



Coronavirus Hotline

1-833-784-4397

24/7 emergency watch and response number (and Global Affairs)

1-613-996-8885

Business Development
Bank of Canada (BDC)

1-877-232-2269

Employment Insurance

1-833-381-2725

International Trade

1-888-220-0047

To reach
public health
authority,
please call:

British Columbia
811

Alberta
811

Saskatchewan
811

Manitoba
1-888-315-9257

Ontario
1-866-797-0000

Quebec
1-877-644-4545

New Brunswick
811

Nova Scotia
811

Prince Edward Island
811

Newfoundland
and Labrador
811

or
1-888-709-2929

Nunavut
867-975-5772

Northwest Territories
911

Yukon Territory
811

Information Package

COVID-19

Prepared by the Office of The Hon. Yonah Martin (Update: May 19, 2020)

Help reduce the spread of COVID-19 #SocialDistancing

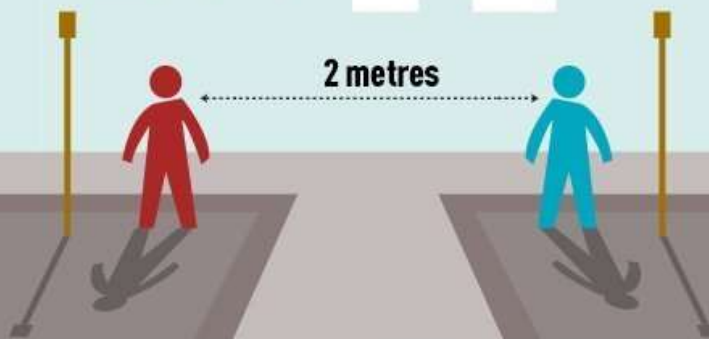


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COVID-19 Health Information

For immediate assistance regarding COVID-19 and any questions you may have please contact:

- Phone:- 1-833-784-4397
**Interpretation services are available in multiple languages*
- Email: phac.info.aspc@canada.ca
- Generic Government of Canada Phone: 1-800-O-Canada (622-6232)

Health Canada: <https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection.html>

World Health Organization: <https://www.who.int/news-room/q-a-detail/q-a-coronaviruses>

COVID-19 Self-Assessment tool:
<https://ca.thrive.health/covid19/en>

Suppliers who can supply or donate medical products:

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

For general inquiries about the licensing or authorization of medical devices in Canada:

Contact the Medical Devices Directorate at 613-957-7285 or hc.meddevices-instrumentsmed.sc@canada.ca.

Emergency Assistance for Canadians Abroad



- **Global affairs emergency assistance**
 - <https://travel.gc.ca/assistance/emergency-assistance>
 - **All Canadians abroad must register online with Global Affairs Canada:**
 - <https://travel.gc.ca/travelling/registration>
- AND**
- Email 24/7 Emergency Watch and Response Centre in Ottawa at sos@international.gc.ca or call +1 613-996-8885 (collect calls are accepted where possible)

***MANDATORY* All travellers returning to Canada must self-isolate for 14 days. Penalties for violating this under the Quarantine Act include fines and criminal sanctions will begin March 24, 2020.**

There is a loan program set-up of up to \$5,000 per person to assist Canadians who need to either book an emergency flight or extend their stay abroad. You will only be able to complete a Loan Request Form after corresponding with representative of Global Affairs Canada having directed you to this form. Eligibility is restricted to Canadian citizens.

If you have not been directed to this form by a representative of Global Affairs Canada, your loan request will not be processed as you will not have a case number. This is necessary to ensure that these loans reach those they are targeted to help.

The loan will be repaid to the Receiver General of Canada within 180 days of receipt of invoice. No interest shall apply. If the individual fails to repay this amount, money may be deducted from any money that may be owing to the borrower by the Government of Canada.

- For financial assistance, Canadians abroad can email:
CAN.finances.CV19@international.gc.ca

Frequently Asked Questions (Assistance for Canadians Abroad)

I am travelling abroad and the country has closed its borders. How do I return home?
<ul style="list-style-type: none">• The Government of Canada has been recommending that Canadians abroad return to Canada by commercial means while they are still available, however, the government know that some countries have already started putting measures in place such as closing land borders and in some cases shutting down their airspace.• Global Affairs Canada is actively engaging on these situations - however its very possible that Canadians will be prevented from leaving the countries in which they are located - while these border measures are in place. If this is the case, we strongly recommend they take precautions to stay healthy, and follow the guidance of PHAC and advice of local authorities at this time.• The government has also set up a loan program of up to 5k per person to assist Canadians who may need to either book an emergency flight, or extend their stay abroad. <p>If they are in an emergency situation or would like more information on the loan program, they can contact the 24/7 Emergency Watch and Response Centre in Ottawa at +1 613-996-8885 (collect calls are accepted where possible) or send an e-mail to sos@international.gc.ca.</p>
How long will the Canada-US Border be closed?
<ul style="list-style-type: none">• The Canada-US Border closed at Midnight on March 20th, 2020.• On May 19th, the United States and Canada have agreed to extend border restrictions until June 30th. All non-essential travel will be restricted while essential travel will continue to be permitted on a case by case basis.
Why these countries for flights? Why not a flight from X?
<ul style="list-style-type: none">• Our goal is to facilitate access to countries with a high number of Canadians abroad seeking to return home but without commercial access to do so.

- Despite more countries closing their borders for defined or indefinite periods, many countries continue to operate commercial flight to Canada or are already working with commercial carriers to facilitate the return of previously booked passengers home.

Will every Canadian trying to get home be able to do so with the help of the program announced?

- The Government is working with the airlines to make commercial flights available for as many Canadians and their immediate family as possible and are working with other countries to ensure our airlines have the permissions and other logistics necessary to fly.
- For the commercial flights that are being made available, Global Affairs Canada is working to ensure Canadians are repatriated by priority with the intent of bringing those who are vulnerable such as minors and people with medical conditions home first.
- There are 3 million Canadian citizens abroad and while many do not wish to come back to Canada, there are tens of thousands at the moment who do coming from countries and cities of all sizes.
- It is not possible to facilitate the return home of every Canadian at a time of an international pandemic and the associated measures countries have taken to limit its spread.
- While we are making significant efforts to facilitate the return of Canadians, some will be forced to stay outside of Canada for longer than they expected.
- We encourage them to [register](#) with the government to receive the latest information we can provide.
- For those in need of financial assistance during this period and/or to help with their return home, they may access the may access the COVID-19 Emergency Loan [here](#).

I am stranded abroad and need medication, what do I do?

- Global Affairs Canada has and will continue to try to coordinate between the local Embassy or Consulate to ensure that the Canadian receives the medicine that they need
- Canadians in this situation should reach out to the nearest Government of Canada office if possible: <https://travel.gc.ca/assistance/embassies-consulates>
- If you require assistance, please contact your local Member of Parliament

I am a Permanent Resident and need help returning to Canada. What do I do?

- Permanent Residents are not allowed to participate in the Registration of Canadians Abroad (ROCA) nor are they eligible to receive the COVID-19 Emergency Loan Program for Canadians Abroad.
- However, since Permanent Residents are eligible for flights facilitated by the Government of Canada, we encourage PRs to contact the local Canadian Embassy or the Emergency Watch and Response Centre in Ottawa at +1 613-996-8885 (sos@international.gc.ca) in order to express their interest.

Frequently Asked Questions (Immigration and Citizenship)

In light of COVID-19, IRCC has cancelled all Citizenship ceremonies, citizenship tests, and itinerant service trips until further notice.

Disruptions include visa application centre closures, travel plan disruptions, and limited access to local government offices and businesses

<https://www.canada.ca/en/immigration-refugees-citizenship/services/coronavirus-special-measures.html>

I have been approved for permanent residence, but I can't travel to Canada to complete my application. What do I do?
<p>You can notify the government via the web form https://www.cic.gc.ca/english/contacts/web-form.asp to explain why you were unable to travel.</p> <p>Landing appointments will be held via telephone, instead of in person. If you already had your appointment booked, you will be contacted via email to set up a phone appointment.</p>
I am meant to provide documents for my citizenship application, but my deadline is soon. Can I have an extension?
<p>Use the online web form https://www.cic.gc.ca/english/contacts/web-form.asp to let IRCC know when you have returned from an affected country, and you will be given an additional 30 days to submit most documents. Of medical opinion forms, an additional 45 days will be granted.</p>
I need a visitor visa, a study permit, or a work permit to travel to Canada urgently – how do I apply?
<p>Applicants need to apply online https://www.canada.ca/en/immigration-refugees-citizenship/services/visit-canada.html</p> <p>If the applicant is from China, they will need to email the visa office in Beijing beijing-immigration@international.gc.ca once they have applied online</p> <p>If the applicant is from Iran or South Korea, the individual must fill out the web form https://www.cic.gc.ca/english/contacts/web-form.asp to explain their emergency situation. They will also need to answer “no” when asked if their application is being processed by an officer outside of Canada.</p>
Are Temporary Foreign Workers and Seasonal Agriculture Workers allowed to enter Canada?
<p>Following the closure of the border to the majority of non-citizens, the government has confirmed exemption to seasonal agricultural workers, fish/seafood workers, caregivers and all other temporary foreign workers.</p> <p>As the border controls are much stricter than normal, any worker entering Canada on a visa must have their Port of Entry (POE) letter to travel to Canada. These letters are sent to the TFW or their representative when the visa is approved.</p> <p>If they do not have it, they may not be allowed to travel to Canada.</p>

Changes to the Temporary Foreign Worker and Seasonal Agriculture Worker Program include:

- A temporary modification to the Labour Market Impact Assessment process for agriculture and food processing employers, waiving the 2-week recruitment period for the next 6 months.
- Increasing the maximum allowable employment duration for workers in the low-wage stream of the Temporary Foreign Worker Program from 1 to 2 years

COVID-19 Economic Response Plan



SUPPORT FOR INDIVIDUALS

Support for individuals and families	<ul style="list-style-type: none"> • Temporary salary top-up for low-income essential workers • Increasing the Canada Child Benefit • Special Goods and Services Tax credit payment • Extra time to file income tax returns • Mortgage support
Support for people facing unemployment	<ul style="list-style-type: none"> • The Canada Emergency Response Benefit
Support for people who need it most	<ul style="list-style-type: none"> • Improving Access to essential food support • Supporting people experiencing homelessness • Supporting women and children fleeing violence • Delivering essential services to those in need
Support for Indigenous peoples	<ul style="list-style-type: none"> • Indigenous Community Support Fund • Supporting Indigenous communities public health needs and preparedness • Making personal hygiene products and nutritious food more affordable • Providing support to Indigenous post-secondary students
Support for seniors	<ul style="list-style-type: none"> • Reduced minimum withdrawals for Registered Retirement Income Funds • Practical services: delivery of items and personal outreach

	<ul style="list-style-type: none"> • New Horizon Seniors Program
Support for Youth, post-secondary students and recent graduates	<ul style="list-style-type: none"> • Canada Emergency Student Benefit (CESB) • Creating new jobs and opportunities • Canada Student Service Grant • Changes to Canada Student Loan Program • Supporting International Students working an essential service • Providing youth with mental health support • A moratorium on the repayment of Canada Student Loans

SUPPORT TO BUSINESSES

Avoiding layoffs and rehiring	<ul style="list-style-type: none"> • The Canada Emergency Wage Subsidy (CEWS) • Temporary 10% Wage Subsidy • Extending the Work-Sharing program
Access to credit	<ul style="list-style-type: none"> • Business Credit Availability Program (BCAP) • Canada Emergency Business Account (CEBA) • Large Employer Emergency Financing Facility (LEEFF) • Canada Emergency Commercial Rent Assistance • Rural business and communities • Assisting innovative and early-stage businesses • Young entrepreneurs • Businesses in the territories • Small and Medium sized businesses unable to access other support measures
Support for farmers	<ul style="list-style-type: none"> • Increasing credit available
Supporting financial stability	<ul style="list-style-type: none"> • Launching an Insured Mortgage Purchase Program • Bank of Canada actions • Lowering the Domestic Stability Buffer
More flexibility	<ul style="list-style-type: none"> • More time to pay income taxes • Deferral of Sales Tax Remittance and Customs Duty Payments

Financial Support for Individuals, Self-employed, and Families



Canada Emergency Response Benefit (CERB)

How to apply?

