

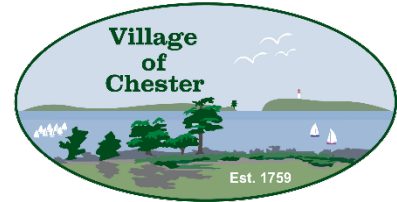
## Minutes

### Village Commission Monthly Meeting

Wednesday, November 8, 2023 – 7:00 pm

In-Person only\*

27 Pleasant Street, Chester



**Present:** Nancy Hatch, Commission Chair; Laura Mulrooney, Commissioner; Gloria Nauss, Commissioner; Randall O'Malley, Commissioner, Geraldine Pauley, Commission Vice-Chair

CVFD Fire Chief Cody Stevens

**Staff:** Heather McCallum, Clerk/Treasurer; Maxine Veinot, Recording Secretary

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**\*Note:** Due to technical difficulties with Zoom, this meeting was unable to be video streamed/recorded.

#### 1.0 Call to Order

Chair Hatch called the November 8, 2023 Regular Monthly Meeting of the Village of Chester Commission to order at 7:00 pm.

#### 2.0 Public Forum

No members of the public were in attendance.

#### 3.0 Approval of Agenda/Additions to Agenda

**Motion #23-111:** Vice Chair Pauley moved; Commissioner Nauss seconded:  
That the Agenda of the November 8, 2023 Regular Monthly Meeting be approved as presented  
*Motion carried unanimously.*

#### 4.0 Report of the Chief, Chester Volunteer Fire Department

Chief Cody Stevens gave his monthly CVFD monthly activity report (*Schedule 4.0*).

#### 5.0 Review/Approval of Minutes

5.1 Regular Monthly Meeting: Wednesday, October 11, 2023

**Motion #23-112:** Commissioner O'Malley moved; Commissioner Nauss seconded:

That the Minutes of the October 11, 2023 Regular Monthly Meeting be approved as presented.

*Motion carried unanimously.*

## 5.2 Special Meeting: Thursday, October 26, 2023

**Motion #23-113:** Commissioner Mulrooney moved; Commissioner O'Malley seconded: That the minutes of the October 26, 2023, Special Meeting be approved as presented.

*Motion carried unanimously.*

## 6.0 Business Arising

### 6.1 Signing Authority Policy

Clerk/Treasurer McCallum brought back the policy with the changes as directed by the Commission at the October 11, 2023 meeting (*Schedule 6.2*).

**Motion: #23-114:** Commissioner Nauss moved; Commissioner Mulrooney seconded: That the Signing Authority Policy be approved as presented.

*Motion carried unanimously.*

### 6.2 Proposed Heritage Property Signage/Tour Project

Clerk/Treasurer McCallum reviewed the Preliminary Project Estimate.

The Commission directed the Clerk/Treasurer to bring back revised costings on larger signs, two-sided.

### 6.3 Village Lapel Pins

Clerk/Treasurer McCallum reviewed a new selection of pins, designs, and pricing. The Commission directed the Clerk/Treasurer to get pricing on a quantity of 1,000 of the round pin design.

## 7.0 Correspondence

There was no correspondence.

## 8.0 Reports

### 8.1 Clerk/Treasurer

The Clerk/Treasurer presented her monthly activity report (*Schedule 8.1*).

## 8.2 Financial

The Clerk/Treasurer presented the monthly overview report (*Schedule 8.2*).

## 8.3 Budget Variance Report YTD Oct 31, 2023

The Clerk/Treasurer presented the comparative income statement – year-to-date October 31, 2023, which is seven months into the fiscal year (*Schedule 8.3*).

The Commission decided by consensus to revert to receiving this report quarterly.

## 9.0 New/Other Business

### 9.1 Property Tax Exemption Policy – Proposed Amendment

The Clerk/Treasurer reviewed a staff request for decision regarding the annual amendment (*Schedule 9.1*).

**Motion: 23-115:** Vice-chair Pauley moved; Commissioner Nauss seconded: That the Property Tax Exemption Policy, item 2.0 be amended as follows:

- Income thresholds to remain unchanged.
- Rebate levels to be increased by the August 2023 CPI of 4.7%.

*Motion carried unanimously.*

**Motion: 23-116:** Commissioner Mulrooney moved; Commissioner Nauss seconded: That the annual amendment to the Property Tax Exemption Policy be rescheduled to the start of the fiscal year.

*Motion carried unanimously.*

## 10.0 Commissioner Roundtable

Commissioner O'Malley reported on the trail tour that was held at the East River Trail head and Marriott's Cove for the board and staff of the Trans Canada Trail, led by Chad Haughn, MODC's Director of Community Development. Commissioner O'Malley reported that the devastation to the trails from the floods was immense, but repair work is in progress. The guests were very happy with the experience.

## 11.0 In camera – per Section 408B (2) of the Municipal Government Act

There was no in camera meeting this evening.


## 12.0 Resumption of Public Meeting – Not required.

### 13.0 Adjournment

The next Regular Monthly Meeting will be held on December 13<sup>th</sup>, 2023 at 7:00pm. It was agreed by consensus that starting in January 2024, meetings will be held on the third Wednesday of the month starting at 6:00pm.

The meeting was adjourned by the Chair at 8:56 pm.

  
\_\_\_\_\_  
Commission Chair  
Nancy Hatch

  
\_\_\_\_\_  
Clerk/Treasurer  
Heather McCallum



# Chester Volunteer Fire Department

Email - [info@chesterfd.ca](mailto:info@chesterfd.ca)

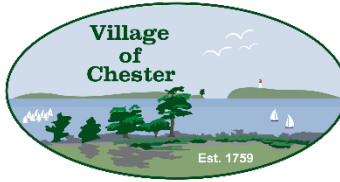
Station (902)275-5113 - Fax (902)275-2134

November 8 2023

Good evening Commissioner's

The CVFD responded to 21 emergencies in the month of October. Training in October was Chimney fires and water supply on Marvin's Island. We also had a mutual aid training day to practice our water supply for ShoreHam , Building Supply , OHC . It was a great day with lots of learning.

I wanted to Thank Heather for her contribution to getting the Fire Committee across the line. It has been a marathon ! Maxine thank you for your continued support for the CVFD. We appreciate all you two do for the CVFD.



## **Village of Chester Signing Authority Policy DRAFT (V2)**

### **1.0 Purpose**

The purpose of the Signing Authority Policy is to permit the Village of Chester Commission to authorize designated officials to sign or co-sign various documents including deeds, contracts, agreements, and cheques per the Municipal Government Act, Section 406 (3).

### **2.0 Policy Statement**

The separation of duties is an important financial internal control\*. To increase the chance that an error is caught before a transaction is complete, this policy prevents one person from controlling a process from start to finish.

