Land



# Map: Liverpool Location and Government-owned Vacant Land





3.6.3 Data: Census and National Household Survey Summary

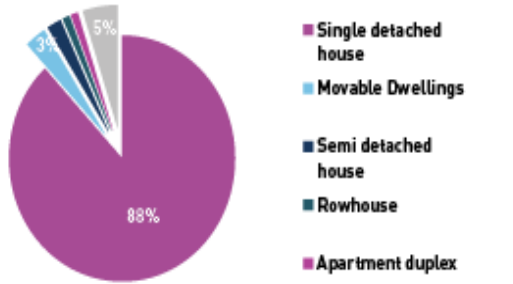
# Region of Queens

## Housing Affordability Profile

Population and Dwelling Characteristics	
Total Population	10,920
Total Households	4,795
Average Household Size	2.2
Unemployment Rate	11%
Occupied Dwellings	4795
Vacancy Rate	Not Available
Cannot afford median rental shelter costs	30%
Cannot afford median ownership shelter costs	20%
Populations most at risk of Housing Inaffordability	lone parent mothers, senior females, roommates



Image: <http://www.everystockphoto.com/photo.php?imageld=91763>



Renter Households	
Households that rent	18% (863 households)
Monthly Shelter Costs (median)	\$598
Households in Subsidized Housing	20.5% (393 households)
Spending 30%+ of income on shelter costs (%)	44% (380 households)
Vacancy Rate	3.4%
Earning <\$20,000 before tax	27% of households
Prevalence of low income (%)	23.6%

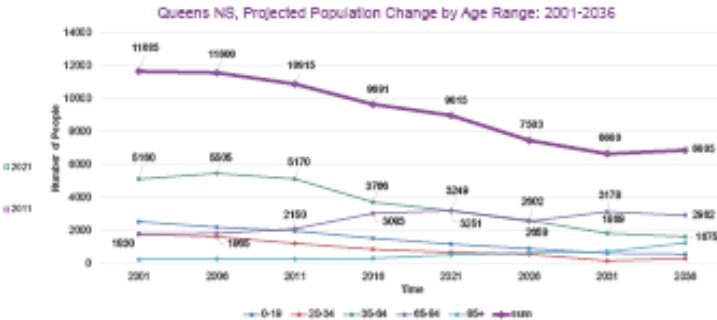
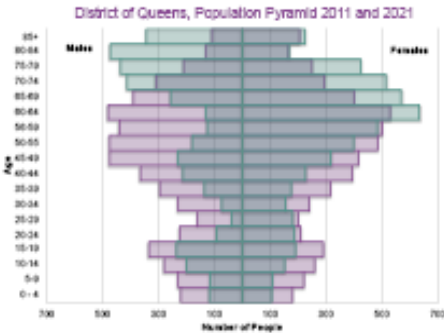


Owner Households	
Households that own	82% (3932 households)
Median Assessed Value	\$125,071
Spending 30%+ of income on shelter costs (%)	15% (590 households)

