

Municipal District of St. Stephen Planning By-law Update 2024 - Background Report

Pre-Consultation Draft – September 2024



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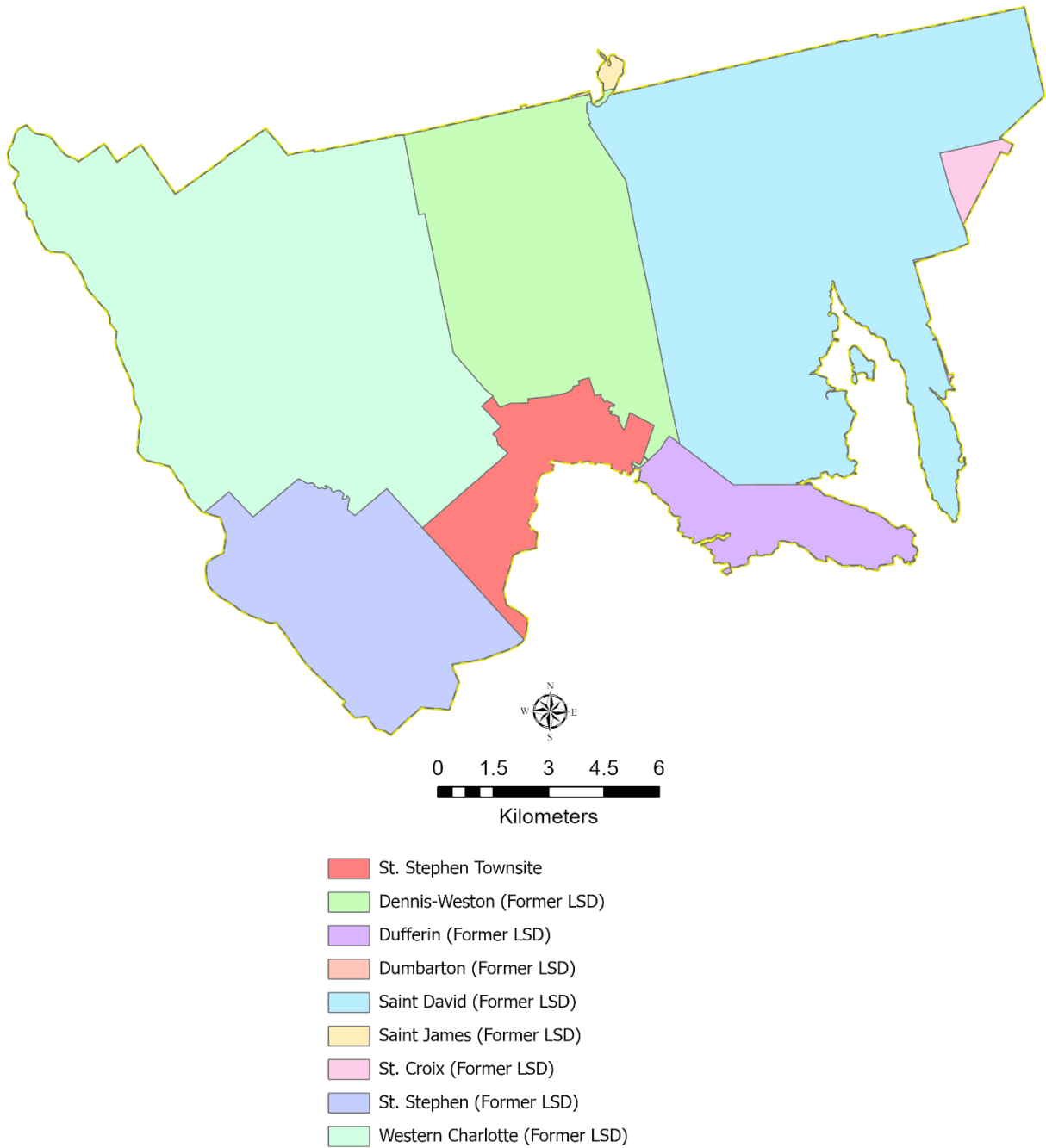
1. CHANGING PROVINCIAL/MUNICIPAL CONTEXT

On January 1, 2023, the Province of New Brunswick implemented the Local Governance Reform Act, which included significant amendments to numerous acts, including the Community Planning Act, Regional Service Delivery Act, and the Local Governance Act. Concerning planning documents, these changes can be broadly summarized as the following:

- Boundary changes
 - The **Municipal District of St. Stephen** ('MD') now includes the former Town of St. Stephen (referred to as 'Townsite' or 'SS'), all the former Local Service District (LSD) of Dufferin ('D'), and portions of the former LSDs of Saint Stephen, St. David, and St. James.
 - Multiple existing planning areas cover the MD (see next section). The Municipal Plan, Zoning By-law, and Subdivision By-law are expected to cover the entire area.
- Provincial oversight
 - While municipal and rural plans were subject to approval by the Minister, Zoning By-laws are now also subject to Provincial oversight.
 - In addition to ensuring proper process and content is included as per the Community Planning Act, all planning documents and decisions, as of October 2023, must conform to the Statements of Public Interest Regulation:
 - 1. Settlement Patterns** – Promote sustainable settlement patterns that promote infill development over residential sprawl, to offer a greater array of affordable housing choices.
 - 2. Agriculture** – Promote the agriculture, fishery and aquaculture sectors and the production of food in rural areas.
 - 3. Climate Change** - Engage in processes of climate change mitigation and climate change adaptation.
 - 4. Flood and Natural Hazard Areas** - Manage development in these areas to increase health and safety and limit social, environmental and economic costs to the province, local governments, and residents of the Province.
 - 5. Natural Resources** - Protect natural resource development areas and environmentally sensitive areas for present and future generations while fostering a more consistent and predictable regulatory environment.

The Province has prepared a guide to help Planners ensure conformity with these statements that shows the importance of data for planning. Creating/obtaining and analyzing this data is an important part of the background study process.

Historical boundaries



2. CURRENT PLANS

The council has expressed a desire to update community planning by-laws for the entire municipality. Currently there are multiple by-laws regulating land-use in these areas (see attached Map 1 for geography):

- St. David
 - St. David Rural Plan (2009)
 - St. Croix Corridor South Rural Plan (2021)
 - Subdivision By-law 13-23 (2023)
- Saint James
 - St. Croix Corridor South Rural Plan (2021)
 - Subdivision By-law 13-23 (2023)
- Saint Stephen
 - St. Croix Corridor South Rural Plan (2021)
 - Subdivision By-law 13-23 (2023)
- Dufferin
 - Dufferin Rural Plan (2020)
 - St. Croix Corridor South Rural Plan (2021)
 - Subdivision By-law 13-23 (2023)
- Townsite
 - Municipal Plan M-2 (2020)
 - Secondary Municipal Plan for the Industrial Park M-3 (2022)
 - Zoning By-law Z-3 (2022)
 - Subdivision By-law No. 13-23 (2023)

Some of these are clearly out of date (St. David Rural Plan), and need major overhauls, while some only need minor adjustments (Secondary Municipal Plan for the Industrial Park). However, given that there is now only one MDSS, most land use by-laws should apply to the entire municipality, while still having specific policies/proposals/regulations that recognize and respond to existing development patterns, neighbourhood character, and infrastructure capacity. Almost half of the MD has no rural plan – and therefore no zoning in effect.

ST. DAVID RURAL PLAN (2009)

Unlike zoning in the Townsite, zoning in St. David is vague and unprecise, with a one-size-fits-all approach. While this approach may have been simple for the plan drafters, several recent planning applications make it clear that more precision and attention to separating incompatible uses is required moving forward.

ST. CROIX CORRIDOR SOUTH PLAN (2021)

This rural plan is clearly more up to date than the other ones. Some form of this plan has been in place since 1995. This plan largely prohibits development within 30m of the Ordinary High-Water Mark

(OHWM) of the St. Croix River and runs through multiple jurisdictions within southwestern New Brunswick. A northern version exists in the Western Valley RSC boundaries. This plan is more of a regional plan, as opposed to a local plan, because it applies to the entire run of the St. Croix River. Amending this plan should be done in consultation with other local governments and eventually the plan's policies should be adopted into a formal regional plan.

SUBDIVISION BY-LAW 13-23 (2023)

Recently passed, the Subdivision By-law covers the whole municipality and has various standards for different types of streets (i.e. local, collector, arterial, laneway, etc). It encourages active transportation where appropriate and has standards to enhance the aesthetic and infrastructural aspects of new subdivisions, especially public portions. It is not expected to be updated as part of the overall municipal plan update.

MUNICIPAL PLAN M-2 (2020)

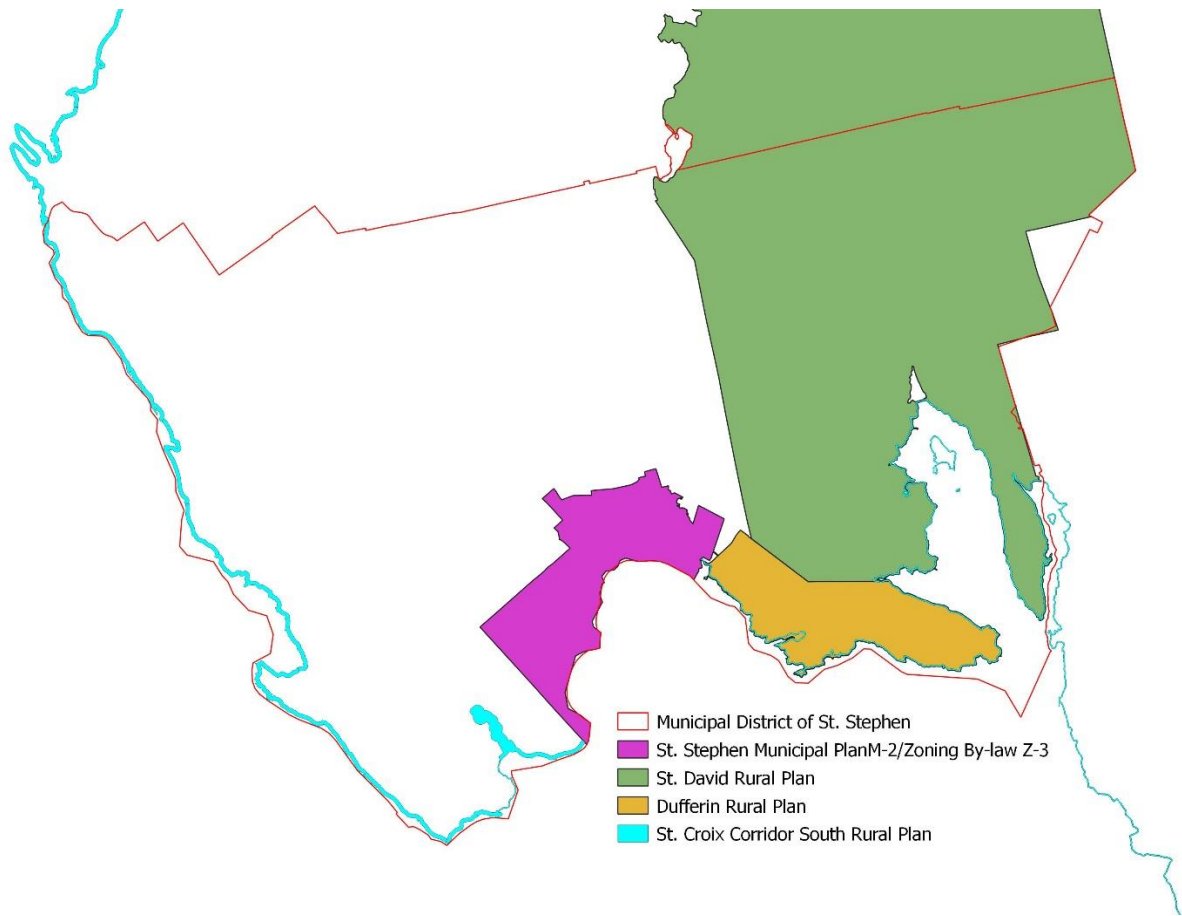
While the current Townsite municipal plan has important policies that have helped move the Municipality forward, it is both overly prescriptive in certain regards (e.g. types of housing allowed in zones) and in other regards lacking in specific direction to Council. The Generalized Future Land Use Map functions largely as a second zoning by-law and is the only aspect of the municipal plan that has been amended. A more functional municipal plan would include maps related to specific policies and proposals. While the planning area is now one municipality, geographic, infrastructural, and cultural factors will lead to policies that are only applicable to certain areas of the municipality.

SECONDARY MUNICIPAL PLAN M-3 (2022)

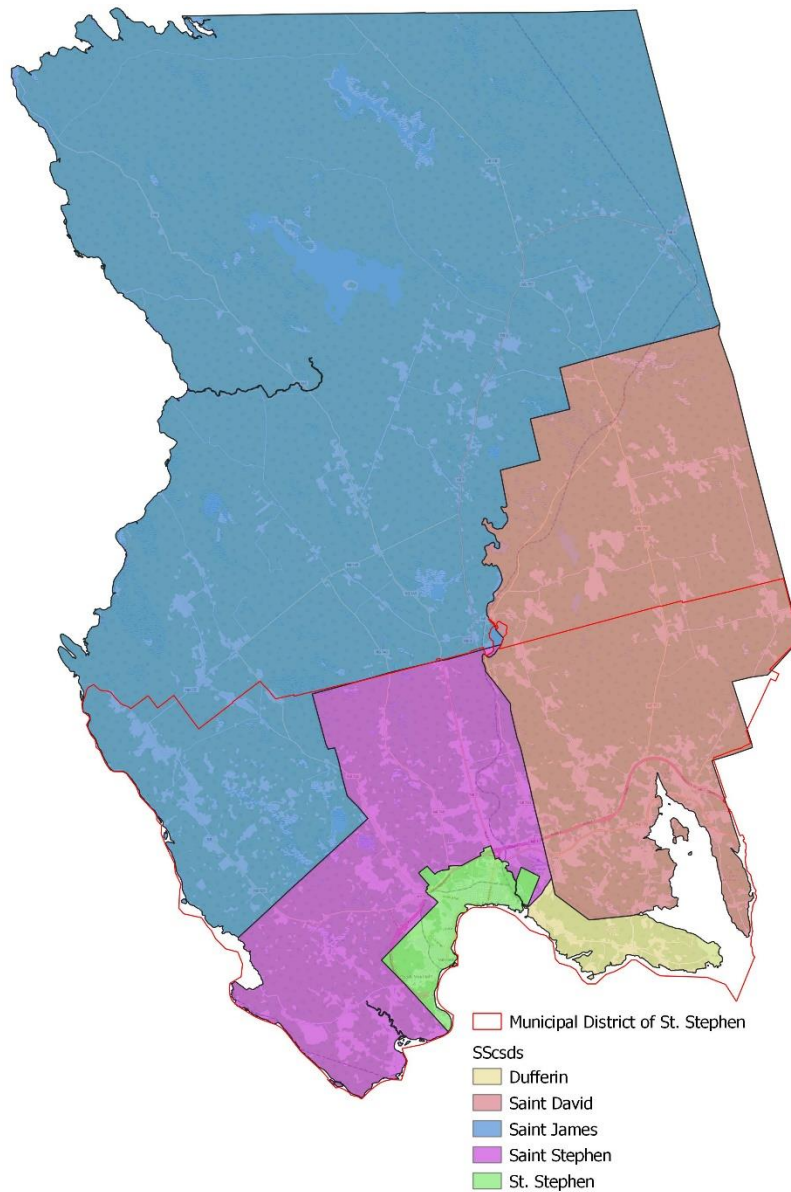
The Secondary Municipal Plan focuses primarily on guiding development and expansion of the Industrial Park while providing Municipality Council with long-term planning policies under the guidance of the Town of St. Stephen Municipal Plan By-law No. M-2 and is informed by the background study, the St. Stephen Business Park Functional Plan (December 2021) prepared by Dillon Consulting Inc. with guidance and close-support from Future St. Stephen. To date, very few actions of this plan have been completed, as no single agency, entity, or department, has been appointed by the Council to carry out the development initiatives or secure the capital investments outlined for the Industrial Park.

ZONING BY-LAW Z-3 (2023)

The Zoning By-law is up to date but was limited in its potential flexibility by overly prescriptive sections of the municipal plan. Five residential zones and five commercial zones are excessive for a municipality of St. Stephen's size. The council may wish to plan and 'pre-zone' locations appropriate for future expected uses to expedite needed development.



3. POPULATION DEMOGRAPHICS

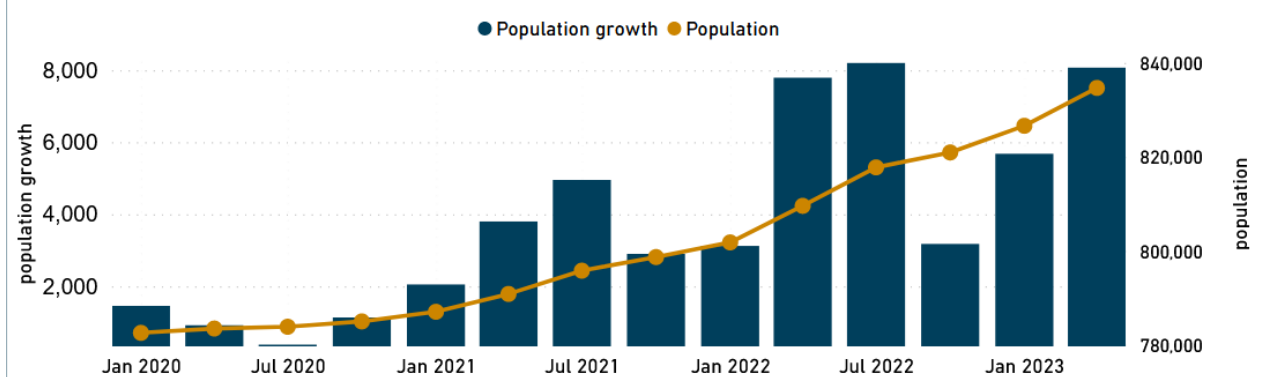


Demographic information is drawn from 2016 and 2021 censuses. The townsite (St. Stephen), Dufferin, and Saint James form Census Subdivisions (CSD). Portions of Saint James and Saint David CSDs are in the MDSS but data is only provided at the CSD level. In some cases, dissemination areas allow even more granular analysis.

