



Nova Scotia Provincial
Housing Agency

Tenant Handbook



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About NSPHA

Who is NSPHA?

Nova Scotia Provincial Housing Agency (NSPHA) is responsible for maintaining, managing and operating safe and deeply affordable housing for Nova Scotians.

We are a team of more than 500 dedicated employees committed to providing exceptional client service and property management and working with our partners to make a positive difference in our client's lives.



About this Tenant Handbook

This handbook is provided as guide for all tenants. It contains helpful tips and useful information about your tenancy with NSPHA, including what you can expect from us as your landlord, the responsibilities of tenants and rules that all tenants must follow.



Information in this tenant handbook may change over time. Please see the online version for the most recent copy. www.NSPHA.ca/tenanthandbook

NSPHA and Tenant Charter

All NSPHA tenants, guests, employees, contractors and service partners are required to:

✓ Treat each other with respect and maintain an environment free of harassment and discrimination, including in written and verbal communication

✓ Respect diversity that includes both visible and invisible characteristics such as:

- Age
- Life stage
- Ability
- Culture
- Ethnicity
- Sex
- Gender identity
- Geographic location
- Language
- Physical characteristics
- Race
- Religion
- Sexual orientation
- Socio-economic status
- Spirituality
- Values

✓ Interact without any abuse, harassment, discrimination, aggression or violence

✓ Work together to preserve deeply affordable housing for Nova Scotians, including respecting provincial property and reporting issues to NSPHA in a timely manner

NSPHA is committed to providing a safe and welcoming environment.

As such, you will see this poster in your apartment building or local office. It is important that we all do our part and respect one another.



Community Supports

NSPHA understands the importance of being connected to community. Across Nova Scotia, there are hundreds of helpful programs and services offered by local community groups, non-profit organizations and government departments.

To find resources in your area, we encourage you to use 211.

211 is a free and confidential helpline and web service that can connect you to community and social services in Nova Scotia. It is a 24/7 service that can provide you with information about and referrals to local community groups, non-profit and government organizations. This service is available in over 140 languages.

You can contact 211 in the following ways:

- Dial 2-1-1 on a phone
- Text 211 on a mobile device
- Email help@ns.211.ca



Questions and Concerns

As part of our core values, NSPHA is committed to welcoming honest communication and feedback from our clients.

If you have any questions or concerns about your tenancy with NSPHA, we want to hear from you! A list of contact information for all NSPHA offices is included on page 28 in this handbook.

Tenancy

Your Lease

Before you move into your unit, you will sign a lease with NSPHA. The lease is a legal agreement between you and NSPHA.

We encourage you to review your lease from time to time as well as the rules and conditions that you must follow. Keep a copy of your lease in a safe place.

If you have any questions about your lease, please call your local NSPHA office.

The image shows a document titled "Form P1: Standard Form of Lease (Residential Tenancies Act, R.S.N.S. 1989, c. 407)". It includes the Nova Scotia logo. Section 1, titled "Parties", contains the text: "This agreement is made in duplicate between: Landlord (company or first name, initial, last name) Nova Scotia Provincial Housing Agency". Below this are fields for "Street number and name (or address)", "Apartment", "City or town", "Postal code", "Phone (home)", and "Phone (business/other)". There are also fields for "Tenant (first name, initial, last name)" listed three times. Section 2, titled "Occupants", is partially visible.

Resource: For more information about your lease, visit the Nova Scotia Government's *Residential Tenancies Guide for Renting*: <https://beta.novascotia.ca/documents/residential-tenancies-renting-guide-tenants-and-landlords>

Rent Calculation

Every year NSPHA will conduct an Annual Eligibility and Rent Review within four months of your anniversary date. As part of this review, you will be required to provide us with updated income information for all tenants and household members living in the unit. Your rent will be calculated based on the information you provide.

It is your responsibility to report any changes to your income throughout the year to your local NSPHA office.



You are required to provide us with accurate income information as a condition of your lease. If you do not provide NSPHA with proof of income, action will be taken through the Residential Tenancies Program.

