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**COVID-19 – Provincial Government – Support for Individuals**

- 17. August 27<sup>th</sup> - Canada and Ontario invest in modern, accessible public transit infrastructure for Thunder Bay residents
- 18. August 26<sup>th</sup> - Additional Funds Enhance Ontario's Robust Back-to-School Plan
- 19. August 26<sup>th</sup> - Ontario Releases COVID-19 Management Plan for Schools
- 20. Emergency Assistance – Support for individuals and families in financial crisis – **Currently Active**
- 21. April 7<sup>th</sup> - Province Launches Online Portal to Match Available Health Care Workers with Employers – **Currently Active**
- 22. April 4<sup>th</sup> - New online portal connecting workers with employers looking to fill positions in the agri-food sector – **Currently Active**

**COVID-19 – Federal Government – Support for Businesses**

- 23. August 25<sup>th</sup> - More support for women entrepreneurs in southern Ontario
- 24. August 25<sup>th</sup> - Government of Canada invests in York Region's advanced manufacturers
- 25. August 25<sup>th</sup> - FedDev Ontario supports Niagara region's tourism sector
- 26. August 24<sup>th</sup> - New temporary public policy will allow visitors to apply for a work permit without having to leave Canada
- 27. August 24<sup>th</sup> (Update) - Canada Emergency Wage Subsidy (CEWS) - 75% Wage Subsidy - (Currently Accepting Applications– Direct deposits will begin to appear in employers' accounts as of May 7<sup>th</sup>)
- 28. August 11<sup>th</sup> - Government of Canada launches updated Canada Emergency Wage Subsidy Calculator to support employers
- 29. August 5<sup>th</sup> (Update)- **Seafood Stabilization Fund to help Canada's fish and seafood processing sector & Support for Canada's fish harvesters (Open for Applications as of August 24<sup>th</sup>)**
- 30. July 17<sup>th</sup> - FedDev Ontario supports women-led businesses to rebuild, reopen and revive in southern Ontario
- 31. June 23<sup>rd</sup> - Temporary extension of time periods given to employers to recall employees laid off due to the COVID-19 pandemic: **Effective June 22<sup>nd</sup>**
- 32. June 9<sup>th</sup> - Government of Canada creates a hub for organizations looking to find resources on buying and supplying personal protective equipment: **Currently Active**
- 33. May 20<sup>th</sup> (Update) - Large Employer Emergency Financing Facility (LEEFF) – **Applications Open**
- 34. May 19<sup>th</sup> (Update) – \$40,000 Business Loans - Canada Emergency Business Account (CEBA) – **Currently Active**
- 35. May 13<sup>th</sup> (Update) - \$962 million for Small Business and Community Support Measures (rural businesses and communities) - Now accepting applications for the Regional Relief and Recovery Fund (RRRF)
- 36. May 11<sup>th</sup> (Update) - Business Credit Availability Program (BCAP) – Various

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Enterprise Loans – Currently Active – More details regarding mid-market businesses to be released in near future

37. Farm Credit Canada (FCC) Term Loans – Currently Active

38. Business Development Bank of Canada (BDC) Oil and Gas Sector Financing - Deployment Strategy to be Finalized in Near Future

39. April 27<sup>th</sup> (Update) - 10% Wage Subsidy: Effective Immediately

40. *The Pandemic Response Challenge Program*: National Research Council of Canada (NRC) – Currently Active

41. March 18<sup>th</sup> - Deferral of Income Tax: Currently Active

42. March 18<sup>th</sup> – BCAP - BDC Working Capital loans: Currently Active

43. March 15<sup>th</sup>- Support for employers and workers through the Work-Sharing program: Currently Active

44. March 15<sup>th</sup> - Changes to the Employment Insurance sickness benefits: Currently Active

45. March 11<sup>th</sup> - Public Works and Government Services Canada – COVID-19 Supplier Purchasing Program

**COVID-19 – Federal Government – Support for Individuals**

46. August 25<sup>th</sup> - Government of Canada is responding to immediate Indigenous mental wellness demands during the COVID-19 pandemic

47. August 20<sup>th</sup> - Government of Canada announces plan to help support Canadians through the next phase of the recovery

48. July 27<sup>th</sup> - The Canada Revenue Agency announces an extension to the payment deadline and offers interest relief on outstanding tax debts during the COVID-19 pandemic

49. July 14<sup>th</sup> - Changes to facilitate online learning for international students

50. June 16<sup>th</sup> (**Update**) - Canada Emergency Response Benefit (CERB): **Applications opened April 6<sup>th</sup>**

51. May 15<sup>th</sup> (**Update**) - Extension of Tax Filing Deadline and Benefit Payment Dates: **Currently Active**

52. March 18<sup>th</sup> - Registered Retirement Income Funds (RRIFs) – Minimum Withdrawals

53. March 18<sup>th</sup> - Deferral of Canada Student Loan Payments: **Implementation by Early April**

**1. Ontario Releases 2020-21 First Quarter Finances**

- The Ontario government is continuing to support the province's recovery from COVID-19 over the long-term while delivering on its commitment to transparency and accountability with the release of **2020-21 First Quarter**

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**Finances** and an update to **Ontario's Action Plan: Responding to COVID-19.**

- To protect the health and economic well-being of the people of Ontario, the **government continues to invest and budget for further contingencies in the fight against the COVID-19 outbreak**, including providing support to families, businesses, workers, municipalities, long-term care homes and those on the front-lines of the pandemic.
- These investments bring the government's **COVID-19 response action plan to a projected \$30 billion**, up from \$17 billion announced in Ontario's Action Plan: Responding to COVID-19 on March 25, 2020.
- Since announcing the first steps in the government's response to the global pandemic, the government is making additional investments in the fight against COVID-19, including:
  - i. An **increase of \$4.4 billion** for a total of **\$7.7 billion** to provide **ongoing support for health care** to build hospital capacity, prevent and contain the spread of COVID-19 in long-term care homes, ramp up testing and purchase personal protective equipment and critical medical supplies.
  - ii. An **increase of \$7.3 billion** for a total of **\$11.0 billion** to **support people and jobs**, which supports investments in a temporary pandemic pay for more than 375,000 eligible frontline workers totaling over \$1.5 billion, \$4 billion in targeted funding to help municipal partners and transit agencies to continue to deliver critical services, and temporary immediate relief for residential, farm, small business, industrial and commercial electricity consumers.
- The government is now projecting a **deficit of \$38.5 billion in 2020-21**, which incorporates the most up to date economic information and additional supports for the pandemic recovery period and the safe restart framework.
- Private-sector forecasts, on average, **project that Ontario's real GDP will decline by 6.6 per cent in 2020**, down significantly from when the March 2020 Economic and Fiscal Update was finalized.
- Total revenue is projected to be \$150.6 billion in 2020-21, \$5.7 billion lower and program expenses are projected to be \$13.1 billion higher than forecast in the March 2020 Economic and Fiscal Update.
- As Ontario gradually reopens, following the plan outlined in *A Framework to Reopen Our Province*, there have been **recent signs of economic recovery**.

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- i. In June and July, **Ontario's employment increased by 528,600 net jobs** and **the unemployment rate decreased to 11.3 per cent.**
  - ii. **Home resales in the province rose 56.6 per cent in May and 67.0 per cent in June**, after declining for two consecutive months.
  - iii. **Ontario manufacturing sales increased 17.5 per cent in May**, while **retail sales rose 14.2 per cent**, after both declined for two consecutive months.
  - o The Province's next fiscal update will be a multi-year provincial Budget, to be delivered no later than **November 15, 2020.**
  - o Ontario was the first in Canada to release a fiscal outlook that reflected the impacts of the COVID-19 crisis.
2. August 12<sup>th</sup> - Ontario Provides Update to Ontario's Action Plan: Responding to COVID-19
- o Since announcing the first steps in the government's response to the global pandemic on March 25, 2020, the government has made additional investments and budgeted for further contingencies in the fight against COVID-19.
  - o This includes allocating more support for people, jobs, a safe reopening, and the prevention of - or response to - a second wave.
  - o With these investments, the government's COVID-19 response action plan is now a projected **\$30.0 billion**, up from \$17 billion announced in Ontario's Action Plan: Responding to COVID-19 on March 25, 2020.

Supporting Health Care

- o Since releasing the Action Plan, the government has committed even more resources to bolster health care and support frontline workers. Key investments and initiatives include:
  - i. Funding of **\$610 million** for the purchase of personal protective equipment and other critical supplies;
  - ii. **\$53 million** to ensure vulnerable people continue to have access to prescription medication during the pandemic;
  - iii. **\$50 million** to the Ontario Together Fund to help businesses provide innovative solutions or retool their operations to manufacture essential medical supplies and equipment to help stop the spread of COVID-19;
  - iv. **\$15 million** to support the design and implementation of the new Ontario Health Data Platform. This data platform provides recognized researchers and health system partners with access to

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- anonymized health data that will allow them to better detect, plan and respond to COVID-19;
- v. **\$15 million** in provincial support for 110 municipalities across the province towards the enhanced cleaning of transit systems;
- vi. **\$14 million** in funding to provide additional community-based mental health and addictions services for people in Ontario with mental health needs;
- vii. **\$12 million** to provide virtual mental health supports, including services to support frontline health care workers; and
- viii. To ensure that the resources are in place to support the health of the people of Ontario, the COVID-19 Health Contingency Fund has been increased by **\$4.3 billion**.

Supporting People and Jobs

- o Since releasing the Action Plan, the government has committed even more resources to support people and protect jobs through the crisis and in the long term. Key new investments and initiatives include:
  - i. Up to **\$4 billion** for municipalities and transit systems to provide one-time assistance, in partnership with the federal government, to help local governments address budget shortfalls related to COVID-19 and maintain the critical services people rely on every day;
  - ii. An investment of over **\$1.5 billion**, together with the federal government, providing a temporary pay increase of \$4 per hour for more than 375,000 eligible workers for work performed from April 24, 2020 to August 13, 2020.
  - iii. **\$340 million** to provide temporary immediate relief for industrial and commercial electricity consumers that do not participate in the Regulated Price Plan by deferring a portion of Global Adjustment charges, which is expected to be recovered over a 12-month period beginning in January 2021;
  - iv. **\$241 million** in funding committed by Ontario to partner with the federal government in order to provide over \$900 million in urgent relief to small businesses and their landlords through a new program, Canada Emergency Commercial Rent Assistance;
  - v. An increase of \$56 million for a total of **\$176 million**, to provide to May 31, 2020 the off-peak price of electricity for 24 hours a day for residential, farm and small business time-of-use customers;
  - vi. **\$50 million** to increase the government's contribution to the Risk Management Program for a total contribution of \$150 million

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- annually. This funding supports farmers with unforeseen challenges such as fluctuations in market prices or production costs;
- vii. **\$25 million** to ensure Ontario's food supply chain remains strong and ready to recover, including up to \$15 million to enhance health and safety measures on farms and in food processing facilities, and up to \$10 million in emergency assistance for beef and hog farmers;
  - viii. **\$10 million** to provide financial support for Indigenous small- and medium-sized enterprises experiencing reduced or no revenue due to COVID-19;
  - ix. **\$10 million** for the Connecting Links program, for a total investment of **\$40 million** in 2020-21, to support municipalities by helping them build, repair or replace municipal roads and bridges that connect two ends of a provincial highway through a community or to a border crossing;
    - o **\$8 million** for the COVID-19 Energy Assistance Program for Small Business (CEAP-SB) to provide support to businesses struggling with bill payments as a result of the outbreak;
    - o **\$8 million** to help small businesses reach more customers through the Digital Main Street platform. This program, in partnership with the federal government, will help up to 22,900 Ontario businesses create and enhance their online presence and generate jobs for more than 1,400 students;
    - o **\$5 million** to support food rescue organizations to purchase critical infrastructure to ensure food is safely redistributed to those in need and help prevent nutritious food from ending up in landfills;
    - o The Support for People and Jobs Fund has been increased by **\$3 billion** to ensure that Ontario has the resources to continue responding to the needs of the people of Ontario through the economic reopening and recovery phases; and
    - o The standard Contingency Fund has been increased by **\$2.2 billion** to protect the health and safety of the people of Ontario during the COVID-19 outbreak.