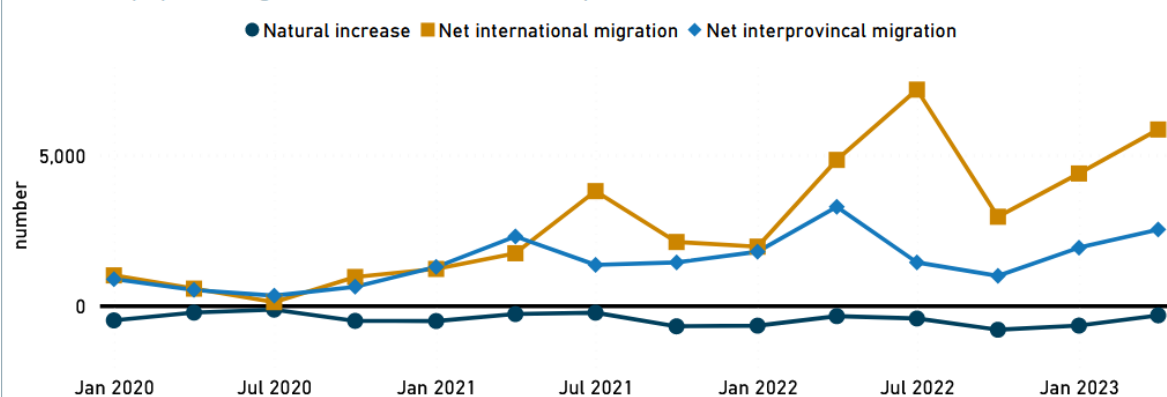
POPULATION AND DENSITY

POPULATION	2016	2021	%Change
St. Stephen	4415	4510	2.2
Saint Stephen	1839	1671	-9.1
Dufferin	573	565	-1.3
Saint James	425	358	-1.6
Saint David	1529	1470	-3.9
Total Municipality	8781	8574	-2.3

Population growth and population, New Brunswick, all quarters, 2020 to 2023



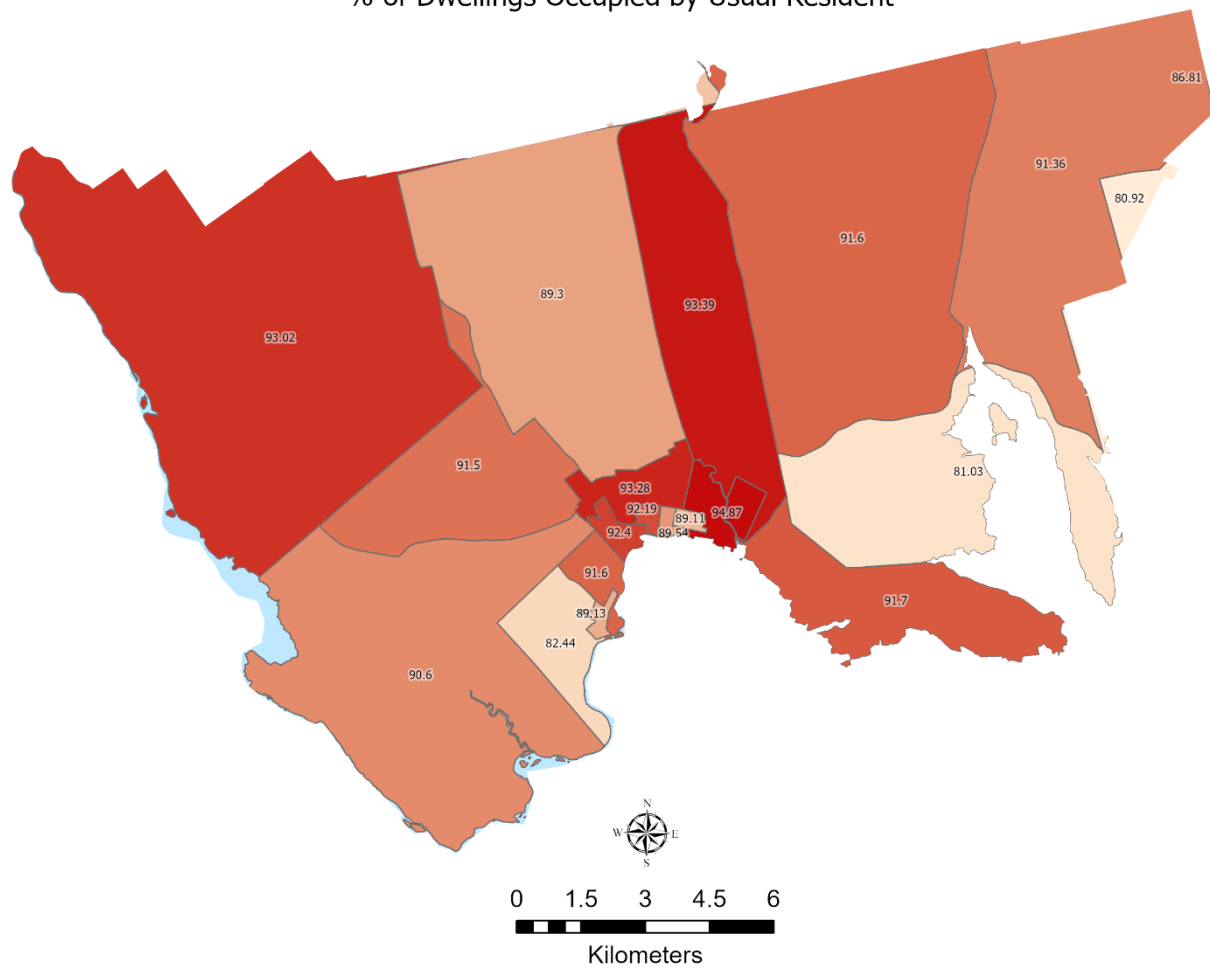
Factors of population growth, New Brunswick, all quarters, 2020 to 2023



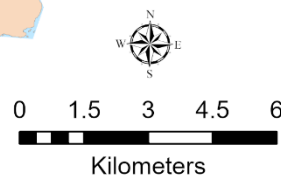
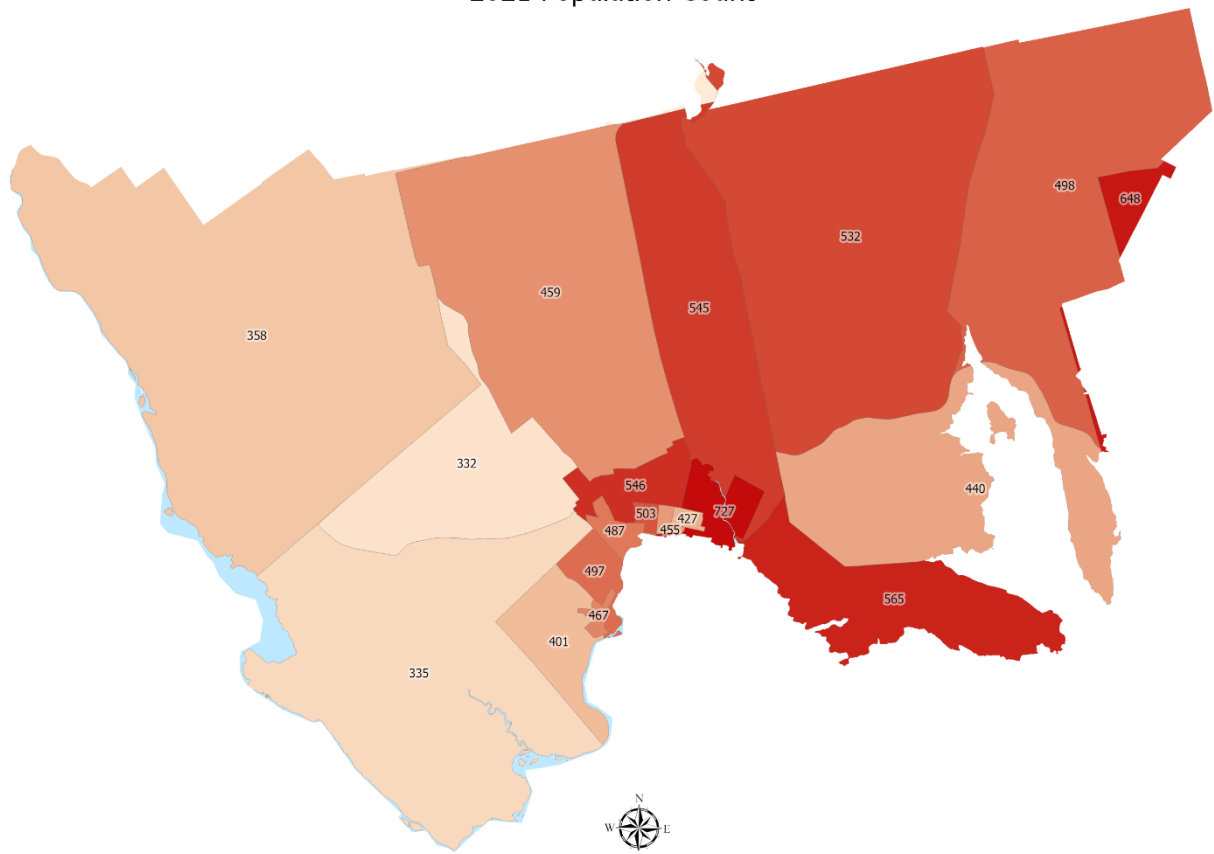
www.statcan.gc.ca

Canada 

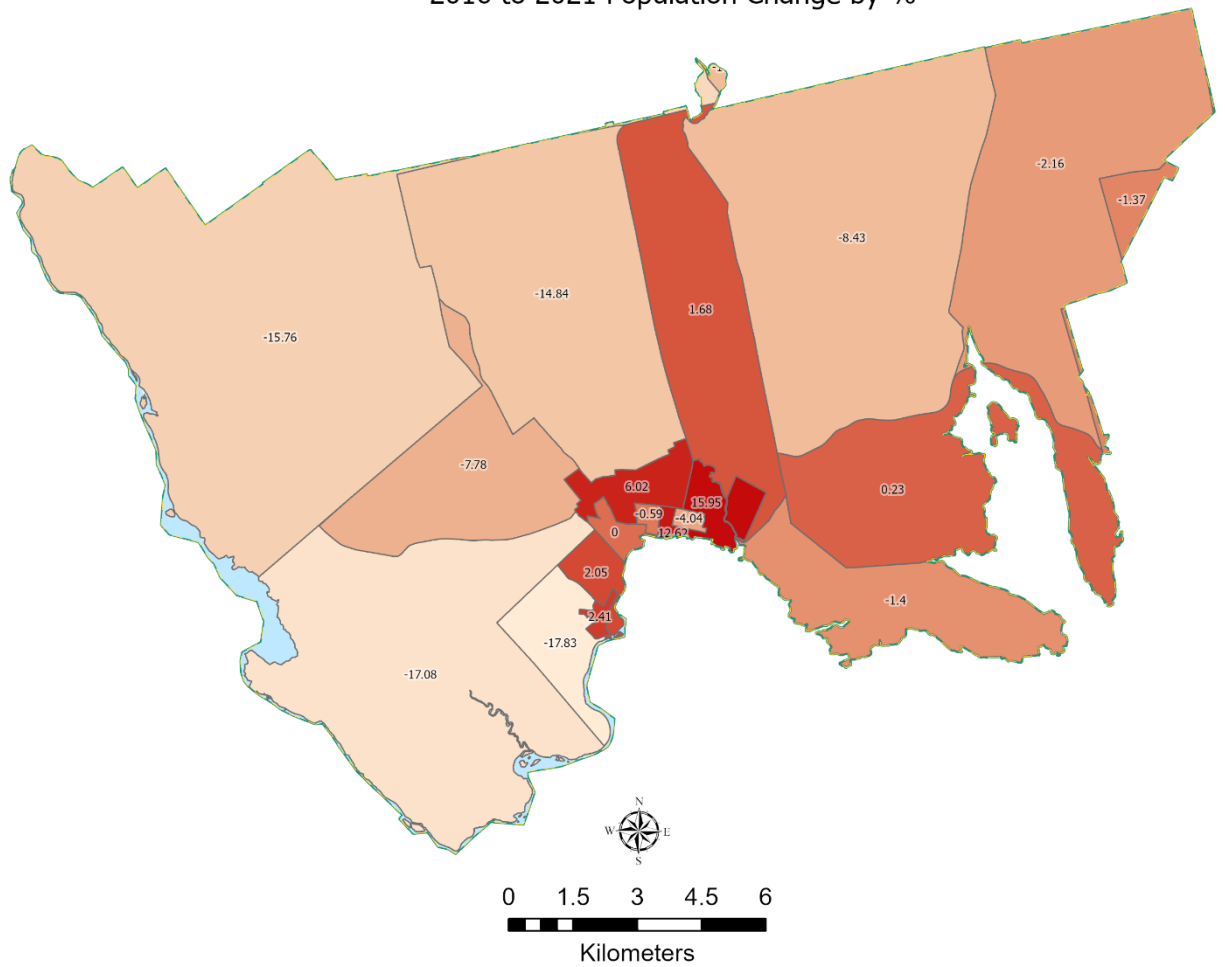
% of Dwellings Occupied by Usual Resident

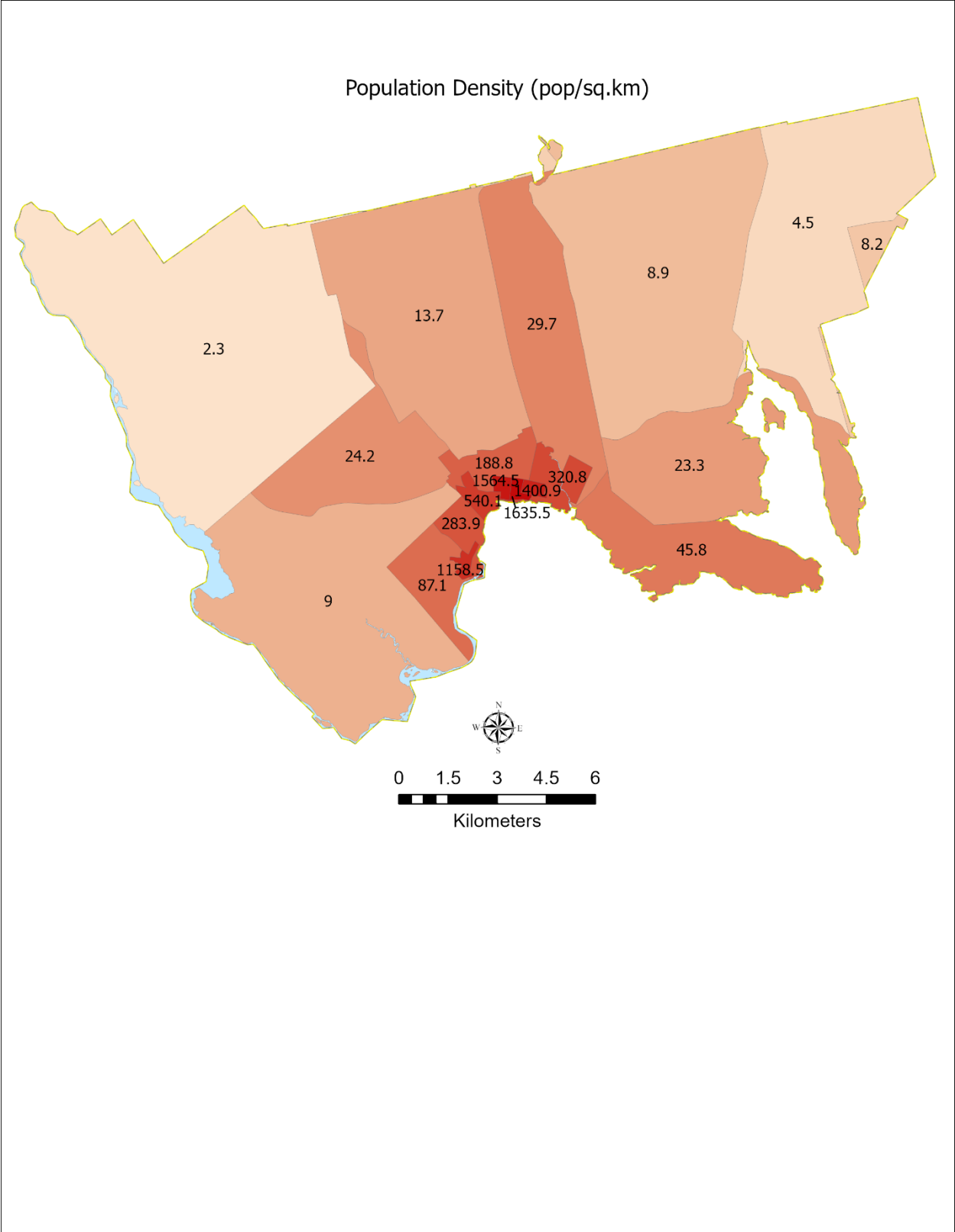


2021 Population Count



2016 to 2021 Population Change by %



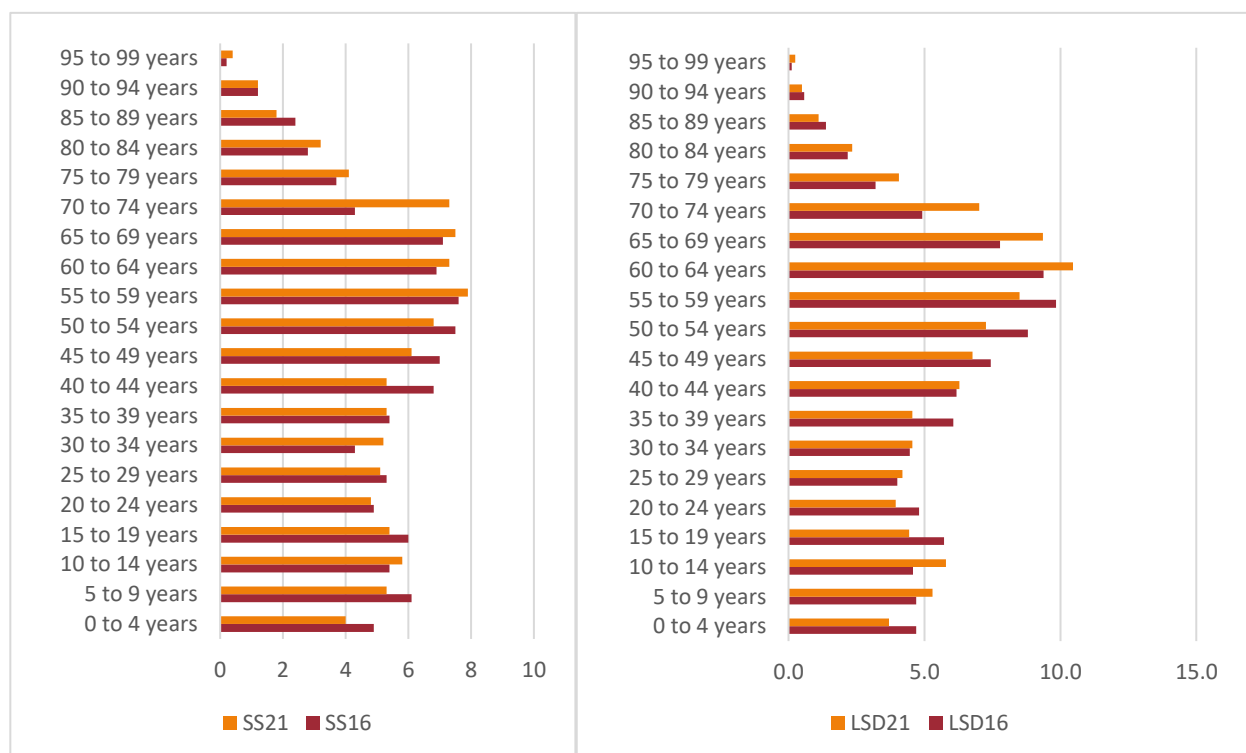


Key Insights

- The population is growing significantly faster in serviced areas (this is consistent across the region).
- Based on intercensal population estimates for Charlotte County, rates of population growth have likely increased since the last census.

AGE

Median Age	2016	2021	%Change
St. Stephen	45.8	48	4.8
Saint Stephen	47.8	49.6	3.8
Dufferin	49.6	50.8	1.2
Saint James	48.6	53.2	4.6
Saint David	50.5	51.6	2.2
New Brunswick	45.7	46.8	2.4



Key Insights

- All areas are above the provincial median age.
- The greatest overall increase in age category was 70-74.
- The percentage of school-aged children is decreasing (except 10-14), which shows a decline in the natural increase in the population and creates limits on a future working age population.
- As the population ages, the need for more specialized facilities and services will grow.

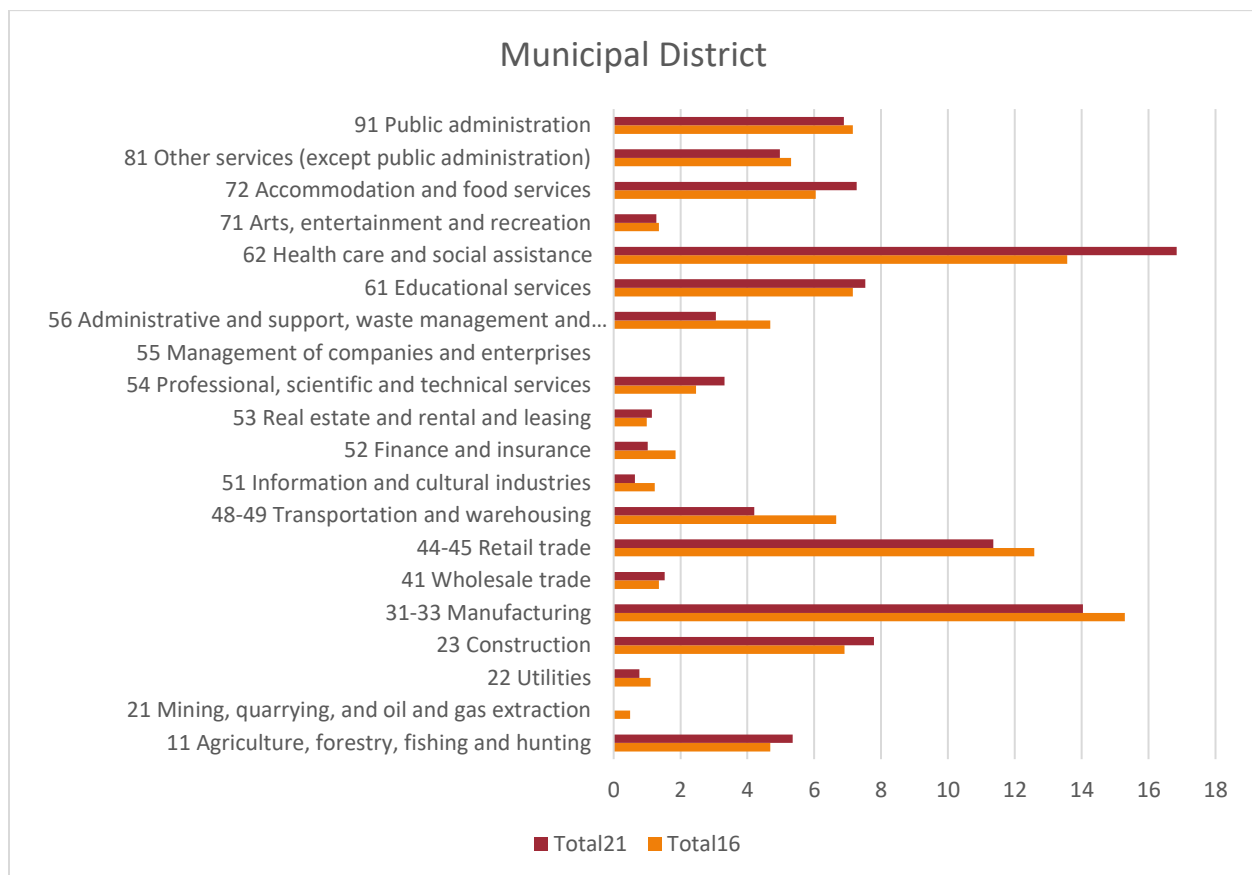
INCOME

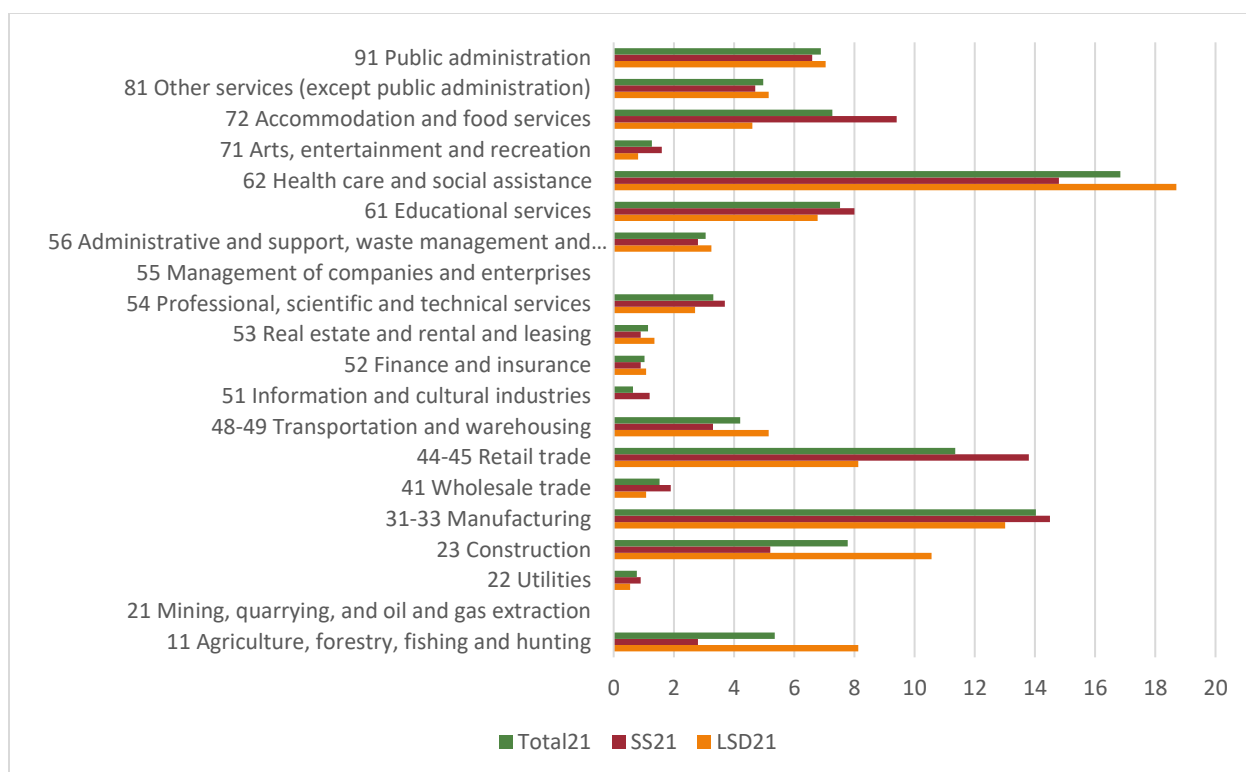
Income	2016	2021	%Change
St. Stephen	\$47,488	\$56,800	19.6
Saint Stephen	\$50,560	\$66,000	30.5
Dufferin	\$73,387	\$85,000	15.8
Saint James	\$46,976	\$60,400	28.6
Saint David	\$54,240	\$68,000	25.4
New Brunswick	\$59,347	\$70,000	18.0

