

1. Ontario Releases 2020-21 First Quarter Finances
2. August 12<sup>th</sup> - Ontario Provides Update to Ontario's Action Plan: Responding to COVID-19
- COVID-19 – PROVINCIAL GOVERNMENT – SUPPORT FOR BUSINESSES**
3. September 18<sup>th</sup> - Ontario Supporting Jobs and Economic Growth in Rural Communities
4. September 17<sup>th</sup> – Proposal to extend the temporary ban on evictions for commercial tenants.
5. September 15<sup>th</sup> - Province Ramps Up Production of Ontario-Made Ventilators
6. September 11<sup>th</sup> - Ontario Supports Film and Television Industry in the North
7. September 11<sup>th</sup> - Ontario Supports Training for the IT & Tech Sectors
8. September 11<sup>th</sup> - New Gold Mine Will Support Economic Recovery in Northern Ontario
9. September 10<sup>th</sup> - Governments Help Ontario Farmers Bring High-Quality Products to Market
10. September 3<sup>rd</sup> - Ontario extending protection to prevent temporary layoffs from automatically becoming permanent job losses
11. August 18<sup>th</sup> - Applications open for the Ontario Automotive Modernization Program
12. June 17<sup>th</sup> (Update)- Ontario Implements Temporary Ban on Commercial Evictions: **Currently Active**
13. June 11<sup>th</sup> - Ontario and Canada Helping Small Businesses Go Digital
14. 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>**
15. April 30<sup>th</sup> - Ontario Providing Employers with Workplace Safety Guidelines – **Currently Active**
16. 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**
17. April 1<sup>st</sup> - \$50 million Ontario Together Fund: **Currently Active**
18. March 25<sup>th</sup> - Stop the Spread Business Information Line Now Open at 1-888-444-3659 – **Currently Active**

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

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

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

### **COVID-19 – PROVINCIAL GOVERNMENT – SUPPORT FOR INDIVIDUALS**

21. September 19<sup>th</sup> - Ontario Limits the Size of Unmonitored and Private Social Gatherings across Entire Province

22. September 18<sup>th</sup> - Canada and Ontario invest in modern and more accessible public transit infrastructure across Central, North and Southern Ontario

23. September 18<sup>th</sup> - Canada and Ontario invest in modern public transit and active transportation infrastructure for residents of Durham Region

24. September 18<sup>th</sup> - Ontario Introduces Legislation to Provide Support for More Ontario Veterans and their Families

25. September 18<sup>th</sup> - Ontario Supports Telephone-Based Social and Educational Programs for Seniors

26. September 17<sup>th</sup> - Ontario Introduces Legislation to Freeze Residential Rent in 2021

27. September 17<sup>th</sup> - Lower Limits for Unmonitored and Private Social Gatherings in Ottawa, Peel and Toronto Regions

28. September 16<sup>th</sup> - Ontario Launches New COVID-19 Screening Tool to Help Protect Students and Staff

29. September 14<sup>th</sup> - Health Preparedness and Rebuilding the Economy Top Priorities in Ontario's Fall Legislative Agenda

30. September 14<sup>th</sup> - Ontario Investing in Hospital Upgrades and Repairs

31. September 11<sup>th</sup> - Ontario Launches COVID-19 School and Licensed Child Care-specific Web Page

32. September 10<sup>th</sup> - Ontario Expanding Innovative Mental Health and Addictions Services

33. September 10<sup>th</sup> - Ontario is investing over \$2.9 million to fund eight research projects that aim to support Ontario's response to COVID-19

34. September 8<sup>th</sup> - \$1.3 Billion Investment to Reopen Schools Safely

35. Emergency Assistance – Support for individuals and families in financial crisis – **Currently Active**

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

**COVID-19 – FEDERAL GOVERNMENT – SUPPORT FOR BUSINESSES**

- 36. September 18<sup>th</sup> - Support for women entrepreneurs in the tech sector in southern Ontario
- 37. September 18<sup>th</sup> - FedDev Ontario supports regional tourism across southern Ontario
- 38. September 17<sup>th</sup> - New \$206 million Climate Action and Awareness Fund to support youth, scientists, and researchers across Canada
- 39. September 16<sup>th</sup> – Investments to support technology, business growth and community recovery efforts in Nipissing-Timiskaming
- 40. September 9<sup>th</sup> - Support for Black entrepreneurs and business owners
- 41. September 8<sup>th</sup> (**Update**)- Ontario-Canada Emergency Commercial Rent Assistance Program - Ontario Provides Urgent Relief for Small Businesses and Landlords – **Applications now available.**
- 42. August 31<sup>st</sup> (Update) - Business Credit Availability Program (BCAP) – Various Enterprise Loans – Currently Active
- 43. August 31<sup>st</sup> (Update) – \$40,000 Business Loans - Canada Emergency Business Account (CEBA) – **Currently Active**
- 44. August 25<sup>th</sup> - More support for women entrepreneurs in southern Ontario
- 45. August 24<sup>th</sup> - New temporary public policy will allow visitors to apply for a work permit without having to leave Canada
- 46. 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>)
- 47. August 11<sup>th</sup> - Government of Canada launches updated Canada Emergency Wage Subsidy Calculator to support employers
- 48. 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>**)
- 49. July 17<sup>th</sup> - FedDev Ontario supports women-led businesses to rebuild, reopen and revive in southern Ontario
- 50. 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>**

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

51. 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**

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

53. 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)

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

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

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

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

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

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

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

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

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

#### **COVID-19 – FEDERAL GOVERNMENT – SUPPORT FOR INDIVIDUALS**

63. September 15<sup>th</sup> - Government of Canada's fall support measures to help students

64. September 11<sup>th</sup> - Green job opportunities to 1,200 youth across Canada who face barriers to employment

65. September 11<sup>th</sup> - Open call for applications for the Canada Healthy Communities Initiative: **Application deadline: October 16<sup>th</sup>**

