

# PROVINCIAL / FEDERAL COVID-19 BENEFIT CHART\*

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Yellow high-lights indicate most recent update.

Harper Grey LLP

## Provincial (British Columbia)

### FOR INDIVIDUALS

<b>BC CLIMATE ACTION TAX CREDIT (BCCATC)</b>	<p><b>WHAT IS IT?</b> Helps offset the impact of the carbon taxes paid by individuals or families.</p>	<p><b>AMOUNT</b> Adult: up to \$218.00 (increased from \$43.50) Child: \$64.00 (increased from \$12.75)</p>	<p><b>WHO IS ELIGIBLE?</b> Residents of BC, low- to moderate-income families, are 19 years of age or older, or have a spouse or common-law partner, or are a parent who resides with your child.</p>	<p><b>HOW TO APPLY/ MORE INFORMATION</b> To apply, file your income tax return for 2019. <a href="#">Climate Action Tax Credit One-Time Enhanced July 2020 Payment for the Climate Action Tax Credit</a></p>
<b>BC EMERGENCY BENEFIT</b>	<p><b>WHAT IS IT?</b> A one-time, tax-free payment for BC residents who are unable to work due to COVID-19.</p>	<p><b>AMOUNT</b> \$1,000</p>	<p><b>WHO IS ELIGIBLE?</b> Eligibility requirements include: 1. Resident of British Columbia on March 15, 2020 2. Approved for the CERB 3. At least 15 years old 4. Have filed, or agree to file, a 2019 B.C. income tax return 5. Not receiving provincial income assistance or disability assistance</p>	<p><b>HOW TO APPLY/ MORE INFORMATION</b> Online applications open May 1, 2020 Telephone applications open May 4, 2020 <a href="#">BC Emergency Benefit for Workers</a></p>
<b>BC-TEMPORARY RENTAL SUPPLEMENT (BC-TRS) PROGRAM</b>	<p><b>WHAT IS IT?</b> This program will provide a temporary rental supplement to assist renters struggling to pay rent as a result of income loss or income reduction due to COVID-19. Along with this supplement, the province is also halting evictions for non-payment of rent, and freezing rent increases.</p>	<p><b>AMOUNT</b> \$500.00, paid directly to the landlord (at this time) for a period of 3 months</p>	<p><b>WHO IS ELIGIBLE?</b> Eligibility requirements include: • A 2019 gross household income of less than: \$74,150 for singles and couples without dependents, or \$113,040 for households with dependents. • As a result of COVID-19: - Receiving or eligible for EI; or - Receiving or eligible for the CERB; or - Experienced a drop of at least 25% in monthly household employment income • Paying more than 30% of current household income towards rents. • Renting a primary residence in B.C. • Not receiving rent subsidies through any other government program</p>	<p><b>HOW TO APPLY/ MORE INFORMATION</b> Tenants must start the online application. Once an application has been reviewed and assessed as eligible, an e-mail will be sent to the landlord asking them to complete the application process. <a href="#">BC Housing</a> Lower mainland: 778-452-2836 Toll Free: 1-877-757-2577</p>
<b>BC HYDRO COVID-19 CUSTOMER ASSISTANCE PROGRAM</b>	<p><b>WHAT IS IT?</b> This program provides customers the option to defer bill payments or arrange for flexible payment plans with no penalty.</p>	<p><b>AMOUNT</b> Payment deferral</p>	<p><b>WHO IS ELIGIBLE?</b> Customers experiencing financial hardship during the Coronavirus outbreak.</p>	<p><b>HOW TO APPLY/ MORE INFORMATION</b> Call to apply 1.800.BCHYDRO (1.800.224.9376) <a href="#">BC Hydro News</a></p>
<b>BC HYDRO COVID-19 RELIEF FUND</b>	<p><b>WHAT IS IT?</b> Bill credit based on average consumption for individuals facing job loss due to COVID-19.</p>	<p><b>AMOUNT</b> Bill credit for up to 3 months based on average consumption</p>	<p><b>WHO IS ELIGIBLE?</b> Eligibility requirements include: • Must be a residential account holder as of March 31, 2020 • Must be eligible for EI, CERB, or B.C. Emergency Benefit for Workers • Account holder (or their spouse/partner) must have stopped working due to COVID-19 • Average monthly electricity consumption does not exceed 2,500 kWh</p>	<p><b>HOW TO APPLY/ MORE INFORMATION</b> Apply on the <a href="#">BC Hydro website</a></p>
