

HALIFAX CHAMBER OF COMMERCE



Halifax Chamber of Commerce

COVID-19 Updates

March – December 2020

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Subject: An Update on COVID-19 From Your Halifax Chamber

Sent: March 13, 2020

Hello Member,

The World Health Organization has recently announced that the outbreak of the novel coronavirus, or COVID-19, has become a global pandemic. At the time of this email, Nova Scotia has no reported cases. The current risk to Nova Scotians remains low and we want to work with our members and our community to ensure that it remains low.

Today we heard from Premier Stephen McNeil, Health & Wellness Minister Randy Delorey and Chief Medical Officer Dr. Robert Strang with an update on COVID-19. The Premier has announced that the government is encouraging organizations to limit public gatherings to 150 people. We respect and support this decision and want to provide an update on our upcoming events.

With the announcement we have made the difficult decision to postpone all of our events scheduled for March and April. Events scheduled for May and onwards will be evaluated in the coming weeks. Ticketholders for these events can expect to receive specific communications on next steps on Monday. We expect events to be rescheduled, and we will be pleased to host you at these events on the rescheduled dates.

As business owners, employers, employees, and citizens, it is important during times like these that we look out for and support our neighbours and community. We recognize that this rapidly changing situation is causing worry and concern. We urge you to stay informed, practice caution, and ensure you are prepared.

For a list of local resources, to find more information or speak with a qualified individual about COVID-19, please visit halifaxchamber.com/covid-19

If you're on the Chambers Health Plan, please see attached two documents concerning COVID-19. The Chambers Health Plan offers Teladoc, a remote app and website that allows you to consult with a physician about non-urgent medical matters by video conference or by phone, from wherever you are in Canada or the United States, 24 hours a day, 365 days a year. During your visit, you can receive a diagnosis, treatment recommendations, and even be prescribed medication when necessary.

We're in your corner at the Halifax Chamber of Commerce.

Sincerely,

Patrick Sullivan
President and CEO
Halifax Chamber of Commerce

Subject: A covid-19 update from your Halifax Chamber

Sent: March 24, 2020

Dear Member,

Over the past few weeks of uncertainty, we have seen an incredible display of resilience and innovation from the Halifax business community. Businesses have been quickly adapting to the new regulations and restrictions, from implementing takeout service to opening an online retail store. The impact on the business community continues to expand and we are looking for ways to support you.

The Halifax Chamber has put together a group called the Nova Scotia Business Labour Economic Council, to work on our members' behalf and to advocate with all levels of government at this difficult time. This group has rapidly expanded to over 60 groups and associations that represent over 200,000 workers in Nova Scotia. Your Chamber is leading this group and voicing your concerns to businesses and government across the province and the country.

We are sharing resources and information within the group to ensure that all members will have the most up to date communication from all relevant levels of government. Please visit our resources page here daily to find updates from the government and other service providers. This page will also promote and advertise any services you are offering and products you can provide. Check the page to find businesses and restaurants that are open in your neighborhood and other offers.

We will begin over the next few days to provide regular updates on this group to our members and the progress we are making. We will also be developing new systems and programs that will help our members while many of you are offsite or working from home.

We are asking our members to reach out to us with their concerns by emailing concerns@halifaxchamber.com. We are in constant communication with the municipal, provincial and the federal government representatives to voice your issues and provide you with solutions.

Let us know what we can do to help.

This will get better, but I know how difficult this is currently. Let's work together.

We're in your corner.

Sincerely,

Patrick Sullivan
President & CEO
Halifax Chamber of Commerce

Subject: A covid-19 update from your Halifax Chamber

Sent: March 27, 2020

Dear Member,

The government's economic response to COVID-19 continues to change daily with updates to better serve our members. Your Halifax Chamber wanted to pull together a list of the initiatives by all levels of government, banks and some utility companies to simplify your access to this information (attachment 1). The Premier is making announcements every day and may be making more announcements later this afternoon, and we will update our COVID-19 Resources Page to reflect any new information.

We have heard many times in the last week that our members are concerned about their ability to pay their commercial rent. If you are a tenant in a commercial property and your business has been impacted by COVID-19 and you are unable to pay your rent, speak to your landlord. Discuss whether you can agree to defer that rent. We have attached an explanation of how this might work (attachment 2). We've also attached sample rent deferral agreements so you can put down on paper with your landlord how you might defer either your gross (attachment 3) or net rent (attachment 4) across the term of your lease.

Please see attached:

- Supports for Businesses by Government
- Rent Deferral Agreement Explanation
- Rent Deferral Template Agreement (gross lease)
- Rent Deferral Template Agreement (net lease)

We are working with our Nova Scotia Business Labour Economic Coalition to continue providing the most up to date information to our members. To help us understand how we can better support you and your business, please fill out this survey.

We know you're doing a lot of reading lately, so we filmed this short video to summarize where you can find the information you need quickly.

We are also hosting a webinar on Tuesday, March 31 with McInnes Cooper on: "Labour Law: What Employers Need to Know". Register here.

We're in your corner.

Sincerely,

Patrick Sullivan
President & CEO
Halifax Chamber of Commerce

Subject: COVID-19 updates from the federal and provincial governments

Sent: March 30, 2020

Dear Member,

We continue to live in uncertain times. The federal, provincial and municipal governments are making daily updates on available resources. We place the most current information on our COVID-19 resources page here. We share your thoughts and concerns with all levels of government several times a week to ensure you are getting the help you require.

The government is working to get money into the pockets of Canadians as quickly as possible. The portal for accessing the CERB will be available in early April. EI-eligible Canadians who have lost their job can continue to apply for EI here, as can Canadians applying for other EI benefits.

Canadians will begin to receive their CERB payments within 10 days of application. The CERB would be paid every four weeks and be available from March 15, 2020 until October 3, 2020.

The federal government has increased the wage subsidy to 75% to support small and medium sized business owners. Subsidies will be backdated to March 15, 2020. The Prime Minister stated "If you work for a company that has been impacted by COVID-19, the government will cover up to 75 per cent of your salary on the first \$58,700 that you earn."

The government has also implemented the Canadian Emergency Business Account which will offer bank loans of up to \$40,000 for small businesses which will be interest-free for the first year and could have up to \$10,000 in forgiveness available.

Locally, the province created a Ministerial Order in reference to the Tenancy Act: Landlords are not permitted to change locks or seize property of businesses who cannot pay rent, if the business closed directly because of COVID-19 public health orders. This will remain in place for the duration of the Provincial State of Emergency currently scheduled to end April 5th, although we believe it will be extended.

Talk to your landlord about registering for the Small Business Rental Deferral Guarantee Program – the application has now been extended until April 30th.

If you're ordering takeout or delivery from your favourite local restaurant, starting March 30, restaurants can include alcohol purchases with take-out and delivery orders, as long as the alcohol cost is no more than 3 times the value of food ordered. Visit our Member to Member Marketplace to find special discounts for Chamber members.

Your Halifax Chamber continues to find ways to support you, and that includes keeping us all connected. We are hosting a variety of free webinars to help you navigate COVID-19 with experts in HR, labour law, mental health, and more. Sign up here.

Thank you, Halifax for your resilience, patience and continued advocacy for your business community. We speak with all levels of government several times a week, sharing your concerns and ideas. Please reach out to concerns@halifaxchamber.com to share your COVID-19 impact story with us.

We're in your corner.

Sincerely,

Patrick Sullivan

President & CEO

Halifax Chamber of Commerce

Subject: Update: New support for businesses and individuals

Sent: April 2, 2020

Dear Member,

I wanted to provide recently announced information for you and your business to assist you in staying up to date in this rapidly evolving environment. Today, I want to tell you about the Provincial announcements and a little more about the federal Wage Subsidy and the Canadian Emergency Response Benefit.

Provincial Announcements

Today, Premier McNeil announced additional measures to support small businesses and those who are self-employed. Their goal is to start processing applications early next week.

New measures announced today include:

- a \$20 million Worker Emergency Bridge Fund to help the self-employed and those laid-off workers who do not qualify for Employment Insurance. Government will provide a one-time, \$1,000 payment, to bridge the gap between layoffs and closures and the federal government's Canada Emergency Response Benefit
- \$20 million to fund a new program -- the Small Business Impact Grant. Eligible small businesses and social enterprises will receive a grant of 15 per cent of their gross revenues -- either from April 2019 or February 2020, up to a maximum of \$5,000. This flexible, one-time, upfront grant can be used for any purpose necessary. Read the full press release here.
- Nova Scotia Small Business Loan Guarantee Program

The Province has made an additional \$10 million in credit available through the Program as part of its COVID-19 response efforts to support small businesses, creating a new opportunity for our members experiencing financial uncertainty to access support. New loans and lines of credit can be issued through the Program, with up to \$100,000 of the funds being guaranteed to the lender by the Province until June 30th. In addition, businesses with existing loans under the Program are now eligible for up to a 90-day deferral on principle and interest payments. You can find details on the small business loan program here.

Federal Programs

Yesterday, Finance Minister Bill Morneau, the Minister of Small Business, Export Promotion and International Trade, Mary Ng, and the Minister of Innovation, Science and Industry, Navdeep Bains, announced the details of the proposed Canada Emergency Wage Subsidy.

Here are the quick facts:

- Qualifying businesses receive a 75% wage subsidy for up to 3 months, retroactive to March 15, 2020
- Applies to the first \$58,700 normally earned by employees, representing a benefit of up to \$847 per week. Please note if you and your staff earn more than \$58,700 per year, you will receive less than 75% in wage subsidy.
- Program would be in place for a 12-week period from March 15 to June 6, 2020
- Eligible employers:
- Employers who suffer a drop in gross revenues of at least 30 per cent in March, April or May, when compared to the same month in 2019, although Minister Morneau acknowledged in interviews that if there were no revenues last year that revenues from January and February 2020 would be considered.
- Employers of all sizes and across all sectors of the economy, with the exception of public sector entities
- The 10% wage subsidy is still available if you have not lost 30% in revenue
- Not-for-profits: government will continue to work with the sector to ensure the definition of revenue is appropriate to their circumstances. Further details will be announced soon.

- Eligible employers would be able to access the Canada Emergency Wage Subsidy by applying through a Canada Revenue Agency online portal. More details regarding how to apply for the program will follow, but we would suggest you sign up immediately for direct deposit with CRA.
-

Here is a link to the backgrounder with more details.

Canada Emergency Response Benefit (CERB): If you have lost income because of COVID-19, the CERB will provide you with temporary income support. The CERB will provide you with \$500 a week for up to 16 weeks. They will start accepting applications on April 6. Prior to April 6, individuals who are without work and are eligible for EI can continue to apply for Employment Insurance. Eligibility includes those:

- Who have stopped working because of COVID-19 or are eligible for Employment Insurance regular or sickness benefits;
- Who had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their applications
- Who are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, they expect to have no employment income.
- Please find details on how to apply here.