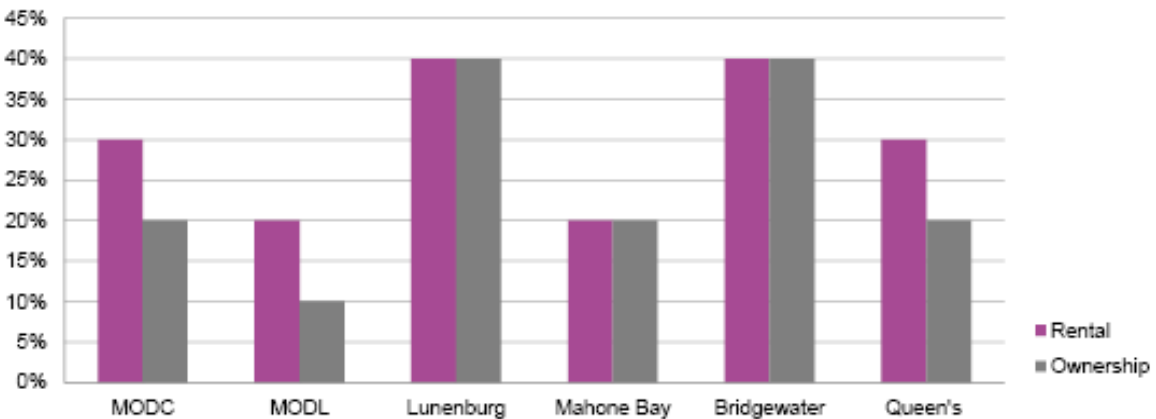


\*Households spend 30%+ of income on shelter costs.  
 \*\* Shelter costs are median monthly costs that include monthly rent (for tenants) or the mortgage payment, property taxes and condominium fees (for owners) and the costs of electricity, heat, municipal services, etc.

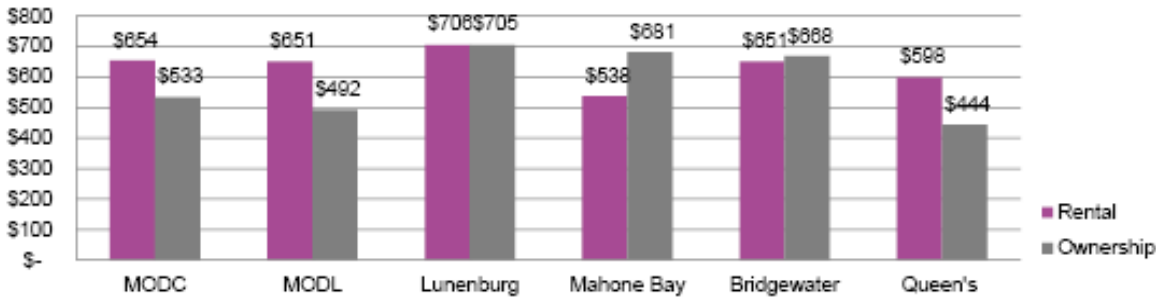
### Population of Queens 2016 - 2036



### 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/](http://www.zillow.com/mortgage-calculator/house-affordability/)



### 3.6.4 Data: Region of Queens Municipality Public Survey Results

"Development could be done above storefronts, but great need for well-planned developments that can mix generations and be accessible to parks and trails - not just boxes on a lot."

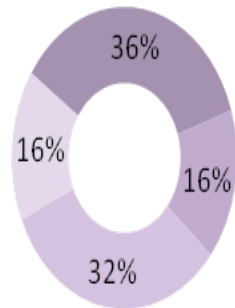
An analysis of SSHAC Survey results is presented in the next section. Responses from the SSHAC Survey, should used as accounts of the experiences of a few closely affected members of society; the survey did not result in any statistical significance.

Responses collected from public members regarding questions related to housing needs, conditions and experiences are as presented and an analysis follows in the next Section.

How many people live with you?

N=31

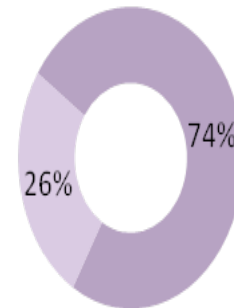
■ Three + ■ Two ■ One ■ Zero



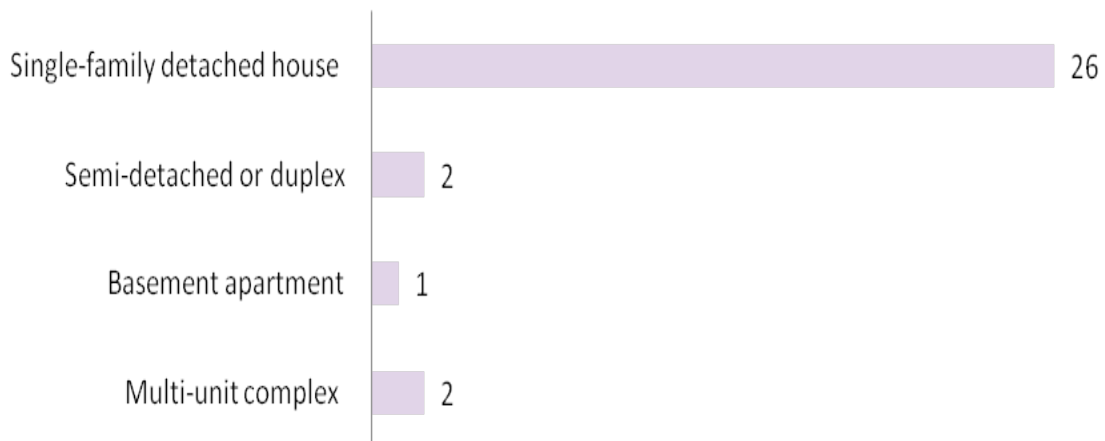
Are you a single parent with children at home?