Paying your Rent

Rent is due on the first day of every month. There are many payment options open to you:



Pre-Authorized Debit



Provide NSPHA with information from your financial institution to withdraw funds.



Debit payment in person

At your local NSPHA office.



Pay through your bank

By Telephone or Internet Banking.



Employment Support and Income Assistance Direct Payment



If you receive Income Assistance, you can arrange for your rent to be paid directly to us from the Employment Support and Income Assistance Program.



Provide postdated cheques

For up to 1 year in advance. Cheques will be cashed by NSPHA on the first business day of every month.



Preferred payment methods

Arrears

If you do not pay your rent on time, you will be in arrears with money owed to NSPHA.

If you are having trouble paying your rent, please talk to us. We can help you to set up repayment plan to collect funds owed over time. **We are committed to working with you to keep you housed.**

If you do not pay your rent or work with us to create a repayment plan, action will be taken through the Residential Tenancies Program.

Tenant Rules

There are rules that all tenants must follow when living with NSPHA. **These rules are in place to:**

- Keep NSPHA tenants and staff safe
- Prevent damage to NSPHA property
- Make sure that services and facilities are equally available to all tenants
- Confirm tenants' continued eligibility for their NSPHA unit

Lease rules for all NSPHA tenants are included in **Schedule B** of your lease. Rules that apply to your specific unit or building are included in **Schedule C** of your lease.



NSPHA does not tolerate any violence or threats of violence towards other tenants or staff. These behaviours will result in immediate action with the Residential Tenancies Program to begin the eviction process.

The **13 Tenant Rules** that apply to all tenants include the following:



1

Your unit may only be used by you and your household

You shall not sublet your unit. This means you cannot rent your unit to someone else. If there are changes to your household, please contact your local NSPHA office to let us know.

Tenant Rules (continued)



2 You must show eligibility for public housing every year

Every year NSPHA will send you a package in the mail as part of your Annual Eligibility and Rent Review. This package will include forms to confirm who lives in your household and the total gross income of all household members. It is very important that you complete and return the forms, with any additional required information or paperwork, to NSPHA in the timeline provided.



3 Guests visiting for more than two weeks must be approved

Only the tenant(s), and other adults or dependents named in the lease may occupy your unit. You may have a guest in your unit for a maximum of 30 days, in total, within a 12-month period. The 30 days may be consecutive or non-consecutive and applied to any one individual that stays in your unit.



4 You may not operate a business in public housing unit

NSPHA units are meant to be homes and not businesses. Operating any business that brings members of the public or visitors to an NSPHA housing unit is not permitted. You may work from home (work remotely) if your work does not bring customers or clients to your unit.

Tenant Rules (continued)



5 Household items must be stored properly

To keep everyone safe, there are items that must not be stored in your unit. This includes hazardous or explosive materials. There may be storage areas available outside of your unit for these items. Contact your local NSPHA office if you have questions about storage. Do not store any household items in stairwells or hallways as this is a fire hazard and interferes with traffic and evacuation measures.



6 Ask for permission before making any alterations to your unit

NSPHA is responsible for maintaining public housing units. Contact your local NSPHA office for written permission before making any changes to your unit, including:

- Painting
- Installing cable, telephone, Wi-Fi routers or satellite dishes
- Installing major appliances like dishwashers, air conditioners, generators or heating sources
- Installing fences, decks, pools, sheds, trees or bushes

Note: Not all requests will be approved.



7 Notify NSPHA immediately of any problems with water, heating or electrical systems

Call your local NSPHA office immediately if water, heating, or electrical systems stop working. This will help us respond in a timely manner and protect our units.

Tenant Rules (continued)



8 Know what to do in case of a fire. Do not burn items or tamper with fire detection devices

To help prepare for an emergency, take some time to find out your emergency exit routes and procedures. If you are not sure, contact us to ask. Fire drills will be conducted by NSPHA staff in larger buildings.

