
July 2019

TOWN OF YARMOUTH

Community Economic Profile 2019



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TOWN OF YARMOUTH
Community Economic Profile



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TOWN OF YARMOUTH

GEOGRAPHIC:

The Town of Yarmouth is located on the southwestern tip of Nova Scotia and acts as a regional service hub for its neighbouring communities. The area boast one of canada's most temperate climates. The town has a storied history founded in trade, ship building and fishing. Fishing and food processing remains a key industry in the local economy.

TOTAL PROVINCIAL
POPULATION:

923,598

TOWN OF YARMOUTH POPULATION:

6,518

REGIONAL POPULATION:

48,093

ANNUAL VISITORS:

60,000

ONE OF CANADA'S MOST
TEMPERATE CLIMATE



75.7%



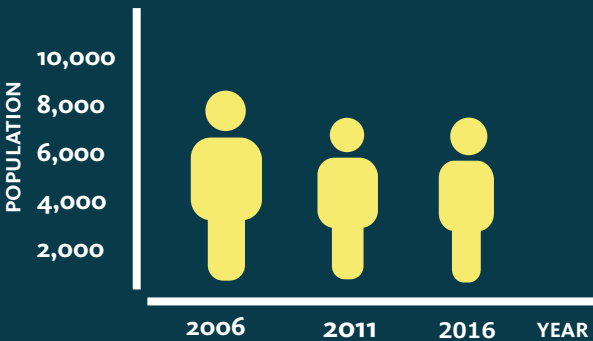
OF NON-RESIDENT WORKERS
COMMUTE TO THE TOWN OF YARMOUTH

TOWN OF YARMOUTH

DEMOGRAPHIC:

Yarmouth's residential population has declined slightly since 2011. The population is older than the province with an average age of 46 and median age of 48. The town mobility rate is high.

POPULATION DECLINE:
-3.6%



TOTAL OCCUPIED PRIVATE SINGLE DWELLINGS:
1,410



AVERAGE VALUE OF DWELLING:
\$147,674



MOBILITY
18.8%

residents that had moved within the **previous year**

MOBILITY
46.8%

residents that had moved within the **previous 5 years**

MEDIAN AGE:
YARMOUTH
48.6

MEDIAN AGE :
NOVA SCOTIA
45.5

POPULATION BY GENDER:



45%

55%

TOWN OF YARMOUTH

LABOUR FORCE:

Yarmouth's participation and employment rates are below the Nova Scotia average while the unemployment rate is above the province. Median and average household incomes are lower than those of the province. The health care and social assistance sector is a leading employer.



EMPLOYMENT:

49.2%



UNEMPLOYMENT:

11.8%



PARTICIPATION:

56%



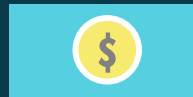
MEDIAN HOUSEHOLD INCOME:

\$37,967



AVERAGE HOUSEHOLD INCOME:

\$51,819



KEY SECTORS BY INDUSTRY

Health care & social assistance, retail trade, agriculture, forestry, finishing & hunting, manufacturing, administrative and support, waste management and remediation services.

KEY SECTORS BY OCCUPATION

Sales and services, business, finance and administration, trades, transport and equipment operators and related, education, law and social, community and government service.



1. Introduction





The Town of Yarmouth is the regional centre of South Western Nova Scotia.

The Town's population of nearly 7,000 people doubles on weekdays, with the influx of workers and students from surrounding areas. Yarmouth is the financial, business, education, and lifestyle centre for the 56,000 people who live in the tri-counties of Yarmouth, Digby and Shelburne. The port of Yarmouth, located in the heart of the world's largest lobster fishing grounds, is central to Yarmouth's history and development. With Canada's most lucrative fishing industry, Yarmouth and the Acadian Shores have a culture and economy historically tied to fishing and related industries.

As you look back through Yarmouth's history one can't help but notice that Yarmouth's citizens and businesses have always seen the importance of taking pride in their community and how it is presented to those who live and visit here. The distinctive architecture within Yarmouth, old and new, and the parks and trails in Yarmouth show the pride we take in our community. Yarmouth has taken this one step further over the last several years by participating in Communities in Bloom.

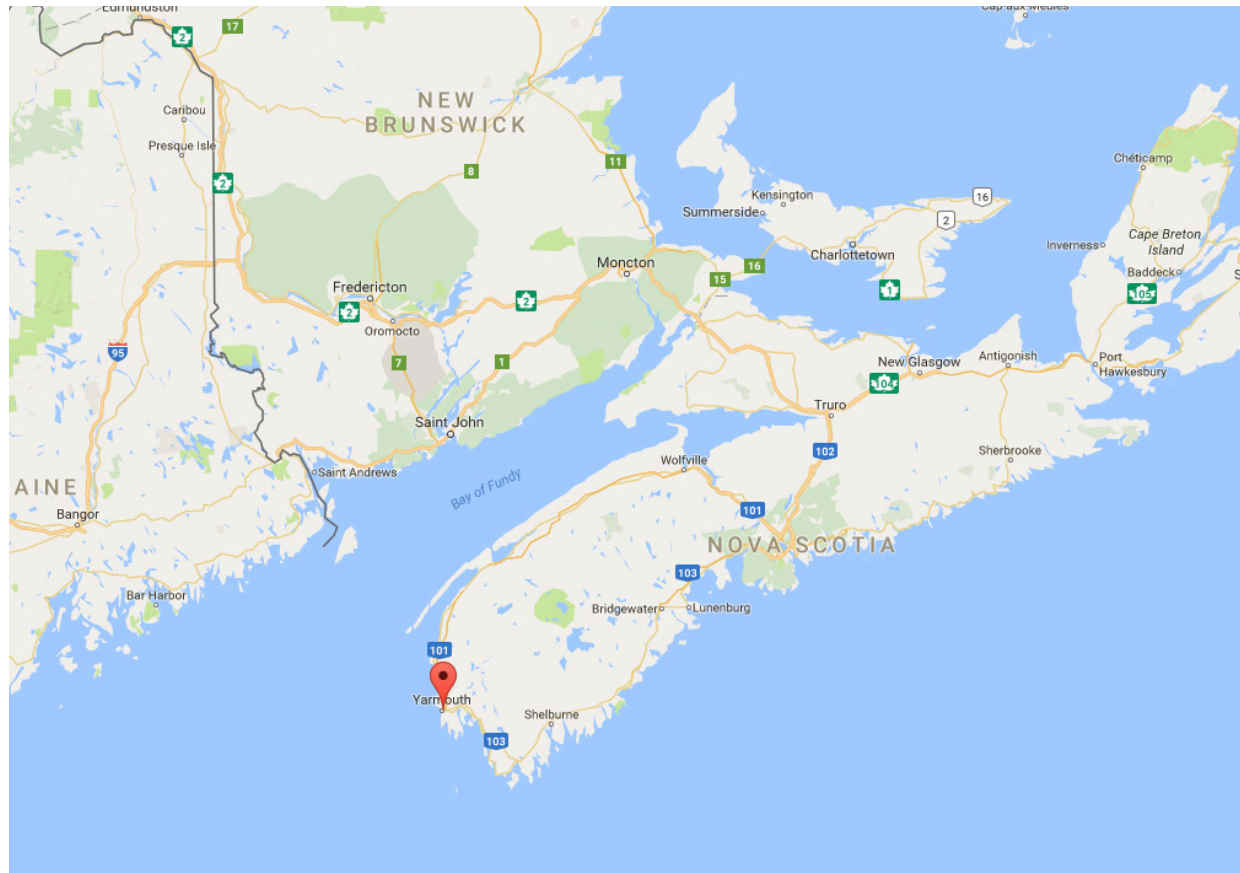
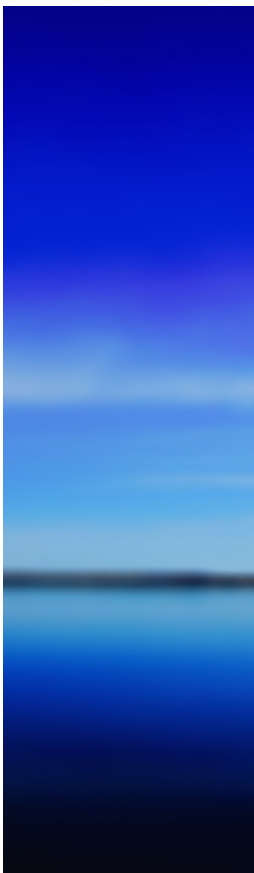




1.1 LOCATION

The Town of Yarmouth is located on the south-western tip of Nova Scotia. New Brunswick is located to the north, separated by the Bay of Fundy. Halifax is just over 300 kilometres from the Town of Yarmouth. Maine, USA is located to the north-west.

Figure 1: Yarmouth Location Map





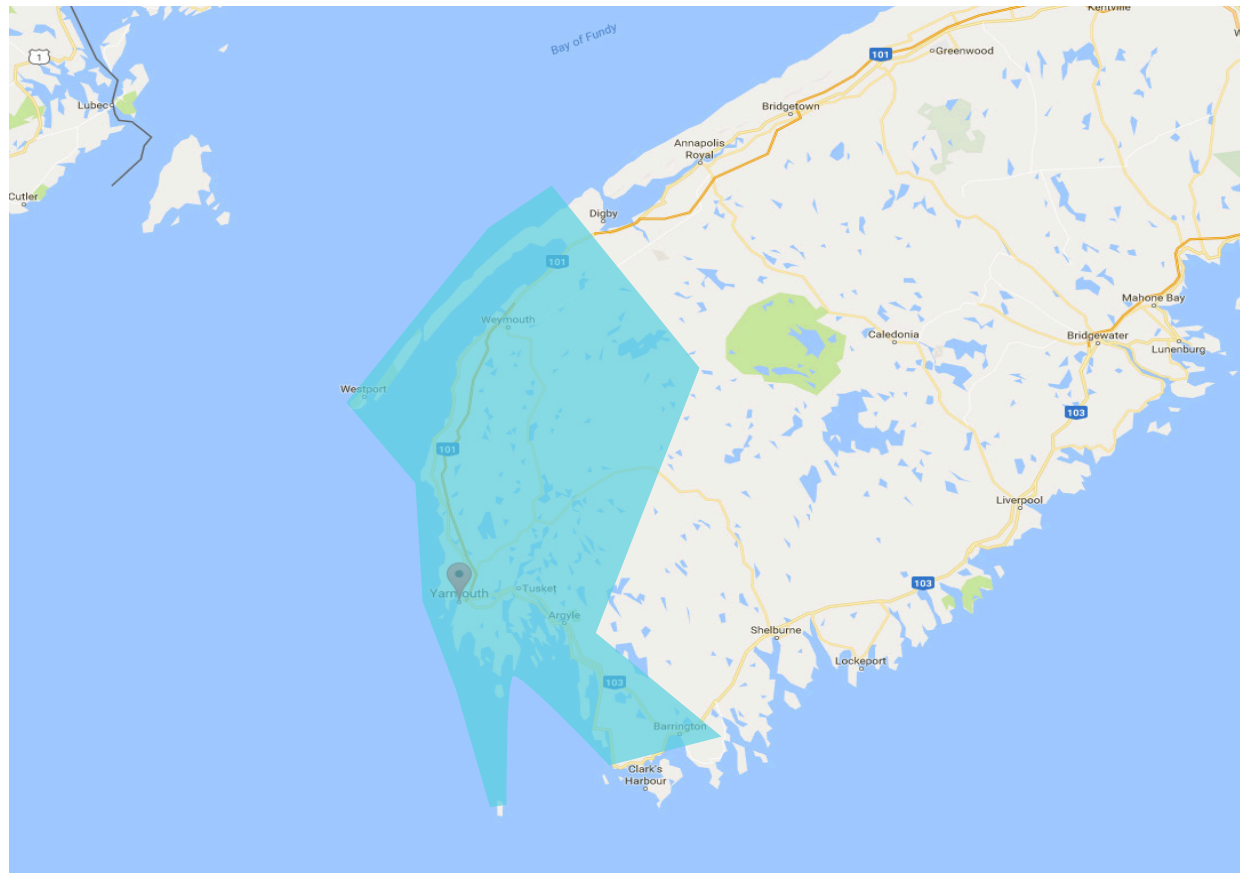
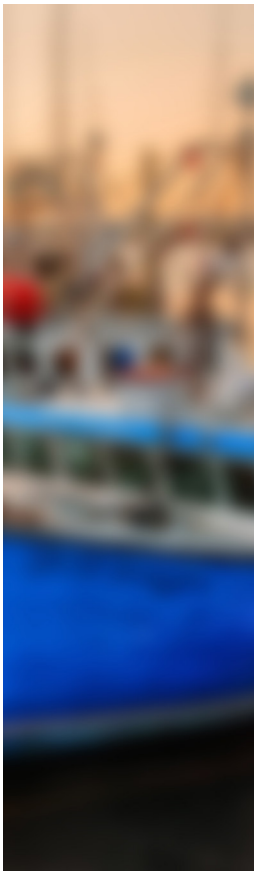
1.2 WESTERN REGION ECONOMIC ZONE

The Western Region economic zone includes the towns of Digby and Yarmouth and the municipalities of Argyle, Barrington, Clare, Digby and Yarmouth. These communities have agreed to work collaboratively together by forming one of the province's first Regional Enterprise Networks (RENs).

The Nova Scotia government and the seven member municipalities named a nine-member board of directors to oversee the new Western REN in early 2014. A public-private partnership, the Western Regional Enterprise Network (Western REN) is constantly networking to develop new relationships, and exploring innovative ways to overcome challenges in the regional business climate.

Access 'Why Western Nova Scotia' as an ideal investment destination at: <http://investinwesternns.com/>

Figure 2: Western Region Location Map





1.3 CLIMATE

The area has an oceanic climate as the maritime influences temper any major hot or cold fluctuations. There is little snow accumulation during the winters because of the mild temperature. Precipitation is significant and distributed throughout the year, while summers are relatively mild.

Table 1: Yarmouth Average Temperature (°C)¹

TEMPERATURE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Daily Average (°C)	-3	-2.7	0.3	5.1	9.7	13.8	16.8	17	14.1	9.4	5.2	0.2
Standard Deviation	2	1.6	1.2	1.2	1	0.8	0.9	0.8	1	1.1	1.2	1.8
Daily Maximum (°C)	0.8	1.1	4	9	13.9	18	20.9	21.1	18.2	13.3	8.7	3.8
Daily Minimum (°C)	-6.9	-6.5	-3.4	1.2	5.5	9.6	12.7	12.9	10	5.6	1.6	-3.5

Table 2: Yarmouth Average Precipitation²

PRECIPITATION	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Rainfall (mm)	68.7	63.4	85.6	92	100.6	94.8	88.4	84.3	94.9	112.4	130.5	93.9
Snowfall (cm)	68.5	45.8	29.9	9.8	0.3	0	0	0	0	0.1	9.2	43.7
Precipitation (mm)	127.3	101.8	115.5	101.4	100.9	94.8	88.4	84.3	94.9	112.5	139.3	131.8

Source: Environment Canada, YARMOUTH A * Weather Station, <http://bit.ly/S0FkYG>

¹Annual average, 1981-2010.

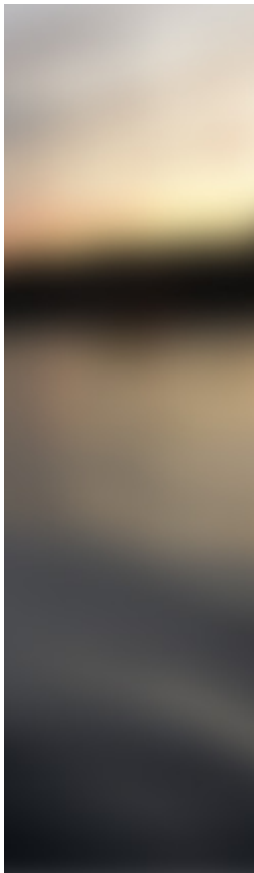
²Annual average, 1981-2010.



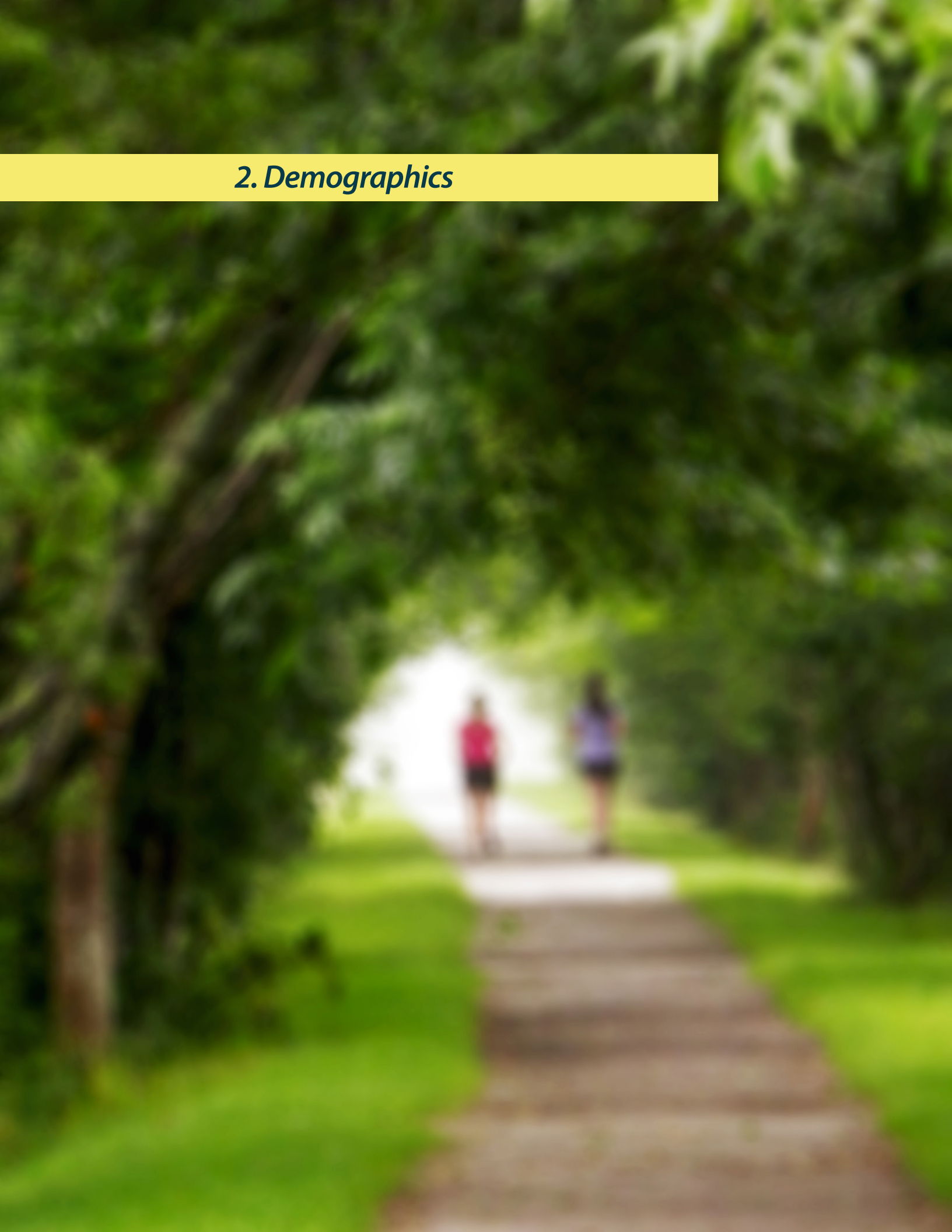
1.4 PROVINCIAL TIME ZONE ADVANTAGE

Nova Scotia is your near shore location, positioned halfway between the United Kingdom and California. Nova Scotia is part of the Atlantic Time zone (EST + 1 hour) which offers real time access to international markets through an overlapping workday with the US and Europe. From Nova Scotia, one can do business with Western Europe and across North America on the same work day – a strategic business advantage.