N=31

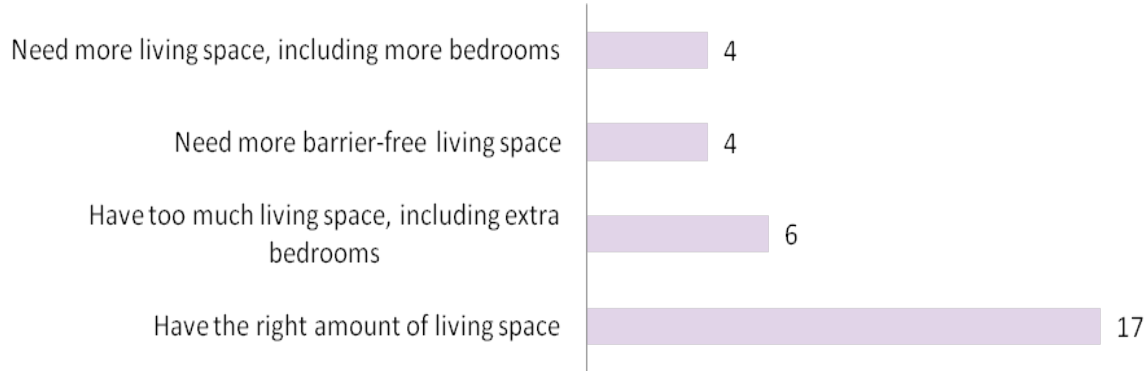
■ No ■ Yes



What type of housing do you live in? N=31

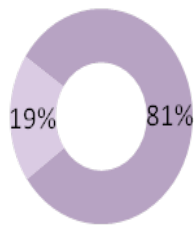


How is your housing matched to your needs? N=31



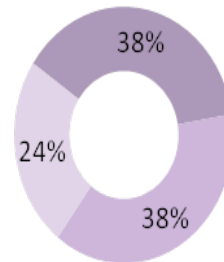
Does anyone in your household have any accessibility or mobility issues? N=31

■ No ■ Yes



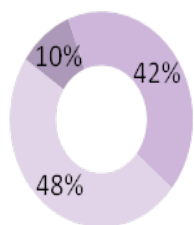
Level of difficulty in finding housing that matches your needs:

■ Difficult ■ Not difficult ■ Somewhat difficult



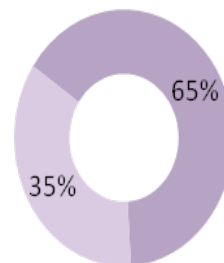
Are you spending more than 30% of your or your family's income before tax on shelter costs? N=31