66. September 3<sup>rd</sup> - The Government of Canada announces over 1,000 new projects in support of seniors impacted by COVID-19

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

67. August 28<sup>th</sup> - Over 900 new green internship opportunities available for students as Canada builds back better

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

69. 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

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

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

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

73. 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 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

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- 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**.
  - 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.
- The Province's next fiscal update will be a multi-year provincial Budget, to be delivered no later than **November 15, 2020**.
- 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

- 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.
- This includes allocating more support for people, jobs, a safe reopening, and the prevention of - or response to - a second wave.
- 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

- 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 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

- 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 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;



Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- 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.
  - Please visit the following page for additional resources:  
<https://www.ontario.ca/page/covid-19-support-businesses>
-

3. September 18<sup>th</sup> - Ontario Supporting Jobs and Economic Growth in Rural Communities
- The Ontario government is committing nearly **\$1 million** in cost-share funding to **help rural communities diversify their economies, retain skilled workers and create jobs.**
  - The funding is being provided through a new targeted intake of the **Rural Economic Development program (RED).**
  - The intake is directed at not-for-profit organizations with a mandate towards regional economic development and eligible projects would be eligible for up to **70 per cent of total costs** to a maximum of \$75,000 in provincial funding.
  
  - This funding will support economic development efforts such as:
    - Capital improvements to enhance an uptown arts and cultural hub to increase tourism;
    - Implementing new and accessible streetscaping to develop a more inviting downtown;
    - Waterfront development to expand and revitalize local trails.
  - Applications will be accepted **from September 21 – October 9, 2020.**
  - All costs must be incurred on or before March 31, 2021. Projects will not be extended beyond that date.
  
  - For more details, please visit:  
[Rural Economic Development program](#)
4. September 17<sup>th</sup> – Proposal to extend the temporary ban on evictions for commercial tenants.
- The Provincial government has **proposed to change the Commercial Tenancies Act to extend the temporary ban on evictions for commercial tenants.**
    - i. The ban was initially in place from May 1, 2020 to August 31, 2020, to align with the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses.
    - ii. This temporary ban would continue to apply to businesses that are eligible for federal-provincial rent assistance through the CECRA for small businesses, but their landlord chose not to apply for the program.

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

iii. The ban will protect small businesses from being locked out or having their assets seized during COVID-19.

5. September 15<sup>th</sup> - Province Ramps Up Production of Ontario-Made Ventilators
- The Ontario government is investing **\$2.5 million** through the **Ontario Together Fund** in **Guelph-based Linamar Corp.** to support the retooling of its assembly line to **manufacture ventilator components to produce 10,000 Ontario-made e700 ventilators.**
  - O-Two Medical Technologies partnered with Linamar Corp. and other partners, including Bombardier, to produce these lifesaving devices to enhance future preparedness and help patients with severe cases of COVID-19 and other respiratory illnesses.
  - Through the Ontario Together Fund, the government is delivering targeted investments that will increase the province's stockpile of Ontario-made products and personal protective equipment (PPE).
  - Businesses and individuals looking to help in the fight against COVID-19 can submit their proposals through the [Ontario Together web portal](#).
6. September 11<sup>th</sup> - Ontario Supports Film and Television Industry in the North
- The Ontario government is providing more than **\$5.5 million** to help **support the thriving film and television industry, create jobs and promote economic development in North Bay and surrounding area.**
  - Funding is being delivered to four production companies through the **Northern Ontario Heritage Fund Corporation (NOHFC).**
  - The NOHFC promotes economic development across Northern Ontario by providing financial assistance to projects - big and small, rural and urban - that stimulate growth, job creation and skilled workforce development.
  - Since June 2018, the NOHFC has invested more **than \$193 million in 1,386 projects in Northern Ontario**, leveraging more than \$748 million in investment and creating or sustaining 3,912 jobs.
  - For more details, please visit:

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

<https://news.ontario.ca/en/release/58354/ontario-supports-film-and-television-industry-in-the-north>

7. September 11<sup>th</sup> - Ontario Supports Training for the IT & Tech Sectors
- The Ontario government is investing more than **\$2.2 million** to **help over 600 job seekers in Ottawa** develop the skills they need to establish **careers in the technology and Information Technology (IT) sector**.
  - The funding is being distributed as follows:
    - Ottawa Chinese Community Service Centre is receiving \$499,254 for an employer-led IT training project that will help up to 400 workers rapidly upgrade their skills and prepare them for high-demand jobs;
    - Lighthouse Labs is receiving \$456,646 to train up to 60 newcomer women in technical IT skills;
    - Information and Communications Technology Council is receiving \$497,155 to train 25 jobseekers in financial technology skills, followed by a work placement;
    - Carleton University is receiving \$466,302 to create accessibility videos and materials for employers and employees to support the employability of post-secondary students with disabilities; and
    - Le Collège La Cité is receiving \$313,951 to train up to 120 francophones in IT.
  - Online job postings in the region show that software engineers and designers, and information system analysts are two of the top four in-demand workers.
  - These projects encourage synergies between industry, education and training providers to drive innovation, help employers find skilled workers, and help job seekers find well-paid careers.
8. September 11<sup>th</sup> - New Gold Mine Will Support Economic Recovery in Northern Ontario
- The Ontario government is supporting the construction of **IAMGOLD's new Côté Gold Mine**, a project that will drive **long-term economic growth and support a strong recovery in Northern Ontario**.
  - When fully operational, the mine is expected to **employ 450 people**, **generate more than \$5 billion in wages**, and **contribute \$10 billion to Ontario's gross domestic product** over its 18-year life span.

