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December 2021

Volume 26 Issue 4

MASS CASUALTY COMMISSION

The Mass Casualty Commission is the independent public inquiry examining the April 2020 mass casualty in Nova Scotia. The Commission's mandate is to:

- find out what happened
- explore the broader context and related issues
- provide meaningful recommendations to help protect our communities in the future

The memories of those who lost their lives, their families and everyone affected by this casualty is a driving force behind our work.

We want you to know about our work, how to get in touch if you have questions or information to share, and how to find mental health and wellness supports. We will post information about our ongoing activities, including proceedings, on our website. Your involvement will play an important role in the Commission's findings and recommendations.

LEARN MORE, STAY UPDATED, AND TAKE PART

Website: www.MassCasualtyCommission.ca

Email: Info@MassCasualtyCommission.ca

Phone: 902-407-7532 (local) or 1 833-635-2501 (toll-free)

Facebook: <https://www.facebook.com/masscasualtycommission>

Twitter: <https://twitter.com/NSMassCasualty>

From the Mayor's Desk

Professional Women's Hockey Players Association: With pleasure I attended the Professional Women's Hockey Players Association (PWHPA) representatives "Dream Gap Tour" welcome reception and final game at our own RECC on November 11th and 14th respectively. I was delighted to see many young female hockey players' teams, dressed in their team colours, watching the game. This was an important chapter in our sports history: the first female



Professional Women's Hockey final game, November 13. Calgary is in the red; Montreal in white.

**Dog Tag
Registration
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professional hockey games to be played in Atlantic Canada. The four teams were from Montreal, Toronto, Boston, and Calgary, with Calgary winning the final game in a shootout.

We were privileged to be the first community to host the PWHPA and are committed to ensure it won't be the last time we see this quality of professional hockey in our area. We enjoyed the social benefits of community pride, collaboration, and camaraderie, as well as the economic benefits to local businesses in the hospitality and tourism sectors. Thank you to RECC staff for their hard work; and to PWHPA for their trust and confidence in giving us this opportunity to host the Dream Gap Tour.

Capital Budget Approval: Colchester County Council has approved its capital budget for the 2021-22 fiscal year, and projected capital projects until 2024-25 in our five-year Plan which is clearly linked to Council's strategic priorities.

Capital budget items include infrastructure, equipment and building projects. An important factor that Council must recognize when considering the capital budget is the impact on our debt. Colchester has not acquired new debt in the last five fiscal years and in fiscal 2020-21, we were able to pay \$1.67 million on our debt, while at the same time holding our tax rate and continuing to provide quality municipal services.

Debert Business Park: The Debert Aviation Centre is an exciting new development within the Municipality that aims to build upon the strategic advantage of our airport. Colchester is now leasing space at our newly renovated facility to an aviation business, our first occupant and anchor tenant, which will help grow this sector in our region.

Since 2017, we have completed Debert Business Park branding, have 10 new businesses, 7 business expansions, 5 new property leases, and hosted major events such as Mud Hero and a Snowbird Air Show.

Check out our website at www.debertbusinesspark.ca for further information.

Carbon-Free Colchester: The Municipality of Colchester is leading environmental change by investing in carbon-free Colchester initiatives. With recent funds being secured through the Federation of Canadian Municipalities with a grant of \$2.46 million and approval for a loan of \$5.565 million, Colchester is able to improve and expand the efficiency of programs. Along with Solar Colchester, a residential financing program for solar photovoltaic panels, we are offering energy efficiency upgrades on private properties with the potential of increased financing amounts and payback in equal instalments over 15 years. Check our website at www.colchester.ca for information on Solar Colchester and new "Cozy Colchester" program.

In Conclusion: Cliffs of Fundy: CONGRATULATIONS Cliffs of Fundy UNESCO Global Geopark on receiving the Lieutenant-Governor's Community Spirit Award. His Honour, the Honourable Arthur LeBlanc, and Her Honour, Mrs. Patsy LeBlanc, presented the award to our Geopark on November 13th. Area children received the award on behalf of Colchester and Cumberland counties. Mayor Murray Scott, Cumberland, and I were hosts for their Honours.