■ Don't Know ■ No ■ Yes

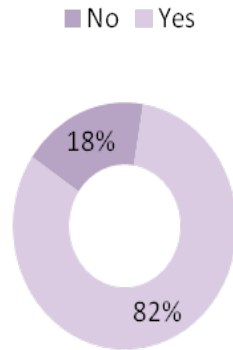


Do you rent or own your housing? N=31

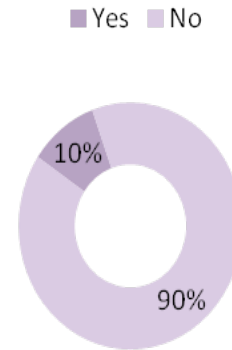
■ Own ■ Rent



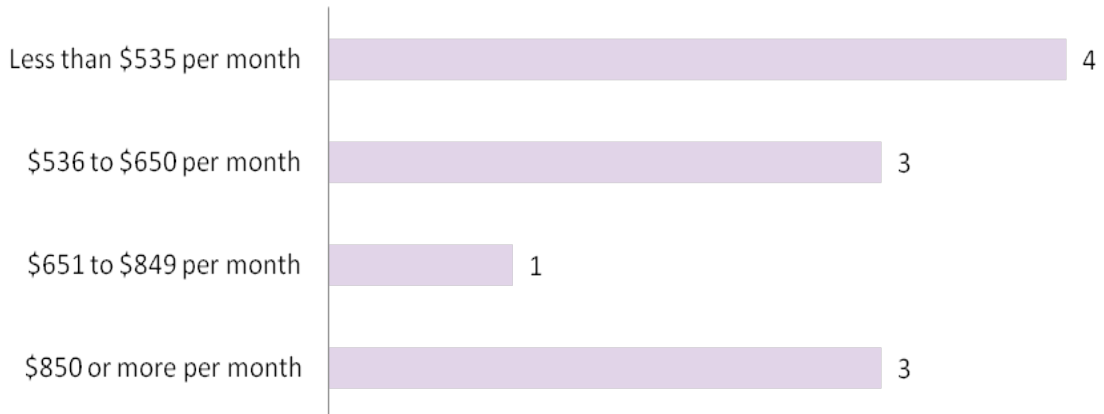
Do you depend on someone to help pay rent? N=11



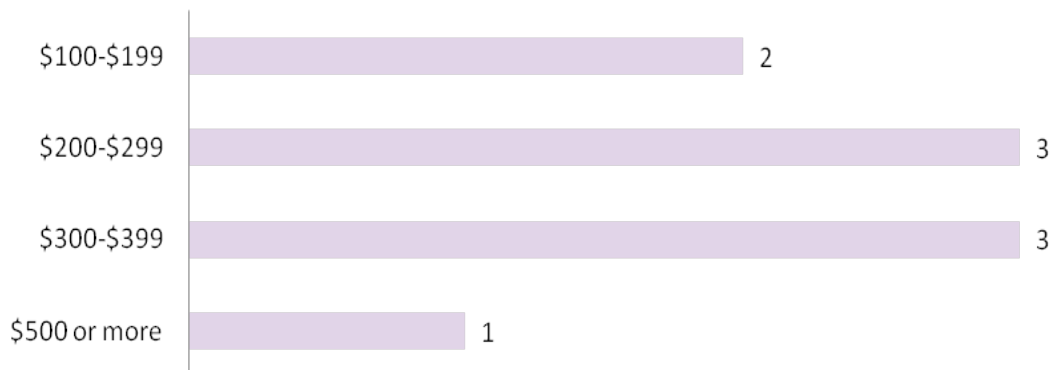
Does your rent include heat and lights? N=10



How much does your housing cost to rent? N=11



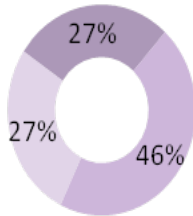
If no, how much are you spending, approximately, on utility costs per month? N=11



How would you rate the affordability of your rental unit?

N=11

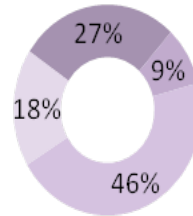
■ Expensive ■ About Average ■ I don't know



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

N=11

■ Poor ■ I don't know ■ Good ■ Average



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

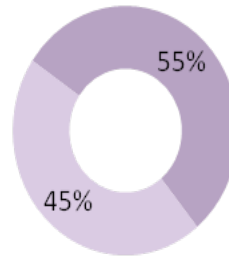
N=11



Is home ownership important to you?