- 1 Visit CRA My Account or call 1-800-959-2019 or 1-800-959-2041.
- 2 Select the period you want to apply for.
- 3 Declare that you qualify for the benefit.

Have the following info on hand:

- SIN number
- address, including postal code
- direct deposit info

Apply by birth month:

- Jan, Feb, Mar - Mondays
- Apr, May, June - Tuesdays
- July, Aug, Sept - Wednesdays
- Oct, Nov, Dec - Thursdays
- All months - Fridays, Saturdays, Sundays

canada.ca/en/services/benefits/ei/cerb-application

❖ Canada Emergency Response Benefit (CERB)

The Canada Emergency Response Benefit is a taxable benefit and would provide **\$2,000 a month for up to four months** for Canadian residents who lose their income as a result of the COVID-19 pandemic.

The Benefit is available from March 15, 2020, to October 3, 2020. You can apply no later than December 2, 2020 for payments retroactive to within that period. [Apply here.](#)

Who is eligible?

The Benefit is only available to individuals who stopped work or working reduced hours as a result of reasons related to COVID-19. If you are looking for a job but haven't stopped working because of COVID-19, you are not eligible for the Benefit.

The Benefit is available to workers:

- who must stop working due to COVID-19 and do not have access to paid leave or other income support;
- who are sick, quarantined or taking care of someone who is sick with COVID-19;
- who must stay home without pay to care for children that are sick or need additional care because of school and daycare closures;
- who remain employed but are not being paid because there is currently not sufficient work (i.e. workers who have been temporarily laid off);
- wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for EI;
- ***NEW* workers who are earning \$1000/month or less (before taxes);**
- ***NEW* workers (including seasonal workers) who have exhausted their Employment Insurance regular benefits between December 29, 2019 and**

October 3, 2020; and are unable to undertake their regular seasonal work, find a job or return to work due to COVID-19.

(These new changes will be retroactive to March 15, 2020)**

To qualify for CERB benefits, applicants must:

- a) be a resident of Canada,
- b) be 15 years or older,
- c) did not quit job voluntarily, and
- d) have had a total income of at least \$5,000 (combined) in 2019 or in the 12 months immediately preceding the application, from any or a combination of the following sources;
 - Employment income,
 - Self-employment income, and
 - Maternity or parental leave benefits under EI program and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan.

New-Important Criteria

1. **When submitting your first claim, you cannot have earned more than \$1,000 (before taxes) in employment and/or self-employment income for 14 or more consecutive days within the four-week benefit period of your claim.**
2. **When submitting subsequent claims, you cannot have earned more than \$1,000 (before taxes) in employment and/or self-employment income for the entire four-week benefit period of your new claim.**

Payment Details

****Only apply for the CERB through either Service Canada or the Canada Revenue Agency (CRA) – not both****

Canadians would begin to receive their CERB payments within 10 days of application. The CERB would be paid every four weeks and be available from March 15, 2020 until October 3, 2020. The CERB is a taxable benefit, but the Government has announced that tax recovery will be deferred.

The Canada Emergency Response Benefit will be accessible through My Account on the CRA secure web portal. Applicants will also be able to apply via an automated toll-free number.

Where to apply for CERB online according to your birth month: [Click here](#)

Apply by toll free number: 1-833-966-2099

Create a CRA 'MY ACCOUNT' for individuals: [Apply here](#)

Step by step instructions: [Click here](#)

If you were born in the month of	Apply for CERB on
January, February or March	Mondays
April, May, or June	Tuesdays

If you were born in the month of	Apply for CERB on
July, August, or September	Wednesdays
October, November, or December	Thursdays
Any month	Fridays, Saturdays and Sundays

Eligibility Periods

Eligibility periods are fixed in 4-week periods. CERB payments are not renewed automatically.

If your situation continues, you can re-apply for CERB for multiple 4-week periods, to a maximum of 16 weeks (4 periods).

If you start working again after you get a CERB payment, and then stop working, you need to re-apply for the CERB. When you re-apply, you must have not earned more than \$1,000 (before taxes) in employment and/or self-employment income for the entire four-week benefit period of your new claim.

4-week period cycle	Period dates
1	March 15, 2020 to April 11, 2020
2	April 12, 2020 to May 9, 2020
3	May 10, 2020 to June 6, 2020
4	June 7, 2020 to July 4, 2020
5	July 5, 2020 to August 1, 2020
6	August 2, 2020 to August 29, 2020
7	August 30, 2020 to September 26, 2020

CERB and Employment Insurance (EI)

Canadians who are already receiving EI regular and sickness benefits as of March 25, 2020 would continue to receive their benefits and should not re-apply to the CERB. If their EI benefits end before October 3, 2020, they could apply for the CERB once their EI benefits cease, if they are unable to return to work due to COVID-19.

Canadians who have already applied for EI regular or EI sick benefit with a starting claim after March 15 will automatically be transferred to the CERB and would not need to reapply.

Canadians who are eligible for EI regular and sickness benefits would still be able to access their normal EI benefits, if still unemployed, after the 16-week period covered by the CERB.

Return or repay a CERB payment

You must repay the CERB if you no longer meet the eligibility requirements for the 4-week period in question. This could happen if:

- you earned employment or self-employment income earlier than expected
- you applied for the CERB but later realize you're not eligible
- you receive a CERB payment from both Service Canada and the CRA for the same period

❖ **UPDATED Frequently Asked Questions (CERB & EI)**

Apply

<p>Where can I apply for the Canada Emergency Response Benefit?</p> <p>You can apply for the Canada Emergency Response Benefit according to your birth month. Apply here</p>
<p>Under what circumstances can I apply for the Canada Emergency Response Benefit?</p> <p>The Canada Emergency Response Benefit is available to those who stop working for reasons related to COVID-19 or are eligible for Employment Insurance regular or sickness benefits. Examples of stopping to work could include but are not limited to:</p> <ul style="list-style-type: none"> • You have been let go from your job or your hours have been reduced to zero; • You are in quarantine or sick due to COVID-19; • You are away from work to take care of others because they are in quarantine, sick due to COVID-19; and/or • You are away from work to take care of children or other dependents whose care facility is closed due to COVID-19. <p>You cannot quit your job voluntarily.</p> <p>Alternatively, you can apply for the Canada Emergency Response Benefit if:</p> <p>You are eligible for Employment Insurance regular or sickness benefits; or You received Employment Insurance regular benefits between December 29, 2019 and October 3, 2020; and have exhausted all of your available entitlement or exceeded the period in which you could continue to collect these benefits.</p> <p>To get the Canada Emergency Response Benefit, you may not earn more than \$1,000 for a period of at least 14 consecutive days within the initial four week period of your claim or \$1000 in total for each subsequent claim.</p>
<p>How do I know whether to apply for EI benefits or the Canada Emergency Response Benefit?</p> <p>If you have stopped working because of COVID-19, you should apply for the Canada Emergency Response Benefit, whether or not you are eligible for Employment Insurance. The Benefit is available for the period from March 15, 2020 to October 3, 2020.</p> <p>There will be a single portal to assist you with the application process. Apply here</p> <p>If you applied for EI regular or sickness benefits on March 15, 2020 or later, your claim will be automatically processed through the Canada Emergency Response Benefit.</p> <p>For other EI benefits, including maternity, parental, caregiving, fishing and work-sharing, you should also continue to apply as you normally would.</p> <p>Apply for other EI benefits</p>

<p>If I am already receiving Employment Insurance regular benefits, should I reapply for the Canada Emergency Response Benefit?</p>
<p>No. If you are already receiving Employment Insurance regular benefits, you will continue to receive these benefits until the end of your benefit period.</p> <p>You cannot be paid Employment Insurance benefits and the Canada Emergency Response Benefit for the same period.</p>
<p>What if I stopped working before March 15th but only applied for Employment Insurance after March 15th – which benefit will I receive?</p>
<p>If you became eligible for Employment Insurance regular or sickness benefits before March 15th, your claim will be processed under the pre-existing Employment Insurance rules. You will not receive the Canada Emergency Response Benefit.</p>
<p>How is the maximum of 16 weeks calculated? Is it when I apply or when I receive my first payment? Can I collect the 16 week CERB twice – once through Service Canada and once through the Canada Revenue Agency?</p>
<p>The calculation of the 16 weeks begins with the first week for which you are receiving the Benefit. However, the 16 weeks do not have to be taken consecutively. For example, you could receive the Benefit for 4 weeks beginning March 15th and reapply for your second benefit period a few months later based on your personal situation.</p> <p>Please note that the 16 week count does not restart when you reapply for the Canada Emergency Response Benefit after taking a break because you found employment.</p> <p>Service Canada and the Canada Revenue Agency are jointly delivering the Canada Emergency Response Benefit and an individual may only receive a maximum of 16 weeks in total within the eligibility period from March 15, 2020 to October 3, 2020. You can either apply for the Benefit through Service Canada or the Canada Revenue Agency, but not both.</p>
<p>Do I need to provide any documentation when I apply for the Canada Emergency Response Benefit?</p>
<p>You will need to provide your personal contact information, your Social Insurance Number and confirm that you meet the eligibility requirements.</p> <p>You may be asked to provide additional documentation to verify your eligibility at a future date.</p>
<p>Do I need a medical certificate to receive the Canada Emergency Response Benefit if I am in quarantine or sick from COVID-19?</p>
<p>No. You only need to complete an online application.</p>
<p>Is a Record of Employment required to apply for the CERB?</p>
<p>A Record of Employment is not required to apply for the Canada Emergency Response Benefit.</p> <p>However, employers are encouraged to provide a Record of Employment in the event that any employee should subsequently apply for Employment Insurance benefits.</p>

Eligibility

Do I need to be laid off to access the Canada Emergency Response Benefit?
No. Workers who remain attached to their company can receive the Benefit if they meet the eligibility requirement.
Can you receive the Canada Emergency Response Benefit if you are not a citizen or permanent resident?
To be eligible for the Canada Emergency Response Benefit, you must reside in Canada and have a valid Social Insurance Number. Workers who are not Canadian citizens or permanent residents – including temporary foreign workers and international students – may be eligible to receive the Benefit if they meet the other eligibility requirements.
Am I eligible for the CERB even if my job is still there but I don't feel comfortable going to work as a result of risk associated with COVID-19? For example, what if I have someone at home who has a compromised immune system and I cannot risk infecting them.
The Canada Emergency Response Benefit is available to those who stop working for reasons related to COVID-19, for example: <ul style="list-style-type: none">• You have lost your job;• You are in quarantine or sick due to COVID-19;• You are taking care of others because they are in quarantine or sick due to COVID-19; and/or• You are taking care of children or other dependents because their care facility is closed due to COVID-19.• There may be other reasons related to COVID-19 beyond these examples why you may have stopped working. However, you cannot voluntarily quit your job. <p>If you are concerned about the safety of your working conditions, you should discuss the situation with your employer.</p> <p>If you work in a federally-regulated workplace, you may wish to consult your workplace health and safety committee or health and safety representative as well as the document “Right to refuse dangerous work” at https://www.canada.ca/en/employment-social-development/services/health-safety/reports/right-refuse.html</p> <p>Otherwise, you may wish to consult the website for the department of labour in your province or territory for further information on your rights and the process you should follow.</p> <p>The Canadian Centre for Occupational Health and Safety (https://www.ccohs.ca/) is another possible resource.</p>
Am I eligible to apply for the CERB if I volunteer to be temporarily laid off by my employer to help them manage the pressures on their business?
Yes. You are eligible for the Canada Emergency Response Benefit if you are laid off as a result of reasons related to COVID-19, even if you maintain your attachment with your employer.
If I lost my job prior to March 15th for reasons related to COVID-19 will I be able to receive the CERB?

