

PROVINCIAL / FEDERAL COVID-19 BENEFIT CHART*

Yellow high-lights indicate most recent update.

Provincial (British Columbia)

Harper Grey LLP

FOR INDIVIDUALS

BC CLIMATE ACTION TAX CREDIT (BCCATC)	<p>WHAT IS IT? Helps offset the impact of the carbon taxes paid by individuals or families.</p>	<p>AMOUNT Adult: up to \$218.00 (increased from \$43.50) Child: \$64.00 (increased from \$12.75)</p>	<p>WHO IS ELIGIBLE? 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>HOW TO APPLY/ MORE INFORMATION To apply, file your income tax return for 2019. Climate Action Tax Credit One-Time Enhanced July 2020 Payment for the Climate Action Tax Credit</p>
BC HYDRO CUSTOMER CRISIS PROGRAM	<p>WHAT IS IT? Grant program for individuals finding themselves in temporary hardship.</p>	<p>AMOUNT Up to \$600 (for electrically heated homes) or up to \$500 (for non-electrically heated homes)</p>	<p>WHO IS ELIGIBLE? 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>HOW TO APPLY/ MORE INFORMATION Apply online or by mail. BC Hydro News</p>
BC RECOVERY BENEFIT	<p>WHAT IS IT? The BC Recovery Benefit (the benefit) is a one-time direct deposit payment for eligible families, single parents or individuals. Benefit eligibility is based on net income from your 2019 tax return.</p>	<p>AMOUNT a one-time, tax-free payment of up to \$1,000 for eligible families and single parents and up to \$500 for eligible individuals</p>	<p>WHO IS ELIGIBLE? To qualify for the benefit you must: - Be a resident of BC on December 18, 2020 - Be 19 years of age or older - Have a filed 2019 Canadian personal income tax return - Have a valid SIN, individual tax number or temporary tax number The benefit will only be issued by direct deposit. You must have an account with a Canadian financial institution to receive the benefit. Individuals on income assistance will automatically receive the B.C. recovery benefit instead of having to apply.</p>	<p>HOW TO APPLY/ MORE INFORMATION Note: You must provide your net income from your 2019 tax return. This number can be found on Line 23600. You can apply online, over the phone or at a Service BC computer terminal. Click here for more information.</p>
BC RECOVERY SUPPLEMENT	<p>WHAT IS IT? People who receive income or disability assistance from the Province may be eligible to receive the automatic \$150 temporary BC Recovery Supplement on cheques issued in January, February and March 2021.</p>	<p>AMOUNT \$150 per month</p>	<p>WHO IS ELIGIBLE? If you are not receiving Federal Employment Insurance (EI), the Canada Emergency Response Benefit (CERB), CRB, CRCB, or CRSB and are on: • Income assistance • Disability assistance • Hardship assistance • Comforts allowance • BC Senior's Supplement</p>	<p>HOW TO APPLY/ MORE INFORMATION For more information, click here.</p>
AFFORDABLE CHILD CARE BENEFIT	<p>WHAT IS IT? The Affordable Child Care Benefit is a monthly payment to help eligible families with the cost of child care.</p>	<p>AMOUNT Maximum monthly funding of \$1250</p>	<p>WHO IS ELIGIBLE? Changes to the Affordable Child Care Benefit (ACCB) mean that families may continue receiving the benefit even if: • The child was, or will be, absent for over two weeks due to COVID-19 • The parent no longer has a valid reason for child care due to COVID-19</p>	<p>HOW TO APPLY/ MORE INFORMATION For more information click here.</p>
SHELTER AID FOR ELDERLY RENTERS (SAFER)	<p>WHAT IS IT? SAFER provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over and who pay rent for their homes.</p>	<p>AMOUNT Rent subsidy</p>	<p>WHO IS ELIGIBLE? • You are age 60 or older. • You have lived in British Columbia for the full 12 months immediately preceding your application. • You and your spouse (with whom you are living) meet the citizenship requirements • You pay more than 30% of your gross (before tax) monthly household income towards the rent for your home, including the cost of pad rental for a manufactured home (trailer) that you own and occupy</p>	<p>HOW TO APPLY/ MORE INFORMATION Apply through BC Housing by calling 604-433-2218 or 1-800-257-7756. Click here for more information.</p>
COVID RELIEF FUNDING TO FRIENDSHIP CENTRES	<p>WHAT IS IT? One-time COVID-19 relief funding of \$7.8 million that will help friendship centres continue to assist individuals, young families, single parents, youth and Elders through a mix of in-person and online services.</p>	<p>AMOUNT \$7.8 Million total</p>	<p>WHO IS ELIGIBLE?</p>	<p>HOW TO APPLY/ MORE INFORMATION For more information, click here.</p>
ICBC AUTOPLAN PAYMENT PLAN	<p>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.</p>	<p>AMOUNT Payment deferral</p>	<p>WHO IS ELIGIBLE? Currently no screening process. The website specifies people experiencing hardship but no information needs to be provided on application.</p>	<p>HOW TO APPLY/ MORE INFORMATION Apply online. ICBC Payment Plan Deferral Date Request Learn more at ICBC Update</p>
RENTAL ASSISTANCE PROGRAM (RAP)	<p>WHAT IS IT? The Rental Assistance Program provides eligible low-income, working families with cash assistance to help with their monthly rent payments.</p>	<p>AMOUNT The Rental Assistance Program reimburses a percentage of the difference 30 percent of your gross household income and your rent, subject to the maximum rent ceilings.</p>	<p>WHO IS ELIGIBLE? To qualify, families must have a gross household income of \$35,000 or less (maximum income increases to \$40,000 effective September 2018), have at least one dependent child, and have been employed at some point over the last year.</p>	<p>HOW TO APPLY/ MORE INFORMATION Apply through BC Housing by calling 604-433-2218 or 1-800-257-7756. Click here for more information.</p>
RENT INCREASE FREEZE	<p>WHAT IS IT? Effective immediately, the Province is extending the freeze on rent increases until July 10, 2021, under the powers of the Emergency Program Act and COVID-19 Related Measures Act.</p>	<p>AMOUNT N/A</p>	<p>WHO IS ELIGIBLE? This rent increase freeze does not include commercial tenancies, non-profit housing tenancies where rent is geared to income, co-operative housing and some assisted living facilities your payment plan.</p>	<p>HOW TO APPLY/ MORE INFORMATION For more information click here.</p>

Provincial (British Columbia)