<b>BC HYDRO CUSTOMER CRISIS PROGRAM</b>	<p><b>WHAT IS IT?</b> Grant program for individuals finding themselves in temporary hardship.</p>	<p><b>AMOUNT</b> \$600.00</p>	<p><b>WHO IS ELIGIBLE?</b> The person applying must be the residential account holder and can only apply for the primary residence. Eligibility requirements include: • Account must have overdue payments and facing disconnection • Experienced a life event, within last 12 months, causing temporary financial crisis • Outstanding balance of \$1,000 or less, with some attempt to make payments towards bill</p>	<p><b>HOW TO APPLY/ MORE INFORMATION</b> Apply online or by mail. <a href="#">BC Hydro News</a></p>
<b>CHILD CARE RESPONSE</b>	<p><b>WHAT IS IT?</b> Licensed child care providers receiving Temporary Emergency Funding must not charge parents fees for vacant spaces, including when a parent temporarily withdraws a child due to COVID-19.</p>	<p><b>AMOUNT</b> Payment cessation</p>	<p><b>WHO IS ELIGIBLE?</b> N/A</p>	<p><b>HOW TO APPLY/ MORE INFORMATION</b> N/A <a href="#">Child Care Response to COVID-19</a></p>
<b>FORTIS COVID-19 CUSTOMER RECOVERY FUND</b>	<p><b>WHAT IS IT?</b> Bill deferral program to assist residential customers that are unable to work or have lost their job.</p>	<p><b>AMOUNT</b> Payment deferral</p>	<p><b>WHO IS ELIGIBLE?</b> To be eligible for this program customers acknowledge loss of employment, livelihood or being forced to take a voluntary leave due to the COVID-19 outbreak and agree to enter into a payment arrangement for the deferred balance.</p>	<p><b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">Apply online</a> or by telephone at 1-888-292-4101 (natural gas) or 1-888-292-4105 (electricity)</p>
<b>ICBC AUTOPLAN FEE WAIVERS</b>	<p><b>WHAT IS IT?</b> ICBC will waive the \$30 cancellation fee for cancelling insurance and the \$18 re-plate fee when reinstating the policy on a vehicle.</p>	<p><b>AMOUNT</b> Fee waiver</p>	<p><b>WHO IS ELIGIBLE?</b> N/A</p>	<p><b>HOW TO APPLY/ MORE INFORMATION</b> Call your Autoplan broker. <a href="#">Learn more at ICBC Update</a></p>
<b>ICBC AUTOPLAN PAYMENT PLAN</b>	<p><b>WHAT IS IT?</b> Customers on a monthly Autoplan payment plan, who are facing financial challenges due to COVID-19, can defer their payments for up to 90 days with no penalty.</p>	<p><b>AMOUNT</b> Payment deferral</p>	<p><b>WHO IS ELIGIBLE?</b> Currently no screening process. The website specifies people experiencing hardship but no information needs to be provided on application.</p>	<p><b>HOW TO APPLY/ MORE INFORMATION</b> Apply online. <a href="#">ICBC Payment Plan Deferral Date Request</a> <a href="#">Learn more at ICBC Update</a></p>

## Provincial (British Columbia)

### FOR STUDENTS

<b>BC STUDENT LOANS</b>	<p><b>WHAT IS IT?</b> No payments will be required for these loans and interest that currently applies will not accrue. Repayment will be paused automatically.</p>	<p><b>AMOUNT</b> Payment deferral</p>	<p><b>WHO IS ELIGIBLE?</b> All British Columbia student loan borrowers.</p>	<p><b>HOW TO APPLY/ MORE INFORMATION</b> No need to apply, automatic enrollment. <a href="#">Student Aid BC</a></p>
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## Provincial (British Columbia)

### FOR BUSINESSES

<b>BC HYDRO COVID-19 CUSTOMER ASSISTANCE PROGRAM</b>	<p><b>WHAT IS IT?</b> This program provides customers the option to defer bill payments or arrange for flexible payment plans with no penalty.</p>	<p><b>AMOUNT</b> Deferred bill payments or flexible payment plans, without penalty</p>	<p><b>WHO IS ELIGIBLE?</b> Must be a residential or commercial customer that does not qualify for the BC Hydro COVID-19 Relief Fund</p>	<p><b>HOW TO APPLY/ MORE INFORMATION</b> Call BC Hydro customer service at 1.800.224.9376 <a href="#">BC Hydro News</a></p>
