PROVINCIAL / FEDERAL COVID-19 BENEFIT CHART* View a printable version here. Yellow high-lights indicate most recent update. Harper Grey LLP Provincial (British Columbia) FOR INDIVIDUALS **AMOUNT** Adult: up to \$218.00 BC CLIMATE ACTION TAX CREDIT (BCCATC) WHO IS ELIGIBLE? **HOW TO APPLY/** (increased from **MORE INFORMATION** Residents of BC, low-\$43.50) to moderate-income WHAT IS IT? To apply, file your income tax Child: \$64.00 families, are 19 years of return for 2019. Helps offset the impact of (increased from age or older, or have the carbon taxes paid by Climate Action Tax Credit \$12.75) a spouse or commonindividuals or families. One-Time Enhanced July 2020 law partner, or are a Payment for the Climate Action parent who resides **EFFECTIVE DATE** Tax Credit with your child. July 2020 WHO IS ELIGIBLE? Eligibility **AMOUNT** requirements include: EMERGENCY BENEFIT 1. Resident of British \$1,000 Columbia on March 15, 2020 **HOW TO APPLY/** WHAT IS IT? 2. Approved for the **MORE INFORMATION** A one-time, tax-free **CERB** Online and telephone applications payment for BC residents 3. At least 15 years old are now open who are unable to work 4. Have filed, or agree due to COVID-19. BC Emergency Benefit for Workers to file, a 2019 B.C. **EFFECTIVE DATE** income tax return May 1, 2020 5. Not receiving provincial income assistance or disability assistance WHO IS ELIGIBLE? Eligibility requirements include: A 2019 gross household income of **AMOUNT** less than: \$74,150 for singles and couples \$500.00, paid without dependents, directly to the or \$113,040 for landlord (at this **HOW TO APPLY/** households with time) for a period WHAT IS IT? MORE INFORMATION dependents. of 3 months This program will provide Tenants must start the online As a result of a temporary rental application. Once an application COVID-19: supplement to assist has been reviewed and assessed - Receiving or eligible renters struggling to pay as eligible, an e-mail will be sent **BC-TEMPOR** for EI; or rent as a result of income to the landlord asking them to loss or income reduction - Receiving or eligible complete the application process. due to COVID-19. Along for the CERB; or **BC** Housing with this supplement, the - Experienced a drop Lower mainland: 778-452-2836 province is also halting of at least 25% in evictions for non-payment Toll Free: 1-877-757-2577 monthly household of rent, and freezing rent employment income increases. Paying more than 30% of current **EFFECTIVE DATE** household income April 9, 2020 towards rents. Renting a primary residence in B.C. Not receiving rent subsidies through any other government program **AMOUNT** WHAT IS IT? **HOW TO APPLY/** WHO IS ELIGIBLE? Payment deferral This program provides MORE INFORMATION customers the option Customers Call to apply 1.800.BCHYDRO to defer bill payments experiencing financial (1.800.224.9376) or arrange for flexible hardship during the **EFFECTIVE DATE** Coronavirus outbreak. payment plans with no **BC Hydro News** March 13, 2020 penalty. WHO IS ELIGIBLE? Eligibility requirements **AMOUNT** include: Bill credit for • Must be a residential up to 3 months account holder as of BC HYDRO COVID-19 RELIEF FUND based on average March 31, 2020 consumption Must be eligible WHAT IS IT? **HOW TO APPLY/** for EI, CERB, or B.C. MORE INFORMATION Bill credit based on **Emergency Benefit for** average consumption for Workers Apply on the BC Hydro website individuals facing job loss • Account holder (or due to COVID-19. their spouse/partner) must have stopped **EFFECTIVE DATE** working due to **Applications** COVID-19 accepted from Average monthly April 8 to electricity June 30, 2020 consumption does not exceed 2,500 kWh WHO IS ELIGIBLE? The person applying must be the residential **AMOUNT** account holder and \$600.00 can only apply for the primary residence. Eligibility requirements include: WHAT IS IT? **HOW TO APPLY/** Account must have MORE INFORMATION **CRISIS PRO** Grant program for overdue payments and individuals finding Apply online or by mail. facing disconnection