

FREQUENTLY ASKED QUESTIONS (FAQs)

Applications for the Oyster Growers Income Stabilization Program and the Oyster Processors Inventory Mitigation Program will be open from January 5, 2026 to January 31, 2026.

If you are both growing and processing operations, separate the required information, and submit as two separate applications to the respective program. To the Oyster Growers Income Stabilization Program and the Oyster Processors Inventory Mitigation Program.

Only complete applications will be reviewed. A checklist of required documentation for each program is found with the program guidelines and application forms.

OYSTER GROWERS INCOME STABILIZATION PROGRAM

Do I have to submit an application for each lease that I lost oysters?

No, you apply to the program only once as your payment is calculated based on your total oyster aquaculture revenue from all growing operations.

How are payments calculated?

Payments will be issued where a decline in your 2025 revenue is greater than 30% of your historical oyster aquaculture-related revenue that you report to the Canada Revenue Agency (CRA).

Payments are based on the five-year Olympic average of oyster aquaculture-related revenue from your aquaculture operation. The Olympic average takes your previous five years of oyster aquaculture-related revenue (e.g., sales) and removes the single highest and lowest years. The average of the remaining three years establishes the Olympic average.

The program will cover 90% of your revenue decline that is beyond 30% of revenue losses. If you have an Olympic average of \$100,000, the starting trigger for payment would be a decline in revenue at \$70,000 or less. If you had oyster aquaculture-related revenue of \$20,000 in 2025, your revenue decline would be \$50,000, and your payment would be calculated at 90% of \$50,000. Your 2025 payment would then be \$45,000.

For example:

<i>Olympic Average Revenue (OA)</i>	<i>\$100,000</i>
<i>Payment Trigger (OA x 70%)</i>	<i>\$70,000</i>
<i>LESS: Program Year Revenue (2025)</i>	<i>\$20,000</i>
<i>EQUALS: Revenue Decline (RD)</i>	<i>\$50,000</i>
<i>Program Payment (RD x 90%)</i>	<i>\$45,000</i>

When will I get a payment?

Applications will be assessed once all required documents have been received from the applicant. If you are eligible, you may receive up to 50% of the funds based on estimated oyster aquaculture revenue losses. This first payment will be made after your application has been reviewed and approved. The remaining funds will be paid once your 2025 business income tax return has been filed and assessed by the Canada Revenue Agency, and you have provided a copy of the tax return and notice of assessment to the Department.

What is an Olympic Average Revenue?

Your Olympic Average Revenue takes your previous five years of oyster aquaculture-related revenue (e.g., sales) and removes the single highest and lowest years. The average of the remaining three years establishes the Olympic Average Revenue.

Is there an advanced payment option?

Eligible applicants can receive up to 50% of eligible funds based on estimated oyster aquaculture revenue losses. The remaining eligible funds will be disbursed once your 2025 business income tax return has been filed and assessed by the Canada Revenue Agency, and you have provided a copy of the tax return and notice of assessment to the Department.

What financial information do I need to submit?

A checklist was developed to help applicants ensure all relevant and accurate information is provided. The checklist can be found with the program guidelines and application forms.

What should I be asking my accountant or bookkeeper for?

Documents that demonstrate revenue generated from oyster aquaculture operations, such as in your T1 or T2 forms. A template email/message to your accountant or bookkeeper is provided below:

Hi [Accountant/Bookkeeper Name]

I am applying for a government funding program related to MSX / Dermo impacts on my oyster farm, and the application requires my last five years of financial information. Could you please prepare my financials for the past five completed fiscal years (and year-to-date if available), including income statements/profit and loss, balance sheets, as well as copies of the complete filed personal and/or business tax returns for those years. You can either send the information directly to me or the information can be submitted directly to the government funding program starting January 5, 2026 at the Submission Portal located at: [Submit Application and Financial Information for Oyster Grower and Processor Support Programs](#)

If there are any gaps or items you don't have on file, please let me know what these are so I can submit them to you.

What if I do not have five years of income information?

You should submit the years of information you have available and the Department may contact you for additional information, if required, to assess your eligibility based on special circumstances.

I recently expanded my operation, but have not seen an increase in revenue yet. How will the program account for this?

You will be asked to submit documentation that demonstrates the expansion of your oyster aquaculture operation, for example, confirmation of a lease reconfiguration, proof of purchase (e.g., receipt, paid invoice) of new lease(s) or added gear, etc. The Department may contact you for additional information, if required.

I sublet or rent space to grow oysters. Am I eligible?

You are eligible with the inclusion of a notarized, legal sublet or rental agreement as part of your application.

I am an oyster fisher, am I eligible for the program?

The program is eligible to oyster growers, or those who have authorization to grow oysters for financial gain.

I lost oysters on my holding lease. Am I eligible?

The program is eligible to oyster growing operations. A holding lease is for oysters that are ready for processing to go markets. Loss of oysters on holding leases would be eligible under the Oyster Processors Inventory Mitigation Program.

I grow and sell oyster seed to other growers. Am I eligible?

You are eligible to the program if you generate revenue from oyster aquaculture operations including growing and selling oyster seed to third-party growers for grow-out.

What does it mean to be in good standing?

This would mean in compliance with all federal, provincial and/or municipal laws including, but not limited to, the DFO lease agreement (for example, paid lease fees, submission of annual lease reports, lease site markings based on the lease agreement terms and conditions, etc.).

What does it mean to be in default of provincial government program obligations?

This would mean failing to meet any legal and contractual terms and conditions of a debt or other financial commitment owed to the provincial government.

How will my information be protected?

Personal information is collected by the Department under the authority of Section 31(c) of the Freedom of Information and Protection of Privacy Act and will be used for the purposes of assisting program eligibility.

OYSTER PROCESSORS INVENTORY MITIGATION PROGRAM

How are the payments calculated?

Payments are based on the processor's unsold oyster inventory, determined by subtracting oysters sold from oysters purchased. Processors will be required to submit oyster purchases and sales information. The grant amount is calculated at 30% of this figure, which may include oysters not salable (i.e., oysters disposed of and not going to market).

When will I get a payment?

Applications are assessed on a rolling basis once all required documents have been submitted. Payments are issued after your application is reviewed and deemed complete. Incomplete applications will not be processed and may delay payment.

What purchase and sales information do I have to submit?

A checklist was developed to help applicants ensure all relevant and accurate information is provided. The checklist can be found with the program guidelines and application forms.

Do I submit inventory information for the calendar year?

Yes, the program is based on your unsold oyster inventory between January 1, 2025 and December 31, 2025.

What does it mean to be in good standing?

This would mean in compliance with all federal, provincial and/or municipal laws including, but not limited to, the DFO holding lease agreement (for example, paid lease fees, lease site markings based on the lease agreement terms and conditions, etc.) as well as the provincial fish processor license and the Canadian Food Inspection Agency (CFIA) license, if applicable.

What does it mean to be in default of provincial government program obligations?

This would mean failing to meet any legal and contractual terms and conditions of a debt or other financial commitment owed to the provincial government.

How will my information be protected?

Personal information is collected by the Department under the authority of Section 31(c) of the Freedom of Information and Protection of Privacy Act and will be used for the purposes of assisting program eligibility.