<b>BC HYDRO COVID-19 RELIEF FUND</b>	<p><b>WHAT IS IT?</b> This program allows small businesses to apply to waive electricity use charges for up to three months.</p>	<p><b>AMOUNT</b> Waiver of up to three months of electricity use charges</p>	<p><b>WHO IS ELIGIBLE?</b> Eligibility requirements include: • Must be a business account holder as of March 31, 2020 • Business must have been closed for at least 14 consecutive days, ceased most operations, and not earning any revenue • Proof that business has been closed</p>	<p><b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">Apply on the BC Hydro website</a></p>
<b>DELAYED CARBON TAX INCREASE</b>	<p><b>WHAT IS IT?</b> Carbon tax rates will remain at their current levels until further notice.</p>	<p><b>AMOUNT</b> Delay</p>	<p><b>WHO IS ELIGIBLE?</b> N/A</p>	<p><b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">Ministry of Finance Tax Notice</a></p>
<b>CHILD CARE PROVIDER EMERGENCY FUNDING</b>	<p><b>WHAT IS IT?</b> Licensed group child care providers and smaller home-based child care providers are eligible for temporary emergency funding to keep operations going or to maintain their businesses while closed.</p>	<p><b>AMOUNT</b> Two times their average monthly government funding</p>	<p><b>WHO IS ELIGIBLE?</b> Licensed child care providers who have a 2020/21 funding agreement through the Child Care Operating Funding Program.</p>	<p><b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">Temporary Emergency Funding Guidelines</a> The link to the sign-up form will be emailed to all providers who have an active CCOF Funding Agreement.</p>
<b>DEFERRED EMPLOYER HEALTH TAX AND SALES TAX PAYMENTS</b>	<p><b>WHAT IS IT?</b> Extension of time for filing and payment for the Employer Health Tax and Sales taxes including provincial sales tax, carbon tax, motor fuel tax and tobacco tax.</p>	<p><b>AMOUNT</b> Payment deferral</p>	<p><b>WHO IS ELIGIBLE?</b> BC businesses.</p>	<p><b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">Ministry of Finance Tax Notice</a></p>
<b>FORTIS COVID-19 CUSTOMER RECOVERY FUND</b>	<p><b>WHAT IS IT?</b> Bill credit and deferral program for small business that have experienced income loss or been forced to close.</p>	<p><b>AMOUNT</b> Bill credits and payment deferral</p>	<p><b>WHO IS ELIGIBLE?</b> Must be a small business that has lost income or has been forced to close due to COVID-19 and must agree to enter into a payment arrangement for the deferred balance.</p>	<p><b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">Apply online</a> or by telephone at 1-888-292-4101 (natural gas) or 1-888-292-4105 (electricity)</p>
<b>ICBC DEFERRED PAYMENT PLAN</b>	<p><b>WHAT IS IT?</b> Customers on a monthly Autoplan payment plan, who are facing financial challenges due to COVID-19, can defer their payments for up to 90 days with no penalty (includes premiums for fleets of vehicles).</p>	<p><b>AMOUNT</b> Payment deferral</p>	<p><b>WHO IS ELIGIBLE?</b> Must be up to date on premium payments</p>	<p><b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">Apply on the ICBC website</a></p>
<b>PROPERTY TAX REDUCTION AND DEFERRAL</b>	<p><b>WHAT IS IT?</b> Reduced property taxes for commercial properties (average 25% reduction) and deferred payment of property tax on commercial properties in classes 4-8 until October 1, 2020, without penalty.</p>	<p><b>AMOUNT</b> Tax reduction and payment deferral</p>	<p><b>WHO IS ELIGIBLE?</b> All businesses that own commercial properties</p>	<p><b>HOW TO APPLY/ MORE INFORMATION</b> No application necessary For more information click <a href="#">here</a></p>
<b>DELAYED PST BUDGET 2020 TAX CHANGES</b>	<p><b>WHAT IS IT?</b> Tax changes announced in Budget 2020 will be postponed until further notice.</p>	<p><b>AMOUNT</b> Delay</p>	<p><b>WHO IS ELIGIBLE?</b> N/A</p>	<p><b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">Provincial Tax and Revenue Updates</a></p>
<b>REDUCED SCHOOL TAX RATES</b>	<p><b>WHAT IS IT?</b> School Tax rates for commercial properties will be reduced by 50% for the 2020 tax year.</p>	<p><b>AMOUNT</b> Delay</p>	<p><b>WHO IS ELIGIBLE?</b> Commercial Properties</p>	<p><b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">Provincial Tax and Revenue Updates</a></p>
