

The Shoreline Journal

Tid-Bits

Short reads of important stories.

Minimum Down Payment Reduced

A new program launched on February 3, will make it easier for Nova Scotians to become homeowners, faster.

Through the First-time Homebuyers Program, the required down payment is two per cent of the purchase price, which is less than half the usual minimum down payment. The Province is partnering with Atlantic Central and credit unions across Nova Scotia to deliver this pilot program as a way to help Nova Scotians overcome one of the barriers to buying a home.

To qualify for the program, the borrower must be a resident of Nova Scotia and also meet the following criteria: Have a household income of \$200,000 or less; pass the Canada Mortgage and Housing Corp. stress test to determine the maximum mortgage they can carry; have a credit score of 630 or higher and be a Canadian citizen, permanent resident or an immigrant with a sponsorship letter from the Nova Scotia provincial immigration program.

Previous homeowners who have not owned a home in the last four years may also be eligible.

There is a cap on the price of homes for buyers in the program - \$570,000 in Halifax Regional Municipality and the Municipality of East Hants and \$500,000 in the rest of the province.

Nova Scotians interested in obtaining a mortgage through the First-time Homebuyers Program should contact their local participating credit union. More information on the program, including a list of participating credit unions can be found at: <https://novascotia.ca/first-time-home-buyers-program-pilot>

The Province is acting as a guarantor for mortgages through the program. If a buyer defaults and the lender ends up reselling the home at a price lower than outstanding mortgage, the Province will cover 90 per cent of the shortfall.

New Website on Response to Public Inquiry Reports

The government is launching a new website that updates progress on recommendations from two public inquiries. The new site - <https://nsgovresponse.ca/> - includes an updated list of actions in response to the Mass Casualty Commission's recommendations and a page focused on the response to the Desmond Fatality Inquiry. Recommendations can be searched by key word, theme or date.

"We're committed to working across government and with communities to address the recommendations made in the Desmond Fatality Inquiry and by the Mass Casualty Commission," said Premier Tim Houston. "This website will serve as a way to provide updates to communities on the government's progress on these recommendations."

The recommendations from these inquiries are complex and interconnected. The government's response focuses on addressing the causes of violence, breaking down systemic barriers and improving the safety and resilience of communities.

Listening to, working with and honouring people and communities most affected is key to Nova Scotia's approach and actions. The website includes information about how government and community partners can best work together, as well as relevant resources, including a toolkit on gender-based violence.

The goal is to build partnerships and relationships that foster inclusive and transparent engagement and collaboration in a supportive environment where diverse voices are heard.

The website includes a "How to Find Help" section with information on crisis supports, mental health and addictions services, and gender-based violence resources.

NSWWT Completes First 500-Acre Land Acquisition

The Nova Scotia Working Woodlands Trust (NSWWT) has completed a purchase of 500 acres of ecologically significant forest in Pleasant River, Queens County, strengthening habitat connectivity for species at risk while advancing the province's largest private woodland carbon offset program.

Completed December 19, 2025, the acquisition is NSWWT's first property purchase, representing nearly 12.5% of the Trust's goal to protect 4,000 acres by Spring 2026. The forest is adjacent to the Pu'tlaque' katik Wilderness Area and lands protected by the Nova Scotia Nature Trust, strengthening an important conservation corridor surrounding Kejimikujik National Park.

This acquisition was completed in partnership with the Mersey Tobeatic Research Institute (MTRI) and made possible by funding contributions from Parks Canada and the Southwest Nova Biosphere Region, contributing to a broader collaborative effort to connect protected areas surrounding Kejimikujik National Park. The North Queens region provides critical habitat for several species at risk and supports diverse forests characteristic of the Wabanaki-Acadian Forest region.

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Notes from our Federal Capital - Alana Hirtle, MP

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While I'm on the subject of veterans: I want to address something head-on, because I've been hearing from veterans across the riding and I understand the concern. There's a bit of a bad-faith claim circulating that the government is cutting \$4.3 billion from veterans' programs. I get why that number sets off alarm bells. Veterans have earned every right to be skeptical when they hear about changes to their benefits. So let me be clear about what's actually happening. \$4.3 billion is a ridiculously large number. So ridiculous, in fact, that this is clearly a false claim.

No benefits are being cut. No veteran is losing eligibility for services. The suite of programs — disability benefits, health services, support programs — remains the same. What changed is the **reimbursement rate for medical cannabis: from roughly \$8.50 per gram down to \$6.00**, which reflects where the legal market actually sits now that the industry has matured. **The \$4.3 billion figure is the projected savings over many years from paying market price instead of above-market price.** It's an accounting adjustment, not a gutting of programs.

Here's an analogy: imagine the government had been paying limo-service prices for taxi cab rides, and then a new passenger jumps in and points out that you should probably just pay the standard taxi rate if you're only using taxi service. So you decide to start paying the regular taxi rates instead. You'd still get the same ride. You'd still get to your destination. The government just stopped overpaying, and the difference is a "savings" — not a "cut". That's what this is. I wanted to lay that out plainly because veterans deserve straight answers, not spin.

Some of you know that I spent years helping to organize and fund the rebuilding of the Portapique Community Hall after the tragedy our province experienced in 2020. It's work that changed me, and that I carry with me into every part of this job. So, when the school shooting in Tumbler Ridge, British Columbia, shattered that small community in February, I understood — in the most personal way — what those families were facing.