In addition to the time zone advantage, Nova Scotia offers advantages for doing business with markets around the world; providing accessibility to Global Markets. Nova Scotia is positioned as the gateway to North America and as a global shipping centre, Nova Scotia offers you access to the United States and European markets. You can fly to Boston in 90 minutes, New York in 2 hours and to London, UK in 5 hours. Nova Scotia offers a geopolitical stability you can take comfort in.



2. Demographics





2.1 POPULATION SIZE AND GROWTH

Table 3: Population Change

	2001	2006	2011	2016
YARMOUTH POPULATION COUNT	7,561	7,162	6,761	6,518
% Change from Previous Census	/	-5.3%	-5.6%	-3.6%
	2001	2006	2011	2016
Western Region Population Count	53,832	52,344	50,046	48,093
% Change from Previous Census	/	-2.8%	-4.4%	-3.9%
	2001	2006	2011	2016
Nova Scotia Population Count	908,007	913,462	921,727	923,598
% Change from Previous Census	/	0.6%	0.9%	0.2%

2.2 AGE PROFILE

In 2016, Yarmouth had an older population compared to the provincial average. The median age in the area was 48.6, compared to 45.5 in Nova Scotia, and the average age was 46 compared to the provincial figure of 43.5.

Figure 3: Age Distribution Chart, 2016

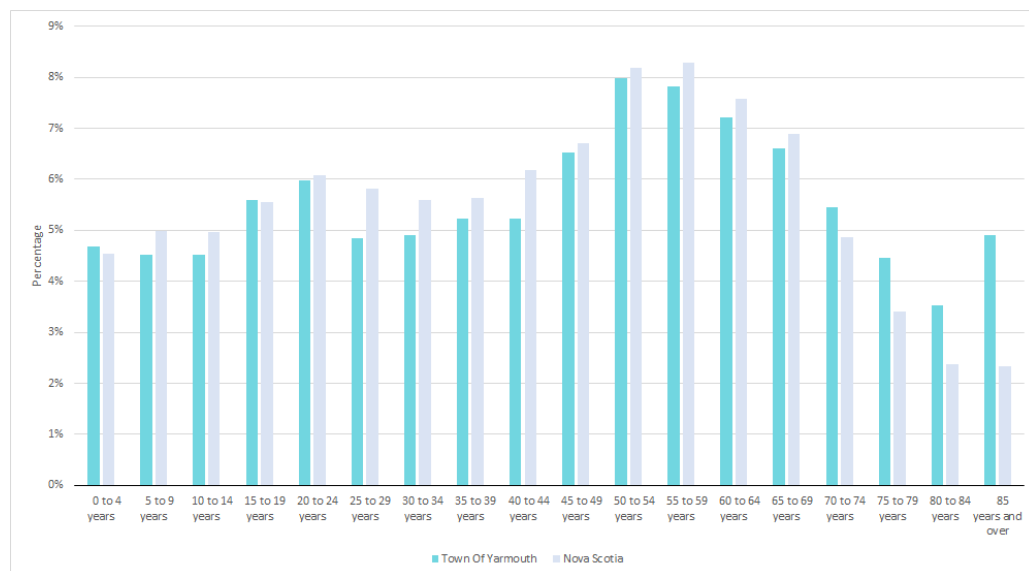


Table 4: Age Distribution, 2016

CHARACTERISTICS	YARMOUTH	YARMOUTH (%)	NOVA SCOTIA (%)
TOTAL POPULATION BY AGE	6,515	100.0	923,610
0 to 4 years	305	4.7	4.5
5 to 9 years	295	4.5	5.0
10 to 14 years	295	4.5	5.0
15 to 19 years	365	5.6	5.5
20 to 24 years	390	6.0	6.1
25 to 29 years	315	4.8	5.8
30 to 34 years	320	4.9	5.6
35 to 39 years	340	5.2	5.6
40 to 44 years	340	5.2	6.2
45 to 49 years	425	6.5	6.7
50 to 54 years	520	8.0	8.2
55 to 59 years	510	7.8	8.3
60 to 64 years	470	7.2	7.6
65 to 69 years	430	6.6	6.9
70 to 74 years	355	5.4	4.9
75 to 79 years	290	4.5	3.4
80 to 84 years	230	3.5	2.4
85 years and over	320	4.9	2.3

Source: Statistics Canada Census 2016 (Age Characteristics)



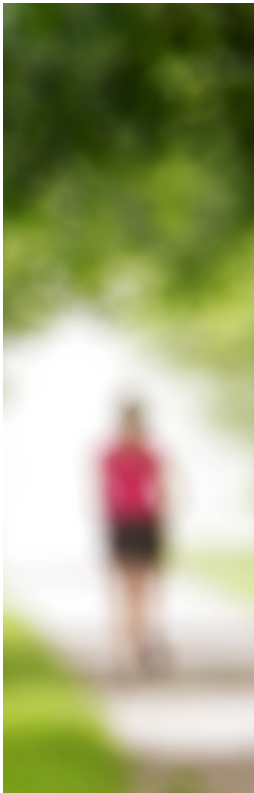
2.3 LANGUAGE CHARACTERISTICS

Table 5 indicates more than 16% of residents in Yarmouth can be identified as bilingual; which is higher than Nova Scotia.

Table 5: Language Characteristics, 2016

CHARACTERISTICS	YARMOUTH	YARMOUTH (%)	NOVA SCOTIA (%)
Total population	6,290	100	912,300
English only	5,260	83.6	89.2
French only	10	0.2	0.1
English and French	1,005	16.0	10.5
Neither English nor French	10	0.2	0.3

Source: Statistics Canada Census 2016 (Knowledge of Official Languages)





2.4 MOBILITY CHARACTERISTICS

Residents in the town show higher mobility rates compared to the province. Estimates indicate that those moving to Yarmouth are more likely to be moving from another community within Nova Scotia.

Table 6: Yarmouth Mobility Rates, 2016

CHARACTERISTICS	YARMOUTH	YARMOUTH (%)	NOVA SCOTIA (%)
Mobility status – place of residence one year ago (25% sample data)			
Total population 1 year and over ³	6,140	100.0	900,450
Non-movers ⁴	4,985	81.2	88.0
Movers ⁵	1,155	18.8	12.0
Non-migrants ⁶	755	12.3	7.6
Migrants ⁷	405	6.6	4.5
Migrants within Canada	380	6.2	3.7
Migrants within Nova Scotia	210	3.4	2.1
Migrants from outside Nova Scotia	170	2.8	1.7
Migrants from outside Canada	20	0.3	0.7
Mobility status – place of residence status five years ago (25% sample data)			
Total population 5 years and over	5900	100.0	866,425
Non-movers	3,135	53.1	67.3
Movers	2,765	46.9	32.7
Non-migrants	1,720	29.2	19.6
Migrants	1,050	17.8	13.2
Migrants within Canada	970	16.4	11.0
Migrants within Nova Scotia	585	9.9	5.8
Migrants from outside Nova Scotia	385	6.5	5.1
Migrants from outside Canada	80	1.4	2.2

Source: Statistics Canada Census 2016 (Mobility Status)

³ Refers to the relationship between a person's usual place of residence on Census Day and his or her usual place of residence one year earlier. A person is classified as a non-mover if no difference exists. Otherwise, a person is classified as a mover and this categorization is called Mobility status (1 year ago). Within the category of movers, a further distinction is made between non-migrants and migrants; this difference is called migration status. ⁴ Non-movers are persons who, on Census Day, were living at the same address as the one at which they resided one year earlier. ⁵ Movers are persons who, on Census Day, were living at a different address from the one at which they resided one year earlier. ⁶ Non-migrants are movers who, on Census Day, were living at a different address, but in the same census subdivision (CSD) as the one they lived in one year earlier. ⁷ Migrants are movers who, on Census Day, were residing in a different CSD one year earlier (internal migrants) or who were living outside Canada one year earlier (external migrants).



2.5 LEVEL OF EDUCATION

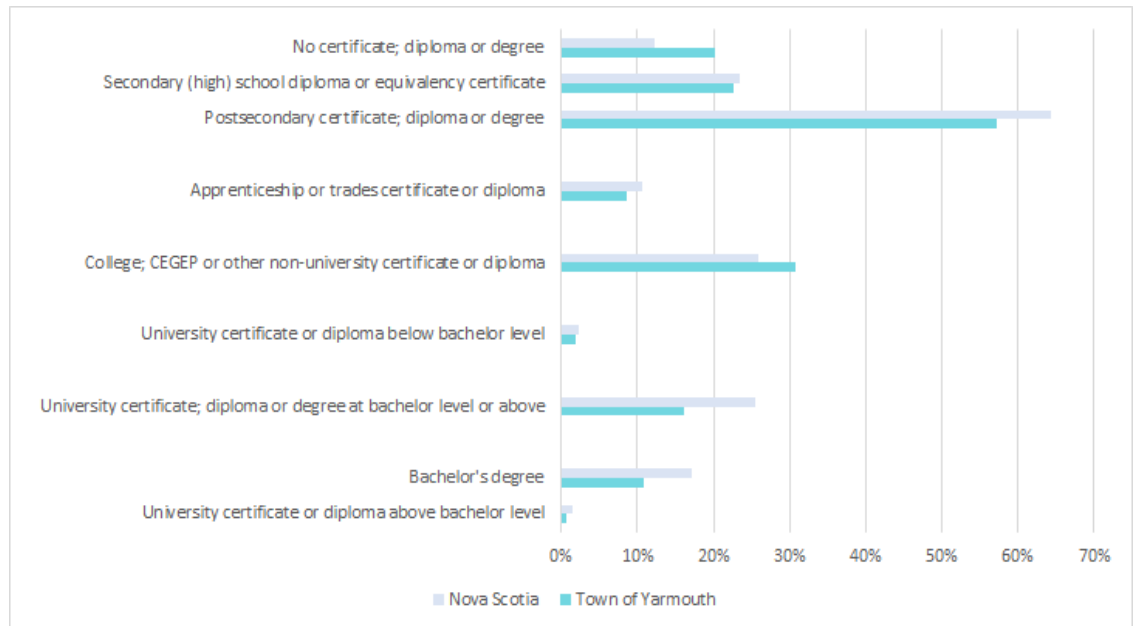
Nova Scotia is home to ten universities and thirteen community college campuses. Year after year, Nova Scotia’s universities have been awarded top honours by Maclean’s Magazine Guide to Canadian Universities – ranking three of the universities in the top ten for undergraduate universities in Canada. In 2011, the provincial government of Nova Scotia announced a new Immigration Strategy that will see the number of immigrants in Nova Scotia double by the year 2020.

The goal of government is to work closely with employers, community organizations and labour to ensure the province attracts immigrants whose skills are most needed in the workforce.

Close to the town of Yarmouth is the Université Sainte-Anne, which is the only French-language post-secondary institution in Nova Scotia. The main campus is located in Church Point, with 5 satellite campuses throughout the province. The Tusket campus is only 13 kilometres from Yarmouth.

Figure 4 and Table 7 indicate the level of educational attainment in the Town of Yarmouth. Over 50% of the town residents have a Postsecondary certificate, diploma or degree. The percentage of locals with a College: CEGEP or other non-university certificate or diploma is higher than the Nova Scotia average.

Figure 4: Educational Attainment, 2016



Source: Statistics Canada Census 2016 (Highest Certificate, Diploma, Degree 25 - 64 years old in private households)

Table 7: Education Attainment, 2016

CHARACTERISTICS ⁸	YARMOUTH	YARMOUTH (%)	NOVA SCOTIA (%)
Total population 25 to 64 years	3,150	100.0	494,505
No certificate, diploma or degree	635	20.2	12.2
High school certificate or equivalent	715	22.7	23.5
Postsecondary certificate, diploma or degree	1,800	57.1	64.3
Apprenticeship or trades certificate or diploma	270	8.6	10.6
College, CEGEP or other non-university certificate or diploma	970	30.8	25.9
University certificate or diploma below bachelor level	60	1.9	2.3
University certificate or degree	505	16.0	25.5
Bachelor's degree	340	10.8	17.2
University certificate or diploma above bachelor level	20	0.6	1.4

Source: Statistics Canada Census 2016 (Highest Certificate, Diploma, Degree 25 - 64 years old in private households)



2.6 INCOME

Table 8 indicates that, in 2015, the average and median total income levels were lower in Yarmouth than in Nova Scotia.

Table 8: Total Income Levels, 2015

CHARACTERISTICS	YARMOUTH	YARMOUTH (%)	NOVA SCOTIA (%)
Total population 15 years and over	5,325	100.0	774,750
Without income	185	3.5	3.9
With income	5,140	96.5	96.1
Under \$10,000 (including loss)	730	14.2	14.0
\$10,000 to \$19,999	1360	26.5	18.1
\$20,000 to \$29,999	1050	20.4	15.4
\$30,000 to \$39,999	660	12.8	13.2
\$40,000 to \$49,999	425	8.3	10.7
\$50,000 to \$59,999	275	5.4	7.7
\$60,000 to \$69,999	170	3.3	5.6
\$70,000 to \$79,999	155	3.0	4.5
\$80,000 to \$89,999	95	1.8	3.4
\$90,000 to \$99,999	75	1.5	2.1
\$100,000 and over	145	2.8	5.4
Characteristic	Yarmouth		Nova Scotia
Median income (\$) of total population 15 years and over	\$23,872		\$31,813
Average income (\$) of total population 15 years and over	\$31,474		\$41,479

Source: Statistics Canada Census 2016 (Income statistics in 2015 for the population aged 15 years and over in private households)

Table 9 indicates that, in 2015, families residing in the Town of Yarmouth earned a lower median and average family income compared to the province.

Table 9: Economic Family Income Levels⁹, 2015

CHARACTERISTICS	YARMOUTH	YARMOUTH (%)
Total number of economic families	1,740	269,560
Median family income (\$)	\$54,080	\$77,529
Average family income (\$)	\$66,495	\$93,027

Source: Statistics Canada Census 2016 (Income statistics in 2015 for economic families in private households)

⁹ Economic family income - The total income of an economic family is the sum of total incomes of all members of that family. Refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law, adoption or a foster relationship.

Table 10 demonstrates that the average and median incomes for households in Yarmouth were lower in comparison to households in Nova Scotia.

Table 10: Household Income Levels¹⁰, 2015

CHARACTERISTICS	YARMOUTH	YARMOUTH (%)	NOVA SCOTIA (%)
Total number of private households	3,120	100.0	417,374
Under \$5,000	45	1.4	1.7
\$5,000 to \$9,999	100	3.2	1.9
\$10,000 to \$14,999	195	6.3	3.1
\$15,000 to \$19,999	350	11.2	5.0
\$20,000 to \$29,999	490	15.7	9.7
\$30,000 to \$39,999	430	13.8	10.4
\$40,000 to \$49,999	305	9.8	9.3
\$50,000 to \$59,999	240	7.7	8.3
\$60,000 to \$79,999	335	10.7	14.5
\$80,000 to \$99,999	235	7.5	11.1
\$100,000 and over	375	12.0	25.0
Characteristic	Yarmouth		Nova Scotia
Median household income (\$)	\$37,967		\$60,764
Average household income (\$)	\$51,819		\$76,797

Source: Statistics Canada Census 2016 (Income statistics in 2015 for private household)

¹⁰Household total income – The total income of a household is the sum of the total incomes of all members of that household.

Household, private – Refers to a person or a group of persons (other than foreign residents) who occupy the same private dwelling and do not have a usual place or residence elsewhere in Canada. 3 Labour Force and Employment

3. Labour Force and Employment





3.1 KEY INDICATORS

Yarmouth is home to a labour force that is over 5,500 persons strong with a labourshed over 35,000 strong. As illustrated in Table 11, the town's labour participation rate and employment rate are both lower than the Nova Scotia figures. The unemployment rate is above that of the province.

Table 11: Labour Force Characteristics, 2016

CHARACTERISTICS	YARMOUTH	LABOURSHED*	NOVA SCOTIA
Total population, aged 15 years and older	5,320	65,100	774,750
In the labour force	2,970	37,090	474,595
Employed	2,620	32,725	427,310
Unemployed	350	4,365	47,280
Not in the labour force	2,355	27,995	300,155
Participation rate %	55.8	57.0	61.3
Employment rate %	49.8	50.3	55.2
Unemployment rate %	14.9	11.8	10.0

*Labourshed data consists of the Western Region, plus Annapolis County, Town of Annapolis Royal, Town of Middleton, and Municipality of Shelburne, Town of Shelburne and Town of Lockeport.

Source: Statistics Canada Census 2016 (Population aged 15 years and over by Labour force status - 25% sample data)

Labour force - Refers to the total number of employed and unemployed persons aged 15 and over.

Employed – Refers to persons who:

- (a) Did any work at all at a job or business, that is, paid work in the context of an employer-employee relationship, or self-employment. It also includes persons who did unpaid family work, which is defined as unpaid work contributing directly to the operation of a farm, business or professional practice owned and operated by a related member of the same household;
- (b) Had a job but were not at work due to factors such as their own illness or disability, personal or family responsibilities, vacation or a labour dispute. This category excludes persons not at work because they were on layoff or between casual jobs, and those who did not then have a job (even if they had a job to start at a future date).

Unemployed - Refers to persons who were without paid work or without self-employment work and were available for work and either:

- (a) Had actively looked for paid work in the past four weeks;
- (b) Were on temporary lay-off and expected to return to their job;
- (c) Had definite arrangements to start a new job in four weeks or less.

Participation rate: Participation rate is the labour force expressed as a percentage of the population 15 years and over excluding institutional residents.

Employment rate: The employment rate is the number of employed persons aged 15 and over, expressed as a percentage of the total population in that group.

Unemployment rate: The unemployment rate is the number of the population of unemployed, expressed as a percentage of the labour force.

