

CORONAVIRUS (COVID-19)

Government Supports for Nova Scotia Tourism Businesses

Federal Programs

Many programs have recently changed their eligibility criteria or deadlines, and may now be applicable to your situation. Please read on for details.

Updated: June 4, 2021

NEW: Highly Affected Sectors Credit Availability Program (HASCAP)



What: Loans between \$25,000 and \$1 million to cover operational cash flow needs. The loans feature a 4% interest rate, a repayment term of up to 10 years, and up to a 12 month postponement of principal payments.

Who: Small & medium-sized businesses that have seen their revenues decrease by 50% or more due to COVID-19.

Application Deadline: June 30, 2021

More info: <https://www.bdc.ca/en/special-support/hascap>

NEW: Canada Recovery Hiring Program (CRHP)



What: Subsidy of up to 50% of employee salary/wages, available to eligible employers so they can hire more workers, increase workers' hours, or increase wages.

Claim period: June 6 - November 20, 2021

Who: Businesses who have seen a drop in revenue due to COVID-19.

More info: <https://www.canada.ca/en/departement-finance/news/2021/06/helping-hard-hit-businesses-hire-more-workers-with-the-canada-recovery-hiring-program.html>

UPDATED: Canada Emergency Wage Subsidy (CEWS)



What: Subsidy of up to 75% of employee salary/wages for qualifying eligible employers to keep & re-hire employees and avoid layoffs.

NEW: Program extended until September 25, 2021.

Who: Businesses who have seen a drop in revenue due to COVID-19.

Note: Eligible employers can only claim CEWS or CRHP for a certain period, not both.

More info: <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html>

UPDATED: Canada Emergency Business Account (CEBA)



What: Interest-free loans of up to \$60,000, of which a total of \$20,000 will be forgiven if the balance of the loan is repaid by December 31, 2022.

Who: Small businesses who have seen a drop in revenue due to COVID-19.

NEW: Applicants can now use a personal banking account.

Application Deadline: June 30, 2021

More info: <https://ceba-cuec.ca/>

UPDATED: Canada Emergency Rent Subsidy (CERS)



What: Commercial rent or property expenses (property taxes, property insurance and insurance on commercial mortgages) support of up to 65%.

NEW: Program extended until September 25, 2021.

Who: Qualifying businesses affected by COVID-19 can apply directly. **Landlord participation is not required.**

More info: <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-rent-subsidy.html>

UPDATED: CERS Lockdown Support



What: Additional commercial rent or property expenses support of 25%.

NEW: Program extended until September 25, 2021.

Who: Businesses significantly affected by a public health order for a week or more.

More info: <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-rent-subsidy.html>

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UPDATED: Regional Relief & Recovery Fund (RRRF)



What: More than \$230 million in liquidity support for Atlantic Canadian small and medium-sized businesses and organizations. Priority given to tourism industry.

Who: Businesses that have applied for federal relief measures and have not been able to secure funds; or accessed COVID-19 relief measures and continue to experience hardship.

More info: <https://www.canada.ca/en/atlas-canada-opportunities/campaigns/covid19/rrrf.html>

UPDATED: Black Entrepreneurship Loan Fund



What: Loans of up to \$250,000 through the Black Entrepreneurship Loan Fund.

Who: Black business owners and entrepreneurs.

Note: The Loan Fund is now accepting loan applications through the Federation of African Canadian Economics (FACE).

More info: <https://facecoalition.com/en>

Support For Indigenous Businesses



What: Interest-free loans up to \$40,000 and a non-repayable contribution up to \$20,000.

Who: Small and medium-sized Indigenous businesses in need, including current or former clients of an Aboriginal Financial Institution or a Métis capital corporation.

More info: <https://www.sac-isc.gc.ca/eng/1588079295625/1588079326171>

Federal Resources

Canada Recovery Benefit (CRB)



What: Income support of \$500 per week for up to 38 weeks.

Who: Income support if you are self-employed or are not eligible for Employment Insurance (EI).

Deadline: September 25, 2021

More info: <https://www.canada.ca/en/revenue-agency/services/benefits/recovery-benefit/crb-how-apply.html>

UPDATED: COVID-19 Work-Sharing Program



What: Help for employers and employees to avoid layoffs when there is a temporary decrease in business activity beyond the control of the employer.