### **3.0 Definitions**

- 3.1 Commission – Refers to the Village of Chester Commission
- 3.2 Commissioner – Refers to an elected representative or member of the Village of Chester Commission
- 3.3 Village Seal – The seal kept by the Clerk/Treasurer per Municipal Government Act, Section 406 (2).

### **4.0 Banking**

- 4.1 All active members of the Commission and the Clerk/Treasurer have signing authority on the Commission bank account(s) and shall be registered with the Commission's bank accordingly.
- 4.2 Cheques, electronic fund transfers, or other banking transactions shall be signed physically or digitally by two people authorized on the accounts, at least one of whom shall be a Commissioner. The preference for cheque signatures shall be two Commissioners.
- 4.3 No one can sign/authorize a cheque or fund transfer for which they themselves are the recipient **or for which they have any conflict of interest.**

**5.0 Contracts, Deeds and Legal Documents**

- 5.1 Supplier contracts must be approved by motion of the Commission and may be signed by the Clerk/Treasurer on their behalf.
- 5.2 All documents signed under the seal of the Village shall be signed by the by the Chair of the Commission and the Clerk/Treasurer as per the Municipal Government Act.
- 5.3 When required, the Clerk/Treasurer shall affix the Village seal.
- 5.4 The Village seal is to be stored securely in the Commission office.

**\*Related documents:**

- Corporate Credit Card Admin Procedures
- Purchasing Policy

<b>Approved:</b> [Date]	<b>Motion #</b> 23-tbd
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I certify that this Policy was adopted by the Village of Chester Commission as indicated above.

\_\_\_\_\_  
Clerk/Treasurer

\_\_\_\_\_  
Date

**Heritage Properties Signage & Tour  
Preliminary Project Estimate**

Elements	Preliminary Costs	Options	Notes
<b>1. Property Signs</b>			<b>Estimated costs for plaques to be installed at five selected heritage properties within the Village. Alternative costs are included for one-sided vs. two-sided sign production and hanging signposts vs. a plain base.</b>
Scan photos	\$0.00		<i>In-house</i>
Copywriting	\$0.00		<i>In-house</i>
Layout	\$0.00	\$250.00	<i>In-house OR same designer as collateral</i>
Planning Permit(s)	\$0.00		<i>If not on private land required from Province; none from MODC</i>
Property-owner permission	\$5.35		<i>Postage re letters requesting landowners' permission to install signs</i>
<b>Sign Production (qty 5)</b>			
<u>Version 1</u>			
Real estate-type hanging stands	\$200.00		<i>Wood build x5 \$40/ea(Note: metal sign holders approx. \$70/ea)</i>
Painting	\$140.00		<i>Incl pickup/dropoff of posts</i>
Paint	\$95.00		<i>1 can latex primer, 1 can latex black gloss</i>
Plaque printing (one-sided)	\$1,825.00	\$2,190.00	<i>Ref from Parks Canada; outdoor material; alt cost is for two-sided</i>
Plaque shipping	\$385.00		<i>Protective crating &amp; delivery</i>
Installation	\$550.00		<i>Guesstimate - unconfirmed</i>
<u>Version 2</u>			
Custom mounting post base		\$2,520.00	<i>Custom fabricated post (single post or hanging)</i>
	<b>\$3,200.35</b>		
<b>2. Print Collateral</b>			<b>Estimated costs for a printed map/guide to the heritage properties for a self-guided tour.</b>
Copywriting	\$0.00		<i>In-house</i>
Map design	\$300.00		<i>Ref from Chester Merchants Assoc.</i>
Design - tri-fold brochure/rack card	\$300.00		<i>"</i>
Printing - tri-fold brochure/rack card	\$150.00		<i>Qty 200</i>
	<b>\$750.00</b>		
<b>3. Digital Version for Website</b>			<b>Estimated costs for (1) a PDF version of the print piece to be available for download on the website, and/or (2) a "slide show"-type video of property photos with a voice-over audio track for remote viewing.</b>
<u>Version 1</u>			
PDF layout	\$0.00		<i>PDF version of signs and/or map brochure for download from website</i>
<u>Version 2</u>			
PPT for video export		\$0.00	<i>In-house - based on "slide show" video w audio track</i>
Audio Recording		\$0.00	<i>In-house - voice volunteer - Laura or Heather?</i>
Music bed(s)		\$105.00	<i>Relaxed folk music feel</i>
Audio edit and mix		\$0.00	<i>In-house</i>
	<b>\$0.00</b>		
<b>SUBTOTAL</b>	<b>\$3,950.35</b>		
HST 15%	\$592.55		
minus rebate portion	-\$423.08		
<b>TOTAL</b>	<b>\$4,119.82</b>		

**Village of Chester Commission  
Clerk/Treasurer Activity Report  
November 8, 2023**

- **Chester Fire Services Committee:** The Committee has been registered as a body corporate as of October 17, 2023, which we were notified of on November 3<sup>rd</sup>. Next steps will include transferring the CVFD vehicle registrations and establishing banking. Lots of steps to go, but this was the major hurdle.

The willing proponent of the New Fire Hall conceptual design RFP has been notified and a project manager from the Committee will be assigned at their next meeting.

- **Insurance:** The Village's policies were renewed as of October 11, 2023. There was a bridge for the Fire Department to cover the gap between the renewal and the date of incorporation. The cyber insurance was added to our coverage as well.
- **Lido Pool/Washroom:** We have the following facets to the planned renovation project(s) in progress:
  - I have received the engineer's report regarding the Lido Pool exterior wall repairs. You'll be happy to hear that we don't anticipate needing as extensive repairs as we were anticipating, apparently the facility is in good shape. The report is still undergoing revisions but recommendations will be shared next meeting. The report was needed to be able to draft the RFP for a contractor.
  - A quote for mortaring work to the tiered rock wall at the pool deck level has been received via MODC for approximately \$20,000.
  - I am awaiting a quote for a formal accessibility audit (also delayed by illness) for both the Public Washroom and Lido facility, which would be conducted in early spring. The supplier will also provide Class D estimates for the eventual work. The Public Washroom is the top priority for accessibility upgrading.
  - I anticipate having enough information to present preliminary project costs at the next Commission meeting.
- **Lunenburg County Accessibility Advisory Committee:** The Accessibility Coordinator, Ellen Johnson, will be circulating quarterly status reports to the Village which will be shared with you for information, and she will soon be publicly posting Committee minutes.

Vice-Chair Pauley and I discussed adding an Accessibility page to our website after the November 1<sup>st</sup> meeting. I propose to add this under the Residents' section (cross-linked to Visitors) to share accessibility information about the Village, if you are in agreement.