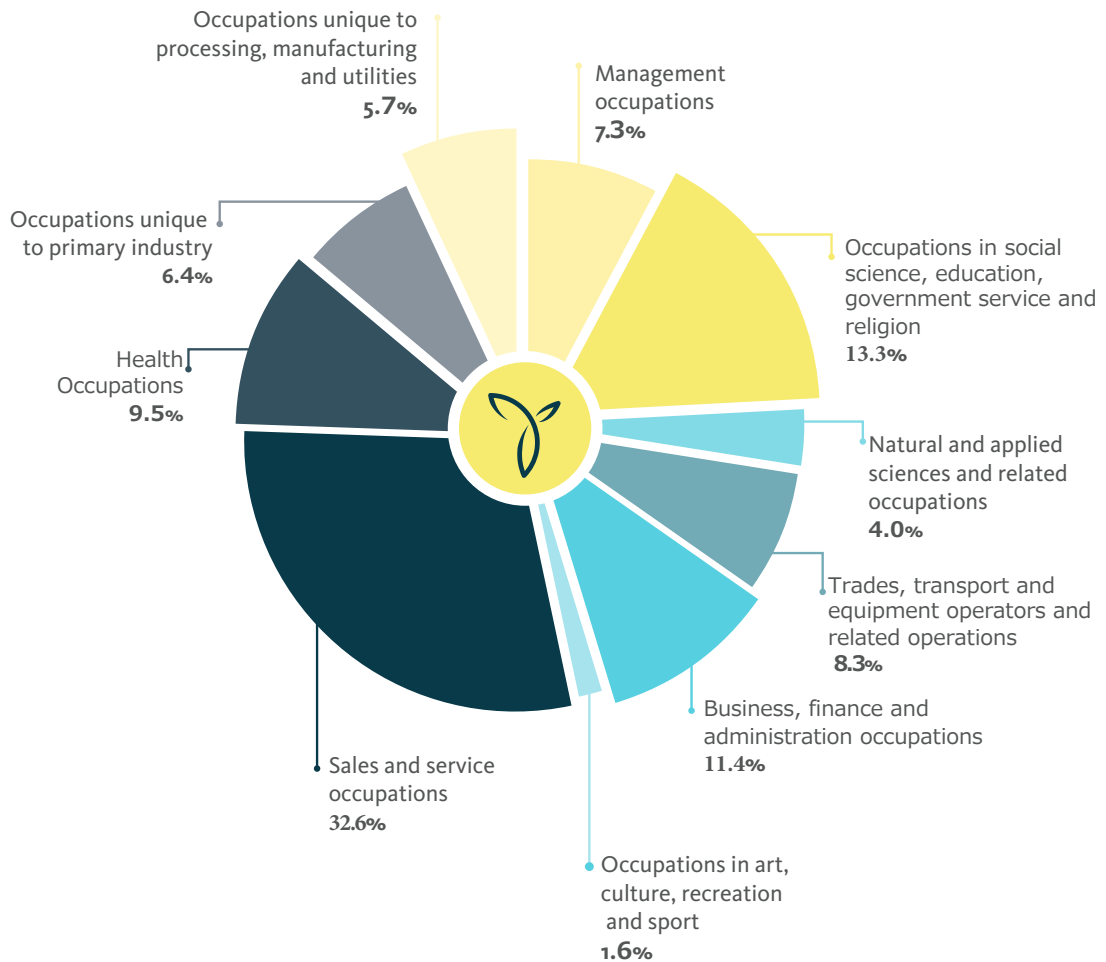


3.2 LABOUR FORCE BY OCCUPATION

Figure 5 and Table 12 illustrate Yarmouth's labour force make-up by occupation:

- The Sales and Service sector represents the largest occupational group (32.6%) in the town.
- The percentage of the labour force in Education, Law and Social, Community and Government Services with Business, Finance and Administration occupations combined is substantial at 24.7%.

Figure 5: Labour Force by Occupation¹⁰, 2016

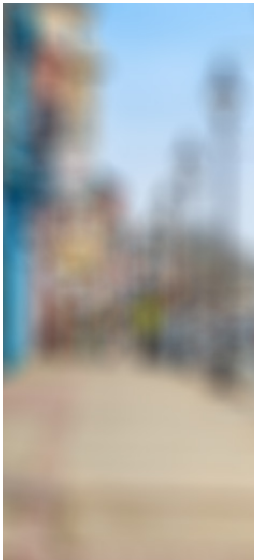


Source: Statistics Canada Census 2016 (Labour Force by Occupation (NOC))
¹⁰Percentage calculated based on all occupations excludes Occupation-Not Applicable.

Table 12: Labour Force by Occupation, 2016

CHARACTERISTICS ¹¹	YARMOUTH	YARMOUTH(%)	NOVA SCOTIA (%)
Total labour force aged 15 years and over by occupation	2,970	100.0	100.0
Occupation - Not applicable	75	2.5	2.0
All occupations	2,895	97.5	98.0
Management occupations	210	7.3	9.8
Business, finance and administration occupations	330	11.4	14.5
Natural and applied sciences and related occupations	115	4.0	5.9
Health occupations	275	9.5	8.1
Occupations in education, law and social, community and government services	385	13.3	12.5
Occupations in art, culture, recreation and sport	45	1.6	2.7
Sales and service occupations	945	32.6	24.3
Trades, transport and equipment operators and related occupations	240	8.3	14.5
Natural resources, agriculture and related production occupations	185	6.4	3.9
Occupations in manufacturing and utilities	165	5.7	3.8

Source: Statistics Canada Census 2016 (National Occupational Classification (NOC))





3.3 LABOUR FORCE BY INDUSTRY

The largest percentage of resident labour force (by industry) in the town is employed in the Retail Trade which accounts for 20.2% of the labour force locally compared to 12.8% for Nova Scotia. The percentage of labour force in the local Health care and Social Assistance industry is also high (17.4%) and higher than the province.

Table 13: Labour Force by Industry, 2016

CHARACTERISTICS ¹²	YARMOUTH	YARMOUTH (%)	NOVA SCOTIA (%)
Total labour force 15 years and over by industry	2,970	100.0	747,595
Industry - Not applicable	75	2.5	2.0
All industries	2,900	97.6	98.0
Agriculture, forestry, fishing and hunting	155	5.3	3.8
Mining, oil and gas extraction	0	0.0	0.9
Utilities	0	0.0	0.6
Construction	90	3.1	7.2
Manufacturing	260	9.0	7.0
Wholesale trade	65	2.2	2.9
Retail trade	585	20.2	12.8
Transportation and warehousing	85	2.9	4.2
Information and cultural industries	60	2.1	2.0
Finance and insurance	60	2.1	3.3
Real estate, rental and leasing	35	1.2	1.5
Professional, scientific and technical services	135	4.7	5.6
Management of companies and enterprises	0	0.0	0.1
Administrative and support, waste management and remediation services	80	2.8	4.8
Educational services	155	5.3	7.6
Health care and social assistance	505	17.4	13.8
Arts, entertainment and recreation	60	2.1	2.0
Accommodation and food services	310	10.7	7.1
Other services (except public administration)	95	3.3	4.1
Public administration	150	5.2	8.6

Source: Statistics Canada Census 2016 (Labour force population by Industry)



3.4 PLACE OF WORK

Tables 14 and 15 provide information on persons reporting a “usual place of work other than in their home or outside of Canada”, and reveal the following regarding labour force commuting:

- Over 76% of Yarmouth resident labourers work within the Town.
- The majority of the resident labour force who worked outside of Yarmouth commute to work in Yarmouth Municipal District or Argyle Municipal District.
- The largest number of non-resident labour force commuting to work in Yarmouth travelled from Yarmouth Municipal District.
- Almost 70% of workers in Yarmouth live outside the Town.

Table 14: Where the Yarmouth Resident Labour Force Works, 2016

PLACE OF WORK	TOTAL	MALE	FEMALE
Town of Yarmouth	1,715	600	1,120
Yarmouth MD	325	165	155
Argyle MD	95	60	40
Clare MD/ Halifax RGM	45/25	25/0	20/20
Total Yarmouth Resident Workforce	2,205	850	1,355
Total resident labour force with a usual place of work outside of the Town of Yarmouth	545	250	235
Percent of residents declaring a place of work outside of the Town of Yarmouth	22.2%	29.4%	17.3%

Source: Statistics Canada Census 2016 (Community Flow from Geography of Residence to Geography of Work)

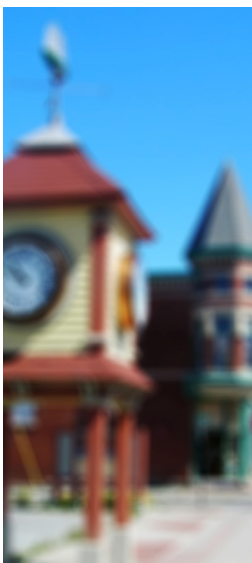


Table 15: Place of Residence for Persons Working in Yarmouth, 2016

PLACE OF RESIDENCE	TOTAL	MALE	FEMALE
Town of Yarmouth	1,715	600	1,120
Barrington, MD	80	10	75
Argyle, MD	950	250	705
Yarmouth, MD	2,235	790	1,445
Clare, MD	245	75	165
Digby, MD	50	10	45
Total workforce working in Town of Yarmouth	5,275	1,735	3,555
Total non-resident workforce commuting to work in Town of Yarmouth	3,560	1,135	2,435
Percent of workers (non-residents) commuting to work in Town of Yarmouth	67.5%	65.4%	68.5%

Source: Statistics Canada Census 2016 (Community Flow from Geography of Residence to Geography of Work)





3.5 GENERAL WAGES BY OCCUPATION

Table 16: General Wages (Southern Region, Nova Scotia) by Occupation 2019

OCCUPATION (NOC)	WAGES (\$)		
	LOW	MEDIAN	HIGH
Financial Auditors and Accountants (NOC 0111)	18.46	30.99	48.45
Financial Planner - personal finances (NOC 1111)	18.21	26.44	43.59
Sales, Marketing and Advertising Managers (NOC 0611-0)	24.04	39.01	61.54
Retail Trade Managers (NOC 0621-0)	13.51	24.73	46.15
Restaurant and Food Service Managers (NOC 0631-0)	11.55	14.76	29.81
Administrative Officers (NOC 1221-B)	14.29	20.00	26.32
Facility Operation and Maintenance Managers (NOC 0721-0)	17.90	32.31	46.67
Manufacturing Managers (NOC 0911-0)	20.00	33.75	55.29
Registered Nurses (NOC 3012)	21.00	33.59	42.00
Elementary School and Kindergarten Teachers (NOC 4032)	21.63	35.69	48.08
Paralegal and Related Occupations (NOC 4211-B)	14.47	18.48	26.20
Retail Trade Supervisors (NOC 6211-B)	11.55	13.95	21.50
Police Officers (Except Commissioned) (NOC 4311)	26.00	41.35	48.08
Retail Salespersons and Sales Clerks (NOC 6421-C)	11.55	12.00	19.93
Food and Beverage Servers (NOC 6513)	11.55	12.00	20.00
Machinists and Machining and Tooling Inspectors (NOC 7231)	18.50	23.56	35.00
Electricians (Except Industrial and Power System) (NOC 7241)	15.00	24.00	36.00
Welders and Related Machine Operators (NOC 7265-B)	14.00	21.50	36.23
Carpenters (NOC 7271-B)	12.06	18.00	25
Community and Social Service Workers (NOC 4212-B)	13.75	18.00	31.00
Material Handlers (NOC 7452)	11.55	14.50	25.00
Construction Trades Helpers and Labourers (NOC 7611)	12.00	17.00	27.50
Fish Plant Workers (NOC 9463)	12.50	13.90	21.00
Medical Administrative Assistant (NOC 1243)	14.00	20.28	23.74
Accounting and Related Clerks (NOC 1431)	12.25	17.95	25.27
Secondary School Teachers (NOC 4031)	21.63	38.66	45.64
Waiter/Waitress (NOC 6513)	11.55	12.00	20.00
Automotive Service Technicians (NOC 7321)	12.50	20.00	30.0

Source: Town of Yarmouth Economic Development from <https://www.jobbank.gc.ca/career-planning>



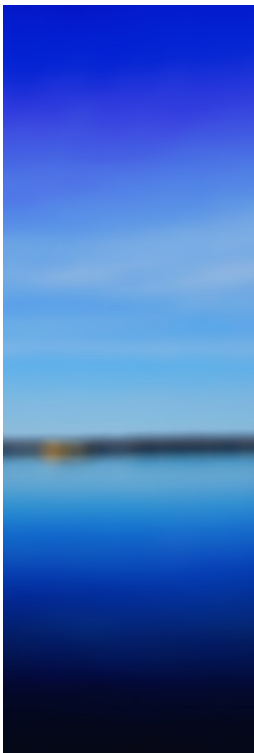
3.6 ECONOMIC HISTORY AND KEY SECTORS

Yarmouth is currently actively promoting three key sectors: Fishing, Retail and Tourism.

As the centre of extensive fishing activity, the industry is vertically integrated and involves businesses manufacturing inputs such as boatbuilding, net manufacturing, bait preparation, lobster trap manufacturing, rope manufacturing and manufacturing of packaging materials; repair services, provision of goods and appropriate insurance, financial and legal support. The industry also involves the processing of harvested products and transportation to markets.

Yarmouth is a regional retail and service hub for southwest Nova Scotia. The Town has a variety of government offices and offers a variety of financial and business services to provide for the regional population.

The Town of Yarmouth is the entry point to Nova Scotia and Canada through the international ferry service from Bar Harbor, Maine, through the Killam Bros. Marina for boaters and the international airport. Yarmouth maintains an office of Canada Border Services for entrants to Canada. The town is also home to one of the major Nova Scotia Visitor Information Centres and the Nova Scotia Tourism Contact Centre.





3.7 LARGEST EMPLOYERS

Table 17: Largest Public Sector Employers

COMPANY NAME	SECTOR	# EMPLOYEES
NSSC Burrige Campus	Educational Services	75FT 5PT 10 Casual 10 Seasonal
Tri-County Regional School Board (Yarmouth County)	Educational services	800+
Nova Scotia Health (Yarmouth County)	Health Care & Social Assistance	524FT 189 PT 179 Casual
Town of Yarmouth	Public Administration	60 FT 2PT 6 Seasonal

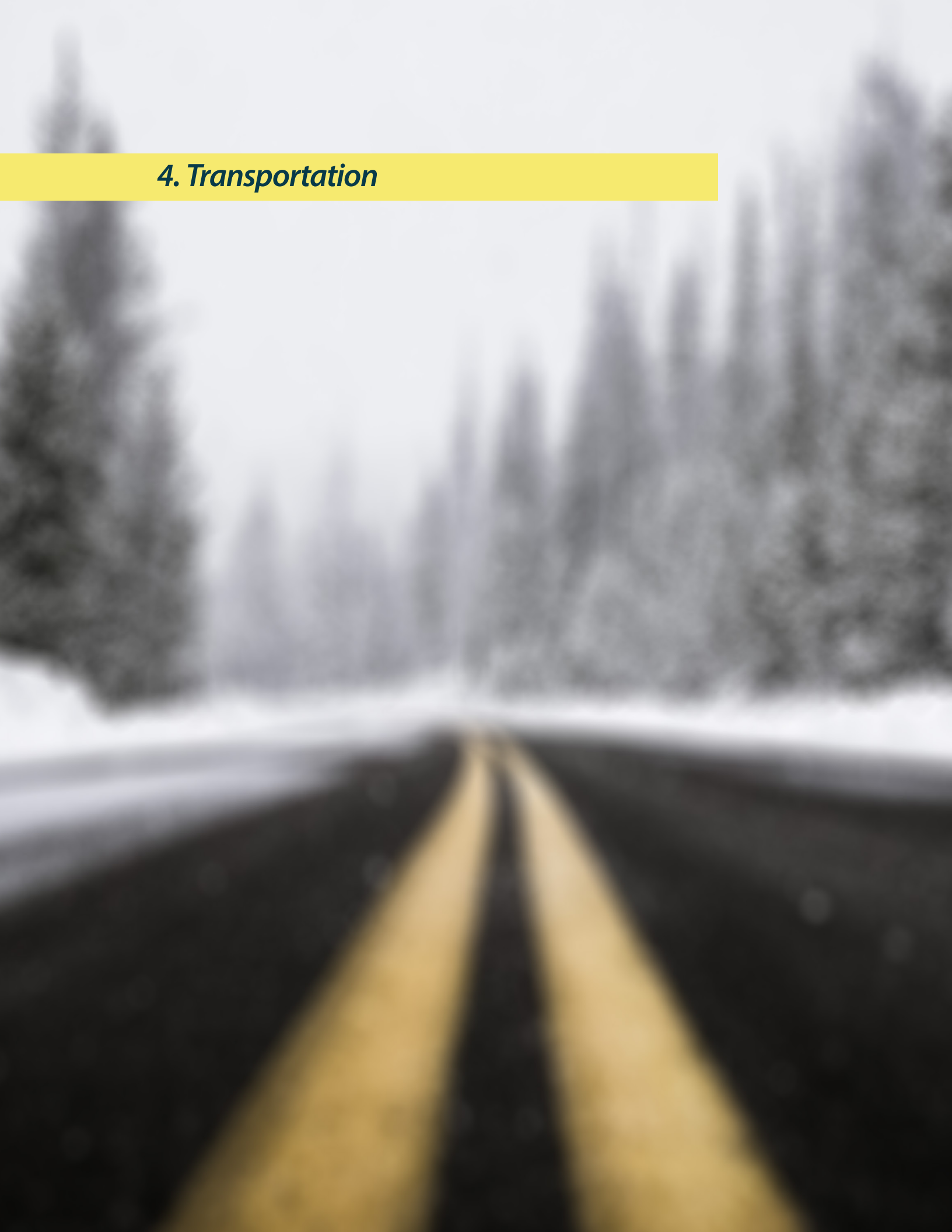
Source: Western REN (2016)

Table 18: Largest Private Sector Employers

COMPANY NAME	SECTOR	# EMPLOYEES
Walmart Canada Store	Retail trade	320+
Scotia Garden Seafoods	Manufacturing	33FT 100 Seasonal
Tri-Star Industries	Manufacturing	58 FT
Canadian Tire Store	Retail trade	100+
IMO Foods Limited	Manufacturing	65FT
Sobey Store Ltd.	Retail trade	350+

* 25 employees or more Source: Western REN (2016), Canada Business from Hoovers, & Sales Genie (2016)

4. Transportation





4.1 HIGHWAYS

Major arterial highways serving Yarmouth:

- Highway 103 connects to Halifax in the east and Shelburne and Yarmouth to the west.
- Highway 101 runs along the north of the region and connects the area with Wolfville and Windsor.
Highway 101 also connects the Town to Digby and the Bay of Fundy.

Table 19: Distance to Urban Centres

CENTRE NAME	DISTANCE TO YARMOUTH (KM)	DISTANCE TO YARMOUTH (MI)
Barrington, NS	66	41
Shelburne, NS	97	60
Digby, NS	105	65
Saint John, NB (ferry)	184	114
Halifax, NS	326	203
Truro, NS	358	222
Charlottetown, PE	625	388
Bar Harbor ME (ferry)	182	112
Sydney, NS	682	424
Boston, MA (ferry)	829	515
New York, NY (ferry)	1,163	723

Source: Town of Yarmouth Economic Development from Google Maps and www.ferries.ca/thecat/info

Table 20: Distance to Major US Border Crossings

CENTRE NAME	DISTANCE TO YARMOUTH (KM)	DISTANCE TO YARMOUTH (MI)
Port of Yarmouth NS	0	0
Digby (ferry terminal)	105	65
St. Stephen NB / Calais ME (ferry)	292	181
Woodstock NB / Houlton ME (ferry)	375	233
Saint-Leonarde NB / Van Buren ME (ferry)	515	320

Source: McSweeney & Associates from Google Maps



4.2 RAIL SERVICES

CN Rail

CN is a leader in the North American rail industry. Following its acquisition of Illinois Central in 1999, WC in 2001 and GLT in 2004, as well as its partnership agreement with BC Rail in 2004, CN provides shippers with more options and greater reach in the rapidly expanding market for north-south trade. The intermodal terminal in Halifax is 300 KM away.

Headquarters:

935 de la Gauchetière Street West
Montreal, QC - H3B 2M9
Phone: 1-888-888-5909
Web: <http://www.cn.ca/en/index.htm>

Intermodal Terminals:

5271 Africville Road
Halifax, NS - B3K 5M1
Web: www.cn.ca/en/shipping-how-intermodal-terminals.htm

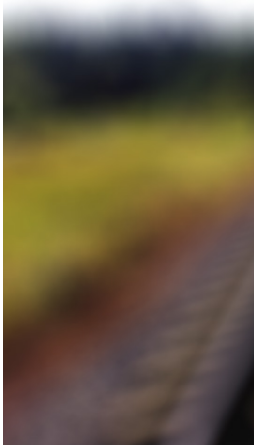
VIA Rail

VIA Rail Canada is an independent Crown corporation established in 1978. VIA operates trains in all regions of Canada over a network spanning the country from the Atlantic to the Pacific, and from the Great Lakes to Hudson Bay. The station in Halifax is 300 KM away.