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- The government continues to work collaboratively with IAMGOLD, First Nation and Métis communities, the federal government, interest groups and forest industry to reduce delays and remove regulatory barriers for permitting and approvals to help support construction of the project.
  - The Côté Gold Mine project has gold reserves of more than seven million ounces.
  - During the **construction phase** alone, the **project will create more than 1,000 jobs** and generate business for hundreds of local mining supply and services companies.
  - Once construction is complete, the mine is expected to reach full production by 2023.
9. September 10<sup>th</sup> - Governments Help Ontario Farmers Bring High-Quality Products to Market
- The governments of Canada and Ontario are investing more than **\$7.9 million** through the **Canadian Agricultural Partnership** to help **farmers improve their business operations and bring more safe, high-quality foods to markets**.
  - This funding will support more than **670 projects across Ontario** for eligible farmers and agri-food businesses.
    - The projects were approved following a competitive, merit-based application intake that took place from January 8 to January 29, 2020.
  - Examples of projects supported through this programming include:
    - Improving food safety systems on farms to meet or exceed international certification standards;
    - Planting over-wintering cover crops to improve soil health and reduce soil erosion losses;
    - Actions to help prevent pest damage at greenhouse operations;
    - Developing a product that will open new sales markets for a farm business; and
    - Upgrades to animal-handling equipment and improved biosecurity measures.
  - The funding is in addition to programming launched this year to assist the sector in meeting challenges related to the COVID-19 outbreak.

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- Such programming includes the launch of a [portal](#) to connect farms and other agri-food sector business with labour needs to job seekers; the creation of the Enhanced [Agri-food Workplace Protection Program](#); and the [recent investment](#) of an additional \$50 million into the Risk Management Program for this year, one year earlier than originally promised.

**10. September 3<sup>rd</sup> - Ontario extending protection to prevent temporary layoffs from automatically becoming permanent job losses**

- The Ontario government is **helping protect jobs and businesses by extending protection to prevent temporary layoffs from automatically becoming permanent job losses**.
- Although Ontario is now in Phase 3 of reopening, this extension will give businesses more time to reopen and return to full operations. This **extension will last until January 2, 2021**.
  - Under Ontario labour laws, termination of an employee after 13 weeks of being temporarily laid off triggers costly payouts which, for many businesses, could be the difference between survival and closure.
  - This regulatory amendment delays these terminations and severance liabilities.
- Employees at businesses that have fully reopened continue to have job protection through the [Infectious Disease Emergency Leave](#) if they need to stay home to isolate or quarantine or take care of a loved one due to COVID-19.
  - This includes parents who decide not to send their children back to school due to concerns about COVID-19.

**11. 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 \(O-AMP\)](#).

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

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

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

June 17<sup>th</sup> Update

- 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.
- The legislation applies to businesses that are eligible for federal/provincial rent assistance for evictions from **May 1, 2020 until August 31, 2020**.
- 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

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

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](#)

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

- o The Ontario government, in partnership with the federal government, is **helping small businesses** reach more customers through **the Digital Main Street platform**.
- o 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**.
- o 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.



Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

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](http://digitalmainstreet.ca/ontario)

14. 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**

**15. 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.
- 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](#).

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- 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**.
- 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.

#### **16. 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**.

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- 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;
  - 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.
  
- Visit the [COVID-19: Tackling the Barriers](#) website.

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

- 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
- This new Fund will support the development of proposals **submitted by businesses through the [Ontario Together web portal](#)**.
- 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.
- The fund is time-limited and will be available to companies and organizations across the province.

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

- 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.
- Help is available from Monday to Sunday, from 8:30 a.m.—5:00 p.m.
- 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**.

**19. 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.

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- These temporary changes will allow businesses to transfer goods between their warehouses and retail stores 24 hours a day, seven days a week.

**20. 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**

- 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/>
- 

**21. September 19<sup>th</sup> - Ontario Limits the Size of Unmonitored and Private Social Gatherings across Entire Province**

- The Ontario government, in consultation with the Chief Medical Officer of Health and the Public Health Measures Table, is **reducing limits on the number of people permitted to attend unmonitored and private social gatherings across the entire province**.
  - Earlier this week, the government imposed these restrictions in Toronto, Peel Region and Ottawa.

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- Unmonitored and private social gatherings include functions, parties, dinners, gatherings, BBQs or wedding receptions held in private residences, backyards, parks and other recreational areas.
- These new limits are **effective immediately**.
  
- The new limit on the number of people allowed to attend an unmonitored private social gathering across the province is:
  - 10 people at an indoor event or gathering (previous limit of 50); or
  - 25 people at an outdoor event or gathering (previous limit of 100).
  - Indoor and outdoor events and gatherings cannot be merged together. Gatherings of 35 (25 outdoors and 10 indoors) are not permitted.
- The new limits will not apply to events or gatherings held in staffed businesses and facilities, such as bars, restaurants, cinemas, convention centres, banquet halls, gyms, places of worship, recreational sporting or performing art events.
  - Existing rules, including public health and workplace safety measures for these businesses and facilities, continue to be in effect.

**22. September 18<sup>th</sup> - Canada and Ontario invest in modern and more accessible public transit infrastructure across Central, North and Southern Ontario**

- Joint federal, provincial and municipal funding through the **Investing in Canada infrastructure plan will support 30 public transit projects around Central, North and Southern Ontario**.
- These investments will support more modern and accessible public transit for communities.
- The Government of Ontario is providing over **\$19.1 million**, while the municipalities are contributing more than **\$17.5 million** in total toward these projects.
- The Government of Canada is investing more than **\$23 million** in these projects through the **Public Transit Infrastructure Stream (PTIS)**.
  