Remembrance Day: This year marked the 100th Anniversary of the Poppy. In 1921, Madame Anna Guerin, a French woman, inspired by John McCrae's "In Flanders Fields," advocated for the adoption of the poppy to raise money for Veterans' needs and to remember those who had given their lives in WWI. It was adopted by the Great War Veterans Association, which in 1925 became the Royal Canadian Legion, as the flower of Remembrance, a strong symbol, for those who served, died and continue to serve.



L to R: Mayor Murray Scott, Cumberland County; His Honour the Honourable Arthur LeBlanc, Lieutenant-Governor for Nova Scotia; Her Honour Mrs. Patsy LeBlanc; Mayor Christine Blair, Colchester County

Thank you to youth of our schools who painted and drew special cards distributed on our seats at the Royal Canadian Legion Branch 26 ceremony. Mine said, "Thank you Veterans. Thank you for risking your lives to save ours. Our Country will always be grateful for your act of bravery." Thank you as well to the teachers and parents who continue to teach the significance of remembering.

Acknowledgment: Special congratulations to Robert Putnam, Brookfield, on his induction into the NS Sport Hall of Fame. His 16-year senior men's fastpitch career regards him as one of Nova Scotia's finest players. His team: the Brookfield Elks.

I want to wish everyone a wonderful 2021 Holiday Season, Merry Christmas, and a Happy New Year 2022 filled with happiness and good health.

Regards to all,
Christine Blair, Mayor

2021 Special By-Election Results

A Special By-Election for District 10 Councillor was held on November 6, 2021. The results and voter turnout are shown below.

Election for District 10 Councillor					
Eligible Voters	Victoria Lomond	Rebecca Taylor	Rejected Ballots	Total Votes Cast	% of Voter Turnout
2,739	444	334	2	780	28.4%

The contact information for Councillor Victoria Lomond is as follows:

Email - vlomond@colchester.ca

Phone - 902-890-1493

A Message from the RCMP



PLEASE DO NOT DRIVE IMPAIRED!

A REMINDER FROM COLCHESTER DISTRICT RCMP



 Royal Canadian Mounted Police in Nova Scotia
  @RCMPNS
 @GRCNE

Waste Resource Management

Colchester Balefill Facility

188 Mingo Road, Exit 18
Highway 104 Kemptown

Hours of Operation:

Monday to Friday 8:00 am to 4:00 pm
Saturday 8:00 am to 12:00 pm

Materials Recovery Facility

185 Mingo Road, Exit 18
Highway 104 Kemptown

Hours of Operation:

Monday to Friday 8:00 am to 4:00 pm

Waste Reduction Helpline: 902-895-4777

Website: www.colchester.ca

Twitter: @ColchesterWRM

Facebook: Colchester WRM

Reminder: All visitors must report to the Scalehouse prior to unloading materials. The Scalehouse operator can accept cash, personal cheques, or Interac as payment for disposal. The Scalehouse is **not** able to accept credit cards. All loads must be tarped to prevent litter problems. Untarped loads will be subject to a \$20 surcharge.

The Balefill and Materials Recovery Facilities will be **closed** on Saturday, December 25th for Christmas Day, Monday, December 27th for the Boxing Day holiday, and Monday, January 3rd for the New Year's Day holiday.

Snow Days

Winter weather is unpredictable. If collection is missed on your road due to icy or snowy conditions, hold on to your material until your next collection day. The drivers will collect up to twice the allowable amount. An alternate collection will be scheduled only if collection is cancelled across the entire County due to inclement weather. If an alternate collection is necessary, residents will be informed by public service announcements placed on the local radio stations, our website, and the ColchesterWRM Facebook Page. Residents will also receive reminders by email and telephone if they have signed up for service alert messages for collection service interruptions.



Want to Know the Moment Winter Weather Affects Curbside Collection in Your Area?

Sign up for service alert messages at www.colchester.ca/garbage-and-recycling or download our free 'Colchester Waste Management' app and you will be notified by phone, email, or Twitter the moment decisions affecting collection are made!

Information will also be posted on our website at www.colchester.ca.

Christmas Tree Collection

Please ensure that your tree is placed curbside by 7:00 am on your collection day. All trees must be visible (not buried under snow) and free of lights, tinsel, ornaments, stands and bags to ensure collection.