## **COVID-19 – Provincial Government – Support for Businesses**

- The Provincial government is reaching out on a daily basis to leaders at businesses big and small, including at our financial institutions, as well as unions, to ensure we have the latest information, and that there is an open line of communication as the government works to address COVID-19's impact on the economy.

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- Please visit the following page for additional resources:  
<https://www.ontario.ca/page/covid-19-support-businesses>
  
- 3. August 27<sup>th</sup> - Governments Help Ontario Food Processors become more Innovative and Competitive
  - The Governments of Canada and Ontario are providing more than **\$5.4 million** through the **Canadian Agricultural Partnership** to help **food processing businesses** improve food safety, increase labour productivity and enable better access to markets.
  - These strategic investments will support more than **75 projects** across Ontario and strengthen the province's crucial agri-food supply chain.
  
  - Some specific types of projects supported through this programming include:
    - Implementing technology or other systems to improve food safety.
    - Transitioning to automated, advanced manufacturing and/or robotic processing technology to enhance labour productivity.
    - Developing new products or processes to increase sales.
  
  - The Partnership is also investing in programs this year at provincially inspected [dairy](#) processors and provincially licensed [meat](#) processors to support food safety enhancement projects.
  - These are in addition to new programming launched this year, like the [Agri-food Workplace Protection Program](#), to assist the sector in protecting its workers from the COVID-19 outbreak.
  - Since June 2018, both the federal and provincial governments have committed cost-share support to more than **2,500 projects** through the Partnership to help eligible Ontario **farmers, processors, businesses and sector organizations innovate and grow.**
  
  - A list of approved projects is posted online at: [www.omafra.gov.on.ca/english/cap/processor-projects.htm](http://www.omafra.gov.on.ca/english/cap/processor-projects.htm)



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4. August 25<sup>th</sup> - Ontario Supports Local Distillery in the Fight Against COVID-19
  - The Ontario government is investing **\$455,000** from **the Ontario Together Fund** in **Dairy Distillery** to retool its operations and increase its capacity to manufacture hand sanitizer to help in the response to the fight against COVID-19.
  - Through its "buy one to give one" program, Dairy Distillery donated over 30,000 bottles of hand sanitizer to local groups in need.
  - With Ontario's support, Dairy Distillery will scale up to more than triple production of food-grade ethanol made from milk sugar, which would otherwise go to waste.
    - This milk byproduct and the company's innovative dairy fermentation technology will be used in making hand sanitizer. The company will also expand its facility and buy equipment to scale up production.
  - Businesses and individuals looking to help in the fight against COVID-19 can submit their proposals through the [Ontario Together web portal](#).
  
5. August 18<sup>th</sup> - Applications open for the Ontario Automotive Modernization Program
  - The Ontario government is launching the next round of applications for the [Ontario Automotive Modernization Program \(O-AMP\)](#).
  - An important part of the government's *Driving Prosperity* auto plan, the **\$10-million O-AMP** provides **auto parts companies with funding to invest in new technologies and support innovation** in Ontario's automotive supply chains.
    - Ontario's [Autonomous Vehicle Innovation Network \(AVIN\)](#) connects the province's world-leading automotive and technology sectors, high-quality post-secondary institutions, first-class talent and regional infrastructure to support entrepreneurship and create jobs.
    - The Ontario government will continue to promote the innovation of the Ontario advanced manufacturing sector through its support for the Canadian Manufacturers & Exporters' [Ontario Made](#) program.
  - O-AMP supports manufacturing technology adoption and/or adoption of lean manufacturing processes.
  - Funding covers up to **50 per cent of eligible** project costs up to **\$100,000**, with recipient companies contributing the remainder through their own resources.

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- For more details, please visit:  
[Ontario Automotive Modernization Program \(O-AMP\)](#)

6. July 31<sup>st</sup> (Update)- Ontario-Canada Emergency Commercial Rent Assistance Program - Ontario Provides Urgent Relief for Small Businesses and Landlords – Applications now available.

July 31<sup>st</sup> Update

- The government has announced that the **Canada Emergency Commercial Rent Assistance (CECRA)** will be **extended by one month** to help eligible small business pay rent for **August**.
- All provinces and territories continue to participate in this initiative, and collaborate with the federal government to provide rent supports to those small businesses most in need.
- As of July 30, 2020, **63,000 small business tenants** have been supported, representing over **616,000 employees**, for a total of over **\$613 million in rent support**.
- Additionally, [the Canada Mortgage and Housing Corporation website](#) is working with large property owners to help provide CECRA to more than **20,000 small businesses**.

June 30<sup>th</sup> Update

- The Canada Emergency Commercial Rent Assistance (CECRA) program will be **extended by one month** to cover eligible small business **rents for July**.
- In addition, to simplify the application process for all applicants, the government is removing the requirement to claw-back insurance proceeds and provincial rent supports from the CECRA forgivable loan amount for both existing and new applicants.
  - i. Existing applicants who are affected will be notified and will have any previously clawed-back amounts restored to their forgivable loan.
- Those who qualified for the CECRA based on existing program parameters will be able to apply soon for the additional one month based on having a 70% revenue decline for April, May and June, i.e., without reassessing whether they continue to have a 70% revenue decline in July.
  - i. Participation in the one-month extension is voluntary.
  - ii. Only those tenants approved in the April, May and June application are eligible for the July extension.

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- Existing applicants **need to reapply** for the month of July and have until **September 14, 2020**.
- New applicants have the choice of applying for the three-month initial period or four months, but need to do so by the original date of **August 31, 2020**.
- Applications will continue to be processed through [the Canada Mortgage and Housing Corporation website](#) (CMHC)

#### Details

- The Ontario government is partnering with the federal government to provide urgent relief for small businesses and landlords affected by the COVID-19 outbreak.
- To find out how much rent support an entity may be eligible for, please visit [Ontario.ca/rentassistance](https://ontario.ca/rentassistance).
- Application documents and updated criteria for the Emergency Commercial Rent Assistance program are now available, and that the program will be opened for applications beginning on **May 25<sup>th</sup>**.
  - i. Applications will be accepted through the Canada Mortgage and Housing Corporation (CMHC) [website](#)
  - ii. The CECRA for small businesses will be available until **August 31, 2020**
- The CECRA for small businesses has been developed to **share the cost of rent** between small business tenants, landlords and the governments of Ontario and Canada.
- Small business landlords would be asked to **forgive at least 25 per cent** of the tenant's total rent, **tenants would be asked to pay up to 25 per cent of rent** and the **provincial and federal government would share the cost of the remaining 50 per cent**.
- The province is committing **\$241 million** through the new **Canada Emergency Commercial Rent Assistance Program (CECRA)**.
- The total amount of provincial-federal relief that would be provided is more than **\$900 million**, helping to ensure small businesses are ready to reopen their doors when the emergency measures are lifted.
- The CECRA will provide **forgivable loans** to eligible **commercial property owners** experiencing potential rent shortfalls because their small business tenants have been heavily impacted by the COVID-19 crisis.

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- To receive the loan, property owners will be required to **reduce the rental costs of small business** tenants for **April to July 2020** by at least **75 per cent** and commit to a moratorium on evictions.
- The forgivable loans would be disbursed directly to the mortgage lender of the commercial property in question.
- As part of *Ontario's Action Plan: Responding to COVID-19*, the Government has implemented a series of cash flow supports amounting to **\$10 billion** to help support jobs and the economy (see [March 25<sup>th</sup> - Ontario's Action Plan: Responding to COVID-19 \(March 2020 Economic and Fiscal Update\)](#) for details) .
  
- How does the program work?
  - The program has been developed to share the cost between small business tenants and landlords.
  - Small business tenants and landlords would each be asked to pay **25 per cent of the before profit costs** and the provincial and federal government would cost **share the remaining 50 per cent**.
  - 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.
  
  - For example, a monthly rent for a small business is \$10,000. In this example, assume the landlord doesn't make a profit. The landlord forgoes \$2,500 (25 per cent of rent). The small business would be responsible for paying \$2,500 (25 per cent of rent). The government would cover the remaining \$5,000, with \$3,750 from the federal government (37.5 per cent of rent) and \$1,250 (12.5 per cent of rent) from the provincial government.
  
- How long would a commercial property owner have to apply for OCECRA?
  - The CECRA for small businesses is administered by the CMHC and will be available until **August 31, 2020**. Support will be retroactive to April 1, covering April, May, June and July 2020.

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- What are the eligibility requirements for small businesses?
  - An eligible small business tenant is one that:
    - Pays monthly **rent not exceeding \$50,000** in gross rent payments; and is,
    - A non-essential small business that has temporarily closed, or who is experiencing a 70 per cent drop in pre-COVID-19 revenues.
      - a. There are 2 scenarios by which to calculate the 70% reduction in revenues:
        - i. If a small business was operating during April – June 2019, then compare the gross revenues from April, May and June of 2020 to the revenues of April, May and June of 2019.
        - ii. If the small business was not operating during April – June 2019, then compare the average gross revenues from April, May and June of 2020 to the average gross revenues for January and February 2020.
    - Generate no more than **\$20 million** in gross annual revenues, calculated on a consolidated basis (at the ultimate parent level) \*\*
    - Not-for-profit organizations and charitable entities would also be considered for the program.
- Are there any eligibility requirements for commercial property owners?
  - The OCECRA would apply to commercial properties with small business tenants.
  - Commercial properties with a residential component, and residential mixed-use properties with a 30 per cent commercial component, would be equally eligible for support with respect to their commercial tenants.
  - If a property owner does not have a mortgage secured by a commercial rental property, the property owner should contact Canada Mortgage and Housing Corporation (CMHC) to discuss program options, which may include applying funds against other forms of debt facilities or fixed cost payment obligations (e.g. utilities).
- For additional details and information regarding eligibility, please visit: <https://news.ontario.ca/opo/en/2020/04/ontario-canada-emergency-commercial-rent-assistance-program.html>

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- i. Applications will be accepted through the Canada Mortgage and Housing Corporation [website](#)

7. June 17<sup>th</sup> (Update)- Ontario Implements Temporary Ban on Commercial Evictions: **Currently Active**

June 17<sup>th</sup> Update

- o On June 17<sup>th</sup>, the Ontario government passed the *Protecting Small Business Act*, **temporarily halting or reversing evictions of commercial tenants** and **protecting them from being locked out or having their assets seized** during COVID-19.
- o The legislation applies to businesses that are eligible for federal/provincial rent assistance for evictions from **May 1, 2020** until **August 31, 2020**.
- o Landlords and tenants are encouraged to participate in the **Canada Emergency Commercial Rent Assistance (CECRA)** for small businesses.
  - i. The pause on evictions does not apply to those participating in CECRA for small businesses, as the program requires landlords to enter into a rent reduction agreement with their impacted small business tenants and commits them to a moratorium on evictions for three months.
- o In partnership with the federal government, Ontario is committing **\$241 million** to CECRA for small businesses, which will provide more than **\$900 million** in support for small businesses and their landlords.
  - i. CECRA for small businesses provides forgivable loans to eligible commercial landlords for the months of April, May, and June 2020.
  - ii. Small business landlords would be asked to forgive at least 25 per cent of the tenant's total rent, tenants would be asked to pay up to 25 per cent of rent and the provincial and federal governments would share the cost of the remaining 50 per cent.

Additional Resources

- o Tenants and landlords can learn who is eligible and how to apply at [Ontario.ca/rentassistance](https://ontario.ca/rentassistance). The application deadline is **August 31, 2020**.
- o [Canada Emergency Rent Assistance Calculator](#)

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8. June 11<sup>th</sup> - Ontario and Canada Helping Small Businesses Go Digital

- The Ontario government, in partnership with the federal government, is **helping small businesses** reach more customers through **the Digital Main Street platform**.
- It is a **\$57-million program** which will help up to **22,900 Ontario businesses** create and enhance their online presence and generate jobs for more than **1,400 students**.
- Businesses will be able to take advantage of three new programs to support their digital transformation:
  - i. **shopHERE** powered by **Google** will leverage Ontario's strengths by hiring **highly skilled and trained students** to build and support the launch of online stores for businesses that previously did not have the capacity to do so themselves.
  - ii. **Digital Main Street Grant** will help main street small businesses be digitally more effective. Through a **\$2,500 grant** administered by the Ontario BIA Association, small businesses will be able to adopt new technologies and embrace digital marketing.
  - iii. **Future-Proofing Main Street** will provide specialized and in-depth **digital transformation services** and support that helps existing main-street firms adapt to changes in their sector and thrive in the new economy.
- In addition, the **Recovery Activation Program**, operated through the Toronto Region Board of Trade, will help **businesses grow and digitize their operations** with custom consulting sessions, online resource sharing, learning webcasts and business planning.
- As a result of the investment announced today, the program will be offered **province-wide and at no cost to businesses**.
- Along with the [Digital Main Street](#) platform, the province is investing an additional **\$150 million** in rural broadband which will help open the digital road for many Ontario small businesses.