themselves in temporary Experienced a life **BC Hydro News** hardship. event, within last 12 months, causing **EFFECTIVE DATE** temporary financial Ongoing crisis Outstanding balance of \$1,000 or less, with some attempt to make payments towards bill CHILD CARE RESPONSE WHAT IS IT? **AMOUNT** Licensed child care Payment providers receiving cessation **HOW TO APPLY/** Temporary Emergency MORE INFORMATION WHO IS ELIGIBLE? Funding must not charge N/A N/A parents fees for vacant spaces, including when **EFFECTIVE DATE** Child Care Response to COVID-19 a parent temporarily April 1, 2020 withdraws a child due to COVID-19. WHO IS ELIGIBLE? To receive temporary pandemic pay, an employee must: **AMOUNT** Have been working LOW-INCOME ESSENTIAL WORKERS straight-time hours Lump-sum payment WHAT IS IT? equivalent to about at any point during Temporary top up to the \$4 per hour for the 16-week period salaries of low-income straight time hours starting on March 15, essential workers, making worked 2020, at the height less than \$2,500 per **HOW TO APPLY/** of the Province's month on a full time basis. response to the MORE INFORMATION pandemic. No application required. BC COVID-19 Temporary The Government provides Work in an eligible Pandemic Pay the funds to employers, sector, workplace who are then responsible and role delivering for distributing the funds in-person, frontline care in health, to eligible employees as social services and lump sum payments. corrections. **EFFECTIVE DATE** Provide additional March 15, 2020 to support and relief to July 5, 2020 front-line workers by working in ways that directly serve vulnerable populations. WHO IS ELIGIBLE? -19 CUSTOMER **AMOUNT** To be eligible for this program customers Payment deferral acknowledge loss of employment, **HOW TO APPLY/** WHAT IS IT? livelihood or being MORE INFORMATION Bill deferral program to forced to take a assist residential customers Apply online or by telephone at **FORTIS COVID** RECOVE voluntary leave due that are unable to work or 1-888-292-4101 (natural gas) or to the COVID-19 have lost their job. **EFFECTIVE DATE** 1-888-292-4105 (electricity) outbreak and agree April 1 to to enter into a June 30, 2020 payment arrangement for the deferred balance. **AMOUNT** WHAT IS IT? **CBC AUTOPLAN HOW TO APPLY/ FEE WAIVERS** Fee waiver ICBC will waive the MORE INFORMATION \$30 cancellation fee WHO IS ELIGIBLE? Call your Autoplan broker. for cancelling insurance N/A and the \$18 re-plating Learn more at ICBC Update **EFFECTIVE DATE** fee when reinstating the April 23, 2020 policy on a vehicle. WHAT IS IT? WHO IS ELIGIBLE? **AMOUNT HOW TO APPLY/** CBC AUTOPLAN PAYMENT PLAN Customers on a monthly Currently no screening MORE INFORMATION Payment deferral Autoplan payment plan, process. The website Apply online. who are facing financial specifies people challenges due to experiencing hardship ICBC Payment Plan Deferral Date **EFFECTIVE DATE** COVID-19, can defer their but no information Request needs to be provided payments for up to 90 March 31, 2020 Learn more at ICBC Update on application. days with no penalty. Provincial (British Columbia) **FOR STUDENTS AMOUNT** WHAT IS IT? STUDENT **HOW TO APPLY/** Payment deferral No payments will be WHO IS ELIGIBLE? MORE INFORMATION required for these loans All British Columbia No need to apply, automatic and interest that currently **EFFECTIVE DATE** student loan enrollment. applies will not accrue. March borrowers. Repayment will be paused Student Aid BC 30-September 30, automatically. 2020 Provincial (British Columbia) FOR BUSINESSES **CUSTOMER ASSISTANCE AMOUNT** BC HYDRO COVID-19 WHAT IS IT? Deferred bill **HOW TO APPLY/** WHO IS ELIGIBLE? payments or flexible MORE INFORMATION This program provides Must be a residential or payment plans, customers the option Call BC Hydro customer service at without penalty commercial customer to defer bill payments 1.800.224.9376 that does not qualify or arrange for flexible for the BC Hydro **BC Hydro News** payment plans with no COVID-19 Relief Fund **EFFECTIVE DATE** penalty.