1161 Hollis Street
Halifax, NS
B3H 2P6
Phone: 888-842-7245

Mailing Address:

Customer Relations
VIA Rail Canada Inc.
PO Box 8116, Station "A"
Montréal, QC- H3C 3N3
Phone: 1-800-681-2561
Fax: 514-871-6104
Email: customer_relations@viarail.ca
Web: <http://www.viarail.ca>





4.3 AIRPORTS

Yarmouth International Airport, serving Southwestern Nova Scotia offers a modern airport terminal building and combined services building, housing a garage and maintenance vehicles. The airport has two runways (6,000ft/1829m and 5,000ft/1524m), two taxiways and separate parking aprons for both commercial and general aviation.

Halifax Stanfield International Airport (HSIA) offers US pre-clearance and has consistently ranked #1 in overall passenger satisfaction for seven consecutive years.

HSIA is Atlantic Canada's principal full-service airport offering direct flights to Boston, New York, London, U.K. and many other cities in the US and Europe. Welcoming more than three million passengers each year, HSIA is Canada's seventh busiest airport and is the only airport in Atlantic Canada to offer US customs pre-clearance.

Yarmouth International Airport (YQI)

310 Forest Street
Yarmouth, NS B5A 4A8
Phone: 902-742-6484
Web: www.yarmouthairport.ca

Halifax Stanfield International Airport (YHZ)

1 Bell Boulevard
Enfield, NS B2T 1K2
Phone: 902-873-4422
Web: www.hiaa.ca

South Shore Regional Airport (CYAU)

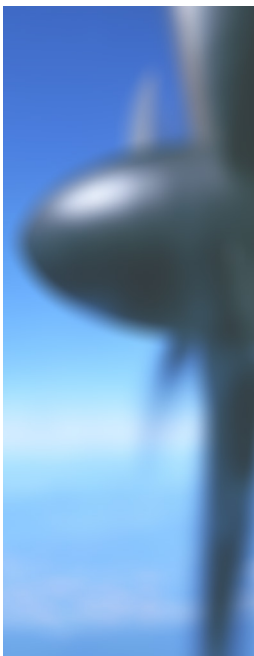
80 Airport Road
Greenfield, NS B0T 1E0
Phone: 902-354-5741
Web: www.regionofqueens.com/infrastructure/air-transportation

Digby Annapolis Regional Airport (YDG)

1266 Bloomfield Road
Digby, NS B0V 1A0
Phone: 902-245-5885
Web: www.digbydistrict.ca/digby-annapolis-regional-airport.html

Lower East Pubnico (La Field) Airport

Lower East Pubnico, Nova Scotia





4.4 PORTS

The Port of Yarmouth is located on the south western tip of Nova Scotia, Canada. It is the first secure port of destination from the US Eastern Seaboard and one of the four ports of entry to Nova Scotia for international vessels. The Port of Yarmouth is a major hub of the fishing industry in south west Nova Scotia, which has Canada's most productive fishing grounds; in fact, it has the largest lobster fishing grounds in the World.

Port of Yarmouth Wharf, known as the "Lobster Rock Marine Terminal", is nearest to the mouth of the harbour. The wharf has an outer berth of 500ft/152.4m, and western and eastern inner berths of 109m and 31m respectively. Minimum depths close alongside are 5.8m to 6.4m. The Old Public Wharf has an outer berth of 121m with a minimum depth of approximately 5.1m.

Port of Yarmouth

233 Water Street
Yarmouth, NS
B5A 1M1
Web: <http://www.portofyarmouth.ca/>

Port of Halifax

1215 Marginal Road
Halifax, NS
B3H 4P8
Web: www.portofhalifax.ca

Port of Digby

150 Water Street
Digby, NS
B0V 1A0
Web: <http://www.portofdigby.ca/>

Port of Shelburne

95 Water Street
Shelburne, NS
B0T 1W0
Web: <http://www.portshelburne.com>





A close-up, artistic photograph of green grass blades, slightly out of focus, creating a sense of movement and texture. The blades are various shades of green, from light to dark, and are arranged in a dense, overlapping pattern. A yellow horizontal bar is positioned across the upper portion of the image, containing the section header text.

5. Clean Technology & Renewables



As Nova Scotia’s clean technology industry attracts considerable international attention, its accessibility to natural resources, such as wind, tidal and solar, enables the province to engage in significant research and development activities as well as large scale projects.

Several of the province’s 10 universities have research and development expertise in the Clean Technology sector and are leading the way in various clean technology research and development initiatives. For instance, Acadia University’s Centre for Estuarine Research (ACER) helps explore the impacts of tidal turbines on the Bay of Fundy. Dalhousie University’s Research in Energy, Advanced Materials and Sustainability (DREAMS) program trains Master and PhD-level students in fields like solar, thermo-electric and energy harvesting materials. Nova Scotia’s key sectors in this industry are solar, wind, tidal and forest/biomass.

5.1 SOLAR

Nova Scotia receives an average of over 1,000 kWh of solar irradiation per square metre per year. If harnessed, solar energy could contribute significantly to the energy mix of Nova Scotia. Statistics from Natural Resources Canada (NRCan) show that Solar Photovoltaics do have a comparably high potential in the region.

Table 21: Yarmouth Solar PV Potential, kWh/kW

TILT=90°	SOUTH-FACING VERTICAL	SOUTH-FACING, TILT=LATITUDE	SOUTH-FACING, TILT=LATITUDE +15°	SOUTH-FACING, TILT=LATITUDE -15°
January	57	57	61	52
February	68	74	76	69
March	81	104	102	101
April	63	101	93	104
May	60	113	99	122
June	53	109	94	120
July	57	115	100	126
August	66	117	105	123
September	75	107	102	107
October	76	90	91	85
November	56	59	62	54
December	49	48	51	43
Annual	761	1,096	1,036	1,106

Source: <http://pv.nrcan.gc.ca/>(2016)



5.2 WIND

Nova Scotia has tremendous wind resources. With some of the highest average wind speeds in Canada, a wind turbine placed in Nova Scotia can produce large amounts of cost-effective power.

Table 22: Wind Potential

	WIND SPEEDS ON LAND (METRES PER SECOND)
Wind Resources at 80m Above Ground Level	7.51 - 8.0
Wind Resources at 50m Above Ground Level	7.01 - 7.5
Wind Resources at 30m Above Ground Level	6.01 - 6.5
	WIND SPEEDS, UP TO 10 KM OFFSHORE (METRES PER SECOND)
Wind Resources at 80m Above Ground Level	8.01 - 8.5
Wind Resources at 50m Above Ground Level	7.51 - 8.0
Wind Resources at 30m Above Ground Level	6.51 - 7.0

Source: <http://www.nswindatlas.ca/>; <http://www.novascotia.ca/energy/renewables/explore-invest/maps.asp>

5.3 TIDAL

The Bay of Fundy, which is off the northern shore of the region, is known for having the highest tidal range in the world. Exciting conditions are present for developers, researchers, and the public to better understand the potential of in-stream tidal technology to deliver clean, renewable power for generations to come. Research facilities, such as the Fundy Ocean Research Center for Energy (FORCE), are already working in the area.

Table 23: Tidal Potential (Feet)

LOCATION	LOW TIDE	HIGH TIDE	TIDE DIFFERENTIAL
Digby	0.6	27.6	27.0
Centreville	0.5	23.3	22.8
Tiverton	0.2	21.7	21.5
Meteghan	0.3	18.7	18.4
Yarmouth	0.6	15.7	15.1

Source: <http://www.waterlevels.gc.ca/eng/station/list> (2016)



5.4 FOREST & BIOMASS

Nova Scotia is rich in forests which allows for revitalization and competitive opportunities in this industry by making use of the available wood feedstock for the production of bioenergy, biofuels, biochemical and other bioproducts.

Forest Resource Contact:

Harold Alexander

Phone: 902-245-5055

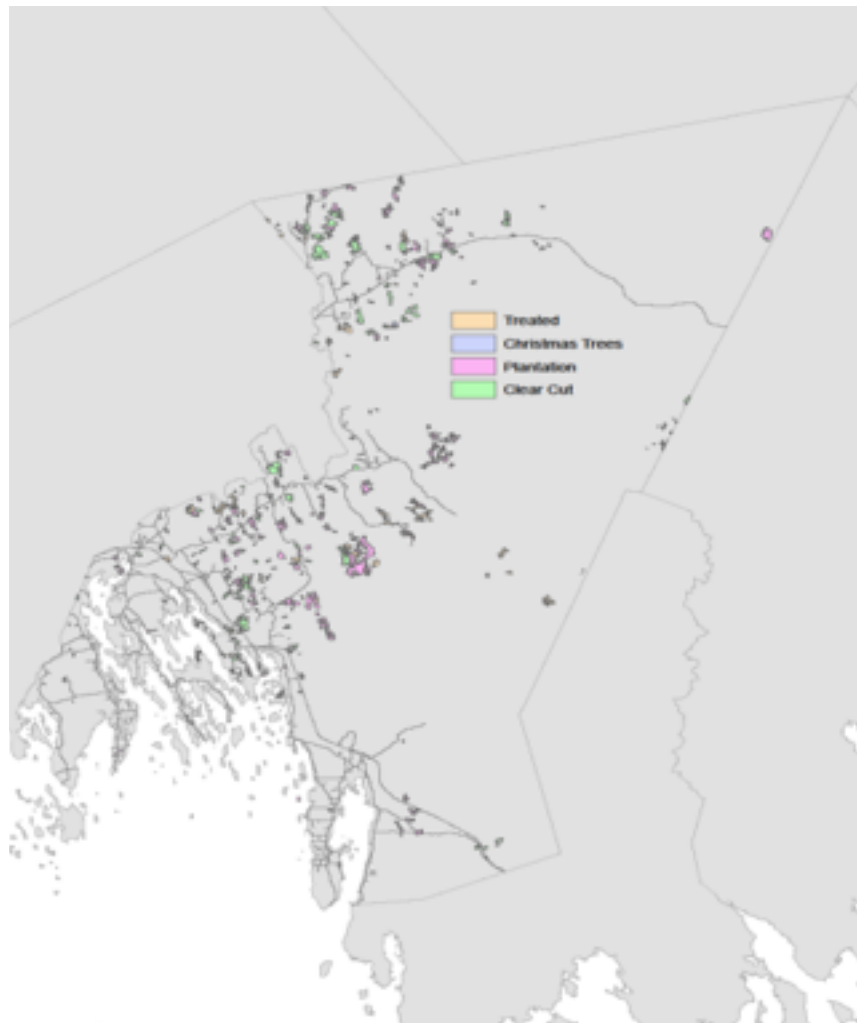
Web: <http://dawson.gov.ns.ca/forestpdf/>

La Foret Acadienne

Acade Comeau, Manager

Phone: 902-769-3112

Figure 6: Example of Managed Forests



Source: https://ca.nfis.org/provinces/ns/index_eng.html (2014)

A blurred city street scene with buildings, cars, and a utility pole in the foreground. The image is out of focus, showing a mix of colors and shapes representing an urban environment. A yellow banner is overlaid on the top part of the image.

6. Taxes and Utilities



6.1 LOCAL PROPERTY TAX RATES

Table 24: Town of Yarmouth Property Tax Rates, 2019/2020

CATEGORY	TOWN OF YARMOUTH
Residential	\$1.66 per \$100.00 of Assessment
Commercial	\$4.28 per \$100.00 of Assessment
Resource General	\$1.66 per \$100.00 of Assessment
Farmland	\$2.16 per acre
Residential Garbage Collection and Processing	\$190.00 per dwelling unit up to 4 (four) units per building
Other	In excess of 4 (four) dwelling units is deemed Commercial and at the owner's expense. Retail and other Commercial type operators are deemed Commercial and at the owner's expense.

Source: Town of Yarmouth 2019





6.2 FEDERAL AND PROVINCIAL INCOME TAX RATE

Table 25: Corporate Taxes-General Corporation - Rates 2019 (as at June 30, 2019)

	MANUFACTURING & PROCESSING INCOME	ACTIVE BUSINESS INCOME	INVESTMENT INCOME
FEDERAL RATES			
General corporate rate	38.0%	38.0%	38.0%
Federal abatement	(10.0)	(10.0)	(10.0)
	28.0	28.0	28.0
M&P deduction	(13.0)	0.0	0.0
Rate deduction	0.0	(13.0)	(13.0)
Federal Rate	15.0	15.0	15.0
PROVINCIAL/TERRITORIAL RATES			
NOVA SCOTIA	16.0	16.0	16.0

Source: <https://home.kpmg/content/dam/kpmg/ca/pdf/2019/07/substantively-enacted-income-tax-rates-for-gen-corp-for-2019-and-beyond.pdf>

Table 26: Corporate Taxes - Canadian Controlled - Rates 2019

	SMALL BUSINESS INCOME UP TO \$350,000	SMALL BUSINESS INCOME BETWEEN \$350,000 AND \$500,000	ACTIVE BUSINESS INCOME	INVESTMENT INCOME
FEDERAL RATES				
General corporate rate	38.0%	38.0%	38.0%	38.0%
Federal abatement	(10.0)	(10.0)	(10.0)	(10.0)
	28.0	28.0	28.0	28.0
Small business deduction	(19.0)	(19.0)	0.0	0.0
Rate reduction	0.0	0.0	(13.0)	(13.0)
Refundable Tax	0.0	0.0	0.0	10.7
Federal Rate	9.0	9.0	15.0	38.7
PROVINCIAL/TERRITORIAL RATES				
NOVA SCOTIA	3.0	16.0	16.0	16.0

Source: <http://www.kpmg.com/Ca/en/IssuesAndInsights/ArticlesPublications/Pages/taxrates/Income-Tax-Rates-for-CCPC.pdf>

Table 27: Personal Income Tax, 2019

MARGINAL TAX RATES				
			CANADIAN DIVIDENDS	
	OTHER INCOME	CAPITAL GAINS	ELIGIBLE DIVIDENDS	NON-ELIGIBLE DIVIDENDS
first \$47,630	15.00%	7.50%	-0.03%	6.87%
over \$47,630 up to \$95,259	20.50%	10.25%	7.56%	13.19%
over \$95,259 up to \$147,667	26.00%	13.00%	15.15%	19.52%
over \$147,667 up to \$210,371	29.00%	14.50%	19.29%	22.97%
over \$210,371	33.00%	16.50%	24.81%	27.57%

**Marginal tax rate for dividends is a % of actual dividends received (not grossed-up amount).
Marginal tax rate for capital gains is a % of total capital gains (not taxable capital gains).**

Source: <http://www.taxtips.ca/taxrates/canada.htm>

SALES TAX	
HST (HARMONIZED SALES TAX)	15%

Table 28: Sales Tax 2019 Source: <http://www.cra-arc.gc.ca/tx/bsnss/tpcs/gst-tps/rts-eng.html>

Table 29: Employer Payroll Related Expenses, 2019

EMPLOYEE BENEFIT COSTS	MANDATORY BY EMPLOYER	COMMON PRACTICE FOR EMPLOYERS
Canada Pension Plan (CPP) to maximum premium of \$2,748.90/year	5.10%	5.10%
Employment Insurance Commission to employer maximum premium of \$1,164.31/year"	1.62%	1.62%
Workers Compensation Board of Nova Scotia Varies (depends on industry see: http://www.wcb.ns.ca/Portals/wcb/Publications/Rate%20book%20final.pdf *ranges from \$0.56 to \$12.35)		
Vacation	4% (2 weeks - a vacation of two weeks after 12 months of work and within the following 10 months) OR 6% (3 weeks -if employed with the same employer for 8 years)	6% (3 weeks)
Paid Public Holidays	2.36% (6 days)	4.33% (11 days)
Pension Contribution	N/A	5-6%
Group Insurance (life, health, Sickness, dental, vision, Physical/mental fitness)	N/A	4-7%
Typical Total	19.06%	32.06-36.06%

Sources: Nova Scotia Labour and Advanced Education, Employment Rights, <https://novascotia.ca/lae/>

Table 30: Minimum Wage, 2019

EMPLOYEE TYPE	WAGE
INEXPERIENCED EMPLOYEES	\$11.05
EXPERIENCED EMPLOYEES	\$11.55

Source: <http://novascotia.ca/lae/employmentrights/minimumwage.asp>



6.3 WASTE MANAGEMENT

In 1995, Nova Scotia became a world leader in waste management by adopting the Solid Waste-Resource Management Strategy. When the strategy was adopted, the province was split into seven different regions to make managing solid waste easier. The western region, Region 7, has a population of approximately 43,000 and includes 22,000 households. Waste Check formed an Authority made up of two municipal representatives from each of the six municipal units it represents. Region 7 includes the following municipal units:

- Town of Yarmouth
- Municipality of Yarmouth
- Municipality of Argyle
- Municipality of Clare
- Town of Digby
- Municipality of Digby.

Table 31: Landfills and Tipping Fees

YARMOUTH COUNTY SOLID WASTE PARK - REGION 7	
Tipping Fees	<p>Residential Solid Waste: \$128.50/mt** Commercial Solid Waste: \$145.10/mt** Commercial Recycling: \$130.00/mt Compostable Materials: \$114.00/mt</p> <p>Residents can drop off residential waste up to 200kg/household per week at the transfer station before being charged a tipping fee. Fees updated July 2012 Fees are subject to change without notice. *Any car motors, etc. must have all fluids removed. **Double tipping fee for all materials that are improperly sorted.</p>

Source: <https://www.townofyarmouth.ca/town-fees.html>

Table 32: Waste Transfer Stations

YARMOUTH COUNTY TRANSFER STATION	
Location	1934 Hardscratch Road – Yarmouth, NS
Hours of Operation	Monday – Friday: 8:00 am to 4:00 pm Saturday: 9:00 am to 3:00 pm

Source: Town of Yarmouth



6.4 ELECTRICITY

Nova Scotia Power

The company provides 95 percent of the generation, transmission and distribution of electricity in Nova Scotia, and serves 500,000 residential, commercial and industrial customers across the province. NS Power use a fuel mix including hydro, tidal, wind, coal, oil, biomass and natural gas to generate electricity. Their facilities can generate as much as 2,453 megawatts of electricity that is delivered across 32,000 km of transmission and distribution lines throughout Nova Scotia.

Nova Scotia Power Inc.