I was asked to meet with municipal and charity leaders from BC to share what we'd learned about community recovery: what works, what takes time, and what people need long after the cameras leave. Through those conversations, the Community Foundation of North East British Columbia has launched the Tumbler Ridge Community Resilience Fund to support long-term healing across the community. It's proof that when communities reach across the country to lift each other up, something powerful happens.

February is African Heritage Month, and I had the privilege of attending several events across the riding, including the African Nova Scotian Elders Luncheon and the African Heritage Dinner in Bible Hill. These were opportunities to sit with community members, hear their stories, and better understand the priorities and challenges facing African Nova Scotian communities in our riding. The wisdom in those rooms was extraordinary, and it's shaping how I think about the work ahead.

That same commitment to listening drove my work on agriculture this month. If you're a farmer or rancher in Cumberland-Colchester, I want you to know: your challenges are not abstract policy debates to

me. They're real, and they deserve real-time problem-solving. Because I take these challenges seriously, I'm not going to spend my time stirring up rage on social media. I'm committed to spending my energy building the coalition of leaders behind-the-scenes that is committed to working together on creative solutions.

Throughout the month of February, I sat down with the Dairy Farmers of Nova Scotia, the Agri-Commodity Manufacturers Association of Nova Scotia, the Nova Scotia Federation of Agriculture, and the Grain Growers of Canada. I also spoke with the Minister of Agriculture no less than four times to directly express to him the challenges our farmers are seeing on the front lines.

I believe that our agricultural sector is the backbone of this riding, and the people who work the land deserve a government that's in their corner — not with empty promises, but with practical support that makes a difference on the ground. I'm building coalitions with the people and organizations who understand these realities best, because that's how we get to solutions that actually work.

And speaking of what makes this region extraordinary: I was thrilled to be in Joggins this month for the official launch of the Atlantic Canada UNESCO Tourism Corridor. This is an investment of over \$300,000 to help connect thirteen UNESCO-designated sites across Atlantic Canada — the first initiative of its kind in Canada, linking Biosphere Regions, Global Geoparks, and World Heritage Sites under one coordinated effort.

Led by the Fundy Biosphere Region, the corridor will create new tourism jobs, support local operators and Indigenous communities, and help us tell the stories of this remarkable land to the world. As Atlantic Canadians, we take enormous pride in these places that reflect the deep history of where we live. This corridor ensures more visitors can experience the best of what we offer — and that the economic benefits flow right back to the communities that make these destinations so special.

February was a month of big moments and quiet conversations, of national policy and deeply local connections. Whether it's standing on the floor of the House to fight for veterans, sitting with farmers to understand what they need, or reaching across the country to help a community in crisis — the thread that runs through all of it is the same: we get better results when we work together.

That's what I believe. And that's what I'll keep working to prove.

Until next month — take care of each other out there.

Alana

Alana Hirtle is the Member of Parliament for Cumberland-Colchester and serves on the Veterans Affairs Committee and the Joint Committee for the Scrutiny of Regulations. Alana has two offices for face-to-face services:

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News from our Municipal Council - District 9

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with thoughtful discussion and important questions raised by residents. Nova Scotia Power has indicated they are willing to hold similar sessions in other communities — Councillor Patton is working on one in Kempton, and I plan to host another in Debert in the near future. These sessions are a valuable opportunity to raise concerns directly and receive answers.

One key topic discussed was proactive tree clearing, which remains one of the primary causes of power outages. While progress has been made, Nova Scotia Power acknowledged that they are behind in some areas. Residents identified specific locations that require attention, and those will be looked into.

The Debert Legion Branch 106 has launched a crucial fundraising campaign to replace its roof, with projected costs exceeding \$100,000. A meeting was held on February 14th to provide updates and gather ideas from those interested in helping. The Legion is applying for available grants and has announced the return of its popular Friday night suppers beginning February 27th, with all proceeds going toward the roof campaign. They have also set up a GoFundMe page. If you would prefer to donate another way, please reach out to Beth MacMichael for more information. The Debert Legion remains a true community asset, hosting celebrations, services, and social events that bring people together

throughout the year. Stay up to date with all the fundraising events coming up by checking out their facebook page.

On January 21st, I held a town hall meeting with our Director of Public Works and our Economic Development Officer in attendance. I appreciate having staff present to answer technical questions directly. A representative also attended to speak about the proposed Solar Garden feasibility study in Debert, located on Plains Road between Palaeo Drive and the train tracks. Residents would have received a pamphlet in the mail prior to the meeting. While the property is currently zoned residential, much of the land is very wet. Approximately 22 acres are being considered for the solar garden, with the remaining land preserved for potential future residential development if needed.

In closing, I am always looking for better ways to keep residents informed about community events, town halls, and municipal engagement sessions beyond social media, as not everyone has access to those platforms. I am exploring the possibility of creating an email list or another communication method to ensure you receive information if you wish. Please feel free to reach out by email or phone to be added to my contact list.

As always, my door, phone, and inbox are open. We build strong communities by staying connected and working together.

Take care and stay safe,

Marie Benoit, District 9 Councillor, mbenoit@colchester.ca

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