Additional Resources

For more information on the Digital Main Street, go to:  
[digitalmainstreet.ca/ontario](https://digitalmainstreet.ca/ontario)

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9. May 8<sup>th</sup> –Ontario and Canada Take Additional Steps to Protect Agri-Food Workers During COVID-19 - Provincially licensed meat processing plants – Application opens May 12<sup>th</sup>
- The Governments of Canada and Ontario are investing **\$2.25 million in provincially licensed meat processing plants** to better protect employees and ensure the continued supply of healthy products
  - Through *the Canadian Agricultural Partnership*, the first stream of the Agri-food Workplace Protection Program will provide funding to implement COVID-19 health and safety measures in provincially licensed meat plants
  - The Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA) will begin accepting applications on **May 12, 2020**.
  - More information about this targeted intake and the program guidelines can be found online on **May 12, 2020** at: <http://omafra.gov.on.ca/english/cap/index.htm> or by **calling: 1-877-424-1300**
10. April 30<sup>th</sup> - Ontario Providing Employers with Workplace Safety Guidelines – Currently Active
- The Ontario government is ensuring employers have the **safety guidelines** they need to protect workers, customers, and the general public from COVID-19 as it prepares for a **gradual reopening of the provincial economy**.
  - The Government safety guidelines released today will provide direction to those working in manufacturing, food manufacturing and processing, restaurant and food service, and the agricultural sector.
  - Find the new Ministry of Labour, Training and Skills Development Guidelines [here](#).
  - The Ontario government works closely **with four provincial health and safety associations (HSAs)** to help set, communicate and enforce the *Occupational Health and Safety Act*.
  - In partnership with the Ministry of Labour, Training and Skills Development, the HSAs have released a series of more than **90 technical sector guidance documents** to further support employers and employees in remaining safe in the workplace during the COVID-19 outbreak.



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- The government will work with **Ontario's health and safety associations** to bring forward **additional workplace safety guidelines** for more sectors in the coming days and weeks.

Resources

- i. [Infrastructure Health and Safety Association](#) (IHSA) serves the construction, electrical and utilities, aggregates, natural gas, ready-mix concrete and transportation sectors. IHSA guidance documents can be found [here](#).
  - ii. [Public Service Health and Safety Association](#) (PSHSA) serves hospitals, nursing and retirement homes, residential and community care, universities and colleges, school boards, libraries and museums, municipalities, provincial government and agencies, police, fire and paramedics and First Nations. PSHSA guidance documents can be found [here](#).
  - iii. [Workplace Safety North](#) (WSN) serves the forestry, mining, smelters, refineries, paper, printing and converting sectors. WSN guidance documents can be found [here](#).
  - iv. [Workplace Safety and Prevention Services](#) (WSPS) serves the agriculture, manufacturing, and service sectors. WSPS guidance documents can be found [here](#).
  - v. Additional resources organized by sector can be found [here](#).
- Starting this week, **58 new inspectors** will join the hundreds of existing provincial labour inspectors on the ground.
  - The inspectors will be tasked with communicating **COVID-19 safety guidelines** to essential workplaces or enforcing emergency measures, including physical distancing and the closure of non-essential businesses.
  - The Government is committed to a careful, stage-by-stage approach to loosening emergency measures and **reopening Ontario's economy**.
  - Ontario also recently **doubled** the capacity of Ontario's Health and Safety Call Centre to deal with a large increase in calls.

Additional Resources

- i. The government is also issuing posters to promote a variety of useful **safety tips**.

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- ii. The posters offer helpful advice on physical distancing and sanitation. They are [downloadable from the Ontario.ca website](#) so employers can print and post them in their workplaces.

**11. April 28<sup>th</sup> – Launch of the *COVID-19: Tackling the Barriers* website - New Website Accepting Proposals for Temporarily Changing Rules and Regulations – Currently Active**

- The Ontario Government has launched the *COVID-19: Tackling the Barriers* website to help businesses **overcome the unique challenges created by the global pandemic**.
- Businesses working to retool their operations to produce health-related products, or those that want to continue their operations in this new environment of physical distancing, can submit any potential roadblocks to the website.
- The province is prepared to allow **temporary changes** to provincial rules and regulations in order to **remove any barriers** that are hindering business and negatively impacting Ontario's supply chain.
- In order to help Ontario businesses focus on overcoming today's challenges, the province is also **pausing or extending** any existing public consultations, delaying non-urgent related consultations while the emergency situation remains in place, and considering extending deadlines for reports and audits.
- *The website builds on steps the government has already taken to help businesses respond to COVID-19, including:*
  - i. Providing **\$10 billion** in provincial tax deferrals, Workplace Safety and Insurance Board premium deferrals, and other business supports;
  - ii. Providing more than **\$900 million** in urgent relief to small businesses and their landlords through a new program, the **Ontario-Canada Emergency Commercial Rent Assistance Program (OCECRA)**;
  - iii. Providing **\$50 million** to help businesses such as manufacturers and distilleries retool so they can produce health-related products and supplies, such as ventilators, gowns, face masks and hand sanitizer;
  - iv. Permitting **24-hour construction** for critical infrastructure;

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- v. Permitting **24-hour deliveries** in every municipality across the province to help grocery stores and pharmacies keep their shelves stocked; and
  - vi. Allowing **restaurants and bars** to sell alcohol with food takeout or delivery orders.
- o Visit the [COVID-19: Tackling the Barriers](#) website.

**12. April 1<sup>st</sup> - \$50 million Ontario Together Fund: Currently Active**

- o The Ontario government is launching a new **\$50 million Ontario Together Fund** to help businesses provide innovative solutions or retool their operations in order to manufacture essential medical supplies and equipment, including:
  - i. Gowns
  - ii. Coveralls
  - iii. Masks & face shields
  - iv. testing equipment
  - v. ventilators
- o This new Fund will support the development of proposals **submitted by businesses through the [Ontario Together web portal](#)**.
- o The government will be looking for the most viable, innovative proposals that can quickly provide critical goods and services and the greatest benefit to the people of Ontario.
- o The fund is time-limited and will be available to companies and organizations across the province.

**13. March 25<sup>th</sup> - Stop the Spread Business Information Line Now Open at 1-888-444-3659 – Currently Active**

- o The province has launched a toll-free line **1-888-444-3659** to provide support to Ontario businesses who have questions about the province's recent **emergency order** to close at-risk workplaces.
- o Help is available from Monday to Sunday, from 8:30 a.m.—5:00 p.m.
- o Businesses who have questions about closures of at-risk workplaces or how emergency measures impact their business or employment can call the **Stop the Spread Business Information Line**.

**14. March 21<sup>st</sup> - Launch of Ontario Together Website Currently Active**

- o [Ontario Together](#), a new website that will help businesses and their employees work with the province to meet the challenges of COVID-19.

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- The website will identify the province's supply challenges and solicit ideas and advice from Ontario's business and manufacturing communities on how the government can work together to meet the need.
- Through the portal, companies will be able to submit proposals for the government to procure required goods and services and share creative solutions quickly.
- <https://www.ontario.ca/page/how-your-organization-can-help-fight-coronavirus>

15. March 19<sup>th</sup> - Municipal Emergency Act, 2020 - Supply Chain - Temporary Changes to Municipal Noise By-Laws: **Currently Active**

- The new legislation ensures that for the near future, the delivery of goods to Ontario's businesses and consumers isn't impacted by municipal noise by-laws that may unintentionally be impeding such deliveries when they are most urgently needed.
- The new legislation will waive local noise by-laws allowing delivery trucks to operate overnight.
- These temporary changes will allow businesses to transfer goods between their warehouses and retail stores 24 hours a day, seven days a week.

16. March 19<sup>th</sup> - Commercial Vehicles - Extension of validation Periods for Driver, Vehicle and Carrier Products: **Currently Active**

- New regulations include extensions for driver licences, licence plate validation, Ontario Photo Cards, and **Commercial Vehicle Operator Registration certificates**, among others.
- The Ministry of Transportation is also automatically extending the due dates for medical or vision reports
- This extension will be in place until such time that, based on the advice of Ontario's Chief Medical Officer of Health and public health officials, the current situation improves.

**COVID-19 – Provincial Government – Support for Individuals**

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- The Province is working with partners across the healthcare system, from public health to hospitals and community care, to do everything possible to contain the virus and ensure that the system is prepared to respond to any scenario.
  - Please visit the following pages for additional information:
    - [https://www.ontario.ca/page/covid-19-support-workers?\\_ga=2.140418355.1292956891.1588614181-1305037528.1580157468](https://www.ontario.ca/page/covid-19-support-workers?_ga=2.140418355.1292956891.1588614181-1305037528.1580157468)
    - <https://covid-19.ontario.ca/>
- 

**17. August 27<sup>th</sup> - Canada and Ontario invest in modern, accessible public transit infrastructure for Thunder Bay residents**

- The Provincial, Federal and Municipal governments have today announced funding for **13 public transit projects in Thunder Bay**.
- Together, these projects will improve the quality, safety and convenience of the transit system. The upgrades will also help pedestrians and cyclists more easily connect to their bus and community.
- The Government of Ontario is contributing more than **\$8.5 million**, while the City of Thunder Bay is contributing over **\$6.6 million**.
- The Government of Canada is investing over **\$10.4 million** in these projects through the Public Transit Infrastructure Stream (PTIS).
- For more details, please visit:  
[Backgrounder – Canada and Ontario invest in modern, accessible public transit infrastructure for Thunder Bay residents](#)

**18. August 26<sup>th</sup> - Additional Funds Enhance Ontario's Robust Back-to-School Plan**

- The Ontario government's **back-to-school plan**, developed in consultation with the Chief Medical Officer of Health and public health officials, is being further enhanced by **additional federal investments and resources** to support the return to class in the fall.
- Today's federal announcement provides **\$381 million** to Ontario, on top of the nearly **\$900 million provided by the province to support provincial back-to-school plans**.

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- The province is also setting aside **\$50 million** for any future pandemic learning needs, to ensure that Ontario is prepared for every scenario this Fall.

The federal funding will support several priority provincial initiatives:

- **Reopening Plan Implementation - \$200 million**
  - \$100 million to complement the health and safety components of school reopening plans, in consultation with local public health units, including the hiring of custodians, HVAC, improvements, internet connectivity for students and other local needs.
  - \$30 million to support additional PPE for schools.
  - \$70 million for the temporary hiring of educators as required.
- **Student Transportation - \$70 million**
  - \$44.5 million in support of the Driver Retention Program (DRP).
  - \$25.5 million for route protection and to help reduce the number of students on buses.
- **Special Education and Mental Health Supports Enhancement - \$12.5 million**
  - Will allow boards to hire and train additional staff and provide more mental health supports for students.
- **Additional Public Health Nurses - \$12.5 million**
  - Supports up to 125 additional nursing positions in public health units across the province to help schools manage potential COVID-19 cases.
- **Remote Learning - \$36 million**
  - Ensures that every school board offering virtual learning has a dedicated principal and administrative support for both its secondary and elementary virtual schools.

19. August 26<sup>th</sup> - Ontario Releases COVID-19 Management Plan for Schools

- As part of Ontario's plan for **students to safely return to the classroom** in September, the government has released the [Operational Guidance: COVID-19 Management in Schools](#) document.
- The guidance document will help school boards and school authorities consistently implement prevention measures, maintain accurate records of staff, students and visitors, work with their local public health units, and take appropriate action when staff, students, or visitors become ill during the school day.
  - It includes detailed instructions for a variety of different scenarios.