<p>If you became eligible for Employment Insurance regular or sickness benefits prior to March 15th, your claim will be processed under the pre-existing Employment Insurance rules.</p> <p>If you are not eligible for Employment Insurance regular or sickness benefits and lost your job prior to March 15th you may be eligible for the Canada Emergency Response Benefit delivered by the Canada Revenue Agency. However, the Benefit is only available for periods between March 15 and October 3, 2020.</p>
<p>Am I eligible to apply for the CERB if I have not declared that I earned any money in the last year?</p>
<p>While having filed income tax for 2019 is not an eligibility requirement, you will need to confirm when applying for the Canada Emergency Response Benefit that you had at least \$5000 in employment or self-employment income in 2019 or in the 12 months prior to the date of your application. You will also need to confirm that you have not earned more than \$1000 in employment and/or self-employment income in a period of at least 14 consecutive days within the first benefit period and for the entire four-week benefit period of any subsequent claim. If you are deemed ineligible for the Benefit at a later date, you will be required to pay it back.</p> <p>The income of at least \$5,000 may be from employment and/or self-employment. For those who are not eligible for Employment Insurance you may also include maternity and parental benefits under the Employment Insurance program and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan as part of the calculation for income.</p>
<p>Can employers send their employees off on furloughs to help cope with the decline in available work?</p>
<p>Employers can choose to ask their employees to take a furlough to help meet their business requirements.</p> <p>In this case, the employee would be considered to have stopped working (unpaid leave) and eligible for the Canada Emergency Response Benefit provided they meet the other eligibility criteria.</p> <p>There is no requirement for the employer-employee relationship to be severed and the employee can continue to receive other benefits such as medical benefits from the employer and still be eligible for the Benefit.</p>
<p>If an employee has stopped working but is still receiving benefits from their employer (e.g. medical) are they eligible for the Canada Emergency Response Benefit?</p>
<p>Yes. Stopping work does not mean that the employee has severed all ties with their employer. The employer can continue to provide non-cash benefits to the employee and these will not impact their eligibility for the Canada Emergency Response Benefit.</p>
<p>Does being in receipt of severance impact a person's eligibility for the Canada Emergency Response Benefit?</p>
<p>A severance payment does not impact an individual's eligibility for the Canada Emergency Response Benefit.</p>

Income Requirements

What counts towards the \$1000 in income I earn?
<p>The \$1,000 includes employment and/or self-employment income. This includes among others: tips you may earn while working; non-eligible dividends; honoraria (e.g. nominal amounts paid to emergency service volunteers); and royalties (e.g. paid to artists) you may receive within the four-week benefit period.</p> <p>However, royalty payments received from work that took place before the period for which a person applies for the Canada Emergency Response Benefit do not count as income during that specific benefit period.</p> <p>Pensions, student loans and bursaries are not employment income and therefore, should not be included in the \$1000.</p> <p>Applications will be verified against tax records to confirm income.</p>
What income types count towards the \$5,000 in employment and/or self-employment income?
<p>This includes among others: tips you have declared as income; non-eligible dividends; honoraria (e.g. nominal amounts paid to emergency service volunteers); and royalties (e.g. paid to artists). If you are not eligible for Employment Insurance, you may also include maternity and parental benefits you received from the Employment Insurance program and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan.</p> <p>Pensions, student loans and bursaries are not considered employment income and should not be included.</p>
Does the minimum income of \$5,000 have to be earned in Canada?
<p>No. The income does not have to be earned in Canada, but you need to reside in Canada.</p>
If I am in receipt of dividends am I eligible for the Canada Emergency Response Benefit?
<p>Yes, as long as the dividends are non-eligible dividends (generally, those paid out of corporate income taxed at the small business rate) and you meet the eligibility criteria.</p> <p>Non-eligible dividends count towards the minimum \$5000 in income required for eligibility. Non-eligible dividends also count toward the \$1000 income threshold for a benefit period.</p>
Do artists' royalties count as employment or self-employment income with respect to the CERB?
<p>Yes, in some cases. Artists' royalties would be considered payments received as self-employment income if they were received as compensation for using or allowing the use of a copyright, patent, trademark, formula or secret process that is a result of their own work or invention. These royalties count towards the \$5,000 income threshold, as well as towards the \$1,000 that claimants can earn per month while receiving the Benefit. However, royalty payments received from work that took place before the period for which a person applies for the Canada Emergency Response Benefit do not</p>

count as income during that specific benefit period. Other royalties (i.e., from investment activities) do not count with respect to the Benefit.

Payment

How much could I receive through the Canada Emergency Response Benefit?

The Benefit, in the amount of \$2,000, will be paid in blocks of four weeks. This is equivalent to \$500 per week. A maximum 16 weeks of benefits can be paid.

The Benefit is taxable although tax will not be deducted at source. You will be expected to report the Benefit as income when you file your income tax for the 2020 tax year.

When and how will I receive my Canada Emergency Response Benefit payment? Is there a waiting period?

Benefits will start within 10 days of you submitting an application. There is no waiting period.

Payments will be made through direct deposit or by cheque. You will be paid more quickly if you choose direct deposit. Your payments will be retroactive to your eligibility date.

If I would be entitled to more than the \$500 per week under Employment Insurance, will I get the higher amount?

No. When you apply for the Canada Emergency Response Benefit, you will receive \$500 per week, regardless of what you may have been eligible to receive through Employment Insurance.

However, you retain your eligibility to receive for Employment Insurance after you stop receiving the Canada Emergency Response Benefit, and the period that you received the CERB does not impact your EI entitlement.

If I would have been entitled to less than the \$500 per week under Employment Insurance, will I get the \$500?

Yes. When you apply for the Canada Emergency Response Benefit, you will receive \$500 per week, regardless of what you may have been eligible to receive through Employment Insurance.

What happens if I get a CERB payment I am not entitled to because I applied twice - once to the Canada Revenue Agency and once to Service Canada?

Canadians should only apply for the Canada Emergency Response Benefit from either Service Canada OR the Canada Revenue Agency, not both. If you have already applied for Employment Insurance benefits but haven't received your benefits yet, you should not submit another application.

While there will not be any penalty for Canadians if you have received a payment in error, you will have to repay the CERB benefits for which you are not entitled and will receive a letter from the CRA providing you with further information about the repayment process.

Specifically, if you have received the Canada Emergency Response Benefit twice for the same benefit period, you are requested to return one of the payments to the Canada Revenue Agency using the following procedure:

If you still have the original Canada Emergency Response Benefit cheque, you can return the cheque by mail to the address below.

If you received the payment by direct deposit, or deposited the cheque, you can mail your repayment to the CRA **OR** return payment online through CRA My Account through online banking.

If sending by mail, be sure to:

Make payment out to “Receiver General for Canada”

Indicate it is for “Repayment of CERB”

Include your Social Insurance Number (SIN) or your Temporary Tax Number (TTN)

Please do not send cash through the mail.

Please mail your payment to:

Revenue Processing – Repayment of CERB

Sudbury Tax Centre

1050 Notre Dame Avenue

Sudbury ON P3A 0C1

Once I receive my first payment, can I assume I will receive my next payment 4 weeks later?

No, the renewal of payments will not be automatic. You must confirm your eligibility for each period for which you apply either online or by phone (1-833-966-2099).

If you are receiving your Benefit through Service Canada you must complete your EI Report Card to confirm your eligibility.

Maternity/Parental benefits

If I am planning on going on maternity/parental leave shortly am I eligible for the Canada Emergency Response Benefit? Why was I put on EI regular benefits rather than the CERB? Will this impact my eligibility for Employment Insurance maternity and/or parental benefits?

The Government of Canada is committed to addressing the situation experienced by some expectant mothers applying for the CERB and receiving regular EI benefits when they should have been receiving the CERB. Anyone entitled to the CERB should be getting the CERB.

We are also committed that being on the CERB will not affect an expectant mother's ability to collect EI maternity and parental benefits.

As way of background, Service Canada asks CERB applicants if they are pregnant and anticipating going on maternity/parental benefits to ensure that the claims are properly established with all the necessary information to allow the client to transition over to maternity / parental at the appropriate time without having to reapply.

Expectant mothers who lost their job and are eligible for EI prior to March 15th, should have received EI regular benefits, and when eligible, transition to EI maternity and parental benefits following the birth of their child.

The benefits will be paid at the rate established under EI rules.

Expectant mothers who lost their job and are eligible for EI after March 15th should receive the CERB (to a maximum of 16 weeks) and when eligible, transition to EI maternity and parental benefits following the birth of their child.

CERB benefits will be paid out at the rate of \$500/week.

An expectant mother could potentially claim EI regular benefits in between the end of CERB and the beginning of EI maternity and parental benefits.

Scheduled to start as of May 8th, women who should have been receiving the CERB will have their claims converted retroactively to the CERB.

Those who had been receiving less than the \$500 per week will receive a payment to get them up to the \$500.

Those who had been receiving more than the \$500 per week will not have any money clawed back, but will receive the \$500 per week flat rate from the time their claim is converted going forward.

The weeks for which they collect the CERB will not impact the number of weeks of maternity and parental benefits they may receive.

The maximum number of weeks of EI regular and maternity and standard parental benefits any claimant can receive is 50 weeks, or over a longer period for claimants who choose the extended parental benefits.

Whereas EI regular benefits count towards this 50-week maximum, CERB benefits do not.

In all cases, maternity and parental benefits will be paid at the rate established under EI rules.

If I am on maternity/parental benefits, am I eligible to apply for the CERB?

You cannot receive maternity or parental benefits at the same time as the Canada Emergency Response Benefit.

If you cannot return to work due to COVID-19 following your maternity/parental leave, you would be considered to have stopped working due to COVID-19. If you meet the other eligibility requirements you may receive the Canada Emergency Response Benefit.

Self-employed and Independent Workers

Are self-employed small business owners eligible for the CERB?

Yes provided they meet the eligibility criteria including that they stopped working due to COVID-19 and do not earn more than \$1000 in a period of at least 14 consecutive days in the first benefit period and for the entire four-week benefit period of any subsequent claim.