- For more details, please visit:  
<https://news.ontario.ca/en/backgrounder/58427/canada-and-ontario-invest-in-modern-and-more-accessible-public-transit-infrastructure-across-central>

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

**23. September 18<sup>th</sup> - Canada and Ontario invest in modern public transit and active transportation infrastructure for residents of Durham Region**

- Joint federal, provincial and municipal funding through the **Investing in Canada infrastructure plan will support 11 public transit projects in the Durham Region.**
- These investments will support more accessible and sustainable public transit and active transportation for communities.
- The Government of Ontario is providing over **\$37.7 million**, while The Regional Municipality of Durham is contributing more than **\$43.2 million** in total toward these projects.
- The Government of Canada is investing more than **\$45.3 million** in these projects through the Public Transit Infrastructure Stream (PTIS).
- For more details, please visit:  
<https://news.ontario.ca/en/backgrounder/58417/canada-and-ontario-invest-in-modern-public-transit-and-active-transportation-infrastructure-for-resi-1>

**24. September 18<sup>th</sup> - Ontario Introduces Legislation to Provide Support for More Ontario Veterans and their Families**

- The Ontario government has introduced legislation **to provide financial assistance to more veterans in need.**
- **The Soldiers' Aid Commission Act, 2020, if passed**, will ensure **veterans of all ages and their families**, not just those who served in the Second World War and the Korean War, will be eligible to apply for financial assistance.
- To support the next generation of service men and women, the government is proposing to increase its investment in the [Soldiers' Aid Commission](#) to more than \$1.5 million annually.
- The funding provided by the commission will continue to support veterans who are unable to pay for health-related items such as hearing aids, wheelchairs and glasses, home-related items such as home accessibility modifications and repair costs, and personal items and support services such as clothing and counselling.



Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

**25. September 18<sup>th</sup> - Ontario Supports Telephone-Based Social and Educational Programs for Seniors**

- The Ontario government is providing **\$467,500** to the [Older Adult Centres' Association of Ontario](#) (OACAO) to administer the new **Seniors' Centre Without Walls Micro-Grants program** and other capacity building initiatives.
- The funding will support a broad range of seniors' organizations and help people stay connected to their communities through telephone-based social and educational programs.
- Indigenous communities and non-profit organizations that serve seniors are eligible to **apply for the program until September 30, 2020**.
- Visit the OACAO's [webpage](#) to find full program guidelines and access an online application.

**26. September 17<sup>th</sup> - Ontario Introduces Legislation to Freeze Residential Rent in 2021**

- The Ontario government has introduced the **Helping Tenants and Small Businesses Act** that would, **if passed, freeze rent in 2021 for most rent-controlled and non-rent-controlled residential units**.
  - The bill would provide the vast majority of Ontario's tenants with financial relief as the province continues down the path of renewal, growth and economic recovery.
- The Helping Tenants and Small Businesses Act also **proposes to change the Commercial Tenancies Act to extend the temporary ban on evictions for commercial tenants**.
  - The ban was initially in place from May 1, 2020 to August 31, 2020, to align with the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses.
  - This temporary ban would continue to apply to businesses that are eligible for federal-provincial rent assistance through the CECRA for small businesses, but their landlord chose not to apply for the program.
  - The ban will protect small businesses from being locked out or having their assets seized during COVID-19.

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

27. September 17<sup>th</sup> - Lower Limits for Unmonitored and Private Social Gatherings in Ottawa, Peel and Toronto Regions

- In consultation with the Chief Medical Officer of Health, local medical officers of health and local municipal leaders, the Ontario government has set a **new limit reducing the number of people permitted to attend unmonitored social gatherings and organized public events in three regions** experiencing higher rates of transmission of COVID-19.
  - This includes functions, parties, dinners, gatherings, BBQs or wedding receptions held in private residences, backyards, parks and other recreational areas.
  - This amended order will come into effect on **September 18 at 12:01am**.
  
- To help prevent the spread of COVID-19, the amended order will set a new limit on the number of people allowed to attend an unmonitored social gathering to:
  - **10 people at an indoor event** or gathering (previous limit of 50); or
  - **25 people at an outdoor event or gathering** (previous limit of 100).
  
- The new limits will only apply to persons within the boundaries of **the following public health units**:
  - Ottawa Public Health;
  - Peel Public Health; and
  - Toronto Public Health.
  
- Indoor and outdoor events and gatherings cannot be merged together. These are not accumulative and gatherings of 35 (25 outdoors and 10 indoors) are not permitted.
  
- The new limits **will not apply** to events or gatherings held in staffed businesses and facilities, such as bars, restaurants, cinemas, convention centres or banquet halls, gyms, and recreational sporting or performing art events.
  - Existing rules, including public health and workplace safety measures, for these businesses and facilities continue to be in effect.
  
- These new compliance mechanisms are the most stringent in all of Canada.