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- It also outlines recommendations for what parents should do to support their children.
- The Chief Medical Officer of Health is also issuing an additional public health guidance, [COVID-19 Guidance: School Outbreak Management](#), for medical officers of health and public health units to support their efforts in investigating cases, outbreaks, and suspected outbreaks in school settings.
- Additional information is available on the provincial [COVID-19 website](#), including resources to help stop the spread, sector specific resources including helpful posters, mental health resources, and other information.

**20. Emergency Assistance – Support for individuals and families in financial crisis –**

**Currently Active**

- As part of *Ontario's Action Plan: Responding to COVID-19*, a **\$17 billion** package with funding targeted to help families and a variety of sectors across the province, the Ontario government is providing **\$52 million** to better support individuals and families in financial crisis.
- This funding will support those who are not able to access federal assistance to cover needs such as food costs, rent, medicine and other essential services during this time.
- Individuals can easily [apply online](#) for assistance.
- *Eligibility*
  - i. Applicants may qualify if they live in Ontario (not a visitor or tourist), are in a crisis or emergency situation, and do not have enough money for things like food and housing. For example, a crisis or emergency includes situations where applicants:
    1. Have been affected by COVID-19
    2. Are being evicted from their home
    3. Are in or are leaving an abusive relationship
    4. Are worried about their safety
- Those receiving assistance from Ontario Works or the Ontario Disability Support Program are not eligible for this program.

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**21. April 7<sup>th</sup> - Province Launches Online Portal to Match Available Health Care Workers with Employers – Currently Active**

- The Ontario government is taking further action to stop the spread of COVID-19 by actively recruiting **health care workers** to increase the frontline capacity of **hospitals, clinics, and assessment centres**.
- The new **Health Workforce Matching Portal** will enable health care providers with a range of experience to join the province's response to COVID-19.
- Those providers include retired or non-active health care professionals, internationally educated health care professionals, students, and volunteers with health care experience.
- The portal will efficiently match the availability and skillsets of frontline health care workers to the employers in need of assistance to perform a variety of public health functions, such as case and contact management.
- Employers and interested health care professionals can visit the portal [here](#) and create a profile.
- Once registered, professionals can add their availability and employers can enter their request for support. **Registrants will receive an email notification if matched.**

**22. April 4<sup>th</sup> - New online portal connecting workers with employers looking to fill positions in the agri-food sector – Currently Active**

- This new online tool will make it easier to match people to essential **jobs and training resources** throughout the provincial **food supply chain**.
- The new portal will ensure grocery store shelves remain full and families have food on the table during the COVID-19 outbreak.
- [Ontario.ca/AgFoodJobs](https://Ontario.ca/AgFoodJobs) provides access to information on **job opportunities and training resources** in all parts of **Ontario's food supply chain** - from grocery retailers to bakeries and cheese processing plants to opportunities on farms.
- In 2018, Ontario's agri-food industry employed more than 837,000 people, representing 11.6 per cent of the province's labour force and contributed **\$47.7 billion in GDP** to the provincial economy (6.6 per cent of total Ontario GDP).

**COVID-19 – Federal Government – Support for Businesses**



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As the pandemic situation is still evolving, new programs and supports may be announced in the future.

Websites highlighting useful resources for businesses:

<https://www.tradecommissioner.gc.ca/campaign-campagne/ressources-entreprises-COVID-19-business-resources.aspx?lang=eng>

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

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23. August 25<sup>th</sup> - More support for women entrepreneurs in southern Ontario

- The Federal government has announced a **\$281,600** investment – delivered through [FedDev Ontario](#), the Regional Development Agency for southern Ontario – for the [Entrepreneurial Leadership and Learning Alliance \(ELLA\)](#), as part of the Government’s [recent top-up](#) of **\$15 million** to Canada’s first-ever [Women Entrepreneurship Strategy’s Ecosystem Fund](#).
- Launched in March 2020 through the Government’s initial Women Entrepreneurship Ecosystem Fund investment, the ELLA program is led by York University in partnership with the Small Business Enterprise Centers of Markham, Richmond Hill, Vaughan and York Region.
- The community accelerator provides training, advisory services, and other targeted support for women entrepreneurs in rural and urban communities.
- With today’s investment, ELLA Ascend will soon launch a new initiative called the **Fractional Executive Program**. Through this new program, a cohort of 10 entrepreneurs and advanced ELLA participants will benefit from mentorship and coaching support to help them address challenges associated with scaling globally.
  - [WES Ecosystem Fund](#)
  - [FedDev Ontario](#)
  - [York University — ELLA](#)

24. August 25<sup>th</sup> - Government of Canada invests in York Region’s advanced manufacturers

- The Federal government has announced an investment of **\$7.8 million** from FedDev Ontario to help **three local manufacturers** grow and create jobs.

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- This helps to create **116 skilled jobs and maintain 30 more**. It will also leverage more than **\$28 million** in additional investments in York Region, and increase regional supply chain spending.
- The three companies are:
  - i. [Vision Profile Extrusions](#) manufactures the world's third-most produced synthetic polymer and polyvinyl chloride (PVC) for use in the installation of windows and doors, primarily for construction.
  - ii. [Axiom Group](#) is a leader in the plastic injection molding and mold-making industry, operating in Aurora for over 30 years.
  - iii. [DuROCK](#) is a manufacturer of high-quality products in Exterior Insulation Finish Systems (EIFS), specialty coatings for floors and walls and specialty interior and design finishes.
- Advanced manufacturing has contributed to a large share of job creation, accounting for half of the approximately **45,000 factory jobs** created in Ontario since 2010.
- Since November 2015, FedDev Ontario has invested almost **\$285 million** in 75 manufacturing projects across southern Ontario.

**25. August 25<sup>th</sup> - FedDev Ontario supports Niagara region's tourism sector**

- The COVID-19 pandemic has had a severe economic impact on businesses and organizations across Canada, particularly those that rely on **travel and tourism**.
- As the economy reopens, the Government of Canada continues to support the recovery and growth of this vital industry.
- The Federal Government has announced a **non-repayable FedDev Ontario** investment of **\$500,000** to support the **tourism industry in Niagara-on-the-Lake**.
  1. With this investment, the Town of Niagara-on-the-Lake will establish a fund that will provide contributions of up to **\$20,000** to **small- and medium-sized businesses in the tourism sector**.
  2. Tourism-oriented SMEs will receive support to offset the costs of reopening and adapting. The project is expected to **support 50 businesses and maintain an about 100 jobs**.
- The Federal Government has also announced the intention to provide a contribution of up to **\$400,000** to the Shaw to support outdoor theatre performances and support visitor activity in Niagara-on-the-Lake.
- For more information, visit [Niagara-on-the-Lake](#).

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**26. August 24<sup>th</sup> - New temporary public policy will allow visitors to apply for a work permit without having to leave Canada**

- Visitors who are currently in Canada and have a **valid job offer** will be able to apply for an **employer-specific work permit** and, if approved, **receive the permit without having to leave the country**, thanks to a new public policy announced today.
- This temporary policy change **takes effect immediately** and will benefit employers in Canada who continue to face difficulties finding the workers they need, as well as temporary residents who would like to contribute their labour and skills to Canada's recovery from the COVID-19 pandemic.
- To be eligible, an applicant looking to benefit from this temporary public policy must
  - i. have valid status in Canada as a visitor on August 24, 2020 and remain in Canada
  - ii. have a job offer
  - iii. submit an application for an employer-specific work permit that is supported by a Labour Market Impact Assessment (LMIA) or an LMIA-exempt offer of employment, no later than March 31, 2021
  - iv. meet all other standard admissibility criteria
- This temporary public policy also provides the opportunity for applicants who meet these criteria and who had a valid work permit in the past 12 months to begin working for their new employer before their work permit application has been fully approved.
- To do so, they need to follow the instructions for the process described here: <https://www.canada.ca/en/immigration-refugees-citizenship/services/work-canada/permit/temporary/after-apply-next-steps.html#visitors>

**27. August 24<sup>th</sup> (Update) - Canada Emergency Wage Subsidy (CEWS) - 75% Wage Subsidy - (Currently Accepting Applications– Direct deposits will begin to appear in employers' accounts as of May 7<sup>th</sup>)**

August 17<sup>th</sup> Update

- The Canada Emergency Wage Subsidy (CEWS) has supported more than **3 million Canadians** since the start of the COVID-19 pandemic, providing support to businesses so they can keep their workers, including furloughed workers, on the payroll.

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- The Federal government has announced that the government proposes to **extend the current treatment of furloughed employees under the CEWS program by 4 weeks – from August 30 to September 26.**
- This would mean that employers who qualify for the CEWS would be able to continue to claim up to a maximum benefit of \$847 per week to support remuneration for each of their furloughed workers.
- Further details about the calculation of CEWS for furloughed workers for remaining periods of the program will be announced in the coming weeks.

August 17<sup>th</sup> Update

- To ensure that Canadian workers and businesses are in a better position as our economy safely re-opens, the Government of Canada has recently implemented **changes to the CEWS** that broaden the reach of the program and provide more targeted support.
- The Canada Revenue Agency has **opened applications for Period 5** – the first period of the enhanced CEWS program (as of August 17<sup>th</sup>).
- The Canada Revenue Agency's updated [CEWS calculator](#) can help small and large employers alike, by guiding them through a step-by-step process to prepare their applications and giving them a preview of the subsidy they may qualify for, based on the information they enter.
- Eligible employers can apply for period 5 of the CEWS through [My Business Account](#) or through the [CRA's web form application](#).
- The CEWS has provided **\$26.58B** in subsidies to more than **275,000 employers**, supporting millions of workers.

Program changes for Periods 5-9 include:

- The extension of the CEWS, including redesigned program details, until November 21, 2020.
- Increased eligibility, meaning that all eligible employers who've experienced a revenue drop can now qualify for a base subsidy. The subsidy amount is based on the revenue drop.
- Employers who are especially hard-hit can qualify for a top-up of up to 25%.
- Provide certainty for employers that have already made business decisions for July and August, by ensuring they will not receive a subsidy rate lower than they would have under the previous rules.

July 17<sup>th</sup> Update

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- The Federal government has **announced changes** to the CEWS that would broaden the reach of the program and provide better targeted support so that more workers can return to their jobs quickly as the economy restarts.

The changes include:

- Allow the extension of the CEWS until **December 19, 2020**, including redesigned program details until November 21, 2020.
- Make the subsidy accessible to a **broader range of employers by including employers with a revenue decline of less than 30 per cent** and providing a gradually decreasing base subsidy to all qualifying employers.
  - This would help many struggling employers with less than a 30-per-cent revenue loss get support to keep and bring back workers, while also ensuring those who have previously benefited could still qualify, even if their revenues recover and no longer meet the 30 per cent revenue decline threshold.
- Introduce a **top-up subsidy** of up to an additional 25 per cent for employers that have been most adversely affected by the pandemic.
  - This would be particularly helpful to employers in industries that are recovering more slowly.
- Provide certainty to employers that have already made business decisions for July and August by ensuring they would not receive a subsidy rate lower than they would have had under the previous rules.
- Address certain technical issues identified by stakeholders.

Original Announcement

- To support businesses that are facing revenue losses and to help prevent lay-offs, the government is proposing to provide eligible employers a temporary wage subsidy.
- The program was originally set to end June 6<sup>th</sup>. **The program will now be extended to December 2020.**
- The Government will consult with key business and labour representatives over the next month on **potential adjustments to the program** to incent jobs and growth, including the **30 per cent revenue decline threshold**.