- **ANSV Conference:** The Association of Nova Scotia Villages (ANSV) 2023 Conference was held Oct 13-14 in Pugwash. Chair Hatch, Commissioner Mulrooney and I attended. It was an excellent couple of days of sessions and roundtables that I personally found very valuable in terms of the unique challenges of villages and advocacy with other levels of government.

The next locations for the annual conference are as follows:

- 2024 – Village of St. Peter's in Cape Breton
- 2025 – Village of Port Williams in the Annapolis Valley
- 2026 – Village of Chester!

I have already begun investigating potential venues and accommodations for 2026, as conference facilities tend to book well in advance.

*Report completed by:*

Heather McCallum, Clerk/Treasurer

**Village of Chester Commission  
Clerk/Treasurer Financial Report  
November 8, 2023**

- **Scotiabank:** The October 2023 bank statement has been reconciled per the Summary Report.
- **HST Rebates:** Notices of assessment have been received for the first two overdue periods: 2021-10-01 to 2022-03-31 (\$24,368.69) and 2022-04-01 to 2022-09-30 (\$26,222.86). The cheque has been received for the first one.
- **Village/Fire Department Accounts:** Next steps re: the Chester Fire Services Committee is to set up a new operational bank account with Scotiabank and transfer ownership of the Fire Department reserve investment accounts.

A separate company will be set up in our internal accounting system in alignment of the opening of the accounts.

- **Budget Variance Report:** The year-to-date (seven months) Comparative Income Statement to October 31, 2023 has been prepared for review.

*Report completed by:*

Heather McCallum, Clerk/Treasurer

Village of Chester Commission

Account Reconciliation Summary Report 10/01/2023 to 10/31/2023

Report By: Statement end date

Description	Amount	Total
<b>Account: 1050 Bank - 171-16</b>		
Statement start date:	10/01/2023	
Statement end date:	10/31/2023	
Reconciliation date:	11/01/2023	

Reconciled

Financial Institution

Statement Balance Forward as of 10/01/2023 483,893.74 ✓

Transactions on or before 10/31/2023 [incl reversals/adjustments]

Deposits recorded in Statement	282,254.44	
Withdrawals recorded in Statement	-151,379.21	
Total Transactions		130,875.23 ✓
Bank Transactions		
Income	0.00	
Expense	0.00	
Total Bank Transactions		0.00
Adjustment Required		0.00

Statement End Balance as of 10/31/2023 614,768.97 ✓

Statement End Balance as of 10/31/2023

614,768.97

Outstanding Transactions as of 10/31/2023

Outstanding Deposits	0.00	
Outstanding Withdrawals	-14,408.09	
Total Outstanding Transactions as of 10/31/2023		-14,408.09

Adjusted Statement End Balance as of 10/31/2023 600,360.88

General Ledger Account

Book balance as of 09/30/2023 462,036.83

Transactions on or before 10/31/2023

Debits recorded in account	282,254.44	
Credits recorded in account	-143,930.39	
Net Amount recorded in account		138,324.05
Book balance as of 10/31/2023		600,360.88
Bank Transactions		
Income	0.00	
Expense	0.00	
Total Bank Transactions		0.00
Adjustment Required		0.00

Adjusted Book Balance as of 10/31/2023 600,360.88



P.O. BOX 280 10173  
 CHESTER NS B0J 1J0  
 275-3548

THE VILLAGE OF CHESTER  
 PO BOX 620  
 27 PLEASANT STREET  
 CHESTER NS B0J1J0

**Statement Of:** Business Account      **Account Number:** 10173 00171 16      **From:** Sep 29 2023      **To:** Oct 31 2023

**Account Summary for this Period:**

<b>No. of Debits</b>	<b>Total Amount - Debits</b>	<b>No. of Credits</b>	<b>Total Amount - Credits</b>
67	\$149,654.21	2	\$280,529.44

**Account Details:**

Date	Description	Withdrawals/Debits (\$)	Deposits/Credits (\$)	Balance (\$)
09/29/2023	BALANCE FORWARD			483,893.74
10/03/2023	DEPOSIT		278,780.00	762,673.74
10/03/2023	MISC PAYMENT		1,749.44	764,423.18
	EMERGENCY MEDIC			
10/03/2023	CHQ 11688 2322625046	4,297.03		760,126.15
10/03/2023	CHQ 11701 2322625053	2,359.07		757,767.08
10/03/2023	CHQ* 11682 7122030762	131.79		757,635.29
10/03/2023	CHQ* 11384 7228932087	1,725.00		755,910.29
10/03/2023	CHQ* 11601 7229009021	123.26		755,787.03
10/03/2023	CHQ* 11517 7229009022	45.98		755,741.05
10/03/2023	CHQ 11689 7326229947	465.59		755,275.46
10/03/2023	CHQ 11676 7326230983	520.00		754,755.46
10/03/2023	CHQ 11696 7326231840	31.01		754,724.45
10/03/2023	TRANSFER TO	2,637.00		752,087.45
	10173 01845 86			
	TRANSFER FROM			
10/04/2023	CHQ 11687 2322635910	400.00		751,687.45
10/04/2023	CHQ 11700 5326027614	1,028.94		750,658.51
10/04/2023	CHQ 11697 5326027615	526.80		750,131.71
10/04/2023	CHQ* 11699 7229081050	169.37		749,962.34
10/04/2023	CHQ* 11685 7229081051	367.82		749,594.52
10/05/2023	CHQ 11695 2322648303	220.00		749,374.52
10/05/2023	CHQ* 11698 7229144989	305.90		749,068.62
10/05/2023	CHQ* 11684 7925917824	225.40		748,843.22
10/05/2023	CHQ* 11694 7925918083	865.90		747,977.32

<b>No. of Debits</b>	<b>Total Amount - Debits</b>	<b>No. of Credits</b>	<b>Total Amount - Credits</b>
19	\$16,445.86	2	\$280,529.44



P.O. BOX 280 10173  
 CHESTER NS B0J 1J0  
 275-3548

**Statement Of:** Business Account      **Account Number:** 10173 00171 16      **From:** Sep 29 2023      **To:** Oct 31 2023