March 13, 2020

AMOUNT

Waiver of up to

three months of electricity use

charges

EFFECTIVE DATE

Applications

accepted from

April 14 to

June 20, 2020

AMOUNT Tax deferral

EFFECTIVE DATE

March 18, 2020 to August 31, 2020

AMOUNT

Delay

EFFECTIVE DATE March 23, 2020

AMOUNT

Two times their

average monthly

government

funding

EFFECTIVE DATE

April 1, 2020

AMOUNT

Payment deferral

EFFECTIVE DATE

March 31, 2020

AMOUNT

Bill credits and

payment deferral

EFFECTIVE DATE

April 1 to

June 30, 2020

AMOUNT

Payment deferral

EFFECTIVE DATE

March 31, 2020

AMOUNT

Tax reduction and

payment deferral

EFFECTIVE DATE

Immediately

AMOUNT

Delay

EFFECTIVE DATE

Immediately

AMOUNT

Delay

EFFECTIVE DATE

March 23, 2020

AMOUNT

Payment deferral

EFFECTIVE DATE

March 26, 2020

WHAT IS IT?

This program allows small

businesses to apply to

waive electricity use

charges for up to three

months.

WHAT IS IT?

The BC Logging tax

filing deadline has been

extended. Logging tax

returns are now due by

September 1, 2020.

WHAT IS IT?

Carbon tax rates will

remain at their current

levels until further notice.

WHAT IS IT?

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.

WHAT IS IT?

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.

WHAT IS IT?

Bill credit and deferral

program for small

business that have

experienced income loss

or been forced to close.

WHAT IS IT?

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).

WHAT IS IT?

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.

WHAT IS IT?

Tax changes announced

in Budget 2020 will be

postponed until further

notice.

WHAT IS IT?

School Tax rates for commercial properties will

be reduced by 50% for

the 2020 tax year.

WHAT IS IT?

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.

FAX DEFERRAL

ELAYED CARBON TAX INCREASE

EMERGENCY FUNDING

CARE PROVIDER

CHILD

FORTIS COVI

ICBC DEFERRED PAYMENT PLAN

PROPERTY TAX REDUCTION AND DEFERRAL

GET 2020 CHANGES

WORKSAFE BC DEFERRED PAYMENTS

WHO IS ELIGIBLE?

 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

• If you have more than

one eligible account,

you need to submit an

application for each

account. You can get the charges waived for up to 10 accounts.

WHO IS ELIGIBLE?

Individuals or

corporations that have

income from logging

operations on private

or Crown land.

WHO IS ELIGIBLE?

N/A

WHO IS ELIGIBLE?

Licensed child care

providers who have

a 2020/21 funding

agreement through

the Child Care

Operating Funding

Program.

WHO IS ELIGIBLE?

BC businesses.

WHO IS ELIGIBLE?

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.

WHO IS ELIGIBLE?

Must be up to date on

premium payments

WHO IS ELIGIBLE?

All businesses that

own commercial

properties

WHO IS ELIGIBLE?

N/A

Commercial Properties

WHO IS ELIGIBLE?

BC Businesses

HOW TO APPLY/

MORE INFORMATION

Apply on the BC Hydro website

HOW TO APPLY/ MORE INFORMATION

Provincial Tax and

Revenue Update

HOW TO APPLY/

MORE INFORMATION

Ministry of Finance Tax Notice

HOW TO APPLY/

MORE INFORMATION

Temporary Emergency

Funding Guidelines

(updated June 1, 2020)

The link to the sign-up form will

be emailed to all providers who

have an active CCOF Funding

Agreement.

HOW TO APPLY/

MORE INFORMATION

Ministry of Finance Tax Notice

HOW TO APPLY/ MORE INFORMATION

Apply online or by telephone at

1-888-292-4101 (natural gas) or

1-888-292-4105 (electricity)

If you are a small business owner

in the program, you have the

option to:

receive support in the form or bill

credits;

defer your bill payments from

April 1 to June 30, 2020. When

you apply for the program, you will automatically be entered into repayment plan that will be spread out over the next 12 months.