N=11

■ Yes ■ No



If yes, what barriers do you experience? N=11

Not enough moderately priced or good choice of housing

2

Can't afford it

3

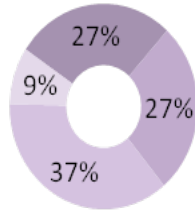
Can't get the down-payment

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Region of Queens Municipality

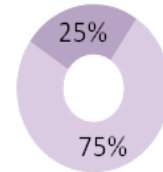
Have you experienced any type of discrimination in relation to your housing? N=11

■ Yes ■ Possibly ■ No ■ Don't Know



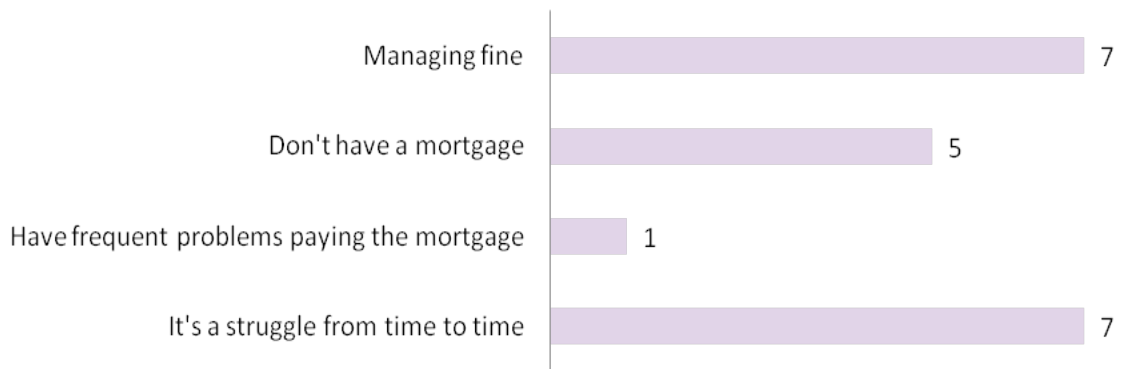
Are you considering downsizing, moving within your community or relocating to another community? N=20