Canada Emergency Business Account

The Federal Government has also announced a number of programs, including an interest free loan of up to \$40,000 to small businesses and not-for-profits to help cover operating costs during this period of unrest, where their revenues have been temporarily reduced. This loan will be forgivable up to \$10,000. Find more details here.

Free Halifax Chamber webinars: To keep our members engaged and informed, the Halifax Chamber is hosting a free webinar series on navigating COVID-19. On Friday, April 3, we're doing a Q&A with MP Andy Fillmore. Check the events calendar for a full lineup.

Thank you for your continued support of the Halifax business community. We're in your corner.

Sincerely,

Patrick Sullivan
President and CEO
Halifax Chamber of Commerce

Subject: New Provincial support programs

Sent: April 7, 2020

I wanted to write to first remind you how important it is for all of our safety to listen to the advice of the public health authority and respect physical distancing and stay close to home if you can. We can still order food, enjoy take-out and have home delivery of various products while respecting the distance of 6 feet between each of us. You can also wear a mask as you shop to protect the people you may come in contact with. We MUST all do our part to get through this in the shortest period of time to protect people and our economy.

Businesses need information and we at the Halifax Chamber are trying to keep you up to date with the most recent, easy to source information. Today, we've created an attachment that allows you to easily see a number of the biggest programs for small and large business owners and businesses. You can view the programs available, and while viewing this, can click through to the various government offerings or our covid-19 resource page at Halifaxchamber.com.

I am meeting every two days with over 100 individuals who represent thousands of businesses, not for profits, charities and other organizations. Representatives from Federal, Provincial and Municipal governments attend those meetings as well to provide timely updates so the group can relay the information to our stakeholders. Just today, I had a conversation with Minister Mélanie Joly, Minister of Economic Development and Official Languages. The Minister is also responsible for tourism. I conveyed some the concerns I have heard from members about the programs currently available and she was very responsive to those concerns and gave me a sense that the federal government is already working on the next stage of support to businesses, not-for-profits and charities.

Small Business Impact Grant

The provincial programs were announced last week, and I have received many questions on what an eligible business is for the Small Business Impact Grant which is expected to be available online for application the end of this week. The second attachment will describe in detail what qualifies as an eligible business for the \$5,000 Business Impact Grant. They include small businesses ordered to cease or substantially curtail operations due to the Covid 19 Order of the Chief Medical Officer of Health. Please take a look at the attachment for greater clarity.

Canada Emergency Business Account (CEBA)

The CEBA program which can provide up to \$40,000 to small businesses and not-for-profits with a \$10,000 forgivable component is expected to be available this week. This link will take you to our covid-19 resource page and if you click on the federal programs you will find links to all the major banks and information from them on their programs.

Free Halifax Chamber webinars

To keep our members engaged and informed, the Halifax Chamber is hosting a free webinar series on navigating COVID-19. On Thursday, April 9th, we have "Ask A Psychiatrist" as we all adjust to our new environment. Check the events calendar for a full lineup.

Please reach out to us if you have questions or concerns. We're in this together.

Sincerely,
Patrick Sullivan
President and CEO
Halifax Chamber of Commerce

Subject: Applications open tomorrow for Provincial - Worker Emergency Bridge Fund

Sent: April 9, 2020

I wish you and your families a Happy Spring, Easter and Passover holiday.

This is a difficult time for many people, and although we may be physically separated during this holiday when we would normally be together, I would encourage you to reach out to friends and family and see how they are doing over the next few days. We will get through this and we will get through this faster if we follow the guidelines from public health and stay home as much as possible and ensure physical distancing.

I wanted to include some updated information for you, your business and your employees:

Federal

The Canadian Emergency Business Account was launched today by the major banks. The banks have asked customers to visit their online business account to apply for the \$40,000 line of credit with a \$10,000 forgivable portion.

-
- RBC
- Scotiabank
- TD Bank
- BMO
- CIBC

The Canadian Emergency Wage Subsidy (CEWS) is changing slightly, as reported yesterday, please take a look at the changes here, and is available for businesses, charities and not for profits of any size. For March, the Government proposes to make the CEWS more accessible than originally announced by reducing the 30% benchmark to 15%, in recognition of the fact that many businesses did not begin to be affected by the crisis until partway through the month.

To measure their revenue loss, it is proposed that all employers have the flexibility to compare their revenue of March, April and May 2020 to that of the same month of 2019, or to an average of their revenue earned in January and February 2020.

Registered charities and non-profit organizations would also be able to benefit from the additional flexibilities being provided to employers with respect to the revenue loss calculation. In addition, to recognize that different types of organizations are experiencing different types of funding pressures, it is proposed that charities and non-profit organizations be allowed to choose to include or exclude government funding in their revenues for the purpose of applying the revenue reduction test.

The 10% wage subsidy is still available for all employers, whether there is a sales decline or not.

Provincial

The Provincial Emergency Bridge Fund of \$1,000 will be available Friday, April 10th, at 8:00am for application. This fund will require communication with a Red Cross Agent by telephone. Please click here for more details.

The Provincial Business Impact Grant will be available for application at Friday, April 10th at 8:00am. The link to the application will be found on this page under Small Business Impact Grant. Here are the eligibility criteria.

The Province of Nova Scotia has announced several programs to support businesses and community organizations. Please see our affinity partner CUA's support for small businesses here.

The Halifax Chamber of Commerce continues to work and advocate for you to improve the options that you and your business can receive, and we are meeting with representatives of the Federal, Provincial and Municipal governments every two days.

Here is a link to our summary page which describes all the programs and has direct links to them.

Free Halifax Chamber webinars: To keep our members engaged and informed, the Halifax Chamber is hosting a free webinar series on navigating COVID-19. On Tuesday April 14th at noon, we will have Minister Melanie Joly, Federal Minister of Economic Development and Official Languages. The Minister is also responsible for Canada's Tourism. Check the events calendar for a full lineup.

Please reach out to us if you have questions or concerns. We're in this together.

Regards,

Patrick Sullivan
President and CEO
Halifax Chamber of Commerce

Subject: CERB widens eligibility and other updates

Sent: April 15, 2020

The Federal Government announced changes today to the Canada Emergency Response Benefit (CERB). To help more Canadians benefit from the CERB, the government is announcing changes to the eligibility rules to:

Allow people to earn up to \$1,000 per month while collecting the CERB.

Extend the CERB to seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work as a result of the COVID-19 outbreak.

Extend the CERB to workers who have recently exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19.

These changes will be retroactive to March 15, 2020. More details will be posted on the portal. It will take 24-48 hours for the CERB application system to be updated with the new criteria and the revised application portal will be open after that. Read the press release [here](#).

The Federal Government will now be working together with the provinces and territories to top-up the salaries of low-income essential workers through a new cost-sharing transfer program for those deemed essential. The Government of Canada will cover a portion of the cost of providing temporary financial support to these low-income workers, thereby helping to support employers in keeping their workers on staff, while also ensuring fairness. Through this new transfer, provinces and territories will be able to provide their low-income essential workers (those who earn less than \$2,500 per month), with a top up. More details to come.

In more good news, we are so pleased to see our members and the business community pivoting to provide new products and services to Halifax and beyond.

Compass Distillers: Producing hand sanitizer for the public and donating 500+ bottles to organizations in need.

United Sign: Re-tooled its signage production facility to fulfill an order of 10,000 medical face shields for the New Brunswick government, as well as 40,000 more in production to serve other jurisdictions.

Evolve Fitness: Hosting online workouts by donation and raised \$60,000+ to purchase gift cards from local businesses.

Rasa: Provided free meals to frontline workers for one week and is now offering a fixed meal package for just \$7.00+ tax to all frontline workers.

Your Halifax Chamber continues to host our Navigating COVID-19 webinar series, presented by Atlantic Canada Opportunities Agency (ACOA). Tomorrow, experts from MNP will review available funding programs to lead your business through the crisis. See the [events page](#) for a full lineup.

Finally, National Takeout Day launched today, a Canada-wide initiative to encourage us to stay at home and support our local hospitality industry. This is happening every Wednesday! You can find lists of open restaurants under support local on our COVID-19 resources page [here](#). Let's #SupportLocalEats.

P.S. – Check out these colouring pages for kids (or adults!) thanking our essential workers. Shout out to our friends at the Truro & Colchester Chamber of Commerce for providing these pieces. A great way to engage our kids and teach them about the importance of community.

Regards,
Patrick Sullivan
President and CEO
Halifax Chamber of Commerce

Subject: CEBA expansion and more updates

Sent: April 16, 2020

The federal government made two important announcements today, and we wanted to get you the information as quickly as possible.

Canada Emergency Business Account (CEBA)

The government expanded CEBA to businesses that paid between \$20,000 and \$1.5 million in total payroll in 2019. This new range will replace the previous one of between \$50,000 and \$1 million and will help address the challenges faced by small businesses to cover non-deferrable operating costs. *Since the launch of the CEBA on April 9, 2020, more than 195,000 loans have been approved by financial institutions, extending more than \$7.5 billion in credit to small businesses. You can apply at any chartered bank or Credit Union.

Canada Emergency Commercial Rent Assistance (CECRA)

The federal government is working with the provinces and territories to increase rent support for businesses that are most impacted by the pandemic and the government will have more details to share soon. The intention is to have CECRA provide loans, including forgivable loans, to commercial property owners who in turn will lower or forgo the rent of small businesses for the months of April (retroactive), May, and June. Implementation of the program will require a partnership between the federal government and provincial and territorial governments, which are responsible for property owner-tenant relationships.

We would also like remind everyone about the provincial programs in place to support small businesses and individuals:

Small Business Impact Grant

If your small business, non-profit, or charity had to close or reduce operations because of the COVID-19 public health order, you may be eligible for a one-time grant. Small businesses, non-profits, or charities ordered to close or substantively curtail their operations under the COVID-19 public health order may be eligible for the Small Business Impact Grant. The one-time grant is equal to 15% of sales revenue from either April 2019 or February 2020, up to a maximum of \$5,000 per business. You can choose which month will be used to calculate the grant amount. [APPLY HERE](#). Please read the guidelines [here](#).

Worker Emergency Bridge Fund

If you were laid off or out of work on or after 16 March 2020 because of COVID-19 and you aren't eligible for Employment Insurance, you may be eligible for the Worker Emergency Bridge. The Worker Emergency Bridge is a one-time \$1,000 payment to help you meet your basic needs as soon as possible. It can be combined with the Canada Emergency Response Benefit (CERB). The payment counts as taxable income and you'll need to include it on your 2020 tax return.

Halifax Regional Municipality Tax Deferral

Halifax Regional Council has voted to provide immediate relief to both residential and business customers. These efforts include:

The deferral of the interim tax bill due date from April 30, 2020 to June 1, 2020;

The suspension of Non-Sufficient Fund fees; and

The reduction of the interest rate charged on arrears from 15% per annum to 10% per annum.