Collection will take place as follows:

Zone 1 - January 13, 2022	Zone 6 - January 5, 2022
Zone 2 - January 6, 2022	Zone 7 - January 14, 2022
Zone 3 - January 11, 2022	Zone 8 - January 7, 2022
Zone 4 - January 4, 2022	Town of Truro - January 10 - 14, 2022
Zone 5 - January 12, 2022	Town of Stewiacke - January 7, 2022



Winter Green Cart and Garbage Tips

- The collection trucks may be passing by your homes at different times because of winter road conditions. To ensure your material is not missed you **MUST** have your garbage and green cart to the curb by 7:00 am on your collection day.
- Please remember that plastic and bio-degradable plastic bags are **NOT** permitted in the green cart. Paper bags are welcomed.
- To prevent your organics from freezing as a solid mass to the bottom of your green cart, try lining it with a pizza box, newspapers or leftover fall leaves. To keep your organics from freezing to the inside of your compost bin, wrap moist organics in newspaper or boxboard (ie: cereal boxes).
- To ensure you maintain space in your green cart, put it out for collection regularly.
- With the increase of snow in driveways and roadsides, please use caution when placing garbage and recycling bags curbside for pick up. Uneven snow piles may cause the bags to fall onto the road and cause traffic hazards.
- Please remember that all bags and bins must be 10 feet or less from the road and in a safe location.
- To ensure collection; please make sure that garbage bins, bags and green carts are not buried in snow on your collection day

Christmas is Around the Corner

Christmas wrapping paper is **NOT recyclable**. This is due to the large amount of dye within the paper and the contaminants that accompany it (tapes, bows, ribbons, etc.). Wrapping paper **should always be placed in your clear bag for garbage disposal**. Broken lights and decorations are also garbage.

To reduce waste, use recycled wrapping paper or newspaper. You can make it look more festive by adding a sprig of evergreen or drawings on the paper.



Canadians are Throwing Out More Food Than They Realize

Some food waste is unavoidable—this is the food that can't generally be sold or eaten, such as bones, vegetable peelings, eggshells, tea bags and coffee grounds.

Avoidable food waste is the edible food that ends up in the compost. Unfortunately, we often waste good food because we buy too much, cook too much or don't store it correctly.

In 2017, the National Zero Waste Council conducted research on food waste in Canada and the results were shocking. 63% of the food Canadians throw away could have been eaten. For the average Canadian household, that amounts to 140 kilograms of wasted food per year—at a cost of more than \$1,100. For Canada as a whole, that amounts to almost 2.2 million tonnes of edible food wasted each year—costing in excess of \$17 billion.

All types of food is wasted, but in Canada the most prominently wasted foods by weight are:

- Vegetables: 30%
- Fruit: 15%
- Leftovers: 13%
- Bread and Bakery: 9%
- Dairy and Eggs: 7%

To put that in perspective, every day in Canada, we waste:

- **470,000** heads of lettuce,
- **1,200,000** tomatoes,
- **2,400,000** potatoes,
- **750,000** loaves of bread,
- **1,225,000** apples,
- **555,000** bananas,
- **1,000,000** cups of milk
- and **450,000** eggs



Environmental Toll

Wasting food means we are wasting the resources used to grow, produce and distribute that food to consumers. Getting food from farm to table, and then managing or disposing of food as waste, also has a significant carbon footprint – contributing to Canada's greenhouse gas emissions. Canada's 2.2 million tonnes of avoidable household food waste is equivalent to 9.8 million tonnes of CO₂ and 2.1 million cars on the road!

Diverting food waste to composting is better than sending it to a landfill, but preventing food from being wasted in the first place is an even better way to lessen our impact on the environment. Every tonne of household food waste that is avoided is the equivalent of taking one car off the road each year.

The Good News

The good news is that this problem is solvable. If we all start using up the food we buy, together we can make a big difference. We're asking people to start by making just one small change. Love Food Hate Waste Canada offers simple steps to reduce food waste, from storing food so it [stays fresh](#) to [using up leftovers](#) to [meal planning](#).

