

COVID-19: Resources and Supports for Individuals and Businesses in Nova Scotia

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Government of Nova Scotia

<https://novascotia.ca/coronavirus/#support>

Individuals

- Worker Emergency Bridge Fund
 - \$20 million fund
 - \$1,000, one-time payment to individuals
 - Bridge gap between layoffs/closures and CERB
 - Not affected by enrollment in other provincial/federal programs
 - Announcement for when applications can start should happen this week

- Income Assistance
 - Increased by \$50, 20 March, 2020
 - No need to apply
 - Support office hours extended
 - 1-877-424-1177
 - Monday - Friday; 8:30 am - 4:30 pm
 - 1-833-722-1417
 - Monday - Friday; 4:30 pm - 7:00 pm
 - Saturday; 8:30 am - 4:30 pm
 - Sunday; 10:00 am - 2:00 pm

- Cell phones for the most Vulnerable
 - 100 phones/plans from Telus
 - Available to Department of Community Services clients
 - Those with no other forms of communications
 - Those who may be self-isolating or alone

- Student Loans
 - Payments suspended until 30 April, 2020
 - No need to make payments
 - Won't accrue interest
 - Automatic suspension, do not need to apply

Businesses

- Small Business Impact Grant
 - \$20 million fund
 - For eligible small businesses/social enterprises
 - 15% of sales revenue from April 2019 or February 2020
 - Up to maximum of \$5000
 - Flexible, one-time, upfront grant, for any purpose
 - Not affected by enrollment in other provincial/federal programs
 - Announcement for when applications can start should happen this week

- Commercial Rent Deferral
 - Small and medium sized businesses
 - Landlords encouraged to defer rent for commercial tenants
 - Deferred for 3 months
 - Spread over the remaining lease term
 - Landlords not permitted to change locks/seize property from businesses unable to pay rent due to public health orders

- Government Payment Changes
 - Payments deferred until 30 June, 2020
 - All Nova Scotia Government Loans
 - Small business renewal fees
 - Full list of fees should be available this week
 - Small Business Loan Guarantee Program (Credit Unions)
 - Deferring principal and interest payments to 30 June, 2020
 - Enhancing program for easier access of credit
 - Up to \$500,000
 - Government will guarantee the first \$100,000 for those ineligible for a loan
 - Small businesses who do business with the government will be paid in 5 days, instead of 30

- High-speed Internet
 - Government providing \$15 million to providers
 - Incentive to speed up projects under Internet for Nova Scotia initiative

Social Supports

- Feed Nova Scotia/Community Food Banks
 - \$1 million for staff hiring and food purchase
 - \$55,000 to support 12 smaller community food banks

- Transition Houses
 - \$200,000 to support transition houses/organizations that serve vulnerable women and children

- Community Links/Seniors' Safety Programs
 - Government investing \$230,000, for;
 - Grocery delivery volunteers
 - Technology for keeping people connected
 - Responding to other social issues

Government of Canada

(<https://www.canada.ca/en/department-finance/economic-response-plan.html>)

Individuals

- Canada Child Benefit
 - Increased by \$300/child
 - Period of 2019/2020
 - Part of regularly scheduled payments
 - No need to re-apply
 - <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-apply.html>
- Goods and Services Tax
 - One-time payment
 - Starting 9 April, 2020
 - Low & modest-income families
 - Average additional benefit;
 - \$400/Single person
 - \$600/Couples
 - No need to apply; automatic if eligible
- Income Tax Returns
 - Individual filing date moved to 1 June, 2020
 - Payments deferred to 31 August, 2020
 - Will not incur interest/penalties
 - Don't delay in filing, if eligible for GST, to ensure proper entitlements
 - <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html>
- Mortgage Support
 - Financial institutions are working with customers on a per-case basis
 - <https://cba.ca/mortgage-deferral-to-help-canadians-experiencing-financial-hardship-due-to-covid-19?l=en-us>
- Canada Emergency Response Benefit
 - Eligible to those who have lost income due to COVID-19
 - \$2,000/month, up to 4 months; taxable
 - Apply 21 hours/day, 7 days/week (closed 3:00 am - 6:00 am, Eastern Time)