<b>WORKSAFE BC DEFERRED PAYMENTS</b>	<p><b>WHAT IS IT?</b> Employers can defer payment without penalty of their first quarter premiums until June 30, 2020.  Employers who report payroll on an annual basis do not need to report their 2020 payroll or pay their 2020 premiums until March 2021.  Also, holders of Personal Optional Protection coverage can defer payment of premiums that are due on April 20 until June 30, 2020.</p>	<p><b>AMOUNT</b> Payment deferral</p>	<p><b>WHO IS ELIGIBLE?</b> BC Businesses</p>	<p><b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">WorkSafe BC</a></p>

Federal			
FOR INDIVIDUALS			
<b>INCREASED CANADA CHILD BENEFIT</b>	<b>WHAT IS IT?</b> Increased child support for 2019-2020 which will be delivered as part of the scheduled CCB payment in May.	<b>AMOUNT</b> \$300.00 per child	<b>HOW TO APPLY/ MORE INFORMATION</b> If you are already receiving the CCB you do not need to do anything. If you are not already receiving the CCB, you can begin the application process <a href="#">here</a> .
<b>CANADA EMERGENCY RESPONSE BENEFIT (CERB)</b>	<b>WHAT IS IT?</b> Temporary emergency benefit for those individuals not entitled to EI or CEWS.	<b>AMOUNT</b> \$2,000.00 per month	<b>HOW TO APPLY/ MORE INFORMATION</b> You can apply online with CRA My Account or by telephone at 1-800-959-2019 <a href="#">Apply for Canada Emergency Response Benefit (CERB)</a> with CRA
<b>EMPLOYMENT INSURANCE BENEFITS</b>	<b>WHAT IS IT?</b> Provision of benefits to individuals who lose their jobs through no fault of their own.	<b>AMOUNT</b> 55% of average insurance weekly earnings up to a maximum of \$573.00 per week	<b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">El Regular Benefits – Apply</a>
<b>IMPROVED ACCESS TO EMPLOYMENT INSURANCE BENEFITS</b>	<b>WHAT IS IT?</b> Waiver of requirement to provide a medical certificate to access EI sickness benefits.	<b>AMOUNT</b> 55% of average insurance weekly earnings up to a maximum of \$573.00 per week	<b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">El Sickness Benefits – Apply</a>
<b>TEMPORARY SALARY TOP-UP FOR LOW-INCOME ESSENTIAL WORKERS</b>	<b>WHAT IS IT?</b> Temporary top up to the salaries of low-income essential workers, making less than \$2,500 per month on a full time basis.	<b>AMOUNT</b> More details to follow	<b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">Click here for more information</a>
<b>GOODS AND SERVICES TAX CREDIT PAYMENT</b>	<b>WHAT IS IT?</b> One-time special payment through the Goods and Services Tax credit for low- and middle-income families.	<b>AMOUNT</b> \$400.00 – \$600.00	<b>HOW TO APPLY/ MORE INFORMATION</b> There is no need to apply for this payment. If you are eligible, you will receive it automatically. <a href="#">GST / HST Credit – Eligibility</a>
<b>EXTRA TIME TO FILE INCOME TAX RETURNS</b>	<b>WHAT IS IT?</b> Deferral of the filing date for 2019 tax returns until June 1, 2020 with deferral of income tax balances until August 31, 2020 without incurring interest or penalties.	<b>AMOUNT</b> Filing deferral	<b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">CRA – COVID-19 Changes to Canadian Tax and Benefits</a>
<b>INDIGENOUS COMMUNITY SUPPORT FUND</b>	<b>WHAT IS IT?</b> Distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit and Metis Nation communities.	<b>AMOUNT</b> \$305 million	<b>HOW TO APPLY/ MORE INFORMATION</b> Funding will flow through existing agreements. <a href="#">Indigenous Community Support Fund</a>
<b>MORTGAGE SUPPORT</b>	<b>WHAT IS IT?</b> Canadian banks have committed to work with their customers on a case by case basis to find solutions to help them manage impacts caused by COVID-19.	<b>AMOUNT</b> Deferral	<b>HOW TO APPLY/ MORE INFORMATION</b> Contact your financial institution regarding flexibility for a mortgage deferral. <a href="#">Canadian Bankers Association</a>
<b>ENHANCING THE REACHING HOME INITIATIVE</b>	<b>WHAT IS IT?</b> Support for people experiencing homelessness during the COVID-19 outbreak.	<b>AMOUNT</b> \$1575 million	<b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">About Reaching Home: Canada's Homelessness Strategy</a>