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- For more details, please visit:  
<https://news.ontario.ca/en/backgrounder/58398/lower-social-gathering-limits-adopted-to-help-stop-the-spread-of-covid-19>

**28. September 16<sup>th</sup> - Ontario Launches New COVID-19 Screening Tool to Help Protect Students and Staff**

- The Ontario government launched a [new voluntary interactive screening tool](#) to assist **parents, students and staff** with the **daily assessment of COVID-19 symptoms and risk factors that is required before attending school.**
- The results will let parents, students, and education staff know whether they should attend school each day or guide at-risk individuals to proper resources.
- This tool is another layer of prevention that the province is using to protect the health and safety of students, staff, and the communities where they live and work.
- Users will simply respond to clinician-informed symptom and risk questions, and the tool will then immediately inform users whether it is safe to attend school that day.
  - The tool protects privacy and does not collect any personal health information.
  - The tool was also developed in house by the Ontario Digital Service at no additional cost to taxpayers.
- Earlier this summer, Ontario unveiled the nation's most [comprehensive plan for the safe reopening of schools in September.](#)
  - The plan is supported by **\$1.3 billion** in critical supports to hire more teachers and increase physical distancing, purchase personal protective equipment (PPE), enhance cleaning of schools and school buses, improve ventilation, hire more custodians, and add more school leadership positions and administrative support for virtual schools.
  - In addition, local public health units have filled **over 530 nursing positions**, or 85 per cent, of the additional 625 nursing positions created to help keep students and staff safe.
  - In order to ensure that schools are supported from the start of the school year, several public health units have temporarily redeployed existing nurses while recruitment activities continue.

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- As part of Ontario's commitment for transparency, and in partnership with the Ministry of Health and the Ontario Digital Service, the Ministry of Education has also launched a [webpage to report COVID-19 cases in schools and child care centres](#).

**29. September 14th - Health Preparedness and Rebuilding the Economy Top  
Priorities in Ontario's Fall Legislative Agenda**

- The Ontario government is returning to the legislature as of September 14<sup>th</sup>, ready to continue implementing its made-in-Ontario plan for growth, renewal and long-term recovery.
- The government's fall legislative agenda will build on the work undertaken over the summer, focusing on job creation, skills training, attracting investment, strengthening communities, and fortifying the front lines of the province's health care system.
- Priorities for the upcoming session include:
  - Investing in **Ontario's health care system** to ensure the province is prepared for a potential second wave of COVID-19 and for any future public health challenges;
  - Building **Ontario's production capacity** for personal protective equipment, ventilators and other medical gear so the province never has to rely on any other jurisdiction again for these critical supplies;
  - **Protecting families and those most vulnerable** and helping them get back on their feet as the province reopens;
  - Helping **young people and workers** receive the **skills training** they need to join the modern workforce and contribute to the recovery of the province;
  - Accelerating the **construction of critical highway, transit and broadband infrastructure projects** to create jobs and boost the local economies of communities across Ontario;
  - **Providing relief to Mainstreet Ontario and small business owners** so they can recover from the impact of COVID-19 faster and get back to the work of building their business; and
  - **Expanding manufacturing** by creating the conditions to bring investment and jobs to the province and world-class, Ontario-made products to consumers around the world.

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- From March to July, the government was successful in passing 18 pieces of legislation, including emergency measures needed to protect public health and prepare for economic recovery, such as the Economic and Fiscal Update Act, the COVID-19 Support and Protection Act, the Protecting Small Business Act, and the COVID-19 Economic Recovery Act.
  - A full list of legislation passed during the summer session is available [here](#).
  - The legislature has sat for 22 days since the onset of the COVID-19 pandemic, with nearly 220 hours of committee study to date hearing from nearly 500 witnesses.

**30. September 14<sup>th</sup> - Ontario Investing in Hospital Upgrades and Repairs**

- The Ontario government is investing **\$175 million** this year to address **critical upgrades, repairs and maintenance in 129 hospitals** across the province, including **\$50 million for COVID-19** related and other urgent projects.
  - Through the **Health Infrastructure Renewal Fund**, this funding will help hospitals maintain their infrastructure and ensure a safe and comfortable environment for patients to receive care.
- As the government continues to work toward bringing Ontario's world class health care system into the 21st century, this funding will help hospitals address urgent issues such as upgrades or replacement of roofs, windows, security systems, backup generators and fire alarms.
- Projects will also support hospitals in their ongoing response to COVID-19, such as updating HVAC systems to enhance patient and staff safety, creating additional isolation spaces and negative air pressure flow rooms to increase capacity, and enhancing infection prevention and control measures.

**31. September 11<sup>th</sup> - Ontario Launches COVID-19 School and Licensed Child Care-specific Web Page**

- The government is launching a [webpage to report COVID-19 cases in schools and child care centres](#).
- This page will be **updated every weekday** with the most up-to-date COVID-19 information available, including a summary of cases in schools and licensed child care centres and agencies, if a COVID-19 case is confirmed at a school and where the numbers come from.

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

32. September 10<sup>th</sup> - Ontario Expanding Innovative Mental Health and Addictions Services

- The Ontario government is providing an **additional \$14.75 million to increase access to mental health and addictions services across the province.**
- This funding will help support people from all walks of life during this unprecedented time, including families, young people, children, frontline workers, and Indigenous communities.
- This investment was provided through the Support for People and Jobs Fund and will help community-based mental health and addictions programs meet increasing service demands.
- The funding is being distributed as follows:
  - **\$7 million** to safely **expand in-person mental health and addictions services** to bridge current gaps brought on by COVID-19, including community-based services, congregate living and supportive housing;
  - **\$4.75 million** to support **culturally safe services for Indigenous communities**, with a focus on children and youth; and
  - **\$3 million** to expand **virtual and online services** including addictions supports, Internet-based Cognitive Behavioural Therapy (iCBT) and an online peer support community for mental health.
- The Ontario government is investing an additional **\$2.9 million** in eight research projects that aim to support Ontario's response to COVID-19.
  - These projects will focus on a wide variety of areas such as supporting the mental health and well-being of families and children, assessing the long-term health effects of COVID-19, the development of an app to better manage the care of patients, and an evaluation of the effectiveness of wearing masks to block the virus.
  - These eight research projects were submitted through the **Ontario Together portal**. This is in addition to the 35 projects selected through the \$20 million [Ontario COVID-19 Rapid Research Fund](#).