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- **May 15<sup>th</sup> Update** - The approval of regulations to extend eligibility for the CEWS to ensure that it continues to support those employers and workers hardest hit by the COVID-19 pandemic have been announced.
- These regulations **extend eligibility** for the CEWS to the following groups:
  - Partnerships that are up to 50-per-cent owned by non-eligible members;
  - Indigenous government-owned corporations that are carrying on a business, as well as partnerships where the partners are Indigenous governments and eligible employers;
  - Registered Canadian Amateur Athletic Associations;
  - Registered Journalism Organizations; and
  - Non-public colleges and schools, including institutions that offer specialized services, such as arts schools, driving schools, language schools or flight schools.
- The Government also intends to **propose legislative amendments** to ensure that the CEWS continues to meet its objectives. These proposed amendments would:
  - Provide flexibility for employers of existing employees who were not regularly employed in early 2020, such as seasonal employees;
  - Ensure that the CEWS applies appropriately to corporations formed on the amalgamation of two predecessor corporations and
  - Better align the treatment of trusts and corporations for the purpose of determining CEWS eligibility.
- For more detailed information on the May 15<sup>th</sup> updates please visit: <https://www.canada.ca/en/department-finance/news/2020/05/extending-eligibility-for-the-canada-emergency-wage-subsidy.html>
- Helpful Infographics:
  - 1) [Are you eligible for the Canada Emergency Wage Subsidy?](#)
  - 2) [How is the Canada Emergency Wage Subsidy \(CEWS\) calculated?](#)
- *Details:*

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- i. **75% wage subsidy** for qualifying businesses retroactive to **March 15, 2020**.
- ii. **Eligible employers would include** individuals, taxable corporations, partnerships consisting of eligible employers, non-profit organizations and registered charities.
- iii. **Eligible remuneration** may include salary, wages, and other remuneration like taxable benefits.
- iv. This subsidy would be available to eligible employers that see a **drop of at least 15 per cent of their revenue in March 2020 and 30 per cent for the following months**.
- v. An employer's revenue for this purpose is its revenue in Canada earned from arm's-length sources.
- vi. Would apply at a rate of **75%** of the first **\$58,700** normally earned by employees – representing a benefit of up to **\$847** per week.
- vii. The easiest way to apply for the CEWS is through [My Business Account](#) or [Represent a Client](#).
- viii. CEWS claims will be subject to verification by the CRA. **Funds for approved applications will begin to be released on May 5<sup>th</sup> appearing in employers' accounts starting May 7<sup>th</sup>**.
- ix. The pre-crisis remuneration for a given employee would be based on the average weekly remuneration paid between **January 1 and March 15** inclusively.
- x. There would be no overall limit on the subsidy amount that an eligible employer may claim.
- xi. Eligible employers would include **employers of all sizes** and across all sectors of the economy, with the exception of public sector entities.
- xii. Beginning **April 27, 2020**, certain financial institutions will offer **CRA direct deposit online enrolment for business payroll accounts** through their websites, helping businesses get their payments quickly and securely.
- xiii. Employers can sign up for direct deposit with their financial institutions even after applying for the CEWS.
- xiv. Visit [Canada.ca/cra-direct-deposit](https://Canada.ca/cra-direct-deposit) or your financial institution's website for more information.
- xv. If employers are not registered for direct deposit, they should allow additional time for their cheque to be delivered by mail to the address on their payroll account (RP).
- xvi. Canadians can receive the CEWS wage subsidy or the Canada Emergency Response Benefit (CERB) — not both.

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- xvii. **100% refund** for certain employer-paid contributions to Employment Insurance, the Canada Pension Plan, the Quebec Pension Plan, and the Quebec Parental Insurance Plan.
  - xviii. This refund covers 100% of employer-paid contributions for eligible employees for each week throughout which those employees are on leave with pay and for which the employer is eligible to claim the CEWS for those employees.
  - xix. Employers would be allowed to calculate their revenues under the accrual method or the cash method, but not a combination of both. Employers would select an accounting method when first applying for the CEWS and would be required to use that method for the entire duration of the program.
  - xx. For **registered charities and non-profit organizations**, the calculation will include most forms of revenue, excluding revenues from non-arm's length persons. These organizations would be allowed to choose whether or not to include revenue from government sources as part of the calculation. Once chosen, the same approach would have to apply throughout the program period.
- In order to address the realities faced by the **not-for-profit sector, high growth companies and new businesses**, the Government has allowed for additional flexibility:
    - To measure their revenue loss, employers have the flexibility to compare their 2020 revenue to that of the same month of 2019, or to an average of their revenue earned in applicable months.
    - In recognition that the time between when revenue is earned and when it is paid could be highly variable in certain sectors of the economy, employers be allowed to measure revenues either on the basis of accrual accounting (as they are earned) or cash accounting (as they are received).
  - All employers would be expected to at least make best efforts to top up salaries to 100% of the maximum wages covered.
  - Those organizations that do not qualify for the Canada Emergency Wage Subsidy may continue to qualify for the previously announced wage subsidy of 10 per cent of remuneration paid from March 18 to before June 20, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer (see [10% Wage Subsidy](#) for more details).



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- For employers that are eligible for both the CEWS and the 10 per cent wage subsidy, any benefit from the 10 per cent wage subsidy for remuneration paid in a specific period would generally reduce the amount available to be claimed under the CEWS in that same period.
- For further information please visit:  
<https://www.canada.ca/en/department-finance/economic-response-plan/wage-subsidy.html>
- 

**28. August 11<sup>th</sup> - Government of Canada launches updated Canada Emergency Wage Subsidy Calculator to support employers**

- To ensure that Canadian workers and businesses are in a better position as our economy safely re-opens, the Government has recently implemented changes to the CEWS that broaden the reach of the program and provide better targeted support.
- An updated and improved **Canada Emergency Wage Subsidy online calculator** has been launched today
  - i. It will help small and large employers alike prepare to apply for the next period of the CEWS program, which will open for applications on **August 17, 2020**.
  - ii. The CEWS calculator can be found on the CRA's [Canada Emergency Wage Subsidy web page](#), which includes detailed information to help employers understand how the CEWS can support their employees and operations, **who is eligible to apply**, and **how claim periods are structured**.
  - iii. The calculator uses a step-by-step approach to get employers to enter information about their business situation to provide an **estimate of the subsidy they can expect to receive**.
  - iv. The calculator also includes **printable spreadsheet and statement** features that employers can use to view their claim at a glance and enter required information into the CEWS application form quickly and easily.
  - v. By providing employers with detailed information about their subsidy claim, the CEWS calculator can assist them in making informed decisions about **retaining or re-hiring workers**.

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- The CRA will conduct a series of **information sessions** in the **coming weeks** for eligible employers and stakeholder organizations.
- The CRA will open applications for **CEWS Period 5 on August 17, 2020**.
- Enhancements to the program, which are being introduced in Period 5, will include **expanding eligibility criteria**, introducing a **sliding revenue-decline test** to determine the subsidy amount, and providing a **top-up subsidy** for the most impacted employers.
- Employers can expect to receive their payment within **3-5 business days** after applying if they are registered with direct deposit on their payroll account.

29. August 5<sup>th</sup> (Update)- Seafood Stabilization Fund to help Canada's fish and seafood processing sector & Support for Canada's fish harvesters (Open for Applications as of August 24<sup>th</sup>)

August 5<sup>th</sup> Update

- **The Fish Harvester Benefit and Grant Program** will open for applications on **August 24, 2020, through to September 21, 2020**.
  - The Fish Harvester Benefit and Grant Program was designed to work within the unique pay structures and seasonal nature of the fishing sector.
  - It will help to ensure that Canada's hardworking **fish harvesters** get the financial support they need right now, while also positioning the sector for a strong recovery in the long-term.
  - Detailed information is available now to ensure that all interested parties are prepared to apply on August 24<sup>th</sup>. All harvesters wishing to apply should visit the [Fisheries and Oceans Canada website](#) to determine if they are eligible and find out what documentation is required to complete the application process.
- Support for Canada's fish harvesters
- **\$469.4 million** in new measures to support Canada's fish harvesters, who are economically impacted by the pandemic but cannot access existing federal measures.
  - Additional details on these measures will be made available soon.
- The Government of Canada will:
- Launch the **Fish Harvester Benefit**, a program worth up to **\$267.6 million**, to help provide income support for this year's fishing seasons to eligible self-employed fish harvesters and sharespersons crew who cannot access the Canada Emergency Wage Subsidy.

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- Launch the **Fish Harvester Grant**, a program worth up to **\$201.8 million**, to provide grants to help fish harvesters impacted by the COVID-19 pandemic, and who are ineligible for the Canada Emergency Business Account or equivalent measures.
- Propose measures or changes to Employment Insurance (EI) that would allow self-employed fish harvesters and sharepersons to access EI benefits on the basis of insurable earnings from previous seasons (winter and summer claims).
- For more details please visit:  
<https://pm.gc.ca/en/news/news-releases/2020/05/14/prime-minister-announces-new-support-canadas-fish-harvesters>
  
- Seafood Stabilization Fund
  - **\$62.5 million** of new assistance to the **fish and seafood processing sector**.
  - This new **Canadian Seafood Stabilization Fund** will help businesses:
    - i. Access short-term financing to pay for maintenance and inventory costs;
    - ii. Add storage capacity for unsold product;
    - iii. Comply with new health and safety measures for workers;
    - iv. Support new manufacturing/automated technologies to improve productivity and quality of finished seafood products; and,
    - v. Adapt products to respond to changing requirements and new market demands.
  - This investment will help ensure the resilience of the food system by allowing Canada's fish and seafood processing sector to safely and efficiently process, store, package, and distribute healthy, high-quality products, sourced from our fish harvesters and aquaculture operators, onto the plates of Canadians.
  - The Canadian Seafood Stabilization Fund will be delivered through the Atlantic Canada Opportunities Agency, Canada Economic Development for Quebec Regions, and Western Economic Diversification Canada.
  - Further details on how and when processors can apply for assistance will be confirmed at a later date.

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30. July 17<sup>th</sup> - FedDev Ontario supports women-led businesses to rebuild, reopen and revive in southern Ontario

- The Government of Canada has announced a **\$4-million FedDev Ontario investment in support of women entrepreneurs across southern Ontario.**
- With this investment through the **Regional Relief and Recovery Fund (RRRF)**, the *Northumberland CFDC* and *WindsorEssex Economic Development Corporation*, in collaboration with regional partners, will deliver the **Rebuild Reopen Revive** Initiative to **support women-led small- and medium-sized enterprises** in rural and urban communities across southern Ontario.
- Both organizations will receive \$2 million to provide **non-repayable contributions of up to \$5,000** to help eligible women-led businesses with key re-opening expenditures, including:
  - i. Acquisition of reusable personal protective equipment (PPE);
  - ii. Reconfiguration of workspaces to accommodate social distancing impacts; and
  - iii. Enhancing online capacity to improve accessibility and client service.
- Over 700 women-led businesses will be supported through this initiative.
- Interested businesses can visit [Northumberland CFDC](#) (eastern Ontario) or [WindsorEssex Economic Development Corporation](#) (southwestern Ontario) for more **details or to apply**

31. June 23<sup>rd</sup> - Temporary extension of time periods given to employers to recall employees laid off due to the COVID-19 pandemic: **Effective June 22<sup>nd</sup>**

- The Government of Canada wants to ensure that as many Canadians as possible have a job to return to and that businesses can grow and stay strong as the economy restarts.
- Today's announcement **extends time periods for temporary layoffs** to allow employers more time to **recall laid-off employees.**
- The temporary changes will help protect the jobs of federally regulated private-sector employees and support employers facing economic hardship as a result of the pandemic.
- Prior to these changes, employers could temporarily lay-off their employees for up to three months if no notice with a recall date was provided, or for a period of up to six months if they provided a notice with an expected recall date, before the lay-off became a termination.

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- The amendments, which are set out in the Canada Labour Standards Regulations, **temporarily extend these time periods by up to six months:**
  - i. For employees laid off **prior to March 31, 2020**, the time period is extended by **six months or to December 30, 2020**, whichever occurs first.
  - ii. For employees laid off **between March 31, 2020, and September 30, 2020**, the time period is **extended until December 30, 2020**, unless a later recall date was provided in a written notice at the time of the layoff.
- These changes, which came into effect on **June 22, 2020**, do not apply to employees who are covered by a collective agreement that contains recall rights.
- These changes also do not apply to employees whose employment had already been terminated prior to the coming into force of the amendments.
- The previous rules will apply to layoffs occurring after September 30, 2020.
- For more details, please visit:  
<https://www.canada.ca/en/employment-social-development/news/2020/06/backgrounder.html>

**32. June 9<sup>th</sup> - Government of Canada creates a hub for organizations looking to find resources on buying and supplying personal protective equipment: **Currently Active****

- The Government of Canada has launched a new [web hub](#) to bring together available resources for organizations **buying and selling personal protective equipment (PPE)**.
- The Supply Hub connects Canadian organizations from coast to coast to coast with federal, provincial, territorial and other resources and information about PPE, including consumer guidance.
- Buyers will find PPE supplier lists, in addition to guidance to help plan their PPE purchases. As Public Services and Procurement Canada continues to engage with our partners and advisory groups, the hub will evolve to include additional resources.