FOR BUSINESSES

AGRITECH GRANT PROGRAM	<p>WHAT IS IT? The Agritech Grant Program provides one-time funding to B.C.-based agritech or technology companies, agriculture producers or agrifood companies. The funding supports the increase of domestic food production and stimulates the development and testing of technologies.</p>	<p>AMOUNT Grants of up to \$500,000 are available to B.C. based companies</p>	<p>WHO IS ELIGIBLE? To be eligible for the program, you must be one of the following: • A B.C.-based technology or agritech company • A B.C.-based agricultural producer or agrifood company • A technology, agritech, agriculture or agrifood company from outside of B.C. that has an intention to establish operations in B.C. within the near-term</p>	<p>HOW TO APPLY/ MORE INFORMATION Apply online here. Or submit a completed application package to BCAgritechGrantProgram@gov.bc.ca.</p>
BC HYDRO PAYMENT PLANS	<p>WHAT IS IT? BC Hydro offers catch-up payment plans</p>	<p>AMOUNT Payment Plan</p>	<p>WHO IS ELIGIBLE? If you can't pay the total amount owing, BC Hydro can typically offer flexible payment arrangements so the user can pay the overdue amount over time in a series of payments. Your bill will show the status of your catch-up payments and your regular billing amount, so that you'll know how much is due in your payment plan.</p>	<p>HOW TO APPLY/ MORE INFORMATION Log in to MyHydro to set up a catch-up payment plan online, or request a plan by calling 1-800-BCHYDRO (1 800 224 9376). Click here for more information.</p>
SMALL AND MEDIUM SIZED BUSINESS RECOVERY GRANT	<p>WHAT IS IT? This program provides fully-funded grants to businesses to ensure they have the support they need during and beyond COVID-19.</p>	<p>AMOUNT Grants of \$10,000 to \$30,000 are available to small and medium sized B.C. businesses impacted by COVID-19. An additional \$5,000 to \$15,000 grant is available to eligible tourism-related businesses.</p>	<p>WHO IS ELIGIBLE? Note that the eligibility criteria changed as of December 18, 2020. The majority share of the business is owned by one or more B.C. residents The business has been operating in B.C. for at least 18 months as of some point during March or April 2020 and application to this grant program The business's sole or primary operations are located and conducted in B.C. The business is registered in B.C. The business is current and pays taxes in B.C. The business is currently operating Businesses that are seasonal or temporarily closed are also eligible The business employs between 2 and 149 people in B.C. for at least four months of the calendar year This includes businesses that have employees or contracted staff prior to February 1, 2020 For businesses such as sole proprietorships and partnerships that do not have staff, they must have fixed costs related to tangible assets: property, plant or equipment The business had positive cash flow for the last financial statement, prior to February 1, 2020 The business experienced revenue losses compared to the same period in 2019 of: At least 70% at some point during March or April 2020 and At least 30% at some point during May 2020 to present The business's ownership has not prepared the business for closure, dissolution or for sale following February 1, 2020</p>	<p>HOW TO APPLY/ MORE INFORMATION Apply online here. Questions may be directed here: BusinessRecoveryGrantProgram@gov.bc.ca Phone: 1-833-254-4357</p>
DELAYED CARBON TAX INCREASE	<p>WHAT IS IT? Carbon tax rates will remain at their current levels until further notice.</p>	<p>AMOUNT Delay</p>	<p>WHO IS ELIGIBLE? Will remain at their current levels until March 31, 2021.</p>	<p>HOW TO APPLY/ MORE INFORMATION Ministry of Finance Tax Notice</p>
CHILD CARE PROVIDER EMERGENCY FUNDING	<p>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.</p>	<p>AMOUNT Two times their average monthly government funding</p>	<p>WHO IS ELIGIBLE? Licensed child care providers who have a 2020/21 funding agreement through the Child Care Operating Funding Program.</p>	<p>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.</p>
DIGITAL MARKETING BOOTCAMP	<p>WHAT IS IT? Helping B.C. businesses build online shops, boost e-commerce operations or increase their digital marketing capacity.</p>	<p>AMOUNT Tuition Coverage</p>	<p>WHO IS ELIGIBLE? To be eligible to have the boot camp tuition covered, the following criteria must be met: - A BC resident or residents own the business; - The business's sole or primary operations are located in BC; - The business is currently operating; - The business is registered in BC; - The business employs less than 149 BC residents</p>	<p>HOW TO APPLY/ MORE INFORMATION Apply online here.</p>
INCREASED EMPLOYMENT INCENTIVE	<p>WHAT IS IT? As part of B.C.'s economic recovery plan, the B.C. Increased Employment Incentive is a refundable tax credit for employers that encourages the creation of new jobs for B.C. workers or increases in payroll for existing low- or medium-income employees.</p>	<p>AMOUNT Tax credit is calculated at 15% of the amount by which the employer's qualifying B.C. remuneration exceeds the employer's base remuneration.</p>	<p>WHO IS ELIGIBLE? All private sector employers—including most charities and non-profits—that create new jobs or increase their pay of their existing low- or medium-income employees over the last quarter (October to December) of 2020</p>	<p>HOW TO APPLY/ MORE INFORMATION For more information, click here.</p>
ICBC DEFERRED PAYMENT PLAN	<p>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).</p>	<p>AMOUNT Payment deferral</p>	<p>WHO IS ELIGIBLE? Must be up to date on premium payments</p>	<p>HOW TO APPLY/ MORE INFORMATION Apply on the ICBC website</p>
INBC	<p>WHAT IS IT? InBC is a \$500 million strategic investment fund of the Government of British Columbia. It will invest in high growth potential firms, growing and anchoring talent, intellectual property, innovation, investment and jobs in B.C., and driving economic growth in every region.</p>	<p>AMOUNT \$500 Million</p>	<p>WHO IS ELIGIBLE? InBC is still in development and it is expected that its investment strategy and criteria will be published during 'spring' 2021.</p>	<p>HOW TO APPLY/ MORE INFORMATION Click here for more information.</p>
LAUNCH ONLINE GRANT PROGRAM	<p>WHAT IS IT? B.C.'s Economic Recovery Plan the Launch Online Grant program will invest up to \$12 million to help small- and medium-size businesses throughout B.C. move their business model online.</p>	<p>AMOUNT The grant will pay for up to 75% of eligible expenses, up to a maximum of \$7,500 per business.</p>	<p>WHO IS ELIGIBLE? InBC is still in development and it is expected that its investment strategy and criteria will be published during spring 2021.</p>	<p>HOW TO APPLY/ MORE INFORMATION Click here for more information.</p>
PROPERTY TAX REDUCTION AND DEFERRAL	<p>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. For rural area properties, late payment penalties for classes 4, 5, 6, 7 and 8 are postponed to November 3, 2020.</p>	<p>AMOUNT Tax reduction and payment deferral</p>	<p>WHO IS ELIGIBLE? All businesses that own commercial properties</p>	<p>HOW TO APPLY/ MORE INFORMATION No application necessary For more information click here</p>
DELAYED PST BUDGET 2020 TAX CHANGES	<p>WHAT IS IT? Tax changes announced in Budget 2020 are postponed and will not take effect until April 1, 2021.</p>	<p>AMOUNT Delay</p>	<p>WHO IS ELIGIBLE? N/A</p>	<p>HOW TO APPLY/ MORE INFORMATION Provincial Tax and Revenue Updates</p>
PST REBATE ON SELECT MACHINERY AND EQUIPMENT	<p>WHAT IS IT? Temporary provincial sales tax (PST) program to help corporations recover from the financial impacts of COVID-19.</p>	<p>AMOUNT Refund</p>	<p>WHO IS ELIGIBLE? Under this temporary program, corporations can apply to receive an amount equal to the PST they paid between Sept. 17, 2020 and Sept. 30, 2021 on qualifying machinery and equipment.</p>	<p>HOW TO APPLY/ MORE INFORMATION Click here for more information.</p>
REDUCED SCHOOL TAX RATES	<p>WHAT IS IT? School tax rates for commercial properties will be reduced by 50% for the 2020 tax year.</p>	<p>AMOUNT Delay</p>	<p>WHO IS ELIGIBLE? Commercial Properties</p>	<p>HOW TO APPLY/ MORE INFORMATION Provincial Tax and Revenue Updates</p>
WORKSAFE BC DEFERRED PAYMENTS	<p>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.</p>	<p>AMOUNT Payment deferral Employers who report payroll and make payments on a quarterly basis can defer their Q1 and Q2 payments without penalty until October 20, 2020</p>	<p>WHO IS ELIGIBLE? BC Businesses</p>	<p>HOW TO APPLY/ MORE INFORMATION WorkSafe BC</p>