With these changes, it is critical that those who can pay their taxes continue do so in a timely fashion. Tax revenue makes up 82% of the municipality's revenue. Operating expenses total approximately \$100 million per month and, while the municipality is financially sound, a significant amount of cashflow is required to provide services, pay vendors and suppliers and continue with capital projects that support the economy.

Finally, we know the only way to get through this is to listen to the advice of the public health authority. Respect physical distancing. Stay close to home. Wear a mask if you can while in public to protect those around you. We must all work

together to get through COVID-19 quickly so we can protect our economy and our community.

We're in your corner.

Sincerely,

Patrick Sullivan
President and CEO
Halifax Chamber of Commerce

Subject: DEADLINE: Apr 25 for Small Business Impact Grant

Sent: April 22,2020

First and foremost, we would like to acknowledge the tragic and senseless events from this past weekend. It is a time of incredible heroism across the province from healthcare workers to grocery store staff and now our first responders. We at the Halifax Chamber are thinking of everyone affected. This is an incredibly difficult time for Nova Scotians, and we encourage you to reach out if you are struggling (Nova Scotia Mental Health Crisis Line available 24/7: 1-888-429-8167). We are sending virtual hugs to everyone around the province.

There have been some important developments in the COVID-19 response plans that we would like to share with you.

Wage Subsidy Calculator

When you apply for the Canada Employment Wage Subsidy (CEWS), you will be asked to enter amounts such as the number of eligible employees and gross payroll. To get ready, you can determine these amounts and preview your subsidy claim now, based on information you enter. The calculator is a tool to help you estimate the amount of your wage subsidy. Companies can start applying for the Wage Subsidy on Monday, April 27.

Small Business Impact Grant Deadline

The deadline to apply for the provincial Small Business Impact Grant is this Saturday, April 25. The program is available for small businesses, non-profits, and social enterprises directly ordered to close or significantly reduce their operations under the COVID-19 Public Health order. The grant is equal to 15% of sales revenue from either April 2019 or February 2020 (your choice), up to a maximum of \$5,000 per business. More information on the program and eligibility is available at <https://covid19-small-business-impact-grant.nscrc.ca/>

Pandemic guidance for business owners as we reopen

Find free tip sheets as guidance while operating during a pandemic, including the coronavirus disease (COVID-19) pandemic. Each document offers health and safety tips and good practices, for both employers and workers, specific to many industries or sectors. Organizations and businesses can adopt this guidance to protect their workers and prevent the spread of infections. The tip sheets cover a range of occupations and industries from construction and trucking to healthcare and daycares. As we transition to a less restrictive environment, these sheets will help guide your reopening.

Halifax Partnership's COVID-19 Program Assessment Tool

Trying to understand and navigate programs that are available for your business and employees during COVID-19? Halifax Partnership (a Halifax Chamber member) has created a quick and easy-to-use Program Assessment Tool that helps you determine which funding and support programs you are eligible for and gives guidance on how to access them. Note: You may apply for multiple federal, provincial, and municipal support programs so don't miss out on finding the right supports to meet your needs.

Federal Emergency Community Support Fund

The federal government announced a \$350 million Emergency Community Support Fund to help charities train volunteers to help with at-home deliveries so they can continue supporting their clients. The fund will provide money to both smaller, independent charities, as well as larger ones like United Way and the Red Cross. More details next week.

Regional Relief and Recovery Fund

The federal government is providing nearly \$1B in support to affected businesses and communities. This initiative is implemented by the six regional development agencies, ACOA in Nova Scotia, which are familiar with their region's economic realities.

\$287 million of the fund will support small and rural businesses and communities, including rural HRM. The fund will provide them with much-needed access to capital in part through the CBDC Network. Retail businesses are eligible for this

funding.

Support for students and new grads

The federal government announced today nearly \$9 billion for post-secondary students and recent graduates. This includes the Canada Emergency Student Benefit, which would provide support to students and new graduates not eligible for the CERB. The government is also expanding existing federal employment, skills development and youth programming to create up to 116,000 jobs, placements and other training opportunities over the coming months. Read the full press release [here](#).

Get Girl Guide cookies from your local restaurant

A new initiative launches today to support Girl Guides of Canada. Many of us are aware of the famous classic Girl Guide cookies that get sold every spring by girls in our community at organized sales events in malls or to their neighbours as a fundraiser for their guiding activities. That time has come again but with the importance of pandemic protocols and impact of COVID-19, Girl Guides in Nova Scotia can't sell by their usual methods, so innovation is essential to help these girls meet their critical fundraising goals. The Restaurant Association of Nova Scotia (RANS) and Girl Guides of Nova Scotia are partnering up with an initiative to help support cookie sales this Spring. Ask when you get takeout from your local restaurant.

Halifax Water: Don't Dump it

Halifax Water is seeing a significant increase in disposable gloves and wipes and these items damage sewer systems, cause sewer backups into homes, businesses, apartments and other properties and pose a potential health hazard. They are asking for your assistance to distribute educational signage to your members serviced by Halifax Water for printing and posting, where applicable, in public and employee washrooms, on product shelves (where wipes, gloves and masks are sold), on bulletin boards, near checkouts, and outside near lineups. The graphics package is available for download at <https://halifaxwater.ca/dont-dump-it-poster-pack>.

Nova Scotia Business Labour Economic Coalition

The Nova Scotia Business Labour Economic Coalition (NSBLEC) is being led by your Halifax Chamber and the list of organizations attached. We meet three times a week with all levels of government to bring forward member concerns and find solutions.

The Halifax Chamber is hosting three webinars this week:

Thursday: MP Darren Fisher

Friday: Mental Health Resource for Entrepreneurs

Friday: Halifax Chamber President & CEO Patrick Sullivan: Funding Navigator

Please visit our COVID-19 resources page for additional information on programs and funding.

We're in your corner.

Patrick Sullivan

President and CEO

Halifax Chamber of Commerce

Subject: Federal rent relief information

Sent: April 24, 2020

The gravity of the past weekend continues to weigh on Nova Scotians. This is a devastating week for the province, and we encourage you to reach out to the 24/7 Mental Health Crisis Line (1-888-429-8167) if you are struggling. All of us at the Chamber are thinking about the victims and their families and friends. We are sending virtual hugs to everyone.

Federal government announces rent assistance program details

Government of Canada today announced that the federal government has reached an agreement in principle with all provinces and territories to implement the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses. This program will lower rent by 75 per cent for small businesses that have been affected by COVID-19.

Further details on the program are below:

The program will provide forgivable loans to qualifying commercial property owners to cover 50 per cent of three monthly rent payments that are payable by eligible small business tenants who are experiencing financial hardship during April, May, and June.

The loans will be forgiven if the mortgaged property owner agrees to reduce the eligible small business tenants' rent by at least 75 per cent for the three corresponding months under a rent forgiveness agreement, which will include a term not to evict the tenant while the agreement is in place. The small business tenant would cover the remainder, up to 25 per cent of the rent.

Impacted small business tenants are businesses paying less than \$50,000 per month in rent and who have temporarily ceased operations or have experienced at least a 70 per cent drop in pre-COVID-19 revenues. This support will also be available to non-profit and charitable organizations.

Provincial government adds Nova Scotia Credit Support Program

The province announced today, April 24, the COVID-19 Small Business Credit and Support Program as a temporary stream for access to credit, cash grants and support delivered from Chamber affinity partner CUA and participating credit unions. The program will be available starting Wednesday, April 29. The program will provide eligible applicants a maximum loan amount of \$25,000 and upon approval businesses will receive a grant of up to \$1,500. There will also be a business continuity voucher of up to \$1,500 to help hire a private consultant for advice. Loans may be granted for a term of up to 10 years and lines of credit for up to seven years with an interest rate of prime + 3.35%.

To be eligible, small businesses must have a payroll less than \$20,000 in the previous fiscal year and have experienced a decline in revenue from sales of at least 15 per cent in March or at least 30 per cent in April, May or June. The Halifax Chamber believes this should assist sole-proprietors or small business owners that receive dividends as income. The program will be available until June 30.

Quick Facts:

- Maximum loan amount is \$25,000
- Upon approval, businesses will receive a grant up to \$1,500, as well as a COVID-19 Business Continuity Voucher of up to \$1,500, to help hire a private consultant for advice and support in adapting or recovering from the impacts of COVID-19. The Voucher Program will be open until May 29, 2020 and all projects funded under the Voucher Program must be completed by July 3, 2020.
- Have not applied or received a loan through CEBA
- Be a sole proprietorship, partnership, corporation, co-operative, society, social enterprise, not for profit, charity in business, and other similar organizations.

Nova Scotia Business Labour Economic Coalition

Nova Scotia Department of Business Minister, Geoff MacLellan, spoke today with the Nova Scotia Business & Labour Economic Coalition, that I Chair, to review the current provincial supports for the business community and the gaps that

remain. Mr. MacLellan acknowledged that the partnerships created and willingness to work together has been outstanding and has provided invaluable resources and information for their policy decision making. The Coalition will continue to advocate for support and provide up-to-date and relevant information to the business community.

Chamber updates

We would like to thank everyone who has been attending our webinars or watching the recordings on YouTube. We hope they have been useful. We ask that you complete a quick survey to help us plan for future webinars. Your feedback will help us shape the content.

The Halifax Chamber is always looking for new ways to engage our members. We are excited to announce that we are launching a podcast, ChamberChats. For the foreseeable future, the podcast will focus on COVID-19 and the economic impact we're facing, along with available resources and tales of resiliency. Our first episode with Mayor Savage is live now – listen here.

We encourage you all to continue supporting local as much as you can. You can find a list of discounted products and services from our members here.

We're in your corner.

A handwritten signature in black ink, appearing to read 'P. Sullivan', written in a cursive style.

Patrick Sullivan
President and CEO
Halifax Chamber of Commerce

Subject: Applications now open for Small Business Credit & Support program

Sent: April 29, 2020

We'd like to start off by applauding Nova Scotia. We have come together as a province to support each other through t-shirt sales, food donations, and sharing our love of music online. Thank you to all of you for sharing your strength and resilience with those who need it most during this time.

The provincial and federal governments have released new details about important funding programs, please see below:

COVID-19 SMALL BUSINESS CREDIT & SUPPORT PROGRAM

The new provincial program is now open for applications at: www.honestmoney.ca/nsbusinessrelief

To start the process, applicants will answer a short set of questions. If it is determined that base-line qualifications are met, applicants will complete a form with their contact information. A credit union representative will then contact the business owner within three-to-five business days.

Once approved, the applicant will be able to access credit (up to \$25,000), an upfront grant of 10% of their loan (up to \$1,500) and a business voucher (up to \$1,500). Information on the business voucher is attached.