To prevent fires, burning of any kind is not permitted within your unit, backyard or balcony/deck. Do not remove or tamper with any fire detection and fire protection equipment.



9 Making sure your unit is right for your household

If you are living in a unit that no longer matches your needs NSPHA may ask you to move to another unit. For example, you may be living in an accessible unit that you don't require, or living in a unit that has more bedrooms than you need.



10 Use of your unit for legal proceedings

Your unit is not to be used for meeting bail conditions, house arrest or other legal matters without first having written permission from NSPHA.

Tenant Rules (continued)



11 Do not provide keys to anyone outside of your household without permission

To keep our buildings safe, keys should only be given to members of your household. If you need to provide a key to someone else, please contact your local NSPHA office to explain the need and request permission.



12 Report sightings of any pests as soon as possible

If you see rodents, bugs or other pests in your unit or in or around your building, please contact us as soon as possible. We take pest control very seriously and will take action to prevent further pests. See more information on what you can do to prevent pests in the *Pests* section on page 15 of this handbook.



13 Absences of 90 days or more

For NSPHA tenants, the maximum number of days that all members of the household can be “absent” from the unit is 90 days within a 12-month period.

This rule only applies if all members of your household are away at the same time.

There are exceptions to this limit. Please tell us if you are in hospital, in rehabilitation, incarcerated, awaiting trial or have documentation to support another valid reason for being away from your unit for longer than 90 days.

Disclosure of Personal Information

NSPHA collects personal information to help us:

- Determine your eligibility for your NSPHA unit
- Calculate your rent
- Offer right-sized units to meet your needs

During your lease signing appointment, we will ask you to sign a consent form allowing NSPHA to share some of your personal information with trusted partners to ensure we can provide safe housing to all tenants.



These partners may include:

- third-party contractors,
- third-party consultants,
- third-party insurance providers,
- Nova Scotia provincial government departments,
- other third-party service providers as determined to be operationally necessary by NSPHA.

If you would like someone to speak on your behalf, or for NSPHA to provide your personal information to anyone else, you must give us permission by completing an "*Authorization and Consent for Disclosure of Personal Information to a Third Party Form.*" This form is available at [NSPHA.ca/forms](https://www.nspaha.ca/forms)

To learn more about how we collect, keep, and share your personal information visit our website at [www.NSPHA.ca/privacy](https://www.nspaha.ca/privacy)

Care of Home – Tips

There are many steps you can take to keep your unit in a good condition. Here are some **tips** to try in different areas of your home.

Kitchen

- When washing dishes or cooking, turn on a fan and open a window to reduce moisture.
- Clean your fridge or stove with mild soap and water. Avoid using abrasive cleaning products that can damage the surface of the appliance.
- Check the faucet area and under the sink regularly for any leaks or mould.
- Avoid overfilling your freezer to prevent air circulation issues.



Bathroom

- Do not put anything other than toilet paper in the toilet. This includes food scraps, cooking grease, diapers, wipes, sanitary napkins and paper towels.
- Use a gentle cleaner on bathtubs, sinks and toilets and wipe up any standing water left on the floor after a shower or bath.
- Use a fan or open a window when bathing or showering to reduce moisture and potential for mould.
- Know the signs of a bathroom leak! Check around your tub, shower, sink and floor for loose tiles, broken caulking, stains or warped flooring and report any concerns.

Household Garbage and Recycling

- Follow local rules for sorting and disposal of household waste.
- Familiarize yourself with the local waste collection schedule.
- Make sure that waste is properly secured to avoid pests.



Care of Home – Tips Continued

Basements

- Basements must not be used for storage of gas operated items like lawn mowers. Talk to your local NSPHA office if you have questions about appropriate storage.
- Bedrooms are not permitted in basements that do not have egress windows (windows that, according to building code, provide safe exits in the event of an emergency).
- Keep the space around the furnace clear.
- Do not turn off air handling units.
- Report any mold, leaks or moisture.