Date	Description	Withdrawals/Debits (\$)	Deposits/Credits (\$)	Balance (\$)
10/05/2023	SD SETTLEMENT SD# 20128 FCN 0146 FCD 231003	2,779.75		745,197.57
10/06/2023	SERVICE CHARGE SCOTIA DIRECT PAYMENT	9.90		745,187.67
10/10/2023	CHQ 11704 2322666630	100.50		745,087.17
10/10/2023	CHQ 11681 2322667837	1,673.60		743,413.57
10/10/2023	CHQ 11678 2322668209	121.06		743,292.51
10/10/2023	CHQ* 11692 7025081034	302.98		742,989.53
10/10/2023	CHQ* 11715 7229435533	50.00		742,939.53
10/10/2023	CHQ 11691 7326253517	600.00		742,339.53
10/11/2023	CHQ* 11708 7025095009	422.05		741,917.48
10/11/2023	CHQ* 11702 7122064571	402.50		741,514.98
10/12/2023	CHQ* 11713 7229525715	3,011.85		738,503.13
10/12/2023	CHQ* 11710 7229570500	1,059.93		737,443.20
10/12/2023	CHQ* 11690 8229263111	620.76		736,822.44
10/13/2023	CHQ* 11709 7229611751	73.55		736,748.89
10/13/2023	CHQ* 11705 7229619069	304.75		736,444.14
10/13/2023	CHQ* 11703 7229654794	586.50		735,857.64
10/13/2023	CHQ* 11712 7229659522	591.71		735,265.93
10/16/2023	BUSINESS PAD EMPTX 4771172 GOVERNMENT TAX PAYMENTS	3,390.42		731,875.51
10/16/2023	BUSINESS PAD WCBNS 4767894 GOVERNMENT TAX PAYMENTS	468.14		731,407.37
10/16/2023	CHQ* 11707 7229751144	52.88		731,354.49
10/16/2023	CHQ* 11706 7229751145	83.91		731,270.58
10/19/2023	CHQ* 11716 7229996990	67,886.04		663,384.54
10/19/2023	SD SETTLEMENT SD# 20128 FCN 0147 FCD 231016	2,972.82		660,411.72
10/20/2023	CHQ* 11711 7220033558	65.95		660,345.77
10/20/2023	CHQ* 11732 7220110062	318.50		660,027.27
10/20/2023	CHQ 11714 7326303036	287.50		659,739.77
10/23/2023	CHQ* 11733 1024140757	406.19		659,333.58
10/23/2023	CHQ* 11718 7220154737	23,756.30		635,577.28
10/24/2023	CHQ 11723 2322775094	107.51		635,469.77
10/24/2023	CHQ* 11726 7025196650	286.24		635,183.53

No. of Debits	Total Amount - Debits	No. of Credits	Total Amount - Credits
30	\$112,793.79	0	\$0.00



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275-3548

**Statement Of:** Business Account  
**Account Number:** 10173 00171 16  
**From:** Sep 29 2023  
**To:** Oct 31 2023

Date	Description	Withdrawals/Debits (\$)	Deposits/Credits (\$)	Balance (\$)
10/24/2023	CHQ* 11728 7220234620	149.50		635,034.03
10/24/2023	CHQ* 11736 7220243093	249.90		634,784.13
10/25/2023	CHQ 11719 2322776374	546.25		634,237.88
10/25/2023	CHQ* 11724 7220301323	3,444.00		630,793.88
10/25/2023	CHQ* 11730 7220320738	567.48		630,226.40
10/25/2023	CHQ* 11731 7220345076	8,082.47		622,143.93
10/25/2023	CHQ* 11729 7925999967	225.40		621,918.53
10/25/2023	CHQ* 11734 8229388570	1,368.98		620,549.55
10/26/2023	CHQ 11745 2322789220	46.23		620,503.32
10/30/2023	CHQ 11738 5326093031	648.41		619,854.91
10/30/2023	CHQ* 11741 7220555108	775.00		619,079.91
10/31/2023	CHQ 11735 2322821545	580.00		618,499.91
10/31/2023	CHQ* 11725 7220642096	2,397.75		616,102.16
10/31/2023	CHQ* 11739 7220667952	404.51		615,697.65
10/31/2023	CHQ* 11740 7220669839	222.39		615,475.26
10/31/2023	CHQ 11737 7326343278	31.01		615,444.25
10/31/2023	CHQ* 11743 8229448125	664.85		614,779.40
10/31/2023	SERVICE CHARGE	10.43		614,768.97
<b>No. of Debits</b>	<b>Total Amount - Debits</b>	<b>No. of Credits</b>	<b>Total Amount - Credits</b>	
18	\$20,414.56	0	\$0.00	

Uncollected fees and/or ODI owing: \$0.00

Please examine this statement promptly.

This is your official account statement generated by us. Report any errors or omissions within 30 days of receipt electronically of this statement. Please see the terms and conditions of the applicable Scotiabank Financial Services Agreement or Business Banking Services Agreement for your account obligations.

All service fees and charges may be subject to any applicable sales taxes (GST/PST/QST/HST) or any tax levied by the government thereafter. These taxes will be payable by the customer.

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THE VILLAGE OF CHESTER  
PO BOX 620  
27 PLEASANT STREET  
CHESTER NS B0J1J0

**Statement Of:** Service Charge      **Account Number:** 10173 00171 16      **From:** Sep 29 2023      **To:** Oct 31 2023

Item	Volume	Rate	Charge (\$)
<b>Transaction Fees</b>			
Deposit	1	1.50	1.50
Cheques	60	1.50	90.00
Other Credits	1	1.25	1.25
Other Debits	5	1.25	6.25
Free Item Allowance	-67		-99.00
Sub Total			.00
<b>Deposit Contents</b>			
Items Deposited	1	.25	.25
<b>Cash &amp; Coin Supplied</b>			
Cash (Per \$1000)	\$90.00	2.00	.18
Statement Preparation	1	5.00	5.00
Cust. Transfer Requests	1	5.00	5.00
<b>Total Service Charges</b>			<b>\$10.43</b>

Please examine this statement promptly.

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GST Registration No. R105195598

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**Schedule 8.3**

Village of Chester Commission 2023/24

Comparative Income Statement: VOC

YTD 2023-10-31 (7 months = 41.66% Remaining)

		<b>Actual</b>	<b>Budget</b>	<b>Percent</b>	<b>Notes</b>
		2023-04-01 to 2023-10-31	2023-04-01 to 2024-03-31	Remaining	
<b>REVENUE</b>					
<b>Revenues</b>					
4100	Village General Govt Tax	280,787.94	373,454.00	-24.81	
4110	Rental income - EMC	12,246.08	21,256.68	-42.39	
4116	Eastlink Rental/Tower	2,479.40	2,479.40	0.00	
4201	HST Offset Grant	5,087.58	3,000.00	69.59	
4223	Transfer from Prov Govt - Grants	150,000.00	150,000.00	0.00	
4225	Transfer fr Federal Govt-Lifeguards	1,414.00	2,500.00	-43.44	
<b>Total</b>		<b>452,015.00</b>	<b>552,690.08</b>	<b>-18.22</b>	
<b>TOTAL REVENUE</b>		<b>452,015.00</b>	<b>552,690.08</b>	<b>-18.22</b>	