CANADA EMERGENCY COMMERCIAL RENT ASSISTANCE (CECRA)

Canada Emergency Commercial Rent Assistance (CECRA) for small businesses provides much needed relief for small businesses experiencing financial hardship due to COVID-19. It offers forgivable loans to eligible commercial property owners so that they can reduce the rent owed by their impacted small business tenants by at least 75% for the months of April, May and June 2020. Find more details on eligibility and sign up to receive updates on the program here: <https://www.cmhc-schl.gc.ca/en/finance-and-investing/covid19-cecra-small-business>

HALIFAX CHAMBER OF COMMERCE MEMBER TO MEMBER OFFERS

Our members are offering special discounts to the Halifax business community. Browse the listings for discounts on consulting services, photography, web hosting services and more.

NOVA SCOTIA BUSINESS LABOUR ECONOMIC COALITION

The Nova Scotia Business Labour Economic Coalition, spearheaded by the Halifax Chamber of Commerce, distributed an ad today in the Chronicle Herald. The ad is a reproduction of an ad originally published in 1917 immediately following the Halifax explosion. It reinforces our need to work together to ensure we can get through this and come out the other side in the coming months. I hope you will post it in a window at your business. Please see attached for the poster.

DISCOVER HALIFAX – SHOP AND STAY HOME/DINE AND STAY HOME

Discover Halifax has compiled a list of local small businesses – restaurants and shops – that are open for business, offering online shopping or take-out and delivery options while practicing responsible social distancing. Listings are available here: <https://discoverhalifaxns.com/>

RESTAURANT ASSOCIATION OF NOVA SCOTIA

The Restaurant Association of Nova Scotia (RANS) has compiled a list of restaurants throughout the province that are open for take-out or delivery. Check them out here: <https://www.rans.ca/restaurants-open-for-take-outdelivery>

RANS has also partnered with Girl Guides of Nova Scotia to encourage restaurants to sell boxes of Girl Guide cookies with take-out and delivery orders. The cookies sell for \$5 a box and all proceeds will go towards helping the girls with their guiding activities. In addition, Bank of Montreal will be donating \$1 to the United Way for every box of Girl Guide cookies sold as part of this initiative.

COVID-19 TIP SHEETS FOR BUSINESSES

The Canadian Centre for Occupational Health and Safety has free tip sheets available online that provide guidance to businesses during the pandemic. The documents provide health and safety tips for both workers and employers and are specific to each industry or sector. Please check for your sector by clicking on the link below:

<https://www.ccohs.ca/products/publications/covid19/>

We're in your corner,

A handwritten signature in black ink, appearing to read 'P. Sullivan', written in a cursive style.

Patrick Sullivan
President and CEO
Halifax Chamber of Commerce

Subject: Province lifts some restrictions

Sent: May 1, 2020

I want to take a moment to recognize another tragedy this week, with the tragic news of the loss of life by Canadian Armed Forces members. They live in our community; we see them every day and now sadly some of them have left us. Let's keep them in our thoughts. If you see a CAF member, please thank them for their service, they are working for us every day.

There has been some new news in Nova Scotia today: the Premier reopened the parks! There are a number of restrictions and rules surrounding this reopening, but it's an important step in the right direction. We urge you to respect physical and social distancing if you plan to visit a park. Read the province's guide to staying healthy here. The more we work together, the sooner we can reopen our province.

COVID-19 SMALL BUSINESS CREDIT & SUPPORT PROGRAM(SBCSP)

The COVID-19 Small Business Credit and Support Program is now open for applications

at: www.honestmoney.ca/nsbusinessrelief. The COVID-19 stream provides short-term support to impacted businesses.

ARE YOU A CONSULTANT?

Nova Scotia Business Inc (NSBI) will be launching a Consultant Directory to help companies connect with consultants to address immediate challenges. You can then be one of the consultants eligible for the business continuity voucher program (SBCSP). If you are a consultant with an office in Nova Scotia and are interested in being included in the initial intake of the Nova Scotia Consultant Directory, visit <https://www.novascotiabusiness.com/consultant-form> and complete your submission by May 4, 2020.

VOLUNTEER NOVA SCOTIA

Volunteer Nova Scotia is a province-wide service that connects people looking for volunteer opportunities with non-profit organizations looking for skilled volunteers. In response to COVID-19, the website has been updated to include a COVID-19 response page for organizations and volunteers who want to help with the relief effort, as well as volunteer-from-home opportunities. More information is available at <https://www.volunteerns.ca/>

BUSINESS NAVIGATORS

The province recently launched their new business navigator program to help new and existing businesses navigate the provincial regulations. Call or email the business navigators to get help on registration, permits and licenses, inspection requirements and more.

CANADIAN SURVEY ON BUSINESS CONDITIONS

Statistics Canada released their findings on the impact of COVID-19 on Canadian businesses. Read the results here.

HALIFAX CHAMBER WEBINARS

We are offering free webinars several times a week on a variety of topics related to COVID-19. Please join us for our next series:

Monday, May 4: Cybersecurity: Working from home

Wednesday, May 6: Funding Navigator

Thursday, May 7: Empower your Business

Friday, May 8: Economic Recovery Dashboard

Have an idea for a webinar? Tell us here! We're shaping our future content and value your feedback.

CHAMBER CHATS PODCAST

Last week, we launched our new podcast, ChamberChats. We're excited to present you with our second episode, featuring Hon. Perrin Beatty, President & CEO of the Canadian Chamber of Commerce. We discuss Canadian businesses, their resiliency and how we can work together when it's time to reopen.

We're in your corner.

A handwritten signature in black ink, appearing to read 'P. Sullivan', written in a cursive style.

Patrick Sullivan
President and CEO
Halifax Chamber of Commerce

Subject: Province prepares for reopening

Sent: May 8, 2020

This week, Dr. Robert Strang solicited feedback from the Halifax Chamber-led Nova Scotia Business Labour Economic Coalition (NSBLEC) on the province's initial thinking on reopening. The group represents over 10,000 businesses and over 200,000 employees, as well as not-for-profit and community groups. Today, he presented the national guidelines with a provincial lens for reopening our economy and how we can ensure a safe environment. You can watch the Facebook live update [here](#).

The Prime Minister today announced **the Canada Emergency Wage Subsidy (CEWS) will be extended**. This program was to expire June 6th. More details will be available next week but this will be very important for many businesses as they make decisions for the coming months.

Your Halifax Chamber is shifting focus to support our members and the business community as we prepare for the recovery phase. We continue to advocate for to all levels of government for more funding and more support moving into the next phase.

As the province prepares to lift restrictions, we want to ensure your business is ready. Our community's health and safety remain the top priorities. Businesses will need to follow the recommended public health guidelines to keep their customers and employees safe and prevent further spread of COVID-19. The onus will be on us as employers and small businesses. The Halifax Chamber put together a reopening tip sheet of things to consider while preparing your business for customers. Please see attached. I would encourage you in your industry to develop your own sheets that will articulate your opening plans. Dr. Strang has stated he will rely on us to develop our plans in order to allow business sectors to reopen. Here are great examples.

The province is starting to think about reopening and lifting restrictions, and small businesses are still struggling. We were pleased to see the provincial government providing much needed relief last month with the Small Business Impact Grant. Each new month brings new water bills, taxes, rent, and other fixed expenses for small businesses operating at a loss. We have asked the province to reopen this program and look forward to a positive response.

The Small Business Credit and Support program which provides up to \$25,000 provincially is currently on hold due to high volumes but is expected to reopen soon. Please check back here for the most up to date information.

Tourism Nova Scotia presented to the NSBLEC group today on the industry's recovery potential. The recovery will be gradual, and a variety of factors will have to be met, including; travel restrictions lifted, physical distancing measures are eased, operators are able to open for business, and Nova Scotians are willing to welcome visitors. Based off their research, phase #1 will include local travel, phase #2 will include regional and close drive travel, and finally, phase #3 would include further away visitors from the US and overseas. This is a link to their plan as of April 28th.

The Canada Emergency Response Benefit (CERB) is now in its second month. If you applied for the CERB last month, you have to reapply for the month of May. You can reapply through either Service Canada or Canada Revenue Agency. Click [here](#) for more details.

We're in your corner.

Patrick Sullivan
President and CEO
Halifax Chamber of Commerce

Subject: Preparing to reopen

Sent: May 13, 2020

Since the beginning of COVID-19, the Halifax Chamber of Commerce has been keeping our members and the business community informed and up to date on available resources and funding programs. We continue to support local business as we approach reactivating the economy.

There have been drastic changes in how businesses can operate. To ensure continued operations, it is important to keep employees and customers safe while providing a quality customer experience. Business as usual has a new meaning, and just like unsafe machinery, we need to change our practices and adapt to the new normal. We have planned a 5-step approach to operate business safely with COVID-19. Read our Reopening Business in Halifax Toolkit for the 5 most important ways you can prepare to reopen your business.

Regional Relief and Recovery Fund (RRRF)

The Government of Canada announced the details of a new program today. This fund may work for many businesses that did not qualify for other Federal programs. It recognizes that some business owners and support organizations have not been able to access other federal emergency support measures and that is why they have created the Regional Relief and Recovery Fund (RRRF). The RRRF will help businesses and organizations continue their operations, including paying their employees, and support projects by businesses, organizations and communities to prepare now for a successful recovery. You can apply here. A portion will be delivered by ACOA and a portion will be delivered in more rural areas by the Atlantic Association of CBDCs.

Nova Scotia Business & Labour Economic Coalition (NSBLEC)

During today's NSBLEC meeting, much of the discussion was focused on reopening and the guidelines around various industries. We recognize that demand will have a huge impact on whether a company decides to open or not and the Chamber is focused on helping to create confidence and demand.

There is no formal reopen plan, or dates, and the Nova Scotia government is relying on industries and businesses to come up with their own plans, including maintaining social distancing under the health protection act. To manage an approach to reopening, businesses need to consider contact intensity and contact frequency. We were the last province to close many businesses and will be one of the last to reopen.

Canada Emergency Student Benefit

Applications begin this Friday, May 15, for the Canada Emergency Student Benefit (CESB). The CESB provides financial support to post-secondary students, and recent post-secondary and high school graduates who are unable to find work due to COVID-19. This benefit is for students who do not qualify for the Canada Emergency Response Benefit (CERB) or Employment Insurance (EI). From May to August 2020, the CESB provides a payment to eligible students of: \$1,250 for each 4-week period or \$2,000 for each 4-week period, if you have dependants or a disability. You can apply over the phone or through your CRA My Account.

Continuing to Support Local is Vital

There are over 130 restaurants, shops and markets that are open in Halifax and the Halifax Innovation District has created a useful map of what's open for take-out and delivery. Let's continue to #supportlocal.

Member Highlight

Appili Therapeutics Inc. is developing novel approaches to lead the fight against infectious disease. Despite numerous achievements in healthcare, infectious diseases remain the leading cause of death worldwide. Appili announced this week they are working on the first clinical program in the world designed to assess the use of Favipiravir for COVID-19 as prophylaxis for outbreak control, an antiviral drug that has shown early efficacy against COVID-19.