Source: [Food Waste in the Home - Love Food Hate Waste Canada](#)




Animal Control

2022 Dog Tags are available!

As per the County's Dog By-law, all dogs must be registered and tagged by January 10th of each year, but tags can still be purchased throughout the year. If you live in Colchester County, you can register your dog and purchase your tags at the following locations:

- Central Nova Animal Hospital – 29 Main Street, Bible Hill
- Fundy Veterinarians – 6 Greenfield Road, Murray Siding
- Fundy Veterinarians – 21089 Highway 2, Shubenacadie
- Truro Veterinary Hospital – 165 Arthur Street, Truro
- Pilot's Doggy Daycare – 1205 Salmon River Road, Salmon River
- Cross Road Boarding Training and Behaviour – 10 Cross Road, Great Village
- The Store – 1171 Highway 311, North River
- Stay N Play Canine Centre – 214 Crossley Avenue, Truro
- Futureworx – 229 Main Street, Tatamagouche
- SPCA Truro – 408 Industrial Avenue, Truro
- Colchester County Community Development Office - 1 Church Street, Truro

Instead of mailing renewal forms, we've included the registration form in our newsletter! If you require additional forms, please visit our website at www.colchester.ca or give us a call at 902-897-3170 and we would be happy to mail out as many forms as you need.

 <p>Colchester be centred here.</p>	<p>Tag Fee: \$12.00 / Dog <input type="checkbox"/> C <input type="checkbox"/> Ch <input type="checkbox"/> D</p>	<p>Municipality of the County of Colchester 1 Church Street Truro, NS B2N 3Z5 Ph: (902) 897-3170</p> <p>Dog Registration Form</p>	<p>Dog owners are required to obtain licenses annually. Licenses may be purchased at the Municipality or by completing this form and mailing it with a cheque or money order to: Municipality of the County of Colchester</p>
<p>For Office Use Only: Issued By: _____ Date _____ Tag No. _____</p>			
<p>Owner Information </p> <p>Name: _____</p> <p>Civic Address: _____</p> <p>Mailing Address: _____</p> <p>_____</p> <p>Telephone: (home) _____ (work) _____ (cell) _____ (cell) _____</p>	<p>Dog Information </p> <p>Name: _____</p> <p>Breed: _____</p> <p>Colour: _____</p> <p>Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female Spayed/Neutered: <input type="checkbox"/> Yes <input type="checkbox"/> No Microchip: <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Emergency Contact (If you cannot be reached in an emergency) Name: _____ Telephone: _____</p>	
<p>Additional Info:</p>			
<p>Receipt Dog Name: _____ Date _____ Tag No. _____</p> <p style="text-align: center;">Paid Amount: <input type="checkbox"/> C <input type="checkbox"/> Ch <input type="checkbox"/> D</p>			

Recreation

Like **Colchester County Recreation** on Facebook and follow **@MunColRec** on Twitter for more information about our upcoming programs!

Walking (snowshoeing, skiing, etc.) in a Winter Wonderland



The best way to get through winter is to embrace it and be active! Why not make it a habit to spend time outside this winter? Enjoy the season by walking, snowshoeing, skiing, tobogganing, skating, making snowmen and other snow creations! Dust off those winter boots and toys. Plan to visit a favorite outdoor place this winter. Municipal parks and trails in Colchester County, including the Cobequid Trail, Five Islands Lighthouse Park, Stewiacke River Park and Nelson Memorial Park, are available for walking, snowshoeing and cross-country skiing during the winter months. Visit www.colchester.ca/parks-and-trails to plan your winter fun.

Please note, *there is no regular park and trail maintenance during the winter months.*

Snowshoe Loan Program

Colchester Recreation loans snowshoes (adult and youth sizes) to community groups and individuals during the snowy winter months. Be sure to reserve in advance – our snowshoes are very popular! A deposit of \$25.00 is required and returned when the snowshoes are brought back in good condition. For more information, or to reserve, visit www.colchester.ca/equipment-loan or contact Colchester Recreation at 902-897-3185 or by email at recreation@colchester.ca.



FundyConnect.ca is a one-stop spot to find things to do – arts and culture, parks and trails, activities and facilities in Colchester and Cumberland Counties. Try something new or explore outside! Visit www.fundyconnect.ca to browse listings or to suggest a new listing for the database.

Municipal Funding Opportunities for Community Groups

The Municipality of Colchester offers several grants to eligible community organizations. Please visit <https://www.colchester.ca/grants-and-funding> for information, guidelines, and application forms.

Upcoming deadlines:

Grants to Non-profit Organizations - January 31, 2022

Community Trail Funding Program - January 28 and June 3, 2022

Community Park Funding Program - February 25 and September 15, 2022

Not-for-Profit Community Events Grant - Applications accepted throughout the year

KidSport Deadlines

January 1 and March 1, 2022

For more information about KidSport, contact Craig Burgess at 902-897-3181 or recreation@colchester.ca.