■ Yes ■ No

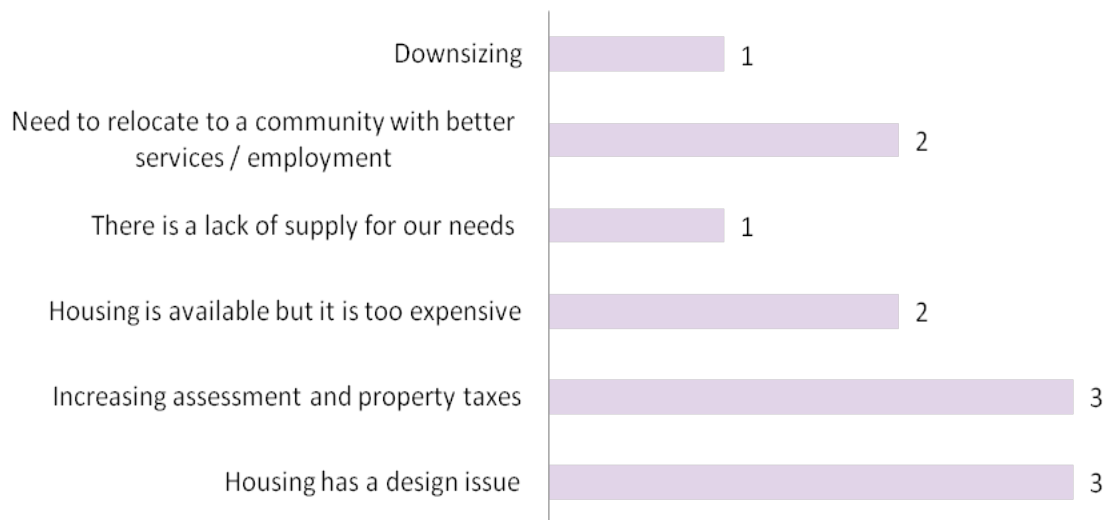


How would you rate the affordability of your mortgage payments? N=20

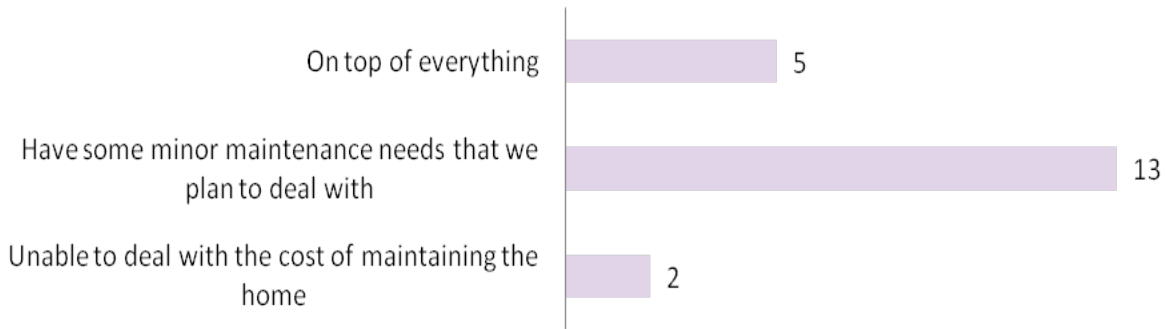
N=20



If yes, what challenges are you experiencing? N=14

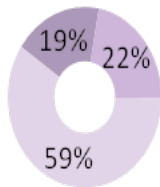


How would you describe your housing maintenance? N=20



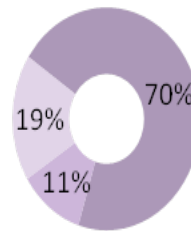
Does your community have a problem with homelessness or temporary situations like 'couch surfing'? N=27

■ Yes ■ No ■ Don't know

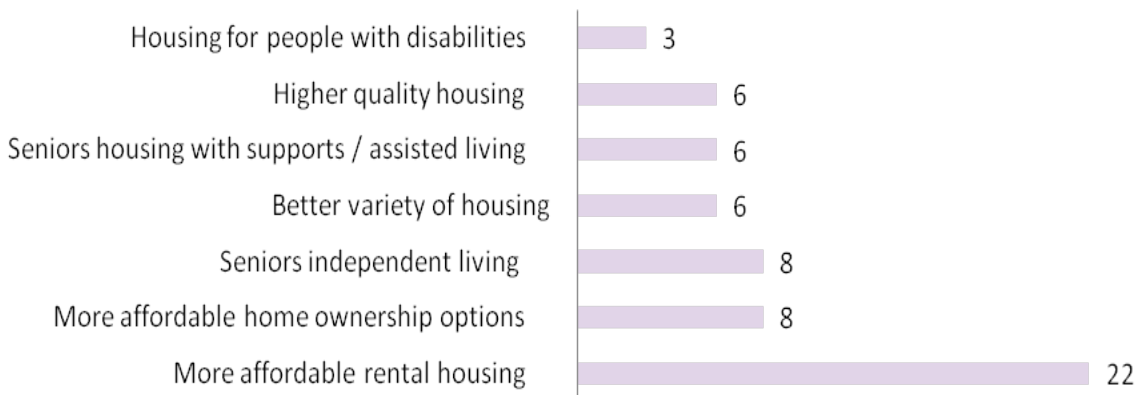


Do you feel there is a housing affordability problem in your community? N=27

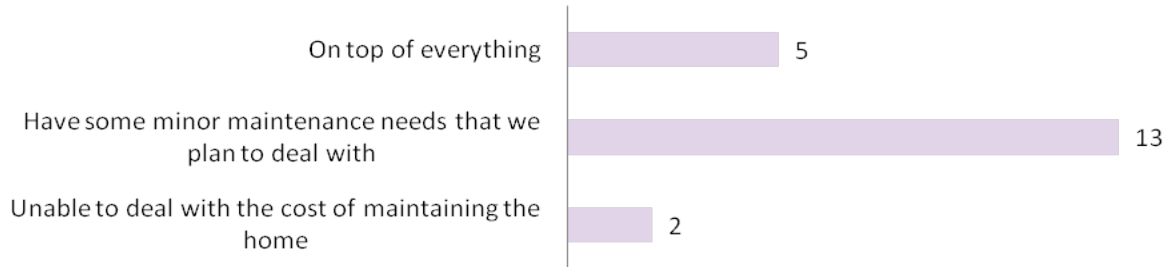
■ Yes ■ No ■ Don't know



What type of housing do you think your community needs most? N=26 respondents

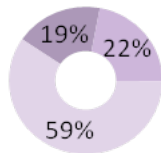


How would you describe your housing maintenance? N=20



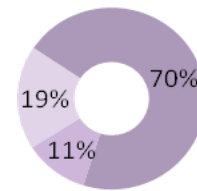
Does your community have a problem with homelessness or temporary situations like 'couch surfing'? N=27