Key Insights

- Incomes are lower than the provincial median everywhere except Dufferin.
- Low-income measures have decreased, however, StatsCan acknowledges that many unique factors contributed to this – especially CERB payments. (<https://www12.statcan.gc.ca/census-recensement/2021/as-sa/98-200-X/2021005/98-200-X2021005-eng.cfm>)

EMPLOYMENT





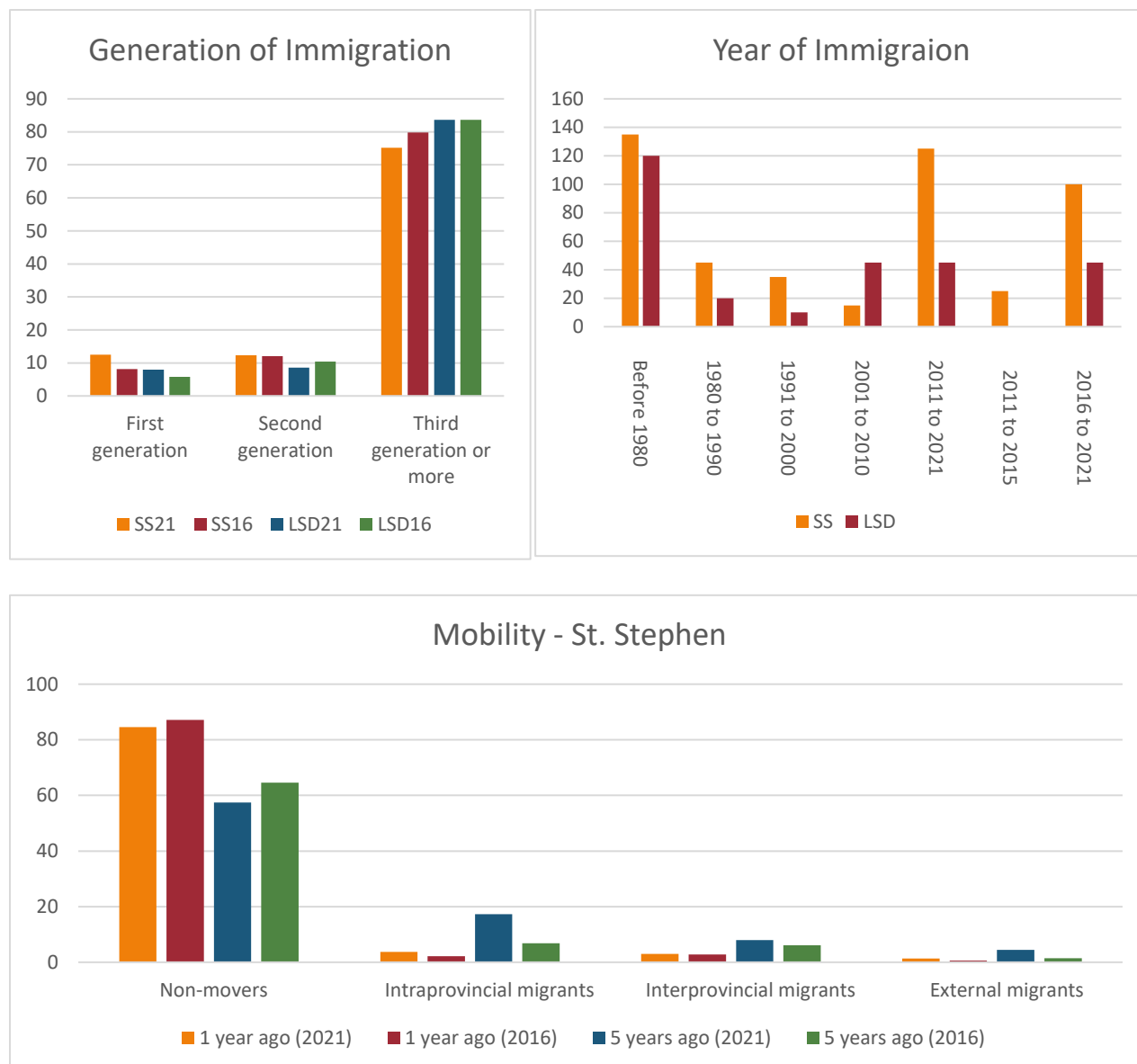
Key Insights

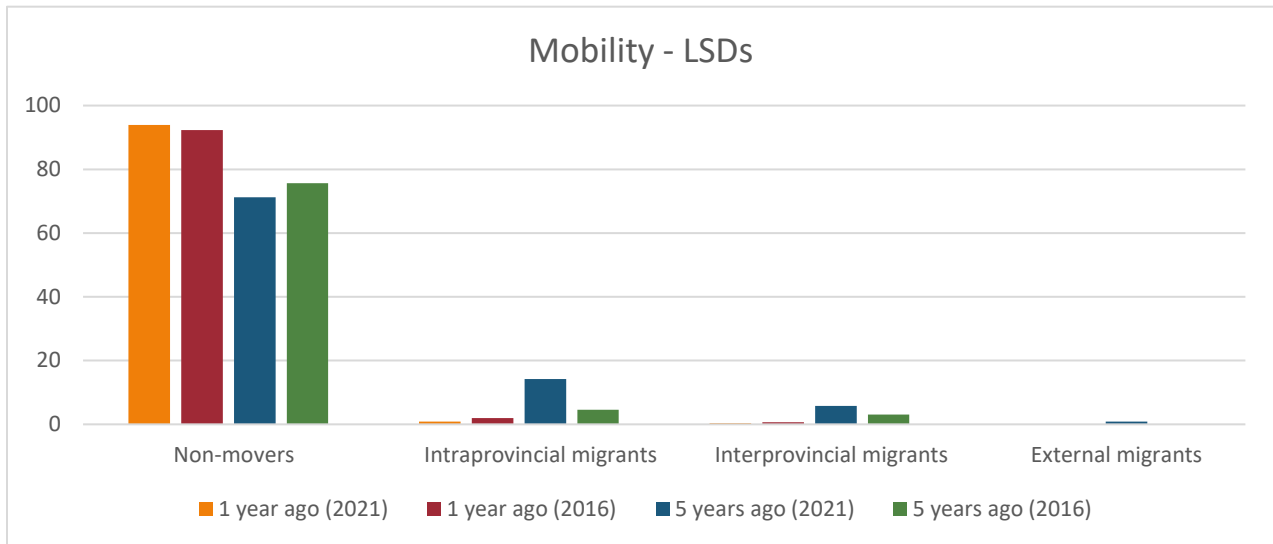
- Participation rate is declining in all areas (typically indicates increase in non-working age population).
- Employment rates have increased (fewer unemployed people are looking for work).
- The most significant increase is in healthcare related professions. Accommodations and foodservice, professional/scientific/technical services, and construction have also increased in share.
- Transportation and Warehousing has decreased most significantly in share.

IMMIGRATION AND MIGRATION

%IMMIGRANT/%NON-CITIZEN ¹	2016	2021	Change
St. Stephen	6.9/4	8.2/6.5	1.3/2.5
Saint Stephen	4.1/1.7	4.6/2.4	0.5/0.7
Dufferin	9.2/1.7	7.2/1.8	-2.0/.01
Saint James	0/2.4	10.8/3.1	10.8/0.7
Saint David	5.6/2.3	7.2/4.5	1.6/2.2
New Brunswick	4.6/2.7	5.8/4.3	1.2/1.6

¹ Immigrants are naturalized Canadian citizens

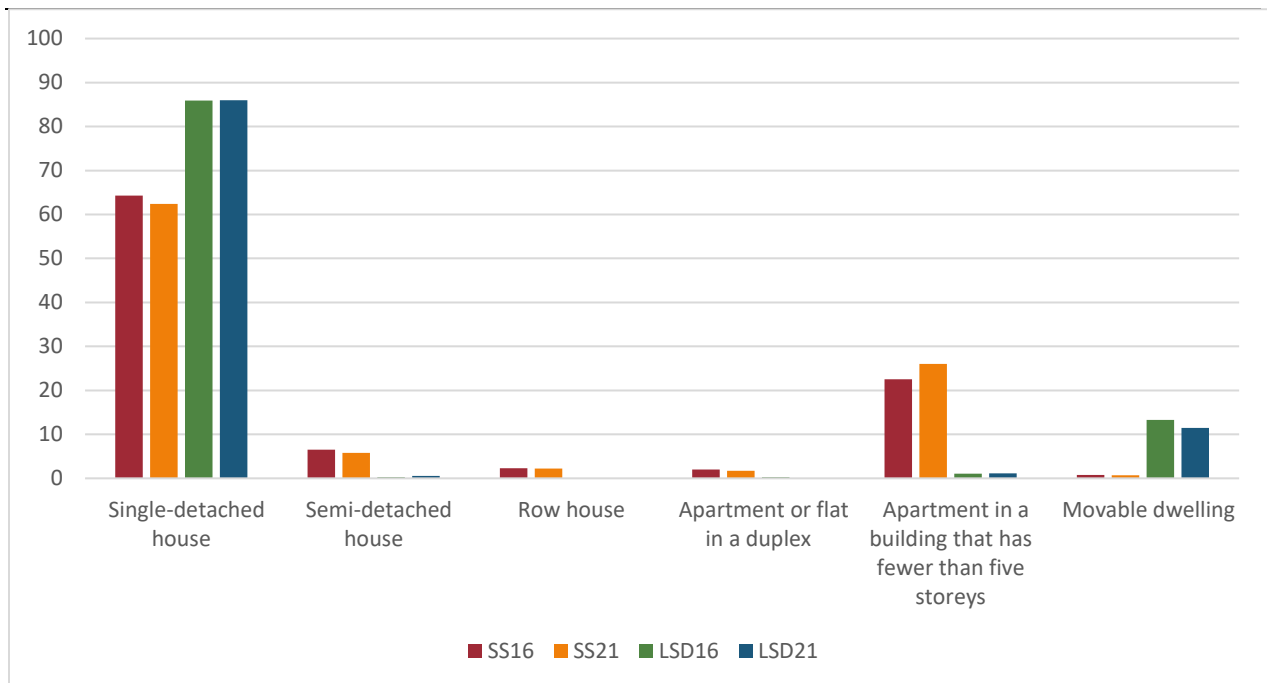


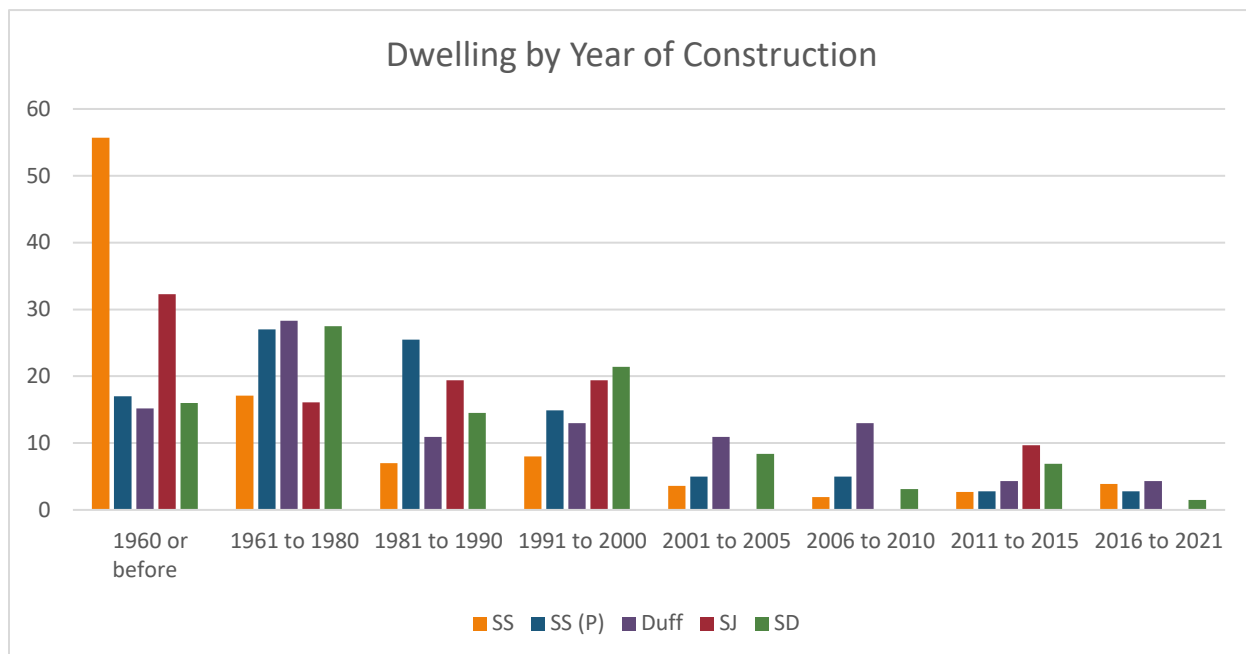


Key Insights

- Increasing proportion of first-generation immigrants suggests retention is still a challenge.
- All population growth in NB has come from immigration and interprovincial migration, likely true for St. Stephen

HOUSING





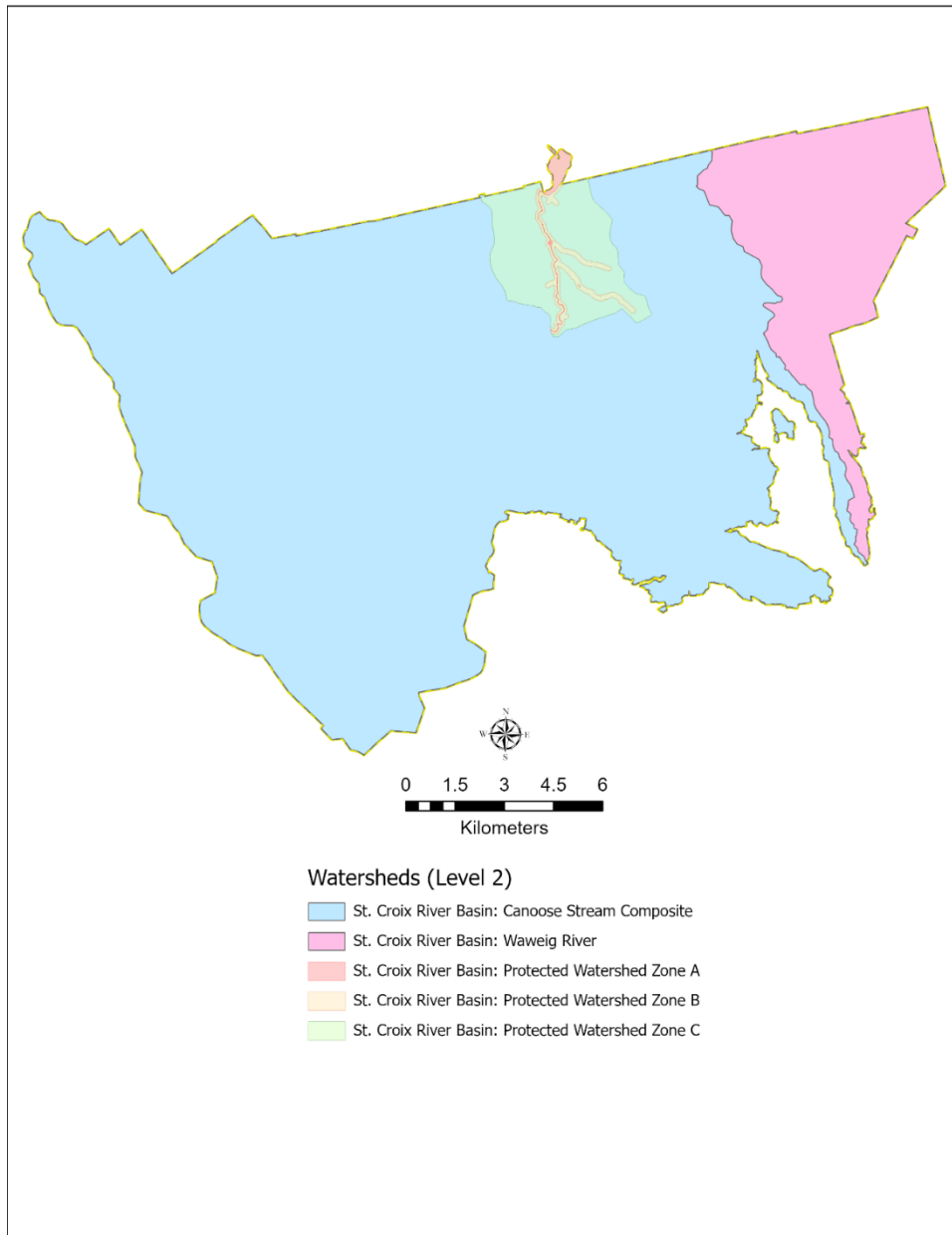
2016/2021 /%change	St. Stephen	Saint Stephen	Dufferin	Saint James	Saint David	NB
Average monthly shelter cost (renter)	705/772/+9.5	562/740/+31.7	n/a	n/a/500/n/a	596/680/+14.1	741/870/+17
Average monthly shelter cost (owner)	806/808/+0.2	687/690/+0.4	734/870/+18.5	505/590/+16.8	719/644/-10.4	876/935/+7
% spending >30% of income (renter)	46.9/28.6/-18.3	29.4/0/-29.4	n/a	0/0/0	37.5/0/-37.5	36.5/28/-8.5
% spending >30% of income (owner)	16.5/6.8/-9.7	11.9/4.6/-7.3	0/0/0	0/0/0	9.9/6.8/-3.1	10.3/7.5/-2.8
Median value of dwellings	120,228/150,000/+25	109,619/150,000/+37	174,238/250,000/+44	89,956/140,000/+56	129,881/150,000/+16	150,010/180,000/+20

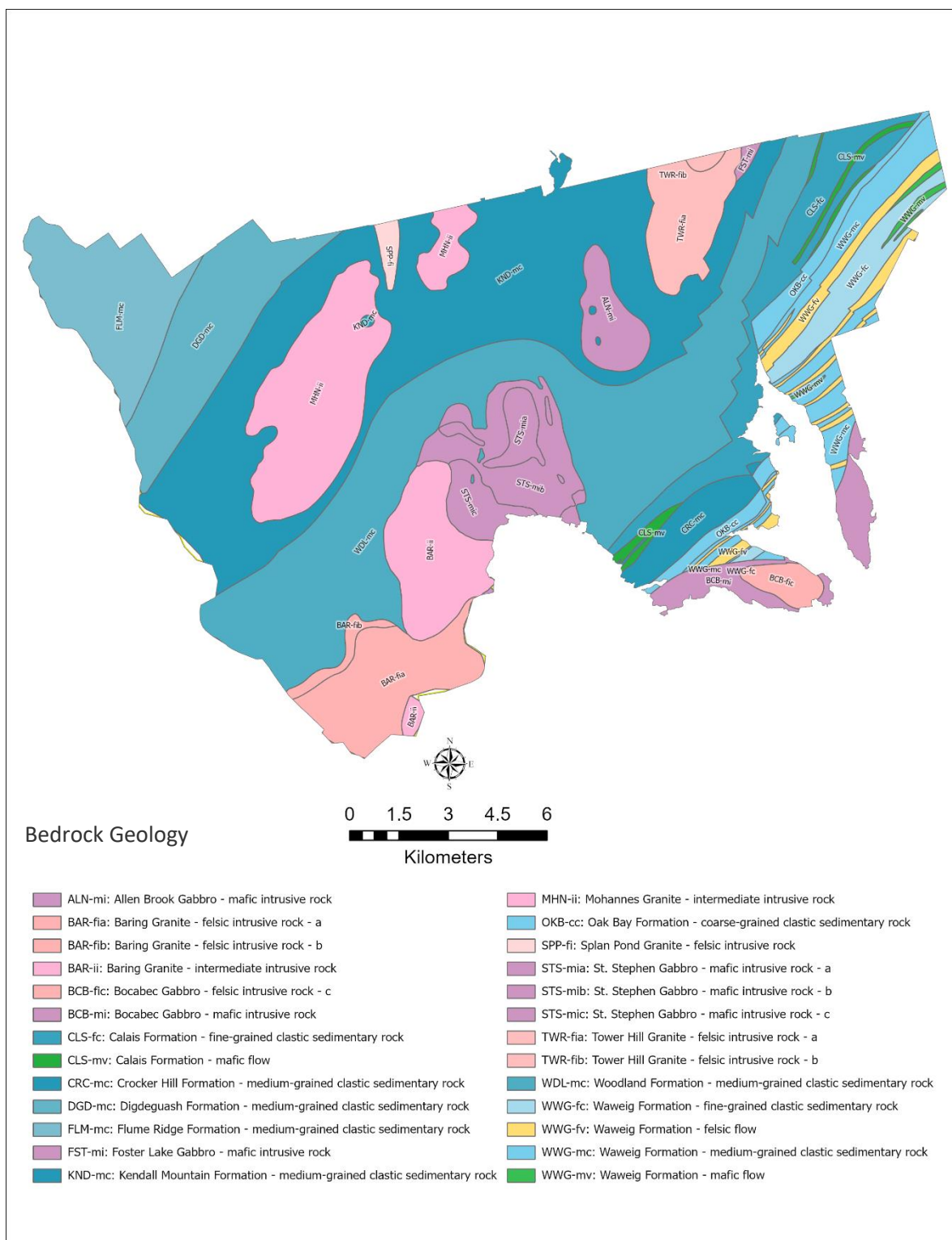
*Based on other data, this is likely due to an almost 20% reduction in dwellings with mortgages (i.e. mortgage payments were removed from monthly shelter costs).