You can also apply online at <https://kidsportcanada.ca/nova-scotia/provincial-fund/>.



Moving Accessibility Forward

The Municipality of Colchester along with the Towns of Truro and Stewiacke, and the Villages of Bible Hill and Tatamagouche, as part of the Regional Accessibility Committee for the Truro-Colchester Region, want to ensure everyone can access Municipal, Town, and Village services. From December 1st to the 20th, we are inviting residents to share their feedback on accessibility in Colchester County through the "**Colchester + You. Moving Accessibility Forward**" project. These community insights will be used to help shape the creation of an Accessibility Plan for improving access to, and awareness of, the services, programs, and infrastructure owned or operated by the Municipality, Towns, and Villages.

The "**Colchester + You. Moving Accessibility Forward**" project was launched in November 2021 and will conclude in March 2022. The Municipality, Towns, and Villages have partnered with reachAbility Association to assist with this project. The first phase of engagement includes a survey, interviews, and community stakeholder meetings and all will be available both online and in-person. The second phase will take place in early 2022 when we bring the draft accessibility plan to the public offering a chance for the project team to check back with the community to ensure their insights have been captured effectively. You can find more information about this project and how to have your voice heard by visiting www.reachability.org/regional-accessibility-plan.

Public Works

Winter Maintenance - Who Plows My Road?

While colour of your road name sign determines who owns it and provides regular maintenance, this may not be the case when it comes to winter snowplowing. The County and Province have an agreement in place to share snow removal services to save costs and time required for cleanup after storms.

The County provides snow removal services on the following roads. If you have a snowplowing comment or concern on one of these roads, please contact the County Public Works Office at 902-897-3175 or email engineer@colchester.ca.

BIBLE HILL		VALLEY		DEBERT	
Armstrong Ave	Ashford Crt	Markland Crt	Acadia Ave		
Austin Ave	Austin Ave	McCabe St	Bonaventure Pl		
Brite Ave	Beaumont Crt	McCallum Dr	Bristol Cres		
Clover Dr	Briarfield Crt	Mulberry Terr	Clinton Dr		
Covington Pl	Burris Dr	Mystic Dr	Dieppe Ave		
Dunromin Ave	Cambridge Dr	Oxford Crt	Dresden Way		
East Court Rd	Carleton Crt	Parkside Dr	Fairchild Pl		
Fenwood Ave	Cassandra Crt	Robin Rd	Hawker Rd		
Fern Hill Dr	Coldstream Dr	Roxford Crt	Lockheed Cres		
Fielding Ave	Connor Pl	Runway Crt	Mercury Dr		
Forest Hill Dr	Cornerstone Dr	Sandy Pl	Messina Dr		
Fox Hill Dr	Delaney Dr	Sillery Dr	Palaeo Dr		
Greenvale Crt	Eaton Dr	Silverwood Dr	Passchendaele Ave		
Justamere Dr	Edgehill Dr	Sunset Ln	Ventura Dr		
Meadowland Ave	Englewood Crt	Teviot Pl	Vickers St		
Murdock Dr	Hidden Valley Dr	Thrush Ln	Vimy Rd		
Osprey Crt	Hillridge Dr	Tie St			
Pheasant Run	Hillvale Dr	Tower View Dr		UPPER ONSLOW	
Raptor Way	Homestead Dr	Vernon St	Hub Centre Dr		
Retson Dr	Huckleberry Ln	Village Line Ave			
Summit Ave	Kay Crt	Weston Dr		LOWER TRURO	
Talon Crt	Krystal Dr	Wexford Dr	Tidal Bore Rd		
Village Line Ave	Lexington Dr	Wood Grove Dr			

If you do not see your road on this list, it is plowed by Nova Scotia Public Works (NSPW) with the exception of any privately owned roads (white signs). Residents living on private roads are responsible for their own snow removal. You can contact NSPW at 1-844-696-7737 or by email to dpw-occ@novascotia.ca.

Seasonal Disinfection to Begin at Lower Truro Treatment Plant

The County has received approval from Nova Scotia Environment to carry out seasonal disinfection at the sewage treatment plant in Lower Truro.

What does this mean exactly?