P.O. Box 910

Halifax, NS

B3J 2W5

Phone: 1-800-428-6230 or 902-428-6230

Website: <http://www.nspower.ca/en/home/default.aspx>

Table 33: Power Rates – Nova Scotia Power, 2017

RESIDENTIAL – HOMES, CONDOMINIUMS, APARTMENTS		
RATE CLASS	DESCRIPTION	RATES THAT APPLY
Domestic Service Tariff	Consumption for a private residence for domestic or household use	\$10.83/month + \$0.15063/kWh
Domestic Service Time-of-Day Tariff	Variable energy rates by time-of-day available to customers with certain electric-based heating systems	\$18.82/month + rates of \$0.08136/ kWh to \$0.19421/kWh
COMMERCIAL – EDUCATIONAL INSTITUTIONS, BUSINESSES, RETAIL STORES, OFFICE BUILDINGS		
RATE CLASS	DESCRIPTION	RATES THAT APPLY
Small General Tariff	Annual consumption is less than 32,000 kWh	\$12.65/month + \$0.15707/first 200 kWh and \$0.13893/ additional kWh
General Tariff	Annual consumption is 32,000 kWh or greater and the regular billing demand is less than 2,000 kV.A or 1,800 kW	\$10.497/month/kWh of maximum demand + rates of \$0.11671/first 200 kWh and \$0.08392/additional kWh
Large General Tariff	Consumption for any use, where the regular billing demand is 2,000 kV.A or 1,800 kW, and over	\$13.345/month + rates of \$0.08650/kWh

Source: <http://www.nspower.ca/en/home/about-us/electricity-rates-and-regulations/default.aspx>

INDUSTRIAL – CUSTOMERS USING ELECTRICITY AS AN ENERGY SOURCE IN MANUFACTURING		
RATE CLASS	DESCRIPTION	RATES THAT APPLY
Small Industrial Tariff	Consumption for industrial use, including farming and processing, where the regular billing demand is less than 250 kV.A or 225 kW.	\$7.714/month/kV.A of maximum demand+rates of \$0.10609/first 200 kWh and \$0.08226/additional kWh
Medium Industrial Tariff	Consumption for any industrial customer having a regular billing demand greater than 249 kV.A (224 kW) but less than 2,000 kV.A (1,800 kW)	\$12.501/month/kV.A of maximum demand + rates of \$0.07682/kWh
Large Industrial Tariff	Consumption at the low voltage side of the bulk power transformer by any industrial customer having a regular billing demand of 2,000 kV.A or 1,800 kW, and over.	\$11.995/month/kV.A of maximum demand + rates of \$0.08079/kWh for firm sales and \$0.07683/kWh for interruptible sales
One Part Real Time Pricing (RTP)	Variable energy rates by time-of-day available to customers with loads of 2,000 kV.A or 1,800 kW, and over	>138kV: \$0.00676/kWh-\$0.09274/kWh=69kV:\$0.00937/kWh-\$0.09621/kWh<69kV: \$0.02197/kWh-\$0.09224/ kWh

Source: [http:// www.nspower.ca/en/home/about-us/electricity-rates-and-regulations/default.aspx](http://www.nspower.ca/en/home/about-us/electricity-rates-and-regulations/default.aspx)



6.5 WATER AND SEWER

Table 34: Town of Yarmouth Water and Sewer Rates, 2019

CATEGORY	TOWN OF YARMOUTH
Water Base Rates (per quarter)	5/8" meter \$ 5 4.87 3/4" meter \$ 80.48 1" meter \$131.71 1 1/2 " meter \$259.76 2" meter \$ 4 13.43 3" meter \$ 8 23.22 4" meter \$1284.23 6" meter \$25 64.80 8" meter \$4613.73
Consumption Rate	(per 1000 Imperial Gallons) 1st Block (0 to 4,000,000 imp gal per customer per year) \$6.27 per 1000 Imp. Gallons 2nd Block (>4,000,000 imp gal per customer per year) \$4.26 per 1000 Imp. Gallons
Minimum Bill	N/A
Sewer Base Rate (per quarter)	5/8" meter \$36.51 3/4" meter \$54.77 1" meter \$91.29 1 1/2" meter \$182.57 2" meter \$292.11 3" meter \$584.23 4" meter \$912.85 6" meter \$1825.70 8" meter \$3286.27 Effluent Rate: \$4.617/1000 Imperial Gallons.

Source: Town of Yarmouth

6.6 GAS

Natural Gas is not available in the Town of Yarmouth.



7. Building & Development Related Fees





7.1 DEVELOPMENT RELATED FEES

Table 35: Town of Yarmouth Permit Fees, 2019

CATEGORY	TOWN OF YARMOUTH
New Residential Construction (including new additions)	\$.10 per sq. ft. OR 1% (\$10) per \$1000 estimated cost of construction, whichever is less
Commercial/Industrial	\$.20 per sq. ft. OR 1% (\$10) per \$1000 estimated cost of construction, whichever is less
All other new construction	see above under Residential OR under Commercial/Industrial
Temporary/Partial Building Permits	see above under Residential OR under Commercial/Industrial
Mini/Mobile Homes (locating/relocating)	see above under Residential
Mini/Mobile Homes (concrete foundations)	see above under Residential
Repairs/Renovations	see above under Residential OR under Commercial/Industrial
Demolition Permits	\$50.00 + \$10.00 (non-refundable processing fee)
Occupancy Permits	\$25.00 + \$10.00 (non-refundable processing fee)
Nova Scotia Power Service Installation	refer Nova Scotia Power Corporation directly for applicable rate
Cash in lieu of Open Space	5% of Assessed Value of New Lot(s) Created

Source: Town of Yarmouth

Table 36: Town of Yarmouth Application Fees, 2019

CATEGORY	TOWN OF YARMOUTH
Land Use Bylaw Amendment	Amendments, Rezoning and Development Agreements \$300.00 (down payment to cover cost of ads for required meetings and hearings). Legal Cost for Preparing Forms (Land Registration Office Forms) \$75.00 plus tax.
Municipal Planning Strategy Amendment	N/A
Amendments to Development Agreement	Registry of Deeds fees.
Development Agreement	\$100.00 + Registry of Deeds fees.
Subdivision Application	\$100.00 + Registry of Deeds fees. Repeal of Subdivision \$50.00 + Registry of Deeds fees. Amendment to Subdivision \$50.00 + Registry of Deeds fees. Sub Division By-law \$25.00 plus tax
Development Permit	no fee
Variance Application	\$50
Zoning Confirmation Letter	\$10.00 (no charge for non-profit).
Copy of RQM Municipal Planning Strategy and Land Use Bylaw	\$35.00 plus tax each.
Copy of RQM Subdivision Bylaw	\$25.00 plus tax
Copy of RQM Municipal Services Specification Manual	Copy of Collins Heritage Conservation District Plan & Bylaw \$35.00 plus tax. Copy of Property Status Report \$50.00 (no charge for non-profit).

Source: Town of Yarmouth



TOWN OF YARMOUTH
Historic Seaport



8. Business Support Programs & Services





8.1 GOVERNMENT

<p>TOWN OF YARMOUTH Town Hall, 400 Main Street Yarmouth, NS B5A 1G2 Phone: 902-742-8565 Web: http://www.townofyarmouth.ca/</p>	<p>NOVA SCOTIA BUSINESS INC. (NSBI) 368 Main Street, Suite 220 Yarmouth, NS B5A 1E9 Contact: Gilles Babin, gbabin@nsbi.ca Phone: 902-774-0208 Web: https://www.novascotiabusiness.com</p>
<p>YARMOUTH (MUNICIPAL DISTRICT) 932 Highway 1 Hebron, NS B5A 5Z5 Phone: 902-742-7159 Fax: 902-742-3164 Web: http://www.district.yarmouth.ns.ca</p>	<p>ARGYLE (MUNICIPAL DISTRICT) 27 Courthouse Road Tusket, Nova Scotia B0W 3M0 Phone: 902-648-2311 Fax: 902-648-0367 Web: www.munargyle.com/</p>
<p>ACCESS NOVA SCOTIA 10 Starrs Road, Suite 127 Yarmouth, NS B5A 2T1 General Inquiry: 1-800-670-4357 Web: http://www.novascotia.ca/sns/access/default.asp</p>	<p>WESTERN REGIONAL ENTERPRISE NETWORK 368 Main Street, Suite 220 Yarmouth, NS B5A 1E9 Phone: 902-881-3008 Phone: 877-581-9350 Email: wren@westernren.ca Web: http://www.westernren.ca</p>
<p>ZACH CHURCHILL, MLA YARMOUTH 396 Main Street, Suite 100 Yarmouth, NS B5A 1E9 Phone: 902-742-4444 Fax: 902-742-7391 Email: ca@zachchurchill.com Web: http://nslegislature.ca/index.php/people/members/zach_churchill</p>	<p>COLIN FRASER, MP WEST NOVA 396 Main Street, Suite 103 Yarmouth, NS B5A 1E9 Phone: 902-742-6808 Fax: 902-742-6815 Email: Colin.Fraser@par.gc.ca Web: http://colinjfraser.ca/</p>
<p>ATLANTIC CANADA OPPORTUNITIES AGENCY (ACOA) Yarmouth Office 103 Water Street, Pier One Complex PO Box 607 Yarmouth, NS B5A 4B6 Phone: 902-742-0809 Fax: 902-742-1027 Email: mike.comeau@canada.ca Web: http://www.acoa-apeca.gc.ca</p>	<p>SERVICE CANADA Canada Post Office Building, Floor 2 13 Willow Street Yarmouth, NS Phone: 800-926-9105 Clare Scheduled Outreach Site Sainte-Anne University Campus 1649 Route 1 Church Point, NS Phone: 855-881-9874 Web: www.servicecanada.gc.ca</p>

<p>CANADA BORDER SERVICES Yarmouth Ferry Terminal 58 Water Street Yarmouth, NS B5A 1K9 Yarmouth Airport 310 Forest Street Yarmouth, NS B5A 4A8 Web: www.cbsa-asfc.gc.ca</p>	<p>BUSINESS DEVELOPMENT BANK OF CANADA 103 Water Street, PO Box 98 Yarmouth, NS B5A 4B1 Phone: 1-888-463-6232 Fax: 902-742-8180 Web: www.bdc.ca</p>
<p>CANADA FOOD INSPECTION AGENCY Yarmouth Sub-District Office 23 Industry Avenue, Yarmouth, NS B5A 4R7 Phone: 902-742-6499 Fax: 902-742-2421 Web: www.inspection.gc.ca</p>	<p>CANADA POST CORPORATION 15 Willow Street Yarmouth, NS B5A 1T8 Phone: 902-742-4221 Phone: 1-866-607-6301 (Head Office) Web: www.canadapost.ca</p>
<p>YARMOUTH & ACADIAN SHORES TOURISM ASSOCIATION P.O. Box 198 Hebron, NS B0W 1X0 E3B 6Z3 Fax: 902-742-3164 http://www.yarmouthandacadianshores.com</p>	<p>TOURISM NOVA SCOTIA PO Box 667, 8 Water Street Windsor, NS B0N 2T0 Phone: 1-800-565-0000 Email: explore@novascotia.ca Web: https://tourismns.ca</p>
<p>DEPARTMENT OF COMMUNITY SERVICES Yarmouth District Office 10 Starrs Road Yarmouth, NS B5A 2T1 Phone: 902-742-0741 Fax: 902-742-0747 Web: http://novascotia.ca/coms/</p>	<p>YARMOUTH VISITOR INFORMATION CENTRE 228 Main Street, Yarmouth Phone: 902-742-5033 Email: vic-yarm@novascotia.ca (May to October) Web: http://novascotiaturismagency.ca/</p>
<p>DEPARTMENT OF BUSINESS Centennial Building 1660 Hollis Street, Suite 600 Halifax, NS B3J 1V7 Phone: 902-424-0377 Web: http://www.novascotia.ca/business/</p>	<p>DEPARTMENT OF FISHERIES AND AQUACULTURE Yarmouth & French Shore Office 3 Lovitt Street, Suite 101 Yarmouth, NS B5A 3C1 Phone: 902-742-7102 Fax: 902-742-0102 Contact: Jennifer Mosley Email: Jennifer.Mosley@novascotia.ca Web: http://novascotia.ca/fish</p>
<p>DEPARTMENT OF HEALTH AND WELLNESS 1894 Barrington Street Halifax, NS B3J 2R8 Phone: 902-424-5818 Web: http://novascotia.ca/dhw/</p>	

<p>DEPARTMENT OF LABOUR AND ADVANCED EDUCATION PO Box 697 5151 Terminal Road Halifax, NS B3J 2T8 Phone: 902-424-5301 Fax: 902-424-0575 Web: http://novascotia.ca/lae</p>	<p>ENVIRONMENT CANADA National Inquiry Response Team 77 Westmorland Street, Suite 260 Fredericton, New Brunswick E3B 6Z3 Fax: 506-451-6010 Web: http://weather.gc.ca</p>
<p>CONSEIL DÉVELOPPEMENT ÉCONOMIQUE DE LA NOUVELLE-ÉCOSSE 1 Slocumb Road, CP 59 Tusket, NS B0W 1M0 Phone: 902-648-0573 Fax: 902-648-3525 Web: http://www.cdene.ns.ca/</p>	<p>CONSEIL DÉVELOPPEMENT ÉCONOMIQUE DE LA NOUVELLE-ÉCOSSE 1649 Highway 1, Box 1 Church Point, NS B0W 1M0 Phone: 902-769-3284 Fax: 902-769-3294 Web: http://www.cdene.ns.ca/</p>
<p>HOUSING NOVA SCOTIA (Western Region) 101 Magee Drive, Box 1000 Middleton, NS B0S 1P0 Switchboard: 902-825-3481 Toll-Free: 1-800-564-3483 Fax: 902-825-6560 Web: http://housing.novascotia.ca/</p>	<p>NOVA SCOTIA ENVIRONMENT, FOOD PROTECTION SERVICES (SOUTH WESTERN) Food Inspection Specialist: Jeremy Young 55 Starrs Road, Yarmouth, NS B5A 2T2 Phone: 902-742-8985 Email: Jeremy.young@novascotia.ca Web: http://novascotia.ca/nse/foodprotection/</p>
<p>NOVA SCOTIA WORKS Southwest Employment Services Pier One Complex 103 Water Street, Yarmouth, NS B5A 4P4 Toll-Free: 1-866-868-9673 Email: info@swemployment.ca Web: https://novascotia.ca/works/</p>	<p>PASSPORT CANADA RESOURCE Canada Post Outlet 15 Willow Street, Yarmouth NS NS B5A 1T0 Phone: 1-800-267-1177 Web: http://passportcanadian.com/</p>
<p>DEPARTMENT OF NATURAL Tusket (Yarmouth) Office 404 Hwy 308 North Tusket, NS B0W 3M0 Phone: 902-648-3540 Email: DNR-TUSKET-OFFICE@gov.ns.ca Web: http://novascotia.ca/natr/</p>	<p>EXPORT DEVELOPMENT CANADA (EDC) 1969 Upper Water Street, Tower 2, Suite 1605 Halifax, NS B3J 3R7 Phone: 902-450-7610 Web: http://www.edc.ca/</p>
<p>HOUSING NOVA SCOTIA (Western Region) 101 Magee Drive, Box 1000 Middleton, NS B0S 1P0 Switchboard: 902-825-3481 Toll-Free: 1-800-564-3483 Fax: 902-825-6560 Web: http://housing.novascotia.ca/</p>	<p>ART GALLERY OF NOVA SCOTIA (WESTERN BRANCH) 341 Main Street Yarmouth, NS B5A 1E7 Phone: 902-749-2248 Fax: 902-749-2255 Email: agnsyarmouth@gov.ns.ca Web: https://artgalleryofnovascotia.ca/visit-yarmouth</p>



8.2 NON-GOVERNMENTAL ORGANIZATIONS

<p>YARMOUTH AND AREA CHAMBER OF COMMERCE 368 Main Street, PO Box 532 Yarmouth, NS B5A 4B4 Phone: 902-742-3074 Web: www.yarmouthchamberofcommerce.com/</p>	<p>YARMOUTH AREA INDUSTRIAL COMMISSION Greg Shay, Manager Phone: 902-742-3021 Web: http://www.portofyarmouth.ca</p>
<p>COMMUNITY BUSINESS DEVELOPMENT CORPORATIONS (YARMOUTH) 103 Water Street, Yarmouth, NS B5A 4B6 Phone: 902-742-5364 Web: http://www.cbdc.ca</p>	<p>LFA 34 LOBSTER MANAGEMENT BOARD PO Box 51A Tusket, NS B0W 3M0 Email: lfa34lobster@gmail.com</p>

8.3 POST-SECONDARY EDUCATION, TRAINING

<p>NOVA SCOTIA COMMUNITY COLLEGE Burridge Campus 372 Pleasant Street Yarmouth, NS B5A 2L2 Phone: 902-742-0760 Web: www.nsc.ca/explornscc/campuses/burridge/</p>	<p>UNIVERSITÉ SAINTE-ANNE 1695 Highway 1 Church Point, NS B0W 1M0 Phone: 902-769-2114 Web: www.usainteanne.ca/</p>
<p>DALHOUSIE UNIVERSITY SCHOOL OF NURSING 58 Vancouver Street Yarmouth, NS Web: www.dal.ca/</p>	<p>DALHOUSIE UNIVERSITY FAMILY MEDICAL RESIDENCY PROGRAM 58 Vancouver Street Yarmouth, NS Web: www.dal.ca/</p>



8.4 FINANCIAL SERVICES

<p>SCOTIABANK 389 Main Street Yarmouth, NS B5A 4B1 Phone: 902-742-7116 Fax: 902-742-1130 Web: http://www.scotiabank.com/</p>	<p>COASTAL FINANCIAL CREDIT UNION 371 Main Street Yarmouth, NS B5A 4B4 Phone: 902-742-2123 Fax: 902-742-0092 Web: http://www.coastalfinancial.ca/</p>
<p>TD BANK 360 Main Street Yarmouth, NS B5A 4B2 Phone: 902-742-3234 Web: https://www.tdcanadatrust.com/</p>	<p>CIBC BANK 317 Main Street Yarmouth, NS B5A 4B1 Phone: 902-742-7855 Web: https://www.cibc.com/</p>
<p>ROYAL BANK OF CANADA 399 Main Street Yarmouth, NS B5A 1G3 Phone: 902-742-2496 Web: www.rbcroyalbank.com</p>	<p>BANK OF MONTREAL 354 Main Street Yarmouth, NS B5A 4B2 Phone: 902-742-9291 Web: http://www.bmo.com/</p>
<p>THE CASH STORE 320 Main Street Yarmouth, NS B5A 1E9 Phone: 902-742-7229 Web: www.cashstore.ca</p>	<p>EASY FINANCIAL 130 Starrs Road Yarmouth, NS B5A 2E5 Phone: 902-749-0449 Web: https://www.easyfinancial.com/</p>
<p>FAIRSTONE FINANCIAL INC. 372 Main Street Yarmouth, NS B5A 1E9 Phone: 902-742-7881 Fax: 902-742-6517 Web: https://www.fairstonecanada.ca</p>	



8.5 REAL ESTATE SERVICES

THE REAL ESTATE STORE

91A Water Street
Yarmouth, NS B5A 4P6
Phone: 902-742-9222
Fax: 902-742-3243
Email: tres@eastlink.ca
Web: <http://therealestatestore.ca/>

MODERN REALTY

99 Main Street
Yarmouth, NS B5A 1P5
Phone: 902-881-8181
Fax: 902-881-8282
Email: info@modernrealty.ca
Web: www.modernrealty.ca

LAKESIDE REALTY

8 Forest Street
Yarmouth, NS B5A 3K8
Phone: 902-742-4600
Fax: 902-742-2022
Web: <http://www.lakesiderealty.ca>

VICTORY REALTY

255 Main Street
Yarmouth, NS B5A 1E2
Phone: 902-742-6622
Fax: 902-749-1818
Email: info@victoryrealty.ca
Web: <http://www.victoryrealty.ca>

BOATS AND REALTY

55 Starrs Road
Yarmouth, NS B5A 2T2
Phone: 902-742-9163
Fax: 902-742-1018
Web: <http://www.boatsandrealty.com>

VIEWPOINT

232 Main Street
Yarmouth, NS
Phone: 902-742-5666
Email: jordan@viewpoint.ca
web: <http://www.viewpoint.ca>

TRI NAV MARINE BROKERAGE INC.