Small Business owners can receive income from their business in different ways, including as salary, business income or dividends. In determining their eligibility for the Canada Emergency Response Benefit:

Owners who take a salary from their business should consider their pre-tax salary;

Owners who rely on business income should consider their net pre-tax income (gross income less expenses);

<p>Owners who rely on dividend income should consider this as self-employment income provided it comes from non –eligible dividends (generally, those paid out of corporate income taxed at the small business rate).</p>
<p>Can someone qualify for CERB if they still have a small amount of income coming into their business account as a sole proprietor to pay some of their business expenses (commercial rent, utility costs, etc.) as long as they are not paying themselves any income from the business?</p>
<p>Yes. To be eligible for the Canada Emergency Response Benefit, you must have stopped working as a result of reasons related to COVID-19 and receive less than \$1,000 in employment or self-employment income for at least 14 consecutive days within the initial four-week period for which you apply. For subsequent periods, you cannot receive more than \$1,000 in employment or self-employment income for the entire four-week period.</p>
<p>Are Self-Employed Fishers eligible for the CERB?</p>
<p>Self-employed fishers are encouraged to apply for Employment Insurance fishing benefits.</p> <p>If a self-employed fisher does not meet the criteria to establish a new EI fishing benefits claim, or if they have exhausted their EI fishing benefits between December 29, 2019 and October 3, 2020 and are unable to work due to COVID-19, they may be eligible for the Canada Emergency Response Benefit, provided they meet the eligibility criteria.</p> <p>You cannot be in receipt of Employment Insurance benefits (including fishing benefits) and the Canada Emergency Response Benefit for the same period.</p>

Part-Time Workers

<p>I am a part-time worker who has seen a reduction in my hours as a result of COVID-19. Am I eligible for the CERB?</p>
<p>You may be eligible if you have stopped working because of COVID-19.</p> <p>When submitting your first claim, you cannot have earned more than \$1,000 in employment and/or self-employment income for a period of at least 14 or more consecutive days within the four-week benefit period of your claim.</p> <p>When submitting subsequent claims, you cannot have earned more than \$1,000 in employment and/or self-employment income for the entire four-week benefit period of your new claim.</p>

Students/Apprentices

<p>Am I eligible for the CERB if I am a student who was working part-time and lost my job for reasons related to COVID-19?</p>
<p>Yes, provided you lost your job as a result of reasons related to COVID-19 and meet the other eligibility criteria.</p>
<p>I lost my job but I am receiving bursaries and/or scholarships. Can I get the CERB?</p>

<p>Yes, provided you stopped working for reasons related to COVID-19 and meet the other eligibility criteria.</p> <p>Student loans and bursaries do not affect eligibility for the Canada Emergency Response Benefit.</p>
<p>Does the money I receive through bursaries and/or scholarships count toward the requirement for \$5000 in income?</p>
<p>No. Student loans and bursaries do not count toward the \$5000 in income.</p> <p>The income of at least \$5,000 may be from employment and/or self-employment. For those who are not eligible for Employment Insurance you may also include maternity and parental benefits under the Employment Insurance program and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan as part of the calculation for income.</p>
<p>Am I eligible for the CERB if I am in an apprenticeship program, receiving funding through the Employment Insurance Program, and lose my job as a result of COVID-19?</p>
<p>No, but you could be eligible to continue receiving your Employment Insurance benefits.</p>

Retired Persons

<p>Are people who lost their job but are receiving a pension eligible for the CERB?</p>
<p>Yes, provided you stopped working for reasons related to COVID-19 and meet the other eligibility criteria.</p> <p>Pension income does not affect eligibility to the Canada Emergency Response Benefit.</p>
<p>Does pension income count towards the \$5000 income requirement for the CERB?</p>
<p>No. Pension income does not count toward the \$5000 in income.</p> <p>The income of at least \$5,000 may be from employment and/or self-employment. For those who are not eligible for Employment Insurance you may also include maternity and parental benefits under the Employment Insurance program and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan as part of the calculation for income.</p>

Persons with disabilities

<p>Can I get the CERB if I am receiving disability benefits?</p>
<p>Yes, provided you stopped working for reasons related to COVID-19 and meet the other eligibility criteria.</p> <p>Disability benefits do not affect eligibility to the Canada Emergency Response Benefit.</p>
<p>Does the money I receive through my disability benefits count toward the requirement for \$5000 in income?</p>

No. Funding received through disability benefits does not count toward the \$5000 in income.

The income of at least \$5,000 may be from employment and/or self-employment. For those who are not eligible for Employment Insurance you may also include maternity and parental benefits under the Employment Insurance program and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan as part of the calculation for income.

Employment Insurance

Do I get a choice between collecting the EI CERB and collecting EI regular Benefits?

No. If you became eligible for Employment Insurance prior to March 15th, your claim will be processed under the pre-existing Employment Insurance rules.

If you became eligible for Employment Insurance regular or sickness benefits March 15th onward, your claim will be automatically processed through the Canada Emergency Response Benefit.

Will workers with open EI claims (which they established before March 15) be handled by the old rules even if they reactivate their claim after March 15th?

Yes. If you are already receiving Employment Insurance regular benefits, you will continue to receive these benefits until the end of your benefit period. You cannot exit the Employment Insurance system to apply for the Canada Emergency Response Benefit before the end of your Employment Insurance benefit period.

You also cannot get the Employment Insurance benefits and the Canada Emergency Response Benefit for the same period.

I am a seasonal worker who received EI regular benefits over the off-season and I have just exhausted my benefit entitlement, but I am unable to find work due to COVID-19—am I eligible for the CERB?

Yes. You are eligible for the Canada Emergency Response Benefit if you are a former Employment Insurance claimant who used up your entitlement to your Employment Insurance regular benefits between December 29, 2019 and October 3, 2020, and are unable to find work due to COVID-19.

The date for which you would potentially become eligible for the Canada Emergency Response Benefit would be the week following your last Employment Insurance benefit payment or March 15, 2020, whichever is most recent. You may not receive EI benefits and the Canada Emergency Response Benefit for the same period.

I was laid-off from my work prior to March 15, 2020 for reasons not related to COVID-19 and I have exhausted my EI regular benefits, but I am unable to find work due to COVID-19—am I eligible for the CERB?

Yes. You are eligible for the Canada Emergency Response Benefit if you are a former Employment Insurance claimant who used up your entitlement to your Employment Insurance regular benefits between December 29, 2019 and October 3, 2020, and are unable to find work due to COVID-19.

The date for which you would potentially become eligible for the Canada Emergency Response Benefit would be the week following your last Employment Insurance

<p>benefit payment or March 15, 2020, whichever is most recent. You may not receive EI benefits and the Canada Emergency Response Benefit for the same period.</p>
<p>Are individuals who are part of work-sharing agreements eligible for the CERB?</p> <p>No. Individuals who are part of work-sharing agreements are not eligible as you cannot be getting Employment Insurance Benefits and the Canada Emergency Response Benefit at the same time.</p> <p>Employers and workers can continue to enter into Work-Sharing agreements. The Canada Emergency Response Benefit has no impact on claims subject to Work-Sharing agreements. These claims continue to be processed using the standard rules for calculating Work-Sharing benefits.</p>
<p>Are individuals who are working while on claim eligible for the CERB if they lose their jobs for reasons related to COVID-19?</p> <p>You cannot be paid Employment Insurance benefits as part of working while on claim and the Canada Emergency Response Benefit for the same period.</p> <p>However, if you lose your job for reasons related to COVID-19 you will no longer be eligible for working while on claim. You may be eligible for the Canada Emergency Response Benefit provided you meet the eligibility criteria.</p>
<p>I am a fisher who received Employment Insurance fishing benefits over the off-season and I have just exhausted my benefit entitlement, but I am unable to find work due to COVID-19—am I eligible for the Canada Emergency Response Benefit?</p> <p>If a self-employed fisher does not meet the criteria to establish a new EI fishing benefits claim, or if they have exhausted their EI fishing benefits between December 29, 2019 and October 3, 2020 and are unable to work due to COVID-19, they may be eligible for the Canada Emergency Response Benefit, provided they meet the eligibility criteria.</p> <p>You may not receive Employment Insurance benefits (including fishing benefits) and the Canada Emergency Response Benefit for the same period.</p>
<p>Can employers use a Supplemental Unemployment Benefit (SUB) plan to increase their employee’s weekly earnings while they are unemployed and collecting the Canada Emergency Response Benefit?</p> <p>Given the simplified design of the Canada Emergency Response Benefit (CERB), the provisions that exist under the Employment Insurance (EI) system for employers to make additional payments to workers through SUB plans do not apply to employees who are receiving the CERB. Eligible individuals collecting the CERB receive \$2000 for a 4-week period and may earn up to \$1,000 in employment and/or self-employment income in each of their benefit periods from March 15, 2020 to October 3, 2020 while continuing to receive the CERB. Amounts received by individuals from any employer in excess of the \$1,000 threshold would create an obligation for the individuals to repay CERB amounts they received for the same benefit period.</p> <p>Employers that wish to do so may continue to submit a SUB plan to Service Canada. By registering a plan, employers can make payments to employees who are currently receiving EI regular or sickness benefits, and will also be prepared should employees need EI benefits at a future time.</p>

❖ Employment Insurance Summary

If you lost your job due to COVID-19, please apply for the CERB benefit through Service Canada. Eligible claimants will receive the Employment Insurance-Emergency Response Benefit (EI-ERB) of \$1000 bi-weekly. You can keep receiving this benefit for up to 16 weeks so long as you still meet eligibility criteria and you declare your eligibility through your bi-weekly EI reports.

Employment Insurance Eligibility: [Click here](#)

NOTE: Applying for CERB through Service Canada will not impact your EI entitlement. You retain your eligibility to receive your Employment Insurance after you stop receiving the Canada Emergency Response Benefit

Record of Employment

<https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/ei-roe.html>

Employers should use reason Code A (Shortage of work) as the reason for separation on the ROE. When the ROE is not submitted:

- In situations where fact-finding is required with the employer (i.e. a dismissal); this is the high-level process followed by agents:
 - The agent attempts to obtain the facts concerning the reason for separation by calling the employer. Two telephone attempts are made within 48 hours. Voicemails are left when the employer has one.
 - If the telephone attempts are unsuccessful, a letter is sent to the employer by mail asking to contact the agent. A delay of 10 days is provided.
 - If the employer does not contact the agent after those attempts, a decision is rendered with the facts on file, hence without the facts from the employer.
- For a situation where the ROE is missing to calculate the claim, and the client is requesting help in obtaining the ROE, this is the high-level process followed by agents:
 - The agents attempt to remind the employer of their obligation to submit an ROE by calling them. Two telephone attempts are made within 48 hours. Voicemails are left when the employer has one.
 - If the telephone attempts are unsuccessful, a letter is sent to the employer by mail asking them to submit the ROE. A delay of 10 days is provided.
 - As soon as the first letter is sent, the processing agents starts the interim ROE process to calculate the claim without the ROE and benefits may begin.
 - If the employer does not submit the ROE after the first letter, a second letter is sent by mail asking to submit the ROE. At this stage, the processing agent does not do a follow-up on the second letter. Instead, the file is referred to Integrity Services for them to follow-up with the employer.

The rules surrounding a **medical certificate** for these circumstances are as follows:

- Claimants placed in quarantine will not have to provide a medical certificate, if the quarantine is:
- Imposed on the claimant under the laws of Canada or a province

- Imposed on the claimant by a public health official for the health and safety of the public at large, or
- Recommended by such an official for health and safety of the public at large, and the claimant was asked by their employer, medical doctor, a nurse or a person in authority to place themselves under quarantine.
 - However, claimants who fall sick during the quarantine period and collect benefits beyond the period of quarantine will be required to obtain and retain a medical certificate, which is the current practice for all other sickness benefits claims. As these individuals would be under active medical care, getting a medical certificate is expected not to be problematic.

❖ Increasing the Canada Child Benefit

The Government is providing an extra \$300 per child through the Canada Child Benefit (CCB) for 2019-20. This will mean approximately \$550 more for the average family.

This benefit will be delivered as part of the scheduled CCB payment in May. Those who already receive the Canada Child Benefit do not need to re-apply.

Apply for the Canada Child Benefit: <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-apply.html>

❖ Temporary salary top-up for low-income essential workers

The Government is working with provinces and territories through a new transfer to cost-share a temporary top up to the salaries of low-income workers (those who earn less than \$2,500 per month on a full time basis), that the provinces and territories have deemed essential in the fight against COVID-19.

This will provide a much needed boost to those on the front-line in hospitals, those caring for seniors in long-term care facilities, those working so hard to make sure that there that is food on our shelves and tables, and others.

More details will be released shortly.

❖ Special Goods and Services Tax payment

For over 12 million low- and modest-income families, who may require additional help with their finances, the Government is providing a one-time special payment starting by April 9, 2020 through the Goods and Services Tax credit (GSTC). This will double the maximum annual GSTC payment amounts for the 2019-20 benefit year. The average boost to income for those benefitting from this measure will be close to \$400 for single individuals and close to \$600 for couples. There is no need to apply for this payment. If you are eligible, you will get it automatically.