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**33. May 20<sup>th</sup> (Update) - Large Employer Emergency Financing Facility (LEEFF) –**

**Applications Open**

- Purpose: to provide **bridge financing** to **Canada’s largest employers**, whose needs during the pandemic are not being met through conventional financing, in order to keep their operations going.
- The LEEFF program will be open to **large for-profit businesses – with the exception of those in the financial sector** – as well as certain not-for-profit businesses, such as airports, with annual revenues generally in the order of \$300 million or higher.
- To qualify, businesses must be looking for financing of **\$60 million or more** and have significant operations or large numbers of employees in Canada, and must not be involved in any ongoing insolvency proceedings.
- The objective of this support is to help protect Canadian jobs, help Canadian businesses weather the current economic downturn, and avoid bankruptcies of otherwise viable firms where possible.
- This support will **not be used to resolve insolvencies or restructure firms**, nor will it provide financing to companies that otherwise have the capacity to manage through the crisis.
- The government’s support for large employers through LEEFF will be delivered by a subsidiary of the **Canada Development Investment Corporation (CDEV)**, in cooperation with Innovation, Science and Economic Development Canada (ISED) and the Department of Finance.
  - i. Additional information on the application process is available on the [CDEV website](#).
- Further details:
  - i. **Protection of taxpayers and workers:** Companies seeking support must demonstrate how they intend to preserve employment and maintain investment activities.
  - ii. Recipients will need to commit to respect **collective bargaining agreements** and protect workers’ pensions.
  - iii. The LEEFF program will require strict limits to dividends, share buy-backs, and executive pay.
  - iv. In considering a company’s eligibility to assistance under the LEEFF program, an assessment may be made of its employment, tax, and economic activity in Canada, as well as its international organizational structure and financing arrangements.
  - v. The program will not be available to companies that have been convicted of tax evasion.

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- vi. Recipient companies would be required to commit **to publish annual climate-related disclosure reports** consistent with the Financial Stability Board’s Task Force on Climate-related Financial Disclosures, including how their future operations will support environmental sustainability and national climate goals.
- vii. The government’s support for large companies through LEEFF will be delivered by the Canada Development Investment Corporation (CDEV), in cooperation with Innovation, Science and Economic Development Canada (ISED) and the Department of Finance.

- o For more details please visit:  
<https://pm.gc.ca/en/news/news-releases/2020/05/11/prime-minister-announces-additional-support-businesses-help-save>

**34. May 19<sup>th</sup> (Update) – \$40,000 Business Loans - Canada Emergency Business Account (CEBA) – Currently Active**

May 19<sup>th</sup> (Update)

- o As of May 19<sup>th</sup>, the **eligibility criteria** for the Canada Emergency Business Account (CEBA) has been expanded to include many **owner-operated small businesses**.
  - i. 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 (**Effective June 19<sup>th</sup>, 2020**)
- o This extended measure will help small businesses protect the jobs that Canadians rely on.
- o Funding will be delivered in partnership with financial institutions.

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

- i. A business operating account at a participating financial institution
- ii. A Canada Revenue Agency business number, and to have filed a 2018 or 2019 tax return.

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- iii. 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.
- o CEBA provides much needed credit for small businesses to pay for immediate operating costs such as payroll, rent, utilities, insurance, property tax, or debt service. It is **100 per cent** funded by the Government of Canada.
- o **Eligibility for the program has been expanded.** The Canada Emergency Business Account (CEBA) will now be available to businesses which paid up to **\$1.5 million in total payroll in 2019** and operating as of March 1, 2020.
- o This includes smaller (i.e., micro) businesses and other eligible employers such as not-for-profits.
- o This new range will **replace the previous payroll range** of between \$50,000 and \$1 million and will help address the challenges faced by small businesses to cover non-deferrable operating costs.
- o Under CEBA, financial institutions will be able to provide **interest-free** credit facilities of up to **\$40,000** to eligible businesses.
- o If the loan is repaid by **December 31, 2022, 25 per cent (up to \$10,000) will be forgiven.**
- o If the loan is not repaid by December 31, 2022, the remaining balance will be converted to a three-year term loan at 5 per cent interest.
- o *Details:*
  - i. Credit facilities of up to \$40,000 for eligible businesses.
  - ii. For Canadian employers with up to \$1.5 million in total payroll in 2019.
  - iii. 0% interest until Dec 31, 2022
  - iv. \$10,000 loan forgiveness is available provided outstanding balance is fully paid on or before Dec 31, 2022
  - v. For more details please visit:  
<https://ceba-cuec.ca/>
- o Small businesses and not-for-profits should **contact their financial institution to apply for these loans.**
- o Program will provide up to **\$25 billion** to eligible **financial institutions** so they can provide interest-free loans to small businesses.
- o These loans – guaranteed and funded by the Government of Canada – will ensure that small businesses have access to capital.



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- **Additional Support - Agriculture and Food Business Solutions Fund**
  - **\$100-million Agriculture and Food Business Solutions Fund** to support proven, viable companies through unexpected business disruptions, such as the COVID-19 pandemic.
  - The fund is set up to support a wide range of enterprises in the **agribusiness and agri-food sector**, including companies involved in primary production, agri-tech, manufacturing, packaging and distribution.
  - The fund will help companies in times of need through innovative solutions such as convertible debt investments and other flexible financing solutions.
  - Applications will be assessed individually on their merit, and will be supported to a maximum of **\$10 million**.
  - The primary goal of the Agriculture and Food Business Solutions Fund is to return recipient companies to a sound financial footing.
  - **To qualify**, companies need to demonstrate an impact from an unexpected business disruption, such as the loss of a key supplier, temporary loss of a facility or permanent loss of critical staff or leadership.
  - Associated links
  - [Farm Credit Canada](#)
  - [Forage Capital Inc.](#)

35. **May 13<sup>th</sup> (Update) - \$962 million for Small Business and Community Support Measures (rural businesses and communities) - Now accepting applications for the Regional Relief and Recovery Fund (RRRF)**

- **\$675 million** will provide financing support to small and medium-sized businesses that are not eligible for the measures already announced or that have specific needs, through Canada's **Regional Development Agencies (RDAs)**.
- Ontario Specific Funding:
  - i. **\$252.4 million for Southern Ontario** – [Federal Economic Development Agency for Southern Ontario](#) (FedDev Ontario)
  - ii. **\$49.5 million for Northern Ontario** – [Federal Economic Development Initiative for Northern Ontario](#) (FedNor)

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➤ **Programs for Southern Ontario (FedDev Ontario)**

- The **Regional Relief and Recovery Fund (RRRF)** provides financial contributions (interest-free loans) to help support fixed operating costs of SMEs, where business revenues have been affected by the COVID-19 pandemic.
- SMEs are encouraged to visit the [FedDev Ontario website](#) to determine which stream is right for them.

**SMEs facing financial pressure**

- The RRRF provides \$213 million in support to southern Ontario SMEs that do not qualify for, or have been declined for, current Government of Canada COVID-19 relief measures.

Eligible applicants must:

- Be Canadian or provincially incorporated businesses, co-operatives or Indigenous-owned businesses located in southern Ontario with 1 to 499 full-time equivalent employees;
  - Be facing funding pressures with fixed operating costs as a result of COVID-19;
  - Have been a viable business before the COVID-19 pandemic and plan to continue to operate their business or resume operations.
  - Have already applied to other Government of Canada emergency credit relief measures for which they are eligible, as outlined in the [program guidelines](#).
- Priority may be given to SMEs in the manufacturing, technology, tourism and other sectors key to the region, that are major employers in small communities or that support the government's commitment to underrepresented groups.
  - Please see the [Program Guidelines](#) for more information.
  - Applications can be submitted for support for fixed operating costs, where business revenues have been affected by the COVID-19 pandemic.
- For more information, including how to apply, please visit the [FedDev Ontario website](#).

**Support for rural businesses with access to capital delivered by southern Ontario's Community Futures Development Corporations (CFDCs)**

- In order to provide targeted assistance to the small towns and communities they serve, CFDCs will focus on assisting "main street" businesses, such as retail

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shops, restaurants corner stores, etc., and businesses of strategic importance to their communities, with loans up to \$40,000.

- Eligible CFDC applicants must also meet the following criteria:
  - established prior to March 1, 2020
  - impacted adversely by the COVID-19 pandemic
  - viable and not experiencing liquidity or other financial difficulties prior to March 1, 2020
  - have attempted to access other federal relief supports and were ineligible, rejected, or require funding for expenses in excess of support already received, with priority given to applicants who were ineligible or rejected from other federal relief supports.
- Next steps:
  - Follow the application process provided by [your local CFDC](#).
  - Contact your local CFDC by telephone or email.
  - Complete [the application directly through your local CFDC](#).
- Applicants cannot receive RRRF assistance from both their local CFDC and FedDev Ontario.

➤ **Programs for Northern Ontario (FedNor)**

**I. Regional economy stream in Northern Ontario**

- FedNor is delivering \$24 million of this RRRF investment through its Regional Economic Growth Innovation program.
- Eligible applicants include businesses such as incorporated companies, corporations or co-operatives, or Indigenous organizations such as Indigenous/First Nation/Métis Settlement-owned businesses, as well as various not-for-profit entities. The RRRF will support a variety of costs or activities to help SMEs and not-for-profit organizations stay solvent over a period of six months.

**II. Community Futures stream in Northern Ontario**

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- FedNor is partnering with Northern Ontario's 24 Community Futures Development Corporations (CFDCs) to deliver \$25.5 million in RRRF support directly to small businesses and entrepreneurs in rural areas.
- This includes sole proprietorships or partnerships not covered under the Regional Economy stream. Each CFDC is managing its own application and selection process in accordance with the parameters set out in the RRRF, and will determine ultimate funding recipients in accordance with its own policies and procedures.
- [Get the full details now](#)
- To find out more about RRRF funding available through this stream, contact your local CFDC or consult this [CFDC directory](#).
- **Community Futures** operates 267 non-profit offices across Canada that provide small business services to people living in **rural communities**.
- Each office delivers small business loans, tools, training and events for people wanting to start, expand, franchise or sell a business.
- For more information regarding Canada's Regional Development Agencies, please visit:  
[https://www.ic.gc.ca/eic/site/icgc.nsf/eng/h\\_07662.html](https://www.ic.gc.ca/eic/site/icgc.nsf/eng/h_07662.html)
- For more information regarding Community Futures, please visit:  
<https://www.cfontario.ca/>

**36. May 11<sup>th</sup> (Update) - Business Credit Availability Program (BCAP) – Various Enterprise Loans – Currently Active – More details regarding mid-market businesses to be released in near future**

- Will enable up to **\$40 billion** in lending, supported through **Export Development Canada** and **Business Development Bank**.
- As per the announcement on **May 11<sup>th</sup>**, the *Business Credit Availability Program (BCAP)* has been expanded to include mid-sized companies with larger financing needs.
- Through the BCAP, Export Development Canada (EDC) and the Business Development Bank of Canada (BDC) will work with private

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sector lenders to support access to capital for Canadian businesses in **all sectors and regions**.

- Intended for companies that require greater help to meet their operational cash flow requirements.
  - I. <https://www.canada.ca/en/departement-finance/programmes/financier/secteur-politique/affaires-credit-disponibilite-programme.html>

*The new Enterprise Loan and Guarantee program will operate as follows:*

➤ **EDC Mid-Market Guarantee and Financing Program**

- Brings liquidity to companies who tend to have **revenues of between \$50 million to \$300 million**, to sustain operations during the COVID-19 pandemic.
- EDC will continue to work with **Canadian financial institutions** to guarantee **75 per cent of new operating credit and cash-flow loans** – ranging in size from **\$16.75 million to a maximum of \$80 million**.
- These expanded guarantees are available to exporters, international investors and businesses that sell their products or services within Canada.
- **Additional details** regarding this expanded BCAP Program are being finalized and will be **made available in early June**.
- EDC has also launched a [new tool](#) to help businesses explore the resources developed by the government and Crown corporations to help Canadian businesses navigate COVID-19.