	Actual 2023-04-01 to 2023-10-31	Budget 2023-04-01 to 2024-03-31	Percent Remaining	Notes
<b>EXPENSES</b>				
<b>Governance</b>				
5450	Annual Public Meeting	338.01	300.00	12.67
5477	Commissioner Honorarium	5,425.22	10,400.00	-47.83
5431	Low-Income Property Tax Exemptions	0.00	5,000.00	-100.00
5432	Non-Profit Tax Exemptions	0.00	3,000.00	-100.00
5496	Election Expense	0.00	2,000.00	-100.00
	<b>Administration Total</b>	<b>5,763.23</b>	<b>20,700.00</b>	<b>-72.16</b>
<b>Administration</b>				
5430	Village Office Rent	7,039.31	18,000.00	-60.89
5428	Village Office Cleaning	1,440.88	2,400.00	-39.96
5435	Audit Fees - VOC	3,910.71	5,000.00	-21.79
5440	Employee Wages	38,708.42	75,000.00	-48.39
5445	Office Supplies & Expenses - VOC	2,493.05	2,500.00	-0.28
5447	Employment Insurance	1,780.67	2,000.00	-10.97
5448	Canada Pension Plan	3,423.24	4,000.00	-14.42
5455	Advertising	787.46	2,000.00	-60.63
5460	Membership & Dues	992.71	1,500.00	-33.82
5465	Training & Travel	1,483.77	1,500.00	-1.08
5470	Bank Charges	117.77	350.00	-66.35
5472	Consultants	0.00	3,000.00	-100.00
5475	Legal Fees - VOC	658.01	5,000.00	-86.84
5476	Medical Insurance	3,761.89	6,000.00	-37.30
5478	Employee Benefits	0.00	2,000.00	-100.00
5480	Office Phone & Internet	1,211.90	2,000.00	-39.41
5481	IT Support & Website	3,536.44	6,000.00	-41.06
5490	Insurance (General Liability)	2,440.38	19,000.00	-87.16
5495	Office Equipment & Programs	6,099.72	4,500.00	35.55
	<b>Administration Total</b>	<b>79,886.33</b>	<b>161,750.00</b>	<b>-50.61</b>
<b>Protection</b>				
5501	Street Lights	4,547.86	8,000.00	-43.15
5526	Street Lights Maintenance	0.00	5,000.00	-100.00
5540	Crossing Guards	4,828.75	11,000.00	-56.10
	<b>Protection Total</b>	<b>9,376.61</b>	<b>24,000.00</b>	<b>-60.93</b>
<b>Beautification</b>				
5565	Flower Baskets	21,038.85	22,000.00	-4.37
5570	Wreaths	100.00	5,000.00	-98.00
5582	Community Celebrations/Grants	9,500.00	9,500.00	0.00
	<b>Beautification Total</b>	<b>30,638.85</b>	<b>36,500.00</b>	<b>-16.06</b>

1

<b>Economic Development</b>				
5590	Tourism Attraction Projects	0.00	10,000.00	-100.00
<b>Economic Development Total</b>		<b>0.00</b>	<b>10,000.00</b>	<b>-100.00</b>
<b>Operations</b>				
5575	Summer Compost Collection	27,883.88	23,000.00	21.23
5585	Property Maintenance/Landscaping	1,662.54	3,500.00	-52.50
5960	Public Washrooms	10,112.90	15,000.00	-32.58
5224	Waste Removal	2,945.03	5,000.00	-41.10
<b>Operations Total</b>		<b>42,604.35</b>	<b>46,500.00</b>	<b>-8.38</b>
<b>EMC</b>				
5705	EMC Maintenance & Repairs	624.03	4,000.00	-84.40
5710	EMC Insurance	0.00	1,300.00	-100.00
5715	EMC Taxes (Property & Waste)	5,058.45	4,800.00	5.38
<b>EMC Total</b>		<b>5,682.48</b>	<b>10,100.00</b>	<b>-43.74</b>
<b>Jib Lot</b>				
5405	Jib Lot Maintenance	1,348.76	1,000.00	34.88
5410	Land Taxes (Waste Collection)	623.09	650.00	-4.14
5415	Water Lot Taxes (Waste Collection)	138.58	125.00	10.86
<b>Jib Lot Total</b>		<b>2,110.43</b>	<b>1,775.00</b>	<b>18.90</b>
<b>Lido Pool</b>				
5910	Lido Maintenance & Operations	14,360.14	18,000.00	-20.22
5915	Lido Capital Repairs	0.00	150,000.00	-100.00
5925	Lido Insurance	0.00	5,100.00	-100.00
5935	Life Guard Wages	18,246.31	21,000.00	-13.11
5940	Supervisor/Security (Race Week)	1,517.67	1,600.00	-5.15
5945	Lido Taxes (Waste Collection Fee)	1,120.42	1,200.00	-6.63
<b>Lido Pool Total</b>		<b>35,244.54</b>	<b>196,900.00</b>	<b>-82.10</b>
<b>Reserves (Planned)</b>				
5720	EMS Reserve	0.00	11,156.68	-100.00
5743	Gen Gov't Operating Reserve Deposit	3,308.49	3,308.40	0.00
5937	Lido Reserve Deposit	0.00	30,000.00	-100.00
<b>Reserves Total</b>		<b>3,308.49</b>	<b>44,465.08</b>	<b>-92.56</b>
<b>TOTAL EXPENSE</b>		<b>214,615.31</b>	<b>552,690.08</b>	<b>-61.17</b>

2

3

**Village of Chester Commission 2023/24****Comparative Income Statement: VOC****YTD 2023-10-31 (7 months = 41.66% Remaining)**

- 1 Also includes Boardroom AV & Furniture; up to \$5,000 approved on July 12th to come from Operating Reserve. Funds will be transferred when AV purchases completed.
- 2 Preliminary estimate from 2019 put this work at \$320K, however, it is anticipate that the scale can be adjusted. This figure is a placeholder to match the funding received.
- 3 Planned reserve deposits scheduled for Q3/Q4.