Yards and Balconies

- Depending on your lease, it may be your responsibility to mow the grass, weed gardens and remove snow and ice from the sidewalk and entrances. Talk to your local district office if you have questions about your responsibilities for yards and balconies.
- Always keep your yard and balcony neat and tidy. This includes regularly checking for and removing pet feces and garbage.
- Do not use your balcony for storage.
- Secure outdoor furniture when it is not being used.

Hallways and Common Areas





- Hallways and other common areas are shared spaces. Keep hallways and other common areas clear of your personal belongings.
- Consider your neighbours when using common spaces, indoors or outdoors, so that everyone can enjoy community space.



Reporting a Maintenance Concern

We want to make sure your unit is a safe and clean space for you to call home. If you have a maintenance concern about your unit, please contact your local NSPHA office to submit a maintenance request as soon as possible. **Don't wait!** By helping us address your maintenance concerns early, we can avoid having to make major repairs to your unit later.

Response times to maintenance concerns will vary depending on the priority level of your situation.

Priority Level	Description
Emergency 	Loss of heat, major electrical concern, problems with access or exits that create a security issue in the building or unit.
Urgent 	Accessibility problems, blocked drain or toilet, significant water leak, malfunctioning fridge or cooking appliances.
Regular 	Minor plumbing, electrical or carpentry repairs, appliance repair, planned mold inspection, exhaust fan replacement.
Scheduled 	Replacement flooring, painting, or general work requiring a contractor.

If you have a **maintenance emergency after office hours** (weekdays after 4:30 PM or before 8:30 AM, weekends or holidays) please call your local NSPHA office and follow the afterhours maintenance emergency dispatch instructions. Information on how to contact our offices is on page 28 of this handbook.

Pests

There are many pests that can cause harm to housing units and threaten the health and wellbeing of you and your community. Pests can include bedbugs, rodents, ants and cockroaches.

If you see evidence of any pests, please contact your local office immediately. We will work with you to arrange safe, effective treatments to help rid your unit or your building of unwanted pests.

Here are some tips to help prevent pests:

Things to do...

- ✓ Keep all waste in tightly covered containers.
- ✓ Keep food like pasta, rice and flour in hard containers with tight fitting lids.
- ✓ Keep doors closed when not in use and repair holes in window screens.
- ✓ Clean behind your stove and fridge every six months.

Things to avoid...

- ✗ Do not collect furniture, mattresses or other belongings from garbage disposal areas to bring into the building.
- ✗ Do not leave food uncovered on counters or tables.
- ✗ Do not leave standing water in your home, such as trays under houseplants or a sink full of water.
- ✗ Do not leave garbage in hallways or on the floor or ground outside of garbage bins.
- ✗ Do not feed wildlife.

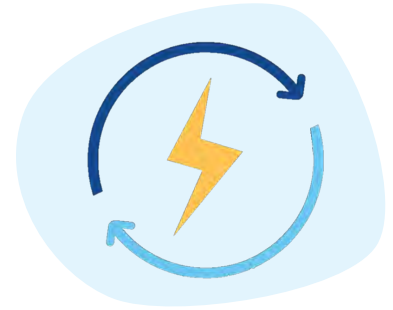
Tenant Charges

The units and buildings managed by NSPHA are **owned by the Government of Nova Scotia**. Repairing units and buildings due to damage and neglect impacts our ability to make improvements to NSPHA units for all Nova Scotians. This is why you will be required to pay the costs to repair damages caused by you, a member of your household or one of your guests to an NSPHA unit or building.

These costs are called **tenant charges**. Like arrears, tenant charges is money owed to NSPHA. We can help you set up a repayment plan to collect funds owed overtime.

Saving Energy

NSPHA is committed to reducing energy consumption and greenhouse gas emissions wherever possible.



There are many ways that you can help to save energy and lower your energy bills.