<b>REDUCED WITHDRAWALS FROM REGISTERED RETIREMENT INCOME FUNDS</b>	<b>WHAT IS IT?</b> Reduction in required minimum withdrawals for 2020 by 25%.	<b>AMOUNT</b> Reduction in required withdrawal	<b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">Registered Retirement Income Fund (RRIF)</a>
<b>DELIVERY AND PERSONAL OUTREACH FOR SENIORS</b>	<b>WHAT IS IT?</b> Support through United Way Canada for local organizations to support practical services to Canadian seniors. These services could include the delivery of groceries, medications, or other needed items, or personal outreach to assess individuals' needs and connect them to community supports.	<b>AMOUNT</b> \$9 million	<b>HOW TO APPLY/ MORE INFORMATION</b> Contact your local organization for access to services: <a href="#">The United Way</a> Find more information <a href="#">here</a> .
<b>SENIORS ONE-TIME TAX-FREE PAYMENT</b>	<b>WHAT IS IT?</b> A one-time, tax-free payment of \$500 to qualifying individuals.	<b>AMOUNT</b> Up to \$500 to qualifying individuals.	<b>HOW TO APPLY/ MORE INFORMATION</b> Find more information <a href="#">here</a> .
<b>STUDENT LOAN REPAYMENT</b>	<b>WHAT IS IT?</b> Student loan repayment will be suspended until September 30, 2020 and no interest will be charged on loans from March 30, 2020 to September 30, 2020.	<b>AMOUNT</b> Payment deferral	<b>HOW TO APPLY/ MORE INFORMATION</b> If you are registered for pre-authorized debit payments they will be stopped automatically. If you are making payments by cheque or other means, you are not required to make payments during the suspension period. <a href="#">National Students Loan Service Centre</a>
<b>SUPPORT FOR WOMEN'S SHELTERS AND CENTRES</b>	<b>WHAT IS IT?</b> Support for women and children fleeing violence, by providing increased funding to women's shelters and sexual assault centres to help with their capacity to manage or prevent an outbreak in their facilities.	<b>AMOUNT</b> \$50 million	<b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">Supporting women's shelters and sexual assault centres in Canada during COVID-19 pandemic</a>
<b>Federal</b>			
<b>FOR STUDENTS</b>			
<b>CANADA EMERGENCY STUDENT BENEFIT (CESB)</b>	<b>WHAT IS IT?</b> Creation of this benefit to provide financial support to eligible post-secondary students experiencing financial hardship over the summer of 2020 due to COVID-19. See also "Support for Students" section.	<b>AMOUNT</b> \$1,250 per month for eligible students \$1,750 per month for eligible students with dependents and those with permanent disabilities	<b>HOW TO APPLY/ MORE INFORMATION</b> Application process and more information to be posted in the coming weeks. <a href="#">Canada's COVID-19 Economic Response Plan – Youth, post-secondary students and recent graduates section</a>
<b>CANADA STUDENT LOANS PROGRAM (CSLP)</b>	<b>WHAT IS IT?</b> Enhancing student financial assistance for the fall of 2020 with changes to this program's eligibility requirements for 2020 to allow more students to qualify for support and be eligible for greater amounts. See also "Support for Students" section.	<b>AMOUNT</b> More details to follow	<b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">Canada's COVID-19 Economic Response Plan – Youth, post-secondary students and recent graduates section</a>
<b>CANADA STUDENT SERVICE GRANT (CSSG)</b>	<b>WHAT IS IT?</b> Created to help students gain valuable work experience and skills while they help their communities during the COVID-19 pandemic. See also "Support for Students" section.	<b>AMOUNT</b> Up to \$5,000 to support eligible students' post-secondary education costs in the fall of 2020	<b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">Canada's COVID-19 Economic Response Plan – Youth, post-secondary students and recent graduates section</a>