FOR INDIVIDUALS

CANADA RECOVERY BENEFIT (CRB)	<p>WHAT IS IT?</p> <p>Income support if you are self-employed or are not eligible for Employment Insurance (EI).</p>	<p>AMOUNT</p> <p>\$500 per week, for up to 26 weeks.</p> <p>On February 19, 2021 the government announced a proposed extension to increase the number of weeks available under the Canada Recovery Benefit (CRB) by 12 weeks extending the maximum duration of the benefits through regulation from 26 weeks to up to 38 weeks;</p>	<p>WHO IS ELIGIBLE?</p> <ul style="list-style-type: none"> not employed or self-employed due to COVID-19 AND who are not eligible for EI, <ul style="list-style-type: none"> OR had their employment/self-employment income reduced by at least 50% due to COVID-19. Not eligible for EI Did not apply for or receive CRB, CRCSB, short-term disability, workers' compensation or EI benefits You have not quit your job or reduced your hours voluntarily on or after September 27, 2020, unless it was reasonable to do so Seeking work during the period and have not turned down reasonable work in the last 2 week period 	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Can apply online through your CRA My Account or by phone, 1-800-959-2019 or 1-800-959-2041</p> <p>For more information, click here.</p>
CANADA RECOVERY CAREGIVING BENEFIT (CRCB)	<p>WHAT IS IT?</p> <p>Income support if you must stop work to care for dependents due to closures, high risk and caregiver availability.</p>	<p>AMOUNT</p> <p>\$500 per week (taxable, tax deducted at source) for up to 26 weeks per household.</p> <p>On February 19, 2021 the government announced a proposed extension to increase the number of weeks available under the CRCB by 12 weeks extending the maximum duration of the benefits through regulation from 26 weeks to up to 38 weeks.</p>	<p>WHO IS ELIGIBLE?</p> <ul style="list-style-type: none"> Unable to work at least 50% of your scheduled work week because you are caring for a family member Caring for your child, or a family member who needs supervised care Did not apply for or receive CRB, CRCSB, short-term disability, workers' compensation or EI benefits At least 15 years old Reside in Canada Have a valid SIN Earned at least \$5000 in the past year Not receiving paid leave from your employer 	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Can apply online through your CRA My Account or by phone, 1-800-959-2019 or 1-800-959-2041</p> <p>For more information, click here.</p>
CANADA RECOVERY SICKNESS BENEFIT (CRSB)	<p>WHAT IS IT?</p> <p>The Canada Recovery Sickness Benefit (CRSB) is for workers who are unable to work for at least 50% of the week because they contracted COVID-19, self-isolated for reasons related to COVID-19, or have underlying conditions, are undergoing treatments or have contracted other sicknesses that, in the opinion of a medical practitioner, nurse practitioner, person in authority, government or public health authority, would make them more susceptible to COVID-19.</p>	<p>AMOUNT</p> <p>\$500 per week (taxable, tax deducted at source) for up to 26 weeks per household.</p> <p>On February 19, 2021 The government has announced a proposed extension to the CRSB eligibility period limits. The change would allow eligible recipients to apply for a total of 4 weeks between September 27, 2020 and September 25, 2021.</p>	<p>WHO IS ELIGIBLE?</p> <ul style="list-style-type: none"> You are unable to work at least 50% of your scheduled work week because you're self-isolating for one of the following reasons: <ul style="list-style-type: none"> You are sick with COVID-19 or may have COVID-19 You are advised to self-isolate due to COVID-19 <ul style="list-style-type: none"> You have an underlying health condition that puts you at greater risk of getting COVID-19. 	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Can apply online through your CRA My Account or by phone, 1-800-959-2019 or 1-800-959-2041</p> <p>For more information, click here.</p>
INCREASED CANADA CHILD BENEFIT	<p>WHAT IS IT?</p> <p>Increased child support for 2019-2020 which will be delivered as part of the scheduled CCB payment in May.</p>	<p>AMOUNT</p> <p>\$300.00 per child</p>	<p>WHO IS ELIGIBLE?</p> <p>Any family who has a child living with them.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>If you are already receiving the CCB you do not need to do anything.</p> <p>If you are not already receiving the CCB, you can begin the application process here.</p>
EMPLOYMENT INSURANCE BENEFITS	<p>WHAT IS IT?</p> <p>Provision of benefits to individuals who lose their jobs through no fault of their own.</p>	<p>AMOUNT</p> <p>55% of average insurance weekly earnings up to a maximum of \$573.00 per week</p> <p>At least \$500 per week, before taxes. On February 19, 2021, the government announced that it is increasing EI availability up to 50 weeks in total, meaning an additional 24 weeks can be claimed.</p>	<p>WHO IS ELIGIBLE?</p> <ul style="list-style-type: none"> Were employed in insurable employment <ul style="list-style-type: none"> Lost your job through no fault of your own Have been without work and without pay for at least 7 consecutive days <ul style="list-style-type: none"> Between 420 and 700 hours of insurable employment based on the unemployment rate in your area during the qualifying period. Ready, willing and capable of working 	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>El Regular Benefits - Apply</p>
IMPROVED ACCESS TO EMPLOYMENT INSURANCE SICKNESS BENEFITS	<p>WHAT IS IT?</p> <p>Waiver of requirement to provide a medical certificate to access EI sickness benefits.</p>	<p>AMOUNT</p> <p>55% of average insurance weekly earnings up to a maximum of \$573.00 per week</p>	<p>WHO IS ELIGIBLE?</p> <p>You only need 120 insured hours to qualify for benefits because you'll receive a one-time credit of: 300 insured hours if you're applying for regular benefits 480 insured hours if you're applying for sickness, maternity, parental or caregiving benefits</p> <p>You'll receive at least \$500 per week before taxes, or \$300 per week before taxes for extended parental benefits but you could receive more</p> <p>If you're applying for sickness benefits, you do not need to submit a medical certificate</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>El Sickness Benefits - Apply</p>
GOODS AND SERVICES TAX CREDIT PAYMENT	<p>WHAT IS IT?</p> <p>One-time special payment through the Goods and Services Tax credit for low- and modest-income families.</p>	<p>AMOUNT</p> <p>\$400.00 - \$600.00</p>	<p>WHO IS ELIGIBLE?</p> <p>Those eligible for the Goods and Services Tax Credit.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>There is no need to apply for this payment. If you are eligible, you will receive it automatically.</p> <p>GST / HST Credit - Eligibility</p>
MORTGAGE SUPPORT	<p>WHAT IS IT?</p> <p>Canadian banks have committed to work with their customers on a case by case basis to find solutions to help them manage hardships caused by COVID-19.</p> <p>Homeowners facing financial hardship may be eligible for a mortgage payment deferral of up to six months.</p>	<p>AMOUNT</p> <p>Deferral</p>	<p>WHO IS ELIGIBLE?</p> <p>Canadians who are impacted by COVID-19 and experiencing financial hardship as a result.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Contact your financial institution regarding flexibility for a mortgage deferral.</p> <p>Canadian Bankers Association Canadian Mortgage and Housing Corporation</p>
ENHANCING THE REACHING HOME INITIATIVE	<p>WHAT IS IT?</p> <p>Support for people experiencing homelessness during the COVID-19 outbreak.</p>	<p>AMOUNT</p> <p>\$157.5 million</p>	<p>WHO IS ELIGIBLE?</p> <p>Funding can be used for a range of needs such as purchasing beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>About Reaching Home: Canada's Homelessness Strategy</p>
REDUCED MINIMUM WITHDRAWALS FROM REGISTERED RETIREMENT INCOME FUNDS	<p>WHAT IS IT?</p> <p>Reduction in required minimum withdrawals for 2020 by 25%.</p>	<p>AMOUNT</p> <p>Reduction in required withdrawal</p>	<p>WHO IS ELIGIBLE?</p> <p>N/A</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Registered Retirement Income Fund (RRIF)</p>
CANADA EMERGENCY RENT SUBSIDY	<p>WHAT IS IT?</p> <p>Canadian businesses, non-profit organizations, or charities who have seen a drop in revenue due to the COVID-19 pandemic may be eligible for a subsidy to cover part of their commercial rent or property expenses, starting on September 27, 2020, until June 2021.</p>	<p>AMOUNT</p> <p>The CERS covers a portion of eligible expenses in respect of a claim period for each qualifying property, subject to certain maximums. The CERS is calculated on a property by property basis.</p>	<p>WHO IS ELIGIBLE?</p> <p>This subsidy will provide payments directly to qualifying renters and property owners, without requiring the participation of landlords.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>For more information click here.</p>
DELIVERY AND PERSONAL OUTREACH FOR SENIORS	<p>WHAT IS IT?</p> <p>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.</p>	<p>AMOUNT</p> <p>\$9 million</p>	<p>WHO IS ELIGIBLE?</p> <p>N/A</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Contact your local organization for access to services:</p> <p>The United Way</p> <p>Find more information here.</p>
SENIORS' ONE-TIME TAX-FREE PAYMENT	<p>WHAT IS IT?</p> <p>A one-time, tax-free payment of up to \$500 to qualifying individuals.</p>	<p>AMOUNT</p> <p>Up to \$500 to qualifying individuals.</p>	<p>WHO IS ELIGIBLE?</p> <p>Individuals eligible for Old Age Security Pension may receive \$300 and those eligible for the Guaranteed Income Supplement are eligible for an additional \$200.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>No application necessary. All individuals who are eligible to receive Old Age Security or the Guaranteed Income Supplement in June 2020 will receive the one-time payment for seniors.</p> <p>Find more information here.</p>
TAX DEDUCTION FOR HOME OFFICE EXPENSES FOR EMPLOYEES WORKING FROM HOME DUE TO COVID-19	<p>WHAT IS IT?</p> <p>The new temporary flat rate method simplifies a claim for home office expenses. An individual can claim \$2 for each day they worked from home during that period plus any additional days worked at home in 2020 due to the COVID-19 pandemic.</p>	<p>AMOUNT</p> <p>Maximum claiming of \$400 (200 working days).</p>	<p>WHO IS ELIGIBLE?</p> <p>Eligibility criteria for the flat rate method:</p> <ol style="list-style-type: none"> You worked from home in 2020 due to the COVID-19 pandemic or your employer required you to work from home. You worked more than 50% of the time from home for a period of at least four consecutive weeks in 2020. You have a completed and signed Form T2200S or Form T2200 from your employer (only applicable if the detailed method is used to complete the claim). The expenses are used directly in your work during the period <p>Can also claim the deduction based on the detailed method. Eligibility criteria can be found here.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Find more information here.</p> <p>Form T2200S Form T77S Calculator to help determine claim</p>
SUPPORT FOR WOMEN'S SHELTERS AND SEXUAL ASSAULT CENTRES	<p>WHAT IS IT?</p> <p>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.</p>	<p>AMOUNT</p> <p>\$50 million in emergency funding for organizations providing supports and services to those experiencing gender-based violence.</p>	<p>WHO IS ELIGIBLE?</p> <p>WAGE worked with the provincial and territorial counterparts and stakeholders to identify women's shelters and sexual assault centres in each jurisdiction who were eligible for funding.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Supporting women's shelters and sexual assault centres across Canada during COVID-19 pandemic</p>

