

# COVID-19 GOVERNMENT SUPPORT

## Businesses



### SMALL BUSINESS IMPACT GRANT PART 3

#### DESCRIPTION

A grant of 15% of the business's sales revenue for either April 2019 or February 2020 up to \$5000.  
As of May 26, 2021 the program allows for an additional flat rate of \$5000 above the 15% previously approved

#### APPLY

Application  
opened on  
May 19,2021

#### ELIGIBILITY

- The business average monthly revenue has decreased by 30% or more from the period of March 1st 2020 to February 28th 2020, compared to the same period last year.
- Revenue decreased of at least 30% in May 2021 compared with average monthly revenue between March 1, 2019 and February 28, 2020, or any month from March 2020 to April 2021.
- Businesses with multiple establishments (Incorporated eligible businesses that operate more than 1 business establishment under a single corporate entity) can claim a rebate of up to \$5000 for each establishment. The allocation of revenue and expense between the establishments needs to be shown.
- All recipients approved for the Small Business Impact Grant 3 will receive an additional 1-time grant of \$5,000 on top of the revenue-based grant.
- If you've already received the revenue-based grant, you'll automatically receive the extra \$5,000. You don't need to reapply.
- If you haven't already received the revenue-based grant, you'll receive both amounts at the same time.
- Eligible businesses include:
  - Restaurants offering in-person dining service
  - Bars or licensed drinking establishments
  - Fitness, recreational and leisure facilities
  - Independent retailers with a physical location
  - Personal services businesses like hair and nail salons and spas (excluding pet care)
  - Organizations offering live performing arts



### NEW SMALL BUSINESS LOAN GUARANTEE PROGRAM

#### DESCRIPTION

The loan is provided in the form of a term loan, working capital, and line of credit. the loan is granted for a term of up to 10 years and up to \$500,000.

#### APPLY

Apply through  
Local Credit  
Unions.

#### ELIGIBILITY

- Each applicant is evaluated on a case-by-case basis. The individual's case is their business plan, viability, and the individual's character.
- Financial assistance is for *start-up and expansion of small businesses*, enabling provincial business owners to create and maintain rewarding careers for Nova Scotians each year.



### SMALL BUSINESS REAL PROPERTY TAX REBATE PROGRAM

#### DESCRIPTION

A Rebate can be claimed for \$1000 or 50% of the commercial real property taxes paid for the final 6 months of 2020 - 21 tax year (25% annualized taxes). This can be done through a commercial lease that specifically references an allocation of commercial property taxes. The applicant can choose from 2 options.

#### APPLY


Complete the  
application form  
and provide  
supporting  
documents.  
Applications  
Open!

#### ELIGIBILITY

- Revenue decreased at least 30% in any the 3 months, April, May, or June 2020 (Applicant can choose the month)
- Can not be a corporate store of a franchise network with establishments located outside Atlantic Canada.
- Conduct eligible business activities primarily from business premises in Nova Scotia that are assessed at a commercial tax rate.
- The business started in Nova Scotia on or after 1 June 2019 and expected at least a 30% decrease in March, April, or May 2021 compared with monthly revenue between March to April 2020.
- Haven't received rebates through the Tourism Accommodations Real Property Tax Rebate Program.