<b>INTERNATIONAL STUDENTS</b>	<b>WHAT IS IT?</b> A temporary rule change allowing international students to work in excess of the current maximum of 20 hours per week provided they are working in an essential service or function, until August 31, 2020. See also "Support for Students" section.	<b>AMOUNT</b> Rule change	<b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">Canada's COVID-19 Economic Response Plan – Youth, post-secondary students and recent graduates section</a>
<b>SUPPORT FOR STUDENTS</b>	<b>WHAT IS IT?</b> As part of its COVID-19 Emergency Response Plan, the Federal government has announced a series of measures to aid post-secondary students and recent graduates impacted by COVID-19.	<b>AMOUNT</b> \$9 billion	<b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">Prime Minister Trudeau announces support for students and new grads affected by COVID-19</a>
<b>SUPPORT FOR STUDENTS – MEASURE 1</b>	<b>WHAT IS IT?</b> Expanded student and youth programming with an aim to creating and connecting students to meaningful employment and service opportunities.	<b>AMOUNT</b> More details to follow	<b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">Support for students and recent graduates impacted by COVID-19</a>
<b>Federal</b>			
<b>FOR BUSINESSES</b>			
<b>10% TEMPORARY WAGE SUBSIDY FOR EMPLOYERS</b>	<b>WHAT IS IT?</b> A three-month measure allowing eligible employers to reduce the amount of payroll deductions required to be remitted to the Canada Revenue Agency (CRA). Note: The Canada Emergency Wage Subsidy, which provides a 75% wage subsidy for eligible employers for up to 12 weeks, is a separate program.	<b>AMOUNT</b> The subsidy is equal to 10% of the remuneration you pay from March 18, 2020 to June 19, 2020, up to \$1,375 for each eligible employee to a maximum of \$25,000 total per employer Note: Associated CCPCs will not be required to share the maximum subsidy of \$25,000 per employer.	<b>HOW TO APPLY/ MORE INFORMATION</b> Details on how to receive the subsidy.
<b>BUSINESS CREDIT AVAILABILITY PROGRAM (BCAP)</b>	<b>WHAT IS IT?</b> Program to provide additional support through the Business Development Bank of Canada and Export Development Canada.	<b>AMOUNT</b> \$40 billion in credit solutions for individual business	<b>HOW TO APPLY/ MORE INFORMATION</b> Businesses should work with their current financial institutions. <a href="#">Business Credit Availability Program</a>
<b>CANADA EMERGENCY COMMERCIAL RENT ASSISTANCE (CECRA)</b>	<b>WHAT IS IT?</b> Seeks to provide loans and/or forgivable loans to commercial property owners who in turn will lower or forgo the rent of small businesses for the months of April (retroactive), May, and June.	<b>AMOUNT</b> This program provides eligible tenants with a 75% reduction in their rent. In turn, commercial property owners are provided with 50% of the rent they would typically receive from the tenant in the form of a forgivable loan.	<b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">Canada Emergency Commercial Rent Assistance</a>
<b>CANADA EMERGENCY BUSINESS ACCOUNT DUTY DEFERRAL</b>	<b>WHAT IS IT?</b> Interest free loans to small businesses and not for profit to help cover operating costs during a period where their revenues have been temporarily reduced.	<b>AMOUNT</b> Up to \$40,000.00 backed by the government and with \$10,000.00 in forgivable.	<b>HOW TO APPLY/ MORE INFORMATION</b> Businesses should work with their current financial institutions. <a href="#">Canada Emergency Business Account</a> <a href="#">May 19, 2020 - Announcement</a>
<b>CANADA EMERGENCY WAGE SUBSIDY</b>	<b>WHAT IS IT?</b> Provision of a wage subsidy of 75% up to a maximum for Canadian businesses. Put in place to enable employers to retain workers who were previously laid off as a result of COVID-19, to help prevent further job losses and to put employers in a better position to resume normal operations after the pandemic.	<b>AMOUNT</b> 75% of wages of an employee's wages, up to a maximum benefit of \$847.00 per employee, for a period of 12 weeks, retroactive to March 15	<b>HOW TO APPLY/ MORE INFORMATION</b> Applications can now be made through the CRA. For calculating your subsidy and more details on how to apply click <a href="#">here</a> .