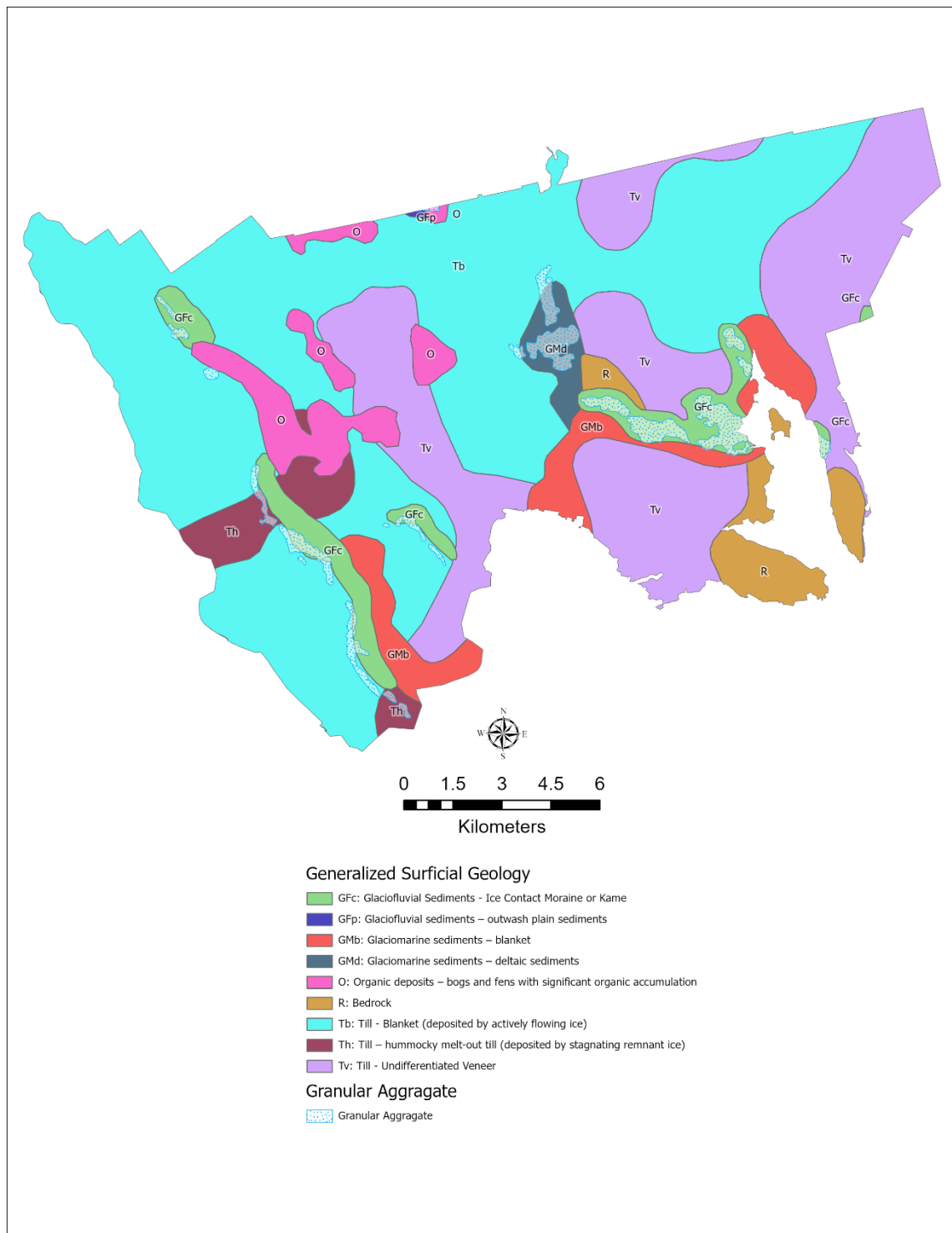
Key Insights

- Renters struggle far more than owners with all aspects of housing.
- Rental dwellings exist primarily within the Townsite.
 - o While the proportion of renters has not increased, the number of rental dwellings has (and has continued to increase since the last census based on permitting data).
- The municipality has made progress in its housing goals between SNBSC's 2020 Housing Needs Study and 2022 Update (see Appendix).
 - o The vacancy rate has increased from 0.3%-2.5%.
 - Survey results show little to no change in difficulty of renters finding housing that meets their needs but improvements for owners.
 - Based on surveys, renters in 2022 are less likely to spend over 30% of their income on shelter costs and are more likely to live in well maintained spaces that match their needs.
- Homelessness stemming from eviction has become visible indicating that a full spectrum of housing options (including supportive, transitional, and emergency) is required.
- Accessory Dwelling Units (ADUs) should be allowed and incentivized on any lot containing a main dwelling unit and where there is sufficient sewer/water capacity, in the serviced areas, or septic/well capacity, in the rural areas. Promoting ADUs could help address the needs of an aging population, as well as ease the difficulties that renters are facing in St. Stephen.

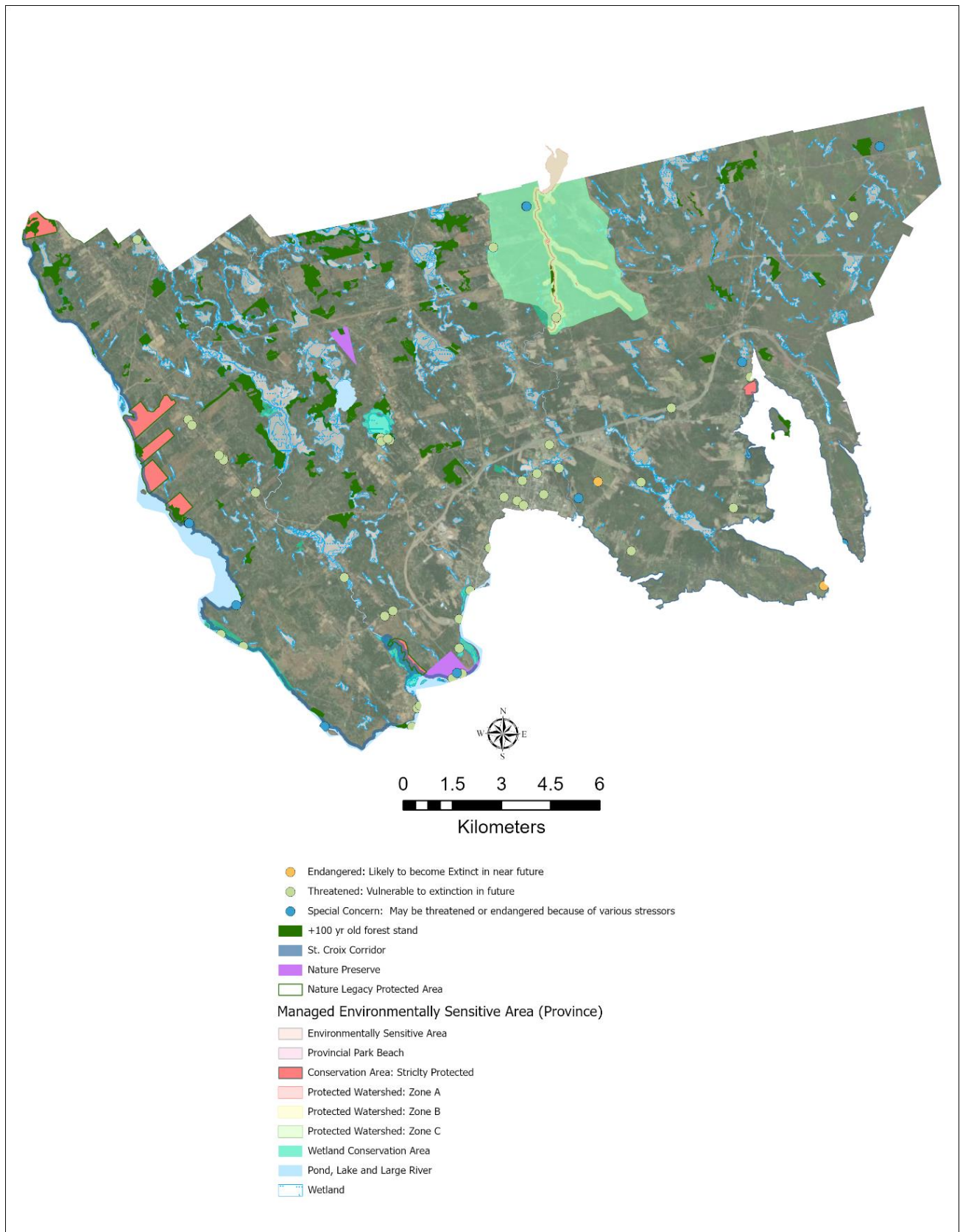
4. NATURAL ENVIRONMENT



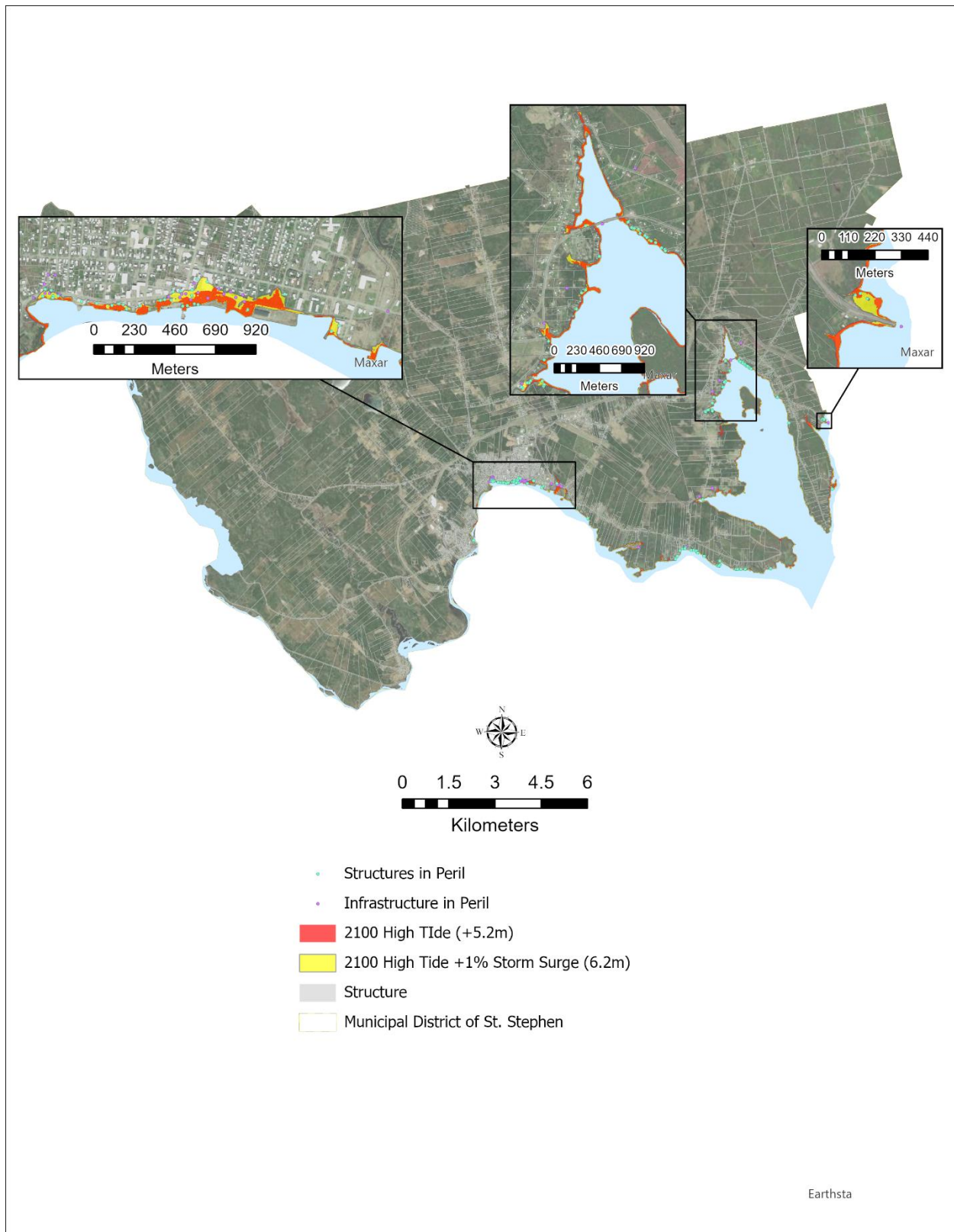




CONSERVATION



CLIMATE CHANGE



Climate change should be of significant concern for St Stephen. 2023 saw a wildfire impact the neighbouring municipality (Saint Andrews), burning over 250 hectares of forest. While forest fires have generally spared Atlantic Canada, 2023 shows that this will almost certainly not be the case moving forward. More obviously relevant for coastal communities is sea level rise and storm surges at high tide. Several significant storms have caused flooding, damage to infrastructure, and property.



Picture 1 – Wharf flooding at high tide (2024)



Picture 2 – Damage to Coastal Link Trail after storm surge (2024)

Key Insights

- Sea Level Rise projections have been updated and should be reflected in the planning by-laws.
- While armour stone/riprap is a popular solution for protecting shorelines from erosion, research indicates they are ineffective in the long run and many jurisdictions have, or are in the process of, significantly restricting their use².
 - Nature Based Shoreline protection has advanced and should continue to be encouraged, if not required.
- Multi-level governmental partnerships will be required to adapt infrastructure at risk.
- The Municipality has undertaken strategies related to Greenhouse Gas Emissions³ and Energy Planning⁴ that should be reviewed for relevant planning implications.
 - Efficient land use including mixed-uses with density of dwellings and amenities lead to less use of vehicles and associated emissions.
- Local planning policies and zoning should be consistent with, or go beyond, Provincial Regulation and legal statutes that help protect the natural environment in the municipality. The best asset for St. Stephen to deal with ongoing climate change is to have large areas of land with strong, adaptable natural ecosystems (biodiversity). Less natural, human-improved environments are

²https://www.princeedwardisland.ca/sites/default/files/publications/2023_pei_interim_coastal_policy_recommendations.pdf

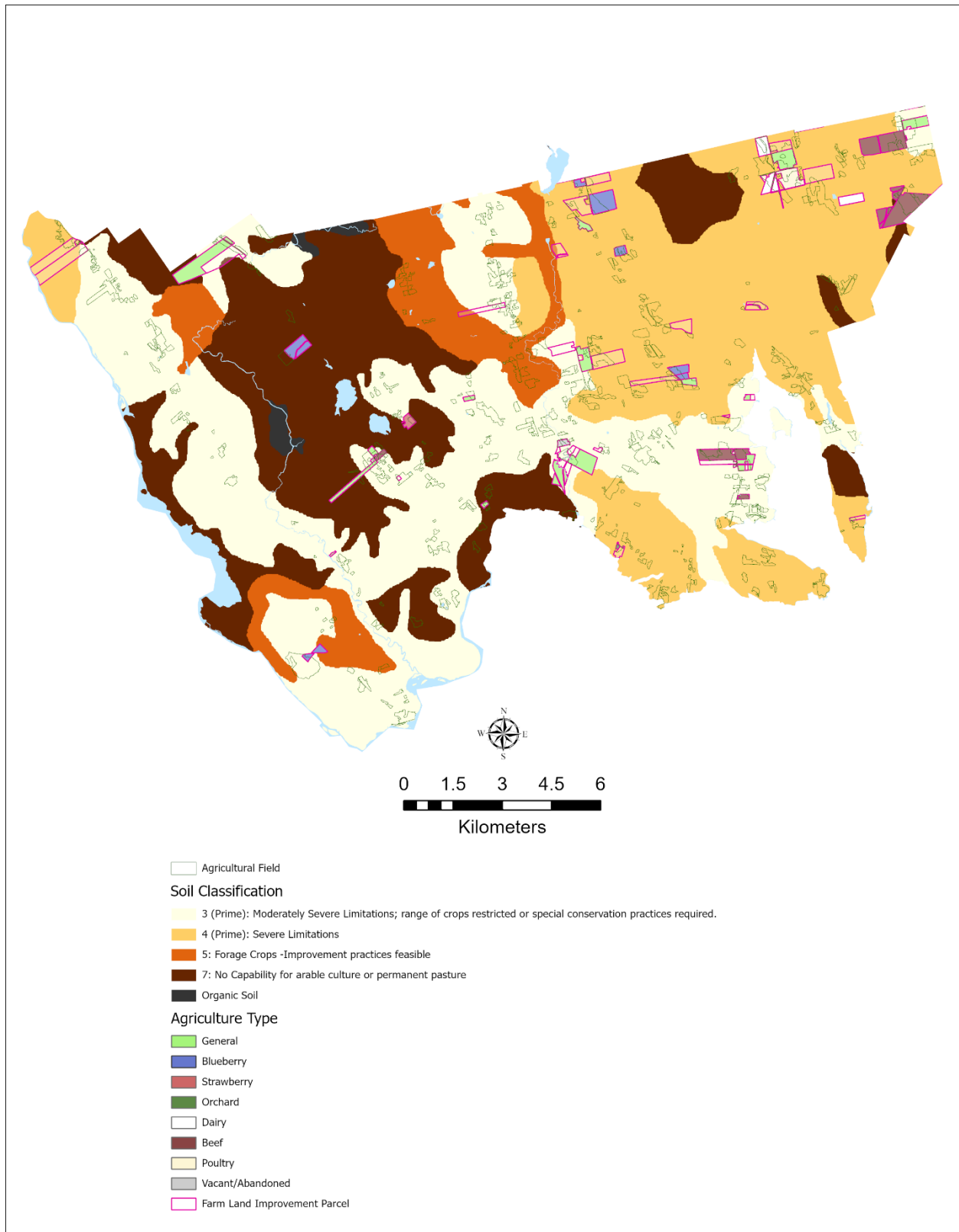
³ https://www.townofsaintandrews.ca/wp-content/uploads/2022/04/SA_GHGMitigation_LocalActionPlan_Final.pdf

⁴ <https://questcanada.org/town-of-saint-andrews-accelerator-program/>

more fragile and capable of infrastructure or system failure. Given this, critical natural areas of land in the municipality should be designated with conservation zoning, with limits placed on their development, including natural areas already protected by other regulations or easements:

- Moores Mills Watershed Protected Area Designation (aquifer is the drinking water supply for St. Stephen).
- Watercourse and Wetland Alteration Regulation 30-meter buffers around wetlands and watercourses (to reduce non-source point pollution into these aquifer recharge areas).
- Fish and Wildlife Act (to protect wildlife habitats to preserve the ecosystem and hunting); and,
- Conservation Easements (Nature Legacy Protected Areas).