➤ **BDC Mid-Market Financing Program**

- Junior loans ranging **between \$12.5 million and \$60 million** for **medium-sized businesses** particularly impacted by the COVID-19 pandemic, co-managed

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by BDC and their primary financial institution, to cover operational liquidity needs and business continuity.

- The Bank anticipates that qualifying companies will have **annual revenues in excess of approximately \$100 million**.
- The implementation strategy will be finalized shortly. Please **complete the following form** to get an update once more information is available.  
<https://www.bdc.ca/en/pages/mid-market-form.aspx>

➤ **Export Development Canada (EDC) Loan Guarantee for Enterprises – Currently Active**

- Export Development Canada will provide guarantees to financial institutions so that they can issue new operating credit and cash flow term loans to businesses.
- This program provides credit and cash flow term loans to enterprises. Canadian businesses in all sectors that were otherwise financially viable and revenue generating prior to the COVID-19 outbreak are eligible to apply.
- A new domestic mandate has enhanced EDC's role in supporting **all domestic-oriented businesses** during the COVID-19 crisis.
- It allows **financial institutions** to issue operating credit and cash flow term loans, with 80 per cent guaranteed by EDC.
- **This program is now available at various financial institutions and credit unions.**
- EDC BCAP Guarantee
  - a) Additional details available on [EDC website](#)

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- b) Up to **\$6.25 million** to cover rent, payroll and other operating costs caused by the current crisis
- c) Online application (final steps to be completed by the primary financial institution of the business)  
<https://www.edc.ca/en/campaign/bcap-guarantee.html>
- d) **Available through primary financial institutions**
- e) For additional details please visit:
  - i. <https://www.edc.ca/en/campaign/coronaviruses-covid-19.html>

➤ **BDC Co-Lending Program for Enterprises –**

Financial institutions will progressively roll out program details as of April 24, 2020. Please contact your primary financial institution to find out more.

- Businesses can also get support through a new Co-Lending Program that will bring the Business Development Bank of Canada together with financial institutions to co-lend term loans to these businesses for their operational cash flow requirements.
- This program provides **term loans for operational and liquidity needs of businesses**, which could include interest payments on existing debt.
- Up to **\$12.5 million** for operational cash flow requirements.
- Similar to the EDC program, this program is available to businesses that were financially viable and revenue-generating prior to the COVID-19 outbreak.
- Available until or before **September 30, 2020**.

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- **Available through your primary financial institution**
  - i. <https://www.bdc.ca/en/documents/special-support/BCAP-program-overview-external.pdf>

37. Farm Credit Canada (FCC) Term Loans – Currently Active

- To ensure producers, agribusinesses and food processors can remain focused on business-critical functions, FCC has put customer support programs in place.
- FCC has expanded their offerings to include the following:
  - i. Term loans up to **\$2.5M, with no fees and an 18-month interest-only option available over a 10-year amortization.**
  - ii. These funds can be used for working capital and to modify production due to the impacts of COVID-19.
  - iii. FCC customers and non-customers are eligible to apply for FCC lending products.
- More information is available by contacting a [local office](#) or the Customer Service Centre at **1-888-332-3301**.  
<https://www.fcc-fac.ca/en/covid-19/program-details.html>

38. Business Development Bank of Canada (BDC) Oil and Gas Sector Financing - Deployment Strategy to be Finalized in Near Future

- For **Canadian-based oil and gas producers**, oilfield service companies and midstream providers.
- Funds to be used for operational cashflow and business continuity purposes.
- Qualifying businesses must have been **financially viable** and in good standing prior to the current economic environment.
- Loan size between **\$15 million and \$60 million**.
- Offered at commercial rates, repayable within **4 years**.
- The deployment strategy for BDC's Oil and Gas Sector Financing will be **finalized shortly**.
- Please complete the following form to get an update once more information is available:  
<https://www.bdc.ca/en/pages/special-support-form.aspx>



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**39. April 27<sup>th</sup> (Update) - 10% Wage Subsidy: Effective Immediately**

- To support businesses that are facing revenue losses and to help prevent lay-offs, the government is proposing to provide eligible employers a temporary wage subsidy for a period of **three months**.
- Those organizations that do not qualify for **the 75% Canada Emergency Wage Subsidy** may continue to qualify for the 10% wage subsidy.
- The **10% Temporary Wage Subsidy** for Employers reduces the amount of income tax source deductions that employers have to remit to CRA on behalf of their employees by **up to 10% of their remuneration** (to a **maximum of \$1,375 per employee up to \$25,000 per employer**).
- Many employers that qualify for the CEWS also qualify for the 10% Temporary Wage Subsidy for Employers.
- CEWS and the 10% Temporary Wage Subsidy for Employers are intended to provide total support of up to 75% for payroll, not 75% + 10%.
- If you did not reduce the source deductions you remitted to the CRA, but you were entitled to the 10% Temporary Wage Subsidy for Employers, the CRA will treat you as having over-remitted your employee source deductions (so that normally you will be entitled to a refund).
- Eligible employers must have an existing business number and payroll program account with the CRA on March 18, 2020; and include:
  - individual (excluding trusts),
  - partnership (see notes in website below),
  - non-profit organization,
  - registered charity, or
  - Canadian-controlled private corporation (including a cooperative corporation) eligible for the small business deduction;
- Firms do not need to apply for the subsidy and will be able to benefit immediately from this support by reducing their remittances of income tax withheld on their employees' remuneration.
- For details please visit:  
<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html>

**40. The Pandemic Response Challenge Program: National Research Council of Canada (NRC) – Currently Active**

- This national vehicle will convene the best Canadian and international researchers from academia and **small and medium-sized**

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- businesses** to collectively accelerate R&D to address specific COVID-19 gaps and challenges as identified by Canadian health experts.

  - The NRC will receive **\$15M** to form dedicated teams to address challenges.
  - **Funding is available** to help cover the costs of research for academic institutions, small and medium-sized businesses, and other eligible recipients participating in the challenge teams.
- The Pandemic Response Challenge Program is currently structured around **3 main research areas**:
  - I. Rapid detection and diagnosis
  - II. Therapeutics and vaccine development and
  - III. Digital health
- Researchers at Canadian and international universities, government departments, colleges, and **highly innovative firms** with relevant expertise can now register their interest to work with us on these challenges by clicking the Register button below.
  - I. <https://nrc.canada.ca/en/research-development/research-collaboration/programs/expression-interest-challenge-program-collaboration>
  - II. **Over the coming weeks**, NRC will post specific R&D challenges, send information to registered researchers, and invite them to indicate the expertise and capabilities they can bring to a team.

**41. March 18<sup>th</sup> - Deferral of Income Tax: Currently Active**

- Allows all businesses to defer, until September 1, 2020, the payment of any income tax amounts that become owing on or after March 18<sup>th</sup> and before September 2020.
- This means you will not be assessed any penalties or interest if your balance due is paid by September 1, 2020.
- The due date for filing
  - individual tax returns has been extended to June 1, 2020.
- Taxpayers will have until August 31, 2020 to pay any 2019 income tax amounts owed.
- This relief would apply to tax balances due, as well as instalments, under Part I of the *Income Tax Act*.

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- No interest or penalties will accumulate on these amounts during this period. This measure will result in businesses having more money available during this period.
- <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update.html>

42. March 18<sup>th</sup> – BCAP - BDC Working Capital loans: Currently Active

- Through this program, Export Development Canada (EDC) and the Business Development Bank of Canada (BDC) will provide more than **\$65 billion** in direct lending and other types of financial support at market rates to businesses.
- BDC Working Capital loans
  - Please contact BDC for details - **1-877-232-2269**
  - **For more details please visit:**  
<https://www.bdc.ca/en/pages/special-support.aspx?special-initiative=covid19>

**Terms & Conditions**

- Working Capital loans up to **\$2MM**; with 12 months interest only payments and flexible repayment terms such as principal postponements for qualifying businesses;
- 36-month term to a 60% balloon;
- Pricing: Floating Only (Base – 1.75%)
- Flexible repayment terms, such as postponement of principal payments for up to 6 months, for existing BDC clients with total BDC loan commitment of \$1 million or less;

**Documentation Required**

- Most recent three years of accountant prepared year-end financial statements;
- Most recent interim financial statements (if year-ends are more than 3 months old) with comparisons to the previous year's interim period (if available);
- Projections and a cash flow forecast (a 6-month cash flow forecast may be most applicable); The purpose is to understand the company's true cash needs for the next six months.
- An organizational chart to the beneficial ownership level (i.e. shareholder level).

43. March 15<sup>th</sup>- Support for employers and workers through the Work-Sharing program: Currently Active

- **Work-Sharing (WS)** is an adjustment program designed to help employers and employees avoid layoffs when there is a temporary reduction in the normal level of business activity that is beyond the control of the employer.
- The measure provides income support to employees eligible for Employment Insurance benefits who work a temporarily reduced work week while their employer recovers.
- Employees on a Work-Sharing agreement must agree to a reduced schedule of work and to share the available work over a specified period of time.
- Introduction of temporary special measures that extend the maximum duration of Work-Sharing agreements from **38 weeks to 76 weeks** across Canada for those businesses affected by the downturn in business due to COVID-19 and for the forestry and steel and aluminum sector
- <https://www.canada.ca/en/employment-social-development/services/work-sharing.html>
- Temporary special measures for the forestry and steel and aluminum sector:
  - I. <https://www.canada.ca/en/employment-social-development/services/work-sharing/temporary-measures-forestry-sector.html>

44. March 15<sup>th</sup> - Changes to the Employment Insurance sickness benefits: Currently Active

- Employment Insurance (EI) sickness benefits provide up to 15 weeks of income replacement and is available to eligible claimants who are unable to work because of illness, injury or quarantine, to allow them time to restore their health and return to work.
- Canadians quarantined can apply for Employment Insurance (EI) sickness benefits.

**Service Canada is ready to support Canadians affected by COVID-19 and placed in quarantine, with the following support actions:**

- The one-week waiting period for [EI sickness benefits](#) will be waived for new claimants who are quarantined so they can be paid for the first week of their claim.
- This temporary measure will be enacted for a minimum of six months.

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- Establishing a new dedicated toll-free phone number to support enquiries related to waiving the [EI sickness benefits](#) waiting period
- Priority EI application processing for EI sickness claims for clients under quarantine
- People claiming EI sickness benefits due to quarantine will not have to provide a medical certificate
- Contact the new dedicated toll-free phone number if you are in quarantine and seeking to waive the one-week [EI sickness benefits](#) waiting period so you can be paid for the first week of your claim:
- Telephone: 1-833-381-2725 (toll-free)

**45. March 11<sup>th</sup> - Public Works and Government Services Canada – COVID-19 Supplier Purchasing Program**

- In support of the Governments [whole-of-government response to Coronavirus disease \(COVID-19\)](#), the Government is seeking to procure additional goods from suppliers
- If you are a supplier which can provide items from the list, or other items not listed, please complete the [submission form for Coronavirus disease \(COVID-19\) products and services](#).
  - i. Disposable N95 masks
  - ii. Disposable surgical masks
  - iii. Nitrile gloves
  - iv. Vinyl gloves
  - v. Gowns
  - vi. Bottles of hand sanitizer
  - vii. Other prevention products
- Services
  - i. Guard / security services
  - ii. Nursing services
  - iii. Food services
  - iv. Laundry services
  - v. Accommodation maintenance services
  - vi. Personal services
  - vii. IT support services
  - viii. Other services
- For more information, please contact:  
Martin Montreuil: [martin.montreuil@tpsgc-pwgsc.gc.ca](mailto:martin.montreuil@tpsgc-pwgsc.gc.ca) / Tel: 613-793-3594

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- I. <https://buyandsell.gc.ca/calling-all-suppliers-help-canada-combat-covid-19>

## **COVID-19 – Federal Government – Support for Individuals**

Website highlighting useful resources:

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

<https://covid-benefits.alpha.canada.ca/en/start>

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### 46. August 25<sup>th</sup> - Government of Canada is responding to immediate Indigenous mental wellness demands during the COVID-19 pandemic