FOR STUDENTS

CANADA STUDENT LOANS PROGRAM (CSLP)	<p>WHAT IS IT?</p> <p>Enhancing student financial assistance for the fall of 2020 with changes to this program's eligibility requirements for 2020-21 to allow more students to qualify for support and be eligible for greater amounts. See also "Support for Students" section.</p>	<p>AMOUNT</p> <p>Canada Student Grants have been increased to \$6000 for all eligible full-time students and \$3600 for part-time students in 2020-21</p> <p>Weekly maximum that can be provided to a student raised from \$210 to \$350</p>	<p>WHO IS ELIGIBLE?</p> <p>Eligibility for student financial assistance has been broadened by removing the expected student's and spouse's contributions in 2020-2021.</p> <p>All student loan borrowers will automatically have their loan repayments and interest suspended until September 30, 2020.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Canada's COVID-19 Economic Response Plan - Youth, post-secondary students and recent graduates section</p> <p>Canada Student Grants and Loans</p>
CANADA STUDENT SERVICE GRANT (CSSG)	<p>WHAT IS IT?</p> <p>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.</p>	<p>AMOUNT</p> <p>Up to \$5,000 to support eligible students' post-secondary education costs in the fall of 2020</p>	<p>WHO IS ELIGIBLE?</p> <p>For students who choose to do national service and serve their communities.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Canada Student Grants and Loans</p>
INTERNATIONAL STUDENTS	<p>WHAT IS IT?</p> <p>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.</p>	<p>AMOUNT</p> <p>Rule change</p>	<p>WHO IS ELIGIBLE?</p> <p>International students.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Support for Students and Recent Graduated Impacted by COVID-19</p>
SUPPORT FOR STUDENTS	<p>WHAT IS IT?</p> <p>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.</p>	<p>AMOUNT</p> <p>\$9 billion</p>	<p>WHO IS ELIGIBLE?</p> <p>Students and recent graduates.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Prime Minister Trudeau announces support for students and new grads affected by COVID-19</p>

