

Government Alert: New Brunswick



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Although we strive to provide accurate, relevant and timely information, there is no guarantee that the information will continue to be accurate in the future. Government programs, and other programs available to small businesses, can change daily. The information we provide you through this website is for educational and informational purposes only. For advice that pertains to your unique business situation, please get in touch with us at 1.800.265.1002 or email at fbc@fbc.ca

Read more on government programs, tools, calculators and advice on how to navigate your business through COVID-19 on FBC's resource centre www.fbc.ca/covid19-updates

SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS New Brunswick Recovery Plan	<ul style="list-style-type: none">The Government of New Brunswick has released a phased plan to lift restrictions on businesses and gatherings previously put in place through the Public Health OrderAt any time, restrictions that have been lifted may quickly be reinstated to protect public health.	<ul style="list-style-type: none">The plan to re-open businesses, educational facilities, the health-care system, recreational activities, and cultural events will be guided by four distinct public health alert levels.<ul style="list-style-type: none">See Phased Re-openingThe following document provides high-level guidance for businesses, organizations, and service providers. This resource provides an overview of the minimum required public health measures that must be implemented by businesses/organizations as phased reopening progresses<ul style="list-style-type: none">Guidance Document of General Public Measures during COVID-19 Recovery (PDF)Measures subject to change based on ongoing public health risk assessments and review of latest national and international evidence on the spread of COVID-19.<ul style="list-style-type: none">New Brunswick Government News Release
BUSINESS Government Mandated Business Restrictions, Closures and Essential Workplaces	<ul style="list-style-type: none">Refer to the "New Brunswick Recovery Plan" for updates to business restrictionsNew Brunswick has implemented public health orders restricting mass gatherings and certain businesses and workplace closures to protect citizen health and limit the spread of COVID-19.	<ul style="list-style-type: none">Please refer to the Government orders relevant to your business category<ul style="list-style-type: none">Public Health Order (includes restrictions on businesses)

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BUSINESS
Working Capital for
Small Businesses

- Small business owners impacted by the COVID-19 pandemic can apply for working capital loans up to \$100,000 through the NB Small Business Emergency Working Capital Program.

- Small business eligibility requirements for working capital loans up to \$100,000:
 - 1 to 49 employees,
 - Sales for the most recent fiscal year of less than \$10 million.
 - Have experienced adverse effects on or after March 15, 2020, as a result of the COVID-19 pandemic and have a reasonable plan or prospect to remain viable after the pandemic.
 - Corporation, proprietorship, partnership or joint venture or First Nation enterprise.
 - Must be registered with Service NB and have its primary place of operations in New Brunswick.
 - Must have been in good standing and current with their financial institutions, and government remittances prior to the COVID-19 crisis
 - Have no prior history of bankruptcy or default.
 - Applicant must have explored options with their financial institution and federal support programs.
 - Full eligibility requirements [available online through CBDC](#)
- Businesses will not be required to pay interest for the first six months.
 - Interest payments will be required in months 7-12.
 - Principal and interest payments (4% per annum) will begin in month 13.
 - Detailed eligibility information can be requested of the Community Business Development Corporation (CBDC)
- The loans are funded by Government of New Brunswick
- The loans are administered by the Community Business Development Corporation (CBDC).
- Applications can be [completed online through CBDC](#)

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BUSINESS
Working Capital for
Mid-Large Sized
Companies

- Opportunities New Brunswick is making available working capital loans to assist employers respond to the challenges associated with COVID-19.

- Working capital in excess of \$100,000, up to a maximum of \$1 million is available.
- Companies considering a loan request should first
 - speak to their Financial Institution regarding options,
 - look for federal programs and
 - put cash flow projections together for 6 months to assess working capital needs
- Eligibility:
 - Company must be New Brunswick-based and have been in business for at least 24 months, and have financial statements to support the viability of the business before the COVID-19 crisis
 - Companies (proprietorships, partners or corporations) with no employees are not eligible.
 - Client must have been in good standing and current with their financial institutions, and government remittances prior to the COVID-19 pandemic, and have no prior history of bankruptcy or default.
 - Publicly traded companies are not eligible.
- Business can apply directly to Opportunities New Brunswick (ONB)
 - Existing ONB clients should contact their Business Development Executive or email: nav@navnb.ca,
 - or call the Business Navigator line, at 1-833-799-7966
- Approvals will be based on the existing ONB approval process and policies on assessment of viability going forward and ability to repay the loan.
- Additional information from [Opportunities New Brunswick](#)