❖ Income Support for Individuals Who Need It Most

To ensure that certain groups who may be vulnerable to the impacts of COVID-19 have the support they need, the Government is proposing targeted help by:

- Providing \$100 million to national, regional, and local organizations across Canada to:

- Purchase, transport and distribute food and other basic necessities
 - hire temporary help to fill volunteer shortages
 - implement safety measures, such as the purchase of personal protective equipment, to reduce the spread of COVID-19 among volunteers and clients.
 - These organizations – including but not limited to Food Banks Canada, Salvation Army, Second Harvest, Community Food Centres Canada, and Breakfast Club of Canada – will work with partners to meet the urgent food needs of Canadians.
- Providing \$305 million for a new distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit, and Métis Nation communities.
 - Providing the Reaching Home initiative with \$157.5 million to continue to support people experiencing homelessness during the COVID-19 outbreak. The funding could 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.
 - Supporting women and children fleeing violence, by providing up to \$50 million to women’s shelters and sexual assault centres to help with their capacity to manage or prevent an outbreak in their facilities. This includes funding for facilities in Indigenous communities.

❖ Mortgage Support

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. This includes permitting lenders to defer up to six monthly mortgage payments (interest and principal) for impacted borrowers. You are encouraged to visit your bank’s website for the latest information, rather than calling or visiting a branch.

Mortgage Default Management Tools

The Canada Mortgage and Housing Corporation (CMHC) and other mortgage insurers offer tools to lenders that can assist homeowners who may be experiencing financial difficulty. These include payment deferral, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements.

The Government, through CMHC, is providing increased flexibility for homeowners facing financial difficulties to defer mortgage payments on homeowner CMHC-insured mortgage loans. CMHC will permit lenders to allow payment deferral beginning immediately.

❖ Flexibility for Taxpayers

In order to provide greater flexibility to Canadians who may be experiencing hardships during the COVID-19 outbreak, the Canada Revenue Agency will defer the filing due date for the 2019 tax returns of individuals, including certain trusts.



- For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020. However, the Agency encourages individuals who expect to receive benefits under the GSTC or the Canada Child Benefit not to delay the filing of their return to ensure their entitlements for the 2020-21 benefit year are properly determined.

- For trusts, partnership and NR4 information having a taxation year ending on December 31, 2019, the return filing due date will be deferred until May 1, 2020.

- Administrative income tax actions required of taxpayers by the CRA that are due after March 18, 2020, can be deferred to June 1, 2020
- All taxpayers to defer, until after August 31, 2020, the payment of any income tax amounts that become owing before September 2020.

This relief would apply to tax balances due, as well as instalments, under Part I of the *Income Tax Act*. No interest or penalties will accumulate on these amounts during this period.

In order to reduce the necessity for taxpayers and tax preparers to meet in person during this difficult time, and to reduce administrative burden, effective immediately the Canada Revenue Agency will recognize electronic signatures as having met the signature requirements of the *Income Tax Act*, as a temporary administrative measure. This provision applies to authorization forms T183 or T183CORP, which are forms that are signed in person by millions of Canadians every year to authorize tax preparers to file taxes.

The Canada Revenue Agency is adapting its Outreach Program to support individuals during COVID-19. Through this service, the Canada Revenue Agency offers help to individuals to better understand their tax obligations and to obtain the benefits and credits to which they are entitled. Traditionally available in-person, this service is now available over the phone, and through webinar, where possible.

The Canada Revenue Agency fully expects that many community organizations are considering whether to significantly reduce or perhaps cancel the provision of services provided under the Community Volunteer Income Tax Program. Additional efforts to encourage individuals to file their tax and benefit returns electronically, or where possible, through the File My Return service, will be put forward.

❖ **What to do if the Canada Revenue Agency reviews your benefits based on your 2019 tax returns**

If you have received a letter from the CRA that includes a date to respond or asks for documents, no action is required from you at this time. Verification work is currently on hold and the CRA will re-contact you once the current COVID-19 measures are lifted.

If you are a benefit recipient whose payments have been stopped or adjusted after a validation review and you have sent in the requested documentation, your account will be processed on a priority basis.

It is important to note that, although reviews have been postponed, it does not prevent future actions or reviews from being completed. Benefit recipients will need to keep their supporting documents, in case they are selected for review in the future.

What if you fall victim to a CRA scam call?

For more information:

www.canada.ca/taxes-fraud-prevention



1 Contact CRA (1-800-959-8281) to confirm the legitimacy of the call. Don't use the phone number left in your voicemail.



2 Contact your local police service.



3 Contact your local financial institution.



4 Report the incident to the CRA at www.antifraudcentre.ca or 1-888-495-8501.

❖ Support for Seniors

One-time tax-free payment

A one-time tax-free payment of \$300 for seniors eligible for the Old Age Security (OAS) pension, with an additional \$200 for seniors eligible for the Guaranteed Income Supplement (GIS). This measure would give a total of \$500 to individuals who are eligible to receive both the OAS and the GIS.

Temporarily extending the Guaranteed Income Supplement Allowance payments

Temporarily extending GIS and Allowance payments if seniors' 2019 income information has not been assessed.

This will ensure that the most vulnerable seniors continue to receive their benefits when they need them the most. To avoid an interruption in benefits, seniors are encouraged to submit their 2019 income information as soon as possible and no later than by October 1, 2020.

Registered Retirement Income Funds

Reducing required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020, in recognition of volatile market conditions and their impact on many seniors' retirement savings. This will provide flexibility to seniors that are concerned that they may be required to liquidate their RRIF assets to meet minimum withdrawal requirements. Similar rules would apply to individuals receiving variable benefit payments under a defined contribution Registered Pension Plan.

Practical services: delivery of items and personal outreach

We are contributing \$9 million 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.

Immediate and essential services through the New Horizons for Seniors Program

Organizations who received funding under the 2019-2020 New Horizons for Seniors Program community-based stream will be able to use their funding to provide immediate and essential services to seniors impacted by COVID-19.

Activities can start immediately and can include:

- supporting seniors in staying connected with their community and family by providing electronic devices, virtual activities and remote tutorials;
- supporting the delivery of food and medication to self-isolated seniors at home;
- assisting seniors to undertake essential activities, such as visits to the doctor;
- hiring staff to replace a loss of a senior volunteer due to the outbreak;
- providing information to seniors regarding how to care for themselves during the pandemic.

❖ Support for Students and Recent graduates

Canada Emergency Student Benefit (CESB)

The Canada Emergency Student Benefit (CESB) will provide support to post-secondary students, recent post-secondary and high school graduates who are not be eligible for the Canada Emergency Response Benefit or Employment Insurance or unable to work due to COVID-19.

Eligible students would receive a flat-payment benefit of \$312.50 per week, or \$500 per week for eligible students with dependents or with permanent disabilities. The CESB is payable in four-week installments (i.e. \$1,250 or \$2,000 respectively).

This benefit would be available from May to August 2020. [APPLY HERE.](#)

Eligibility Requirements

To be eligible, an applicant must:

- Be a Canadian citizen, permanent resident, person registered as an Indian under the *Indian Act* or a protected person under Section 95(2) of the *Immigration and Refugee Protection Act*. International students are not eligible for the CESB, and
- Have been enrolled in a post-secondary educational program that leads to a degree, diploma or certificate, at any time between December 1, 2019 and August 31, 2020, or have graduated from secondary school in 2020 and applied for and intends to enroll in such a program that is scheduled to begin before February 1, 2021.
- For reasons related to COVID-19 and whether as an employee or in self-employment, be unable to work, seeking work and unable to find it, or working but being paid less than the specified amount (expected to be \$1,000 (before taxes)), during the four-week period for which applicant applies for the CESB, and
- Not receive income from employment or self-employment of more than the specified amount, Employment Insurance benefits, allowances or the CERB during the four-week period for which the applicant applies for the CESB.

Eligibility Period

The number of eligibility periods you can apply for and the total amount you can receive, depends on whether you're a graduating or post-secondary student, or a graduating high school student.

Post-secondary Students

The CESB is available to eligible post-secondary students, post-secondary graduates, and students who have recently left their post-graduate studies.

You can start applying during the May 10 to June 6 eligibility period. If your situation continues, you must re-apply for another 4-week eligibility period.

Eligibility periods for post-secondary students:

- May 10 to June 6, 2020
- June 7 to July 4, 2020
- July 5 to August 1, 2020
- August 2 to August 29, 2020

Graduating high school students

The CESB is only available to eligible students who:

- completed or expect to complete high school, or received, or expect to receive their high school equivalency in 2020
- applied for a post-secondary educational program that starts before February 1, 2021
- If you complete high school:

before June 7, 2020, your high school completion date must be before the start of the first eligibility period you are applying for

after June 7, 2020, you can only apply for 2 eligibility periods, starting from the July 5 to August 1 eligibility period

Applying for the CESB

The CESB will be delivered by the Canada Revenue Agency on specific days based on your eligibility.

1. Confirm you are correctly registered with CRA
 - a. Before you can apply for the CESB, you must call 1-800-959-8281 to register your Social Insurance Number (SIN) with the CRA.
 - b. You will not be able to apply for the CESB or set up direct deposit until you call.
2. Set-up Direct Deposit (payments arrive in 3 days; cheques take 10 days)
3. Go to Canada Emergency Student Benefit website to fill out questionnaire to determine which day you can apply. [APPLY HERE.](#)

How to keep getting payments

If you are able to work, you must be actively looking for a job to be eligible to receive the CESB. If you still cannot find work due to COVID-19, you can re-apply for each CESB eligibility period that you are eligible for.

The Canada Revenue Agency (CRA) may ask you to provide information later to verify that you have been looking for work during the eligibility period(s) that you have applied for, so it is important to keep track of your daily job search activities.

Registering with the Government of Canada Job Bank is an easy way for you to show that you are looking for work. Once registered, the Job Bank will notify you of current jobs available in your field and location, as well as jobs available in essential sectors. You can also use the Job Bank to find tips to help you update your resume and explore career options. By using the Job Bank, you can keep track of your job search activities in one place.

Re-apply for the CESB

To re-apply for the CESB, one of the following must still apply:

- you are unable to work due to COVID-19
- you are looking for, but cannot find work due to COVID-19
- you are currently working during the COVID-19 pandemic, but your income from employment and self-employment has been \$1,000 or less (before taxes) during the 4-week period you are applying for

If your situation continues, you can re-apply for another 4-week eligibility period.

Note: The CRA will verify that you are eligible to receive the CESB. If you apply for the CESB, but later find that you are not eligible, the CRA will contact you to make arrangements to repay any amounts you may owe.

Moratorium on loan

The following measures are being put in place to support student loan borrowers during COVID-19:

- Student loan repayment will be suspended until September 30th, 2020:
 - If you are registered for pre-authorized debit, they will be automatically stopped so **you do not have to do anything**.
 - If you are making payments by cheque or other means, **you are not required to make payments** during the suspension period.
 - If you want to continue making payments on your loan, you may do so by logging in to your secure NSLSC account and using the Make a Payment option or through online banking.
- Interest will not be charged to borrowers on their student loans from March 30th, 2020 to September 30th, 2020.

If your loan was issued by NL, NB, ON, SK or BC, this applies to both the federal and provincial portions of your student loan.

If your loan was issued by PEI, NS, AB or MB, NSLSC only administers the federal portion of your loan, and therefore, this applies to your Canada Student Loan only. However, your province may already have announced similar measures for the provincial portion of your loan; please contact the issuing province for more information.

Note: It may take some time for these measures to be applied to your NSLSC online account. As such, your student loan account may temporarily reflect incorrect information.

How does the suspension affect you if:

You are still in school

The suspension does not impact your loan since you have no payment to make and interest does not accumulate while you are in-study.

You are in your six-month non-repayment period

Payments are never required during the non-repayment period.

- The non-repayment period is already interest-free for Canada, BC and NL loans;
- Interest accrues on the provincial portion of the loan for ON, NB and SK; however, between March 30th and September 30th, ON, NB and SK loans will be interest-free.

If your non-repayment period is set to end during the suspension period, payments and interest will automatically be suspended until September 30th and you will start repaying your loan in October 2020.

