

Government Alert: Nova Scotia



Current as of 2020-11-23 10:48 PM MST

Page 1 of 9

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 COVID-19 Restriction Updates	<ul style="list-style-type: none">Per the Nova Scotia Government: "Measures put in place to help contain the spread of COVID-19 are gradually changing. As restrictions change, you need to continue to follow public health directives for gathering and social distancing."	<ul style="list-style-type: none">Please refer to the updated restrictions list below. The Government of Nova Scotia will continue to update this list:<ul style="list-style-type: none">Nova Scotia Restriction Updates
BUSINESS Government Mandated Business Restrictions, Closures and Essential Workplaces	<ul style="list-style-type: none">Please refer to the Restriction Updates noted above for the most current information related to your businessNova Scotia has implemented several restrictions, under the Authority of the Health Protection Act, on gatherings and business operations for both non-critical and essential workplaces.	<ul style="list-style-type: none">Please refer to the Government orders relevant to your business category<ul style="list-style-type: none">Summary of Business & Gathering RestrictionsHealth Protection Act Order (PDF)The Health Protection Order is enforceable by lawWhat the Health Protection Order Act MeansThe government has made an employer assessment tool available to help you determine what restrictions will impact your business<ul style="list-style-type: none">COVID-19 Employer Assessment Tool

Government Alert: Nova Scotia



Current as of 2020-11-23 10:48 PM MST

Page 2 of 9

SUBJECT

SUMMARY

PROGRAM DETAILS

FARM
COVID-19 Agriculture
Response Program

- The COVID-19 Agriculture Response Program is designed to help Nova Scotia's agriculture industry mitigate the effects of the COVID-19 pandemic on the industry's competitiveness, productivity, and profitability.

- There are 4 streams for funding under the COVID-19 Response and Mitigation Program.
- The funding does not need to be repaid.
- **Stream 1:** COVID-19 Mitigation and Adaptation for Health Protocol:
 - Applicants are eligible for 75% funding assistance on total eligible project costs to a maximum of \$50,000 per program year, to help applicants comply with recommended health protocols.
- **Stream 2:** COVID-19 Marketing, Product Movement and Distribution
 - Agriculture companies and registered Nova Scotia farms as applicants are eligible for 50% funding assistance on total eligible project costs to a maximum of \$20,000 per project.
- **Stream 3:** COVID-19 Strategic Projects
 - Initiatives at a sector or industry level will be reviewed for funding on an individual basis. If they're deemed to meet the objectives of the Program, they will be assessed on an individual merit, impact and reach basis.
- **Stream 4:** COVID-19 Abattoir Efficiency and Development
 - Applicants are eligible for 75% funding assistance on total eligible project costs to a maximum of \$50,000 per program year.

ELIGIBILITY:

- **Farms:**
 - if the owner is at least 19 years old and is actively farming in the program year
 - if the farm is registered in the correct income category under the Farm Registration Act
- **Agri-businesses:**
 - that represent identifiable Nova Scotia agriculture and agri-food products
 - that conduct value-added processing of a raw Nova Scotia agriculture product (at least 50% of the business's product), showing a direct partnership and significant economic impact to Nova Scotia's primary agricultural activity
- *continued next page*

Government Alert: Nova Scotia



Current as of 2020-11-23 10:48 PM MST

Page 3 of 9

SUBJECT

COVID-19 Agriculture Response Program

SUMMARY

- The COVID-19 Agriculture Response Program is designed to help Nova Scotia's agriculture industry mitigate the effects of the COVID-19 pandemic on the industry's competitiveness, productivity, and profitability.