Village of Chester Commission 2023/24  
 Comparative Income Statement: CVFD  
 YTD 2023-10-31 (7 months = 41.66% Remaining)

		<b>Actual</b> 2023-04-01 to 2023-10-31	<b>Budget</b> 2023-04-01 to 2024-03-31	Percent Remaining	Notes
<b>REVENUE</b>					
<b>Revenues</b>					
4101	Village Fire Tax	267,417.06	355,670.00	-24.81	
4102	Outside Area Fire Tax	280,224.00	371,568.00	-24.58	
4221	CVFD Extraordinary Revenue	2,500.00	10,000.00	-75.00	
	<b>Total</b>	<b>550,141.06</b>	<b>737,238.00</b>	<b>-25.38</b>	
<b>Fire Boat</b>					
4600	MODC Islands Fire Boat Tax	7,911.00	10,548.00	-25.00	
	<b>Total</b>	<b>7,911.00</b>	<b>10,548.00</b>	<b>-25.00</b>	
<b>TOTAL REVENUE</b>		<b>558,052.06</b>	<b>747,786.00</b>	<b>-25.37</b>	

	<b>Actual</b> 2023-04-01 to 2023-10-31	<b>Budget</b> 2023-04-01 to 2024-03-31	Percent Remaining	Notes
<b>EXPENSES</b>				
<b>Administration</b>				
5210	Salaries - Bookkeeping & Mgmt	18,593.99	42,450.00	-56.20
5250	Overhead - Bookkeeping & Mgmt	3,910.72	5,900.00	-33.72
5436	Audit Fees - CVFD	3,910.71	5,000.00	-21.79
5442	Office Supplies - CVFD	204.97	1,500.00	-86.34
5473	Fire Services Committee - Overhead	0.00	5,000.00	-100.00
5479	Legal Fees - CVFD	681.54	3,000.00	-77.28
	<b>Administration Total</b>	<b>27,301.93</b>	<b>62,850.00</b>	<b>-56.56</b>
<b>Firefighting Force</b>				
5115	Firefighters Honorarium	0.00	50,000.00	-100.00
5116	In Lieu of Fundraising	0.00	15,000.00	-100.00
5154	Uniforms	231.45	3,000.00	-92.29
5167	24 Hour Accident Insurance	8,137.00	9,400.00	-13.44
5172	24 Hour Family Insurance	6,434.00	6,300.00	2.13
5174	Annual Firefighters Banquet	153.17	2,500.00	-93.87
	<b>Firefighting Force Total</b>	<b>14,955.62</b>	<b>86,200.00</b>	<b>-82.65</b>
<b>Training &amp; Education</b>				
5120	Training	7,820.10	35,000.00	-77.66
5150	Fire Prevention & Education	0.00	3,000.00	-100.00
5156	Chief's Conference	0.00	500.00	-100.00
5485	CVFD Bursary	1,500.00	1,500.00	0.00
	<b>Training &amp; Education Total</b>	<b>9,320.10</b>	<b>40,000.00</b>	<b>-76.70</b>
<b>Firefighting Equipment</b>				
5040	Medical Supplies	363.30	2,000.00	-81.84
5060	Helmets	112.11	0.00	0.00
5075	Tools & Equipment	6,315.24	7,500.00	-15.80
5315	CVFD Vehicle Fuel	6,592.49	8,000.00	-17.59
5320	CVFD Vehicle Insurance	1,159.00	10,200.00	-88.64
5090	SCBA Masks	581.61	2,000.00	-70.92
5626	Inshore Boat Equipment	618.34	250.00	147.34
	<b>Firefighting Equipment Total</b>	<b>15,742.09</b>	<b>29,950.00</b>	<b>-47.44</b>
<b>Personal Protective Equipment</b>				
5030	General PPE	3,633.31	8,250.00	-55.96
5130	Bunker Gear	19,131.21	18,500.00	3.41
	<b>Personal Protective Equipment Total</b>	<b>22,764.52</b>	<b>26,750.00</b>	<b>-14.90</b>

**Communication**

5095	Communication Contract	2,671.76	5,000.00	-46.56	
5100	Communications General Repair	99.58	500.00	-80.08	
5105	Pagers	3,685.46	2,000.00	84.27	
5110	Communications (Radio) Upgrades	9,911.92	7,500.00	32.16	
5164	Mobile Radio Service Plan	657.02	1,500.00	-56.20	
	<b>Communication Total</b>	<b>17,025.74</b>	<b>16,500.00</b>	<b>3.19</b>	

**Maintenance**

5088	Small Engine Maintenance	0.00	500.00	-100.00	
5126	Extinguisher Maintenance	440.61	850.00	-48.16	
5125	SCBA Fill Station Maintenance	5,227.69	7,500.00	-30.30	
5135	Bunker Gear Inspection & Repair	293.64	4,000.00	-92.66	
5138	Ladder/Harness Inspections	678.38	1,200.00	-43.47	
5310	CVFD Vehicle Repairs & Maintenance	76,474.13	30,000.00	154.91	1
5017	Jaws of Life	2,628.00	1,500.00	75.20	
	<b>Maintenance Total</b>	<b>85,742.45</b>	<b>45,550.00</b>	<b>88.24</b>	

**Building & General**

5205	Telephone & Alarm	4,520.50	5,000.00	-9.59	
5220	Fire Station Building Utilities	2,927.48	20,000.00	-85.36	
5223	Taxes & Collection Fee - 4070 Hwy 3	1,696.57	1,200.00	41.38	
5229	Fire Station Janitorial	1,440.88	2,500.00	-42.36	
5230	Fire Station Maintenance	9,248.51	12,000.00	-22.93	
5235	Fire Station Insurance (Building)	0.00	6,500.00	-100.00	
5240	Consumables	3,746.97	4,000.00	-6.33	
5241	Storm Event Supplies & Rentals	460.13	4,500.00	-89.77	
	<b>Building &amp; General Total</b>	<b>24,041.04</b>	<b>55,700.00</b>	<b>-56.84</b>	

**Capital Purchase**

5084	Capital Project Consultant	0.00	50,000.00	-100.00	
5080	Capital Low-Angle Rescue Equipment	2,613.46	4,000.00	-34.66	
5081	Capital Firefighting Hand Tools	0.00	6,000.00	-100.00	
5032	Capital Non-structural Rescue Boots	0.00	13,200.00	-100.00	
5058	Capital High Pressure Air Bags	6,571.55	7,500.00	-12.38	
5036	Capital Wheeled Stokes Basket	0.00	2,000.00	-100.00	
5033	Capital Dry Hydrant Installation	6,345.79	10,000.00	-36.54	
5023	Capital General Use Coveralls	1,650.21	4,500.00	-63.33	
5026	511 Vehicle Refit	12,171.67	25,000.00	-51.31	
5087	Capital 2022 Fire Tanker	24,005.99	0.00	0.00	2
	<b>Capital Purchase Total</b>	<b>29,352.68</b>	<b>122,200.00</b>	<b>-75.98</b>	

**Reserves (Planned)**

5474	Loan Principle Payment	50,938.47	50,938.47	0.00	
5305	Fire Apparatus Reserve Deposit	0.00	200,000.00	-100.00	3
	<b>Reserves Total</b>	<b>50,938.47</b>	<b>250,938.47</b>	<b>-79.70</b>	

<b>Fire Boat Budget</b>				
5605	Fire Boat Fuel & Oil	0.00	1,000.00	-100.00
5615	Fire Boat Consumable Items	0.00	800.00	-100.00
5620	Fire Boat Maintenance	3,633.80	6,300.00	-42.32
5625	Fire Boat 571 Insurance	0.00	2,100.00	-100.00
5640	Fire Boat Bank Charges	0.00	100.00	-100.00
	<b>Fire Boat Total</b>	<u>3,633.80</u>	<u>10,300.00</u>	<u>-64.72</u>
<b>TOTAL EXPENSE</b>		<u>324,824.43</u>	<u>746,938.47</u>	<u>-56.51</u>

**Village of Chester Commission 2023/24****Comparative Income Statement: CVFD****YTD 2023-10-31 (7 months = 41.66% Remaining)**

- 1 This is the emergency repair to the 531 truck damaged in the July floods. Most has been since reimbursed by the insurer, which will show in the next variance report.
- 2 This was an item budgeted and ordered in 2022/23 but not received.
- 3 Planned reserve deposits scheduled for Q4 depending on cash flow.