 <p><b>DESCRIPTION</b></p>	<p><b>CANADA EMERGENCY BUSINESS ACCOUNT (CEBA)</b></p> <p>Interest Free loan offered to small businesses and not-for-profit organizations who have faced a deduction in revenue due to COVID - 19. Not-for-profit and small business could apply for an additional \$20,000 CEBA loan, on top of the \$40,000 already available.</p>
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<p><b>APPLY</b></p> <ul style="list-style-type: none"> <li>• Apply through Banks and credit unions.</li> <li>• The application deadline has been extended until June 30, 2021.</li> </ul>	<p><b>ELIGIBILITY</b></p> <ul style="list-style-type: none"> <li>• Businesses, not-for-profit organizations</li> <li>• \$20,000 of the loan will be forgiven if the loan is repaid by December 31, 2022.</li> <li>• Loans are arranged through organizations' regular financial institutions (must be a participating financial institution in CEBA).</li> </ul>
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 <p><b>DESCRIPTION</b></p>	<p><b>CANADA EMERGENCY RENT SUBSIDY (CERS)</b></p> <p>A subsidy for rent and mortgage amounting up to 65% of eligible expenses.</p>
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<p><b>APPLY</b></p> <p>Application opened from May 20th, 2021.</p> <p>The last day to apply for claim period 3 (November 22 to December 19, 2020) is June 17, 2021.</p>	<p><b>ELIGIBILITY</b></p> <ul style="list-style-type: none"> <li>• Businesses, charities ,and not-for-profit organizations.</li> <li>• For each claim period, expenses up to the following can be claimed:             <ol style="list-style-type: none"> <li>1. \$75,000 per business location (base and top-up)</li> <li>2. \$300,000 in total for all locations (including any amounts claimed by affiliated entities)</li> </ol> </li> <li>• the following expense criteria needs to be meet:             <ol style="list-style-type: none"> <li>1. Only amounts paid or payable to an arm's length party.</li> <li>2. Expense must be in respect of the claim period.</li> <li>3. Expense must be paid or payable under written agreement entered into before October 9, 2020.</li> </ol> </li> <li>• Expense of rent, based on % of sales, profit or similar criteria. other expense related to rent include property insurance, utilities and common area maintenance (all these under operating expenses)</li> <li>• If the qualifying property is owned, the following are the eligible expenses:             <ol style="list-style-type: none"> <li>1. Property and similar taxes – school taxes and municipal taxes (if part of property tax assessment)</li> <li>2. Property insurance</li> <li>3. Interest on commercial mortgages for the purpose of purchasing real property.</li> <li>4. Mortgage amount can't exceed the lesser of, lowest total principle amount secured by one or more mortgages on property at any time or after acquired and the cost of the property.</li> </ol> </li> </ul>
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 <p><b>DESCRIPTION</b></p>	<p><b>REGIONAL RELIEF AND RECOVERY FUND (RRRF)</b></p> <p>The Regional Relief and Recovery Fund provides funding to support businesses that have not been approved for supports through the Canada Emergency Business Account (CEBA) and have been in business before 1st march 2020.</p>
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<p><b>APPLY</b></p> <p>Apply until June 30th, 2021</p>	<p><b>ELIGIBILITY</b></p> <ul style="list-style-type: none"> <li>• Small and medium-sized businesses (a business that provides support service to other businesses or undertakes commercial activities or a social enterprise).</li> <li>• A maximum amount of \$60,000. (those who received a RRRF loan prior to February 26, 2021 of \$40,000.00 may be eligible to receive a Supplemental Loan of up to \$20,000.00).</li> <li>• if the borrower repaid both 75% of the first \$40,000 and 50% of the balance over \$40,000 by December 31, 2022; loan forgiveness is available for the remainder of the loan.</li> <li>• If any part of the balance is not paid by December 31, 2022, the remaining balance will be converted to a term loan effective January 1, 2023; and the full balance must be repaid no later than December 31, 2025.</li> <li>• 0% interest until December 31, 2022</li> <li>• No principal payments required until December 31, 2022</li> </ul>
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 <h2 style="text-align: center;">HIGHLY AFFECTED SECTORS CREDIT AVAILABILITY PROGRAM (HASCAP)</h2>	
<p><b>DESCRIPTION</b></p>	<p>Business that were heavily impacted by COVID-19. Access guaranteed, low-interest loans of \$25,000 to \$1 million for covering operating cash flow needs.</p>
<p><b>APPLY</b></p> <p>Apply until June 20th, 2021</p>	<p style="text-align: center;"><b>ELIGIBILITY</b></p> <ul style="list-style-type: none"> <li>• The business is Canada based.</li> <li>• The business must have been financial stable and viable before the pandemic.</li> <li>• The business that operates in sectors such as, tourism and hospitality, restaurants and business providing in-person services.</li> <li>• Business that did qualify for CEWS and CERS, automatically qualify. But the ones that don't qualify for CEWS and CERS, but meet requirements of HASCAP need to provide financial statements.</li> </ul>