■ Yes ■ No ■ Don't know

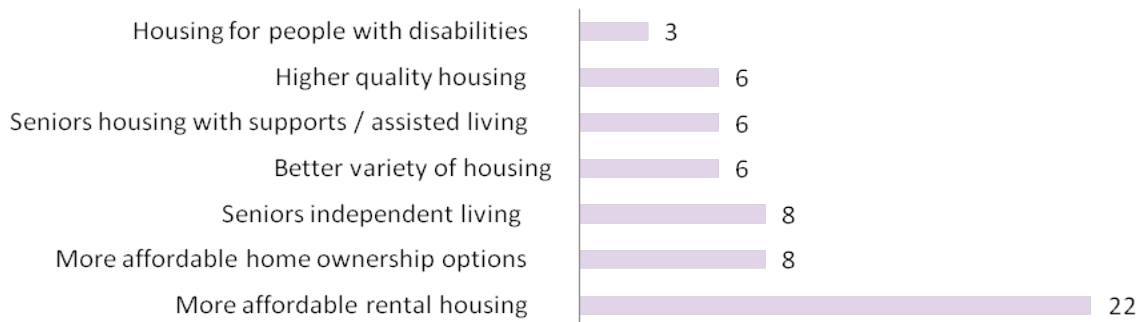


Do you feel there is a housing affordability problem in your community? N=27

■ Yes ■ No ■ Don't know



What type of housing do you think your community needs most? N=26 respondents



29. Do you have any final comments about housing needs in your community?

- “ There is a huge need for efficient, practical, one-level housing for aging population. Also needed are more rental units - again, for seniors, but also for people starting out.”
- “We urgently need a new spacious modern nursing home.”
- “Development could be done above storefronts...”

### 3.6.5 Data Analysis

2011 Federal data for Queens 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 Public survey. Aggregate numbers lend more confidence, but are regional. The following excerpts from the survey responses provide some context to housing issues in Queens:

- 45% of those responding have too much living space, not enough living space or the need for barrier free space, and 38% say that it is difficult to find housing that matches housing need;
- 48% of respondents are spending more than 30% of household income (before tax) on shelter costs (Statistics Canada reported 44% in 2011);
- 82% of those reporting rely on someone else to help pay rent;
- 36% of those reporting pay more than \$650 per month in rent;
- 27% of those reporting feel their rent is expensive, however, 100% of those reporting feel the availability of affordable housing is "poor";
- 55% of renters reporting would like to own a home, but 50% report that getting a down payment is the biggest obstacle;
- 10% of those reporting are unable to deal with the cost of maintaining their home;
- 70% of survey respondents feel there is a housing affordability problem in Queens, and;
- 37% of respondents feel the most desirable type of housing in the next 5 years will be the affordable rental housing and 24% of respondents feel that seniors independent living and assisted living or the most needed type of housing.

The survey results for Queens are consistent with the input heard at Council and community tables - there is a strong need for more affordable housing and also need for alternate forms of housing (e.g. apartments or accessible townhouses/single family homes). The survey results raise, however, a few warning signs relating to an aging population:

- 25% of respondents are considering downsizing (so the need to generate housing options is important), and that may include leaving the community, which may reinforce a trend in relation to assisted living, found in communities some distance away from the communities in Queens;
- 82% are relying on someone else to help pay for housing - and the issue here is the vulnerability of young families dependent upon two incomes and / or the inevitable rise in the number of widows and widowers which may aggravate incidences of social isolation, raise further the prospect of mismatched housing (now reported by 45% of those responding) and raising further pressures for seniors housing, and;
- The two factors, when combined, imply challenges in Queens housing market, likely long lead times for home sales and depressed market prices.