55 Starrs Road Yarmouth, NS B5A 2T2
Phone: 1-888-742-1922
Web: <http://www.trinav.com>

ROBINSON & HARMSSEN LIFESTYLE REAL ESTATE INC.

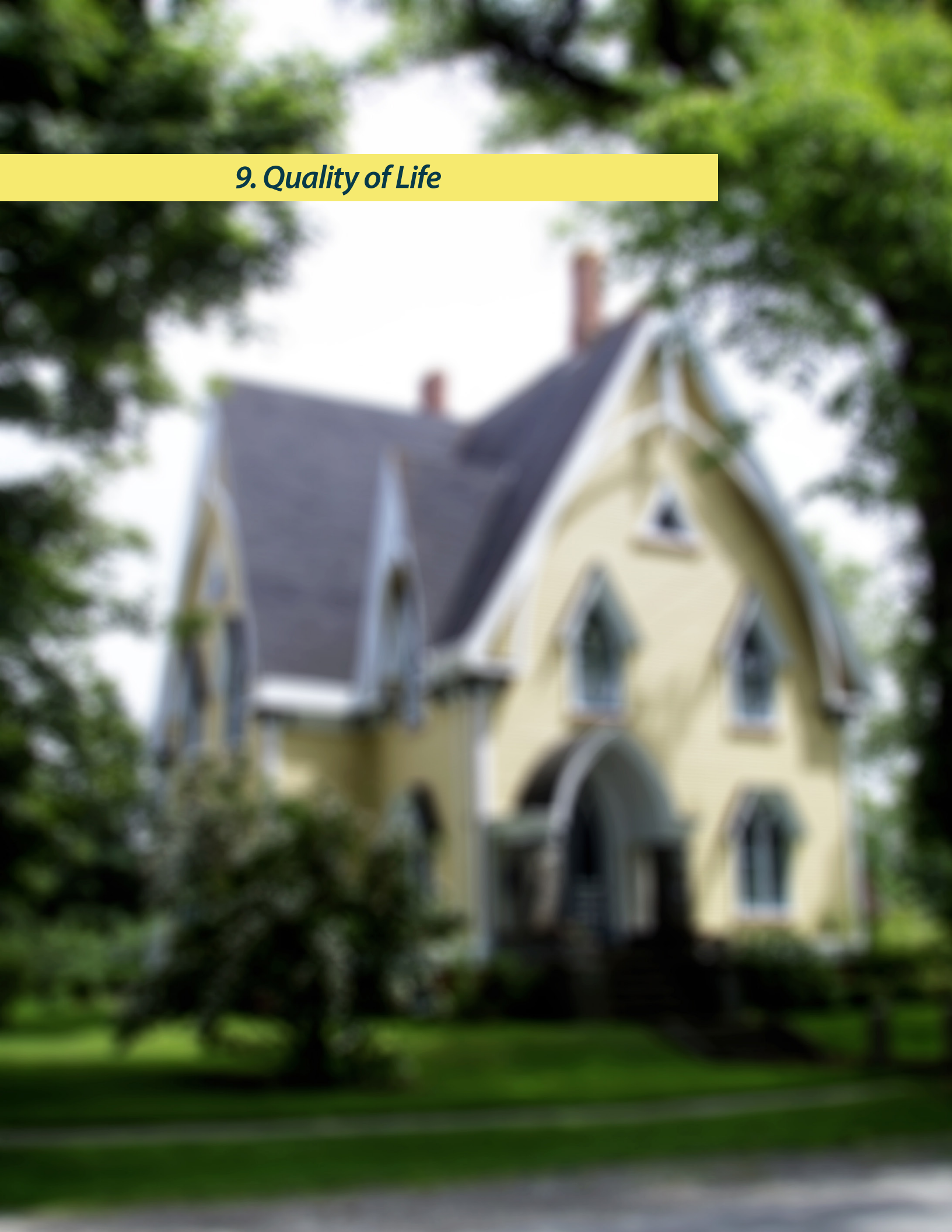
Yarmouth and Area
Phone: 902-746-4626
Web: <http://www.evastara.com>



Gifts
& Souvenirs

BROAD ST

9. Quality of Life





Yarmouth and the surrounding areas provide a multi-faceted backdrop for life. Whether you are looking for a life nestled on a shoreline with crashing ocean waves, a place sheltered from the wind, cozy in a forest glen of old trees, or just enough urban life to whet an appetite without being overbearing, all three are intertwined; in the center of it all, the Town of Yarmouth.

In the winter, as nature sleeps, life in Yarmouth stays active with sliding, hockey, skating, ice fishing and many other activities. When summer blooms, life in Yarmouth blossoms even more with parades, festivals, and a whole host of things to do which are too numerous to list here.

9.1 HOUSING CHARACTERISTICS

Table 37: Dwelling Characteristics, 2019

CHARACTERISTICS	YARMOUTH
Total number of occupied private dwellings	3,116
Average number of rooms per dwelling	6
Owned	43.17%
Rented	56.98%
Average value of dwelling (\$)	\$147,674

Source: Statistics Canada Census 2016

9.2 HEALTH, SOCIAL AND COMMUNITY SERVICES

Health and Social Services

811: Provides access to non-emergency health information and services. Registered Nurses will give you the advice and information needed and provide reassurance concerning all kinds of general health issues and questions.

E-Health - Nova Scotia Telehealth Network

Phone: 1-800-889-5949

Phone: 902-470-7690 (Outside Nova Scotia)

Fax: 902-470-7692

Email: nsthnsch@nshealth.ca

Web: <http://novascotia.ca/dhw/ehealth/telehealth/>

The Nova Scotia Telehealth Network (NSTHN) is a video conferencing communications network that connects healthcare focused facilities across Nova Scotia. The NSTHN uses videoconferencing technologies to improve access to health services for patients, families and healthcare professionals.

For a full list, visit the *Health and Wellness Initiatives, Programs, and Services* webpage:

<http://novascotia.ca/dhw/programs-and-services.asp>

Regional Health Services

SOUTH WEST HEALTH 60 Vancouver Street Yarmouth, NS B5A 2P5 Phone: 902-742-3541 Fax: 902-742-0369 Web: http://www.swndha.nshealth.ca/pages/yrh.htm	ROSEWAY HOSPITAL 1606 Lake Road, PO Box 610 Shelburne, NS B0T 1W0 Phone: 902-875-3011 Fax: 902-875-1580 Web: http://www.swndha.nshealth.ca/pages/roseway.htm
HARBOUR SOUTH MEDICAL CLINIC 235 Main Street Yarmouth NS B5A 1E1 Phone: 902-742-8333 Web: http://www.hsmedicalclinic.com/	DIGBY GENERAL HOSPITAL 75 Warwick Street Digby, NS B0V 1A0 Phone: 902-245-2501 Fax: 902-245-2803 Web: http://www.swndha.nshealth.ca/pages/digbyGenHospMain.htm
OCEAN VIEW FAMILY PRACTICE 306 C - 60 Vancouver Street Yarmouth, NS B5A 2P5 Phone: 902-742-4365 Web: http://oceanviewfp.ca/	YARMOUTH DENTAL GROUP 615 Main Street Yarmouth, NS B5A 1K1 Phone: 902-742-3355 Web: http://www.yarmouthdentalgroup.ca
LEAHEY WELLNESS CLINIC 12 Cumberland Street Yarmouth, NS B5A 3K3 Phone: 902-742-1790 Web: http://www.tricountywomenscentre.org/leahey-wellness-clinic.html	PUBNICO MEDICAL CENTER 2838 Hwy 3 Pubnico, NS B0W 2W0 Phone: 902-762-3403

Source: Town of Yarmouth



9.3 ELEMENTARY AND SECONDARY SCHOOLS

Table 38: Tri- County Elementary Schools within Yarmouth & Yarmouth District.

For French Language Schools within Yarmouth County visit <https://www.tcrce.ca/about-our-schools/>

SCHOOL NAME	LOCATION	PHONE	WEB
Yarmouth Central Elementary School	53 Parade Street, Yarmouth	902-749-2860	https://www.tcrce.ca/about-our-schools/
Meadowfields Community School	106 Prospect Street, Yarmouth, NS, B5A 4J2	902-749-2880	https://www.tcrce.ca/about-our-schools/
Maple Grove Education Centre	52 Grove Memorial Drive, Hebron, NS B5A 5Z6	902-749-5160	https://www.tcrce.ca/about-our-schools/

Source: Town of Yarmouth

Table 39: Yarmouth Secondary Schools

SCHOOL NAME	LOCATION	PHONE	WEB
Yarmouth Consolidated Memorial High School	146 Forest Street, Yarmouth, NS, B5A 0B3	902-749-2810	https://www.tcrce.ca/about-our-schools/

Source: Town of Yarmouth

9.4 EMERGENCY AND PROTECTIVE SERVICES

Fire Services

Yarmouth Fire Department
221 Pleasant Street,
Yarmouth, NS
Phone: 902-742-7411
Fax: 902-742-4252
Web: <https://www.townofyarmouth.ca/fire-services.html>

Police Services

RCMP Southwest Nova District Detachments
233 Water Street
Yarmouth, NS B5A 1M1
Yarmouth Municipal: 902-742-8777
Yarmouth Rural: 902-742-9106
Web: <http://www.rcmp-grc.gc.ca/ns/detach/index-eng.htm>

Land Ambulance & Emergency Health Services

South West Health
Phone: 911
Web: <http://www.swndha.nshealth.ca/>
<http://novascotia.ca/dhw/ehs>

Other community emergency services:

Yarmouth Joint Emergency Management Office

Phone: 902-742-8558

Web:

<https://www.townofyarmouth.ca/emergency-management.html>

Ground Search and Rescue

Phone: 902-742-6285

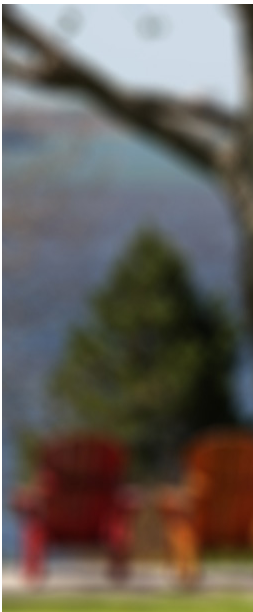
Web: <https://sarnovascotia.com/yarmouth-county-ground-search-and-rescue>

Canadian Red Cross – Yarmouth Service Centre

Phone: 902-742-3681

Web:

<http://www.redcross.ca/in-your-community/nova-scotia/nova-scotia-find-a-branch/yarmouth-service-centre>





9.5 RECREATION AND TOURISM

The Town of Yarmouth sits within the Western Region of Nova Scotia, located within a two and a half-hour drive of the province's capital, Halifax, and can be reached by way of two major highways and two secondary highways. Within the area are two airports, one regional and the other international. Four ferries service the area; one international route to Bar Harbor Maine, one interprovincial to Saint John, New Brunswick, and two connecting the islands of Digby Neck to the mainland.

Within the area there are many exciting attractions to enjoy. The Western Region as a whole is part of the UNESCO designated Southwest Nova Biosphere, a biologically diverse area from coastal shores and beaches, to inland lakes and forests. The area also borders on the Bay of Fundy, another UNESCO Biosphere, which boasts the highest tides in the world and amazing whale watching experiences. The fishing industry along the shores is as strong today as it's ever been, providing access to the freshest seafood.

The Western Region has a rich cultural heritage with two First Nations' communities, Acadians settlers since the 1660s, and Black Loyalists who landed in 1783 after the American Revolution. These traditional cultures can be explored further at the Bear River Heritage Museum, Le Village Historique Acadien de la Nouvelle-Écosse, the Black Loyalist Heritage Site in nearby Birchtown, and at the beautiful Eglise Sainte-Marie, the largest wooden church in North America.

There are four separate tourism organizations or groups in the Western Region, each with its own territory. Yarmouth and Argyle are covered by the Yarmouth and Acadian Shores Tourism Association (YASTA). The Municipality of Clare has its own Tourism Manager, who operates the Rendez-vous de la Baie Visitor Centre. The Digby area is covered by the Digby Area Tourism Association (DATA). The municipalities of Barrington and Clark's Harbour are represented by the Shelburne County Tourism Association.

Yarmouth and Acadian Shores Tourism Association (YASTA)

A non-profit organization that promotes tourism activities, development and marketing. Highlights activities, events, accommodations, restaurants, and sites, as well as packages of experiences.

<http://www.yarmouthandacadianshores.com/>

Tourism Nova Scotia

A provincial crown corporation that maintains the official tourism website for Nova Scotia. The site lists attractions, events, accommodations, restaurants and shops, province wide.

<http://www.novascotia.com/>

Yarmouth Recreation

Yarmouth Recreation provides year-round recreation programming and services for the residents of both the Town and Municipality of Yarmouth.

<http://yarmouthrecreation.ca/>

Mariners Centre

The Mariners Centre is a multi-purpose facility with two ice arenas. It is the home of the Junior A Hockey Team within the Maritime Hockey League. Public skating and other community events are hosted throughout the year.

<https://www.mariners-centre.com/>

CULTURE AND ARTS VENUES

YARMOUTH COUNTY MUSEUM AND ARCHIVES

22 Collins Street, Yarmouth NS B5A 3C8
 Phone: 902-742-5539
 Web: <http://yarmouthcountymuseum.ca/>

W. LAURENCE SWEENEY FISHERIES MUSEUM

112 Water Street, Yarmouth NS B5A 1L5
 Phone: 902-742-3457
 Web: <http://sweeneyfisheriesmuseum.com/>

FIREFIGHTERS' MUSEUM OF NOVA SCOTIA

451 Main Street, Yarmouth NS B5A 1G9
 Phone: 902-742-5525
 Web: <http://firefightersmuseum.novascotia.ca/>

YARMOUTH TOWN AND COUNTY SPORTS HALL OF FAME

435 Main Street, Yarmouth NS B5A 1G9
 Phone: 902-881-3330
 Web: <https://novascotia.cioc.ca/record/YAR0113>

YARC (YARMOUTH ARTS AND REGIONAL CENTRE)

76 Parade Street, Yarmouth NS B5A 3B4
 Phone: 902-742-8150
 Web: www.yarcplayhouse.com

ART GALLERY OF NOVA SCOTIA, WESTERN BRANCH

341 Main Street, Yarmouth NS B5A 1E7
 Phone: 902-749-2248
 Web: www.artgalleryofnovascotia.ca/en/AGNS_Yarmouth

UNESCO SOUTHWEST NOVA BIOSPHERE RESERVE CULTURE, HERITAGE & SCIENCE CENTRE

90 Water Street, Yarmouth NS
 (Seasonal: Mid-June to August)
 Web: <http://swnovabiosphere.ca/>

RECREATIONAL VENUES

YARMOUTH YMCA

275 Main Street, Yarmouth NS B5A 4B1
 Phone: 902-742-7181
 Web: <http://www.ymcayarmouth.net/index.php>

YARMOUTH MARINERS CENTRE

45 Jody Shelley Drive, Yarmouth NS B5A 4B2
 Phone: 902-742-2155
 Web: www.mariners-centre.com

YARMOUTH SKATEBOARD PARK

Main Street South, Yarmouth
 Phone: 902-742-8868
 Web: www.yarmouthrecreation.ca

YARMOUTH SOUTH PLAYGROUND

Main Street South, Yarmouth
 Phone: 902-742-8868
 Web: www.yarmouthrecreation.ca

ST. AMBROSE TENNIS COURTS

Albert Street Yarmouth
 Phone: 902-742-8868
 Web: www.yarmouthrecreation.ca

MILO AQUATIC CLUB

Main Street, North
 Phone: 902-742-8868
 Web: www.yarmouthrecreation.ca

BASEBALL FIELDS

South East Street
 Phone: 902-742-8868
 Main Street North, Coronation Park
 Gateway Park, William Street
 Veterans & Travellers Field, Forest Street
 Web: www.yarmouthrecreation.ca

SOCCER FIELDS

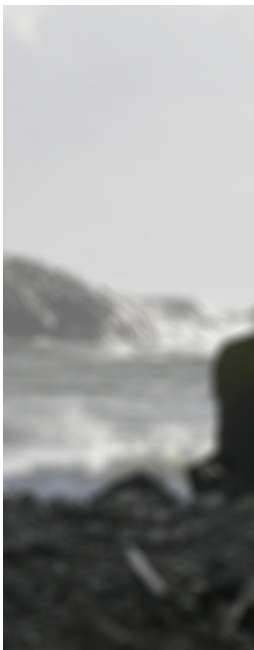
New Yarmouth Highschool – Forest Street
 Phone: 902-742-8868
 Old Yarmouth Highschool – Grand Street
 Web: www.yarmouthrecreation.ca

PARKS: MANAGED BY THE TOWN OF YARMOUTH	ADDRESS
Broad Brook Wetland Park	Pleasant Street South
Frost Park	Main Street
Sealed Landers Park	Water Street, North
Heritage Park	Water Street, North
Beacon Park	Beacon Street
Yarmouth Multi-use Trail	Water Street
Yarmouth Waterfront Hartlin Trail	Water Street
Web: https://www.townofyarmouth.ca/parks-and-trails.html	

REGIONAL PARKS & BEACHES

Ellenwood Lake Provincial Park Web: http://www.novascotiaparks.ca/parks/ellenwood.asp#ParkInfo
Cape Forchu Lightstation Web: http://www.capeforchulight.com/
Southwest Nova Biosphere Reserve Web: http://www.swnovabiosphere.ca/

For a complete list of Regional Parks, Trails and Beaches visit: www.yarmouthandacadianshores.com





9.6 EVENTS

Table 40: Annual Festivals and Events within the Town of Yarmouth. For event dates in the town and around the region visit: www.yarmouthandacadianshores.com or community calendar: <https://www.townofyarmouth.ca/community.html>

NAME OF EVENT	LOCATION	DATE
Living Wharves (Yarmouth Marginal Wharf - Friday & Sunday afternoon)	Town of Yarmouth	June - September
Canada Day Celebrations	Town of Yarmouth	July 1
High Tea By the Sea and Historic Church Tour	Town of Yarmouth	July - August Tuesdays 2pm-4pm
Tri-County Multicultural Festival	Town of Yarmouth	July
Music of the Bay (SIP Café)	Town of Yarmouth	Saturdays Summer 1pm-3pm
Music of the Bay (Rudder's)	Town of Yarmouth	Fridays Summer 7pm – 10pm
SWITCH Main Street Festivals	Town of Yarmouth	Summer Monthly Street Closure
Ribfest	Town of Yarmouth	July
Yarmouth Car Show	Town of Yarmouth	July
Seafest Festival	Town of Yarmouth	July
Girls' Night Out	Town of Yarmouth	July
Family Beach Party	Town of Yarmouth	July
Hunger Games Training	Town of Yarmouth	July
Boy's Night Out	Town of Yarmouth	July