33. September 10<sup>th</sup> - Ontario is investing over \$2.9 million to fund eight research projects that aim to support Ontario's response to COVID-19

- The projects will focus on a **wide variety of areas** such as supporting the mental health and well-being of families and children, assessing the long-

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

term health effects of COVID-19, the development of an app to better manage the care of patients, and an evaluation of the effectiveness of wearing masks to block the virus.

- For more details, please visit:  
<https://news.ontario.ca/en/backgrounder/58332/new-research-projects-aim-to-improve-ontarios-response-to-covid-19>

#### **34. September 8<sup>th</sup> - \$1.3 Billion Investment to Reopen Schools Safely**

- As students, teachers and staff return to school, the Ontario government is providing up to **\$1.3 billion** in critical supports and has delivered more than **37 million pieces of personal protective equipment (PPE)** to safely **reopen classrooms** across the province.
- The government has taken the following steps to make schools as safe as possible:
  - Providing more funding than any jurisdiction in the country to implement physical distancing measures, support hiring of up to **1,300 custodians** and adopt enhanced cleaning protocols in schools and on school buses, and hire more teachers to reduce class sizes.
  - Hiring up to **625 school-focused nurses** to provide rapid-response support to schools and boards, and facilitate public health measures, including screening, surveillance testing, tracing and mitigation strategies.
  - Working in collaboration with the Ministry of Government and Consumer Services to ensure that sufficient PPE has been delivered to all 72 school boards and 10 education authorities, including more than **19.5 million masks, 16 million gloves, 317,000 face shields, 320,000 bottles of hand sanitizer, and 218,000 containers of disinfectant**, among other critical supplies; and,
  - Providing students and families with clear and transparent standards for those that choose fully remote virtual learning, which is teacher-led, timetabled, live, synchronous, and on a regular daily schedule.
- The commitment of up to \$1.3 billion in funding to support the safe reopening of our schools is in addition to the landmark investment of over **\$25.5 billion in education**, which represents an **increase of over \$700 million for the 2020-21 school year**.

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- For more details, please visit:  
[\\$1.3 Billion Investment to Reopen Schools Safely](#)

**35. 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.

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

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



Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

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>

---

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

36. September 18<sup>th</sup> - Support for women entrepreneurs in the tech sector in southern Ontario

- The Government of Canada has announced **\$370,000 investment** to support **women entrepreneurs** for [Tech Undivided](#), as part of the [Government's recent top-up](#) of **\$15 million** to Canada's first-ever [Women Entrepreneurship Strategy \(WES\) Ecosystem Fund](#).
- With this investment, to be delivered through FedDev Ontario, ventureLAB's *Tech Undivided* program will support women entrepreneurs in the tech sector to generate revenue and investment capital, by putting them on a sustainable path to growth and long-term success.
- For more details, please visit:  
<https://www.canada.ca/en/innovation-science-economic-development/news/2020/09/minister-ng-announces-more-support-for-women-entrepreneurs-in-the-tech-sector-in-southern-ontario.html>

37. September 18<sup>th</sup> - FedDev Ontario supports regional tourism across southern Ontario

- Today the Federal government announced a total **FedDev Ontario** investment of **\$2 million to support the tourism industry across the region**.
- With this support, [Kingston](#) will offer contributions of up to **\$2,400 to local tourism-oriented businesses with up to five full-time employees, and up to \$4,800 for businesses with more than five full-time employees**.
- The City of [Stratford](#) will establish funds to provide non-repayable contributions of up to **\$20,000 to local tourism-oriented businesses**.
- [Bruce County](#) will establish a similar fund to provide non-repayable contributions of up to **\$10,000 to local tourism-oriented businesses**.
- These contributions will cover costs associated with recovery and reopening for business such as personal protective equipment, renovations to accommodate social distancing and implementing new safety protocols.

**38. September 17<sup>th</sup> - New \$206 million Climate Action and Awareness Fund to support youth, scientists, and researchers across Canada**

- The Federal government has announced the **creation of the new Climate Action and Awareness Fund, which will invest \$206 million in projects that will help reduce emissions across the country.**
- The Fund will strengthen Canada's capacity to take climate action by empowering youth and communities and boosting climate science and research.
- Up to **\$50 million** over five years will be allocated to community-based climate action projects.
  
- The remaining funding will go toward three additional priorities under the Climate Action and Awareness Fund:
  - increasing climate youth awareness, engagement and action;
  - advancing climate science and technology; and
  - supporting academia and think tank organizations to better understand Canada's transition to net zero greenhouse gas emissions.
- Applicants must be non-profit non-governmental organizations, Indigenous organizations, and/or universities and academic institutions. However, applicants are encouraged to partner with other organizations, including provincial, territorial and municipal governments.
  
- For more details, please visit:  
<https://www.canada.ca/en/services/environment/weather/climatechange/funding-programs/climate-action-awareness-fund.html>

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

**39. September 16<sup>th</sup> – Investments to support technology, business growth and community recovery efforts in Nipissing-Timiskaming**

- Through Regional Development Agencies, such as **FedNor**, the Government of Canada is investing at the local level to enhance manufacturing, accelerate technology adoption, and support community and business growth while creating jobs and opportunities for Canadians.
- The Government of Canada has announced investments totaling more than **\$6.7 million** to support jobs, growth and a strong economy in the **Nipissing-Timiskaming region**.
- Provided through FedNor, the **funding will support 15 strategic initiatives that will help businesses adopt new technologies, commercialize new products and expand their operations**.
- They will also support advanced manufacturing and boost productivity and growth throughout the area by matching skilled workers to employer needs.
  