Who: Year-round businesses in operation for at least one year.

NEW: Program extended until September 26, 2021

More info: <https://www.canada.ca/en/employment-social-development/services/work-sharing/notice-covid-19.html>

Managing Your Business During COVID-19



Resources and assistance for workplaces and businesses in considering risks to employees, customers, and clients during COVID-19.

<https://www.canada.ca/en/services/business/maintaining-your-business2.html>

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Provincial Programs

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Updated: June 4, 2021

Small Business Impact Grant 3



What: A grant of up to \$5,000 to eligible businesses directly affected by public health measures introduced in April 2021, plus an additional one-time grant of \$5,000.

Who: Eligible businesses include dine-in restaurants & drinking establishments, gyms & fitness establishments, independent retailers w/a physical location, personal services businesses & organizations offering live performing arts

More info: <https://novascotia.ca/coronavirus/small-business-impact-grant/>

Small Business Real Property Tax Rebate Program



What: A one-time rebate of \$1,000 or 50% of property taxes paid for the last 6 months of the 2020-21 tax year

Who: Eligible businesses include dine-in restaurants & drinking establishments, gyms & fitness establishments, independent retailers w/a physical location, personal services businesses & organizations offering live performing arts.

Application Deadline: June 11, 2021

More info: <https://novascotia.ca/coronavirus/small-business-real-property-tax-rebate/>

Tourism Accommodations Real Property Tax Rebate Program – Part 2



What: A one-time 50% rebate on the first 6 months of their commercial property taxes paid for 2021-2022.

Who: Eligible tourism accommodation operators with an accommodation that has 5 or more rooms available for rent and is assessed as a commercial property.

More info: <https://novascotia.ca/coronavirus/tourism-accommodations-real-property-tax-rebate-program/>

Provincial Resources

Small Business Loan Guarantee Program



What: Term loans, working capital and lines of credit up to \$500,000

Who: All businesses except residential and commercial real estate, beverage rooms and taverns

More info: <http://www.novascotia.coop/programs/small-business-loan-guarantee-program/>

Coronavirus (COVID-19): Reopening Plan



Details and updates regarding Nova Scotia's 5-phase reopening plan. Each phase is based on COVID-19 activity, hospitalizations and vaccination rates.

<https://novascotia.ca/reopening-plan/>

Coronavirus (COVID-19): Travel



Up-to-date travel guidance and restrictions, including the Nova Scotia Safe Check-in Form and the process for entering Nova Scotia/

<https://novascotia.ca/coronavirus/travel/>

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Tourism Nova Scotia Supports for Nova Scotia Tourism Businesses

TOURISM
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Tourism Nova Scotia Resources

Updated: June 4, 2021

Nova Scotia Experience Toolkit



What: Free videos, worksheets, and tip sheets to help develop and market new tourism experiences.

Who: Any Nova Scotian tourism business or organization.

More info: <https://tourismns.ca/development/experience-development/experience-toolkit>

Promote Your Business



What: Work with Tourism Nova Scotia to promote your business through free listings, social media and other advertising opportunities.

Who: Any Nova Scotian tourism business or organization.

More info: <https://tourismns.ca/promoteyourbusiness>

Tourism Nova Scotia Webinar Series



What: Free training and information to adapt to the evolving tourism environment and rebuild and recover following the pandemic.

Who: Any Nova Scotian tourism business or organization.

More info: <https://tourismns.ca/webinar-series>

Coronavirus (COVID-19): Tourism Recovery Research



The latest research and insights to show what tourism recovery could look like in Nova Scotia.

<https://tourismns.ca/covid-19-updates-and-resources/covid-19-tourism-recovery-research-and-marketing-approach>

Coronavirus (COVID-19): Updates for the Tourism Industry



Up-to-date COVID-19 information related to the tourism industry, public health guidelines and business operations.

<https://tourismns.ca/coronavirus>

Coronavirus (COVID-19): Tourism Industry Frequently Asked Questions



Answers to frequently asked questions for tourism businesses, including travel and border restrictions, operational requirements, and support programs.

<https://tourismns.ca/covid-19-updates-and-resources/covid-19-tourism-industry-frequently-asked-questions>

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