HOW TO APPLY/

MORE INFORMATION

Apply on the ICBC website

HOW TO APPLY/

MORE INFORMATION

No application necessary

For more information click here

HOW TO APPLY/

MORE INFORMATION

Provincial Tax and

Revenue Updates

HOW TO APPLY/

Provincial Tax and

Revenue Updates

HOW TO APPLY/

MORE INFORMATION

WorkSafe BC

FOR INDIVIDUALS NCREASED CANADA **HOW TO APPLY/ AMOUNT MORE INFORMATION** CHILD BENEFIT WHAT IS IT? \$300.00 per child If you are already receiving the Increased child support WHO IS ELIGIBLE? CCB you do not need to do for 2019-2020 which will Any family who has a anything. be delivered as party child living with them. of the scheduled CCB If you are not already receiving **EFFECTIVE DATE** payment in May. the CCB, you can begin the May 2020 application process here. WHO IS ELIGIBLE? The April 15, 2020 changes to eligibility requirements are retroactive to March 15, 2020. Eligibility requirements **AMOUNT** include: \$2,000.00 per 1. resident of Canada: month 2. 15 years of age or CANADA EMERGENCY RESPONSE BENEFIT (CERB) older: 3. have stopped work due to COVID-19 or is eligible for EI benefits. either regular or sickness: **HOW TO APPLY/** MORE INFORMATION 4. has not voluntarily Applications open as of quit their job; WHAT IS IT? April 6, 2020. 5. have had a total Temporary emergency You can apply online with CRA My income of at least benefit for those Account or by telephone at \$5,000 in 2019 or in individuals not entitled to 1-800-959-2019 the 12 months prior El or CEWS. to the date of their Apply for Canada Emergency application; Response Benefit (CERB) 6. not earning more with CRA than \$1,000 per month while in receipt of the CERB: **EFFECTIVE DATE** 7. seasonal workers who Applications open have exhausted their April 6, 2020 El regular benefits and are unable to undertake their regular seasonal work as a result of COVID-19: workers who have recently exhausted their FI regular benefits and are unable to find a job or return to work because of COVID-19. WHO IS ELIGIBLE? • Were employed in insurable employment Lost your job **AMOUNT** through no fault of 55% of average INSURANCE BENEFITS your own insurance weekly Have been without earnings up to **EMPLOYMENT** WHAT IS IT? work and without a maximum of **HOW TO APPLY/** Provision of benefits to pay for at least 7 \$573.00 per week MORE INFORMATION individuals who lose their consecutive days El Regular Benefits - Apply jobs through no fault of • Between 420 their own. and 700 hours of insurable employment based on the unemployment rate in your area during the **EFFECTIVE DATE** qualifying period. **Immediately** · Ready, willing and capable of working **AMOUNT** 55% of average insurance weekly WHAT IS IT? WHO IS ELIGIBLE? earnings up to **HOW TO APPLY/** Waiver of requirement If you are sick, a maximum of MORE INFORMATION to provide a medical quarantined or have \$573.00 per week certificate to access EI been directed to self-El Sickness Benefits - Apply sickness benefits. isolate. **EFFECTIVE DATE Immediately AMOUNT** WHAT IS IT? More details to Temporary top up to the follow **HOW TO APPLY/** WHO IS ELIGIBLE? salaries of low-income MORE INFORMATION essential workers, making More details to follow. Click here for more information less than \$2,500 per **EFFECTIVE DATE** month on a full time basis. More details to follow **HOW TO APPLY/** WHAT IS IT? **AMOUNT GOODS AND** MORE INFORMATION WHO IS ELIGIBLE? One-time special payment \$400.00 - \$600.00 There is no need to apply for this through the Goods and Those eligible for the Goods and Services payment. If you are eligible, you Services Tax credit for **EFFECTIVE DATE** Tax Credit. will receive it automatically. low- and modest-income families. April 9, 2020 GST / HST Credit - Eligibility WHAT IS IT? **AMOUNT** Deferral of the filing date Filing deferral WHO IS ELIGIBLE? **HOW TO APPLY/** for 2019 tax returns until MORE INFORMATION June 1, 2020 with deferral All individuals who CRA - COVID-19 Changes to of income tax balances are required to file tax until August 31, 2020 Canadian Tax and Benefits returns in Canada. **EFFECTIVE DATE** without incurring interest June 1, 2020 or penalties. WHO IS ELIGIBLE? INDIGENOUS COMMUNITY Funds will flow **AMOUNT** directly to Indigenous WHAT IS IT? SUPPORT FUND **HOW TO APPLY/** \$305 million communities and MORE INFORMATION Distinctions-based groups across the Indigenous Community Funding will flow through existing country and will Support Fund to address provide Indigenous agreements. immediate needs in First leadership with the Indigenous Community Support Nations, Inuit and Metis flexibility needed as **EFFECTIVE DATE Fund** Nation communities. they prepare for and April 1, 2020 react to the spread of COVID-19. WHAT IS IT? **AMOUNT HOW TO APPLY/** WHO IS ELIGIBLE? MORTGAGE SUPPORT Deferral Canadian banks have MORE INFORMATION committed to work with Canadians who are Contact your financial institution their customers on a impacted by COVID-19 regarding flexibility for a and experiencing