Ways that you can help us save energy:

- Make sure that doors and windows are closed when the heat is turned on.
- Keep your thermostat between 17C to 20C during the day.
- Turn down your thermostat to 17C when you go to bed or leave your unit.
- Make sure exterior doors are always closed.
- Turn off lights when not in use.
- Contact maintenance if toilets or taps keep running.
- Unplug electronics when not in use.
- Save laundry to complete full loads and wash in cold water.

Access to Your Unit

As your landlord, there will be times when NSPHA staff or our trusted contractors will need access to your unit. We follow Residential Tenancies Regulations in all cases when we need to access any public housing unit.

Resource: Review the Residential Tenancies Regulations for more information on the requirement for landlords to provide notice of entry in Nova Scotia. <https://novascotia.ca/just/regulations/regs/rtgenrl.htm>

Here are examples of when we will need to access your unit:

1

Annual Inspection

Every year we will schedule an inspection to ensure that your unit and all life safety devices in it are in a good state of repair. This work includes testing smoke alarms, checking window screens and door locks and ensuring there are no fire hazards.

You will receive written notice between 24 hours to 30 days in advance of an annual inspection.

2

Entry for Maintenance

Staff will visit to complete maintenance, repairs or renovations when needed.

You will receive written notice between 24 hours to 30 days in advance.

3

Emergencies

In case of an emergency, staff may enter your unit without prior notice to protect persons or property.

Safety and Emergency Preparedness

There are lots proactive measures that we can do together to prepare for emergencies and keep our units and buildings safe. Practice the following safety tips:

Safety in Your Building

- Do not prop entrances or doors open. If using an entry system, do not let strangers or solicitors into the building.
- If you lose your keys or fob, inform local NSPHA office right away.
- Keep hallways clear to prevent trips and falls and allow emergency workers to respond quickly.
- If you are going to be away for a long time, let your NSPHA office know in advance.
- Do not leave young children at home alone.
- If using radiant heaters, make sure they are “CSA” or “ULC” certified and maintain a clear space of three feet around the heater. Never lean objects against a heater.
- Report all safety concerns to your local district office.

Safety in the Parking Lot

- Do not let anyone follow you into the underground garage or surface parking lot. If you see someone or something that makes you nervous, stay in your car and honk or drive away. Report your concern to the police.
- Remain alert to your surroundings when leaving the building and accessing the parking lot.
- Always keep your car locked when using it and when it is parked.
- Do not leave valuables in your car.

Planning for Emergencies

Having a plan can help keep you and your household safe during emergencies. Here are some tips on how to prepare:

- Create an emergency kit with the following items:
 - ✓ List of important phone numbers (family members, doctor's office, insurance information)
 - ✓ Clothing, toiletries, and a blanket
 - ✓ Medication, glasses, hearing aid batteries
 - ✓ Bottled water and food, including for pets
 - ✓ Copies of important documents
- Plan with your household to practice how you will leave your home safely and where you can meet in an emergency



Resource: Visit Nova Scotia Emergency Management Office website for more tips and advice: <https://novascotia.ca/emergency-education/>

After hours emergencies: If there is a threat to health or safety, always call 911. If you have a maintenance related emergency that occurs after regular business hours or on a holiday or weekend, please call your local district office after-hours emergency phone number.



To live in an NSPHA unit, you must be able to live independently. This may include receiving support from family or friends, or community or government services. In the case of an emergency, you must be able to self-evacuate, including climbing down stairs in a multi-level building.

In Case of Fire

If you discover a fire, **get yourself to safety then call 9-1-1**. Do not assume that anyone else has called for help. When you call 9-1-1, always provide your name, building address and location of the fire.

If you can safely do so, pull the nearest fire alarm.



If you cannot leave:

- Seal all cracks where smoke can enter with wet towels or sheets. Use tape to cover mail slots and ventilation outlets.
- Move to a balcony or the room farthest away from the smoke. Smoke rises, so stay low to the floor if you can.
- Hang a towel or sheet in your window or from your balcony to show firefighters where you are.
- Try to stay calm.

All NSPHA apartment buildings have Emergency Response Plans and conduct regular fire and safety drills.

