



COVID-19 Response Plan

Nova Scotia Government – Support for Canadians

Last updated September 22, 2020, 4:00 pm MST

NS Support for Businesses

Program	Eligibility	Benefit	Action Needed
Small Business Impact Grant	<ul style="list-style-type: none"> Small businesses, non-profits, or charities ordered to cease or substantially curtail operations by Order of the Chief Medical Officer of Health. Businesses must also: <ul style="list-style-type: none"> have an anticipated revenue loss for April 2020 of 30% or more have been established on or before March 15, 2020 	<ul style="list-style-type: none"> Benefit is a one-time upfront grant of 15% of sales revenue from either April 2019 or February 2020, up to a maximum of \$5,000 Can be used for any purpose 	<ul style="list-style-type: none"> Online applications open now Deadline to apply is April 25, 2020 More details available: NS Small Business Impact Grant
Government Loan Payment Deferral	<ul style="list-style-type: none"> All government loans, including those under the: <ul style="list-style-type: none"> Farm Loan Board Fisheries and Aquaculture Loan Board Jobs Fund Nova Scotia Business Fund Municipal Finance Corporation Housing Nova Scotia 	<ul style="list-style-type: none"> Government will defer payments until June 30, 2020 	<ul style="list-style-type: none"> No action required
Small Business Loan Guarantee	<ul style="list-style-type: none"> Most small businesses are eligible (specifically excluded are residential and commercial real estate; beverage rooms and taverns) Each application evaluated on case-by-case basis 	<ul style="list-style-type: none"> Program provides financing up to \$500,000 in the form of term loans, working capital and lines of credit COVID-19 Response Plan allows deferral of principal and interest payments until June 30, 2020, and for those who may not qualify for a loan, government will guarantee the first \$100,000 	<ul style="list-style-type: none"> Application is through local Credit Union



Small Business Credit Support	<ul style="list-style-type: none"> • Small businesses that do not qualify for the federal CEBA program • Decline of at least 30% in revenue 	<ul style="list-style-type: none"> • Guaranteed loan through the Credit Union • Cash grant of up to \$1,500 • Free professional advice to help adapt and recover from the effects of COVID-19 	<ul style="list-style-type: none"> • Details to be provided
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NS Support for Individuals

Program	Eligibility	Benefit	Action Needed
Worker Emergency Bridge Fund	<ul style="list-style-type: none"> • Nova Scotian residents who: <ul style="list-style-type: none"> ○ are 18 years of age or older; ○ are laid off or out of work because of COVID-19, on or after March 16, 2020; ○ who don't qualify for Employment Insurance; and earn between \$5,000 and \$34,000 ○ Have applied for (or plan to apply) for the Canada Emergency Response Benefit (CERB) 	<ul style="list-style-type: none"> • Benefit is a one-time payment of \$1,000; it can be combined with the CERB 	<ul style="list-style-type: none"> • Apply by calling 1-800-863-6582 to speak with a Canadian Red Cross agent • Documentation will need to be provided with application (Record of Employment for employees; SIN, CRA business number and 2018 personal income tax return if self-employed) • More details available: NS Worker Emergency Bridge Fund

Federal Support for Canadians

• For our summary of the Federal support programs for businesses and individuals, please visit [HERE](#)