## More Information for Businesses

 <h2 style="text-align: center;">RAPID TESTING IN WORKPLACE</h2>	
<p>Any businesses or organization who is interested in offering COVID-19 screening for employees is invited to participate, regardless of size.</p> <ul style="list-style-type: none"> <li>• To start, the Workplace Rapid Screening Program form must be completed. It should take 2 business days to receive information about next step.</li> <li>• Support will also be provided to help you develop a testing plan, provide free rapid antigen tests and training.</li> <li>• There are form:             <ol style="list-style-type: none"> <li>1. <a href="#">Workplace with less than 50 employees</a></li> <li>2. <a href="#">Workplace with 50+ employees</a></li> </ol> </li> </ul>	

 <h2 style="text-align: center;">RE-OPENING PLAN</h2>	
<p>Nova Scotia has a 5 phase re-opening plan between June and September 2021. For more information: <a href="https://novascotia.ca/reopening-plan/">https://novascotia.ca/reopening-plan/</a></p> <p>The Halifax Chamber of Commerce has created a simplified info-graphic of the re-opening plan. You can find it <a href="#">HERE</a></p>	

 <h2 style="text-align: center;">BUSINESS NAVIGATORS</h2>	
<p><b>DESCRIPTION</b></p>	<p>The Business Navigators employed by the Office of Regulatory Affairs and Service Effectiveness, can assist businesses with any questions regarding COVID 19 funding and also guide you through the steps involved when applying for COVID 19 funding opportunities.</p>

## Employer

 <h2 style="text-align: center;">PAID SICK LEAVE PROGRAM</h2>	
<p><b>DESCRIPTION</b></p>	<p>Businesses may apply for compensation for an employee's salary when an employee needs to take time off. Self-employed individuals may also apply.</p> <p>The benefit is available for up to 4 paid days (do not have to be consecutive). A maximum of either \$20/hour, \$160/day or \$640/worker.</p>
<p><b>APPLY</b></p> <p>Applications opened on 26th May 2021</p>	<p style="text-align: center;"><b>ELIGIBILITY</b></p> <ul style="list-style-type: none"> <li>• For-Profit and Not-for-profit business can apply</li> <li>• Employers paying workers in Nova Scotia, who are not subject to the sick leave pay arrangement, and do not receive compensation from other services under COVID-19.</li> <li>• Self-employed people, earning primary income from their business.</li> <li>• Do not have any default of any financial obligations, administrative and court orders with the government of Nova Scotia.</li> <li>• These employee are: who are waiting to get COVID-19 lab test, getting a COVID-19 lab test, self-isolated while waiting for test results and getting vaccinated.</li> </ul>



## **CANADA EMERGENCY WAGE SUBSIDY (CEWS)**

### **DESCRIPTION**

For employers who have faced reduced revenue due to COVID-19. This is designed to cover part of employee wages, enable them to re-hire workers, help prevent further job losses and get back into normal operations.

### **APPLY**

The application opened on May 20th, 2021.

### **ELIGIBILITY**

- Businesses, individuals, employers, not-for-profit, charities.
- CEWS will be extended until September 25 2021.
- All eligible employers who saw a 15% drop in revenue in March and a 30% drop in revenue in April, May and June 2020.
- All eligible employers who saw a revenue loss, no matter the scale, in July 2020 – June 2021.
- Eligible employers include charities, non-profits, social enterprises, RCAAAs, and non-public colleges and schools. (Publicly-funded hospitals, universities, colleges, and school boards are not eligible).
- Have had a CRA payroll program account on or before March 15, 2020 (or used a payroll service provider who made remittances on their behalf).

## **Students**



## **STUDENT ASSISTANCE - COVID-19 SUPPORT GRANT**

### **DESCRIPTION**

It is a one-time grant for students amounting to \$750 grant. The grant is meant to help students cover lost earnings and other unexpected costs related to their studies.

### **APPLY**

Most students will receive a grant automatically by January 2021 or summer 2021.