You have already started to repay your loan

You do not have to do anything; your loan will be interest and payment free until September 30th and you will resume repaying your loan in October 2020. We will provide further information over the coming weeks on repayment options for October.

Canada Summer Jobs Program (Temporary)

The Canada Summer Jobs program provides opportunities for youth aged 15 to 30 to develop and improve their skills within the not-for-profit, small business, and public sectors, and supports the delivery of key community services.

We are making temporary changes to the Canada Summer Jobs program will allow for employers to:

- Receive an increased wage subsidy, so that private and public sector employers can also receive up to 100 per cent of the provincial or territorial minimum hourly wage for each employee;
- Extend the end date for employment to February 28, 2021;
- Adapt their projects and job activities;
- Hire staff on a part-time basis.

Canada Student Service Grant (CSSG)

The Government is launching the Canada Student Service Grant (CSSG), which will help students gain valuable work experience and skills while they help their communities during the COVID-19 pandemic.

For students who choose to do national service and serve their communities, the new CSSG will provide up to \$5,000 for their education in the fall.

More details will be made available on the “I Want to Help” platform soon.

Financial Support for Businesses

❖ Canada Emergency Commercial Rent Assistance (CECRA)

This program will lower rent by 75 per cent for small businesses that have been affected by COVID-19.

The program will provide forgivable loans to qualifying commercial property owners to cover 50% of three monthly rent payments that are payable by eligible small business tenants who are experiencing financial hardship during April, May, and June.

The loans will be forgiven if the mortgaged property owner agrees to reduce the small business tenants' rent by at least 75% under a rent forgiveness agreement, which will include a term not to evict the tenant while the agreement is in place. The small business tenant would cover the remainder, up to 25% of the rent.

Impacted small business tenants are businesses paying less than \$50,000 per month in rent and who have temporarily ceased operations or have experienced at least a 70% drop in pre-COVID revenues. This support will also be available to non-profit and charitable organizations.

It is expected that CECRA will be operational by mid-May, and further details will be announced soon.

❖ Canada Emergency Business Account (CEBA)

This program will provide up to \$25 billion to eligible financial institutions so they can provide interest-free loans of up to \$40,000 to small businesses and not-for-profits to help cover their operating costs during a period where their revenues have been temporarily reduced.

To qualify, these organizations will need to demonstrate they paid **between \$20,000 to \$1.5 million** in total payroll in 2019. Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25 percent (up to \$10,000).

Small businesses and not-for-profits should contact their financial institution to apply for these loans.

***NEW UPDATE* Businesses with a payroll less than \$20,000 can now apply.**

Eligibility Requirements

- The Borrower is a Canadian operating business in operation as of March 1, 2020.
- The Borrower has a federal tax registration.
- The Borrower's total employment income paid in the 2019 calendar year was between Cdn. \$20,000 and Cdn.\$1,500,000.
- The Borrower has an active business chequing/operating account with the Lender, which is its primary financial institution. This account was opened on or prior to March 1, 2020 and was not in arrears on existing borrowing facilities, if applicable, with the Lender by 90 days or more as at March 1, 2020.
- The Borrower has not previously used the Program and will not apply for support under the Program at any other financial institution.
- The Borrower acknowledges its intention to continue to operate its business or to resume operations.

- The Borrower agrees to participate in post-funding surveys conducted by the Government of Canada or any of its agents.

***UPDATE* applicants with payroll lower than \$20,000 would need:**

- a business operating account at a participating financial institution; and
- a Canada Revenue Agency business number, and to have filed a 2018 or 2019 tax return; and
- eligible non-deferrable expenses between \$40,000 and \$1.5 million (eligible non-deferrable expenses could include costs such as rent, property taxes, utilities, and insurance).

Borrowers excluded from the CEBA

Per the requirements of the Program, as set out by the Government of Canada, the Borrower confirms that:

- 1) It is not a government organization or body, or an entity owned by a government organization or body;
- 2) It is not a union, charitable, religious or fraternal organization or entity owned by such an organization or if it is, it is a registered T2 or T3010 corporation that generates a portion of its revenue from the sales of goods or services;
- 3) It is not an entity owned by individual(s) holding political office; and
- 4) It does not promote violence, incite hatred or discriminate on the basis of sex, gender, sexual orientation, race, ethnicity, religion, culture, region, education, age or mental or physical disability.

Restrictions on use of CEBA funds

The funds from this loan shall only be used by the Borrower to pay non-deferrable operating expenses of the Borrower including, without limitation, payroll, rent, utilities, insurance, property tax and regularly scheduled debt service, and may not be used to fund any payments or expenses such as prepayment/refinancing of existing indebtedness, payments of dividends, distributions and increases in management compensation.

❖ Small and Medium-sized Enterprise Loan and Guarantee

This program will enable up to \$40 billion in lending, supported through Export Development Canada and Business Development Bank, for guaranteed loans when small businesses go to their financial institutions to help weather the impacts of COVID-19. This is intended for small and medium-sized companies that require greater help to meet their operational cash flow requirements.

- Export Development Canada will provide guarantees to financial institutions so that they can issue new operating credit and cash flow term loans of up to \$6.25 million to small and medium-sized businesses. These loans will be 80 per cent guaranteed by Export Development Canada, to be repaid within one year.
- Small and medium-sized businesses can also get support through a new Co-Lending Program that will bring the Business Development Bank of Canada together with financial institutions to co-lend term loans to these businesses for their operational cash flow requirements. Eligible businesses may obtain incremental credit amounts of up to \$6.25 million through the program, which will be risk-shared at 80 per cent between the Business Development Bank of Canada and the financial institutions.

Eligible financial institutions will conduct the underwriting and funding directly for customers.

❖ **Business Credit Availability Program (BCAP)**

The **Business Credit Availability Program (BCAP)** will allow the Business Development Bank of Canada (BDC) and Export Development Canada (EDC) to provide more than \$10 billion of additional support, largely targeted to small and medium-sized businesses.

Get up to \$100,000 through a completely online application process. Postpone capital payment for the first 6 months and repay your loan over 5 years. Interest rate of 5.05% (variance ranging between 1% and 12%).

[Click here for Terms and Conditions](#)

[Click here to apply now](#)

Note: "The Small Business Loan is offered at BDC's Floating Base Rate of 5.05% (effective March 17, 2020) plus a variance ranging between 1% and 12%, which is confirmed once the loan is approved. The interest rate is subject to change without notice."*

Working Capital Loan

Apply for additional funds to bridge cash flow gaps and support operations.

[Click here to learn more](#)

Purchase Order Financing

Cover up to 90% of a Purchase Orders(PO) amount with shorter term financing options.

[Click here to apply](#)

Advisory Services for Financial Management and Operations

For more information and support, please contact a BDC representative:

Call: 1-877-232-2269 (Mon-Fri 7:30am to 8:00pm ET / Sat-Sun 9:00am to 5:00pm ET)

Submit an online inquiry by clicking [here](#).

❖ **Export Development Canada support**

EDC is here to help Canadian exporters. For all inquiries, please contact an EDC Trade Advisor:

- **Email: tradeadvisor-conseiller@edc.ca**
- **Call: 1-800-229-0575 (9am to 5pm ET)**
- **Submit an online inquiry by clicking [here](#).**

❖ **Large Employer Emergency Financing Facility (LEEFF)**

The LEEFF program will be open to large for-profit businesses – with the exception of those in the financial sector – as well as certain not-for-profit businesses, such as airports, with annual revenues generally in the order of \$300 million or higher.

To qualify, eligible businesses must be seeking financing of about \$60 million or more, have significant operations or workforce in Canada, and not be involved in active insolvency proceedings.

This program will be delivered by the Canada Development Investment Corporation (CDEV), in cooperation with Innovation, Science and Economic Development Canada and the Department of Finance.

More details will be available soon.

CANADA EMERGENCY WAGE SUBSIDY (CEWS)

Who is eligible?

- Employers with a 15% loss in March gross revenue due to COVID-19
- Employers with a 30% loss in April/May gross revenue due to COVID-19
- Individuals, corporations, partnerships of eligible employers, non-profit organizations and charities

TO LEARN MORE VISIT:
canada.ca/en/department-finance/economic-response-plan/wage-subsidy

❖ The Canada Emergency Wage Subsidy (CEWS)

UPDATE: The Canada Emergency Wage Subsidy is now extended to August 29.

To support businesses that are facing revenue losses and to help prevent lay-offs, the government is proposing to provide eligible employers a temporary wage subsidy for a period of three months. The number of employees will not determine whether or not you get this support.

The subsidy will be equal to 75% of remuneration paid that period, up to 12 weeks, retroactive to March 15, 2020.

This subsidy would be available to eligible employers that see a drop of at least 15 per cent of their revenue in March 2020 and 30 per cent for the following months (see Eligible Periods below). In applying for the subsidy, employers would be required to attest to the decline in revenue.

All eligible employers are encouraged to rehire employees as quickly as possible and to apply for the Canada Emergency Wage Subsidy if they are eligible. To ensure that the Canada Emergency Response Benefit (CERB) applies as intended, the Government will consider implementing an approach to limit duplication. This could include a process to allow individuals rehired by their employer during the same eligibility period to cancel their CERB claim and repay that amount.

Eligible employers include individuals, taxable corporations, and partnerships consisting of employers as well as non-profit organizations and registered charities who have an existing business number and payroll program account with the CRA on March 18, 2020 and who pay salary, wages, bonuses, or other remuneration to an employee.

Apply for the CEWS: [click here](#) (Applications are now open)

Calculating Revenues

An employer's revenue for this purpose would be its revenue in Canada earned from arm's-length sources. Revenue would be calculated using the employer's normal accounting method, and would exclude revenues from extraordinary items and amounts on account of capital.

The government is clarifying that employers would be allowed to calculate their revenues under the accrual method or the cash method, but not a combination of both. Employers would select an accounting method when first applying for the CEWS and would be required to use that method for the entire duration of the program.

For registered charities and non-profit organizations, the calculation will include most forms of revenue, excluding revenues from non-arm's length persons. These organizations would be allowed to choose whether or not to include revenue from government sources as part of the calculation. Once chosen, the same approach would have to apply throughout the program period.

Amount of Subsidy

The subsidy amount for a given employee on eligible remuneration paid between March 15 and August 29, 2020 would be the greater of:

- 75 per cent of the amount of remuneration paid, up to a maximum benefit of \$847 per week; and
- the amount of remuneration paid, up to a maximum benefit of \$847 per week or 75 per cent of the employee's pre-crisis weekly remuneration, whichever is less.
- Further guidance with respect to how to define pre-crisis weekly remuneration for a given employee will be provided in the coming days.

In effect, employers may be eligible for a subsidy of up to 100 per cent of the first 75 per cent of pre-crisis wages or salaries of existing employees. These employers would be expected where possible to maintain existing employees' pre-crisis employment earnings.

- Employers will also be eligible for a subsidy of up to 75 per cent of salaries and wages paid to new employees.
- Eligible remuneration may include salary, wages, and other remuneration. These are amounts for which employers would generally be required to withhold or deduct amounts to remit to the Receiver General on account of the employee's income tax obligation. However, it does not include severance pay, or items such as stock option benefits or the personal use of a corporate vehicle.
- A special rule will apply to employees that do not deal at arm's length with the employer. The subsidy amount for such employees will be limited to the eligible remuneration paid in any pay period between March 15 and June 6, 2020, up to a maximum benefit of \$847 per week or 75 per cent of the employee's pre-crisis weekly remuneration.
- There would be no overall limit on the subsidy amount that an eligible employer may claim.
- Employers must make their best effort to top-up employees' salaries to bring them to pre-crisis levels.

Refund for Certain Payroll Contributions

The Government is proposing to expand the CEWS by introducing a new 100 per cent refund for certain employer-paid contributions to Employment Insurance, the Canada Pension Plan, the Quebec Pension Plan, and the Quebec Parental Insurance Plan. This refund would cover 100 per cent of employer-paid contributions for eligible employees for each week throughout which those employees are on leave with pay and for which the employer is eligible to claim for the CEWS for those employees.