NAME OF EVENT	LOCATION	DATE
Teddy Bear Picnic	Town of Yarmouth	August
Western Nova Scotia Exhibition	Town of Yarmouth	August
Seafood & Wine Extravaganza	Town of Yarmouth	August
Dragon Boat Fun Nights	Town of Yarmouth	Tuesdays & Thursdays July/August
Coal Shed Music Festival	Town of Yarmouth	August
Yarmouth Hospital Hullabaloo	Town of Yarmouth	September
Lake Milo Dragon Boat Festival	Town of Yarmouth	August
Yarmouth and Acadian Shores Craft Splash	Town of Yarmouth	September
Yarmouth Christmas Tree Lighting at Frost Park (6:00pm)	Town of Yarmouth	Late November
Yarmouth Christmas Parade of Lights (6:00pm)	Town of Yarmouth	Late November
Diva Nights	Town of Yarmouth	December
Gingerbread House Competition	Town of Yarmouth	December
Lobster Splash	Town of Yarmouth	December
New Year's Levy	Town of Yarmouth	January 1st



9.7 ACCOMMODATIONS

Table 41: Rooms & Campsites Western Region

AREA	# OF ROOMS	# OF CAMPSITES
Digby and Area	350+	370+
Municipality of Clare	61+	196+
Yarmouth and Acadian Shores	384+	235+

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Source: Western REN (2016)

9.8 LOCAL MEDIA

Table 42: Newspapers

NEWSPAPER	FREQUENCY
Le Courrier de la Nouvelle-Écosse (provincial/French)	Weekly
Tri-County Vanguard (TransCon)	Weekly
Chronicle-Herald	Daily, except Sunday
Clare & Lobster Bay Shoppers	Weekly

—
Source: Western REN (2016)

Table 43: Radio Stations

RADIO STATION	AFFILIATION
CIFA 104.1 FM	Community Radio
Y95.5 FM	Community Radio
AVR-97.7	Community Radio
CBC-92.1FM Radio One	
CBC-93.3 FM Radio 2	
CBC-106.5 FM Ici Musique	
CBC-107.3 FM Radio-Canada Premiere	

—
Source: Western REN (2016)



9.9 COMMUNICATIONS INFRASTRUCTURE

Table 44: Communications Infrastructure

SERVICE	COMPANY NAME
Internet	Bell, Eastlink
Cable/Satellite TV	Bell, Eastlink, Shaw,
Fiber Optics	Bell Alaint
Mobile	Bell, Eastlink, Rogers, TELUS

APPENDIX A – REGIONAL & LOCAL INCENTIVES

Table 45: Regional and Local Incentives

TYPE	NAME	URL
Municipal Grant	Facade Improvement Program	https://townofyarmouth.ca/downtown-facade-improvement-program-1.html
Municipal Grant	Phased In Assessment Agreement	https://townofyarmouth.ca/development-rebate-program.html
Western REN Programs	Atlantic Immigration Pilot, Succession Match-making	http://westernren.ca/grow/

APPENDIX B – PROGRAMS AND SERVICES

Table 46: Programs and Services

TYPE	NAME	URL
Business Development	Western Regional Enterprise Network	http://westernren.ca/
Business Incubator	Ignite Labs	https://igniteatlantic.com/
R&D, Export, Start-up	ACOA - Atlantic Innovation Fund	http://www.acoa-apea.gc.ca/eng
Business Development, Export, Trade Missions	Nova Scotia Business Inc.	https://www.novascotiabusiness.com/





FUNDING TYPE	PROGRAM NAME	WEB
Export; Other	Agri-Food Trade Service	http://www.agr.gc.ca/eng/programs-and-services/list-of-programs-and-services/agri-food-trade-service/?id=1410965065217
Other; R&D	AgriInnovation Program	http://www.agr.gc.ca/eng/?id=1291828779399
WC	AgriInvest	http://www.agr.gc.ca/eng/?id=1291828779399
Marketing	AgriMarketing Program	http://www.agr.gc.ca/eng/?id=1357941192614
WC	AgriStability	http://www.agr.gc.ca/eng/?id=1291990433266
Hire / Train	Apprenticeship Job Creation Tax Credit	http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/Ins409-485/412/jctc-eng.html
Hire / Train	Apprenticeship START Program	http://nsapprenticeship.ca/employers-industry/start-program
R&D	Aquaculture Collaborative Research and Development	http://www.dfo-mpo.gc.ca/Science/enviro/aquaculture/acrdp-pcrda/index-eng.htm
WC; Equip or Property; R&D	Aquaculture Loan Program - Fisheries Loan Board	http://novascotia.ca/fish/funding-programs/aquaculture-loan/
WC	Artists Grant Programs	http://canadacouncil.ca/council/grants/find-a-grant?applicant=individuals
Start-up; WC; Export; Equip or Property; R&D	BDC - Financing General	http://www.bdc.ca/EN/financing/Pages/default.aspx

FUNDING TYPE	PROGRAM NAME	WEB
Start-up	BDC Buying a Business Financing	http://www.bdc.ca/EN/financing/business-loans/financing-buy-a-business/Pages/asset-based-financing.aspx
Equip or Property	BDC Commercial Real Estate Financing	http://www.bdc.ca/EN/financing/business-loans/pages/commercial-real-estate-financing.aspx
Information	BDC Consulting	http://www.bdc.ca/EN/consulting/Pages/default.aspx
Equip or Property	BDC Equipment Line	http://www.bdc.ca/EN/financing/business-loans/pages/equipment-financing.aspx
Start-up	BDC Financing for Starting a Business	http://www.bdc.ca/EN/financing/business-loans/pages/financing-starting-a-business.aspx
WC; Other	BDC Funding Platform for Independent Lenders	https://www.bdc.ca/en/about/what-we-do/securitization/pages/how-it-works.aspx
Start-up; Export; Equip or Property; R&D	BDC Growth Capital for Aboriginal Business	http://www.bdc.ca/EN/i_am/aboriginal_entrepreneur/Pages/growth_capital_financing.aspx
Export; Information	BDC Market Xpansion Loan	http://www.bdc.ca/EN/financing/business-loans/Pages/expansion-loan.aspx
Other	BDC Ownership Transition Financing	http://www.bdc.ca/EN/financing/business-loans/financing-transfer-a-business/Pages/asset-based-financing.aspx
Start-up; WC; Marketing; Equip or Property; Other	BDC Small Business Loan	http://www.bdc.ca/EN/financing/business-loans/pages/small-business-loan.aspx
Start-up; WC; Export; R&D	BCD Subordinate Financing	BCD Subordinate Financing
Equip or Property; Productivity / Efficiency	BDC Technology Financing	http://www.bdc.ca/EN/financing/business-loans/Pages/technology-financing.aspx
WC; R&D	BDC Venture Capital	http://www.bdc.ca/EN/bdc-capital/venture-capital/Pages/venture-capital.aspx
WC	BDC Working Capital Financing	http://www.bdc.ca/EN/financing/business-loans/working-capital-financing/Pages/working-capital-loan.aspx
Export; Information	Become an Exporter	http://www.ccc.ca/en/exporters/become-an-exporter
Information; Hire / Train	Black Business Initiative - Training	http://www.bbi.ca/training/
Start-up	Black Business Initiative Financial support	http://www.bbi.ca/resources/financial-assistance/
WC	Bluarctic - Seafood Inventory Financing	http://www.bluarctic.com/
WC; Equip or Property	BMO	http://www.bmo.com/main/personal
Information; Hire / Train	Bonavista Institute for Cultural Tourism - Courses	http://bonavistainstitute.ca/
Other	Business Incorporation and Registration (Nova Scotia)	http://www.novascotia.ca/sns/paal/rjs/paal265.asp

FUNDING TYPE	PROGRAM NAME	WEB
Information; Other	Business Number (BN)	http://www.cra-arc.gc.ca/tx/bsnss/tpcs/bn-ne/menu-eng.html
Information; Hire / Train	Business Workforce Consultants	http://workplaceinitiatives.novascotia.ca/BusinessWorkforceConsultants/
R&D	Business-Led Networks of Centres of Excellence	http://www.nce-rce.gc.ca/Programs-Programmes/Index_eng.asp
Hire / Train; Other	C@P Community Access Program	http://www.nscap.ca/
Export; Marketing	Canada Book Fund	Canada Book Fund
Marketing; Other	Canada Brand	http://www.marquecanadabrand.agr.gc.ca/intro/index-eng.htm
Information	Canada Business Network - Information	http://www.canadabusiness.ca/eng/sgc-12/
Marketing; Other	Canada Feature Film Fund	http://www.telefilm.ca/en/funds-and-programs/development-program
R&D	Canada Media Fund	http://www.cmf-fmc.ca/
WC	Canada Periodical Fund - Business Innovation	http://canada.pch.gc.ca/eng/1458744331821
Start-up; WC; Equip or Property	Canada Small Business Financing Program	http://www.ic.gc.ca/eic/site/csbfp-pfpec.nsf/eng/home
R&D; Hire / Train	Canada Summer Jobs	http://www.servicecanada.gc.ca/eng/epb/yi/yep/programs/scpp.shtml
Start-up; Equip or Property	Canadian Agricultural Loans Act Program (CALA)	http://www.agr.gc.ca/eng/?id=1288035482429
Hire / Train	Canadian Film or Video Production Tax Credit	Canadian Film or Video Production Tax Credit
Productivity / Efficiency	Canadian Industry Program for Energy Conservation	http://www.nrcan.gc.ca/energy/efficiency/industry/cipec/5153
Information	Canadian Innovation Commercialization Program	http://www.wd.gc.ca/eng/13765.asp
R&D	Canadian International Innovation Program	http://tradecommissioner.gc.ca/funding-financement/ciip-pcii/index.aspx?lang=eng
Marketing; Other	Canadian Signature Experiences Collection	http://en.destinationcanada.com/resources-industry/canadian_signature_experiences
Information	Canadian Trade Commissioner Service	http://www.tradecommissioner.gc.ca/eng/how-tcs-can-help.jsp
Start-up	CanExport	http://international.gc.ca/canexport/index.aspx?lang=eng

FUNDING TYPE	PROGRAM NAME	WEB
Other	CANPASS	http://www.cbsa-asfc.gc.ca/prog/canpass/menu-eng.html
WC; Information; Equip or Property; Other	Capital Linx - Financing Consultant	http://www.assetlinxcapital.com/
Hire / Train	Career Focus	http://www.servicecanada.gc.ca/eng/epb/yi/yep/newprog/career.shtml
Start-up; WC; Marketing; Equip or Property	CBDC - General Business Loan	http://www.cbdc.ca/
Start-up; Equip or Property	CBDC - Social Enterprise Loan	http://www.cbdc.ca/en/atlantic-association-of-cbdcs/programs/cbdc-social-enterprise-loan
Start-up	CBDC - Students in Business	http://www.studentsinbusiness.ca/en/index.html
Start-up; WC; Equip or Property; R&D	CBDC - Youth Loan	http://www.cbdc.ca/en/new-brunswick-association-of-cbdcs/cbdc-westmorland-albert-inc/programs/cbdc-youth-loan
Start-up	CBDC First-Time Entrepreneur Loan	http://www.cbdc.ca/uploads/file/CBDC%20INFO%20SHEET%20FIRST%20TIME.pdf
Start-up; R&D	CBDC Innovation Loan	http://www.cbdc.ca/uploads/file/CBDC%20INFO%20SHEET%20INNOVATION.pdf
Start-up; Equip or Property	CEED - Entrepreneur Advising and Financing	http://ceed.ca/get-started/start-a-business/
WC; Equip or Property	CIBC	https://www.cibc.com/ca/small-business.html
Other; Hire / Train	C-Level Executive Placement	http://www.c-levelexecs.com/
Information	Closing accounts	http://www.cra-arc.gc.ca/tx/bsnss/tpcs/lf-vnts/clsccts-eng.html
Start-up	Community Economic Development Fund (CEDIF)	http://novascotia.ca/business/CEDIF/
Hire / Train	Internship	https://www.mitacs.ca/en/programs/accelerate#business
Information	Consulting & Training	http://www.streamfinancial.ca/
Hire / Train	Continuing Education Program	http://www.ednet.ns.ca/earlyyears/pd/ContinuingEducation.shtml
Other	Corporations Canada: Dissolving a corporation	http://corporationscanada.ic.gc.ca/eic/site/ecd-dgc.nsf/eng/h_cs03935.html
Start-up; WC; Equip or Property	Credit Union Small Business Financing Program (Guarantee)	http://www.novascotia.coop/small-business-loan-guarantee-program/
Export	Cultural Industry Growth Program	http://canadabusiness.ca/eng/program/2012/
Information	Culture and Heritage - General Programs	http://cch.novascotia.ca/investing-in-our-future

FUNDING TYPE	PROGRAM NAME	WEB
Information	Customized services	http://www.statcan.gc.ca/reference/custom-personnalisés-eng.htm
Information	Dairy Innovation Program	http://www.milkingredients.ca/index-eng.php?id=m282_147
R&D	Defence Industrial Research Program	http://www.drdc-rddc.gc.ca/en/partnerships.page
R&D	Development Innovation Fund	http://www.grandchallenges.ca/who-we-are/
R&D	Digital Media Tax Credit	http://www.novascotia.ca/finance/en/home/taxation/tax101/business/corporateincometax/digitalmediataxcredit.aspx
Other	Duty Deferral Program	http://www.cbsa.gc.ca/import/ddr-red/menu-eng.html
Hire / Train	Early Childhood Enhancement Grant	http://www.ednet.ns.ca/earlyyears/
Export	EDC - Foreign Buyer Financing	http://www.edc.ca/EN/Our-Solutions/Financing/Foreign-Buyer-Financing/Pages/default.aspx
Export; Other	EDC - Supplementary domestic credit insurance	http://www.edc.ca/EN/Our-Solutions/Financing/Pages/supplier-financing.aspx
WC; Export	EDC - Supplier Financing	http://www.edc.ca/EN/Our-Solutions/Financing/Pages/default.aspx
Export; Other	EDC Accounts Receivable Insurance	http://www.edc.ca/EN/Our-Solutions/Insurance/Credit-Insurance/Pages/comprehensive-credit-insurance-accounts-receivable-insurance.aspx
Export	EDC Export Guarantee Program	http://www.edc.ca/EN/our-solutions/financing/Pages/export-guarantee-program.aspx
Export	EDC Foreign Exchange Facility Guarantee	http://www.edc.ca/EN/Our-Solutions/Bonding-and-Guarantees/Pages/foreign-exchange-facility-guarantee.aspx
Export; Other	EDC Insurance solutions	http://www.edc.ca/EN/Our-Solutions/Insurance/Pages/default.aspx
Export	EDC Performance Bonding and Guarantees	http://www.edc.ca/EN/Our-Solutions/Bonding-and-Guarantees/Pages/default.aspx
Other	Ekagrata Private Equity	http://ekagratagroup.com/
WC; Startup	Emerging Music Business Program	http://filmandcreativens.ca/
Hire / Train	Employment Incentives Program (EIP)	http://www.wcb.ns.ca/Portals/wcb/EIP_brochure_2014.pdf
Other; Hire / Train	Employment Insurance and Work Force Reduction Program Due to Downsizing	http://www.servicecanada.gc.ca/eng/ei/employers/downsizing.shtml

FUNDING TYPE	PROGRAM NAME	WEB
Hire / Train	Energy Training Program for Students	http://energy.novascotia.ca/industry-development/energy-training-program
Information	Entrepreneurs with Disabilities Network - Business Support	http://ednns.ca/
Information; R&D	Environmental Technology Verification	http://www.ec.gc.ca/scitech/default.asp?lang=En&n=9682E240-1
Hire / Train	Environmental Youth Corps	http://www.eco.ca/employers/internship-program/
Equip or Property	Equipment Financing	http://www.urquhartmacdonald.com/
Tax	Equity Tax Credit	http://www.novascotia.ca/finance/en/home/taxation/tax101/personalincometax/equitytaxcredit/default.aspx
Information	E-services for business	http://www.cra-arc.gc.ca/esrvc-srvce/tx/bsnss/menu-eng.html
Information	Eskasoni Business Support	http://www.eskasoni.ca/Business/
Export; Marketing; Information	Export Development Program for Music	http://musicnovascotia.ca/exportdevelopmentprogram
Export; Information	Export Distribution Centre Program	http://www.cra-arc.gc.ca/E/pub/gm/b-088/README.html
Export	Export Growth Program	http://www.novascotiabusiness.com/en/home/exportandtrade/egp.aspx
Information; Other	Exporters of Processing Services Program	http://www.cbsa-asfc.gc.ca/import/ddr-red/tab7-eng.html
Start-up; Marketing	FACTOR funding for the Recording Industry	http://www.canadabusiness.ca/eng/program/2554/
Start-up; WC	FarmNEXT: Startup	https://novascotia.ca/farmloan/farmnext/
Start-up; Equip or Property; Productivity / Efficiency	FCC Financing General	https://www.fcc-fac.ca/en.html
Other	First Angel Network Venture Capital	http://www.firstangelnetwork.ca/
Start-up; Information	Fishing Licence Loan Program - Fisheries Loan Board	http://novascotia.ca/fish/funding-programs/licence-loan/
Start-up; Equip or Property	Fishing Vessel Loan Program - Fisheries Loan Board	http://novascotia.ca/fish/funding-programs/vessel-loan/
Information; Hire / Train	FITTSkills	http://www.novascotiabusiness.com/en/home/exportandtrade/fittskills/default.aspx
Information	Foreign Worker Program	http://novascotia.ca/lae/employmentrights/FW/ForeignWorker.asp
Information	Free and Secure Trade	http://www.cbsa-asfc.gc.ca/prog/fast-expres/menu-eng.html

FUNDING TYPE	PROGRAM NAME	WEB
Start-up	Futurpreneur - The Prince's Operation Entrepreneur	http://www.princescharities.ca/initiatives/the-princes-operation-entrepreneur/
WC; Other	Futurpreneur Expansion Program	http://www.futurpreneur.ca/en/
Start-up	Futurpreneur Momentum Mentoring program	http://www.futurpreneur.ca/en/mentoring/
Start-up	Futurpreneur Newcomer Program	http://www.futurpreneur.ca/en/get-started/financing-and-mentoring/newcomer/
Start-up	Futurpreneur Spin Master Innovation Fund	http://www.futurpreneur.ca/en/get-started/financing-and-mentoring/spin-master-innovation-fund/
Start-up	Futurpreneur Start-Up Program	http://www.futurpreneur.ca/en/get-started/
Export; R&D	Going Global Innovation	http://tradecommissioner.gc.ca/funding-financement/ggi-vmi/index.aspx?lang=eng
Hire / Train	Graduate to Opportunity Program	http://novascotia.ca/programs/graduate-to-opportunity/
Information	Greater Halifax Partnership - General	http://www.halifaxpartnership.com/en/home/default.aspx
Marketing; Other	GrosMorne Institute for Sustainable Tourism	http://www.gmist.ca/about/
WC; Equip or Property	High Risk Stream - Small Business Financing Program	https://www.cua.com/Business/CommercialLending/SmallBusinessFinancingProgram/
Hire / Train	Hiring Credit for Small Business	http://www.cra-arc.gc.ca/hiringcredit/
Hire / Train	Housing Internship Initiative for First Nations and Inuit Youth	http://entreprisescanada.ca/eng/program/2073/
Information; Hire / Train	HR Toolkit	http://workplaceinitiatives.novascotia.ca/nshrtoolkit/
Start-up; WC; Export; Equip or Property	HSBC	http://www.hsbc.ca/1/2/business
Start-up; WC; Equip or Property	Immigrant Stream - Small Business Financing Program	http://atlanticcreditunions.ca/products-services/your-business/special-loans-and-initiatives/
Export; Information	Import and Export Guides	http://www.cbsa-asfc.gc.ca/comm-eng.html
R&D	Industrial R&D Internship Program	http://www.nce-rce.gc.ca/ReportsPublications-RapportsPublications/IRDI-SRDI/ProgramGuide-GuideProgramme_eng.asp
R&D	Industrial Research Assistance Program (IRAP)	http://www.nrc-cnrc.gc.ca/eng/irap/services/financial_assistance.html
Export	Industry Growth Program	http://cch.novascotia.ca/investing-in-our-future/industry-growth-program