**Village of Chester Commission  
Request for Decision**

<b>Topic:</b>  <b>Property Tax Exemption Policy – 2023 Amendments</b>	<b>Date:</b> November 8, 2023  <b>Proposed By:</b> Heather McCallum Clerk/Treasurer
<b>Issue Summary:</b>  The Village has a Property Tax Exemption Policy for low-income property holders which calls for annual review and adjustment.	
<b>Background:</b> <ul style="list-style-type: none"><li>• The tax exemption policy provides for partial property tax relief for low-income property owners (as defined in the policy) within the Village.</li><li>• As the exemption is based on income and not assessment or tax paid, prior to application the Village has no way to estimate the number of potentially eligible taxpayers. The 2023/24 budget includes an estimate of \$5,000 for property tax exemptions.</li><li>• In 2022/23 the Village granted total low-income exemptions of \$2,640, with increases to tax exemption income levels coming partway through the fiscal year.</li><li>• The Village sets the rate; then, as part of the tax collection process, MODC reviews the applications and approves exemptions based on levels approved by the Village.</li><li>• Attachments:<ul style="list-style-type: none"><li>○ <b>A:</b> Policy item 2.0 contains the exemption levels and criteria highlighted for amendment.</li><li>○ <b>B:</b> Background materials with a comparison around Lunenburg County; total residential tax exemptions granted over the past three fiscal years; and the CPI as of August 2023 (as used by MODC in their calculations).</li></ul></li></ul>	

**Options:**

1. If income levels are adjusted by 4.7% CPI:

\$20,000 or less = \$20,940

\$20,001 to \$29,999 = \$20,941 to \$31,409

\$30,000 to \$40,000 = \$31,410 to \$41,880

This approach has the advantage of reaching more residents.

2. If rebate levels are adjusted by 6.4% in alignment with MODC (it uses a combination of the PVSC assessment cap and changes to the tax rates):

\$500 = \$532

\$350 = \$372

\$250 = \$266

If rebate levels are adjusted by 4.7% CPI:

\$500 = \$524

\$350 = \$366

\$250 = \$262

This approach has the advantage of offering more support to those in need.

3. The policy amendment could contain both income level and rebate level adjustments, either using the above scales or some other amount that the Commissioners believe to be fair and reasonable.

4. The income and rebate levels could remain unchanged for the remainder of this fiscal year.

5. The policy could be adjusted for annual scheduled amendment in the spring, to align with the start of the fiscal year.

**Considerations:****Financial Impacts**

The 2023/24 Village Budget contains an expense line for Property Tax Exemptions of \$5,000 for residents. To date, uptake has been much lower this figure. It is difficult to estimate due to unknown resident income levels, but it is likely to have minimal impact on Village revenue.

**Policy Impacts**

The policy has the desired effect of focusing tax relief where it is most needed: low-income residents. Given the dramatic cost of living increase, annual adjustments are a reasonable expectation for those residents.

Other

More advertising regarding the rebate opportunity is recommended.

**Recommendation:**

1/2/3: Staff recommend providing level adjustments for income and/or rebates, at an amount the Commissioners prefer.

5: Staff also recommend the re-alignment of the policy amendment to spring.

**Draft Motions:**

1. *That the Low-Income Property Tax Exemption Policy, item 2.0 be amended as follows:*

- *Income levels: \$20,000 or less; \$20,001-\$29,999; and \$30,000-\$40,000 OR unchanged.*
- *Rebate levels: Up to \$500, \$350, and \$250, respectively OR unchanged.*

2. *That the annual amendment to the Low-Income Property Tax Exemption Policy be re-scheduled to the start of the fiscal year.*



## **Village of Chester Property Tax Exemption Policy (Proposed Amendments 2023)**

The *Municipal Government Act*, Section 69, permits a Municipality to grant a tax exemption for low-income earners. **Sections 429 and 440(1) permit a Village to do the same.**

### **1.0 Scope**

It shall be the policy of the Village of Chester to have clear terms and conditions to provide annual partial property tax relief for low-income property owners.

1.1 Income means a person's total income (total income before deductions) from all sources for the calendar year preceding the fiscal year of the Village of Chester, excluding any allowances paid pursuant to the War Veterans Allowance Act (Canada) or Pension paid pursuant to the Pension Act (Canada) and includes:

- i. The income of all assessed owners, their spouse(s), including common law spouses who occupy the property as their principal residence;
- ii. The income from members of the same family residing in the same household, who contribute to the household expenses; and
- iii. Those who hold an interest in the property and contribute to the household expenses.

1.2 Owner and those who hold an interest in the property includes:

- i. The person assessed for the property;
- ii. A person who holds title including a part owner, joint owner, tenant in common, or joint tenant of the property; and
- iii. A person with a life interest in the property; and
- iv. A person with a matrimonial interest.

Not included are those with a leasehold interest and those with an interest under an agreement of purchase and sale.

1.3 Principal Residence is the ordinary place of residence for a greater part of the year of an owner as well as an owner in a hospital or nursing care facility, unless that person has not slept at the property for a period of two (2) years or more, or

unless the property has been rented to paying tenants, in either of which event, the property shall be deemed to cease being the owner's ordinary place of residence.

1.4 Same family in section 1.1(ii) defined as including, but not limited to children, or stepchildren connected to at least one of the legally married or common-law couples included in 1.1(i).

2.0 The Director of Finance of the Municipality shall grant an exemption as follows:

- i. For owners with an income Level of \$20,000 or less the exemption shall be the lesser of \$500.00 or the tax on the Village of Chester area rate only.
- ii. For owners with an income Level of \$20,001 to \$29,999 the tax exemption shall be the lesser of \$350.00 or the tax on the Village of Chester area rate only.
- iii. For owners with an income Level of \$30,000 to \$40,000 the tax exemption shall be the lesser of \$250.00 or the tax on the Village of Chester area rate only.