<b>EMERGENCY COMMUNITY SUPPORT FUND FOR CHARITIES AND NON-PROFITS ORGANIZATIONS</b>	<b>WHAT IS IT?</b> An emergency fund to help charities and non-profit organizations continue helping vulnerable Canadian populations during the COVID-19 pandemic. A portion of the funds will go directly to small independent organizations, and the remainder will go to national intermediaries such as the United Way Canada, the Canadian Red Cross, and the Community Foundations of Canada. These organizations will then disburse the funds to local community-based groups that focus on working with vulnerable populations.	<b>AMOUNT</b> \$350 million	<b>HOW TO APPLY/ MORE INFORMATION</b> Prime Minister Trudeau announces further support Canadians need. More details can be found <a href="#">here</a> .
<b>INCREASING CREDIT AVAILABLE FOR FARMERS</b>	<b>WHAT IS IT?</b> Allowing an additional \$5 billion in lending capacity to producers, agricultural businesses and food processors.	<b>AMOUNT</b> Increased lending	<b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">FCC Latest Updates</a>
<b>MORE TIME TO PAY INCOME TAXES</b>	<b>WHAT IS IT?</b> Businesses can defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 18 and before September 2020.	<b>AMOUNT</b> Payment deferral	<b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">Income Tax Filing and Payment Dates: CRA and COVID-19</a>
<b>LARGE EMPLOYER EMERGENCY FINANCING FACILITY (LEEFF)</b>	<b>WHAT IS IT?</b> LEEFF provides bridge financing to companies where their financial needs are not being met by private-sector lenders and conventional financing. The objective is to help keep Canada's largest employers operating, avoid bankruptcy of otherwise viable firms if possible, and protect Canadian jobs by allowing businesses to keep their employees on payroll.	<b>AMOUNT</b> Up to \$60 billion in bridge financing	<b>HOW TO APPLY/ MORE INFORMATION</b> More details can be found <a href="#">here</a> .
<b>NRC IRAP INNOVATION ASSISTANCE PROGRAM (IAP)</b>	<b>WHAT IS IT?</b> The program will be accepting applications until April 29, 2020 at 11:59 pm EDT On April 17, 2020, the Government of Canada announced \$250 million in funding for the Innovation Assistance Program (IAP) to assist Canadian small and medium-sized enterprises (SMEs). IAP provides a wage subsidy to eligible employers for up to 12 weeks.	<b>AMOUNT</b> \$250 million	<b>HOW TO APPLY/ MORE INFORMATION</b> <a href="#">NRC IRAP Innovation Assistance Program (IAP)</a>
<b>REGIONAL RELIEF AND RECOVERY FUND</b>	<b>WHAT IS IT?</b> An interest free repayable contribution of up to \$40,000 for small and medium enterprises. The total government funding is \$962 million.	<b>AMOUNT</b> Interest free repayable contribution of up to \$40,000 for small and medium enterprises. The total government funding is \$962 million.	<b>HOW TO APPLY/ MORE INFORMATION</b> More details can be found <a href="#">here</a> .
<b>DEFERRED SALES TAX REMITTANCE AND CUSTOMS DUTY PAYMENTS</b>	<b>WHAT IS IT?</b> Extension of time for payment of GST/HST and customs duty owing on imports until June 30, 2020.	<b>AMOUNT</b> Payment deferral	<b>HOW TO APPLY/ MORE INFORMATION</b> More details can be found <a href="#">here</a> .
<b>EXTENDING THE WORK-SHARING PROGRAM</b>	<b>WHAT IS IT?</b> Extension of the maximum duration of the Work-Sharing program from 38 weeks to 76 weeks.	<b>AMOUNT</b> Extension of program length	<b>HOW TO APPLY/ MORE INFORMATION</b> The Work-Sharing program allows workers who agree to working hours because of developments beyond the control of their employers. <a href="#">Work Sharing – Apply</a>
<b>SUPPORT FOR FUTUREPRENEUR CANADA (YOUNG ENTREPRENEURS)</b>	<b>WHAT IS IT?</b> Support for Futurpreneur Canada to continue supporting young entrepreneurs across Canada who are facing challenges due to COVID-19. The funding will allow Futurpreneur Canada to provide payment relief for its clients for up to 12 months.	<b>AMOUNT</b> \$201 million	<b>HOW TO APPLY/ MORE INFORMATION</b> More details <a href="#">here</a> .
<b>Authorized by <a href="#">Rose Keith</a></b> 604.895.2911 <a href="mailto:rkeith@narpersgrey.com">rkeith@narpersgrey.com</a>			
* The information contained in this Chart is current to the last update and may change. Last Updated: May 20, 2020 at 9:35am			
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