Support for Seniors

This week, Prime Minister Justin Trudeau announced a series of additional measures to help Canadian seniors and provide them with great financial security during COVID-19. These measures include a one-time tax-free payment of \$300 for seniors eligible for the Old Age Security (OAS) pension, expanding the New Horizons for Seniors Program with an additional investment of \$20 million to support organizations, and temporarily extending GIS and Allowance payments for seniors' 2019 income information has not been assessed. This will ensure that the most vulnerable seniors continue to receive their benefits when they need them the most.

HRM Revised Budget Response

With the submission of an updated budget to HRM Council, the Halifax Chamber has presented suggestions and questions, to reflect the unprecedented times of Covid-19 and necessary amendments to ensure the continued viability of the municipality and the business community. Read the full document [here](#).

We're in your corner.

Patrick Sullivan
President and CEO
Halifax Chamber of Commerce

Subject: Province has lifted some restrictions and new federal programs

Sent: May 19, 2020

I hope you enjoyed the sunny weekend and you were able to take advantage of the newly announced bubbles. It's an important step for Nova Scotians to connect with our families and friends while remaining committed to flattening the curve. We are pleased to see some restrictions lifting and some changes when it comes to reopening, but we need to see more. The Premier said today if we stay on the current track, we can expect reopening in early June. Unless you were a business ordered closed, you can be open now, if you can maintain the 6ft of social distancing required by the medical order. Dr. Strang will finish his consultations this week and we hope to hear more information on the plans for those businesses ordered closed next week. We are working hard to get clarity and new information from government officials in the hands of our members over the next few days.

Preparing to reopen

Our team has created a toolkit to help your business get ready for reopening with the new public health guidelines. To ensure continued operations, it is important to keep employees and customers safe while still providing a quality customer experience. We have planned a 5-step approach to operate business safely with COVID-19. Read through the toolkit here and use it to reopen your business.

Canada Emergency Business Account (CEBA) expansion

The federal government announced an expansion to the eligibility criteria for the CEBA to include many owner-operated small businesses today. The program will now be available to a greater number of businesses that are sole proprietors receiving income directly from their businesses, businesses that rely on contractors, and family-owned corporations that pay employees through dividends rather than payroll.

To qualify under the expanded eligibility criteria, applicants with payroll lower than \$20,000 would need:

a business operating account at a participating financial institution

a Canada Revenue Agency business number, and to have filed a 2018 or 2019 tax return.

eligible non-deferrable expenses between \$40,000 and \$1.5 million. Eligible non-deferrable expenses could include costs such as rent, property taxes, utilities, and insurance.

Funding will be delivered in partnership with financial institutions. The launch date for new applications and more details will follow in the days to come.

Canada Emergency Wages Subsidy (CEWS) extended

The Government of Canada will extend the CEWS by an additional 12 weeks to August 29, 2020. As a Canadian employer whose business has been affected by COVID-19, you may be eligible for a subsidy of 75% of employee wages for up to 24 weeks, retroactive from March 15, 2020, to August 29, 2020. This wage subsidy will enable you to re-hire workers previously laid off as a result of COVID-19, help prevent further job losses, and better position you to resume normal operations following the crisis. Find more information here.

Additional public health measures lifted

On Friday, May 15, Premier McNeil and Dr. Strang announced more easing of public health restrictions. Two immediate family households can now come together without physical distancing. It's up to you to decide who your family bubble is – you can choose one household to be your family bubble. The family bubble must be mutually exclusive to each other to minimize the risk of COVID-19 spread and can be friends instead of family. Public beaches also opened on the weekend. Use of backyard appliances such as chimineas and fire pits are allowed for households, however the ban on open fires – those within 305 metres of woods anywhere in the province including domestic brush burning and beach fires – will remain until June 1. A phased plan to further lift public health restrictions is under development. Consultation is ongoing with sectors.

Free webinars schedule

The Halifax Chamber continues to offer free webinars every week to help your business navigate COVID-19's impact. We

have shifted our focus to supporting businesses as they prepare to reopen and adhere to new guidelines. Our next webinars include:

Business Continuity Planning with BrenDaniel

Mindfulness for Mental Health with Recognize your Potential

Change Management for the New World with Big Leap Leadership

We are getting through this together. Let's get our plans for reopening in place and let's follow guidelines to ensure this virus stays away and we can all get back to work, for all of those who rely on us.

We're in your corner.

Sincerely,

Patrick Sullivan

President and CEO

Halifax Chamber of Commerce

Subject: Province announces June 5 as reopen date

Sent: May 27, 2020

We are so pleased to hear that as of June 5, most businesses ordered to close under the public health order are allowed to reopen and welcome back guests and staff. The Premier and Dr. Strang made the announcement today and the Halifax Chamber is ready to support our members and the business community as we make the transition back to a fully operational city.

The following can open if they are ready and choose to do so:

restaurants for dine-in, as well as takeout and delivery

bars, wineries, distilleries and taprooms

personal services, such as hair salons, barber shops, spas, nail salons and body art establishments

fitness facilities, such as gyms, yoga studios and climbing facilities

veterinarians

Other health providers can also reopen on June 5, provided they follow protocols in their colleges' and associations' plans, as approved by public health. These include:

dentistry and other self-regulated health professions such as optometry, chiropractic and physiotherapy

unregulated health professions such as massage therapy, podiatry and naturopathy

June 15 is the tentative reopen date for the childcare sector, but the confirmed reopening date will be shared with Nova Scotians once the plan is fully approved. We encourage you to be flexible with your staff who will have childcare issues in the coming weeks with day camps closed or delayed reopening of childcare providers.

Please read the province's full press release here for more details.

Small Business Reopening and Support Grant

Eligible Businesses, non-profits, charities, social enterprises will be able to access the new Small Business Reopening and Support Grant, a \$25 million fund that will provide \$5,000 grants to help them open safely and \$1,500 business continuity voucher for advice and support to become more resilient in the coming months. If you previously applied for the Small Business Impact Grant, you do not need to reapply. This program will be for businesses ordered closed and will also be for small retailers and others who were not ordered to close. More information is available online at <https://novascotia.ca/coronavirus> and applications will begin June 1.

Reopening toolkits

The Halifax Chamber recently released our 5-step plan to help businesses reopen safely. Read the full plan here and find more resources at halifaxchamber.com/covid19.

The province has also released a plan on how to operate in the time of COVID-19. Read the full prevention plan here.

Canada Emergency Commercial Rent Assistance (CECRA)

The federal government's rent support program is now accepting applications. This is a confusing program so I wanted to try to explain it. The CECRA program is not perfect but it does provide assistance in a difficult time. For those of you who participated in the original provincial rent deferral program, please see below on how you can combine the provincial rent deferral program and the federal programs:

Deferred rent is eligible for CECRA payment;

This will reduce the deferred rent to 25% of what would otherwise be due with this 25% amount to be amortized over the remaining term of the Lease (a 75% reduction) where a rent deferral is in place;

The landlord, through their bank, receives 50% of the rent upfront to be applied to mortgage payments or other landlord costs;

The two programs work together and allow for lower payments immediately.

If the tenant chose not to pursue a rent deferral or could not get agreement from their landlord on deferral, CECRA is still

beneficial to tenants and landlords without a deferral. It is beneficial because it allows you to pay only 25% of your rent for April, May and June and has the federal government and the province paying 50% of your rent, while the landlord forgoes about 25% of your rent. It does require the landlords' agreement to forgo this rent.

Why is it a good idea for landlords;

If your small business tenant declares bankruptcy and you have to evict:

you will receive zero rental income

you will continue to pay mortgage or debt costs on your property, including property tax, maintenance and other costs

you'll have to incur additional costs and go through a lengthy process — often between 6 to 18 months — to find new tenants

you risk having to rent your space out at a lower cost post-pandemic

Outside of the Nova Scotia Rent Deferral Program, landlords and tenants can also agree on a deferral for June and/or moving forward.

Enjoy the sunshine, respect social distancing, wash your hands, let's look forward to a broader reopening on June 5th and we will see you all soon.

Sincerely,

Patrick Sullivan
President and CEO
Halifax Chamber of Commerce

Subject: Small Business Relief Fund applications now open

Sent: June 2, 2020

What does 'reopening' mean? Last week, the Premier increased gathering sizes from 5 to 10. There is a lot of confusion around what this means for businesses. Businesses that were not ordered to close never had a limit of 5 people and now do not have a limit of 10 people **IF** you can maintain the 6ft distance between employees and/or customers at your workplace. If you are a business that was not ordered to close, you do not need to have your reopening plan approved by Dr. Strang or public health. Businesses should encourage customers and staff to wear masks to protect everyone around them if you cannot maintain the 6ft of physical distancing. Read our reopening plan here and use it as a template to build yours.

Small Business Reopening and Support Grant

The new grant available to small businesses and businesses ordered closed will now open June 8th. The provincial government's \$25 million fund will provide grants of up to \$5,000 to help your business open safely and business continuity vouchers for advice and support to become more resilient in the coming months. If you have already received the Small Business Impact Grant a month ago, you will already be qualified and will receive an email yesterday or today to get set up and receive the grant. If you didn't receive the Small Business Impact Grant, you will need to apply for this new program if you qualify on June 8th. I would encourage you to apply early, since there will likely only be room for about 3,000 companies over and above the previous recipients.

Small Business Relief Fund

The Canadian Business Resilience Network Small Business Relief Fund will provide 62 grants, each worth **\$10,000**, to Canadian businesses belonging to a Chamber of Commerce to help their recovery efforts during these unprecedented times. These grants from the Canadian Chamber of Commerce are made possible through the generosity of Salesforce (NYSE:CRM). Apply now, applications close on June 12.

The **Canada Emergency Wage Subsidy** (CEWS) has been extended to August 29. We met with MP Sean Fraser, the Parliamentary Secretary to the Minister of Finance last week to discuss what the next iteration of the program could look like. I believe it will not be extended after August, but it may continue in some form for sectors and/or businesses. Learn more about the subsidy here.

Additional funding program options

If you did not qualify for the Canada Emergency Business Account (CEBA) because your business did not have salaries between \$20,000 and \$1.5 million, you could apply for the programs now available from ACOA or CEED.

The CEED program titled the Urban Main Street Loan Initiative is much like the CEBA and is available for "Main Street Businesses" who did not qualify for the CEBA. This loan is to be used to finance the everyday operations of a business such as sales and marketing, product development, wages and other activities for businesses such as retail shops, restaurants, corner stores, etc., and businesses of strategic importance to the community. This program will provide up to \$40,000 and will have a forgivable portion of up to \$10,000 and is available to businesses in the greater Halifax area.

To help you navigate all the different funding options and answer any questions you may have on developing plans for reopening, I am hosting a webinar on Thursday morning to run through the programs. I will explain in detail how each of the funding programs work, including the new reopening grant, who is eligible, and how to apply. You can register here for the free webinar.