Federal FOR BUSINESSES				
100% TEMPORARY WAGE SUBSIDY FOR EMPLOYERS	<p>WHAT IS IT?</p> <p>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 to eligible employers for up to 12 weeks, is a separate program.</p>	<p>EFFECTIVE DATE</p> <p>April 1, 2020</p>	<p>WHO IS ELIGIBLE?</p> <p>You are an eligible employer if you:</p> <ul style="list-style-type: none"> are an individual (excluding trusts), partnership (see note below), non-profit organization, registered charity, or Canadian-controlled private corporation (including a cooperative corporation) eligible for the small business deduction; have an existing business number and payroll program account with the CRA on March 18, 2020; and pay salary, wages, bonuses, or other remuneration to an eligible employee. <p>An eligible employee is an individual who is employed in Canada.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Details on how to receive the subsidy.</p>
BLACK ENTREPRENEURS LOAN FUND	<p>WHAT IS IT?</p> <p>Supporting Black business owners and entrepreneurs through the Black Entrepreneurship Loan Fund (BLOLF) provide loans of between \$25,000 and \$250,000.</p>	<p>AMOUNT</p> <p>\$93 Million</p>	<p>WHO IS ELIGIBLE?</p> <p>Eligible Canadian small and medium-sized enterprises must:</p> <ul style="list-style-type: none"> Be for-profit Be an incorporated legal entity or a limited liability partnership (LLP) Have a Canada Revenue Agency business number (unless registered on First Nations lands) Employ 500 or fewer full-time equivalent employees Have \$100,000 to \$500,000 in declared revenue in Canada during its past fiscal year (or 12 months for quarterly filers) 	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>For more information click here.</p>
BUSINESS CREDIT AVAILABILITY PROGRAM (BCAP)	<p>WHAT IS IT?</p> <p>Program to provide additional support through the Business Development Bank of Canada (z) and Export Development Canada (EDC).</p>	<p>AMOUNT</p> <p>The amount of credit for qualified businesses supported by the BCAP cannot exceed \$6.25 million</p> <p>EDC or BDC provides an 80% guarantee to the business' financial institution on the money they borrow and the financial institution takes on the remaining 20% of the risk.</p>	<p>EFFECTIVE DATE</p> <p>This support is available until June 2021. Application deadline for the EDC BCAP is March 31, 2021.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Businesses should work with their current financial institutions.</p> <p>Business Credit Availability Program EDC Business Credit Availability Program EDC COVID-19 Relief BDC</p>
CHANGES TO THE CANADIAN FIBRE PROGRAM TO HELP SMALL BUSINESSES	<p>WHAT IS IT?</p> <p>Small and medium sized companies may access up to \$75,000 in funding to assist with internal market development activities.</p>	<p>AMOUNT</p> <p>Funding up to up to \$75,000</p>	<p>WHO IS ELIGIBLE?</p> <p>Eligible Canadian small and medium-sized enterprises must:</p> <ul style="list-style-type: none"> Be for-profit Be an incorporated legal entity or a limited liability partnership (LLP) Have a Canada Revenue Agency business number (unless registered on First Nations lands) Employ 500 or fewer full-time equivalent employees Have \$100,000 to \$500,000 in declared revenue in Canada during its past fiscal year (or 12 months for quarterly filers) 	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Information on how to apply can be found here.</p>
CANADA EMERGENCY COMMERCIAL RENT ASSISTANCE (CECRA)	<p>WHAT IS IT?</p> <p>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.</p>	<p>AMOUNT</p> <p>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.</p>	<p>EFFECTIVE DATE</p> <p>The application portal is now open; it is requested that applicants stagger their registration based upon their geographic location.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Canada Emergency Commercial Rent Assistance https://www.cmhc-schl.gc.ca/en/finance-and-investing/covid19-ccra-small-business</p>
CANADA EMERGENCY BUSINESS ACCOUNT	<p>WHAT IS IT?</p> <p>Interest free loans to small businesses and not for profits to help cover operating costs during a period where their revenues have been temporarily reduced. The Canada Emergency Business Account (CEBA) provides interest-free, partially forgivable, loans of up to \$60,000, to small businesses and not-for-profits, that have experienced diminished revenues due to COVID-19 but face ongoing non-deferrable costs, such as rent, utilities, insurance, taxes and wages. They recently expanded CEBA to include an additional interest-free \$20,000 loan, 50% of which would be forgivable if repaid by December 31, 2022.</p>	<p>AMOUNT</p> <p>Up to \$60,000.00</p>	<p>WHO IS ELIGIBLE?</p> <p>The program has now been expanded to be available to businesses with payrolls between \$200,000 and \$15 million in 2019.</p> <p>On May 19, the government announced a further expansion to businesses with a payroll of less than \$20,000. The launch date and details for this expansion are expected to be announced in coming days.</p> <p>As of December 4, 2020, CEBA loans for eligible businesses will increase from \$40,000 to \$60,000.</p> <p>Applicants who have received the \$40,000 CEBA loan may apply for the \$20,000 expansion, which provides eligible businesses with an additional \$20,000 in financing. All applicants have until March 31, 2021, to apply for \$60,000 CEBA loan or the \$20,000 expansion.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Businesses should work with their current financial institutions.</p> <p>Canada Emergency Business Account May 19, 2020 - Announcement</p> <p>Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25% (up to \$10,000)</p> <p>All applicants can now check the status of their CEBA Loan online here.</p>
CANADA EMERGENCY WAGE SUBSIDY (CEWS)	<p>WHAT IS IT?</p> <p>Provision of a wage subsidy of 65% up to a maximum for Canadian businesses.</p> <p>Put in place to enable employers to rehire workers who have 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.</p>	<p>AMOUNT</p> <p>65% of wages of an employee's wages, up to a maximum benefit of \$847.00 per employee per week, for a period of 24 weeks, retroactive from March 15 to August 29, 2020.</p>	<p>WHO IS ELIGIBLE?</p> <p>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 25% in April and May.</p> <p>Eligibility for CEWS was expanded on May 15, 2020 to include the following groups:</p> <ul style="list-style-type: none"> Partnerships that are up to 50-per-cent owned by non-eligible members; 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. 	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Applications can now be made through the CRA. For calculating your subsidy and more details on how to apply click here.</p>
EMERGENCY COMMUNITY SUPPORT FUND: FOR CHARITIES AND NON-PROFITS ORGANIZATIONS	<p>WHAT IS IT?</p> <p>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.</p>	<p>AMOUNT</p> <p>\$350 million</p>	<p>WHO IS ELIGIBLE?</p> <p>To receive funding from an intermediary, a community organization must have a project that:</p> <ul style="list-style-type: none"> addresses a pressing social inclusion or well-being need caused by COVID-19, by supporting the necessities of life and supporting activities of daily living, such as: <ul style="list-style-type: none"> through education materials for children in low-income homes mental health supports for people in crisis, and accessibility services to persons with disabilities serve one or more vulnerable populations during COVID-19 can be carried out in a short period of time with a reasonable budget, and can attest to not having secured funds 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. 	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Emergency Community Support Fund</p> <p>More details can be found here.</p>
CANADA UNITED SMALL BUSINESS BELIEF FUND	<p>WHAT IS IT?</p> <p>The Canada United Small Business Relief Fund, which is managed by the OCC, is supporting Canadian businesses across different sectors and industries with grants of up to \$5,000.</p>	<p>AMOUNT</p> <p>\$12 million fund, grants up to \$5,000 are available</p>	<p>WHO IS ELIGIBLE?</p> <p>Applications are open to small businesses across sectors and industries in every part of the country that have between \$150,000 and \$3 million in annual sales; have up to 75 employees; are registered in Canada; and would use the grant to cover the costs of:</p> <ul style="list-style-type: none"> protective equipment, make physical modifications to their businesses to meet local health and safety requirements, and enhance their digital or e-commerce capabilities 	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>More information can be found here.</p> <p>Online application can be found here.</p>
EXPANSION OF THE FARM CREDIT CANADA (FCC)	<p>WHAT IS IT?</p> <p>Farm Credit Canada (FCC) has received an enhancement in March 2020 to its capital base that allows for an additional \$5 billion in lending capacity</p>	<p>AMOUNT</p> <p>\$5 billion</p>	<p>WHO IS ELIGIBLE?</p> <p>To ensure producers, agribusinesses and food processors can remain focused on business-critical functions rather than worrying about how to access funds to keep operating through this challenging period, effective immediately, FCC has implemented:</p> <ol style="list-style-type: none"> A deferral of principal and interest payments up to six months for existing loans; or A deferral of principal payments up to 12 months 	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Information on applying to the payment deferrals and credit line program can be found here.</p>