- The Federal government has announced **\$82.5 million** in **mental health and wellness supports** to help **Indigenous communities** adapt and expand mental wellness services, improving access and addressing growing demand, in the context of the COVID-19 pandemic.
- The funding announced today responds to the advocacy of many Indigenous leaders who have pushed for enhanced mental supports. This funding will support the Government of Canada's work with First Nations, Inuit and Métis partners and communities in distinctions-based envelopes.
- The funding will help partners and communities to adapt mental wellness services to the current COVID-19 context, including:
  - i. expanding access to culturally appropriate services such as on the land activities, community-based health supports and mental wellness teams;
  - ii. adapting mental health services, such as virtual counselling, to meet increased demand; and
  - iii. supporting Indigenous partners in developing innovative strategies to address substance use and to improve access to treatment services.
- The First Nations envelope will be allocated based on discussions among regional partnership tables. The Inuit envelope will be allocated in discussions with Inuit national and regional representatives. The Métis envelope will be allocated through regional Métis governing members.
- Associated links

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- [Hope for Wellness Helpline](#)
- [Mental health and wellness in First Nations and Inuit communities](#)
- [Mental health counselling benefits](#)

47. August 20<sup>th</sup> - Government of Canada announces plan to help support Canadians through the next phase of the recovery

- The Federal government has announced **changes to the Employment Insurance (EI) program and new income support benefits** that will better support all Canadians.
  - EI will now be available to more Canadians, including those who would not have qualified for EI in the past, adding more than 400,000 people into the program.
  - Those receiving EI will be eligible for a taxable benefit rate of at least \$400 per week, or \$240 per week for extended parental benefits, and regular benefits will be accessible for a minimum duration of 26 weeks.
  - The government will also **freeze the EI insurance premium rates for two years**, so Canadian workers and businesses will not face immediate increases to costs and payroll deductions due to the additional expenses resulting from the pandemic.
- The government also announced that in preparation for this transition and to ensure support continues for Canadians whose employment has been impacted by the pandemic, the **Canada Emergency Response Benefit (CERB)** will be **extended by an additional four weeks to a maximum of 28 weeks**.
  - This means that for the many Canadians expecting to exhaust their CERB benefits at the end of August, they will now be able to access an additional month of support.
- Additionally, to ensure Canadians receive the support they need during these challenging times, the Federal government is proposing **three new benefits**:
  - i. The **Canada Recovery Benefit (CRB)** will provide \$400 per week for up to 26 weeks, to workers who are self-employed or are not eligible for EI and who still require income support and who are available and looking for work. This benefit will support Canadians whose income has dropped or not returned due to COVID-19.
  - ii. The **Canada Recovery Sickness Benefit (CRSB)** will provide \$500 per week for up to two weeks, for workers who are sick or must self-isolate for reasons related to COVID-19.

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- iii. The **Canada Recovery Caregiving Benefit (CRCB)** will provide \$500 per week for up to 26 weeks per household, for eligible Canadians unable to work because they must care for:
    - a child under age 12 due to the closures of schools or daycares because of COVID-19.
    - a family member with a disability or a dependent because their day program or care facility is closed due to COVID-19.
    - a child, a family member with a disability, or a dependent who is not attending school, daycare, or other care facilities under the advice of a medical professional due to being at high-risk if they contract COVID-19.
  - o The Government intends to introduce new legislation to support the implementation of the new benefits.
  - o For more details, please visit:  
[Backgrounder: Supporting Canadians Through the Next Phase of the Economy Re-opening: Increased Access to EI and Recovery Benefits](#)
48. July 27<sup>th</sup> - The Canada Revenue Agency announces an extension to the payment deadline and offers interest relief on outstanding tax debts during the COVID-19 pandemic
- o The Canada Revenue Agency (CRA) is **extending the payment deadline and applying relief to interest on existing debt.**
    - Payment Deadline Extension
      - i. The CRA is extending the payment due date for current year individual, corporate, and trust income tax returns, including instalment payments, from **September 1, 2020**, to **September 30, 2020**.
      - ii. Penalties and interest will **not be charged** if payments are made by the extended deadline of **September 30, 2020**.
      - iii. This includes the late-filing penalty as long as the return is filed by September 30, 2020.
    - Interest on Existing Tax Debt
      - i. The CRA is also waiving interest on existing tax debts related to individual, corporate, and trust income tax returns from **April 1, 2020**, to **September 30, 2020** and from **April 1, 2020**, to **June 30, 2020**, for goods and services tax/harmonized sales tax (GST/HST) returns.
      - ii. While this measure for existing tax debts does not cancel penalties and interest already assessed on a taxpayer's account prior to this period, it ensures that a taxpayer's



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- existing tax debt does not continue to grow** through interest charges during this difficult time.
- iii. This measure provides **immediate relief** to impacted taxpayers.
- Filing Returns
  - i. The previously extended filing due dates for individual, corporate, and trust income tax returns remain unchanged.
  - ii. However, the CRA will not impose late-filing penalties where a current year individual, corporation, or trust return is filed late provided that it is filed by **September 30, 2020**.
  - iii. To ensure Canadians continue to receive their benefits and credits during the COVID-19 pandemic, the CRA temporarily **suspended interruptions** for those who were unable to file their income tax and benefit return by the **June 1 deadline**.
  - iv. Currently, if a 2019 individual tax return has not been assessed, the CRA is calculating benefits and/or credits for the **July to September 2020** payments based on **information from 2018 tax returns**.
  - v. However, if 2019 individual tax returns are not received and assessed by early **September 2020**, estimated benefits and/or credits will **stop in October 2020** and individuals **may have to repay** the amounts that were issued as of **July 2020**

49. July 14<sup>th</sup> - Changes to facilitate online learning for international students

- The Federal government has as announced additional measures to **support international students beginning a new program online** this fall with a Canadian learning institution.
  - i. These changes will give students more certainty about their ability to enter Canada once travel and health restrictions are eased in Canada and their own home countries.
  - ii. The new measures mean that students will be **eligible to work** in Canada after graduation, even if they need to begin their studies online from overseas this fall.
  - iii. The changes will continue Canada's reputation as a premier destination for international students and demonstrate the importance of the international student program and the contributions international students make to Canada.
- The new measures include:

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- i. Providing priority study-permit processing for students who have submitted a complete application online, to ensure that permits are processed as quickly as possible
  - ii. Allowing students to count the time spent pursuing their studies online abroad toward their eligibility for a post-graduation work permit, if they have submitted a study permit application and if at least 50% of their program is completed in Canada
  - iii. Providing reassurances to international students who cannot submit all of the documentation needed to complete processing of their applications, and who choose to pursue programs through distance learning, by implementing a temporary 2-stage approval process
- o This process is available to students starting a program in **the fall semester** who submit a study permit application before **September 15, 2020**.
  - o It is important for prospective students to note that commencing their studies online from abroad following approval-in-principle of a study permit application is not a guarantee that they will receive a full approval of their study permit application, or be authorized to pursue their studies in Canada.

#### Additional Resources

- i. [Temporary policy changes](#) enacted to support international students and learning institutions.
- ii. More information on the most recent updates for international students and other immigration applicants is available here: <https://www.canada.ca/en/immigration-refugees-citizenship/services/coronavirus-covid19.html>

#### 50. June 16<sup>th</sup> (Update) - Canada Emergency Response Benefit (CERB): Applications opened April 6<sup>th</sup>

##### June 16<sup>th</sup> Update

- o The Federal government is **extending the Canada Emergency Response Benefit (CERB) by eight weeks**, to ensure Canadians have the help they need as they transition back to work.
- o This extension will make the benefit available to eligible workers for up to a **total of 24 weeks**.

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- Application to the CERB can be **made no later than December 2, 2020**, for payments retroactive to the period of **March 15 to October 3, 2020**.

Original Announcement

- Will provide workers affected by the COVID-19 pandemic with **\$2,000** per month for the next four months. A maximum 16 weeks of benefits can be paid.
- Eligible workers can apply no later than December 2, 2020.
- Applicants who have requested **EI on March 15<sup>th</sup> or later**, won't need to register for the CERB.
- If applying online, with direct deposit requested, applicants can expect the payment **within three to five business days**.
- The CERB payment **cannot** be combined with the 75% wage subsidy for businesses.
- The Benefit is only available to individuals who have stopped work as a result of reasons related to COVID-19. Workers who have not stopped working because of COVID-19, are not eligible for the Benefit.
- Note - Workers who are still employed, but are not receiving income because of disruptions to their work situation due to COVID-19, also qualify for the CERB
- The CERB applies to **wage earners, as well as contract workers and self-employed individuals** who would not otherwise be eligible for Employment Insurance (EI) and are unable to work due to COVID-19.
- The new benefit combines the \$10-billion Emergency Care Benefit and the \$5-billion Emergency Support Benefit that were announced earlier.
- *Some examples workers eligible for the CERB include:*
  - I. Workers, including those who are self-employed, who must stop working due to COVID-19 and do not have access to paid leave or other income support;
  - II. Workers who lost their employment, as well as workers who are sick, quarantined or taking care of someone who is sick with COVID-19;
  - III. Working parents who must stay home without pay to care for children that are sick or need additional care because of school and daycare closures; and
  - IV. Workers who still have their employment but are not being paid because there is currently not sufficient work and their employer has asked them not to come to work.

The CERB is available to workers who meet all of the **following conditions**:

- Live in Canada and are at least 15 years old

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- Have stopped working because of reasons related to COVID-19, or are eligible for EI regular or sickness benefits, or have exhausted their EI regular or fishing benefits between December 29, 2019 and October 3, 2020
- Had employment and/or self-employment income of at least \$5,000 in 2019, or in the 12 months prior to the date of their application
- Have not earned more than \$1,000 in employment and/or self-employment income per benefit period while collecting the CERB
- Have not quit their job voluntarily

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.

- For further details please visit:  
<https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html>  
<https://www.canada.ca/en/services/benefits/ei/cerb-application.html>
- Application details will be available through [CRA MyAccount](#) and [My Service Canada Account](#) on **April 6<sup>th</sup>**. Those recently laid off or have reduced hours are encouraged to [apply for Employment Insurance Benefits](#)
- Canadians looking to get more information about the CERB or, who are unable to apply online, can call the **toll-free telephone line at 1-833-966-2099**.

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**51. May 15<sup>th</sup> (Update) - Extension of Tax Filing Deadline and Benefit Payment**

**Dates: Currently Active**

- The tax filing deadline for individuals has been extended to June 1, 2020, and allows all taxpayers to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 18<sup>th</sup> and before September 2020.
- This relief would apply to tax balances due, as well as instalments, under Part I of the *Income Tax Act*.
- The deadline to pay any balance due for your individual income tax and benefit return for 2019 has been extended from April 30, 2020, to September 1, 2020.
- This means you will not be assessed any penalties or interest if your balance due is paid by September 1, 2020.
- **May 15<sup>th</sup> Update** - Benefit payments will continue for an additional **three months** for those who are not able to file their 2019 returns on time.
  - i. Eligible Canadians who are presently receiving the **Goods and Services Tax/Harmonized Sales Tax (GST/HST) credit** and/or the **Canada child benefit (CCB)** will continue to receive these payments until the end of September 2020.
  - ii. If 2019 tax returns are not received and assessed by **early September 2020**, estimated benefits and/or credits will stop in October 2020 and the taxpayer will have to repay the estimated amounts that were issued as of July 2020.
- <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update.html>

**52. March 18<sup>th</sup> - Registered Retirement Income Funds (RRIFs) – Minimum Withdrawals**

- The reduction of minimum withdrawals from Registered Retirement Income Funds (RRIFs) by **25 per cent for 2020** in recognition of volatile market conditions and their impact on many seniors' retirement savings.

**53. March 18<sup>th</sup> - Deferral of Canada Student Loan Payments: Implementation by Early April**

- The implementation a **six-month, interest-free**, moratorium on Canada Student Loan payments for all individuals who are in the process of repaying these loans.

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## Sources

- Office of the Prime Minister of Canada / Premier Ministre du Canada
  - <https://pm.gc.ca/en/news/news-releases/2020/03/18/prime-minister-announces-more-support-workers-and-businesses-through>
- Government of Ontario News Room
  - <https://news.ontario.ca/newsroom/en>
- Department of Finance Canada
  - <https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html>
- The 2019 Novel Coronavirus (COVID-19)
  - <https://www.ontario.ca/page/2019-novel-coronavirus>