This refund would not be available for eligible employees that are on leave with pay for only a portion of a week.

This refund would not be subject to the weekly maximum benefit per employee of \$847 that an eligible employer may claim in respect of the CEWS. There would be no overall limit on the refund amount that an eligible employer may claim.

For greater certainty, employers would be required to continue to collect and remit employer and employee contributions to each program as usual. Eligible employers would apply for a refund, as described above, at the same time that they apply for the CEWS.

Eligible Periods

Eligibility would generally be determined by the change in an eligible employer's monthly revenues, year-over-year, for the calendar month in which the period began.

The government is announcing that all employers would be allowed to calculate their change in revenue using an alternative benchmark to determine their eligibility. This would provide more flexibility to employers for which the general approach may not be appropriate, including high-growth firms, sectors that faced difficulties in 2019, non-profits and charities, as well as employers established after February 2019. Under this alternative approach, employers would be allowed to compare their revenue using an average of their revenue earned in January and February 2020. Employers would select the general year-over-year approach or this alternative approach when first applying for the CEWS and would be required to use the same approach for the entire duration of the program.

- ABC Inc. is a start-up that started its operations last September. It reported revenues of \$100,000 in January and \$140,000 in February, for a monthly average of \$120,000. In March, its revenues dropped to \$90,000. Because revenues in March are 25 per cent lower than \$120,000, ABC inc. would be eligible for the CEWS for the first claiming period. To be eligible for the following claiming period, ABC Inc. revenues would have to be \$84,000 or less for the month of April (that is, 30 per cent lower than \$120,000).

The amount of wage subsidy (provided under the [COVID-19 Economic Response Plan](#)) received by the employer in a given month would be ignored for the purpose of measuring year-over-year changes in monthly revenues.

- For example, if revenues in March 2020 were down 50 per cent compared to March 2019, the employer would be allowed to claim the Canadian Emergency Wage Subsidy (as calculated above) on remuneration paid between March 15 and April 11, 2020.
- Alternatively, this employer could use its average revenue from the months of January and February 2020, instead of March 2019, to determine if it is eligible for the CEWS.

- Once an approach is chosen, the employer would have to apply it throughout the program period.
- The table below outlines each claiming period, the required reduction in revenue and the reference period for eligibility.

Eligible Period			
	Claiming period	Require Reduction in revenue	Reference period for eligibility
Period 1	March 15 – April 11	15%	March 2020 over: <ul style="list-style-type: none"> • March 2019 or • Average of January and February 2020
Period 2	April 12 – May 9	30%	Eligible for Period 1 or April 2020 over: <ul style="list-style-type: none"> • April 2019 • Average of January and February 2020
Period 3	May 10 – June 6	30%	Eligible for Period 2 or May 2020 over: <ul style="list-style-type: none"> • May 2019 • Average of January and February 2020

Eligible employees

An eligible employee is an individual who is employed in Canada.

Eligibility for the CEWS of an employee’s remuneration, will be limited to employees that have been without remuneration for more than 14 consecutive days in the eligibility period, i.e., from March 15 to April 11, from April 12 to May 9, and from May 10 to June 6. Further details on CEWS extension to August 29 is forthcoming.

This rule replaces the previously announced restriction that an employer would not be eligible to claim the CEWS for remuneration paid to an employee in a week that falls within a 4-week period for which the employee is eligible for the Canadian Emergency Response Benefit.

How to Apply

Eligible employers would be able to apply for the Canada Emergency Wage Subsidy through the Canada Revenue Agency’s *My Business Account* portal as well as a web-based application. Employers would have to keep records demonstrating their reduction in arm’s-length revenues and remuneration paid to employees. More details about the application process will be made available shortly.

Ensuring Compliance

In order to maintain the integrity of the program and to ensure that it helps Canadians keep their jobs, the employer would be required to repay amounts paid under the Canada Emergency Wage Subsidy if they do not meet the eligibility requirements and pay their employees accordingly.

The penalties may include fines or even imprisonment. In addition, anti-abuse rules will be proposed to ensure that the subsidy is not inappropriately obtained and to ensure that employees are paid the amounts they are owed.

Employers that engage in artificial transactions to reduce revenue for the purpose of claiming the CEWS would be subject to a penalty equal to 25 per cent of the value of the subsidy claimed, in addition to the requirement to repay in full the subsidy that was improperly claimed.

Interaction with the Canadian Emergency Response Benefit (CERB)

An employer would not be eligible to claim the Canada Emergency Wage Subsidy for remuneration paid to an employee in a week that falls within a 4-week period for which the employee is eligible for the Canadian Emergency Response Benefit.

Employers who are not eligible for the Canada Emergency Wage Subsidy would still be able to furlough employees who will receive up to \$2,000 a month.

Interaction with the Work-Sharing Program

An extension of the maximum duration of the Work-Sharing program has increased from 38 weeks to 76 weeks for employers affected by COVID-19. This measure will provide income support to employees eligible for Employment Insurance who agree to reduce their normal working hours because of developments beyond the control of their employers.

For employers and employees that are participating in a Work-Sharing program, EI benefits received by employees through the Work-Sharing program will reduce the benefit that their employer is entitled to receive under the CEWS.

Government Assistance

The usual treatment of tax credits and other benefits provided by the government would apply. As a consequence, the wage subsidy received by an employer would be considered government assistance and be included in the employer's taxable income.

Assistance received under either wage subsidy would reduce the amount of remuneration expenses eligible for other federal tax credits calculated on the same remuneration.

❖ Temporary Business Wage Subsidy (10%)

On March 18, 2020, the Prime Minister announced a temporary 10% wage subsidy. Organizations that do not qualify for the Canada Emergency Wage Subsidy may qualify for the previously announced wage subsidy of 10% of remuneration paid from March 18 to before June 20, 2020.

For employers that are eligible for both the Canada Emergency Wage Subsidy and the 10 per cent wage subsidy for a period, any benefit from the 10 % wage subsidy for remuneration paid in a specific period would generally reduce the amount available to be claimed under the Canada Emergency Wage Subsidy in that same period.

The subsidy will be equal to 10% of remuneration paid during that period, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer. Businesses will be able to benefit immediately from this support by reducing their remittances of income tax withheld on their employees' remuneration. Once a business calculates the subsidy, they can reduce their current remittance of federal, provincial, or territorial income tax that they send to the CRA by the amount of the subsidy.

For example, if you calculated a subsidy of \$2,050, you would reduce your current remittance of federal, provincial, or territorial income tax by \$2,050. You could continue

reducing future income tax remittances, up to the maximum of \$25,000, for all remuneration paid before June 20, 2020.

Important: You cannot reduce your remittance of Canada Pension Plan contributions or Employment Insurance premiums.

Link to Q&A on 10% wage subsidy - <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.htm>

❖ Comparison of the Two Wage Subsidy Programs

	The 10% Wage Subsidy	Canada Emergency Wage Subsidy
Coverage period	90 days (March 18 to June 19)	12 weeks (March 15 to June 6)
Rate	10% of the wages of each employee	75% of the wages of each employee
Wages baseline	The 10% subsidy is calculated based on how much the employee receives in wages in the current period.	The 75% subsidy is calculated based on the amount “normally earned by employees”. Eligible remuneration may include salary, wages, and other remuneration like taxable benefits. These are amounts for which employers would generally be required to withhold or deduct amounts to remit to the Receiver General on account of the employee’s income tax obligation. However, it does not include severance pay, stock option benefits or the personal use of a corporate vehicle.
Maximum subsidy per employee	\$1,375	\$10,164
Maximum subsidy per employer	\$25,000	No limit
Eligible businesses	Businesses eligible for the Small Business Deduction Not-for-profit organizations Charities	Any employer, except the public sector Must see a drop of least 15 per cent of revenue in March 2020 and 30 per cent for the following months (see Eligible Periods). In applying for the subsidy,

		employers would be required to attest to the decline in revenue.
Top-up required?	Yes, legislation suggests that it would be.	No, but the employer will have to attest they are doing everything they can to try.
Mechanism	The subsidy is a deduction on the corporation's remittances to the CRA.	Online through CRA's <i>My Business Account</i> portal, soon to be launched.

❖ Work-Sharing Program

Work-Sharing (WS) is an adjustment program designed to help employers and employees avoid layoffs when there is a temporary reduction in the normal level of business activity that is beyond the control of the employer. The measure provides income support to employees eligible for Employment Insurance benefits who work a temporarily reduced work week while their employer recovers.

Work-Sharing is a three-party agreement involving employers, employees and Service Canada. Employees on a Work-Sharing agreement must agree to a reduced schedule of work and to share the available work over a specified period of time. An application for a Work-Sharing agreement must be submitted a minimum of 30 days prior to the requested start date.

Downturn in business due to COVID-19 (2019 novel coronavirus)

Effective March 15, 2020 to March 14, 2021, the Government of Canada is introducing the following temporary special measures:

- extend the maximum duration of WS agreements from the current 38 weeks to 76 weeks
- waive the mandatory waiting period between agreements, and
- ease recovery plan requirements for the duration of the WS agreement

WS temporary special measures are only available to employers either directly or indirectly experiencing a downturn in business due to COVID-19.

Measure available to employers

If an employer's agreement is signed between March 15, 2020 and March 14, 2021 (with an agreement start date no later than March 14, 2021) or begins or ends between March 15, 2020 and March 14, 2021, then they may be eligible for a 38-week extension for a total of 76 weeks.

If an employer's agreement ended between June 23, 2019 and March 13, 2020 and are currently in their mandatory cooling-off period, then they may be eligible to waive the mandatory waiting period, and apply for a new agreement with a maximum possible duration of 76 weeks.

Eligibility

To be eligible for a WS agreement, your business must:

- be experiencing a recent decline in business activity of at least 10%

- be experiencing a recent decline in business activity directly or indirectly related to the impact of COVID-19, the downturn in the forestry and steel and aluminum sectors demonstrate that the shortage of work is temporary, beyond your control and not a cyclical/recurring slowdown
- demonstrate that the shortage of work is temporary, beyond your control and not a cyclical/recurring slowdown
- be a year-round business in Canada for at least two years
- be a private business, a publicly held company or a not-for-profit organization
- have at least two employees in the WS unit
- be willing to implement a recovery plan to support the on-going operations and viability of the business

Access the [Work-Sharing temporary special measures](#) page to find out if you are eligible for temporary special measures and the application forms.

Apply for the Work-Sharing Program: <https://www.canada.ca/en/employment-social-development/services/work-sharing/apply.html>

You can submit your application to the Western Canada desk (EDSC.WT.WS-TP.ESDC@servicecanada.gc.ca)

For more information on the Work-Sharing Program, call the following toll-free number: 1-800-367-5693 (TTY: 1-855-881-9874).

❖ Flexibility for Businesses and Charities Filing Taxes

The Canada Revenue Agency will allow all businesses to defer, until after August 31, 2020, the payment of any income tax amounts that become owing before September 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the *Income Tax Act*. No interest or penalties will accumulate on these amounts during this period.

The Canada Revenue Agency will not contact any small or medium (SME) businesses to initiate any post assessment GST/HST or Income Tax audits for the next four weeks. For the vast majority of businesses, the Canada Revenue Agency will temporarily suspend audit interaction with taxpayers and representatives.

The Liaison Officer service offers help to owners of small businesses to understand their tax obligations. Traditionally available in-person, this service is now available over the phone and will be customizing information during these challenging times by ensuring small businesses are aware of any changes such as filing and payment deadlines, proactive relief measures, etc.

All charities with a Form T3010 due between March 18, 2020 and December 31, 2020 have had their filing deadline extended to December 31, 2020.