HIGHLY AFFECTED SECTORS CREDIT AVAILABILITY PROGRAM (HASCAP) GUARANTEE	<p>WHAT IS IT?</p> <p>Businesses heavily impacted by COVID-19 can access guaranteed, low-interest loans of \$25,000 to cover operational cash flow needs.</p>	<p>AMOUNT</p> <p>These loans are for small and medium-sized businesses that have seen their revenues decrease by 50% or more as a result of COVID-19.</p>	<p>WHO IS ELIGIBLE?</p> <p>HASCAP is available to businesses across the country, in all sectors, that have been hit hard by the pandemic. This includes such as restaurants, businesses in the tourism and hospitality sectors, and those that rely on in-person service.</p> <p>It is eligible for HASCAP financing need to show a year-over-year revenue decline of at least 50% in three months, within the eight months prior to their application. They must also be able to show their financial institutions that they have previously applied for financing through the Canada Emergency Wage Subsidy or the Canada Emergency Rent Subsidy.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Interested businesses should contact their primary lender to get more information and to apply. More information can be found here.</p>
INCREASING AVAILABLE CREDIT FOR FARMERS	<p>WHAT IS IT?</p> <p>Allowing an additional \$5 billion in lending capacity to producers, agricultural businesses and food processors.</p>	<p>AMOUNT</p> <p>Increased lending</p>	<p>WHO IS ELIGIBLE?</p> <p>Will provide increased flexibility to farmers who face cashflow issues and to processors who are impacted by lost sales.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>FCC Latest Updates</p>
LARGE EMPLOYER EMERGENCY FINANCING FACILITY (LEEFF)	<p>WHAT IS IT?</p> <p>LEEFF provides bridge financing to companies where their financial needs are not being met by private-sector lenders and conventional financing.</p> <p>The objective is to help keep Canada's largest employers operating, avoid bankruptcy if otherwise viable firms if possible, and protect Canadian jobs by allowing businesses to keep their employees on payroll.</p>	<p>AMOUNT</p> <p>Up to \$60 financing in bridge financing</p>	<p>WHO IS ELIGIBLE?</p> <p>Canadian for-profit businesses that:</p> <ul style="list-style-type: none"> Are seeking financing of \$60 million or more Have annual revenues generally in the order of \$300 million or higher Have significant operations or workforce in Canada Are not involved in ongoing insolvency proceedings 	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>More details can be found here and here.</p>
NRC IRAP INNOVATION ASSISTANCE PROGRAM (IAP)	<p>WHAT IS IT?</p> <p>The call for applications is now closed</p> <p>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). IRAP IAP provides a wage subsidy to eligible employers for up to 12 weeks.</p> <p>On November 6, 2020, the Government of Canada announced over \$155 million to extend Innovation Assistance Program funding for existing recipients.</p>	<p>AMOUNT</p> <p>\$250 million</p>	<p>WHO IS ELIGIBLE?</p> <p>Your company must meet the following to be eligible:</p> <ul style="list-style-type: none"> Be ineligible for the Canada Emergency Wage Subsidy Be an incorporated, profit-oriented small or medium-sized business in Canada Be a company with 500 or fewer full-time equivalent employees Plan to pursue growth and profit by developing or commercializing innovative, technology-driven new or improved products, services or processes in Canada Lack sufficient financial resources to sustain operations from April 1, 2020 to June 23, 2020 inclusive Have a Canada Revenue Agency business number <p>Be incorporated by no later than March 1, 2020</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>NRC IRAP Innovation Assistance Program (IAP)</p>
REGIONAL RELIEF AND RECOVERY FUND (RRRF)	<p>WHAT IS IT?</p> <p>An interest free repayable contribution of up to \$40,000 for eligible businesses to assist with easing the hardship caused by COVID-19.</p>	<p>AMOUNT</p> <p>Interest free repayable contribution of up to \$40,000 for small and medium enterprises. The total government funding is \$962 million.</p>	<p>WHO IS ELIGIBLE?</p> <p>This program is only open to businesses that do not qualify for the Canadian Emergency Business Account program or RRRF's business stream.</p> <p>The business must have less than 500 full time employees, have experienced financial hardship in 2019 and be located in Western Canada and intend to continue to operate in Western Canada, not be located in an area which is serviced by a Community Futures Office, have been declined funding from the Canada Emergency Business Account or was not eligible to receive funding, and was operational on March 1, 2020.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>More details can be found here.</p>
REGIONAL RELIEF AND RECOVERY FUND - COMMUNITY FUTURES STREAM	<p>WHAT IS IT?</p> <p>This \$2-billion Government of Canada fund is to support small and medium size businesses that have been negatively impacted by the COVID-19 pandemic. These businesses can now apply for loans of up to \$60,000 through RRRF.</p>	<p>AMOUNT</p> <p>Loans up to \$60,000</p>	<p>WHO IS ELIGIBLE?</p> <p>Eligibility Requirements: Small and Medium-Sized Enterprises (SMEs) located in non-metropolitan regions call areas served by Community Futures organizations) in Western Canada.</p> <p>SMEs must attest they have not received official supports through other federal or provincial government COVID-19 support programming such as the Canada Emergency Business Account.</p> <p>The small business must have been viable and not experiencing any liquidity or other financial difficulties as of March 1, 2020.</p> <p>The small business must have experienced a material adverse effect on business operations on or after March 1, 2020 as a result of the COVID-19 pandemic. Business established before March 1, 2020.</p> <p>Be a sole proprietorship, partnership, corporation, social enterprise, or other similar organization.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>More details can be found here.</p>
REGIONAL RELIEF AND RECOVERY FUND - WOMEN'S ENTERPRISE INITIATIVE STREAM	<p>WHAT IS IT?</p> <p>The Regional Relief and Recovery Fund (RRRF) was announced by the Government of Canada to provide financial support directly to small and medium-sized women-owned or -led businesses. Loans of up to \$60,000 are available through Women's Enterprise Initiative (WEI) organizations across Western Canada to address COVID-19 impacts on short-term stability.</p>	<p>AMOUNT</p> <p>Loans up to a maximum of \$60,000.</p>	<p>WHO IS ELIGIBLE?</p> <p>Small and medium-sized women-owned or women-led businesses are eligible</p> <p>Eligible applicants must also meet the following criteria which will be captured in an attestation form: established prior to March 1, 2020, impacted adversely due to the COVID-19 pandemic; viable and not experiencing financial pressures prior to March 1, 2020; are ineligible, and/ or no longer receive any other federal relief support for the same expenditures. Business established before March 1, 2020.</p> <p>Be a sole proprietorship, partnership, corporation, social enterprise, or other similar organization.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>More information can be found here.</p> <p>Applicants from women-owned or women-led businesses are asked to apply through the website of the WEI organization in their province. In BC, applicants are directed to the Women's Enterprise Centre, here.</p>
DEFERRED SALES TAX REMITTANCE AND CUSTOMS DUTY PAYMENTS	<p>WHAT IS IT?</p> <p>Extension of time for remittance of GST/HST and customs duty owing on imports until June 30, 2020.</p>	<p>AMOUNT</p> <p>Payment deferral</p>	<p>WHO IS ELIGIBLE?</p> <p>N/A</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>More details can be found here.</p>
EXTENDING THE WORK-SHARING PROGRAM	<p>WHAT IS IT?</p> <p>Extension of the maximum duration of the Work-Sharing program from 38 weeks to 76 weeks.</p>	<p>AMOUNT</p> <p>Extension of program length</p>	<p>WHO IS ELIGIBLE?</p> <p>The Work-Sharing program is offered to workers who agree to reduce their normal working hours because of device shortages beyond the control of their employers.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>The Work-Sharing program allows workers to receive wages that are not deductible from the EI benefits that they are receiving.</p> <p>Work Sharing - Apply</p>
WAIVING TARIFFS ON CERTAIN MEDICAL GOODS	<p>WHAT IS IT?</p> <p>Waiving tariffs on certain medical goods, including PPE such as masks and gloves.</p> <p>This will reduce the cost of imported PPE for Canadians; help protect workers, and ensure our supply chains can keep functioning well.</p>	<p>AMOUNT</p> <p>Waiver of tariff</p>	<p>WHO IS ELIGIBLE?</p> <p>Certain Goods Remission Order (COVID-19) allows for the relief of customs duty for eligible goods which were imported on or after May 5, 2020. This relief can be claimed at the time of importation or within two years of the date of importation.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Customs Notice 20-19</p>
YOUTH EMPLOYMENT AND SKILLS PROGRAM (YESP) IN AGRICULTURE SECTOR	<p>WHAT IS IT?</p> <p>The YESP will provide agriculture employers up to 50% of the cost of hiring a Canadian youth up to \$4,000. Indigenous applicants and those applicants hiring a youth facing barriers are eligible for funding of up to 80% of their costs.</p>	<p>AMOUNT</p> <p>An investment of up to \$9.2 million was announced to enhance the Youth Employment and Skills Program (YESP) and fund up to 700 new positions for youth in the agriculture industry.</p>	<p>WHO IS ELIGIBLE?</p> <p>Eligible applicants include producers, agri-businesses, industry associations, provincial and territorial governments, and research facilities.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Due to a high demand for funding under this program, the application intake has been closed as of July 6, 2020.</p> <p>Information can be found here.</p>
SUPPORT FOR YOUNG ENTREPRENEURS	<p>WHAT IS IT?</p> <p>Support for Futurpreneur Canada to continue supporting young entrepreneurs across Canada who are facing challenges due to COVID-19.</p> <p>The funding will allow Futurpreneur Canada to provide payment relief for its clients for up to 12 months.</p>	<p>AMOUNT</p> <p>\$20.1 million</p>	<p>WHO IS ELIGIBLE?</p> <p>More details about the program and eligibility can be found on Futurpreneur Canada's website.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>More details here.</p>