The plant in Lower Truro treats sewage from several communities including Truro, Millbrook, Valley, Bible Hill, Salmon River, Hilden, North River, Onslow, Truro Heights and Lower Truro. The plant uses many steps to treat sewage, including screening, pumping, aeration, settling, dewatering and disinfection. The last step at the plant – disinfection – is when the treated sewage is run through Ultra Violet (UV) lights to deactivate bacteria. This step is taken to reduce the risk of human illness for anyone coming into contact with the treated sewage after it enters the Bay.



Treated sewage must meet limits set by Nova Scotia Environment before being discharged into the Cobequid Bay. Since human exposure to the Bay is minimal during wintertime, Nova Scotia Environment has given us approval for a trial to shut off our UV lights from November 4, 2021 to April 30, 2022. During this trial, consistent with HRM and CBRM, all other treatment steps at the plant will remain in place, and any solids and organics will be removed from the sewage before it enters the bay.



County staff will monitor water quality in the Bay over the trial period for seasonal disinfection and will report the results to Nova Scotia Environment. The main goal with this pilot project is to reduce energy costs at the plant and reduce greenhouse gas emissions. For more details about this pilot program for seasonal disinfection, please visit <https://www.colchester.ca/seasonal-disinfection1> or contact the Public Works Office at 902-897-3175 or by email at engineer@colchester.ca.

Beware of 'Flushable' Wipes

During this time of COVID, we are all using cleaning supplies more than ever. These supplies include disinfecting and cleaning wipes. Over the last few months, we have been finding large amounts of these wipes in our sewer system. Please be aware that 'flushable' wipes shouldn't actually be flushed down your toilet. These wipes can get trapped in your own plumbing and lead to expensive plumbing bills and home repairs. They can also get trapped in the piping under our streets and cause major sewer backups. Stash flushable wipes in your trash at all times!





1 Church Street
Truro, Nova Scotia
B2N 3Z5

www.colchester.ca

Toll Free (in NS):
1-866-728-5144

Reception - 902-897-3160,
902-897-3150, 902-897-3175
Administration
Tax Office
Public Works

Community Development - 902-897-3170
Building Inspection
Development Officer
Animal Control
Planning

Property Information - 902-897-3178
Colchester Recreation - 902-897-3185
recreation@colchester.ca

Materials Recovery Facility and
Regional Bafill Facility - 902-897-0450

Waste & Recycling Helpline:
902-895-4777
helpline@colchester.ca

Fax Numbers

Courthouse Building

Administration - 902-843-4066
Community Development - 902-843-4061
Finance / Tax Office - 902-843-4067
Human Resources - 902-843-4063
Information Services - 902-843-4068
Property Information - 902-843-4062
Engineering/Public Works - 902-843-4064
Recreation Services - 902-843-4065

External Locations

Materials Recovery Facility/
Waste Reduction - 902-897-0453
Regional Bafill Facility - 895-2307

Finance

The Municipality of Colchester 2021/22 property tax bills were due on August 31, 2021; any outstanding balances are accruing interest at 1.00% monthly.

Did You Know?

We have a variety of pre-authorized tax payment plans available! You can set up a plan with us at any time by filling out the Pre-Authorized Debit Plan Application available on our website at colchester.ca/finance or at the Tax Department at 1 Church Street, Truro.

- **Pre-Authorized Debit Plan**

This program is available to all property accounts that are paid in full.

These payments will be processed for twelve (12) months from September to August. Any outstanding balances/credits at the end of the 12 months will roll forward into the next year monthly payment. Interest will neither be charged nor paid.

Withdraw date can either be the 15th or 30th of each month.

- **Due Date**

The full tax bill amount is withdrawn on the annual due date.

- **Recurring Payment**

You choose how much you want withdrawn monthly. Monthly interest is charged on any outstanding balances. Withdraw date can either be the 15th or 30th of each month.

For more information, call 902-897-3162 or email taxoffice@colchester.ca.

Let's Make Your Home Cozy, Colchester!



Cozy Colchester is a new municipal financing program that offers 0% interest loans for homeowners to install efficiency upgrades, such as heat pumps, insulation, and high efficiency doors & windows. Terms include no upfront costs, loans up to \$30,000, a one-time 5% administration fee, and loan terms up to 15 years. The approval process is quick and easy, with no credit check required. Special incentives available for low-income homeowners.

For more information or to get started, visit www.colchester.ca/cozy, or contact us at info@cozycolchester.ca or 902-920-0615.