- For more details, please visit:  
<https://www.canada.ca/en/fednor/news/2020/09/fednor-investments-support-technology-business-growth-and-community-recovery-efforts-in-nipissing-timiskaming.html>

**40. September 9<sup>th</sup> - Support for Black entrepreneurs and business owners**

- The COVID-19 pandemic has highlighted and exacerbated existing systemic barriers faced by Black entrepreneurs and small and medium-sized business owners in Canada.
- The Federal government has announced investments of up to nearly **\$221 million** in **partnership with Canadian financial institutions** – including up to nearly **\$93 million from the Government of Canada over the next four years** – to launch Canada’s first-ever **Black Entrepreneurship Program**.
  - This program will help thousands of Black business owners and entrepreneurs across the country recover from this crisis and grow their businesses.
- The program will include:

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- up to **\$53 million** to develop and implement a new **National Ecosystem Fund** to support Black-led business organizations across the country. It will help Black business owners and entrepreneurs access funding and capital, mentorship, financial planning services, and business training.
- up to **\$33.3 million** in support through the new **Black Entrepreneurship Loan Fund** that will provide loans of between \$25,000 and \$250,000 for Black business owners and entrepreneurs.
  - The Government of Canada is also partnering with financial institutions, including RBC, BMO Financial Group, Scotiabank, CIBC, National Bank, TD, Vancity, and Alterna Savings, to make up to **\$128 million** available in additional lending support.
- up to **\$6.5 million** to create and sustain a new **Black Entrepreneurship Knowledge Hub** that will collect data on the state of Black entrepreneurship in Canada and help identify Black entrepreneurs' barriers to success as well as opportunities for growth.

- For more details, please visit:

<https://pm.gc.ca/en/news/news-releases/2020/09/09/prime-minister-announces-support-black-entrepreneurs-and-business>

**41. September 8<sup>th</sup> (Update)- Ontario-Canada Emergency Commercial Rent Assistance Program - Ontario Provides Urgent Relief for Small Businesses and Landlords – Applications now available.**

September 8<sup>th</sup> Update

- Canada Emergency Commercial Rent Assistance (CECRA) for small businesses will be **extended by one month** to help eligible small businesses **pay rent for September**.

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- 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.
- Current CECRA application deadlines will also be extended to accommodate this extension.
- As of September 7, 2020, **over 106,000 small business tenants** have been supported, **representing 994,000 employees**, for a total of **over \$1.32 billion in rent support**.
- For more details, please visit:  
[COVID-19: CECRA for small businesses](#)

#### June 30<sup>th</sup> Update

- 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.
- 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)

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

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.
- 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 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.
- 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:



Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

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

**42. August 31<sup>st</sup> (Update) - Business Credit Availability Program (BCAP) – Various Enterprise Loans – Currently Active**

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

August 31<sup>st</sup> Update

- The Federal government has announced that the **Business Credit Availability Program (BCAP)** is **extended to June 2021**.
- Through BCAP, the government is supporting the flow of additional credit that businesses need to maintain operations and keep employees on the payroll.
- Export Development Canada (EDC) and the Business Development Bank of Canada (BDC) will continue to work with lenders to support access to capital for Canadian businesses of all sizes in all sectors and regions.

Original Announcement

- 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 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/department-finance/programs/financial-sector-policy/business-credit-availability-program.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

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

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 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**

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- 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](#)
  - 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/coronavirus-covid-19.html>

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

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

**43. August 31<sup>st</sup> (Update) – \$40,000 Business Loans - Canada Emergency Business Account (CEBA) – Currently Active**

August 31<sup>st</sup> (Update) Government announces greater flexibility and extension of Canada Emergency Business Account

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- o The Federal Government has today announcing that the **application deadline for the Canada Emergency Business Account (CEBA) is extended from August 31 to October 31, 2020.**
- o The government is working closely with financial institutions to make the CEBA program available to those with qualifying payroll or non-deferrable expenses that have so far been unable to apply due to not operating from a business banking account.
  1. Further details on these changes will be released in coming days, including a new business account opening process through which qualifying businesses will be able to apply.

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.
  - 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.

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- **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.
- This includes smaller (i.e., micro) businesses and other eligible employers such as not-for-profits.
- 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.
- Under CEBA, financial institutions will be able to provide **interest-free** credit facilities of up to **\$40,000** to eligible businesses.
- If the loan is repaid by **December 31, 2022, 25 per cent (up to \$10,000) will be forgiven.**
- 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.
  
- *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/>
  
- Small businesses and not-for-profits should **contact their financial institution to apply for these loans.**
- Program will provide up to **\$25 billion** to eligible **financial institutions** so they can provide interest-free loans to small businesses.
- These loans – guaranteed and funded by the Government of Canada – will ensure that small businesses have access to capital.
  
- **Additional Support - Agriculture and Food Business Solutions Fund**

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

- **\$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.](#)

**44. 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](#)

**45. 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>

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

46. 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.
- 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.

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- 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

- 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

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

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**.
- **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;

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- 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:*
  - 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.
- 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

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

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 [April 27th \(Update\) - 10% Wage Subsidy: Effective Immediately](#) for more details).
- 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>
-

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

47. 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**.
- 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.



**48. 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 October 5<sup>th</sup>, 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 sharepersons crew who cannot access the Canada Emergency Wage Subsidy.
- 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).

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- 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.

**49. July 17th - 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**

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

**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**

**50. 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.
- 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**

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

**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>

**51. 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.

**52. 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.

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- 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.
  - 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

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

Corporation (CDEV), in cooperation with Innovation, Science and Economic Development Canada (ISED) and the Department of Finance.