Please participate in drills and review fire safety plans. Contact your local NSPHA office if you have any questions about fire or life safety.

Resource: For more information on fire safety and prevention, visit the Government of Canada's *Fire Safety in your Home* website: <https://www.canada.ca/en/health-canada/services/home-safety/fire-safety.html>

Pets

NSPHA designates some units as pet friendly. Your lease will indicate if you are in a unit that allows pets.

Before getting a pet, check with your local NSPHA office to confirm if your unit allows pets. You will be required to fill out a *Pet Notification Form*.

All pet owners who live in NSPHA units must follow the following general rules:

- Keep your pet on a leash in common areas. For example, your pet should be on a leash when you leave your unit and when outdoors.
- Be sure that your pet does not damage property or the belongings of others.
- Never leave your pet alone on your balcony, in your backyard or in a common area.
- Do not allow your pet to be a nuisance or create unreasonable disturbances. Stoop, scoop and bag your pet's waste – every time.
- Use outdoor garbage bins for disposing of your pet's waste.
- Never throw cat litter or bird cage linings in the toilet.
- You are responsible to arrange alternative care for your pet if you are away. NSPHA is not responsible for your pets if unattended.

Nova Scotia Provincial Housing Agency

Pet Notification Form

Use this form to register a pet with NSPHA. All pets must be registered.

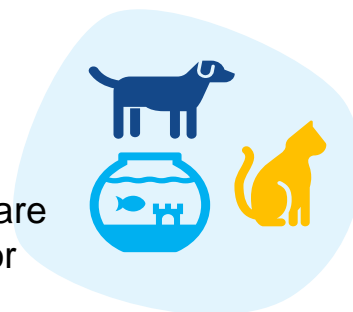
Tenant Information	
Tenant First and Last Name	
Address and Unit Number	

Pet Information	
Pet 1	
Type and Breed	Municipal License Number (if applicable)
Spayed / Neutered? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	Vaccinations? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Pet 2	
Type and Breed	Municipal License Number (if applicable)
Spayed / Neutered? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	Vaccinations? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A

Tenant Signature _____ NSPHA Staff First and Last Name _____ NSPHA Staff Signature _____

Date _____

NSPHA Lease Preparation and Signing Policy – Appendix J February 2024



Tenant Insurance

Protection of your personal belongings is your responsibility which is why it is **highly recommended** that you purchase tenant insurance. Tenant insurance or content insurance helps pay to replace your belongings if they are damaged or stolen.

NSPHA's insurance will not pay to replace your belongings.

What coverage does tenant insurance provide?

- Insurance can help you pay to replace your belongings if your home is damaged by flood, fire or any other incident. This includes food that may go bad if there is an extended power outage.
- Insurance may help cover legal costs associated with a claim that you are found responsible for, like a kitchen fire or if your pet bites someone.
- Insurance may also cover the cost of a hotel stay if you must leave your home because of damage by fire, flood or another emergency.

What happens when you do not have tenant insurance?

If you do not have a tenant's insurance policy, there will be no coverage for contents. If you are found responsible for causing damage to the property or for causing an injury to another person, you may be responsible for these costs.

Resource: Visit the Financial Consumer Agency of Canada's website for more information on tenant insurance:

www.canada.ca/en/financial-consumer-agency.html



Check with your individual insurance provider to know exactly what is covered under your policy.

How to Appeal a Decision

If you disagree with a decision made on your NSPHA application, your application to transfer to another NSPHA unit, the size of your unit, rent calculation, unit or tenant charges, you can request an appeal of that decision.

An appeal is a request by an applicant or tenant to have a decision made by the NSPHA reviewed.

Decisions that can be appealed:

- Application approval decisions and decisions related to Priority Access
- The size of a unit allocated to applicants and tenants
- The calculation of rent payments for NSPHA tenants
- Declined requests to transfer to another NSPHA unit, or transfer decisions made by NSPHA
- Decisions made related to tenant charges



Resource: Visit our website to find our brochure, *When you disagree: NSPHA Appeal Process* with more information on how to appeal a decision: <https://nspha.ca/services/how-appeal-decision>

Moving out

Ending Your Lease

If you would like to end your lease with NSPHA, there are several important steps that you must follow.