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BUSINESS WorkSafeNB Premium Deferrals	<ul style="list-style-type: none">• WorkSafeNB has announced assessment premiums will be deferred for three months without interest charges• JUNE 8, 2020: Three-month deferral of premiums has ended	<p>UPDATED:</p> <ul style="list-style-type: none">• Collection of premium payments will resume in late June.• WorkSafeNB will collect deferred premiums by direct withdrawal from the employer's account in three equal amounts, without interest, in June, July and August.• Employers who pay premiums annually, and still have a balance owing, must also resume payment at this time.• If unexpected changes in activity occur, such as your payroll dropped unexpectedly due to COVID-19, you may submit a revised payroll estimate during the year and WorkSafeNB can adjust your account. To learn more, please contact Assessment Services at 1-800 999-9775 (option 4) <p>Summary provided of program prior to its closing:</p> <ul style="list-style-type: none">• Premiums related to employer payrolls for March, April and May were deferred for three months• Premiums will accrue without interest charges.• Premium payments will not be due to WorkSafeNB until June.• You must continue reporting your payroll to WorkSafeNB, even if your payroll is \$0• For immediate inquiries, contact WorkSafeNB 1 800 999-9775 or contact them through their "MyServices" online portal
BUSINESS Commercial Lease Protection	<ul style="list-style-type: none">• During the declared state of emergency and under mandatory order that commercial landlords may not exercise any right of distress related to non-payment of rent until May 31, 2020• UPDATE: EVICTION PROTECTION ENDED MAY 31, 2020	<ul style="list-style-type: none">• No landlord shall, in relation to any commercial and any other type of non-residential lease, whether written or verbal, give any sort of notice to quit, re-enter or re-possess, or exercise any right of distress, until May 31 2020, for non-payment of rent that came due after March 19 2020

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Provincial Loan Payment Deferrals	<ul style="list-style-type: none">The Government of New Brunswick may defer loan and interest repayments for up to six months on existing provincial loans (on a case-by-case basis)	<ul style="list-style-type: none">As an immediate measure, the Government of New Brunswick may defer loan and interest repayments for up to six months on existing provincial loans<ul style="list-style-type: none">This assistance is available to any business that has a loan with an existing Government of New Brunswick department.Payment deferrals will be assessed on a case-by-case basisThe deferral can be requested by contacting the department that issued the loan.
BUSINESS INDIVIDUAL Residential Lease Protection	<ul style="list-style-type: none">During the declared state of emergency, the rights of landlords under the Residential Tenancies Act to evict tenants for non-payment, have been temporarily suspended to May 31, 2020.UPDATE: EVICTION PROTECTION ENDED MAY 31, 2020	<ul style="list-style-type: none">The right of landlords under section 19 of the Residential Tenancies Act to require tenants to vacate for non-payment of rent, and the authority of residential tenancies officers under section 22 of that Act to evict tenants for the same reason, are suspended until May 31, 2020See Service New Brunswick Residential Tenancies Tribunal

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BUSINESS
Business Property Tax
Penalty Relief Program

- The Province is offering a Business Property Tax Penalty Relief Program for business property owners that have been financially affected as a result of the COVID-19 pandemic.

- Though business property taxes must be paid by May 31, late penalties will be reviewed on a case-by-case basis.
- Penalty relief on the current year levy will be available for eligible businesses for the months of June and July 2020.
- Eligible businesses will receive a credit on their property tax account.
- **The deadline to apply for the program is July 31, 2020.**
- To be eligible, a business must
 - have operations in New Brunswick
 - be registered with Service New Brunswick and;
 - experienced an undue economic hardship directly related to the COVID-19 pandemic
 - and are unable to pay their property taxes by May 31, 2020.
- Penalties accrued on prior year arrears are not eligible for relief under the program.
- The Business Property Tax Penalty Relief Program is not available for the following classes of properties:
 - Those receiving the full residential tax credit
 - The owner has made the property tax payments to the financial institution holding their mortgage
 - Properties owned by Government (at all levels) and by Crown Corporations.
 - Properties classified as vacant land, wood lots, parking, landfill, and utilities.
- Apply online: [Service New Brunswick](#)
- If you are unable to access the online application, fill out the [PDF Application Form](#) and mail to please mail it to Finance and Treasury Board, Revenue Administration Division, PO Box 3000, Fredericton, N.B., E3B 5G5
- Should you require further information on this program, please contact Finance and Treasury Board, Revenue Administration Division at 1-800-669-7070

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS INDIVIDUAL NB Power Electricity Bill Deferral	<ul style="list-style-type: none">NB Power will defer electricity bill payments for residential, seasonal, and small business customers for up to 90 days for impacted customers	<ul style="list-style-type: none">NB Power will, for impacted customers:<ul style="list-style-type: none">Defer electricity bill payments for residential, seasonal, and small business customers for up to 90 daysExtend existing payment arrangements.Waive interest for past due balances and late payment charges issued after March 19, 2020Customers are asked to contact NB Power to discuss their options at 1 800 663-6272NB Power has also asked the Energy and Utilities Board to delay rendering a decision on NB Power's 2020/21 General Rate Application and its request for implementation of smart meters.
INDIVIDUAL Self-employed and Worker Emergency Income Benefit	<ul style="list-style-type: none">Financial support for self-employed and workers in New Brunswick who have lost their job due to the state of emergencyPROGRAM ENDED	<ul style="list-style-type: none">This was a temporary benefit to bridge the gap until the Federal Emergency Response Benefit came into effectThe program and applications are now closed