Business Resilience Service

The Business Resilience Service (BRS) allows you to connect with experienced business advisors from across Canada for guidance on which government relief programs will be most appropriate to support your small- to medium-sized business, not-for-profit or charity on how to respond and reshape amid uncertainty. The BRS is run through the Canadian

Chamber's Canadian Business Resilience Network in collaboration with EY and with support from Chartered Professional Accountants of Canada (CPA Canada), and Imagine Canada. The program, coordinated by EY, will be provided for four weeks from Monday, May 25, and involves support from approximately 125 business advisors from across the accounting profession for free. **To access the BRS call 1-866-989-1080 to connect with a business advisor from the accounting profession. The service is available 7 days/week from 8am – 8pm ET**

Halifax updates

The first phase of the Halifax Mobility Response plan began earlier this week with the widening of sidewalks in high traffic areas, traffic signal modification and the implementation of temporary loading spaces for businesses in downtown Halifax and Dartmouth. Learn more about these changes, [here](#).

Beginning Saturday, Halifax Transit will increase capacity on conventional buses by once again allowing passengers to stand. A maximum of five passengers will be permitted to stand on conventional buses, at any given time. In keeping with public health recommendations, Halifax Transit encourages riders to wear masks, when possible, to help reduce the spread of the virus.

The city has also reinstated parking fees. Find more updates from the municipality [here](#).

Finally, we are excited to announce nominations are open for the **2021 Halifax Business Awards**. Nominate yourself and all your favourite businesses in one of our seven categories. Nominations take less than 5 minutes and shows a local business you support them. Nominate [here!](#)

We're in your corner.



Patrick Sullivan
President and CEO
Halifax Chamber of Commerce

Subject: Provincial grant applications open

Sent: June 15, 2020

In light of the #BlackLivesMatter and George Floyd protests over the last few weeks, we wanted to state our support for changes that are long overdue. The black community in North America has been fighting racial injustice for hundreds of years. The message from the protests happening in the US, Canada and the rest of the world needs to be amplified. We cannot let this inequality continue. We all need to do our part. We encourage you to support many local, black-owned businesses, listed here. The Halifax Chamber is working on a virtual event to provide a platform for well-known advocates to discuss allying with the business community and how we can offer our support. If you have the means, make a donation and make a difference to local organizations:

- Black Lives Matter Solidarity Fund N.S.
- The Nova Scotia Association of Black Social Workers
- The Africville Heritage Trust:
- Black Cultural Centre for Nova Scotia
- Delmore (Buddy) Daye Learning Institute:
- African Nova Scotians and COVID-19 research
- The Black Loyalist Heritage Society
- O.N.E. North End
- Hope Blooms

Small Business Reopening and Support Grant

Applications for the Provincial Small Business Reopening and Support Grant

are now OPEN for group 1 and group 2 businesses and you can apply here. Eligible businesses for group 2 applications are independent, Nova Scotian owned small retail businesses or social enterprises that have leased or owned retail premises, total annual sales of more than \$25,000 and less than \$300,000, that experienced a loss of monthly sales in April or May 2020 of more than 30% compared to April or May 2019. These businesses are eligible for a grant of 15%, up to \$5,000, of the business's revenue from sales for the month of April or May 2019 or February 2020. Apply soon, this will close at the end of June.

Stores and retailers without a physical shop are not eligible. If your business is in need of a consultant, please check out our member directory to find highly qualified consultants.

Canada Emergency Business Account accepting more applications

As of Friday, June 19, 2020, the federal government announced applications will be accepted so that more small businesses can access the Canada Emergency Business Account (CEBA). This means that owner-operated small businesses that had been ineligible for the program due to their lack of payroll, sole proprietors receiving business income directly, as well as family-owned corporations remunerating in the form of dividends rather than payroll will become eligible this week.

To qualify under the expanded eligibility rules, CEBA applicants with payroll lower than \$20,000 will need:

A business operating account at a participating financial institution;

A Canada Revenue Agency business number;

A 2018 or 2019 tax return; and

Eligible non-deferrable expenses of between \$40,000 and \$1.5 million.

Eligible businesses will qualify for financing of up to \$40,000, with 25 per cent of this being forgivable based on the current terms of CEBA loans. Businesses can contact their primary financial institution for more information or to apply directly for CEBA. More information on the expanded CEBA can be found on the program's website.

Extending the Canada Emergency Response Benefit(CERB)

Prime Minister Trudeau announced today that the federal government would be extending the CERB. Details coming

soon.

POST PROMISE

Organizations representing well over 100,000 companies are coming together to launch a Canada-wide COVID-19 awareness and confidence building campaign aimed at helping to keep customers, employees and communities safe, and to build trust as the economy reopens

The “POST Promise” (the acronym is short for “People Outside Safely Together”) calls on business owners and managers across the country to commit to and uphold five key steps to help stop the spread of the coronavirus:

- Maintaining physical distance;
- Washing and sanitizing hands,
- Keeping workplaces clean and disinfected;
- Staying home if unwell;
- Practicing respiratory etiquette, including wearing a mask when recommended.

Businesses that promise to abide by safety rules and regulations recommended by the Public Health Agency of Canada can download a POST Promise logo from the website. You can also sign up for materials to use in your store, restaurant or office to provide confidence for your customers that they can enter and shop safely for a \$10.00 charge. Labatt recently signed up to sponsor the restaurant category for Canada.

This Thursday, June 18, Patrick Sullivan, President & CEO of the Halifax Chamber of Commerce and Chair of the Canadian Global Cities Council will review the POST Promise and how businesses can get involved in a webinar. Register for free [here](#).

The Halifax Chamber team has been working hard to keep you up to date on important information from all levels of government, answering your questions and advocating on your behalf. All of our emails, webinars and other communications has been possible thanks to the support of our members. We will begin to offer some member only events in the future.

If you’re interested in learning more about becoming a member of the Halifax Chamber, email Barbi or apply online [here](#) and find out more about membership benefits and supporting the Halifax business community.

We’re in your corner.

Sincerely,



Patrick Sullivan
President and CEO
Halifax Chamber of Commerce

Subject: Premier McNeil Announces Atlantic Bubble

Sent: June 24, 2020

Premier McNeil just announced the highly anticipated Atlantic Bubble! We are so pleased that Atlantic Canadians will be able to travel within all of the Atlantic provinces and support our economy with their staycations. We urge you to take advantage of this easing of restrictions, beginning Friday, July 3rd, and encourage your friends and relatives to come visit you in Nova Scotia.

Small Business Reopening and Support Grant of up to \$5,000

Applications for the Provincial Small Business Reopening and Support Grant close at midnight on Tuesday, June 30. DON'T MISS OUT! This program is intended to help small businesses ordered closed, small Nova Scotia retailers with leased or owned commercial premises, small independent gas retailers and dentists with some of the costs associated with reopening or restarting their business. Applications for all eligible businesses are open and you can apply here.

Atlantic Bubble

As COVID-19 case numbers remain low in each province, the Atlantic premiers are easing travel restrictions. Beginning Friday, July 3, people traveling between and within Nova Scotia, New Brunswick, Prince Edward Island and Newfoundland and Labrador will not be required to self-isolate for 14 days. All public health directives in each province must be adhered to, including not traveling if you have any symptoms of COVID-19 and practicing physical distancing and good hand hygiene. You can read more about the Atlantic Bubble here.

POST Promise

We're making the POST Promise and doing our part to help prevent the spread of COVID-19. The POST program is designed to help Canadians confidently and safely take the first steps back into public spaces and the workplace. When you see the POST Promise logo within any establishment, you can have confidence that they are taking the necessary steps to help prevent the spread of COVID-19.

We want you to make the POST Promise too! Visit postpromise.com for details and see how Canadian businesses like us are 'making the promise'.

Have you already made the Post Promise? Send a photo of your Post Promise designation hanging proudly in your space to abby@halifaxchamber.com and we will share it on our social media!

Canada Emergency Business Account accepting more applications

As of Friday, June 19, 2020, the federal government announced applications will be accepted so that more small businesses can access the Canada Emergency Business Account (CEBA) on a future date. Owner-operated small businesses that had been ineligible for CEBA due to their lack of payroll, sole proprietors receiving business income directly, as well as family-owned corporations remunerating in the form of dividends rather than payroll will become eligible. This was supposed to be launched last Friday June 19th but was delayed. No new date has been published yet, but we will let you know when this program is available.

Re-Open City

We also want to encourage you to take part in Re-Open City over the next four weekends. Our local businesses need our help after months of reduced revenue. Find a list of participating businesses here. If you're shopping, dining or staycating this weekend, tag [@HalifaxChamber](https://twitter.com/HalifaxChamber) on Twitter and [@HfxChamber](https://www.instagram.com/HfxChamber) on Instagram and we will repost.

Additional funding program options

If you did not qualify for the Canada Emergency Business Account (CEBA) because your business did not have salaries between \$20,000 and \$1.5 million, and don't want to wait for the expansion of the CEBA you could apply for the programs now available from CEED in Halifax.

The CEED program titled the Urban Main Street Loan Initiative is much like the CEBA and is available for “Main Street Businesses” who did not qualify for the CEBA. This loan is to be used to finance the everyday operations of a business such as sales and marketing, product development, wages and other activities for businesses such as retail shops, restaurants, corner stores, etc., and businesses of strategic importance to the community. This program will provide up to \$40,000 and will have a forgivable portion of up to \$10,000 and is available to businesses in the greater Halifax area.

We’re in your corner.

Patrick Sullivan
President and CEO
Halifax Chamber of Commerce

Subject: Extended Wage Subsidy, BuyHalifax, and more!

Sent: July 16, 2020

This week the Prime Minister announced that the federal wage subsidy program will be extended until December 2020. We are so pleased that the Canadian government is taking these steps to help our members and small businesses across the country. Venture for Canada's Internship program will also now offer all employers a 75% wage subsidy! That's up to \$7,500 for each student hire this Fall. The employer application takes less than 15 minutes and is open to SME's in Atlantic Canada with fewer than 500 employees. Applications are open until September 7, 2020.

We are also very excited to announce that we are hosting our first in-person event of the summer! On August 19, join us for Business After Hours at the new rooftop patio at the Residence Inn Downtown Halifax. Of course, social distancing will be strictly enforced, as well as attendee screening and enhanced cleaning measures. Visit our website to see the full list of COVID-19 protocols and register for Business After Hours.

Small Business Reopening and Support Grant of up to \$5,000

Applications for the Provincial Small Business Reopening and Support Grant have been extended and will now close at midnight on Friday, July 17. DON'T MISS OUT! This program is intended to help small businesses ordered closed, small Nova Scotia retailers with leased or owned commercial premises, small independent gas retailers and dentists, with some of the costs associated with reopening or restarting their business. Applications for all eligible businesses are open and you can apply here.