3.0 A person or persons applying for an exemption must:

- i. Make an affidavit:
  - a) Regarding his/her income from all sources in the calendar year preceding the Municipal taxation year for which the exemption is sought. Satisfactory verification of income must be presented to substantiate the exemption. Exemption form attached as Schedule "A".
  - b) Verify that any person who either holds an interest in the property or are family members residing in the same household, whose income is not included in household income pursuant to clause 1.1 (ii), does not contribute to paying household expenses.
  - c) Provide satisfactory verification of income to substantiate the exemption. Satisfactory evidence includes a CRA notice of assessment, GST/HST credit notice, and copy of tax return prepared by a third-party tax preparer.
- ii. Apply for the exemption each year prior to March 31<sup>st</sup> of the Municipal taxation year.

4.0 The exemption shall only apply to a property where at least one of the assessed owners occupies it as his/her principal residence.

5.0 Prior to an exemption being granted, all outstanding debts to the Municipality, which are not a lien on the property, shall be paid in full. This would include any fees such as building permit fees, landfill tipping fees, recreation fees, etc.

**6.0** A refusal to grant an exemption pursuant to this Policy may be appealed to Village Commission.

**7.0** Annually, tax exemption income levels and the exemption amounts will be adjusted as follows:

- i. Annual adjustments in the income levels, below which an exemption for taxation is granted, will be adjusted by either the annual increase in CPI for Nova Scotia or to the extent that village commission considers appropriate.
- ii. Annual adjustments in the scale of exemption amounts granted will be adjusted by either the annual increase in the average residential tax bill for the general tax rate, and waste collection and disposal area rate, and the tax on the Village of Chester area rate, or to the extent that village Commission considers appropriate.

<b>Approved:</b> July 8, 2020	<b>Motion #</b> 20-230
<b>Amended:</b> September 24, 2020	<b>Motion #</b> 20-259
<b>Amended:</b> October 13, 2021	<b>Motion #</b> 21-132
<b>Amended:</b> October 12, 2022	<b>Motion #</b> 22-117
<b>Amended:</b> TBD	<b>Motion #</b> TBD

I certify that this Policy was adopted by the Village of Chester Commission as indicated above.

\_\_\_\_\_  
Clerk/Treasurer

\_\_\_\_\_  
Date

**Village of Chester – Property Tax Exemption Policy  
Schedule A Affidavit**

YEAR	DISTRICT	ACCOUNT	EXEMPTION	NUMBER
2023/24	3			

I/We, \_\_\_\_\_ & \_\_\_\_\_, property owners of \_\_\_\_\_ in the County of Lunenburg, Province of Nova Scotia, and is our principal residence, make oath and say as follows:

1. That the total income before deductions of all assessed owners, their spouses (including Common Law Spouses) who occupy the property as their principal residence, family members residing in the same household, who contribute to household expenses and those who hold an interest in the property and contribute to household expenses, was as follows during the calendar year 2021. Any Allowance paid pursuant to the War Veterans Allowance Act (Canada) or pension paid pursuant to the Pension Act (Canada) is not to be included in a person’s total income for this purpose.

Combined income was \$20,000 or less, **OR**  
 Combined income was between \$20,001 and \$29,999, **OR**  
 Combined income was between \$30,000 and \$40,000 **AND**

2.  Verification Provided of combined income of \$\_\_\_\_\_.

Check one of the following:

Notice of Assessment,  GST/HST Credit Notice,  Copy of tax return.

**NOTE – THIS IS A LEGAL SWORN AFFIDAVIT AND THE APPLICANTS SIGNATURE(S) ENDORSRSED BELOW ARE VERIFICATION THAT THE INFORMATION PROVIDED IS TRUE IN ALL RESPECTS.**

THE AMOUNT OF EXEMPTION GRANTED WILL BE DETERMINED **AFTER** THE FINAL TAX BILL IS PRODUCED AND WILL BE LIMITED TO THE VILLAGE COMMISSION PORTION OF THE OVERALL TAX BILL (i.e., DOSE NOT INCLUDE OTHER AREA RATES).

Sworn to at \_\_\_\_\_ in the County of Lunenburg, Nova Scotia on the \_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
Staff Signature

\_\_\_\_\_  
A Commissioner of Oaths **or**  
A Municipal Councillor

**Low-Income Property Tax Exemptions  
Comparison of Lunenburg County**

<b>Unit</b>	<b>Income</b>	<b>Exemption</b>	<b>Notes</b>
<b>Bridgewater</b> (May 2023)	\$20,000 or less	\$800	Include in operating budget annually; adjust by motion
	\$20,001-\$25,000	\$500	
	\$25,001-\$30,000	\$300	
	\$30,001-\$35,000	\$100	
<b>Chester Village</b> (Oct 2022)	\$20,000 or less	Up to \$500	Annually adjusted by CPI or as Commission deems
	\$20,0001-\$29,999	Up to \$350	
	\$30,000-\$40,000	Up to \$250	
<b>Lunenburg</b> (Mar 2022)	\$30,000 or less	\$1,000	Annually adjusted by CPI
	\$30,001-\$35,000	\$500	
	\$35,001-\$40,000	\$250	
<b>Mahone Bay</b> (Jul 2022)	\$30,000 or less	\$1,000	Annual budget for exemptions; 1st come, 1st served
	\$30,001-\$35,000	\$500	
	\$35,001-\$40,000	\$250	
<b>MODC</b> (Sep 2023)	\$17,092 or less	Up to \$865	Annually adjusted by avg weekly earnings for NS Prorated
	\$17,092-\$28,688	Up to \$865	
	\$28,688-\$30,803	Up to \$347	
<b>MODL</b> (Mar 2022)	Under \$25,699	Up to \$570	Annually adjusted by CPI
	\$25,700-\$32,099	Up to \$285	
	\$33,000-\$40,700	Up to \$115	

**Past Tax Exemptions  
Village of Chester**

<b>2022/23</b>	<b>Income</b>	<b>Exemption</b>	<b># of Applicants</b>
	\$20,000 or less	Up to \$500	1
	\$20,0001-\$29,999	Up to \$350	8
	\$30,000-\$40,000	Up to \$250	0
	<i>Total rebates:</i>	<b>\$2,640.12</b>	

<b>2021/22</b>	<b>Income</b>	<b>Exemption</b>	<b># of Applicants</b>
	\$16,159 or less	Up to \$500	2
	\$16,160-\$20,160	Up to \$350	1
	\$20,161-\$27,123	Up to \$250	3
	<i>Total rebates:</i>	<b>\$1,677.92</b>	

<b>2020/21</b>	<b>Income</b>	<b>Exemption</b>	<b># of Applicants</b>
	\$16,159 or less	Up to \$500	2
	\$16,160-\$20,160	Up to \$350	1
	\$20,161-\$27,123	Up to \$250	4
	<i>Total rebates:</i>	<b>\$2,026.55</b>	