case by case basis to find **EFFECTIVE DATE** mortgage deferral. financial hardship as a solutions to help them result. April 1, 2020 manage hardships caused Canadian Bankers Association by COVID-19. **ENHANCING THE REACHING** WHO IS ELIGIBLE? **AMOUNT** Funding can be HOME INITIATIVE \$157.5 million used for a range WHAT IS IT? of needs such as **HOW TO APPLY/** Support for people purchasing beds MORE INFORMATION experiencing and physical barriers About Reaching Home: Canada's homelessness during the for social distancing Homelessness Strategy and securing COVID-19 outbreak. **EFFECTIVE DATE** accommodation to April 1, 2020 reduce overcrowding in shelters. **REGISTERED RETIREMEN**1 **AMOUNT** Reduction in required withdrawal **HOW TO APPLY/** WHAT IS IT? **MORE INFORMATION** WHO IS ELIGIBLE? Reduction in required minimum withdrawals for N/A Registered Retirement Income 2020 by 25%. Fund (RRIF) **EFFECTIVE DATE** April 1, 2020 WHAT IS IT? Support through United Way Canada for local **AMOUNT HOW TO APPLY/** organizations to support \$9 million MORE INFORMATION practical services DELIVERY AND PER OUTREACH FOR SE to Canadian seniors. Contact your local organization WHO IS ELIGIBLE? These services could for access to services: N/A include the delivery of The United Way groceries, medications, Find more information here. or other needed items, **EFFECTIVE DATE** or personal outreach to Announced assess individuals' needs March 29, 2020 and connect them to community supports. **AMOUNT** WHO IS ELIGIBLE? **HOW TO APPLY/ MORE INFORMATION** Up to \$500 Individuals eligible to qualifying for Old Age No application necessary. All WHAT IS IT? individuals. Security Pension individuals who are eligible to A one-time, tax-free may receive \$300 receive Old Age Security or the SENIORS payment of up to \$500 to and those eligible Guaranteed Income Supplement for the Guaranteed qualifying individuals. **EFFECTIVE DATE** in June 2020 will receive the one-Income Supplement time payment for seniors. To be announced are eligible for an additional \$200. Find more information here. STUDENT LOAN REPAYMENT **HOW TO APPLY/ MORE INFORMATION AMOUNT** WHAT IS IT? If you are registered for pre-Payment deferral Student loan repayment authorized debit payments they will be suspended until WHO IS ELIGIBLE? will be stopped automatically. September 30, 2020 and Anyone with a National If you are making payments by no interest will be charged Student Loan. cheque or other means, you are on loans from March 30, not required to make payments **EFFECTIVE DATE** 2020 to September 30, during the suspension period. 2020. March 30, 2020 National Students Loan Service Centre SUPPORT FOR WOMEN'S SHELTERS AND SEXUAL WHAT IS IT? WHO IS ELIGIBLE? **AMOUNT ASSAULT CENTRES** Support for women and WAGE worked with **HOW TO APPLY/** \$50 million children fleeing violence, the provincial and MORE INFORMATION by providing increased territorial counterparts funding to women's and stakeholders to Supporting women's shelters shelters and sexual assault identify women's and sexual assault centres across **EFFECTIVE DATE** shelters and sexual centres to help with their Canada during April to May 2020 assault centres in each COVID-19 pandemic capacity to manage or (funding has been jurisdiction who were prevent an outbreak in distributed) eligible for funding. their facilities. **Federal FOR STUDENTS** WHO IS ELIGIBLE? **AMOUNT** Eligibility requirements \$1,250 per month include: WHAT IS IT? for eligible students STUDENT BENEFIT (CESB) **HOW TO APPLY/** post-secondary Creation of this benefit to \$2,000 per month MORE INFORMATION student or recent for eligible students provide financial support Application process and more graduate; and with dependents to eligible post-secondary **CANADA EMEI** information to be posted in the • ineligible for the and those with students experiencing coming weeks. Canada Emergency permanent financial hardship over Response Benefit Canada's COVID-19 Economic disabilities the summer of 2020 due or Employment Response Plan - Youth, postto COVID-19. See also Insurance; and secondary students and recent "Support for Students" • unable to find fullgraduates section section. **EFFECTIVE DATE** time employment or May through are unable to work due August 2020 to COVID-19. **AMOUNT** WHO IS ELIGIBLE? Canada Student Grants have been Eligibility for student WHAT IS IT? increased to \$6000 financial assistance has LOANS PROGRAM (CSLP) Enhancing student for all eligible fullbeen broadened by **CANADA STUDENT** financial assistance for time students and removing the expected **HOW TO APPLY/** the fall of 2020 with \$3600 for part-time student's and spouse's **MORE INFORMATION** changes to this program's students in 2020-21 contributions in eligibility requirements Canada's COVID-19 Economic 2020-2021. Weekly maximum for 2020-21 to allow more Response Plan - Youth, postthat can be All student loan students to qualify for secondary students and recent provided to a borrowers will support and be eligible for graduates section student raised from automatically have greater amounts. See also \$210 to \$350 their loan repayments "Support for Students" and interest section. suspended until **EFFECTIVE DATE** September 30, 2020. 