



UPDATED COVID SUPPORT PROGRAMS

As of January 12, 2022

Canadian Emergency Business Account (CEBA) – FEDERAL: DEADLINE EXTENSION

The Federal government has announced that the repayment deadline for CEBA loans to qualify for partial loan forgiveness will be extended from December 31, 2022, to December 31, 2023, for all eligible borrowers in good standing.

This extension will offer greater repayment flexibility to small businesses and not-for-profit organizations, many of which are facing continued challenges due to the pandemic. Repayment on or before the new deadline of December 31, 2023, will result in loan forgiveness of up to a third of the value of the loans (meaning up to \$20,000).

Outstanding loans would subsequently convert to two-year term loans with interest of 5 per cent per annum commencing on January 1, 2024, with the loans fully due by December 31, 2025.

Sick Leave Program Launch: PROVINCIAL *(for workers, businesses, and self employed)*

The Nova Scotia Paid Sick Leave Program will launch Monday, January 10, and is retroactive to December 20, 2021. The program is for Nova Scotians who need to miss work because of COVID-19, whether to get a vaccine shot or COVID-19 test, or isolate while waiting for a test or test results.

For additional info: [CLICK HERE](#)

Canada Recovery Sickness Benefit: FEDERAL

The CRSB is extending until **May 7, 2022**. The maximum number of weeks you can apply for also increases to **6 weeks**. You can apply retroactively for periods 61 to 63 until **February 16, 2022** if you are eligible.

The Canada Recovery Sickness Benefit (CRSB) gives income support to **employed and self-employed** individuals who are unable to work because they are sick or need to self-isolate due to COVID-19, or have an underlying health condition that puts them at greater risk of getting COVID-19. The CRSB is administered by the Canada Revenue Agency (CRA).

For additional info: [CLICK HERE](#)

Sector Impact Support Program: PROVINCIAL

Starting sometime in January, 2022

The Sector Impact Support Program provides a one-time grant of up to \$7,500 to help small business owners that have been impacted by the new province-wide public health restrictions.

Eligible businesses receive a one-time grant based on gross payroll cost or gross revenue in November 2021.

For additional info: [CLICK HERE](#)

Tourism and Hospitality Recovery Program (THRP): FEDERAL

As a business, charity, or non-profit in Canada who has been affected by the COVID-19 pandemic, you may be eligible for a wage subsidy, a rent subsidy, or both through the THRP.

You may qualify if you are either:

- part of the tourism, hospitality, arts, entertainment, or recreation sectors, or
- affected by a qualifying public health restriction

For additional info: [CLICK HERE](#)

Hardest-Hit Business Recovery Program (HHBRP): FEDERAL

The government has [announced new proposed regulatory changes](#) to temporarily expand eligibility for wage and commercial rent support for businesses and other organizations under the Local Lockdown Program. These changes would:

- apply to claim periods 24 and 25 (December 19, 2021, to February 12, 2022)
- allow those entities to qualify if they are subject to a capacity-limiting public health restriction of 50 per cent or more
- reduce the current-month revenue decline threshold requirement to 25 per cent for those entities

As a **business, charity, or non-profit** in Canada who has faced deep losses due to the COVID-19 pandemic, you may be eligible for a wage subsidy, a rent subsidy, or both through the HHBRP.

For additional info: [CLICK HERE](#)

Canada Worker Lockdown Benefit (CWLB): FEDERAL - EXPANDED

The Canada Worker Lockdown Benefit (CWLB) gives temporary income support to **employed and self-employed** people who cannot work due to a COVID-19 lockdown.

The CWLB is only available when a COVID-19 lockdown order is designated for your region.

If you are eligible for the CWLB, you can receive \$300 (\$270 after taxes withheld) for each 1-week period. You may apply for any weeks your region is eligible between **October 24, 2021 and May 7, 2022**.

For additional info: [CLICK HERE](#)

COVID-19 Rent and Property Expense Support for Businesses: FEDERAL – CHANGES

Expand the **Local Lockdown Program** to include employers subject to capacity-limiting restrictions of 50 per cent or more; and reduce the current-month revenue decline threshold requirement to 25 per cent. Eligible employers will receive wage and rent subsidies from 25 per cent up to a maximum of 75 per cent, depending on their degree of revenue loss. The 12-month revenue decline test continues to not be required in order to access this support.

As a **business, non-profit organization, or charity** in Canada who has seen a drop in revenue during the COVID-19 pandemic, you may be eligible for a subsidy to cover part of your commercial rent or property expenses.

Depending on the period you are applying for, you may be eligible to claim your commercial rent or property expenses through one of the following:

- Tourism and Hospitality Recovery Program (THRP) – Rent
Effective: October 24, 2021, to May 7, 2022
- Hardest-Hit Business Recovery Program (HHBRP) – Rent
Effective: October 24, 2021, to May 7, 2022

For additional info: [CLICK HERE](#)

OTHER RESOURCES:

Help with red tape from NS Business Navigators: [CLICK HERE](#)

Update on Workplace Rapid Test Kits:

The government announced a pause in this program as of Dec. 2021. Currently, the government has provided a link where tests can be purchased for businesses that can afford them:

<https://rapidtestandtrace.ca/>

Info on Booster Shots: [CLICK HERE](#)

Current Isolation requirements: [CLICK HERE](#)

Free hand sanitizer for members of The Village on Main:

Contact us at welcome@villageonmain.ca for free hand sanitizer for your business. They are available in 50ml (purse size), 500 ml with a pump, and 1 litre with a pump.