PROGRAM DETAILS

- *continued from previous page*
- **Agricultural Industry Associations:**
 - that represent identifiable Nova Scotia agriculture and agri-food products
 - that can prove their not-for-profit status
- Provincially or Federally Licensed Abattoirs
- Mi'kmaq First Nations and other indigenous organizations involved in agriculture business

HOW TO APPLY:

1. Read the [program guidelines for full program details](#), including eligible expenses (PDF)
 2. Complete the [application form](#) (PDF)
 - Clients who are new to Department of Agriculture funding programs need to complete the Program Funding Registration Form (see below) for their type of business or organization. If you're a returning client, use the form if you need to update your information.
 - Program Funding Registration Forms (PDF):
 - [Farm](#)
 - [Agri-business](#)
 - [Organizations, Associations, Education and Research Institutions and Government Agencies](#)
 3. Send your completed application and supporting documents by mail, email, or fax:
Programs and Business Risk Management Division
Department of Agriculture
74 Research Drive
Bible Hill B6L 2R2
Phone: 902-893-6377 or Toll-free: 1-866-844-4276
Fax: 902-893-7579
Email: prm@novascotia.ca
- Application intake dates are May 15, 2020 to December 31, 2020
 - Full program details can be found online [Agriculture Response Program](#)

Government Alert: Nova Scotia



Current as of 2020-11-23 10:48 PM MST

Page 4 of 9

SUBJECT	SUMMARY	PROGRAM DETAILS
FARM Emergency On-Farm Support Fund Program	<ul style="list-style-type: none">The Emergency On-Farm Support Fund Program helps farms improve their workers' health and safety by limiting the spread of COVID-19 in agriculture operations.	<ul style="list-style-type: none">Funding is available through this program to cover:<ul style="list-style-type: none">adjustments to farm operations to ensure worker safety during the COVID-19 pandemicpersonal protective equipmentcosts related to training workers on COVID-19 protocolsFunding maximums:<ul style="list-style-type: none">Applicants are eligible for assistance of 75% on eligible project costs to a maximum of \$50,000.Disposable personal protective equipment is capped at 10% of eligible project cost, to a maximum of \$7,000Farms can apply to the program if they:<ul style="list-style-type: none">are currently registered under the Farm Registration Acthave an owner who is at least 19 years oldreport gross commodity income of at least \$30,000have at least 5 employeesadhere to the Federal Quarantine ActProgram guidelines can be found online and include a list of eligible expenses (PDF).How to apply:<ul style="list-style-type: none">Review program guidelines (PDF)Clients who are new to Department of Agriculture funding programs need to complete the Program Funding Registration Form for their type of business or organizationComplete the application form (PDF)Send your completed application and supporting documents by mail, email or fax to the Nova Scotia Department of Agriculture, Programs and Business Risk Management Division (contact information is available on the application form)

Government Alert: Nova Scotia



Current as of 2020-11-23 10:48 PM MST

Page 5 of 9

SUBJECT

SUMMARY

PROGRAM DETAILS

BUSINESS
Small Business
Reopening and Support
Grant

- The Small Business Reopening and Support Grant provides funding for small businesses, non-profits, charities and social enterprises that were ordered to close or greatly reduce operations because of the Public Health Order or were greatly impacted by orders to stay home.
- **APPLICATIONS FOR PROGRAM ARE CLOSED**

- **PROGRAM IS CLOSED**
- The program helps small businesses affected by COVID-19 by providing a grant and a business continuity voucher for advice and services from a business consultant.
- Funding includes a:
 - one-time grant of up to \$5,000 to help your business safely reopen
 - business continuity voucher of up to \$1,500 for advice and services to help your business adapt
 - The grant is intended to help businesses reopen and adapt to COVID-19, not to replace lost revenues

ELIGIBILITY

- You can apply for the Small Business Reopening and Support Grant if your small business, non-profit, charity or social enterprise is in 1 of the groups of eligible businesses below. All groups are also eligible for the Business Continuity Voucher.
- In summary:
 - **Group 1** - Businesses and organizations approved for the Small Business Impact Grant or that were eligible but didn't apply for the Small Business Impact Grant and plan to reopen
 - **Group 2** - Independent, Nova Scotian owned small retail businesses
 - **Group 3** - Small independent retail gas dealers
 - **Group 4** - Dental offices

APPLYING FOR THE GRANT:

- Applications from some businesses in Group 1 (those that received the Small Business Impact Grant) are being processed the week of June 8, 2020. Grant deposits started on June 9, 2020.
- Applications for other businesses in Group 1 (those that were eligible for the Small Business Impact Grant but didn't apply) and business in Group 2 will open June 15, 2020.
- In late June, businesses in Groups 3 and 4 will receive information on their streamlined application process directly from government and their sector associations.