2020 to 2021 **AMOUNT** SERVICE GRANT (CSSG) WHAT IS IT? Up to \$5,000 to CANADA STUDENT support eligible Created to help students **HOW TO APPLY/** students' post-WHO IS ELIGIBLE? gain valuable work MORE INFORMATION secondary experience and skills For students who education costs in Canada's COVID-19 Economic choose to do national while they help their the fall of 2020 Response Plan - Youth, postservice and serve their communities during the secondary students and recent communities. COVID-19 pandemic. graduates section. **EFFECTIVE DATE** See also "Support for More details Students" section. to follow WHAT IS IT? A temporary rule change **AMOUNT** INTERNATIONAL STUDENTS allowing international **HOW TO APPLY/** Rule change students to work in excess **MORE INFORMATION** of the current maximum WHO IS ELIGIBLE? Canada's COVID-19 Economic of 20 hours per week International students. Response Plan - Youth, postprovided they are working secondary students and recent in an essential service or **EFFECTIVE DATE** graduates section function, until August 31, **Immediately** 2020. See also "Support for Students" section. **FOR STUDENTS** WHAT IS IT? **AMOUNT** As part of its COVID-19 **HOW TO APPLY/** \$9 billion MORE INFORMATION Emergency Response Plan, WHO IS ELIGIBLE? the Federal government Prime Minister Trudeau announces has announced a series Students and recent support for students and new of measures to aid postgraduates. grads affected by COVID-19 SUPPORT **EFFECTIVE DATE** secondary students and recent graduates April 23, 2020 impacted by COVID-19. SUPPORT FOR STUDENTS - MEASURE 1 **AMOUNT** WHAT IS IT? More details Expanded student and **HOW TO APPLY/** to follow WHO IS ELIGIBLE? youth programming with MORE INFORMATION More details an aim to creating and Support for students and recent to follow. connecting students to **EFFECTIVE DATE** graduates impacted by COVID-19 meaningful employment More details and service opportunities. to follow **Federal** FOR BUSINESSES WHO IS ELIGIBLE? You are an eligible **AMOUNT** employer if you: The subsidy is are a(n): equal to 10% of the individual remuneration you (excluding trusts), pay from March partnership 18, 2020 to June (see note below), WHAT IS IT? 19, 2020, up to • non-profit \$1,375 for each A three-month measure organization, eligible employee allowing eligible SUBSIDY FOR EMPLOYERS **10% TEMPORARY WAGE** to a maximum of registered charity, or employers to reduce \$25,000 total per the amount of payroll Canadianemployer deductions required to be controlled private HOW TO APPLY/ remitted to the Canada Note: Associated corporation (including MORE INFORMATION CCPCs will not be Revenue Agency (CRA). a cooperative Details on how to receive required to share corporation) eligible Note: The Canada the subsidy. the maximum for the small business Emergency Wage Subsidy, subsidy of \$25,000 deduction; which provides a 75% per employer. have an existing wage subsidy to eligible business number employers for up to 12 and payroll program weeks, is a separate account with the CRA program. on March 18, 2020; and • pay salary, wages, bonuses, or other remuneration to an **EFFECTIVE DATE** eligible employee. April 1, 2020 An eligible employee is an individual who is employed in Canada. **AMOUNT** The amount of credit for qualified businesses supported by the BCAP cannot WHO IS ELIGIBLE? exceed \$6.25 million **HOW TO APPLY/** Loan guarantee for WHAT IS IT? EDC or BDC small and medium MORE INFORMATION PROGRAM (BCAP) **BUSINESS CREDIT** provides an 80% sized enterprises to Program to provide AVAILABILITY Businesses should work with their guarantee to the issue new operating additional support current financial institutions. business' financial through the Business credit and cash flow institution on the term loans. **Business Credit** Development Bank of money they borrow **Availability Program** Canada (BDC) and Export Co-Lending Program and the financial Development Canada for small and medium **EDC** institution takes on sized enterprises for (EDC). the remaining 20% **BDC** operational cash flow of the risk. requirements. **EFFECTIVE DATE** April 2020 **AMOUNT** This program provides eligible tenants with a 75% reduction in their rent. In **EMERGENCY COMMERCIAL** turn, commercial property owners RENT ASSISTANCE (CECRA) are provided with WHAT IS IT? **HOW TO APPLY/** 50% of the rent Seeks to provide loans MORE INFORMATION they would typically and/or forgivable loans receive from the WHO IS ELIGIBLE? Canada Emergency Commercial to commercial property tenant in the form Rent Assistance owners who in turn will Small Businesses and of a forgivable loan. lower or forgo the rent commercial property https://www.cmhc-schl.gc.ca/en/ of small businesses for owners