COVID-19 Recovery Survey

As Halifax begins to "reawaken", we are looking for all the ways we can best support our members. We conducted a survey of our members to gather data that will help us prepare our advocacy work, strengthen communications and plan for "in-person" events. Check out the results from our survey!

Last weekend of Re-Open City

This weekend, July 18 & 19, is the LAST weekend of Re-Open City! Our local businesses need our help after months of reduced revenue. This weekend you can sip, savour, shop and stroll through your community and support our favourite local shops and restaurants.

From 11:00am – 3:00pm on Saturday and Sunday don't forget about "Taking BLK Gottingen" the black business takeover market. For the last weekend of Re-Open City Gottingen Street is being taken over by local Black Businesses inside of various Gottingen Street storefronts. Click here for a list of vendors and locations!

BuyHalifax!

Local businesses are the backbone of our community. With travel restrictions and new public health guidelines, we are sticking close to home this summer. Let's take advantage! BuyHalifax is an all-encompassing shop local movement. Show your support for the BuyHalifax campaign by downloading our free package and using the graphics on social media, for print materials in your windows, and however else you wish to use them. #ImOnBoardNS

If you're shopping, dining or staycationing this weekend, tag @HalifaxChamber on Twitter and @HfxChamber on Instagram and we will repost.

POST Promise

Earlier this month, we visited The Trail Shop, Dilly Dally Coffee Café and Cyclesmith to talk about the POST Promise and join them in committing to preventing the spread of COVID-19. Check out our video!

We took the POST Promise and now you can too. All businesses can take part in the post promise including retail, restaurants, offices, gyms, and more.

When you see the POST Promise logo within any establishment, you can have confidence that they are taking the necessary steps to help prevent the spread of COVID-19. We want you to make the POST Promise! Visit postpromise.com for details and see how Canadian businesses like us are 'making the promise'.

Have you already made the POST Promise? Send a photo of your POST Promise designation hanging proudly in your space to abby@halifaxchamber.com and we will share it on our social media!

Hosting in-person Events

Yesterday on our weekly NSBLEC call, Jeff Ransome from the Marriott Halifax presented "Safe Meeting Matter." Safe Meeting Matter is a campaign by the Hotel Association of Nova Scotia, encouraging businesses and organizations to begin conducting in-person meetings again in the wake of COVID-19. Physical distancing, educational signage, enhanced cleaning and sterilization, and contact tracing, are the key principles of conducting safe, in-person meetings. See the whole presentation [here](#).

We're in your corner,

Patrick Sullivan
President and CEO
Halifax Chamber of Commerce

Subject: Celebrate Small Business Week and Entrepreneurs

Sent: October 13, 2020

Over the last few months, we've seen and celebrated the incredible resilience of our small businesses here in Halifax and across Canada. With Small Business Week fast approaching, we wanted to reach out and invite you to a webinar focused on the innovation of our entrepreneurs and how they've adapted to the changing conditions.

REGISTER HERE for 'Forging the Way Forward'

President and CEO of BDC, Michael Denham will highlight how the crisis is changing consumer habits and how business owners are repositioning themselves to meet the new expectations.

BDC is Canada's only bank devoted entirely to entrepreneurs. Having more impact on more business owners and being as easy as possible to do business with are among his main priorities at the helm of BDC.

Join us for this fireside chat-style interview and let's learn from our entrepreneurs together. I will be asking questions to Michael on behalf of our members. Register today and submit your question in advance!

Small Business Week events:

Building for the Future: A Training Series Aimed at Supporting Nova Scotian Businesses

Small Business Week After Hours: BNI and The Hollis Halifax – a Doubletree Suites by Hilton

BDC Webinar: Forging the Way Forward: How Entrepreneurs Are Adapting to the Pandemic

Check out our full event calendar here.

We're in your corner.

Sincerely,

A handwritten signature in black ink, appearing to read 'P. Sullivan', written in a cursive style.

Patrick Sullivan
President and CEO
Halifax Chamber of Commerce

Subject: November COVID-19 updates

Sent: November 16, 2020

It's been a few months since our last update as news from Governments slowed down. But as activity from all levels of Government have heated up again and as we head into the colder months, it seemed like a good time to update you on the activities happening in our province.

Nova Scotia is still a very special place in the world with some of the lowest cases in North America. How special are we? On Friday, we had 1.9 active cases per 100,000 people versus Ontario, for example, at 76.4 active cases per 100,000 people. So even with a slight uptick in cases last week, we are still amazingly low in Nova Scotia. It is safe to go out in Nova Scotia, to go to restaurants and to go shopping but let's make every effort to keep it that way by remembering to wear our mask, wash our hands, social distance and practice good sneeze and cough hygiene. We can adhere to public health guidelines while still supporting our local businesses and keeping in touch with our bubble.

Upcoming FREE Chamber events. We have two big events coming up this week and next. I really urge you to sit in on:

Meet your next Premier: Candidates' debate – livestream on Facebook (November 19). There are three individuals running for the leadership of the Provincial Liberal Party, and one of these individuals will become Premier on February 6th. I would encourage you as members of the Halifax Chamber of Commerce to review what each of the candidate's policies are and determine if they are aligned with what you believe the future of the province should be. It is free to attend online, please sign up and hear our questions.

·Road to Recovery Summit – Zoom virtual event (November 26) - While the Atlantic Bubble has kept us safe from COVID-19, it has not shielded us from the disastrous economic fallout the world is facing. Atlantic Canada needs a roadmap to recovery, and this summit will help us take those first steps and will help get you thinking about what's next for your organization.

Please see below for the changes to existing and new programs:

FEDERAL SUPPORT:

Canada Emergency Business Account (CEBA):

The CEBA requirements and deadlines have changed. This is the program that provides businesses \$40,000 of which \$10,000 is forgivable. Soon to be increased by another \$20,000 of which \$10,000 is forgivable for a total of \$60,000 and \$20,000 is forgivable.

As of October 26, 2020: eligible Canadian businesses that currently operate through a personal bank account will be able to apply for CEBA.

All applicants now have until December 31, 2020 to apply for CEBA.

COMING SOON CEBA support is being expanded from \$40K to \$60K. This expansion will be available to all eligible previous and new CEBA applicants.

Canada Emergency Rent Subsidy (CERS):

CERS provides direct and easy-to-access rent and mortgage support directly to qualifying organizations. This is a change from the last rent subsidy that went directly to the landlord.

Qualifying businesses, charities and non-profits would receive a subsidy of up to 65% of eligible expenses until December 19, 2020.

Lockdown Support:

Qualifying organizations that have been significantly affected by a mandatory public health order issued by a qualifying public health authority would receive an additional 25% of rent support through the CERS.

Combined with the other support received under the CERS, this means that hard hit businesses, non-profits, and charities could receive a rent subsidy of up to 90%.

The CERS including the Lockdown Support would be available until June 2021.

This measure is pending the passage of legislation in the House of Commons and Senate.

Canada Emergency Wage Subsidy Extension (CEWS):

The government is proposing to further extend the wage subsidy program until June 2021 and implement other enhancements to the program to better respond to the evolving economic and health situation. It is our expectation that the subsidy will go down in the coming months but details have yet to be released.

The government will provide details for the upcoming periods in advance of the current terms' expiry.

Current program details [here](#).

CanExport SMEs Program

The Government of Canada launched the CanExport SMEs program—delivered through the Trade Commissioner Service—in 2016.

With international travel restricted due to COVID-19, the CanExport SMEs program is pivoting to now help small businesses with up to \$75,000 for the following:

develop and expand their e-commerce presence by covering partial costs associated with online sales platforms and digital strategy consulting, as well as advertising and search engine optimization

attend virtual trade shows and other business-to-business events

navigate new COVID-19-related trade barriers by helping pay for new international market certifications and requirements

Emergency Support Fund for Culture, Heritage and Sport Organizations

The \$500 million Emergency Support Fund provides additional temporary relief to support cultural, heritage and sport organizations and help them plan for the future. The Fund will help maintain jobs and support business continuity for organizations whose viability has been negatively impacted by the COVID-19 pandemic.

The Fund will be administered by Canadian Heritage and divided among select departmental programs and Portfolio agencies as well as key delivery organizations.

PROVINCIAL SUPPORT:

Tourism Accommodations Real Property Tax Rebate Program

The Tourism Accommodations Real Property Tax Rebate Program is a 25% rebate that helps owners of hotels, motels and inns with their 2020-2021 commercial property tax. Eligible operators must have paid their commercial property tax bill in full to receive the rebate. The program opens today, November 16th, and will run until December 11th, 2020.

Thank you for your continued support.

Sincerely,

Patrick Sullivan

President and CEO

Halifax Chamber of Commerce

Subject: COVID-19 restrictions update

Sent: November 23, 2020

Together, we as Nova Scotians have kept cases low for many months, respected guidelines and helped businesses get back to business, safely. In the last few weeks, we have seen an increase in cases in the central zone. While this is disheartening after all our hard work, to some extent, we had to expect that this could happen. We can still flatten the curve in time for the holidays and into 2021. Let's keep supporting our businesses and one another as we follow Dr. Strang's guidelines of a 5-person limit on gatherings and dining in restaurants, and remember to wash our hands, wear our masks and stay home if we're feeling unwell. Please read the full email below for COVID-19 updates to learn about the sick leave benefit and the new rent subsidy launched today:

HALIFAX CHAMBER UPDATE:

The Halifax Chamber of Commerce is hosting the Road to Recovery Summit, presented by RBC on November 26. The event is fully virtual and free for Chamber members.

[REGISTER HERE](#)

While the Atlantic Bubble has kept us safe from COVID-19, it has not shielded us from the disastrous economic fallout the world is facing. Atlantic Canada needs a roadmap to recovery, and this summit will help us take those first steps and will help get you thinking about what's next for your organization.

Why should you attend this webinar?

Hear from local business owners, economists, national innovation leaders, contact tracing experts and more will share how to navigate the next steps of the pandemic

Learn about the supports that will help us recover quicker, safely

Provide the tools to help you plan safely and strategically for your business in 2021

PROVINCIAL UPDATE – NEW RESTRICTIONS TO REDUCE SPREAD OF COVID-19

Last week the Premier and Dr. Robert Strang announced new changes and restrictions around gathering limits for many areas of the Central Zone, these changes took effect this morning at 12:01 a.m. New gathering limits will apply in all of HRM except the areas east of Porters Lake to Ecum Secum. From November 23, at 12:01am, until December 21, the gathering limits are as follows:

five people can gather in a close social group without physical distancing, down from 10

households can only have a maximum of five visitors at a time

25 people, down from 50, can gather with physical distancing for informal indoor and outdoor social events like a neighbourhood street party

indoor events run by a recognized business or organization can have 50 per cent of the venue's capacity to a maximum of 100 people with physical distancing, down from 200

outdoor events run by a recognized business or organization can have 150 people with physical distancing, down from 250

You can read more about the new restrictions for schools, restaurants, and gathering limits, [here](#).