Government Alert: Nova Scotia



Current as of 2020-11-23 10:48 PM MST

Page 6 of 9

SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Small Business Credit and Support Program	<ul style="list-style-type: none">The Small Business Credit and Support Program is a new temporary program to help small businesses affected by COVID-19. It includes a loan, a grant, and business advice and support.APPLICATIONS FOR THIS PROGRAM ARE NO LONGER BEING ACCEPTED	<ul style="list-style-type: none">Applications for this program are no longer being accepted. A summary is provided below for reference:Eligible small businesses can get a loan of up to \$25,000 through participating provincial credit unions.If you are approved for the loan, you will also be eligible for:<ul style="list-style-type: none">a one-time grant of up to \$1,500a business continuity voucher of up to \$1500 – the voucher gives businesses access to professional advice and support to help adapt to or recover from the effects of COVID-19. The voucher program is administered by Nova Scotia Business Inc. and will be available until 29 May 2020. Projects funded by the program must be completed by 3 July 2020.Applications already submitted are being assessed and processed. If you have questions on the status of your application, contact the credit union you're working with.
BUSINESS Small Business Impact Grant	<ul style="list-style-type: none">New \$20-million flexible grant program to support small businesses that have been ordered to close or reduce operations due to the COVID-19 Public Health OrderPROGRAM IS NOW CLOSED: Deadline to apply was April 25, 2020	<ul style="list-style-type: none">Applications for this program are now closed. A summary is provided below for reference:This one-time grant is equal to 15 per cent of revenue from sales, either from April 2019 or February 2020, up to a maximum of \$5,000.The grant is available to small businesses who:<ul style="list-style-type: none">were directed to close or to substantially curtail operations in the COVID-19 public health order issued by the Chief Medical Officer of Health;anticipate revenue loss of at least 30% for the month of April 2020;established prior to March 15, 2020;are sole proprietorships, partnerships, corporations, societies, social enterprises, not for profits, charities in business, and other similar organizations;if incorporated, pays the small business corporate tax rate on income. The grant can be used for any purposeDeadline to apply was April 25, 2020

Government Alert: Nova Scotia



Current as of 2020-11-23 10:48 PM MST

Page 7 of 9

SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Government Loan Payment Deferral	<ul style="list-style-type: none">Government will defer payments until June 30 for all government loans	<ul style="list-style-type: none">Payment to government loans that can be deferred. Additional details will be shared when available<ul style="list-style-type: none">Farm Loan BoardFisheries and Aquaculture Loan BoardJobs FundNova Scotia Business FundMunicipal Finance Corp.Housing Nova Scotia
BUSINESS Workers' Compensation Fee Deferral	<ul style="list-style-type: none">Workers' compensation premiums are being deferred until September 30, 2020	<ul style="list-style-type: none">Effective March 2020 payments for WCB premiums will be deferred until September 30, 2020.Premiums will accrue but late payment and interest will be waived.Late payment and interest fees on outstanding balances prior to March 20, 2020 will be deferredBenefits will continue to be paid during this timeAs set out in the Workers' Compensation Act, compensation is only available for a work-related injury or illness. It is not provided for workers who cannot work for preventative or precautionary reasons, such as a quarantine situationRefer to WCB Nova Scotia Information for Employers
BUSINESS Access to Credit	<ul style="list-style-type: none">Changes to the Small Business Loan Guarantee Program, allows businesses to apply for deferred principal and interest payments, and to apply for loans (Program is administered through credit unions)	<ul style="list-style-type: none">Changes to the Small Business Loan Guarantee Program include:<ul style="list-style-type: none">Deferral of principal and interest payments until June 30Program enhancements to make it easier for businesses to access credit up to \$500,000For those businesses who might not qualify for a loan, the government will guarantee the first \$100,000Contact your credit union branch for more information