finance-and-investing/covid19the months of April cecra-small-business **EFFECTIVE DATE** (retroactive), May, and CANADA The application June. portal is now open; it is requested that applicants stagger their registration based upon their geographic location. WHO IS ELIGIBLE? **BUSINESS ACCOUNT** The program has now **AMOUNT** been expanded to be available to businesses **HOW TO APPLY/** Up to \$40,000.00 MORE INFORMATION with payrolls between backed by the \$20,000 and \$1.5 WHAT IS IT? government and Businesses should work with their million in 2019. with \$10,000 of Interest free loans to current financial institutions. the loan being On May 19, the small businesses and Canada Emergency forgivable. government not for profits to help **Business Account** announced a cover operating costs further expansion CANADA EMERGEN May 19, 2020 - Announcement during a period where to businesses with a their revenues have been Repaying the balance of the loan payroll of less than temporarily reduced. on or before December 31, 2022 \$20,000. The launch will result in loan forgiveness of date and details **EFFECTIVE DATE** 25% (up to \$10,000) for this expansion Approx. are expected to be April 21, 2020 announced in the coming days. WHO IS ELIGIBLE? Applicable to all Canadian businesses as well as non-profit organizations and registered charities. Eligibility for the subsidy is determined based on a revenue reduction of 15% in March and 30% in **AMOUNT** April and May. 75% of wages of an Public bodies are not employee's wages, eligible. up to a maximum Eligibility for CEWS WHAT IS IT? benefit of \$847.00 CANADA EMERGENCY WAGE SUBSIDY was expanded on May per employee Provision of a wage 15, 2020 to include the per week, for a subsidy of 75% up to a following groups: period of 24 weeks, maximum for Canadian Partnerships that **HOW TO APPLY/** retroactive from businesses. are up to 50-per-cent MORE INFORMATION March 15 to August Put in place to enable owned by non-eligible 29, 2020. Applications can now be made employers to rehire members; through the CRA. For calculating workers who were • Indigenous your subsidy and more details on previously laid off as a government-owned how to apply click here. result of COVID-19, to help corporations that are prevent further job losses carrying on a business, and to put employers in a as well as partnerships better position to resume where the partners normal operations after are Indigenous the pandemic. governments and eligible employers; Registered Canadian Amateur Athletic Associations; •Registered Journalism Organizations; and Non-public colleges and schools, including **EFFECTIVE DATE** institutions that offer specialized services. April 27, 2020 such as arts schools, driving schools, language schools or flight schools. WHO IS ELIGIBLE? To receive funding from an intermeditary, a community organization must have a project that: addresses a pressing social inclusion or WHAT IS IT? well-being need FOR CHARITIES AND NON-PROFITS ORGANIZATIONS **AMOUNT** caused by COVID-19, An emergency fund to by supplying the help charities and non-\$350 million necessaries of life and profit organizations SUPPORT FUND: supporting activities of continue helping daily living, such as: vulnerable Canadian - through education populations during the materials for children COVID-19 pandemic. in low-income homes A portion of the funds **HOW TO APPLY/** - mental health will go directly to MORE INFORMATION COMMUNITY supports for people in small independent **Emergency Community** crisis, and organizations, and the Support Fund remainders will go to - accessibility national intermediaries More details can be found here. services to persons with disabilities such as the United Way Canada, the Canadian Red EMERGENCY - serves one or more Cross, and the Community vulnerable populations Foundations of Canada. during COVID-19 These organizations will - can be carried out in then disburse the funds a short timeframe with to local community-based a reasonable budget. groups that focus on and **EFFECTIVE DATE** working with vulnerable - can attest to not Applications are populations. having secured funds now open to cover the costs of the activities for which they have applied from another intermediary, another federal COVID-19 response program or a different source WHO IS ELIGIBLE? WHAT IS IT? **AMOUNT** Will provide increased Allowing an additional \$5 Increased lending **HOW TO APPLY/** flexibility to farmers billion in lending capacity **MORE INFORMATION** who face cashflow to producers, agricultural issues and to FCC Latest Updates businesses and food **EFFECTIVE DATE** processors who are processors. impacted by lost sales. March 18, 2020 WHO IS ELIGIBLE? WHAT IS IT? **AMOUNT MORE TIME TO PAY** INCOME TAXES The deferral applies to Businesses can defer, until Payment deferral tax balances due as **HOW TO APPLY/** after August 31, 2020, the well as installments. MORE INFORMATION payment of any income No interest or tax amounts that become Income tax filing and payment