5. RESOURCES



AGRICULTURE/AQUACULTURE

There is a long history of farming in Charlotte County and the St. Stephen area, with the 1819 Charlotte County Agricultural Society being the second agricultural society founded in the province. The countryside around St. Stephen used to be dotted with numerous grist mills for milling locally grown grain, crops, orchards, and livestock operations. The Ridges around the townsite of St. Stephen continue to host a few remaining active, family farms that have passed from generation to generation. However, there is also plenty of visual evidence of dilapidated barns and former farmer's fields being overgrown that farming culture has declined, suggesting that farming culture has declined. Today, locally produced fruit and vegetables have become rarer commodities in St. Stephen's grocery chains, small retail vendors, or farmer's markets. The median age of farmers in Charlotte County is 60 and it is an ongoing challenge that many farms in the region do not have a formal succession plan.⁵ There is little commercial agriculture in the area despite relatively good soil, with most commercial farming being limited to blueberry production. Nevertheless, the St. Stephen area has some of the best land available for growing grapes.⁶

Apart from the economic challenges of operating a commercial farm in an area that does not have a strong network of agricultural buyers and suppliers, farming has potential to be revitalized in the St. Stephen countryside in the future. In an era where the reliability of just-in-time global supply chains is being questioned, 'import replacement' is starting to be featured again as a government policy towards food production.⁷ Re-starting an agricultural ecosystem in the St. Stephen area could come in the form of financially supporting an abattoir, working with local and regional economic development groups on marketing local farming opportunities, and working with the Department of Agriculture, Aquaculture, and Fisheries, and Working NB (PETL) on facilitating local training/business succession programs.

⁵ Succession plan for the agricultural operation, Census of Agriculture, 2021 (statcan.gc.ca)

⁶ Grape Productivity Map (arccgis.com)

⁷ 2021-2025-local-food-beverages-strategy.pdf (gnb.ca)

Aquaculture is a booming industry in Charlotte County, but most of that is concentrated in Eastern Charlotte or Saint Andrews (Port of Bayside) apart from the Oak Bay Hatchery in St. David.

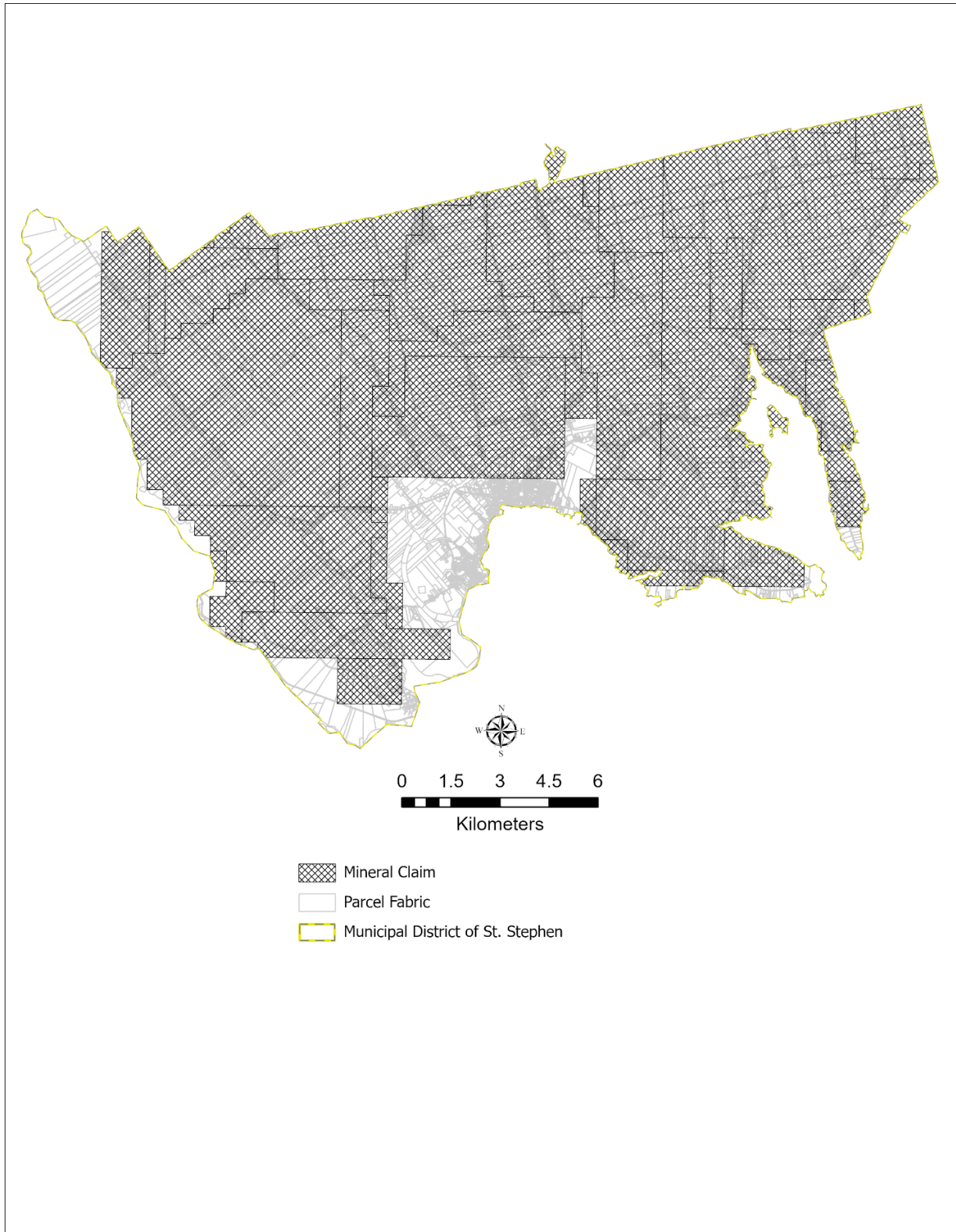


Picture 3 – Oak Bay Hatchery

FORESTRY

While New Brunswick is known for forestry, there is relatively little large-scale forestry activity occurring in St. Stephen. Private woodlots exist throughout the rural parts of the Municipal District and some sawmills also exist in these areas. As forest products are a part of the rural resource economy of St. Stephen, these uses will need to be appropriately accommodated in rural zones of the Municipal District.

MINING/AGGREGATE



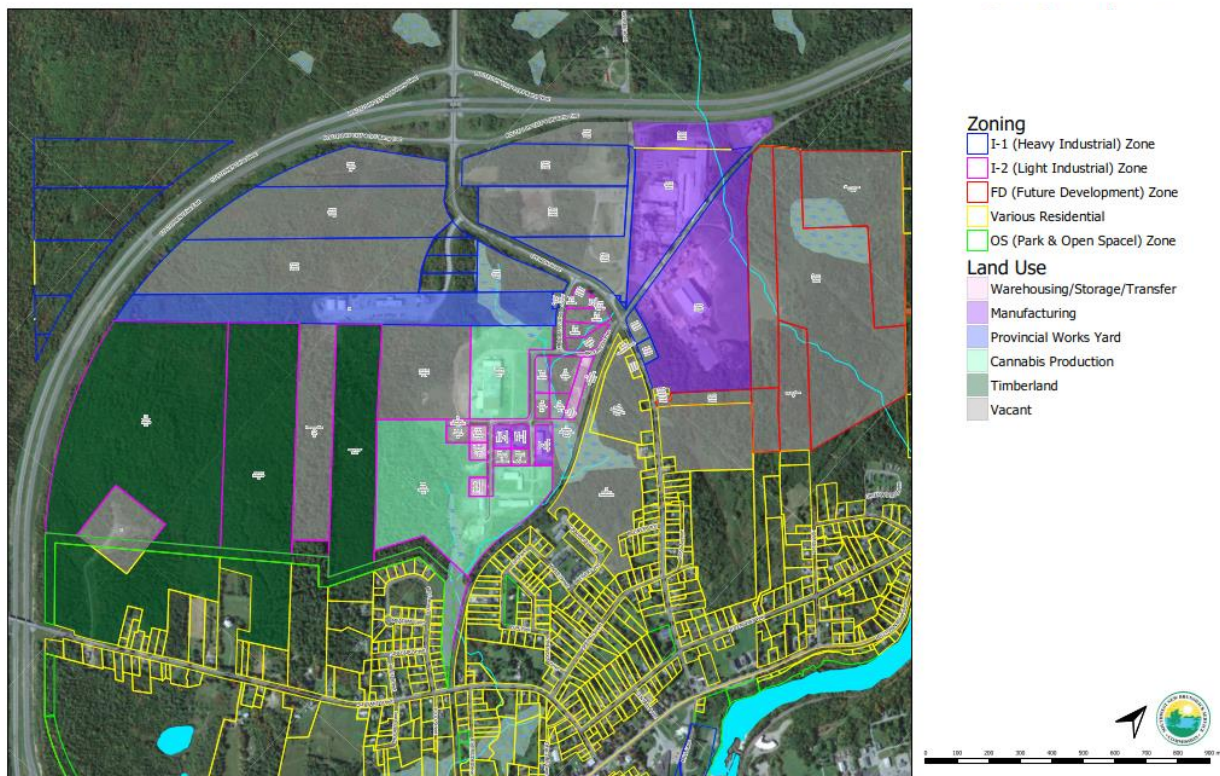
A large mineral claim covers the majority of southwest NB with portions covering most of the Municipal District. Brunswick Exploration is in the initial stages of exploring a mineral claim to potentially extract Lithium in the Hayman Hill area.

Key Insights

- Employment in primary resources has increased.
- As 'homesteading' becomes more popular in rural areas, basic regulations for smaller livestock operations should be considered to protect public health, water quality, and reasonable enjoyment of rural land.
- The council could promote programs that encourage farm succession planning so that existing farms are not lost through retirements.
- The council could identify opportunities for agricultural facilities, such as an abattoir, to support local livestock farming opportunities.
- The planning process should set clear standards to prevent pollution (including aesthetic) for rural resources uses that can co-exist with residential uses and identify areas, farther removed from settlement areas, for more intensive resource developments that would need resource-based industrial zoning.

6. ECONOMY

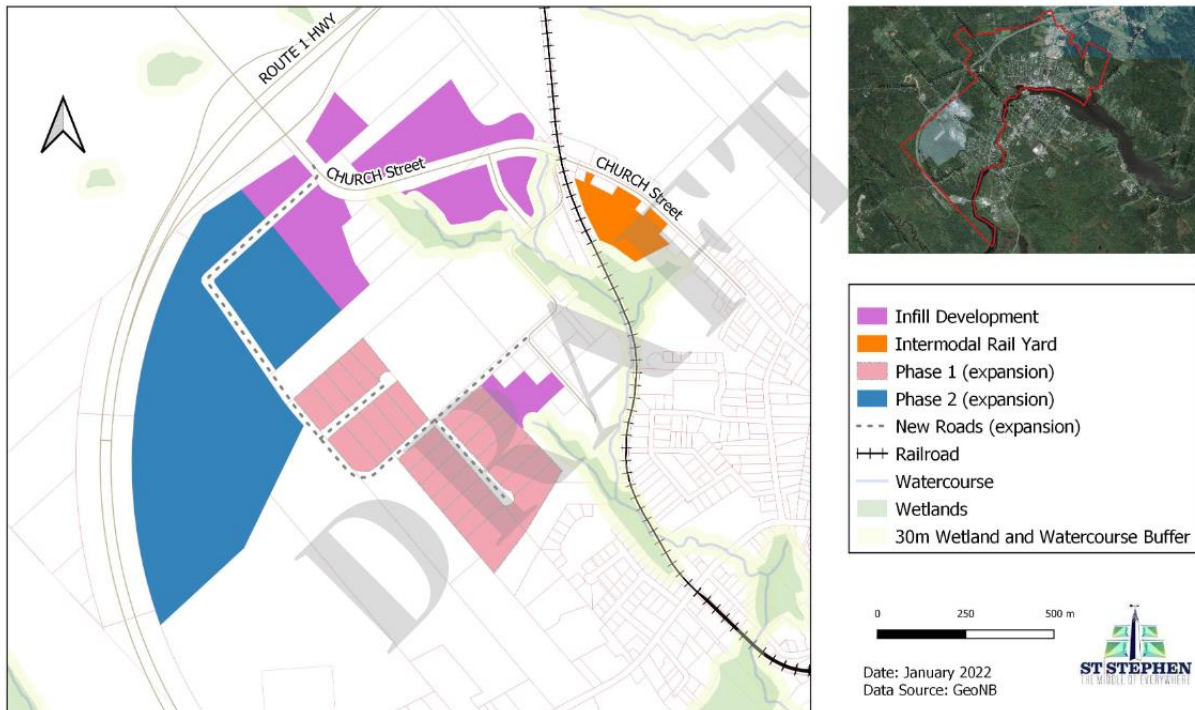
INDUSTRIAL PARK



The Industrial Park is one of St. Stephen's largest economic drivers, and given its large amounts of vacant space, municipal services, transportation linkages, and its convenient location on the border next to the largest consumer market in the world; the Industrial Park is St. Stephen's greatest economic opportunity. Approximately 120 people are employed by Arauco, a wood-products manufacturer. That workforce was at almost 200 when a line was closed in 2019⁸. Other businesses include machining and fabrication, cannabis production, and recycling transfer. A Secondary Plan was created for the Industrial Park in 2022 with the following proposed infrastructure development to unlock additional serviceable, vacant land. However, the Secondary Plan has not been implemented as it requires a dedicated municipal agency or department to carry out the development initiatives, as well as requires a budget to be allocated for land servicing and capital expenditures.

⁸ <https://www.cbc.ca/news/canada/new-brunswick/st-stephen-job-loss-1.5254803&ved=2ahUKEwj09dL99-6FAxWa48kDHd6-B3wQFnoECEMQAQ&usg=AOvVaw0GGu7fZvpmnfcco0RuhXDj>

Map of St. Stephen Industrial Park



HEALTHCARE

Healthcare makes up the largest job share in the municipality with an increasing share from 2016-2021 – this is almost certainly related to an ageing population and various regionally centralized Provincial services (Charlotte County Hospital, Public Health, Mental Health, etc.). Private services also exist (usually with some attachment to the Province) – Kindred Home Care is one of the most successful businesses to come out of St. Stephen and now employs over 500 people across Southern New Brunswick.

CHOCOLATE

St. Stephen has been nicknamed Canada's chocolate town due to hosting Canada's oldest chocolate and candy company. Ganong has operated as a family business in St. Stephen since 1873 and currently employs approximately 200 people. In addition to their own well-known products (Chicken Bones, Delecto, etc.) the original brick factory on Milltown Blvd. became the Chocolate Museum when a modern manufacturing facility was developed in 1990 closer to the highway interchange. The Chocolate Festival is a yearly tradition bringing joy to the young and young at heart.



Picture 4, 5 Historic and Modern Ganong factories

TOURISM/EVENTS

While not as well-known as nearby Saint Andrews, St. Stephen puts on a number of events throughout the year, drawing visitors from near and far. The Garcelon Civic Center is a particular asset in this regard: the Quartermain Arena, which seats 1,150 with additional standing room for 200, can host concerts, performances and sporting events (hockey being the most popular). Recreational assets in the municipality (discussed in a later section) are also significant tourism assets.

A significant challenge in attracting more events and visitors is the lack of dedicated hotel accommodations. A 39-room motel is the only large-scale accommodation. Short-term rentals are available as well, but they supplement rather than replace the role of hotels for visitor attraction.

One opportunity for the Council to investigate would be the development of a recreational vehicle (RV) campground in town, in addition to the existing RV campground in Oak Bay. There is a brownfield site adjacent to the St. Croix River and on the walking trail to downtown St. Stephen that may be worth exploring for this purpose. An in-town offering for RV tourists would be similar to the concept of the Kiwanis Oceanfront Campground in Saint Andrews which provides significant traffic to their downtown businesses during the summer tourism months.

REGIONAL COMMERCIAL HUB & DOWNTOWN

While employment in retail has declined in St. Stephen in recent years, with nearly three-quarters of a million square feet of commercial floor area, St. Stephen's status as a regional commercial hub remains a vitally important part of the local economy. There are, however, vacancies in the 480,000 +/- square feet of large-scale (6,000 sq. ft +) auto-oriented commercial space outside of downtown (herein referred to as 'large-format commercial ground floor space') and the over 210,000 +/- square feet of downtown commercial ground floor space.⁹ Approximately 70,000 square feet, or near 14.5%, of the large-format commercial ground floor space is underutilized, 37,000 +/- square feet of the downtown commercial ground floor space, or near 17.6%, is underutilized.¹⁰ Of those 70,000 square feet of underutilized large-format, auto-oriented commercial space, 50,091 square feet is, at the time of this report, listed as immediately available for lease (~10% vacancy). Of those 37,000 square feet of underutilized downtown

⁹ 'Ground floor space' as calculated here is a general approximation of a commercial building's ground floor footprint and does not account for multiple storeys or non-leasable spaces within buildings.

¹⁰ 'Underutilized' here means that the space is currently not hosting a productive use, such as a business, but may be used for incidental personal storage by the building's owner.

commercial space, only 6,000 square feet have posted signs listing space as immediately available for lease (~2.85% vacancy) at the time of this report.

The average Canada-wide retail vacancy rate was just over 4% in 2023 and has hovered close to 4% in the preceding 10 years.¹¹ So, the availability of retail space in St. Stephen implies that there is a surplus of auto-oriented commercial space, but a closer to average vacancy of downtown commercial space once unavailable/underutilized space is subtracted. The conclusion therefore is there may be enough supply of commercially designated land for auto-oriented commercial purposes, but more commercial spaces downtown could be made available through Council policies to encourage the rehabilitation of underutilized commercial downtown buildings into usable, leasable spaces for productive businesses. If new commercial buildings are needed, the primary commercial areas of St. Stephen have low building coverage ratios and could accommodate significant additional infill development (see 'Building Coverage Map' of Milltown Boulevard and King Street below). Given the housing pressures, these central commercial areas would be ideally suited to host new mixed use residential and commercial buildings that could add significant multifamily housing supply within short walking distances to schools, places of employment, and services. Such infill development would come with the added benefit of not incurring large capital expenditures involved in expanding the physical infrastructure outwards, beyond the already serviced portions of the municipality. Attracting major residential and mixed-use commercial development within these established commercially designated areas would provide a net increase to the revenues for the municipality and address several outstanding social issues related to the declining labour force, falling school enrollments, and inadequate housing stock.

Attracting new mixed developments to St. Stephen's primary commercial areas or encouraging major investment into the re-habilitation of existing commercial buildings, would likely require a series of policy changes. Based on feedback from area developers and cost-comparisons, some policy changes may include lowering the cost of developing downtown through the reduction of certain taxes and fees. For example, Council could explore a reduction in the current 20 cents per \$100 of assessed value which is levied against improved commercial properties in the business improvement area (BIA). The council could instead consider reducing this special BIA levy to the minimum necessary to keep the BIA eligible for federal or provincial downtown revitalization grants and provide for the expenses of a board of directors (e.g. 1-2 cents per \$100 of assessment). The program delivery of the BIA could be incorporated under the umbrella and budget of MDSS local economic development services. The council could also explore options for the reduction of water rates specifically for apartment buildings, which has been reported to make St. Stephen uncompetitive to other jurisdictions in Southern New Brunswick for multifamily housing developers. The council might review the current approach of charging account fees for each apartment unit in every apartment building whether or not that apartment building has just one water meter and bill. To replace much-needed revenues to the water utility, and to help spur infill development, the council could explore the potential of creating accounts and charging fees for vacant properties that have water services available and maintained along their lot lines.

The Municipal District of St. Stephen is also able to attract desired infill development downtown by utilizing vacant or underutilized properties that it currently owns. With the support of planning staff, the municipality could put together a request for proposal (RFP) package for each parcel to be approved by the Council. An RFP package may contain information about the parcel and even come with a defined

¹¹ [2024-Canada-Real-Estate-Market-Outlook \(cbre.ca\)](https://www.cbcre.ca/2024-Canada-Real-Estate-Market-Outlook)

development incentive. Or the offer of land downtown could be exchanged for a token sum, subject to a contract to build by a certain date. The RFPs could also be targeted to a wider array of potential investors if the program is straight-forward and the development objectives are set within the financial capacity of smaller-scale developers. Certain types of developments that could support downtown revitalization and infill, but also be within the investment scope of a larger number of families, or small-time developers, include quadplex (4-unit) buildings, as they could be eligible for residential construction mortgages. For examples of development potentials, see the map below: 'MDSS Owned Properties.' A goal of this downtown infill program could be to try to first attract development downtown from St. Stephen residents themselves in order to provide the greatest number of potential investors and to build local wealth.

Certain vacant and underutilized parcels downtown could also be made more attractive for development if some development site prep work was completed prior to the RFP/transfer, such as surveying, identifying stub-in connection locations, and ensuring that appropriate driveway accesses or laneway access points are in place. These certain sites downtown could be costed for 'development-readiness improvements' and identified within the municipal plan's capital improvement program.