1

Provide written notice 30 days in advance

- Contact your local NSPHA office at least 1 month before you plan to end your lease.

2

Conduct a move-out inspection with NSPHA staff

- Staff will arrange a date and time to conduct a move-out inspection.
- Your unit should be in the same condition as when you moved in, apart from everyday wear and tear.
- If damages are discovered, tenant charges may be applied.

3

Fill out a Disposal of Personal Belongings form

- It is your responsibility to clean your unit of all contents when you move out. This includes all furniture, clothing, food, and household waste.
- Leaving personal belongings in your unit may result in a tenant charge.
- Staff will provide you with a *Disposal of Personal Belonging Form* to allow NSPHA to dispose of any items left behind after you move out.

4

Handover all keys

- Return all keys and/or fobs to your local NSPHA office.

Eviction: NSPHA Ending a Lease

As your landlord, NSPHA makes sure that the rules and conditions of your lease are being followed. If you do not follow the rules set out in your lease, we may need to end your lease through legal means. This is called an eviction.



Eviction is a last resort.

NSPHA does not want to evict its tenants. Before evicting, we work with tenants, community supports and service agencies to keep tenants housed and ensure rent is paid.

NSPHA follows the rules set out in the Residential Tenancies Act and Regulations when evicting a tenant.

You can be evicted if you:

- Have not paid your rent
- Have not provided accurate information to us about who is living in your home and the income of all household members
- You, a member of your household or guest has caused damage to a unit or NSPHA property
- Have not followed the terms of your lease
- Threaten the health and safety of other tenants or NSPHA staff

Resource: Visit the Nova Scotia Government's Residential Tenancies Program website for more information on evictions: <https://beta.novascotia.ca/documents/residential-tenancies-guide-ending-tenancy-lease-tenants-and-landlords>

Contact Information

Metro

Includes all of Halifax Regional Municipality and part of East Hants

3- 3770 Kempt Road
Halifax, NS
B3K 4X8

24-hour switchboard:
(902) 420-6000

Toll Free:
1-800-565-8859

Cape Breton Island

Includes Cape Breton, Richmond, Inverness and Victoria Counties

Sydney Office:
18 Dolbin Street
P.O. Box 1372
Sydney, NS
B1P 6K3

Phone:
(902) 539-8520

Toll Free:
1-800-565-3135

Western

Includes Annapolis, Kings, part of Hants, Lunenburg and Regions of Queens Municipality, Digby, Yarmouth and Shelburne Counties

New Minas Office:
25 Kentucky Court
New Minas, NS
B4N 4N1

Phone:
(902) 681-3179

Toll Free:
1-800-441-0447

Middleton Office:
101 Magee Drive
P.O. Box 1000
Middleton, NS
B0S1P0

Phone:
(902) 825-2922

Toll Free:
1-855-825-2230

Bridgewater Office:
99 High Street
Bridgewater, NS
B4V 1V8

Phone:
(902) 543-8200

Toll Free:
1-888-845-7208

Yarmouth Office:
10 Starrs Road,
2nd floor
Yarmouth, NS
B5A 2T1

Phone:
(902) 742-4369

Toll Free:
1-800-306-3331

Northern

Includes Antigonish, Guysborough, Pictou, Cumberland, part of Hants and Colchester Counties

Guysborough Office:
H-9996 HWY 16
P.O. Box 249
Guysborough, NS
B0H 1N0

Phone:
(902) 533-2293

Antigonish Office:
20 Orchard Terrace
P.O. Box 1373
Antigonish, NS
B2G 2L7

Phone:
(902) 863-1259

Amherst Office:
144 Victoria East
Amherst, NS
B4H 1Y1

Phone:
(902) 667-8757

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