### 3.6.6 Council and Community Input

Council and senior staff members believe housing and care services for seniors will be among the top housing priorities over the next few years. Seniors living east of the Clyde River tend to re-locate to assisted living facilities in Bridgewater; those west of the Clyde go to Yarmouth. Recent efforts to encourage assisted living with a private partner and with Queens Manor have not materialized. Some infill cottages and slab-on-grade houses have been successfully developed at less than \$85,000 per unit and with the Province's \$25,000 of capital incentives per unit, however these projects do not include integrated care services. Council is interested in more data on vulnerable populations, in particular, single parents, and balancing the needs of the Liverpool area with the northern areas of Queens.



## Region of Queens Municipality

The Region of Queens Municipality has had a proactive role in community development since the closure of the Bowater Mersey Paper Mill in 2012. The Municipality has been aggressively focused on economic development and has seen good business growth, with 40+ new businesses created (however small), and with Innovacorp's Innovation Centre taking over the Mill site in Brooklyn. The Municipality recognizes the economic value associated with housing and the need for options for young people and first time home buyers, but also addressing the loss of seniors who need to find supportive housing.

Notwithstanding progress being made since the Mill's closure, the housing market is depressed. Despite the low price of land and low property taxes -the local economy, coupled with a declining population, has not provided the basis for stimulating new housing development nor house sales. Other barriers include a general lack of serviced lots and poor rural internet services which restrict the viability of home-based businesses in rural areas.

Municipal Council and senior staff have concerns with 2011 Statistics Canada data; the lowest average rents and housing prices may well be a disincentive for developers and investors.

The Municipality has a keen desire to learn and know more about its housing needs. It wants to be an active supporter of housing for low income and other special needs. It has previously endorsed funding requests for the not-for-profit sector, and is increasingly involved with health care providers, such as Queens Care Society, to better understand how to respond to supportive housing needs.

In terms of roles the Municipality may be in a position to play, the following have been noted:

- 33 acres of serviceable land (e.g. high school, above Cobbs Ridge);
- Good mapping of vacant land, including infill opportunities;
- May be in a position to provide a tax holiday while projects are being constructed;
- Zoning, to allow more units per lot;
- Strong desire to reduce housing costs through energy efficiency initiatives, consistent with economic development focus on energy, and open to working with developers interested in prefab / passive homes, and;
- Partnership interest with Aylesford bus TRIP, or using existing assets to improve transportation options.

Community input was received at a meeting held April 27, 2016 and verified the need for more affordable housing in the Municipality, but not at the expense of providing quality housing.

Several comments were made about the housing needs of low income earners, young people and seniors. It was felt a solution to these needs is the development of modest-sized apartments/townhouses in multiple unit buildings in Liverpool and Caledonia. In Liverpool it was noted that there are potential sites available in and around Liverpool (infill) and near Queens Emera Place. The hospital, downtown services, Emera Place and Theatre were all mentioned as local amenities and assets to build upon the interests of the Queens Care Society in creating a seniors "campus" in the downtown Liverpool area.

While there is a need for independent living (seniors apartments), the major issue is the lack of any housing associated with the gap between independent living and long term care, for example, housing solutions such as enriched or assisted living which incorporate graduated levels of care. Older adults desire to live as long as possible in their homes. Given the lack of housing options for seniors, seniors leave the Region to find appropriate housing and care services for their needs. The loss of seniors from the Municipality is an issue which hurts the socio-economic fabric of the community. To help resolve housing issues for older adults, the community recognized the need to have such housing located close to services and amenities, given transportation challenges, and the need to reduce social isolation.

A proactive relationship between developers, the Municipality and community was supported. It was felt that more awareness of existing housing programs was needed for individual homeowners and for developers. A suggestion made at both the community and Council meetings was to provide developers with a longer-term pool of tenants. This concept has been developed into a pilot project proposed for the Municipality to consider.