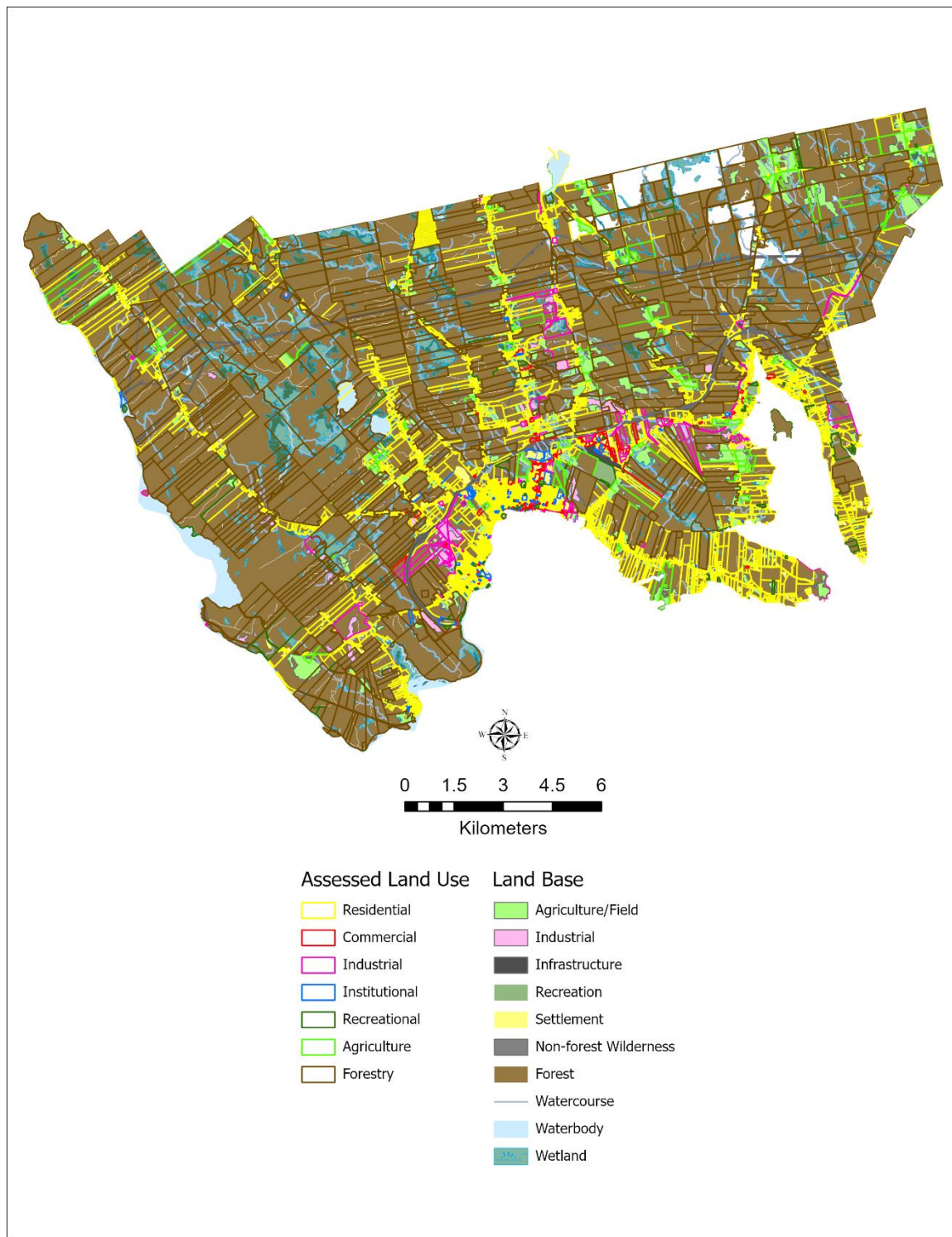




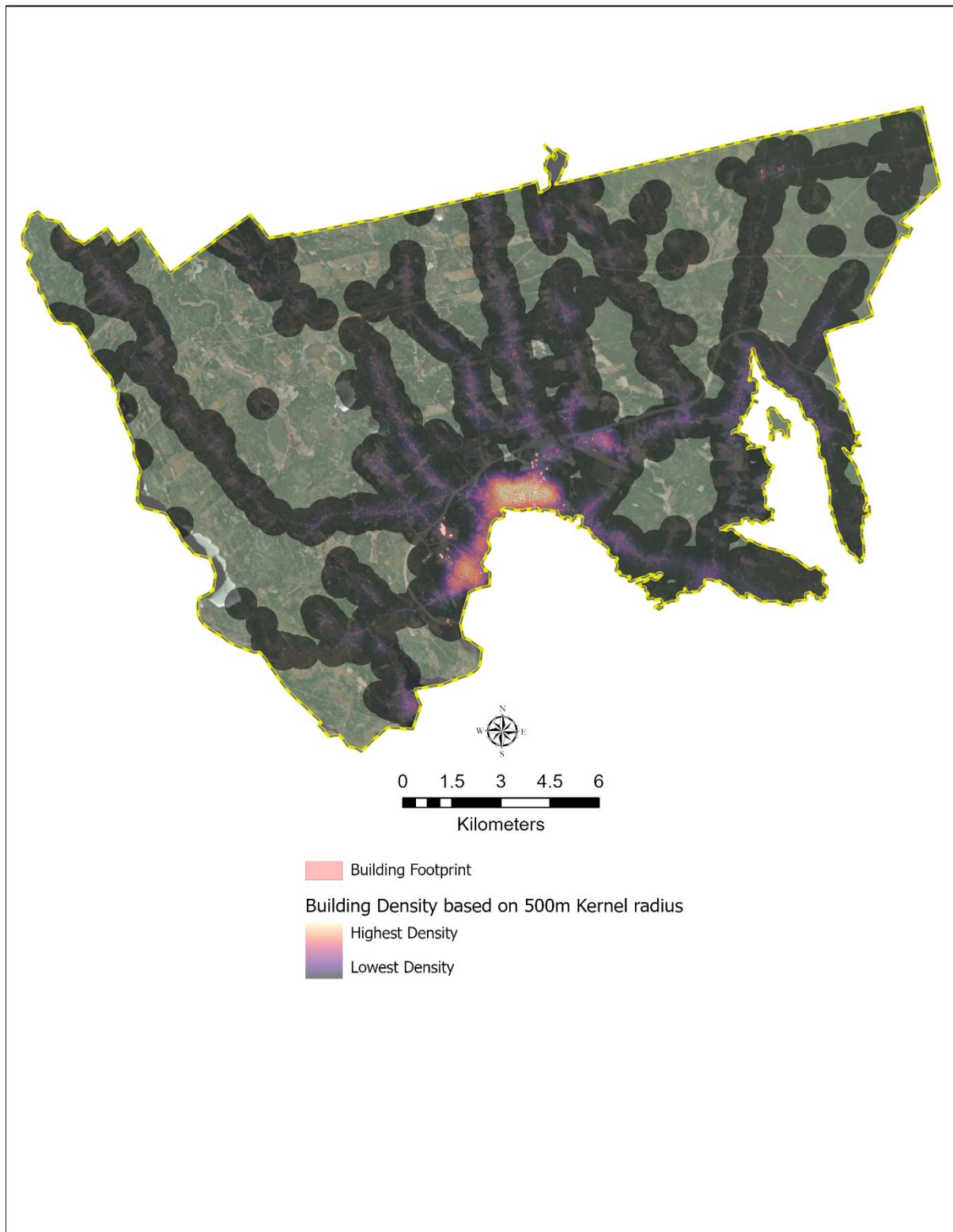
Key Insights

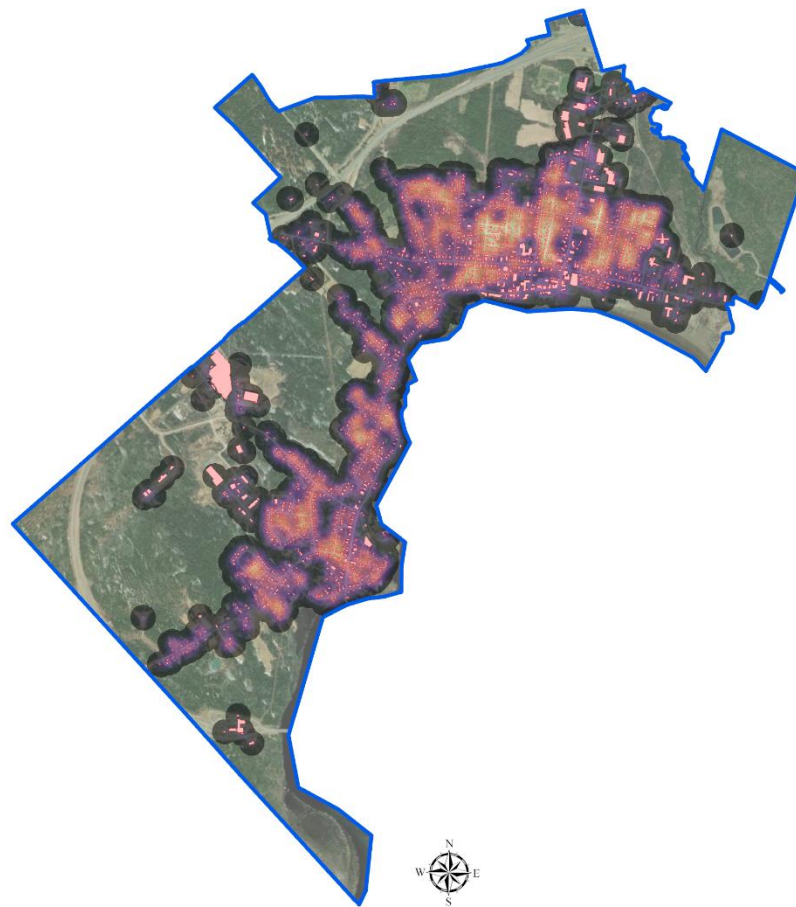
- The Industrial Park Secondary Plan should be reviewed for potential implementation and inclusion in the capital budget process and a local economic development service agency/department should be made responsible for its marketing and development.
- Employment in industrial sectors has declined.
- Tourist accommodations would support general economic development, such as an additional recreational vehicle campground nearby the St. Croix River and close to downtown.
- To encourage investment by reducing development costs for downtown commercial properties, the Council could explore a reduction in the BIA special levy but continue similar program delivery through the umbrella and budget of MDSS local economic development services.
- Affordable, reliable infrastructure and municipal services (both which require proactive asset management) are the foundation of economic development and investment attraction.
- Reducing operating costs for development in St. Stephen's central areas, such as rationalizing water fees, would help spur much-needed infill development and have an overall social and economic benefit to the Municipal District.

7. LAND USE



SETTLEMENT PATTERNS





0 0.5 1 1.5 2
Kilometers

Building Footprint

Townsite: St. Stephen

Building Density based on 100m Kernel radius

Highest Density

Lowest Density

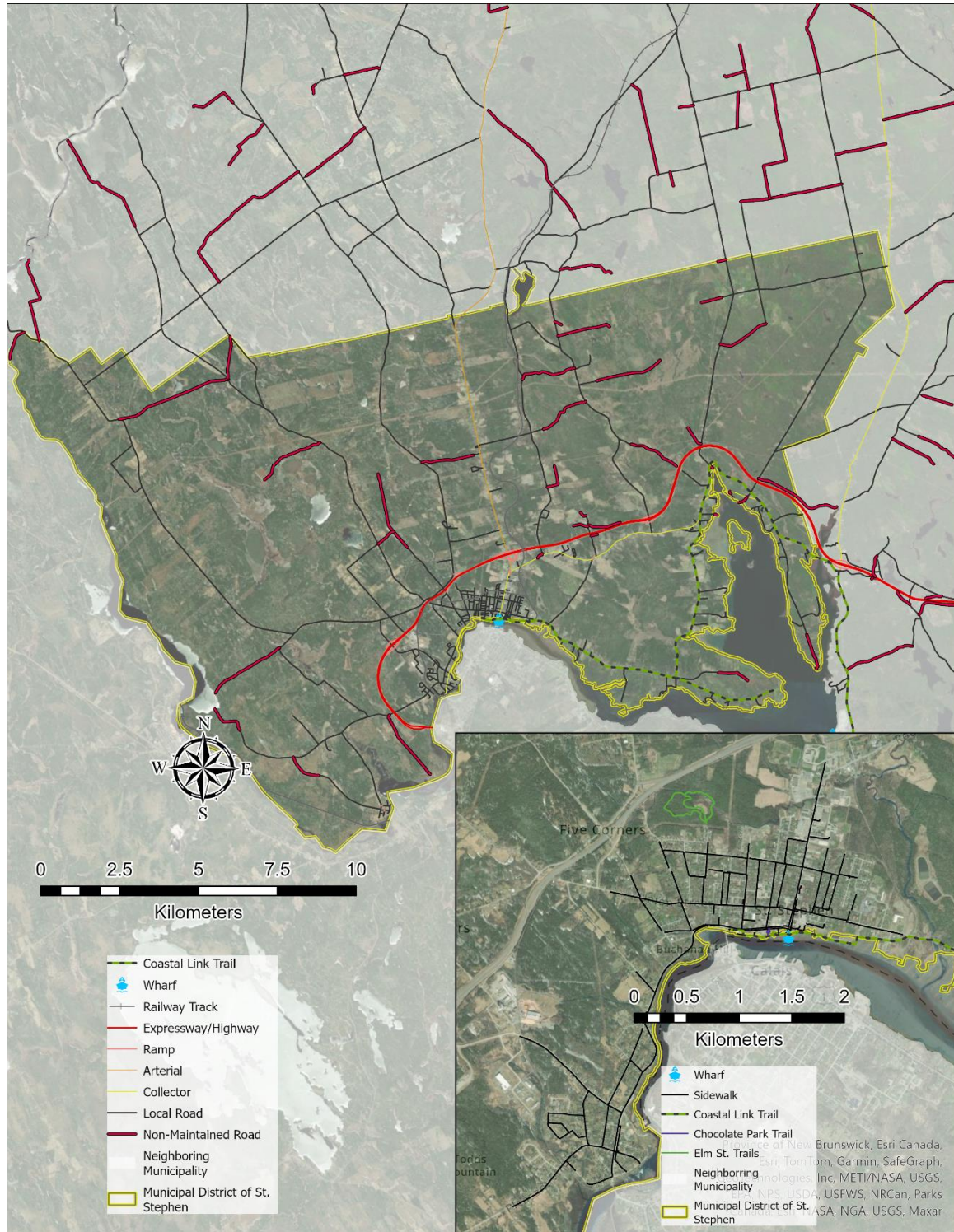
Land use and settlement patterns are typical for the Southwest NB area. Predominately forested (less forestry activity than is common – see Resources), with settlement around main roads leaving the Townsite and heading up the Ridges. Recreational (seasonal dwellings, campsites, etc...) are also included in this settlement pattern. Commercial uses exist within the Townsite – primarily on Milltown Blvd. and King St. as urban and continuing towards Saint Andrews along Route 170 as highway oriented. Industrial uses exist primarily within the St. Stephen Industrial Park.

Key Insights

- Statements of Public Interest direct growth to serviced areas or existing roads to both create sustainable settlement patterns and to preserve large enough landscapes for rural resources so that the viability of agricultural and natural resource sectors is not compromised due to land use conflicts with rural residential uses.
- Existing Rural Plans do little to separate land uses and have a ‘one-size-fits-all’ approach that is not recommended moving forward due to land use conflicts. Settlement areas in rural parts of St. Stephen need to be mapped, limited in size, and protected, so that they do not permit a variety of incompatible rural resource uses, such as light industry, large-scale agriculture, or livestock operations.

8. TRANSPORTATION

TRANSPORTATION NETWORK



TRANSPORTATION SERVICES

Charlotte County Dial-a-Ride helps those who do not have access to transportation due to financial or physical challenges and uses a fleet of volunteer drivers who predominately use private vehicles. A wheelchair accessible van is available¹². The Municipality supports the service through community grants.

Picture 6 – Kari announcement



Project:Village Car Share offers bookable electric vehicles to those with drivers licenses¹³. The Municipality has partnered with Project:Village to locate one of their fleet at the Garcelon Civic Centre. While this is a relatively new service, there has been clear uptake in St. Stephen. The most recent offering is Kari, a rideshare service.

TRANSPORTATION & ROAD INFRASTRUCTURE

Except for the Waterfront Trail, new capital expenditures on active transportation infrastructure have been limited in the municipality. The paving of the Waterfront Trail is a good indication that increased use will follow infrastructure. The proportion of those who walk to work in the Townsite has increased but is still low for an urban area. While St. Stephen provides high-quality winter snow removal services for its 25 km of sidewalks,¹⁴ the deteriorating pavement of many sidewalks and roads makes smaller-wheeled transport (bicycles, strollers, wheelchairs) significantly more challenging (see asset management recommendations). The new subdivision by-law ensures that any new roads have consideration for active transportation, but roads requiring re-surfacing could be made narrower and

¹² <https://charlottedial-a-ride.com/>

¹³ <https://www.projectvillage.ca/pvcarshare>

¹⁴ <https://town.ststephen.nb.ca/streets-and-sidewalks>

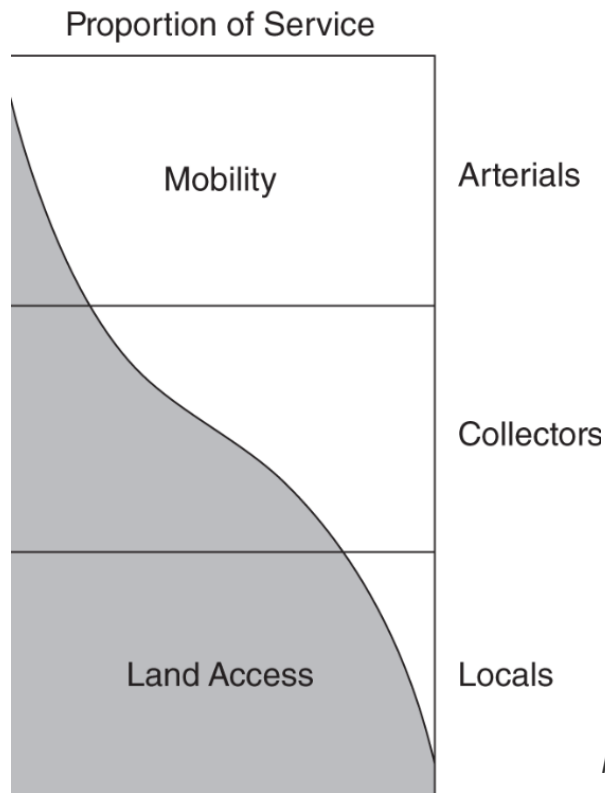
space within the right of way could be dedicated to providing active transportation paths or sidewalks. Narrowing the width of the driving lane during a street resurfacing project is known as a ‘road diet.’ There are traffic studies which demonstrate how narrower driving lanes help reduce collisions because they encourage cars to slow down, unlike wide and clear lanes which encourage speeding.¹⁵ The saved space and reduced costs from instituting road diets could be used to provide safer and more attractive routes for pedestrians. Porous paving products might also serve as a better choice for adding/replacing active transportation infrastructure as they have the added benefit of absorbing run-off during intense rainfall events, and they can be made more resilient to freeze-thaw cycles that damage conventional paving.¹⁶

For any local roads or municipal highways vested into Council’s administrative control, St. Stephen should be aiming towards a road and street classification system that differentiates between the purposes of roads and streets (see Picture 7 below). Local streets (and other accesses and laneways) should be designed to be narrow, with sharper turns, to slow traffic so as to increase safety for playing children, pedestrians and cyclists, while also being designed to be visually appealing and integrate well with the surrounding community, through the use of landscaping and street trees, with pavement and lighting features that create a sense of a ‘place’ on a street and add value to land in adjacent residential or commercial areas. Local streets provide ultimate access to properties. Collector streets, such as Milltown Boulevard or King Street, need to accommodate many different uses/users and they should aim to become ‘Complete Streets’ as discussed below. Arterial roads must be designed to be wider, with gentle curves, few driveway accesses, and provide clear lines of sight for drivers, to safely increase vehicle speed and mobility. Arterial roads are intended to connect rural areas within the municipality and to connect St. Stephen with the surrounding region, such as Route 1 or 3. Active transportation infrastructure tends to be completely separated from higher-speed arterial roads.



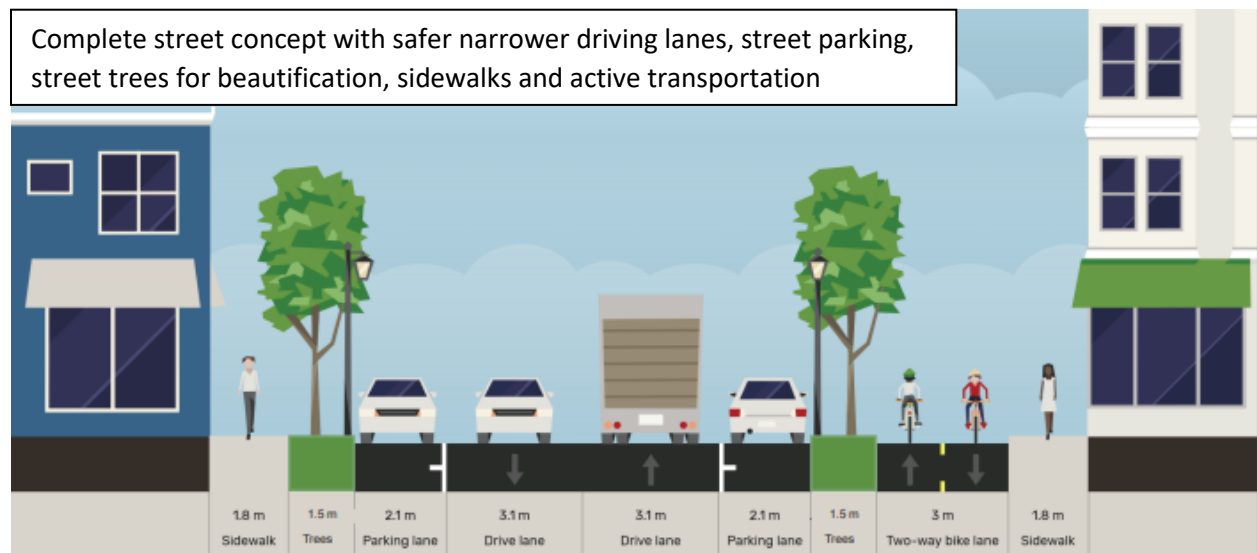
¹⁵ [The Path to Safety: How Road Diets Can Save Lives \(planning.org\)](https://planning.org/).