Government Alert: Nova Scotia



Current as of 2020-11-23 10:48 PM MST

Page 8 of 9

SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Expedited Payment Terms	<ul style="list-style-type: none">• Payment of invoices to small businesses who do business with the government will be expedited• PROGRAM ENDED	<ul style="list-style-type: none">• Small businesses who do business with the government will be paid within five days instead of the standard 30 days
BUSINESS Business Registration Fees	<ul style="list-style-type: none">• The government will defer renewal and registration fee payments• PROGRAM ENDED	<ul style="list-style-type: none">• Government will defer payments until June 30 for<ul style="list-style-type: none">○ Small Business Renewal and Registration Fees○ List of Fees that will be deferred are available on the Nova Scotia Government website
BUSINESS Commercial Rent Deferral	<ul style="list-style-type: none">• The government of Nova Scotia is encouraging landlords to defer rent payments for their commercial tenants for 3 months, spreading the deferred rent amount over the rest of the lease term• PROGRAM ENDED	<ul style="list-style-type: none">• If you're deferring rent because your tenant's business is shut down or significantly restricted by the Health Protection Act order, you could be eligible for coverage if you can't recover the deferred rent.• Coverage is up to a maximum of \$50,000 per landlord and \$15,000 per tenant• To be eligible for the COVID-19 Small Business Rental Deferral Guarantee Program, landlords must register with the Department of Business by April 3, 2020: NSRentDeferral@novascotia.ca.• The rent deferral agreement must be in place by April 1, 2020• You can use one of these forms to document the deferral agreement with your tenant<ul style="list-style-type: none">○ Rent Deferral Agreement – Gross Lease○ Rent Deferral Agreement – Net Lease• Rent Deferral Agreement Guidelines
BUSINESS Canada Emergency Commercial Rent Assistance for Small Businesses	<ul style="list-style-type: none">• Nova Scotia is contributing \$9 million to the Canada Emergency Commercial Rent Assistance for Small Businesses.	<ul style="list-style-type: none">• The program, in partnership with the federal government, will provide rent relief for commercial small businesses that have temporarily ceased operations or lost at least 70% of revenue because of the COVID-19 pandemic• CECRA PROGRAM HAS ENDED

Government Alert: Nova Scotia



Current as of 2020-11-23 10:48 PM MST

Page 9 of 9

SUBJECT	SUMMARY	PROGRAM DETAILS
INDIVIDUAL Worker Emergency Bridge Fund	<ul style="list-style-type: none">The Government will provide a one-time payment to workers who have been affected by COVID-19APPLICATIONS ARE NOW CLOSED	<ul style="list-style-type: none">The Worker Emergency Bridge is a one-time payment of \$1,000 for Nova Scotians:<ul style="list-style-type: none">who are 18 years of age and older;were employed and laid off, or self-employed and lost all revenue because of COVID-19 on or after March 16, 2020;who do not qualify for Employment Insurance and,earned between \$5,000 and \$34,000who have applied (or plan to apply) for the Canada Emergency Response Benefit (CERB)Workers do not qualify if they are:<ul style="list-style-type: none">receiving Employment Insurance benefitseligible for Employment Insurance benefitsreceiving Income Assistancereceiving any income or benefit (like salary, sick leave, disability insurance or workers' compensation) for reasons other than COVID-19incarcerated in a federal or provincial institutionThe payment counts as taxable income and will need to be included on 2020 tax returns.Review full eligibility and application requirements onlineThe fund is administered by the Canadian Red Cross<ul style="list-style-type: none">Call 1-800-863-6582 to speak with an agent.Agents are available 7 days a week (including holidays), 8am to 8pm.
INDIVIDUAL Student Loan Payment Suspension	<ul style="list-style-type: none">Nova Scotia Student Loan payments are suspended, without interest.MORATORIUM ON STUDENT LOAN REPAYMENT HAS ENDED	<ul style="list-style-type: none">Nova Scotia Student Loan payments are suspended until September 30, 2020.<ul style="list-style-type: none">Payments do not need to be made at during this period.Loans will not accrue interest.The suspension is automatic – no application is necessary.