- <https://www.canada.ca/en/services/benefits/ei/cerb-application.html>
 - 1-800-959-2019 or 1-800-959-2041
 - Employment Insurance regular or sickness benefits
 - Claims on/after 15 March, 2020 will be processed through the CERB
 - Waived; One week waiting period for new claimants who are sick (sickness benefits)
 - Do not need to provide medical certificate to apply (sickness benefits)
 - <https://www.canada.ca/en/services/benefits/ei/cerb-application.html>
- Indigenous Community Support Fund
 - \$305 million for immediate needs in First Nations, Inuit, and Metis Nations communities
 - <https://www.sac-isc.gc.ca/eng/1585189335380/1585189357198>
 - \$100 million for community preparedness
 - <https://www.sac-isc.gc.ca/eng/1584819394157/1584819418553#b>
- Seniors Supports
 - Reduced minimum withdrawals; Registered Retirement Income Funds
 - Reduced by 25% for 2020
 - <https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-retirement-income-fund-rrif.html>
 - \$9 million to support practical services (through United Way)
 - Delivery of groceries/necessities
 - Personal outreach/community supports
 - <http://www.unitedway.ca/how-we-help/find-your-uwc/>
 - New Horizons for Seniors Program (2019-2020)
 - Access to funding for immediate/essential services
 - <https://www.canada.ca/en/employment-social-development/programs/new-horizons-seniors.html>
- Student Loans
 - Repayments/Interest suspended to 30 September, 2020
 - No need to apply
 - <https://www.csnpe-nslsc.canada.ca/en/what-is-new>

Businesses

- Canada Emergency Wage Subsidy
 - 75% wage subsidy; for those eligible
 - Up to 3 months; retroactive to 15 March, 2020
 - All size/sector business eligible; except for public sector
 - Designed to help keep/retain workers
 - Apply through CRA web portal

- Temporary Wage Subsidy for Employers
 - 10% of remuneration
 - 18 March, 2020 - 20 June, 2020
 - <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html>

- Work-sharing Program
 - Extended maximum duration; from 38 weeks to 76 weeks
 - Provides income support to eligible employees on EI
 - Those who agree to reduce working hours due to circumstances beyond employers control
 - <https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html#h4.04>

- Reduced & Deferred Payments
 - Deferred income tax payments; after 31 August, 2020
 - Amounts owing on/after 18 March, 2020 and before September, 2020
 - No interest/penalties will accrue during this period
 - <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html>
 - Deferral of Sales Tax Remittance & Customs Duty Payments
 - Businesses and self-employed individuals
 - Deferred until 30 June, 2020
 - Payments owing from 27 March, 2020 - 31 May, 2020; deferred until end of June 2020
 - <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html>

- Credit and Financial Stability

- Business Credit Availability Program
 - \$40 billion; through the Development bank of Canada and Export Development Canada
 - Working with private sector lenders
 - Programs start mid-April
 - <https://www.canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html>
- Canada Emergency Business Account
 - Loans, up to \$40,000; interest free
 - For small business/not-for-profits
 - To cover operating costs, during temporary revenue reduction
 - Eligible if; proof of \$50,000 - \$1 million total payroll, for 2019
 - Program starts mid-April
- Insured Mortgage Purchase Program
 - Will purchase up to \$150 billion of insured mortgage pools; Canada Mortgage and Housing Corporation
 - <https://www.cmhc-schl.gc.ca/en/media-newsroom/news-releases/2020/cmhc-expands-insured-mortgage-purchase-program>
- Lowering Interest Rates; Bank of Canada
 - <https://www.bankofcanada.ca/markets/market-operations-liquidity-provision/covid-19-actions-support-economy-financial-system/>
- Office of the Superintendent of Financial Institutions
 - Domestic stability buffer is lowered by 1.25%; risk-weighted assets
 - Will allow large banks to inject \$300 billion of lending into the economy