¹⁶ <https://sustainabletechnologies.ca/app/uploads/2013/02/KPP-Final-2012.pdf>



Picture 7 – (Marohn)

Complete streets mean that the public right-of-way has safe infrastructure for all types of users, like kids walking to school, and is not designed solely for the fastest possible travel by automobile. Complete streets allow for improved active transportation corridors, naturalized stormwater management, and public realm amenities (e.g. benches, street trees). These improvements have a lot of benefits including reduced accidents for all users, making the area more attractive to development, and storm run-off considerations. Getting a community's main right-of-way, 'right' is a crucial part of placemaking which itself is crucial for economic and community development.





Rural roads and highways within the Municipal District of St. Stephen are vested in the Minister of the

Picture 8 – Example of Complete Street

Department of Transportation and Infrastructure (DTI). Since Council does not have a role in setting transportation planning policy for these rural roads, the focus in the municipal plan should be about aligning land use planning policies to complement DTI's road classification system and regulations.

MUNICIPAL AIRPORT

The St. Stephen Giddens Memorial Airport is located on a 32-hectare parcel, it has eight parcels for private leased hangers and has a 915-meter-long lighted runway. The Airport has been used by Federal and Provincial agencies including the RCMP, Air Ambulance, Forest Protection, Coast Guard Search and Rescue. It has been privately used by St. Croix Flying Club, as well as several charter services. The nearest commercial airports are Saint John Airport followed by Fredericton International Airport and Bangor International Airport.

The airport land and buildings are owned by the Municipal District of St. Stephen, but apart from grass mowing services, the aeronautical operations are run by a group of volunteers. Currently, the airport is operated at a loss by the Municipal District of St. Stephen and there is no capital replacement plan for its deteriorating infrastructure. Discussions have taken place regarding the potential to seek funding from upper-level government partners to support an airport runway expansion. The concept would be to invest in the airport to attract more potential users, including some light jet planes. However, as airport expansion or redevelopment would still require significant municipal capital contributions, and the municipality is already facing infrastructure deficits in other core service areas, airport expansion or redevelopment will likely not be able to be a local government priority for the foreseeable future.

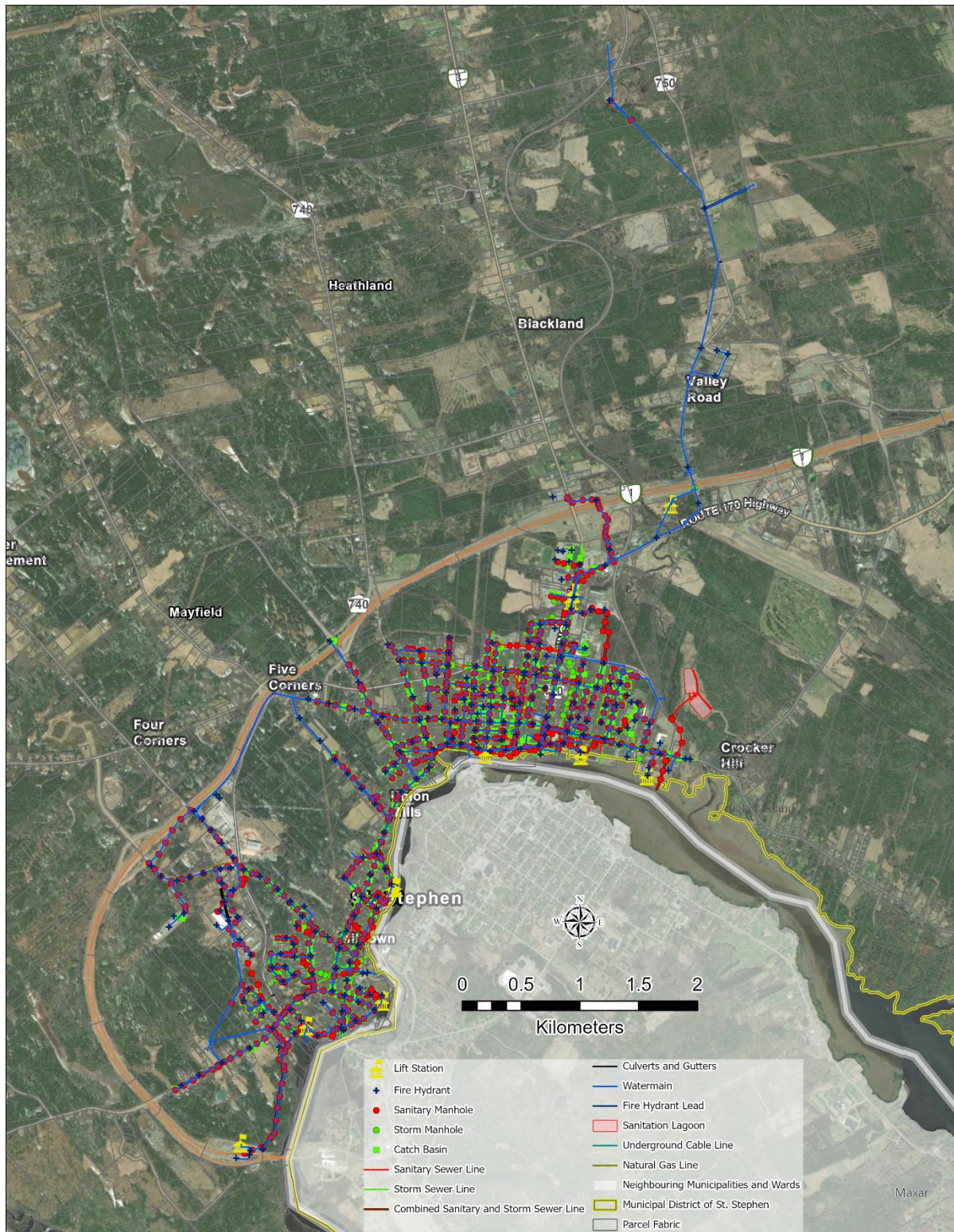


Given that only a small number of private entities and non-municipal agencies utilize the airport, and other infrastructure priorities exist, Council should explore the concept of selling the airport to a private entity or gifting it to another governmental entity. It could do this with the aim of giving the airport a better chance of success. While the airport's governmental and recreational services are no doubt of a major asset to the region, the point of transferring ownership would be to reduce the Municipal District's infrastructure liabilities so that the local government does not find itself stretched too thin to address all its future capital obligations. As the municipality struggles to deliver what the airport needs for its current infrastructure upkeep, major redevelopment/expansion is not possible unless another entity could take over ownership. The Council of the Municipal District of St. Stephen potentially serve a stronger role in supporting the airport after transferring ownership through promotion, grant advocacy, and expanding building height controls within a wider area around the landing and take-off points of the airport to prevent conflicts with new cell phone towers (currently cell phone towers are only controlled within an insufficient 500 m radius of the airport under the out-of-date St. David Rural Plan).

Key Insights

- St. Stephen has new transportation services, and Charlotte Dial-a-Ride, and they will continue to need support to meet the demand, as thinly-populated rural areas can be challenging to serve by taxi operators.
- Apply asset management recommendations found in 'Water & Asset Management' section to the long-term planning for the replacement, maintenance of deteriorating municipal road, street, and sidewalk networks.
- Milltown Blvd. and King St. should be redesigned as attractive 'complete streets.'
- Road diets should be instituted during all street re-surfacing projects and capital projects should reflect the need to rationalize or 'slim-down' overly wide, paved driving surfaces and include separated active transportation infrastructure where driving speeds are higher.
- If new subdivision streets are considered, they should be designed to accommodate all users.
- Policies and rural zoning should align with the rural road classification system for DTI.
- Cost-effective permeable paving materials should be explored as alternatives to asphalt or concrete paving for lower-traffic travel surfaces.
- Transfer ownership of the airport from the local government to another private or public entity that can re-develop the airport or enhance its existing infrastructure.

9. INFRASTRUCTURE AND MUNICIPAL SERVICES



WATER SYSTEM & ASSET MANAGEMENT

Like many municipalities across Canada, the Municipal District of St. Stephen's drinking water system has been facing infrastructure challenges. St. Stephen's existing infrastructure is aged and has deteriorating components that threaten the reliability of the service for residents and businesses. To address these issues, the Infrastructure Operations (Public Works & Utilities) department requires long-term investment and support to help it tackle the infrastructure deficit which has accumulated over decades. The department needs to have a very efficient team that makes project-priority decisions against a long-term asset management plan. The municipality may consider an investment in an asset management professional and the continuous professional development of existing public works personnel.

A full-time, dedicated asset management professional can be a person responsible for the continuous monitoring, assessment, and management of all municipal assets using software. An asset manager is tasked with maintaining up-to-date records of the condition and performance of infrastructure components, forecasting future needs, and prioritizing investments based on risk and criticality. By continuously monitoring the condition of infrastructure assets, an asset management professional can identify and address issues before they lead to critical failures. A proactive approach can extend the lifespan of municipal infrastructure and reduce long-term costs. With comprehensive data on asset conditions and performance, the asset management professional can make informed decisions on prioritizing repairs and upgrades. This ensures that limited resources are allocated to the areas of greatest need and risk. With support from Council, municipal administration, consulting engineers, and planners, an asset management professional can develop long-term plans for infrastructure maintenance and upgrades, aligning them with the municipal plan and within capital budget constraints.

To alleviate the strain on St. Stephen's drinking water system (potable water) and to help attract or retain industrial businesses, the municipality should also consider the addition of a separate, raw (untreated) water line that draws water directly from the St. Croix River. While this undertaking and any proposed consumption quantities would have to be regulated through the Department of Environment and Local Government, this alternative source of water may provide several benefits to St. Stephen. It could offer industrial users an affordable form of bulk water for non-potable purposes and help maintain the long-term sustainability of the Moores Mills drinking water aquifer. Currently, potable water is used by industry for processes that do not require expensive treated drinking water. If they instead connected to a non-potable water system for their industrial processes, the municipality could use that freed-up drinking water capacity for other residential and commercial users in St. Stephen. The leftover wastewater from this river water system would be treated through the municipality's regular sewage treatment system. This concept, and the steps the municipality may take to develop this river water system, are outlined in the Town of St. Stephen Secondary Municipal Plan By-law M-3.

To alleviate strain on St. Stephen's sewage treatment plant, separation of sanitary and storm sewers must also continue. This work has already taken place on major streets, such as Milltown Boulevard, but this separation work needs to be carried out on other older streets of St. Stephen where combined sewers still exist. Further to this, the zoning by-law should also be updated to ensure that a 'zero net new run-off' policy is applied when it comes to major development, or development that creates more than adds significant impermeable surfaces (i.e. large parking lots causing significant run-off and strain on storm system).

EMERGENCY MANAGEMENT



Picture 9 – Damage to power lines after a powerful storm in December 2023

2023 saw three major events that required significant emergency management. In March, the Municipality went under a 10-day boil water order due to partial collapse of the almost 120-year-old municipal well. In December, a powerful storm led to the loss of power for the entire municipal area (and far beyond). No public buildings currently have generators so warming and charging centers could not be set up as they were in neighbouring municipalities.

While St. Stephen was not directly impacted, the Stein Lake wildfire in June led to the evacuation of hundreds of homes in the adjacent area of Bocabec and there is no reason to think a similar fire couldn't start in or around St. Stephen.

Land use planning has implications for emergency management, especially emergency transport. Long cul-de-sacs can be cut off and residents can be trapped without other means of escape¹⁷. While exacerbated and sometimes started by human activity, natural disasters (i.e. flooding, wildfire) are natural processes. Emergency management is generally only necessary when areas of settlement are impacted. Ensuring new settlement areas are resilient and adapted for increasingly severe weather patterns is a key aspect of proactive Emergency Management.

Key Insights

- Making sure that the municipality applies asset management to its day-to-day infrastructure decisions is key to resolving decades-old infrastructure deficits.

¹⁷ <https://atlantic.ctvnews.ca/find-a-way-to-do-it-residents-of-wildfire-ravaged-n-s-community-anxiously-await-evacuation-exits-1.6480430>

- Avoid major service area expansion to the water system until all necessary capital replacements to the existing system have taken place - continue to promote infill development where existing water service lines are available at the lot line.
- Invest in the human resources of Infrastructure Operation (public works & utilities) and make necessary re-alignments, re-training, and bring in professional asset management personnel and software to coordinate department efforts and municipal capital budgets around a long-term asset management plan.
- Carry-out steps outlined in the Town of St. Stephen Secondary Municipal Plan By-law M-3 regarding a non-potable, river water system for the industrial park.
- Carry-out sewer/storm separations on remaining combined sewer lines.
- Add a 'zero net new run-off' policy to the zoning by-law.
- Adding generator capacity to the Garcelon Civic Center would create an extra layer of community resilience in the face of power outages.
- E11 is an excellent local government service offered by the municipality.

10. FINANCES

Local Governance Reform has impacted the finances of every local government in ways that will not be known for several years; tax bases have changed, assets have been acquired, and funding models have shifted¹⁸. The following information is taken from the Department of Local Government's annual municipal statistics.

Entities	St. Stephen	Southwest Region
* 2023 Assessment Base	\$647,578,800	\$3,023,468,500
* 2024 Assessment Base	\$701,093,000	\$3,279,198,100
2024 Total Assessment Growth (%)	8.30%	8.46%
**Potential Additional Property Taxes Revenue (at 2023 Tax Rate)	\$580,979	\$255,729,600
2024 Core Grant	\$89,411	\$ 236,054
Proportion of Total	0.05	0.07
2024 Equalization Grant	\$ 1,589,328	\$ 3,011,365

¹⁸ <https://www2.gnb.ca/content/dam/gnb/Departments/fin/pdf/Publications/state-of-municipal-and-regional-finances-in-nb.pdf>

Proportion of Total	0.95	0.93
2024 Total CFG Grant	\$ 1,678,739	\$ 3,247,418
Grant/Assessment	0.239445979	0.099030858

REVENUE		St. Stephen	Southwest Region
Net Budget	Warrant	\$ 7,859,573	\$ 23,987,330
	Proportion	0.63	0.74
	Community Funding Grant	\$ 1,809,339	\$ 3,303,861
	Proportion	0.14	0.10
Non-Tax Revenues	Services to other governments	\$ 285,660	\$ 692,197
	Proportion	0.02	0.02
	Sale of services	\$ 445,150	\$ 808,455
	Proportion	0.04	0.02
	Other Revenue Own Sources	\$ 191,025	\$ 881,545
	Proportion	0.02	0.03
	Conditional Transfers	\$ 300	\$ 355,986
	Proportion	0.00	0.01
	Other Transfers	\$ 1,069,254	\$ 1,156,780
	Proportion	0.09	0.04
	2021 Surplus	\$ 831,878	\$ 1,347,435
	Proportion	0.07	0.04
	Total Revenues	\$ 12,492,179	\$ 32,533,589
	Revenue/person	\$ 1,530	\$ 1,291

EXPENSES	St. Stephen	SNBSC Municipal
General Government Services	\$ 1,548,526	\$ 5,174,433
Proportion	0.12	0.16
/Person	\$ 190	\$ 205
Police Services	\$ 2,254,833	\$ 5,140,201
Proportion	0.18	0.16
/Person	\$ 276	\$ 204
Fire Protection	\$ 1,086,171	\$ 2,227,318
Proportion	0.09	0.07
/Person	\$ 133	\$ 88
Water Cost Transfer	\$ 125,000	\$ 370,000
Proportion	0.01	0.01
/Person	\$ 15	\$ 15
Other Protection	\$ 239,930	\$ 570,916
Proportion	0.02	0.02
/Person	\$ 29	\$ 23
Transportation	\$ 2,484,555	\$ 5,152,869
Proportion	0.20	0.16
/Person	\$ 304	\$ 204
Environmental health	\$ 654,613	\$ 3,136,304
Proportion	0.05	0.10
/Person	\$ 80	\$ 124
Public Health	\$ -	\$ 156,840
Proportion	0	0.004820864
/Person	\$ -	\$ 6
Environmental Development	\$ 438,938	\$ 1,912,728
Proportion	0.04	0.06
/Person	\$ 54	\$ 76
Recreation and Culture	\$ 2,834,833	\$ 5,526,576
Proportion	0.23	0.17
/Person	\$ 347	\$ 219
Debt costs	\$ 624,680	\$ 1,372,334
Proportion	0.05	0.04

/Person	\$ 77	\$ 54
Transfers	\$ 200,100	\$ 1,713,219
Proportion	0.02	0.05
/Person	\$ 25	\$ 68
2021 Deficit	\$ -	\$ 79,850
Total Expenditure	\$ 12,492,179	\$ 32,533,589

ASSESSMENT/TAX		St. Stephen					
			Charlotte/Dennis Weston	Dufferin	Saint David	St. Stephen	BIA
Assessment	Residential	\$ 543,184,300	\$ 95,503,000	\$ 67,581,900	\$ 103,359,000	\$ 276,740,400	
	Proportion	0.84	0.84	0.99	0.95	0.78	
	Non-Residential	\$ 88,067,900	\$ 17,912,400	\$ 433,000	\$ 5,839,500	\$ 63,883,000	
	Proportion	0.14	0.16	0.01	0.05	0.18	
	Heavy Industrial	\$ 16,326,600	\$ 72,900			\$ 16,253,700	
	Proportion	0.03	0.00			0.05	
Multiplier	Non-Residential	1.5					
	Heavy Industrial	1.5					
Rates	Residential		0.537	0.535	0.5621	1.5636	
	Minister						
Extra Levy	Special Provincial						
	BIA						0.20

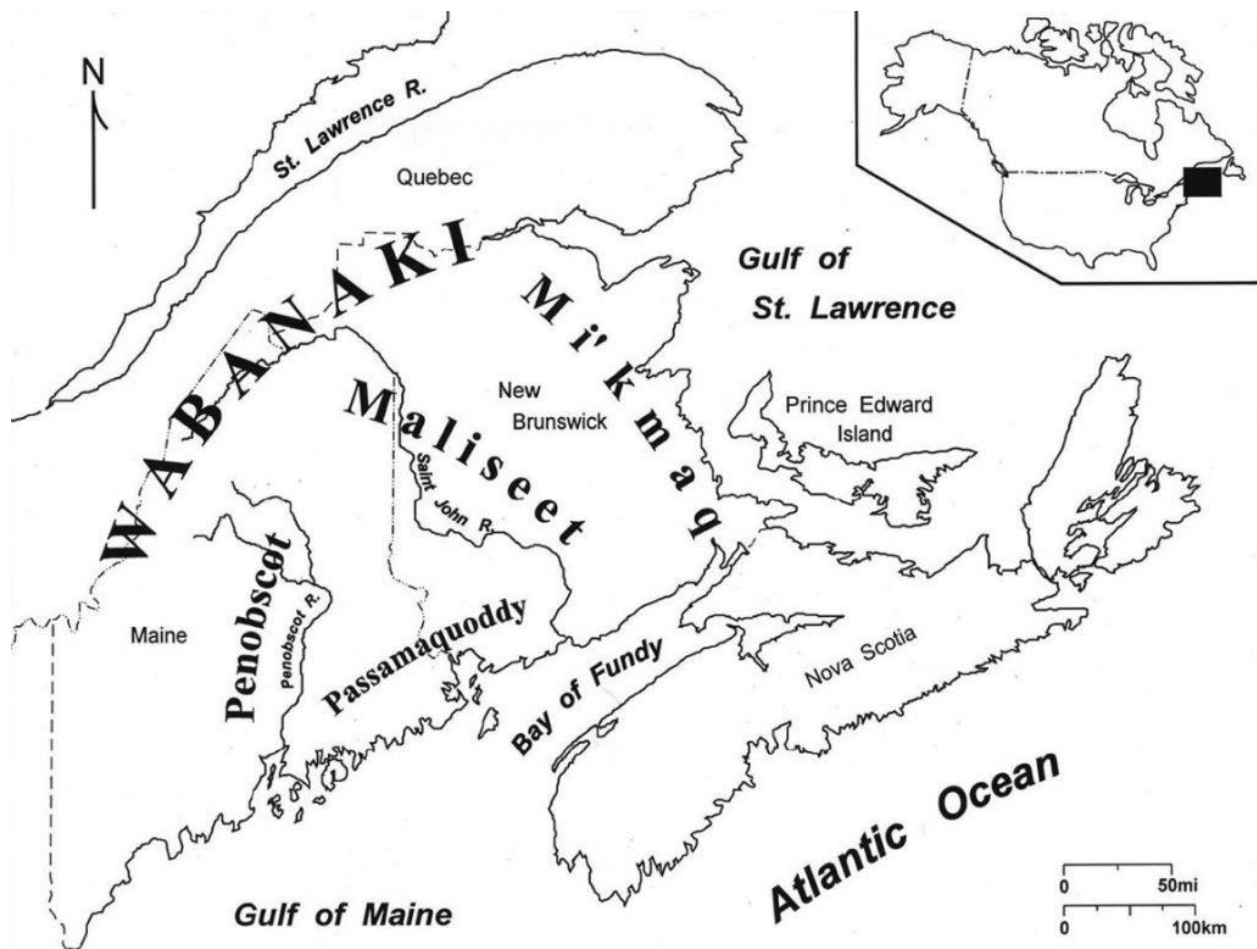
DEBT		St. Stephen
Outstanding long-term debt	Outstanding debt 1-22	\$ 7,266,000
	Redeemed 2022	\$ 742,000
	Issued 2022	\$ -
	Outstanding debt 1-23	\$ 6,524,000
Outstanding borrowing authority	General Fund	\$ 1,123,000
	Utility Fund	\$ 36,000
	Other (electric)	\$ -
	Short term	\$ 2,632,000
	Total 1-23	\$ 3,791,000

Key Insights

- With future infrastructure obligations, and higher tax revenue per person, the municipality should carefully weigh the financial impact of adding any new operational or capital liabilities, such as acquiring parks/buildings, or improving service a level to an area of a municipality, without a cost-recovery plan.