Please see a list of discontinued services and support in the following pages of this document.



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* The information contained in this Chart is current to the last update and may change.
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DISCONTINUED PROVINCIAL/FEDERAL COVID-19 BENEFITS*

Discontinued Services and Support

PROVINCIAL (BRITISH COLUMBIA) - FOR INDIVIDUALS

BC EMERGENCY BENEFIT FOR WORKERS	<p>WHAT IS IT?</p> <p>A one-time, tax-free payment for BC residents who are unable to work due to COVID-19.</p>	<p>AMOUNT</p> <p>\$1,000</p>	<p>WHO IS ELIGIBLE?</p> <p>Eligibility requirements include:</p> <ol style="list-style-type: none"> 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>Applications closed December 2, 2020.</p> <p>Note that applicants who received the benefit and were not eligible are issued a Notice of Determination. They are required to pay the amount back with interest. Penalties may apply.</p> <p>BC Emergency Benefit for Workers</p>
BC-TEMPORARY RENTAL SUPPLEMENT (BC-TRS) PROGRAM	<p>WHAT IS IT?</p> <p>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>AMOUNT</p> <p>\$500.00, paid directly to the landlord (at this time) for a period of 3 months</p>	<p>WHO IS ELIGIBLE?</p> <p>Eligibility requirements include:</p> <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> - 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>This program ended August 31, 2020.</p> <p>BC Housing</p> <p>Lower mainland: 778-452-2836 Toll Free: 1-877-757-2577</p> <p>The ban on issuing evictions for non-payment of rent ended on August 18, 2020 and renters are expected to pay rent in full as of September 1, 2020.</p>
BC HYDRO COVID-19 CUSTOMER ASSISTANCE PROGRAM	<p>WHAT IS IT?</p> <p>This program provides customers the option to defer bill payments or arrange for flexible payment plans with no penalty.</p>	<p>AMOUNT</p> <p>Payment deferral</p>	<p>WHO IS ELIGIBLE?</p> <p>Customers experiencing financial hardship during the Coronavirus outbreak.</p>	<p>This program closed as of June 30, 2020.</p> <p>For more information click here.</p>
BC HYDRO COVID-19 RELIEF FUND	<p>WHAT IS IT?</p> <p>Bill credit based on average consumption for individuals facing job loss due to COVID-19.</p>	<p>AMOUNT</p> <p>Bill credit for up to 3 months based on average consumption</p>	<p>WHO IS ELIGIBLE?</p> <p>Eligibility requirements include:</p> <ul style="list-style-type: none"> • 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>The program was available April 1 - June 30, 2020. It is now closed.</p>
CHILD CARE RESPONSE	<p>WHAT IS IT?</p> <p>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>AMOUNT</p> <p>Payment cessation</p>	<p>WHO IS ELIGIBLE?</p> <p>N/A</p>	<p>Temporary Emergency Funding was available until August, 21, 2020</p> <p>Child Care Response to COVID-19</p>
TEMPORARY SALARY TOP-UP FOR LOW-INCOME ESSENTIAL WORKERS	<p>WHAT IS IT?</p> <p>Temporary top up to the salaries of low-income essential workers, making less than \$2,500 per month on a full time basis. No application required. The Government provides the funds to employers, who are then responsible for distributing the funds to eligible employees as lump sum payments.</p>	<p>AMOUNT</p> <p>Lump-sum payment equivalent to about \$4 per hour for straight time hours worked</p>	<p>WHO IS ELIGIBLE?</p> <p>To receive temporary pandemic pay, an employee must:</p> <ul style="list-style-type: none"> • Have been working straight-time hours at any point during the 16-week period starting on March 15, 2020, at the height of the Province's response to the pandemic. • Work in an eligible sector, workplace and role delivering in-person, front-line care in health, social services and corrections. • Provide additional support and relief to front-line workers by working in ways that directly serve vulnerable populations. 	<p>Eligibility under the B.C. Temporary Pandemic Pay program has now ended.</p>
ICBC AUTOPLAN FEE WAIVERS	<p>WHAT IS IT?</p> <p>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>AMOUNT</p> <p>Fee waiver</p>	<p>WHO IS ELIGIBLE?</p> <p>N/A</p>	<p>This ended on October 19, 2020.</p>
FORTIS COVID-19 CUSTOMER RECOVERY FUND	<p>WHAT IS IT?</p> <p>Bill deferral program to assist residential customers that are unable to work or have lost their job.</p> <p>Note, Fortis has waived late payment fees for natural gas, electricity and propane bills</p>	<p>AMOUNT</p> <p>Payment deferral</p>	<p>WHO IS ELIGIBLE?</p> <p>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>Customers who took part in the program have been automatically enrolled in an interest-free repayment program, with payments spread over one year from July 1, 2020 to July 1, 2021.</p>	<p>The deferral period ended on June 30, 2020.</p> <p>Click here for more information.</p>