Social Supports

- Food Banks
 - \$100 million for national, regional, and local organizations
 - Purchase/distribution of food/necessities
 - Hire staff
 - Implement safety procedures

- Shelters & Mental Health
 - \$157.5 Million; Reaching Home Initiative (Homelessness)
 - <https://www.canada.ca/en/employment-social-development/programs/homelessness.html>
 - \$50 million; Women's shelters and sexual assault centers
 - <https://cfc-swc.gc.ca/fun-fin/shelters-refuges-en.html>
 - \$7.5 million; Kids Help Phone (Youth Mental Health)
 - <https://kidshelpphone.ca/>

Annex A: Financial Support - Quick Reference Guide

	<i>Program</i>	<i>Government</i>	<i>Payment</i>	<i>Eligibility</i>	<i>Available</i>	<i>Notes</i>
<i>Individuals</i>	Worker Emergency Bridge Fund (WEBF)	Nova Scotia	\$1,000 (one-time payment)	<ul style="list-style-type: none"> • Layoffs/loss of work • Not affected by other programs 	N/A	<ul style="list-style-type: none"> • To bridge gap between loss of work and CERB • Announcement on start date coming this week
	Income Assistance	Nova Scotia	Increase: \$50/payment	<ul style="list-style-type: none"> • Those eligible for Income Assistance 	Starting: 20 March, 2020	<ul style="list-style-type: none"> • Automatic; No need to apply • Office hours extended
	Canada Child Benefit	Canada	Increase: \$300/child	<ul style="list-style-type: none"> • Those eligible for CCB 	Period of: 2019/2020	<ul style="list-style-type: none"> • Automatic; no need to apply • Added to regular payments
	Goods & Service Tax	Canada	One-time payment: \$400/single \$600/couple	<ul style="list-style-type: none"> • Those eligible for GST rebate 	Starting: 9 April, 2020	<ul style="list-style-type: none"> • Automatic; no need to apply
	Canada Emergency Response Benefit	Canada	\$2000/month	<ul style="list-style-type: none"> • Those who have lost income due to COVID-19 	Starting: 6 April, 2020	<ul style="list-style-type: none"> • 4 month period • Taxable income • Apply 21hrs/day, 7 days/wk (closed 3 am-6am)

	Employment Insurance	Canada	Variable	<ul style="list-style-type: none"> Those who have lost income 	N/A	<ul style="list-style-type: none"> Claims after 15 March; switched to CERB Sickness benefits; waived 1 wk wait & medical certificate requirements
	Registered Retirement Income Fund	Canada	Reduced minimum withdrawals by 25%	<ul style="list-style-type: none"> Those using RRIF's 	Period of: Year 2020	
	Program	Government	Payment	Eligibility	Available	Notes
Businesses	Small Business Impact Grant	Nova Scotia	Up to \$5000 (one-time grant)	<ul style="list-style-type: none"> Eligible small businesses/social enterprises Not affected by other programs 	N/A	<ul style="list-style-type: none"> 15% sales revenue Program start to be announced this week
	Canada Emergency Wage Subsidy	Canada	75% wage subsidy	<ul style="list-style-type: none"> All business sizes All Business sectors (except public sector) 	N/A	<ul style="list-style-type: none"> Up to 3 months Retroactive to 15 March, 2020 Apply through CRA web-portal
	Temporary Wage Subsidy for Employers	Canada	10% of remuneration	<ul style="list-style-type: none"> Canadian businesses on account with CRA 	Period of: 18 Mar, 2020 to 20 June, 2020	
	Work-sharing Program	Canada	Variable	<ul style="list-style-type: none"> Those with reduced part-time 	Maximum duration	