### **ELIGIBILITY**

- All Students



## **PROTECTION FOR RENTERS**

### **DESCRIPTION**

Government introduced a two per cent cap on rental increases for existing tenants and a ban on renovations. Rent caps can't increase by more than 2% for existing tenants. The rent cap is retroactive to September 1st, 2020. These changes will be in place until February 1st, 2022 or until the state of emergency is lifted, whichever comes first. This program is made under Emergency Management Act

### **APPLY**

Application Open

### **ELIGIBILITY**

- Tenants who have been living in a rental and landlords of these rentals
- The rent cap doesn't apply to new tenants , the rates can be set at market value.

## **Unemployed**



## **EMPLOYMENT INSURANCE (EI) PROGRAM**

### **DESCRIPTION**

The program is designed to help Nova Scotians who lost their job as a result of the pandemic.

### **APPLY**

Online application available

### **ELIGIBILITY**

- Were employed in insurable employment.
- Lost job through no fault of your own.
- Have been without work and without pay for at least seven consecutive days in the last 52 weeks.
- Actively looking for work

# Tourism



## TOURISM ACCOMMODATIONS REAL PROPERTY TAX REBATE PROGRAM - PART 2

### DESCRIPTION

The rebate gives one-time, 50% rebate on the first 6 months of eligible tourism property accommodation operators commercial property taxes paid for 2021 – 2022.

### APPLY

Application form and supporting documents required. The program is open throughout the year.

### ELIGIBILITY

- The operator must have a qualified roofed accommodation, it could either be owned by the operator or, is leased to the operator under a lease that requires the operator to pay the real property taxes.
- From April 1, 2020 to October 31, 2020, the operator has incurred a year-over-year revenue loss for room accommodation revenue of at least 30% compared to the same period in the previous year.
- Accommodation should have 5 or more rooms available for rent to the public.
- Be assessed as a commercial property.



## SMALL TOURISM OPERATORS RESTART PROGRAM

### DESCRIPTION

The Small Tourism Operators Restart Program provides a 1-time grant of \$5,000 to help tourism businesses that were affected by COVID-19 restrictions.

### APPLY

Applications will open 23 June 2021.

### ELIGIBILITY

- eligible businesses include:
  1. Tour operators
  2. Scenic and sightseeing transportation operators
  3. Outdoor adventure operators and outfitters
  4. Businesses that operate nature parks and zoos, amusement or theme parks
  5. Recreational vehicle parks and campgrounds
  6. Travel agencies.
- To qualify, businesses must also:
  1. Be registered as a sole proprietorship, partnership, corporation, society, social enterprise, not-for-profit, charity in business or other similar organization
  2. Employ fewer than 100 employees
  3. Pay the small business tax rate, if incorporated
  4. Be HST registered



## TOURISM ACCOMMODATIONS RESTART CUSTOMER ATTRACTION PROGRAM

### DESCRIPTION

The Tourism Accommodations Restart Customer Attraction Program provides a 1-time grant to eligible accommodations operators. The grant amount is \$1,000 per room for the first 10 rooms and \$500 per room for each additional room.

### APPLY

- Applications will open 23 June 2021.
- When you apply, you need to: provide proof of HST registration attest that you'll use the funding to develop and offer promotions and offers for customers.

### ELIGIBILITY

- Funds may be used for various advertising options, developing packages and incentives to encourage overnight stays, such as an overnight plus a bottle of local wine, or family weekend packages with free breakfasts, as well as customer-focused upgrades or amenities.
- Eligible businesses must be:
  1. Registered as a host under the Tourist Accommodations Registration Act,
  2. Offering at least one or more rooms to the travelling or vacationing public
  3. Be HST registered

## Funding for Public Attractions



- \$710,000 to cover free admission to the 28 sites included in the Nova Scotia Museum system and the Art Gallery of Nova Scotia sites in Halifax and Yarmouth for July and August.
- \$2 million to sponsor outdoor events and attractions that feature local artists, such as mini outdoor concerts, open streets and diverse cultural activities