11. HERITAGE AND HISTORY

"The traditional territory of the Peskotomuhkati Nation is the watershed of the Schoodic or Skutik (St. Croix) River and Passamaquoddy Bay. For centuries, the Peskotomuhkati way of life was a seasonal, cyclical round, in which the people left light footprints on the land. They would be in specific places at specific times of the year: upstream on the lakes in mid-December when the tommycod were spawning; inland after that to hunt caribou and tap maple; down to the Bay in the spring to dig clams and fish behind the weirs; out to the islands to take seal and porpoise; upstream to the salmon falls in the summer, fishing and gathering as they went."¹⁹



Picture 10 – First Nations in Maine and Atlantic Canada

¹⁹ <https://qonaskamkuk.com/peskotomuhkati-nation/peskotomuhkati-persistence/>

“St. Stephen’s first settlers arrived many thousands of years ago while inland portions of North America were still locked in the last great Ice Age. Their descendants, the Passamaquoddy people, called the area Schoodic, which means, “fireplace” or “where it burns”. They valued it greatly as an important fishing place and tribal burial ground.

In 1604 French explorers Sieur de Monts and Samuel de Champlain chose Saint Croix Island for the capital of L’Acadie. Their settlement there was short-lived but set the St. Croix so firmly in record that it was used to mark future boundaries, including the current boundary between the United States and Canada on which St. Stephen is situated.

After the end of the American Revolutionary War in 1783, Loyalists settled in St. Stephen and started to make it one of the Northeast’s major lumbering and shipbuilding centers. Hundreds of ships took shape in local shipyards, built from timber they would also haul to world markets. Evidence of wharves from this age of sail still marks the town’s waterfront.

St. Stephen was incorporated as a town in 1871. The addition of railroads to the area added another facet to St. Stephen’s heritage by providing transportation to serve the burgeoning manufacturing sector. At one time the town was home to factories producing many goods, namely soap, shoes, baskets, axes, cigars, carriages, and of course chocolate.²⁰

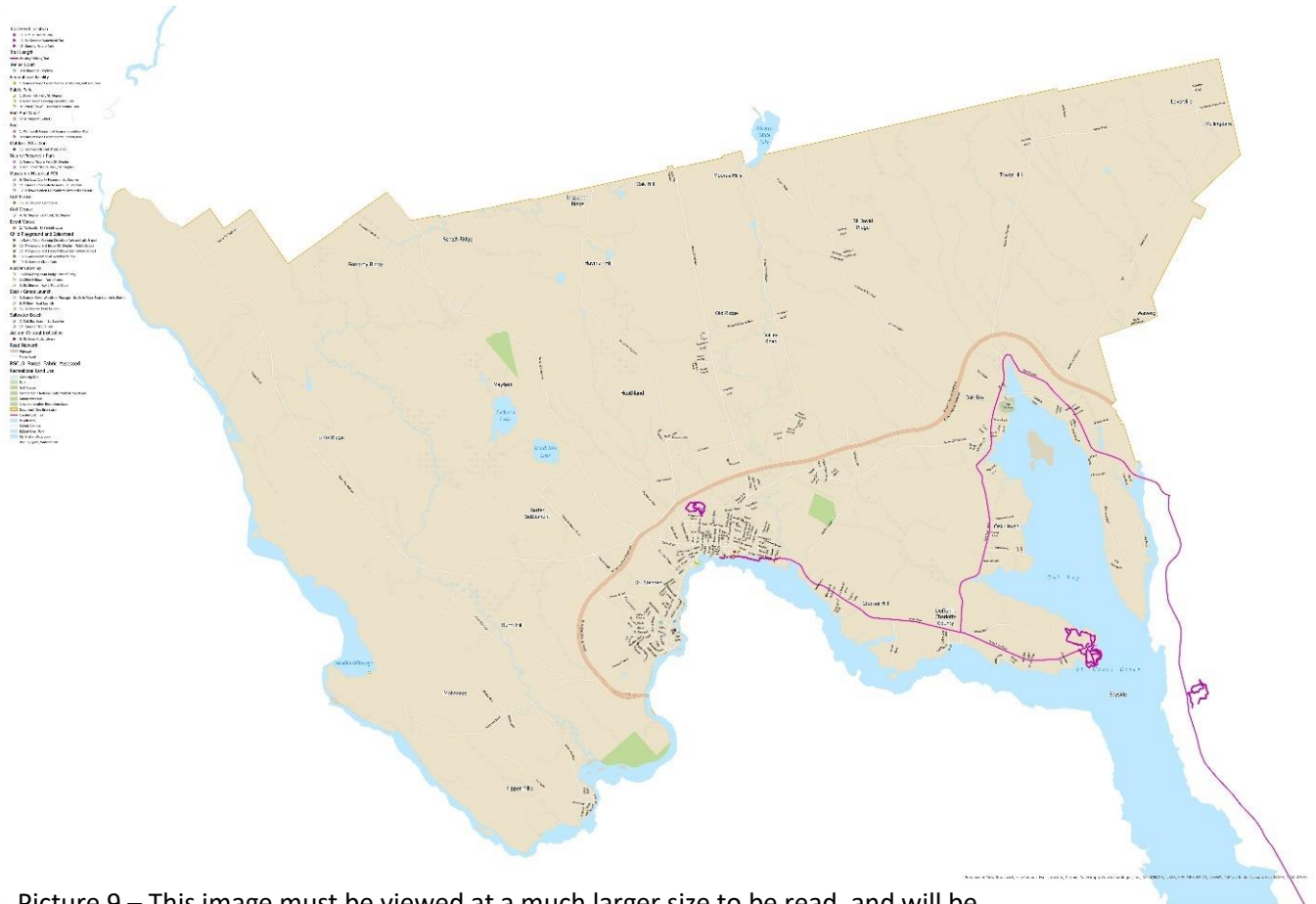
²⁰ <https://town.ststephen.nb.ca/community/history>



Picture 11 – St. Stephen waterfront shortly after incorporation

While St. Stephen looks very different today, this cultural heritage is very much present with the Peskotomuhkati Recognition Group based in St. Stephen, Ganong still in operation, and wood products manufactured in the industrial park.

12. CULTURE/RECREATION



Picture 9 – This image must be viewed at a much larger size to be read, and will be available in digital format, but it maps out twenty (20) culture or recreation sites throughout the rural and urban areas of the Municipal District of St. Stephen.

ARTS & CULTURE



Picture 12 – Charlotte County Fall Fair

Annual events such as Chocolate Fest, the International Homecoming Festival, and Fall Fair are important moments of community gathering and cultural expression. A volunteer run winter coffee house produces well attended monthly musical events. During the summer the Municipality sponsors a monthly outdoor concert series.

RECREATION



Picture 13 – Garcelon Civic Center

Parks small and large are spread across the Townsite. The Ganong Nature Park in Dufferin, run by a non-profit, is the area's largest public outdoor recreational area in the municipality with open fields, forest trails, and tidal areas to explore. Programming and festivals occur throughout the year.

The Garcelon Civic Center in the Townsite is the region's largest indoor recreational asset and includes an arena, ice rink, gym, walking track, swimming pool, and multi-use rooms.

Outdoor recreation activities in the rural parts of the Municipal District are very popular and an important part of the community. Activities include swimming, hiking, boating, hunting, fishing, and motorized recreational vehicles, such as all-terrain vehicles (ATVs). These outdoor recreational activity areas outside of the former townsite are not currently owned or operated by the Municipal District, but they can be mapped and promoted by the municipality. The Municipal District, for example, could advocate for the province to make improvements to the Provincial Park at Oak Bay Beach which has fallen into a state of dereliction.

Given the challenges of unlawful ATV use, and high-frequency of serious accidents, the Municipal District could promote membership into ATV associations to encourage responsible ridership. As the RCMP does not provide consistent ATV traffic enforcement on local streets, the municipality may pilot traffic by-law amendments to permit ATV access onto certain road segments subject to safety criteria that aims to protect other pedestrians and drivers. The goal of allowing ATVs on certain local streets subject to conditions would be to actively try a 'harm reduction' approach, to encourage and permit

safer use, versus a ‘wild west’ approach where legal prohibition exists on the books, but enforcement is inconsistent or absent.

Key Insights

- The removal of the Milltown Dam opens significant opportunities for recreational uses on the St. Croix River.
- Advocate to the Provincial government to invest in Oak Bay Beach so that it once again become is maintained to a level appropriate to its stature as a Provincial Park.
- Advocate for, and support volunteer efforts around, the restoration of public boat launches in the rural areas of the Municipal District that are owned and under the jurisdiction of the Province.
- Partner with local ATV clubs to promote safety and responsible trail use and consider piloting legal ATV access on certain segments of local roads where it does not compromise pedestrian or driver safety.

IMAGE SOURCES

All maps and graphs by SNBSC.

Picture 1 – Xander Gopen

Picture 2 – Xander Gopen

Picture 3 – [Service New Brunswick](#)

Picture 4 - <https://ganong.com/our-sweet-story/>

Picture 5 - https://en.wikipedia.org/wiki/Ganong_Bros.

Picture 6 - <https://town.ststephen.nb.ca/news/kari-rideshare-coming-may-1st>

Picture 7 - Marohn, Charles L., Jr. Confessions of a Recovering Engineer. Wiley Professional, Reference & Trade, 20210826. VitalBook file.

Picture 8 - <https://www.ayresassociates.com/complete-streets-safely-serve-everyone/>

Picture 9 - <https://atlantic.ctvnews.ca/december-storms-leaves-its-mark-on-charlotte-county-in-new-brunswick-1.6694708>

Picture 10 - <https://standrewsbythesea.ca/history/>

Picture 11 - <https://collections.leventhalmap.org/search/commonwealth:wd376126c>

Picture 12 - <https://ganongnaturepark.com/charlotte-county-fall-fair/>

Picture 13 - <https://futureststephen.ca/life-in-st-stephen/>

APPENDIX 1: HOUSING

HART Analysis

This analytical tool uses custom census data to identify granular affordability thresholds and project number of households (by size and income category) based on historical trends.

Income Categories and Affordable Shelter Costs, 2021

Income categories are determined by their relationship with each geography's [Area Median Household Income \(AMHI\)](#). The following table shows the range of household incomes and affordable housing costs that make up each income category, in 2020 dollar values. It also shows what the portion of total households that fall within each category.

EXPORT

St. Stephen TV (CSD, NB)			
Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income		\$58,400	\$1,460
Very Low Income (20% or under of AMHI)	2.21%	<= \$11,680	<= \$292
Low Income (21% to 50% of AMHI)	15.44%	\$11,680 - \$29,200	\$292 - \$730
Moderate Income (51% to 80% of AMHI)	21.08%	\$29,200 - \$46,720	\$730 - \$1,168
Median Income (81% to 120% of AMHI)	20.83%	\$46,720 - \$70,080	\$1,168 - \$1,752
High Income (121% and more of AMHI)	40.44%	>= \$70,081	>= \$1,753

2031 Household Projections by Income Category

The following table shows the total number of households in 2021, for each household income category, the projected gain (positive) or loss (negative) of households between 2021 and 2031, and the total projected households in 2031.

EXPORT

St. Stephen TV (CSD, NB)			
HH Income Category	2021 HHs	Projected Gain/Loss of HHs by 2031	Total
Very Low Income	65	-16	49
Low Income	315	24	339
Moderate Income	425	-7	418
Median Income	430	51	481
High Income	825	-44	781
Total	2,060	8	2,068

2031 Household Projections by Household Size

The following table shows the total number of households in 2021, for each household size, the projected gain (positive) or loss (negative) of households over the period between 2021 and 2031, and the total projected households in 2031.

EXPORT

St. Stephen TV (CSD, NB)			
HH Size	2021 HHs	Projected Gain/Loss of HHs by 2031	Total 2031 HHs
1 Person	790	80	870
2 Person	680	-17	663
3 Person	305	3	308
4 Person	165	-40	125
5+ Person	105	-33	72
Total	2,045	-7	2,038

2031 Projected Households by Household Size and Income Category

The following table shows the projected total number of households in 2031 by household size and income category.

EXPORT

St. Stephen TV (CSD, NB)						
HH Income Category	1 Person	2 Person	3 Person	4 Person	5+ Person	Total
Very Low Income	73	0	0	0	0	73
Low Income	295	9	11	0	0	315
Moderate Income	216	194	40	0	0	450
Median Income	202	180	57	43	0	482
High Income	84	305	216	97	82	784
Total	870	688	324	140	82	2,104

2031 Projected Household Gain/Loss (2021 to 2031)

The following table shows the projected gain or loss of households by household size and income. These values represent projections of total households for the period between 2021 and 2031. Please note that gains and losses represent both increases or decreases in population, as well as mobility between income categories and household sizes. For this reason, growth and decline in the lower incomes may be especially [impacted by CERB](#).

EXPORT

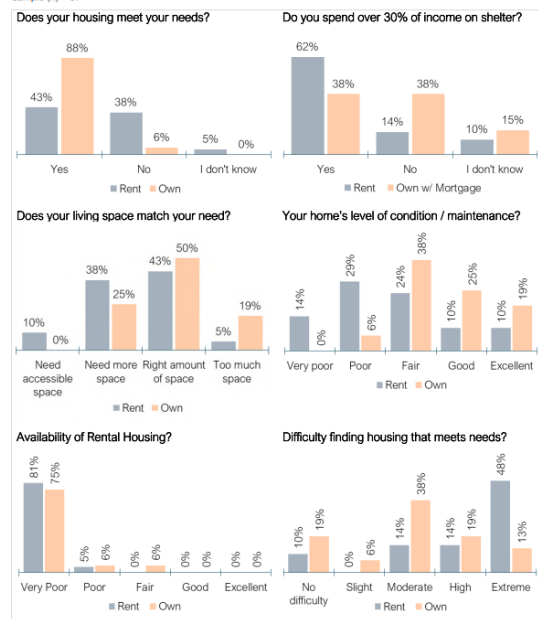
St. Stephen TV (CSD, NB)						
HH Income Category	1 Person	2 Person	3 Person	4 Person	5+ Person	Total
Very Low Income	13	0	0	0	0	13
Low Income	40	-21	-4	0	0	15
Moderate Income	-4	29	0	0	0	25
Median Income	47	0	7	3	0	57
High Income	-16	0	11	-23	-13	-41
Total	80	8	14	-20	-13	69

Turner Drake & Partners Analysis

SNBSC engaged Turner Drake & Partners (thanks to CMHC funding) to produce a detailed needs assessment of all municipalities in SNBSC boundaries.

2022 Resident Survey

Sample (n) = 37



Housing Market

RENTAL HOUSING

Source: Landlord Survey (n = 54 of 92 properties)

Response Rates

	# Units Surveyed	# Units Responded	% Units Responded	% Properties Responded	% Landlords Responded
SWNB Municipalities ^a	902	525	58%	51%	38%
St. Stephen ^a	601	365	61%	59%	43%

Rents & Vacancy

	Minimum	Average	Maximum	% Vacancy
SWNB Municipalities ^a	\$370	\$777	\$2,000	2.7%
St. Stephen ^a	\$400	\$788	\$2,000	2.5%

Average Rent by Unit Type

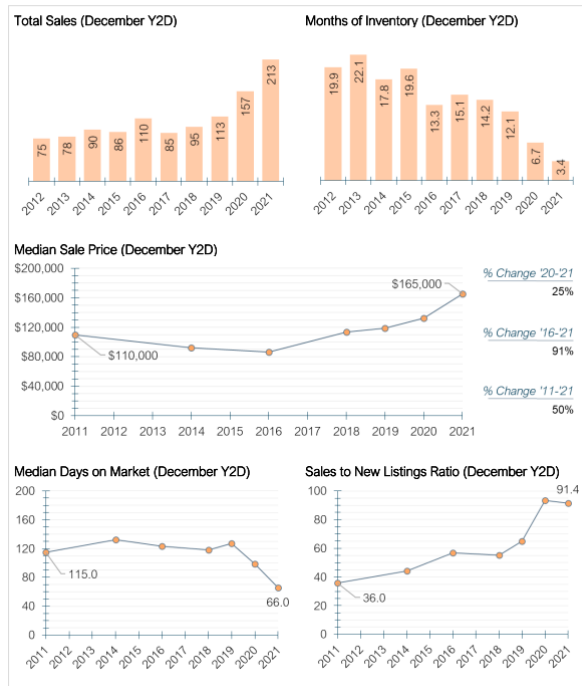
	All Units	0 Bedroom	1 Bedroom	2 Bedroom	3+ Bedroom
SWNB Municipalities ^a	\$777	\$642	\$682	\$813	\$894
St. Stephen ^a	\$788	\$514	\$731	\$808	\$891

Included Appliances / Utilities & Pet Allowance

	Appliances Incl.		Utilities Incl.		Pets Allowed	
	Dish-washer	Washer / Dryer	Yes	Partial	Yes	Depends
SWNB Municipalities ^a	42%	23%	13%	45%	27%	25%
St. Stephen ^a	50%	28%	10%	47%	26%	24%

HOMEOWNERSHIP

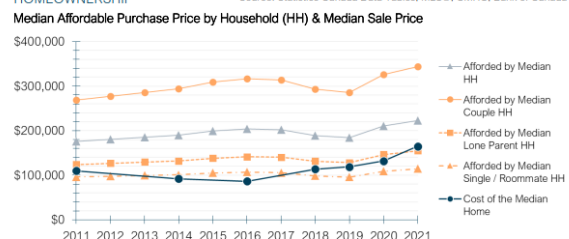
Source: Canadian MLS® Systems, CREA



Affordability

HOMEOWNERSHIP

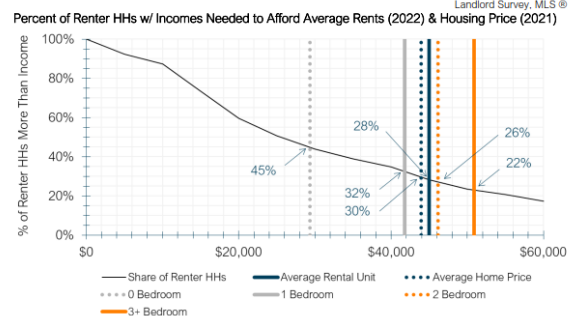
Source: Statistics Canada Data Tables, MLS®, CMHC, Bank of Canada



The above chart illustrates how the median cost to purchase a home has changed over the last decade in relation to the estimated price that the median household type could afford at that time. The chart is not meant to be a 100% accurate representation, but rather a visualization of how housing affordability / attainability has changed. Assumption details are found in **Appendix D**.

RENTERS / FIRST-TIME HOME BUYERS

Source: Statistics Canada 2016, Bank of Canada, Landlord Survey, MLS®



Anticipated Population & Households

This study projects the future population and households of the SNBSC's municipalities. Population projections use the "Cohort Survival" method, which anticipates growth by 5-year age population cohorts. The model considers the influence of births, deaths, and migration on local population, and what that might mean for the future age distribution of local communities and how it impacts future household totals. Note that population data is as recent as the 2021 Census, while household data comes from 2016. Greater detail about the method is available in **Appendix C**.

ANTICIPATED POPULATION

Source: derived from Statistics Canada

	2021	2026	% Δ '21-'26	2031	% Δ '26-'31
Total Population	4,510	4,595	2%	4,640	1%
% Youth (< 15)	15% [680]	13% [605]	-11%	12% [555]	-8%
% Young Adult (15 to 24)	10% [460]	10% [460]	0%	10% [445]	-3%
% Middle Adult (25 to 44)	21% [945]	21% [975]	3%	22% [1,000]	3%
% Mature Adult (45 to 64)	28% [1,265]	26% [1,175]	-7%	23% [1,050]	-11%
% Senior (65+)	26% [1,160]	30% [1,375]	19%	34% [1,590]	16%
Median Age	48.0	50.8		52.5	

ANTICIPATED HOUSEHOLDS

Source: derived from Statistics Canada

	2021	2026	% Δ '21-'26	2031	% Δ '26-'31
Total Population	2,075	2,140	3%	2,165	1%
% Young Adult (15 to 24)	4% [75]	4% [75]	0%	3% [75]	0%
% Middle Adult (25 to 44)	25% [515]	24% [515]	0%	24% [510]	-1%
% Mature Adult (45 to 64)	37% [765]	33% [710]	-7%	29% [630]	-11%
% Senior (65+)	34% [715]	39% [840]	17%	44% [950]	13%