penalties will owing on or after March dates: CRA and COVID-19 **EFFECTIVE DATE** accumulate on these 18 and before September March 18, 2020 amounts during this 2020. period. WHAT IS IT? WHO IS ELIGIBLE? LEEFF provides bridge Canadian for-profit **AMOUNT** FINANCING FACILITY ("LEEFF") LARGE EMPLOYER EMERGENCY financing to companies businesses that: Up to \$60 million where their financial Are seeking needs are not being in bridge financing financing of \$60 met by private-sector million or more lenders and conventional **HOW TO APPLY/** Have annual MORE INFORMATION financing. revenues generally More details can be found here The objective is to help in the order of \$300 keep Canada's largest and here. million or higher employers operating, **EFFECTIVE DATE** Have significant avoid bankruptcy of operations or Applications now otherwise viable firms workforce in Canada open as of if possible, and protect Are not involved in May 20, 2020 Canadian jobs by allowing businesses to keep their ongoing insolvency proceedings employees on payroll. WHO IS ELIGIBLE? Your company must meet the following to be eligible: • Be ineligible for the Canada Emergency **AMOUNT** NRC IRAP INNOVATION ASSISTANCE PROGRAM (IAP) Wage Subsidy \$250 million • Be an incorporated, profit-oriented small WHAT IS IT? or medium-sized business in Canada The call for applications is · Be a company with now closed 500 or fewer full-time On April 17, 2020, the equivalent employees Government of Canada • Plan to pursue announced \$250 million in **HOW TO APPLY/** growth and profit funding for the Innovation MORE INFORMATION by developing and **Assistance Program** commercializing NRC IRAP Innovation Assistance (IAP) to assist Canadian innovative, Program (IAP) small and medium-sized technology-driven new enterprises (SMEs). or improved products, IRAP IAP provides a services or processes wage subsidy to eligible in Canada employers for up to 12 **EFFECTIVE DATE** Lack sufficient weeks. financial resources The call for to sustain operations applications is from April 1, 2020 to now closed June 23, 2020 inclusive • Have a Canada Revenue Agency business number Be incorporated by no later than March 1, 2020 WHO IS ELIGIBLE? This program is only open to businesses that do not qualify **AMOUNT** for the Canadian **Emergency Business** Interest free Account program or repayable REGIONAL RELIEF AND RECOVERY FUND **RRRF** Community contribution of Futures stream. up to \$40,000 for small and medium The business must enterprises. The have less than 500 WHAT IS IT? total government full time employees, funding is \$962 have experienced An interest free **HOW TO APPLY/** million. financial hardship repayable contribution **MORE INFORMATION** due to COVID-19, be of up to \$40,000 for located in Western More details can be found here. eligible businesses to Canada and intend to assist with easing the continue to operate hardship caused by in Western Canada, COVID-19. not be located in an area which is serviced by a Community Futures Office, have been declined funding from the Canada **EFFECTIVE DATE Emergency Business** May 13, 2020 Account or was not eligible to receive funding, and was operational on March 1, 2020. REMITTANCE AND CUSTOMS DUTY PAYMENTS **AMOUNT DEFERRED SALES TAX** Payment deferral WHAT IS IT? **HOW TO APPLY/** Extension of time for **EFFECTIVE DATE** MORE INFORMATION WHO IS ELIGIBLE? payment of GST/HST Any GST/HST or N/A More details can be found here. and customs duty owing customs duty on imports until payments that June 30, 2020. become owing from March 27 to May 31, 2020 **AMOUNT** WHO IS ELIGIBLE? **HOW TO APPLY/** Extension of WHAT IS IT? The Work-Sharing **MORE INFORMATION** program length program is offered to Extension of the The Work-Sharing program allows workers who agree to maximum duration of the workers to receive wages that reduce their normal Work-Sharing program working hours because are not deductible from the EI from 38 weeks to 76 **EFFECTIVE DATE** of developments benefits that they are receiving. weeks. April 1, 2020 beyond the control of Work Sharing - Apply their employers. **AMOUNT** WHAT IS IT? \$20.1 million Support for Futurpreneur ENEURS Canada to continue WHO IS ELIGIBLE? supporting young entrepreneurs across More details about the **HOW TO APPLY/** Canada who are facing program and eligibility MORE INFORMATION challenges due to can be found on More details here. COVID-19. Futurpreneur Canada's **EFFECTIVE DATE** website. The funding will allow Announced Futurpreneur Canada to April 17, 2020 provide payment relief for its clients for up to 12 months. Authored by Rose Keith 604.895.2911 rkeith@harpergrey.com * The information contained in this Chart is current to the last update and may change. Last Updated: June 4, 2020 at 5:00pm Disclaimer: This material is not a legal opinion. It is intended for general information and discussion purposes only and does not create a lawyer-client relationship. 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