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

**53. 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)

➤ **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:

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- 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 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**

- 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](#)



Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- 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/>

#### **54. 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>

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

**55. 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>

**56. 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),

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- 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>

**57. 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 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.

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- 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.

**58. 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*.
- 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>

**59. 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:**

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

<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).

### 60. 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.

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- 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>

**61. 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.
- 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)

**62. 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
  - I. <https://buyandsell.gc.ca/calling-all-suppliers-help-canada-combat-covid-19>

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

Website highlighting useful resources:

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

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

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

---

**63. September 15<sup>th</sup> - Government of Canada's fall support measures to help students**

- The eligibility requirements for **Canada Student Loans and Canada Student Grants** have been eased **to allow more post-secondary students to qualify and be eligible for greater amounts.**
- Specifically, Canada Student Grants have been **doubled for full-time students to up to \$6,000 for this school year**, and the **cap on Canada Student Loans has been increased to \$350 per week of study.**
- These fall measures represent an investment of approximately **\$1.9 billion** and are expected to expand the reach of the Canada Student Loans Program and benefit approximately **765,000 students.**
- For more details, please visit:  
<https://www.canada.ca/en/services/benefits/education/student-aid.html>



Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

**64. September 11<sup>th</sup> - Green job opportunities to 1,200 youth across Canada who face barriers to employment**

- The Federal government has announced Project Learning Tree Canada's Green Jobs Initiative will receive nearly **\$7.8 million** under the Youth Employment and Skills Strategy (YESS).
- The YESS is a horizontal Government of Canada initiative delivered in collaboration with 11 federal departments and agencies, including Employment and Social Development Canada (ESDC).
- This will provide **green job opportunities to 1,200 youth across Canada who face barriers to employment, including Indigenous youth, newcomers and youth from rural or remote communities.**
- Through this project, youth will benefit from a wide range of skills and gain hands on experience while working in the forestry, conservation and parks sectors.
- For more details, please visit:  
<https://www.canada.ca/en/services/benefits/education/student-aid.html>

**65. September 11<sup>th</sup> - Open call for applications for the Canada Healthy Communities Initiative: **Application deadline: October 16<sup>th</sup>****

- As Canadians continue to adapt to the realities of COVID-19, local governments and community partners across the country are discovering new ways to keep residents safe and healthy, support economic recovery and build pandemic-resilient communities.
- The Federal government has launched an **open call to non-governmental not-for-profit organizations** who will work directly with municipalities, local governments, Indigenous communities and not-for-profit community partners to identify and fund local projects through the **Canada Healthy Communities Initiative**.
- The Initiative is providing up to **\$31 million** over the next two years to **support community-led projects that respond to immediate and ongoing needs arising from COVID-19.**
- The goal of the Canada Healthy Communities Initiative is to support projects that help communities of all sizes and compositions adapt to COVID-19 under three main themes:

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- creating safe and vibrant public spaces,
- improving mobility options,
- and digital solutions.
- Organizations are encouraged to review the open [Call for Applications](#) and consult the [Applicant Guide](#) for full details on eligibility and how to apply. Organizations will have until **October 16, 2020 to submit their applications.**
- A call for proposals for specific projects under the Healthy Communities Initiative will come at a later date.

**66. September 3<sup>rd</sup> - The Government of Canada announces over 1,000 new projects in support of seniors impacted by COVID-19**

- The Federal Government has announced over **1,000 new projects** delivered by community organizations across the country to **support seniors during the COVID-19 pandemic.**
- These projects are funded through an investment of **\$20 million** in funding through the **New Horizons for Seniors Program (NHSP).**
- Organizations will receive up to \$25,000 in funding to offer immediate COVID-19 relief or recovery activities to seniors.
- The 2020–21 NHSP community-based Call for Proposals is open until **October 20, 2020.**
- For details on how to apply, visit <https://www.canada.ca/en/employment-social-development/programs/new-horizons-seniors.html>.
- For more details, please visit:  
[Backgrounder: New Horizons for Seniors Program](#)

**67. August 28<sup>th</sup> - Over 900 new green internship opportunities available for students as Canada builds back better**

- The Government of Canada is partnering with **science, technology, engineering, and mathematics (STEM) employers** across Canada to create **900 internship opportunities** for students through the *Science Horizons Youth Internship Program.*
- Science Horizons supports jobs in clean-technology sectors by offering internships to recent post-secondary graduates in STEM. The program includes specific opportunities for Indigenous graduates, graduates from

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

rural and remote areas, and women in STEM fields. Science Horizons is now open for 2020–21 applications.

- Up to **\$15,000** in Science Horizons funding is available to **employers for each intern they hire**, and interns will receive **experience working on environmental projects lasting six to twelve months**.
- About 90 percent of interns secure a full-time job or return to school after their internship.
- For more details, please visit:  
[Science Horizons Youth Internship Program](#)

**68. 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.

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- 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.
  - 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.
- The Government intends to introduce new legislation to support the implementation of the new benefits.
- For more details, please visit:  
[Backgrounder: Supporting Canadians Through the Next Phase of the Economy Re-opening: Increased Access to EI and Recovery Benefits](#)

**69. 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**

- 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

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

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 **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/

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

or credits will **stop in October 2020** and individuals **may have to repay** the amounts that were issued as of **July 2020**

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

June 16<sup>th</sup> Update

- 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.
- This extension will make the benefit available to eligible workers for up to **a total of 24 weeks**.
- 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

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- 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
- 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.

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- 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**.

#### **71. 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.



Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- **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>

**72. 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.

**73. 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.

## **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>

Revision Update: September 21<sup>st</sup>, 2020 @  
4:30PM

---

- Department of Finance Canada
  - <https://www.canada.ca/en/departement-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>