Full-service restaurants and licensed establishments across the province are now required to collect accurate contact information on each patron, including date and time of visit, name and phone number. This data must be retained for four weeks from date of visit for contact-tracing purposes. There is no end date for this requirement.

FEDERAL GOVERNMENT UPDATES – CANADA RECOVERY SICKNESS BENEFIT (CRSB)

The Canada Recovery Sickness Benefit (CRSB) gives income support to employed and self-employed individuals who are unable to work because they are sick or need to self-isolate due to COVID-19, or have an underlying health condition that puts them at greater risk of getting COVID-19. Many people have been asking about sick leave when you don't have it from your employer. This is it.

If you are eligible for the CRSB, you can receive \$500 (\$450 after taxes withheld) for a 1-week period. If your situation continues past 1 week, you will need to apply again. You may apply up to a total of 2 weeks between September 27, 2020 and September 25, 2021.

Learn more and apply for the Canada Recovery Sickness Benefit [here](#).

CANADA EMERGENCY RENT SUBSIDY

Canadian businesses, non-profit organizations, or charities who have seen a drop in revenue due to the COVID-19 pandemic may be eligible for a subsidy to cover part of their commercial rent or property expenses, starting on September 27, 2020, until June 2021. This new rent subsidy has launched today.

This subsidy will provide payments directly to qualifying renters and property owners, without requiring the participation of landlords of up to 65% and if ordered closed up to 90% of your rent paid to you.

If you are eligible for the base subsidy, you may also be eligible for lockdown support if your business location is significantly affected by a public health order for a week or more.

Learn more and apply for the Canada Emergency Rent Subsidy [here](#).

HALIFAX CHAMBER FALL SATISFACTION SURVEY

As you know, the Halifax Chamber represents 1,750 businesses and over 65,000 employees. We value our members' input on important issues affecting you and your business.

The results from this survey help us plan and improve our events, advocate on your behalf, and keep us updated on how we're doing as a Chamber.

2020 brought new challenges to our business community and we need your feedback to help us better support you and guide us when we speak to government about what supports you need. Please take a few minutes to fill in the confidential survey and you can write in your email at the end of the survey to be entered to win three free ads in our e-newsletter!

TAKE THE SURVEY

Deadline: Friday, December 4, 2020

Thank you for your continued support of the Chamber. We're in your corner.

Sincerely,
Patrick Sullivan
President and CEO
Halifax Chamber of Commerce

Subject: COVID-19 restrictions update

Sent: November 28, 2020

Good Afternoon

Here's the information you need to know about this week's announcements. Last night the province provided clarity around many of the restrictions they have put in place for Halifax area and Hants County. In addition, the province announced a new program for many of the businesses ordered closed in a targeted continuation of the Small Business Impact Grant. I also wanted to present additional details on the Canadian Emergency Rent Subsidy and a new program called the Black Entrepreneurship Program.

You will find two attachments to this email that provide additional information on the following:

Business and retail restrictions for areas of HRM and Hants County

This provides information and clarity on number of people allowed in a business and what maximum capacity entails.

Specifics on the limit of 5 people.

Specifics on restrictions in malls

Restrictions for areas of HRM and Hants County

The boundaries on the restrictions

Travel

Gathering Limits

Nova Scotia Small Business Impact Grant for Restaurants, Bars and Gyms

This new program was announced on Thursday of this week. It will provide up to 15% of average gross monthly revenues for April 2019, or from February 2020 if it is a new business, up to a maximum of \$5,000. Businesses must experience a revenue decrease of 30 per cent or more in November as a result of the ongoing impacts of the public health order or expect at least a 30 per cent decrease in revenues in December 2020 resulting from the new measures put in place this week. Here is the link to the program

There is not yet clarity on the opening dates for this program, but I believe it will be within about 10 days. Although it has not been clearly stated in the release, any organization that has previously applied for the Small Business Impact Grant in the spring are being reviewed for eligibility again now and will be contacted proactively next week. Following the review of previous applicant's new application details will be made available.

Canada Emergency Rent Subsidy

Here are some additional details on the CERS which can now receive applications from qualifying organizations. These organizations can now apply directly for the subsidy for the period from September 27 to October 24, 2020 through the Canada Revenue Agency (CRA) My Business Account, or Represent a Client portals. Applications for the second CERS period (October 25 to November 21, 2020) will open this Monday, November 30.

Organizations can now include rent and other eligible amounts already paid in respect to a claim period as well as amounts that are payable for the claim period when submitting their CERS applications. Amounts that are not paid at the time of the application will have to be paid no later than 60 days after payment of the subsidy.

The CRA has launched a CERS online calculator and application form that are designed almost identically to those of the Canada Emergency Wage Subsidy (CEWS). The calculator guides applicants through a step-by-step process that allows them to determine the subsidy amount they can claim, based on the information they enter. The CERS web pages include detailed information about eligibility requirements, how payment periods are structured, and how the subsidy is calculated.

The CRA will collect applications over the coming days and, on November 30, process applications received to date. Qualifying organizations whose claims successfully clear the CRA's automated verification system and that are registered for direct deposit should expect to begin receiving payments starting on December 4. In cases where the CRA does not have enough information on file to process a claim, we will ask organizations to provide us with additional information so that we can verify their eligibility before we process their application.

Black Entrepreneurship Program

This week the federal government also announced the opening of applications for the Black Entrepreneurship Program's National Ecosystem Fund and the Black Entrepreneurship Program's Knowledge Hub.

The National Ecosystem Fund will provide funding to Black-led not-for-profit business organizations to strengthen their capacity to provide support, financial planning services and business training for Black entrepreneurs and business owners. Black-led not-for-profit business organizations that serve Black entrepreneurs and Black-owned businesses are encouraged to apply through the National Ecosystem Fund web page by December 21, 2020.

More information about the third pillar of the Black Entrepreneurship Program, the Black Entrepreneurship Loan Fund, will be available as soon as possible.

Thank you for your continued support of the Chamber. We're in your corner and remember to support local this weekend!

Sincerely,

Patrick Sullivan
President & CEO
Halifax Chamber of Commerce

Subject: Important COVID-19 program updates

Sent: December 7, 2020

I wanted to send you a reminder email today as applications are closing today for the Provincial financial support for the Arts and Culture sectors and applications close later this week for Commercial Property Tax Relief for Eligible Tourism Accommodations. In addition, in our meeting with Deputy Prime Minister Chrystia Freeland on Friday she stated the \$20,000 CEBA addition would launch, and it launched Friday afternoon. Please apply if you qualify. Please read the full email below for program details and more:

PROGRAM RUN-THROUGH WITH HALIFAX CHAMBER CEO

Join me, Patrick Sullivan for a walk through of all available programs to businesses and individuals impacted by COVID-19. With new programs recently announced, this is your opportunity to ask questions and get up to date on all available funding.

Register here: <https://business.halifaxchamber.com/events/details/business-support-series-an-update-on-programs-for-recovery-2698?calendarMonth=2020-12-01>

APPLICATIONS CLOSE TODAY FOR FINANCIAL SUPPORT FOR ARTS AND CULTURE SECTOR

The COVID-19 Emergency Support Program for Arts and Culture Organizations is a one-time, application-based program to help organizations who either receive Communities, Culture, and Heritage operating funding or who regularly receive project funding from the department. Criteria for funding will be based on need, and year-over-year financials and projections.

Financial assistance will be considered for plans that keep operations going, adapt spaces, and/or generate activity under the current public health guidelines.

For information on how to apply: <https://novascotia.ca/coronavirus/emergency-support-for-arts-and-culture-organizations/>

APPLICATIONS CLOSE THIS WEEK FOR COMMERCIAL PROPERTY TAX RELIEF FOR ELIGIBLE TOURISM ACCOMMODATIONS

The Tourism Accommodations Real Property Tax Rebate Program will provide qualified operators a one-time 25% rebate of 2020-2021 real property tax they paid for qualified roofed accommodations. The deadline to apply is Friday, December 11.

Find more information at <https://novascotia.ca/coronavirus/Tourism-Accommodations-Real-Property-Tax-Rebate-Program/>

CEBA INCREASE

The Federal Government announced that the second round of the CEBA is now available. This will provide \$20,000 for many businesses, organizations and not for profits. Please contact your financial institution for details.

Half of this additional financing, up to \$10,000, will be forgivable if the loan is repaid by December 31, 2022. This means the additional loan effectively increases CEBA loans from the existing \$40,000 to \$60,000 for eligible businesses, of which a total of \$20,000 will be forgiven if the balance of the loan is repaid on time. As announced in the Fall Economic Statement, the application deadline for CEBA has also been extended to March 31, 2021.

SUPPORT AVAILABLE FOR RESTAURANTS, BARS, FITNESS AND LEISURE ESTABLISHMENTS IN HRM AND HANTS COUNTY

A one-time grant of up to \$5,000 is being made available to support businesses in Halifax Regional Municipality (HRM) and Hants County that have been ordered by Public Health to temporarily close in response to rising cases of COVID-19 in their communities.

The grant will support the small, independently owned dine-in restaurants, bars, and fitness and leisure establishments impacted by new public health directives.

Those eligible small businesses that received either of the earlier provincial supports – the Small Business Impact Grant and the Small Business Reopening and Support Grant – will be contacted directly with details on how to apply for this targeted extension of the Small Business Impact Grant Part 2.

New businesses or those who did not apply for the previous grant programs will be able to apply online soon.

RESTRICTIONS EXTENDED

Premier Stephen McNeil and Chief Medical Officer of Health Dr. Robert Strang announced today, Dec. 4, that the current restrictions in areas of Halifax Regional Municipality and Hants County are extended until at least Dec. 16.

In addition, pop-up sites will continue in different locations around the province. Anyone age 16 or older is welcomed to get tested if they do not have symptoms and are not at higher risk of exposure, which means they:

are not a close contact of a known case

have not been at a location listed in an exposure notice that recommends testing

have not traveled outside the Atlantic provinces within the past 14 days

TRADE ACCELERATOR PROGRAM APPLICATIONS OPEN

Canada's Trade Accelerator Program (TAP) is an innovative and dynamic program aimed at helping Halifax's enterprises overcome barriers to exporting. Participate in an innovative, hands-on initiative, designed to accelerate the strategic development of your business and better prepare you for expansion into international markets. Businesses that have participated in TAP have seen average growth of 33% in export sales in one year after participation.

Don't wait for the economy to bounce back – be ready when it does.

Register here: <https://business.halifaxchamber.com/events/details/business-support-series-trade-accelerator-program-info-session-2705?calendarMonth=2020-12-01>

We have also attached the updated FAQ's from the province for businesses and residents in HRM and Hants, new information for rotational workers and information on Asymptomatic testing.

We're in your corner.

Sincerely,

Patrick Sullivan
President and CEO
Halifax Chamber of Commerce