FUNDING TYPE	PROGRAM NAME	WEB
Hire / Train	Industry Training Program	https://nsapprenticeship.ca/employers-industry
R&D	Industry-Partnered Collaborative Research Program	https://innovacorp.ca/investment
R&D	Innovacorp Clean Tech Pre-Investment Program	https://innovacorp.ca/acceleration-initiatives/early-stage-commercialization-fund
Start-up	Innovacorp Early Stage Commercialization Fund	https://innovacorp.ca/acceleration-initiatives/early-stage-commercialization-fund
Start-up; Other; R&D	Innovacorp Nova Scotia First Fund	https://innovacorp.ca/investment
Start-up; Other	Innovacorp Start-Up Visa Program	https://innovacorp.ca/acceleration-initiatives/start-visa-program
Export	International Development Opportunities	http://www.novascotiabusiness.com/en/home/aboutus/default.aspx
Information	International Events and Convention Services Program	http://www.cbsa-asfc.gc.ca/services/ie-ei/cmt-cre-eng.html
Information	Invest in Canada	http://www.international.gc.ca/investors-investisseurs/index.aspx?lang=eng&menu_id=43
Export; R&D	Invest Nova Scotia	http://novascotia.ca/business/invest/
Other	ISANS - Immigration & Settlement Services	http://www.isans.ca/
Information	Job Bank	https://employers.jobbank.gc.ca/common/common/connexion-login-eng.aspx
Hire / Train	Job Creation Partnership	http://www.novascotia.ca/employmentnovascotia/programs/job-creation-partnerships.asp
Information	Job Descriptions: An Employer's Handbook	http://www30.hrsdc.gc.ca/NOC/English/NOC/2006/JobDescriptions.aspx
Start-up; WC; R&D	Knowledge Mobilization Initiative	http://www.nce-rce.gc.ca/Programmes-Programmes/NCEKM-RCEMC/Index_eng.asp
Tax	Labour-Sponsored Venture Capital Tax Credit	http://www.novascotia.ca/finance/en/home/taxation/tax101/personalincometax/laboursponsoredventurecapitaltaxcredit.aspx
Hire / Train	LAE - WIPSI - Workplace Innovation & Productivity Skills Incentive	http://novascotia.ca/programs/workplace-innovation-productivity-skills-incentive/
Equip or Property; Hire / Train	Management Training Support for Women	http://www.cbdc.ca/en/nova-scotia-association-of-cbdcs/cbdc-coastal-business/programs/management-training-support-for-woman-mtsw
Information	Marketing Training Platform (on-line)	http://canadianbusinessstartups.com/

FUNDING TYPE	PROGRAM NAME	WEB
Equip or Property; R&D	Matching Investment Fund	http://www.milkingredients.ca/index-eng.php?id=127
Other	MERX Canadian Public Tenders	http://www.merx.com/English/nonmember.asp?WCE=Show&TAB=1&PORTAL=MERX&State=1&hcode=0oAbh0Y4HyEmQfk9GqXIQw%3d%3d
Start-up; WC; Equip or Property	Michelin Development Fund Financing	https://michelindevelopment.ca/
Hire / Train	Ministers Occupational Health and Safety Education Trust Fund	http://novascotia.ca/lae/healthandsafety/ohstrustfund.asp
Hire / Train	Mitacs Elevate	http://www.mitacs.ca/en?option=com_content&view=article&id=243&Itemid=6&language=en/internship%3Fmid%3D10000469&pid=387
R&D	MITACS-Accelerate	http://www.mitacs.ca/en/programs/accelerate/program-details
WC; Export; R&D	Musication	http://www.musicaction.ca/tiki-index.php
Information; Other	My Payment	http://www.cra-arc.gc.ca/esrvc-srvce/tx/mypymnt/menu-eng.html
Information	New Brunswick Opportunities Network	https://nbon-rpanb.gnb.ca/welcome?language=En
R&D	NextGen Biofuels Fund	https://www.sdtc.ca/en/funding/funds/nextgen
Export	NEXUS	http://www.cbsa-asfc.gc.ca/prog/nexus/menu-eng.html
Start-up	NORTHSTAR Trade Finance Inc.	http://www.northstar.ca/pages/welcome/
Start-up	Nova Scotia Business Development Program	http://www.novascotiabusiness.com/en/home/businesssupport/resourcesandfunding/default.aspx
Start-up; WC; Equip or Property	Nova Scotia Farm Loans	https://novascotia.ca/farmloan/products/
Start-up; Other; R&D	Innovacorp I-3 Start-Up Competition	Innovacorp Start-Up Visa Program
Start-up; R&D	Innovacorp Nova Scotia First Fund	https://innovacorp.ca/investment
Start-up; Other	Innovacorp Start-Up Visa Program	https://innovacorp.ca/acceleration-initiatives/start-visa-program
Export	International Development Opportunities	http://www.novascotiabusiness.com/en/home/aboutus/default.aspx
Information	International Events and Convention Services Program	http://www.cbsa-asfc.gc.ca/services/ie-ei/cmt-cre-eng.html

FUNDING TYPE	PROGRAM NAME	WEB
Information	Invest in Canada	http://www.international.gc.ca/investors-investisseurs/index.aspx?lang=eng&menu_id=43
Export; R&D	Invest Nova Scotia	http://novascotia.ca/business/invest/
Other	ISANS - Immigration & Settlement Services	http://www.isans.ca/
Information	Job Bank	https://employers.jobbank.gc.ca/commu-common/connexion-login-eng.aspx
Hire / Train	Job Creation Partnership	http://www.novascotia.ca/employmentnovascotia/programs/job-creation-partnerships.asp
Information	Job Descriptions: An Employer's Handbook	http://www30.hrsdc.gc.ca/NOC/English/NOC/2006/JobDescriptions.aspx
Start-up; WC; R&D	Knowledge Mobilization Initiative	http://www.nce-rce.gc.ca/Programs-Programmes/NCEKM-RCEMC/Index_eng.asp
Tax	Labour-Sponsored Venture Capital Tax Credit	http://www.novascotia.ca/finance/en/home/taxation/tax101/personalincometax/laboursponsoredventurecapitaltaxcredit.aspx
Hire / Train	LAE - WIPSI - Workplace Innovation & Productivity Skills Incentive	http://novascotia.ca/programs/workplace-innovation-productivity-skills-incentive/
Equip or Property; Hire / Train	Management Training Support for Women	http://www.cbdc.ca/en/nova-scotia-association-of-cbdcs/cbdc-coastal-business/programs/management-training-support-for-woman-mtsw
Information	Marketing Training Platform (on-line)	http://canadianbusinessstartups.com/
Equip or Property; R&D	Matching Investment Fund	http://www.milkingredients.ca/index-eng.php?id=127
Other	MERX Canadian Public Tenders	http://www.merx.com/English/nonmember.asp?WCE=Show&TAB=1&PORTAL=MER X&State=1&hcode=0oAbh0Y4HyEmQfk9G qXIQw%3d%3d
Start-up; WC; Equip or Property	Michelin Development Fund Financing	https://michelindevelopment.ca/
Hire / Train	Ministers Occupational Health and Safety Education Trust Fund	http://novascotia.ca/lae/healthandsafety/ohstrustfund.asp
Hire / Train	Mitacs Elevate	http://www.mitacs.ca/en?option=com_content&view=article&id=243&Itemid=6&lang=en/internship%3Fmid%3D10000469&pid=387
R&D	MITACS-Accelerate	/en/programs/accelerate/program-details
WC; Export; R&D	Musication	http://www.musicaction.ca/tiki-index.php

FUNDING TYPE	PROGRAM NAME	WEB
Information; Other	My Payment	http://www.cra-arc.gc.ca/esrvc-srvce/tx/mypymnt/menu-eng.html
Information	New Brunswick Opportunities Network	https://nbon-rpanb.gnb.ca/welcome?language=En
R&D	NextGen Biofuels Fund	https://www.sdtc.ca/en/funding/funds/nextgen
Export	NEXUS	http://www.cbsa-asfc.gc.ca/prog/nexus/menu-eng.html
Start-up	NORTHSTAR Trade Finance Inc.	http://www.northstar.ca/pages/welcome/
Start-up	Nova Scotia Business Development Program	http://www.novascotiabusiness.com/en/home/businesssupport/resourcesandfunding/default.aspx
Start-up; WC; Equip or Property	Nova Scotia Farm Loans	https://novascotia.ca/farmloan/products/
Information	Nova Scotia Nominee Program	http://novascotiainmigration.com/move-here/
Equip or Property	NSBI - CRP - Capital Rebate Program	http://www.novascotiabusiness.com/en/home/invest/incentivesandtaxes/default.aspx
Information; Other; Hire / Train	NSBI - Investment Attraction	http://www.novascotiabusiness.com/en/home/locate/sectorinfo/default.aspx
Export	NSBI - Trade Missions	http://www.novascotiabusiness.com/en/home/exportandtrade/TradeMissions/default.aspx
Other	NSTA - Festival & Events Marketing Program	https://tourismns.ca/festivals-and-events
Marketing	NSTA - Tools for Marketing a Tourism Business	http://novascotiaturismagency.ca/tools-marketing-your-tourism-business
Other	NSTA - Tour Operator Partnership Program	http://novascotiaturismagency.ca/funding-programs-2
R&D	NSTA - Tourism Development Investment Fund	https://tourismns.ca/intouch-tags/competitive-edge
Other	NSTA - Tourism Experiences Marketing Program	https://www.pdfFiller.com/64118800--Tourism-Experiences-Marketing-Program-Guidelines-and---NSTA-
Information	NUANS Corporate name search	http://www.nuans-canada.ca/index1.html?gclid=COSqoeCKm80CFQ2QaQodnpgLUw
Other	Office of Small and Medium Enterprises	http://www.tpsgc-pwgsc.gc.ca/app-acq/pme-sme/index-eng.html
Other	Office of the Superintendent of Bankruptcy Canada	http://www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/home
Hire / Train	On-the-Job Training Program	http://www.wcb.ns.ca/Portals/wcb/OJT_brochure_2014.pdf

FUNDING TYPE	PROGRAM NAME	WEB
Start-up; Hire / Train	Opportunities Fund for Persons with Disabilities	http://www.servicecanada.gc.ca/eng/of/index.shtml
Information	Partners in Protection	http://www.cbsa-asfc.gc.ca/security-secureite/pip-pep/menu-eng.html
Information; R&D	Partnership Options for Companies	http://www.nserc-crsng.gc.ca/Business-Entreprise/FundingPrograms-ProgrammeDeSubventions/index_eng.asp
Other	PEI tender opportunities	http://www.gov.pe.ca/finance/index.php3?number=1041973
Information	Perennia: new ideas in food & agriculture	http://perennia.ca/
Information	Price Pooling Program	http://www.agr.gc.ca/eng/?id=1289934791790
Information	Procurement Services - Supplier Development	http://novascotia.ca/tenders/supplier-development.aspx
Other	Procurement Services (Nova Scotia)	http://www.novascotia.ca/tenders/default.aspx
Other	Procurement Strategy for Aboriginal Business	http://www.aadnc-aandc.gc.ca/eng/1100100032802/1100100032803
Productivity / Efficiency	Productivity and Innovation Voucher Program	https://innovacorp.ca/acceleration-initiatives/productivity-and-innovation-voucher-program
Hire / Train	Productivity Business Skills	http://www.acoa-apeca.gc.ca/eng/Pages/Home.aspx
Information; Other	Professional Services (PS) Online	http://www.tpsgc-pwgsc.gc.ca/app-acq/sp-ps/index-eng.html
R&D	Proof of Principle Program	http://www.cihr-irsc.gc.ca/e/44911.html
Information	R&D Collaboration	http://www.crc.gc.ca/eic/site/069.nsf/eng/h_00009.html
Information	Record of Employment on the Web (ROE Web)	http://www.servicecanada.gc.ca/eng/services/ei/employers/roe/web/index.shtml
R&D; Productivity / Efficiency	Research and Development Program (waste diversion)	http://www.putwasteinitsplace.ca/business-and-academics.asp#.VdvpUPnlb9Q
R&D	Research and Development Tax Credit (Nova Scotia)	http://www.novascotia.ca/finance/en/home/taxation/tax101/businesstax/corporateincometax/researchanddevelopmenttax.aspx
Other	Residential Rehabilitation Assistance Program	http://www.cmhc-schl.gc.ca/en/ab/hoprrias/hoprrias_007.cfm
Information	RSBCONNECT	http://www.dal.ca/faculty/management/rsb/about/rsbconnect.html
Hire / Train	Science and Technology Internship Program	http://www.nrcan.gc.ca/careers/87

FUNDING TYPE	PROGRAM NAME	WEB
Hire / Train	Science Horizons Youth Internship Program	http://www.ec.gc.ca/scitech/default.asp?lang=En&n=B58899DC-1
R&D	Scientific Research and Experimental Development Tax Incentive Program (SRED)	http://www.cra-arc.gc.ca/txcrdt/sred-rsde/menu-eng.html
Start-up; WC; Export; Marketing; Equip or Property	Scotia Bank	http://www.scotiabank.com/ca/en/0,,,3,,00.html
Hire / Train	Sector Council Program	http://workplaceinitiatives.novascotia.ca/sector-council-program/
Start-up	Seed Capital Initiative	http://ceed.ca/get-started/fund-a-business/seed-capital-program/
Other	SELECT	https://select.pwgsc-tpsgc.gc.ca/index-eng.cfm?af=ZnVzZWJdGlVbj1sb2dpbi5mYV9kc3BfaW50cm8=&lang=eng
Information	Self Employed Immigration Program	http://www.cic.gc.ca/english/immigrate/business/self-employed/index.asp
Start-up; Hire / Train	Self-Employment Program	http://www.novascotia.ca/employmentnovascotia/programs/self-employment.asp
Information	Selling to the Manitoba Government	http://www.manitoba.ca/mit/psb/buysell/selltogov.html
Hire / Train	Skills Link	http://www.servicecanada.gc.ca/eng/epb/yi/yep/newprog/skillslink.shtm
Hire / Train	Skills Online Nova Scotia	http://www.coursepark.com/ns
Tax	Small Business Deduction	http://www.cra-arc.gc.ca/tx/bsnss/tpcs/crprtns/prv/ns/menu-eng.html
Start-up	Small Business Development Program	http://www.novascotiabusiness.com/en/home/exportandtrade/sbdp.aspx
Productivity / Efficiency	Small Business Energy Solutions	http://www.energycns.ca/energy-solutions/small-business-energy-solutions/#tab2
WC; Equip or Property; R&D	Social Enterprise Stream - Small Business Financing Program	http://www.novascotia.coop/small-business-loan-guarantee-program/
R&D	Space Technology Development Program	http://www.asc-csa.gc.ca/eng/programs/stdp/default.asp
WC	SRED & Digital Media Tax Credit Financing	http://www.mentorworks.ca/blog/government-funding/funding-for-digital-media-09-2014/
Information; Hire / Train	START Program	http://novascotia.ca/employmentnovascotia/programs/start.asp
Start-up; Information	Start Program	http://ceed.ca/event/start-smart-aug-20-2015/

FUNDING TYPE	PROGRAM NAME	WEB
R&D	Strategic Aerospace and Defence Initiative	http://ito.ic.gc.ca/eic/site/ito-oti.nsf/eng/h_00022.html
Hire / Train	Strategic Cooperative Education Incentive (SCEI)	http://novascotia.ca/programs/strategic-cooperative-education-incentive
Other	Stream Financial - Financial Management Outsourcing	http://www.streamfinancial.ca/
Hire / Train	Student Career Skills Development Program (SCSDP)	http://novascotia.ca/programs/student-summer-skills-incentive/
Other	Supplier Registration Information (SRI)	https://srisupplier.contractscanada.gc.ca/index-eng.cfm?af=ZnVzZWJidGlvbj1yZWdpc3Rlci5pbmRybyZpZD00&lang=eng
Information; Hire / Train	Supply Chain Essentials	http://www.learnisphere.ca/
Hire / Train	Supported Child Care Grant	https://novascotia.ca/coms/families/provider/documents/SCCG_Terms_and_Conditions.pdf
R&D	Sustainable Development Technology Fund	https://www.sdte.ca/en?page=sdtech-funding-niche&hl=en_CA
Start-up; Tax	Tax Deduction for New Small Business (NS)	http://www.novascotia.ca/finance/en/home/taxation/tax101/businesstax/corporateincometax/newsmallbusinesstaxdeduction/default.aspx
Information	Tax information videos, events and seminars	http://www.cra-arc.gc.ca
WC	TCE Capital - General Financing	http://www.tcecapital.com/
WC; Marketing; Information; Equip or Property; R&D	TD Bank	http://www.tdcanadatrust.com/products-services/small-business/smallbusiness-index.jsp
R&D	Technology Demonstration Program	http://www.ic.gc.ca/eic/site/ito-oti.nsf/eng/h_00837.html
Other	Tenders - Selling to the Government of Newfoundland and Labrador	http://www.gpa.gov.nl.ca/tenders/index.html
Hire / Train; Productivity / Efficiency	The Eastlink TV Independent Production Fund	http://www.novascotiabusiness.com/en/home/businesssupport/resourcesandfunding/eastlinkTVIPF.aspx
Productivity / Efficiency	The LEAN + Energy Efficiency and Environment Program	http://www.cme-leaf.ca/
Information	Think Farm	http://novascotia.ca/thinkfarm/
Information	Tourism 1 to 1 Mentorship Program	http://www.tourismmentoring1to1.ca/
Marketing; Other	Tourism Toolkits	http://en.destinationcanada.com/resources-industry/tools

FUNDING TYPE	PROGRAM NAME	WEB
Information	Trade Market Intelligence	http://www.novascotiabusiness.com/en/home/exportandtrade/TMI.aspx
Information; Hire / Train	Training - Managers in Tourism Industry	http://emerit.ca/home
Marketing	Translation Assistance Program	http://alianco.ca/translation-services/translation-assistance-program/
Start-up	Ulnooweg Business Services Program	http://www.ulnooweg.ca/resources.php
R&D	Value-Added Manufacturing Program	http://www.putwasteinitsplace.ca/assets/RRFB_Funding_VAM.pdf
Information; Hire / Train	Welcoming Workplaces	http://workplaceinitiatives.novascotia.ca/welcomingworkplaces
Hire / Train	Workplace Education Incentive (WEI)	http://workplaceinitiatives.novascotia.ca/workplace-education/
Hire / Train	Work-Sharing	http://www.servicecanada.gc.ca/eng/work_sharing/index.shtml
Marketing	Writers and Publishers Grant Programs	http://www.canadacouncil.ca/writing-and-publishing
Hire / Train	Young Canada Works in Both Official Languages	http://www.pch.gc.ca/eng/1359469433851/1359469516523%20-%20h1
Other	Young Entrepreneur Development Initiative	http://www.acoa-apeco.gc.ca/eng/publications/FactSheetsAndBrochures/Pages/YoungEntrepreneurDevelopmentinitiative(YEDL).aspx
R&D; Hire / Train	Youth Employment Program	http://www.nrc-cnrc.gc.ca/eng/irap/services/youth_initiatives.html

Source: Nova Scotia Business Inc. (2017)

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TOWN OF YARMOUTH

Community Economic Profile 2019