Discontinued Services and Support

PROVINCIAL (BRITISH COLUMBIA) - FOR STUDENTS

BC STUDENT LOANS	<p>WHAT IS IT?</p> <p>No payments will be required for these loans and interest that currently applies will not accrue. Repayment will be paused automatically.</p>	<p>AMOUNT</p> <p>Payment deferral</p>	<p>WHO IS ELIGIBLE?</p> <p>All British Columbia student loan borrowers.</p> <p>British Columbia has provided a total of \$3.5 million in emergency student financial assistance for eligible students studying at B.C.'s 25 public post-secondary institutions.</p>	<p>Regular monthly payments resumed in October 2020 and federal interest began to accrue on October 1, 2020.</p> <p>Student Aid BC</p>
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Discontinued Services and Support

PROVINCIAL (BRITISH COLUMBIA) - FOR BUSINESSES

BC HYDRO COVID-19 CUSTOMER ASSISTANCE PROGRAM	<p>WHAT IS IT?</p> <p>This program provides customers the option to defer bill payments or arrange for flexible payment plans with no penalty.</p>	<p>AMOUNT</p> <p>Deferred bill payments or flexible payment plans, without penalty</p>	<p>WHO IS ELIGIBLE?</p> <p>Must be a residential or commercial customer that does not qualify for the BC Hydro COVID-19 Relief Fund</p>	<p>This program is closed as of June 30, 2020.</p> <p>For more information, click here.</p>
BC HYDRO COVID-19 RELIEF FUND	<p>WHAT IS IT?</p> <p>This program allows small businesses to apply to waive electricity use charges for up to three months.</p>	<p>AMOUNT</p> <p>Waiver of up to three months of electricity use charges</p>	<p>WHO IS ELIGIBLE?</p> <ul style="list-style-type: none"> • 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. 	<p>This program is closed as of June 30, 2020.</p> <p>For more information, click here.</p>
DEFERRED EMPLOYER HEALTH TAX AND SALES TAX PAYMENTS	<p>WHAT IS IT?</p> <p>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>AMOUNT</p> <p>Payment deferral</p>	<p>WHO IS ELIGIBLE?</p> <p>BC businesses.</p>	<p>Deferral ended September 30, 2020.</p> <p>Ministry of Finance Tax Notice</p>
FORTIS COVID-19 CUSTOMER RECOVERY FUND	<p>WHAT IS IT?</p> <p>Bill credit and deferral program for small business that have experienced income loss or been forced to close.</p>	<p>AMOUNT</p> <p>Bill credits and payment deferral</p>	<p>WHO IS ELIGIBLE?</p> <p>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>Customers who took part in the program have been automatically enrolled in an interest-free repayment program, with payments spread over one year from July 1, 2020 to July 1, 2021.</p>	<p>This program ended on June 30, 2020.</p>
BC LOGGING TAX DEFERRAL	<p>WHAT IS IT?</p> <p>The BC Logging tax filing deadline has been extended. Logging tax returns are now due by September 1, 2020.</p>	<p>AMOUNT</p> <p>Tax deferral</p>	<p>WHO IS ELIGIBLE?</p> <p>Individuals or corporations that have income from logging operations on private or Crown land.</p>	<p>HOW TO APPLY/ MORE INFORMATION</p> <p>Deadline to submit tax returns has passed.</p> <p>Revenue Update</p>

PROVINCIAL / FEDERAL COVID-19 BENEFIT CHART*

Discontinued Services and Support

FEDERAL - FOR INDIVIDUALS

CANADA EMERGENCY RESPONSE BENEFIT (CERB)	<p>WHAT IS IT? Temporary emergency benefit for those individuals not entitled to EI or CEWS.</p>	<p>AMOUNT \$2,000.00 per month</p>	<p>WHO IS ELIGIBLE? The April 15, 2020 changes to eligibility requirements are retroactive to March 15, 2020. Eligibility requirements include: 1. resident of Canada; 2. 15 years of age or older; 3. have stopped work due to COVID-19 or is eligible for EI benefits, either regular or sickness; 4. has not voluntarily quit their job; 5. have had a total income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; 6. not earning more than \$1,000 per month while in receipt of the CERB; 7. seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work as a result of COVID-19; workers who have recently exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19.</p>	<p>The CERB closed to retroactive applications on December 2, 2020. You can no longer apply for this benefit.</p> <p>This has transitioned to new benefits – EI, CRB, CRCB and CRSB.</p>
EXTRA TIME TO FILE INCOME TAX RETURNS	<p>WHAT IS IT? 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. Update: the CRA extended the payment due date for 2019 individual tax returns and 2019 or 2020 corporation, or trust returns, as well as for instalment payments, from September 1, 2020, to September 30, 2020.</p>	<p>AMOUNT Filing deferral</p>	<p>WHO IS ELIGIBLE? All individuals who are required to file tax returns in Canada.</p>	<p>Deferral deadline has passed. CRA – COVID-19 Changes to Canadian Tax and Benefits</p>
INDIGENOUS COMMUNITY SUPPORT FUND	<p>WHAT IS IT? Distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit and Metis Nation communities.</p>	<p>AMOUNT \$305 million</p> <p>EFFECTIVE DATE April 1, 2020 For needs-based COVID-19 support funding, applicants are asked to submit their applications by November 30, as funding must be disbursed by Indigenous Services Canada by December 31, 2020.</p>	<p>WHO IS ELIGIBLE? Funds will flow directly to Indigenous communities and groups across the country and will provide Indigenous leadership with the flexibility needed as they prepare for and react to the spread of COVID-19.</p>	<p>HOW TO APPLY/ MORE INFORMATION Deadline has passed Indigenous Community Support Fund</p>

Discontinued Services and Support

FEDERAL - FOR STUDENTS

CANADA EMERGENCY STUDENT BENEFIT (CESB)	<p>WHAT IS IT? 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.</p>	<p>AMOUNT \$1,250 per month for eligible students \$2,000 per month for eligible students with dependents and those with permanent disabilities</p> <p>EFFECTIVE DATE May through August 2020</p>	<p>WHO IS ELIGIBLE? Eligibility requirements include: • post-secondary student or recent graduate; and • ineligible for the Canada Emergency Response Benefit or Employment Insurance; and • unable to find full-time employment or are unable to work due to COVID-19.</p>	<p>Closed on September 30, 2020 Canada Emergency Student Benefit</p>
STUDENT LOAN REPAYMENT	<p>WHAT IS IT? Student loan repayment was suspended until September 30, 2020 and no interest was be charged on loans from March 30, 2020 to September 30, 2020.</p>	<p>AMOUNT Payment deferral</p> <p>EFFECTIVE DATE March 30, 2020</p>	<p>WHO IS ELIGIBLE? Anyone with a National Student Loan.</p>	<p>This deferral period ended September 30, 2020 National Students Loan Service Centre</p>

Discontinued Services and Support

FEDERAL - FOR BUSINESSES

MORE TIME TO PAY INCOME TAXES	<p>WHAT IS IT? 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. The CRA will not charge late-filing penalties where a 2019 individual return or a 2019 or 2020 corporation, or trust return is filed late as long as it is filed by September 30, 2020.</p>	<p>AMOUNT Payment deferral</p> <p>EFFECTIVE DATE March 18, 2020</p>	<p>WHO IS ELIGIBLE? The deferral applies to tax balances due as well as installments. No interest or penalties will accumulate on these amounts during this period.</p>	<p>The deadline for this deferral has passed. Income tax filing and payment dates: CRA and COVID-19</p>
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