❖ Supporting Financial Market Liquidity

As a further proactive and coordinated measure to bolster the financial system and the Canadian economy, the government announced on March 16 that it is launching an Insured Mortgage Purchase Program (IMPP). Under this program, the government will purchase up to \$50 billion of insured mortgage pools through the Canada Mortgage and Housing Corporation (CMHC). This action will provide long-term stable funding to banks and mortgage lenders, help facilitate continued lending to Canadian consumers and

businesses, and add liquidity to Canada's mortgage market. Details of the terms of the purchase operations will be provided to lenders by CMHC later this week.

The IMPP enhances the already substantial set of measures announced on March 13 to support the economy and the financial system. CMHC stands ready to further support liquidity and the stability of the financial markets through its mortgage funding programs as necessary.

Further, the Bank of Canada has announced that it will adjust its market liquidity operations to maintain market functioning and credit availability during the current period of uncertainty in which conditions are evolving rapidly.

The Bank of Canada also announced that it will broaden eligible collateral for its term repo facility to include the full range of collateral eligible under the Standing Liquidity Facility, with the exception of the non-mortgage loan portfolio. This expansion of eligible collateral will provide support to funding conditions for financial institutions by providing a backstop to regular private funding.

The Bank also announced that it stands ready, as a proactive measure, to provide support to the Canada Mortgage Bond (CMB) market so that this important funding market continues to function well. This would include, as required, purchases of CMBs in the secondary market. Similar to the [increase in Government of Canada bond buybacks](#), this will support market liquidity and price discovery.

❖ **Deferral of Sales Tax Remittance and Customs Duty Payments**

The Government is deferring Goods and Services Tax/Harmonized Sales Tax (GST/HST) remittances and customs duty payments to June 30, 2020 for businesses included those self-employed.

The GST/HST applies to sales of most goods and services in Canada and at each stage of the supply chain. Vendors must collect the GST/HST and remit it (net of input tax credits) with their GST/HST return for each reporting period.

Vendors with annual sales of more than \$6 million remit and report monthly, and those with annual sales of \$1.5 million to \$6 million are able to remit and report on a quarterly basis (or monthly if they choose to). Small vendors can report annually.

The GST/HST amounts collected are generally due by the end of the month following the vendor's reporting period: e.g., for a monthly filer, the GST/HST amounts collected on its February sales are due by the end of March.

Extended deadline until June 30, 2020 for the time that:

- Monthly filers have to remit amounts collected for the February, March and April 2020 reporting periods;
- Quarterly filers have to remit amounts collected for the January 1, 2020 through March 31, 2020 reporting period; and
- Annual filers, whose GST/HST return or instalment are due in March, April or May 2020, have to remit amounts collected and owing for their previous fiscal year and installments of GST/HST in respect of the filer's current fiscal year.

Businesses in need of information about their particular obligations may contact the Canada Revenue Agency or refer to its website.

Additional updates:

- Administrative income tax actions required of taxpayers by the CRA that are due after March 18, 2020, can be deferred to June 1, 2020
- Collections activities on new debts will be suspended until further notice, and flexible payment arrangements will be available
- Banks and employers do not need to comply or remit on any existing requirement to pay (RTP) during this time

❖ Deferral of Customs Duty and Sales Tax for Importers

Payment deadlines for statements of accounts for March, April, and May are being deferred to June 30, 2020.

Imported goods by businesses are generally subject to the GST, at a rate of 5 per cent, as well as applicable customs duties, which vary by product and country of origin. While the vast majority of imports enter Canada duty-free, some tariffs remain, especially on consumer goods.

Businesses in need of information about their particular accounting and payment obligations on imported goods may contact the Canada Border Services Agency for more details.

***NEW* Waiving tariffs on certain medical goods**

The Government is waiving tariffs on certain medical goods, including PPE such as masks and gloves.

This will reduce the cost of imported PPE for Canadians, help protect workers, and ensure our supply chains can keep functioning well.

[Click here for more details](#)

❖ Small and Medium Sized Businesses

Regional Relief and Recovery Fund

The government is providing \$962 million through the Regional Relief and Recovery Fund (RRRF) to help more businesses and organizations in sectors such as manufacturing, technology, tourism and others that are key to the regions and to local economies. This fund is specifically targeted to those that may require additional help to recover from the COVID-19 pandemic, but have been unable to access existing support measures.

Apply to the RRRF through your Local Regional Development Agency: [click here](#)

Young Entrepreneurs

The government is providing \$20.1 million in support for Futurpreneur Canada to continue supporting young entrepreneurs across Canada who are facing challenges due to COVID-19. The funding will allow Futurpreneur Canada to provide payment relief for its clients for up to 12 months.

[Click here to learn about Futurpreneur Canada](#)

Women Entrepreneurs

The government is providing \$15 million in new funding through the Women Entrepreneurship Strategy (WES). This funding will be available to existing WES Ecosystem Fund recipient organizations, enabling these third-party organizations to provide timely support and advice to women entrepreneurs facing hardship due to the COVID-19 pandemic.

[Click here](#) to learn more about the WES Ecosystem Fund

❖ **Additional Links for Employers**

Coronavirus and small business: keeping you and your employees safe
<https://www.cfib-fcei.ca/en/tools-resources/covid-19-coronavirus-business>

Coronavirus disease (COVID-19): Resources for Canadian businesses
<https://www.tradecommissioner.gc.ca/campaign-campagne/ressources-entreprises-COVID-19-business-resources.aspx?lang=eng>

Support for entrepreneurs impacted by the coronavirus COVID-19
<https://www.bdc.ca/en/pages/special-support.aspx?special-initiative=covid19>

Questions regarding an employer's obligations to their employees
<https://www.cfib-fcei.ca/en/tools-resources/covid-19-coronavirus-business>

How to cope with the impacts of COVID-19 on your business
<https://www.bdc.ca/en/articles-tools/entrepreneur-toolkit/webinars/pages/how-cope-impacts-covid-19-on-your-business.aspx>

Financial Support for Sectors

❖ **Cultural, heritage and sports**

The Government is establishing a \$500 million COVID-19 Emergency Support Fund for cultural, heritage and sport organizations that will help address the financial needs of affected organizations so they can continue to support artists and athletes.

More information: [click here](#)

❖ **Agriculture, agri-food, aquaculture, fisheries**

Keeping workers in the food supply chain safe

The Government is providing \$50 million to help farmers, fish harvesters, and all food production and processing employers, put in place the measures necessary to follow the mandatory 14-day isolation period required of all workers arriving from abroad.

The Government will provide support of \$1,500 for each temporary foreign worker, to employers or those working with them to ensure requirements are fully met. The funding is conditional on employers not being found in violation of the mandatory isolation.

An exemption was made for temporary foreign workers from travel restrictions to Canada, along with other foreigners with student and work visas, provided they adhere to a strict 14-day isolation protocol upon arrival.

Increasing Credit Availability

Farm Credit Canada will provide an additional \$5 billion in lending to producers, agribusinesses, and food processors. This will offer increased flexibility to farmers who face cashflow issues and to processors who are impacted by lost sales, helping them remain financially sound during this difficult time.

Canadian Seafood Stabilization Fund

6.25 million to help businesses:

- access short-term financing to pay for maintenance and inventory costs;
- add storage capacity for unsold product;
- comply with new health and safety measures for workers;
- support new manufacturing/automated technologies to improve productivity and quality of finished seafood products; and,
- adapt products to respond to changing requirements and new market demands.

Increasing Dairy Commission Borrowing Limit

- The Canadian Dairy Commission's borrowing limit will increase by \$200 million to support costs associated with the temporary storage of cheese and butter to avoid food waste.

Fish Harvester Benefit and Grant

\$267.6 million will be provided to those that experience fishing income declines of greater than 25% in the 2020 tax year, compared with a reference period to be identified.

This measure covers 75% of fishing income losses beyond a 25% income decline threshold, up to a maximum individual entitlement equivalent to what is provided under the Canada Emergency Wage Subsidy (\$847 per week for up to 12 weeks).

Fish Harvester Grant, a program worth up to \$201.8 million. The program would provide non-repayable support of up to \$10,000 to self-employed fish harvesters with a valid fishing licence. Size of the non-repayable support will vary depending on the level of fish harvesters' historic revenue.

❖ Non-Profit and Charitable

Emergency Community Support Fund

The Government invested \$350 million to support vulnerable Canadians through charities and non-profit organizations that deliver essential services to those in need.

The investment will flow through national organizations that have the ability to get funds quickly to local organizations that serve vulnerable populations. It will support a variety of activities, such as:

- increasing volunteer-based home deliveries of groceries and medications
- providing transportation services, like accompanying or driving seniors or persons with disabilities to appointments
- scaling up help lines that provide information and support
- helping vulnerable Canadians access government benefits
- providing training, supplies, and other required supports to volunteers so they can continue to make their invaluable contributions to the COVID-19 response

- replacing in-person, one-on-one contact and social gatherings with virtual contact through phone calls, texts, teleconferences, or the Internet

Community organizations will be able to apply for funds through these national partners or their local entities. Community organizations should check the websites of the United Way Centraide Canada, the Canadian Red Cross and Community Foundations of Canada to learn more about how and when they will be able to apply. They will allocate funding by taking into account the size of the population as well as regional and local needs.

- [United Way Centraide Canada](#)
- [Canadian Red Cross](#)
- [Community Foundations of Canada](#)

Frequently Asked Questions (Support for Small Businesses and Employees)

<p>What should businesses do when faced with liquidity issues?</p> <p>As a first step, businesses should contact their financial institution for additional liquidity.</p> <p>The government recently announced a coordinated approach with the financial sector. The Office of the Superintendent of Financial Institutions (OSFI) is lowering the Domestic Stability Buffer requirement for domestic systemically important banks by 1.25% of risk weighted assets, effective immediately. This action will increase the lending capacity of Canada’s large banks and support the supply of credit to the economy during the period of disruption related to COVID-19. The release of the buffer will support in excess of \$300 billion of additional lending capacity.</p> <p>Canada’s six largest banks (Bank of Montreal, CIBC, National Bank of Canada, RBC, Scotiabank and TD Bank) have committed to work with entrepreneurs and small business banking customers on a case-by-case basis to provide flexible solutions to help them manage through challenges such as pay disruption due to COVID-19.</p> <p>Other banks across the country have also announced specific measures, please reach out to your local bank institution to learn more about the available measures.</p>
<p>How do small businesses access BDC resources?</p> <p>Businesses can find the newest BDC measures to support businesses impacted by COVID-19 here: Support for entrepreneurs impacted by the coronavirus</p> <p>Effective March 18, 2020, new relief measures for qualified businesses include:</p> <ul style="list-style-type: none"> • Working capital loans of up to \$2 million with flexible terms and payment postponements for up to 6 months for qualifying businesses; • Postponement of payments for up to 6 months, free of charge, for existing BDC clients with total BDC loan commitment of \$1 million or less; • Reduced rates on new eligible loans; • Additional details regarding Business Credit Availability Program

<p>(BCAP) measures, including industry specific support, to be announced in the coming days.</p> <p>Businesses who are not a BDC client yet can also call BDC's Toll Free number to access more information: 1-877-232-2269. If you are already a BDC client, please reach out to your account manager.</p>
<p>How do small businesses access EDC resources?</p>
<p>Businesses can find the newest EDC business-supporting measures here: EDC stands ready to support Canadian exporters impacted by COVID-19 EDC</p> <p>For all inquiries, please connect with EDC at 1-800-229-0575 or tradeadvisor-conseiller@edc.ca.</p>
<p>What is the interest rate charged for EDC/BDC loans?</p>
<p>For BDC, there is no one interest rate. Rates are determined based on each proposal and associated risk.</p> <p>EDC has not and will not set specific, dedicated interest rates. EDC still price to risk, but with the exception that EDC will have an expanded appetite for risk at this time.</p>
<p>Who is eligible for BDC/EDC resources?</p>
<p>As a reminder, businesses should contact their financial institutions as the primary source of support/additional credit.</p> <ul style="list-style-type: none"> • BDC does not offer assistance to businesses operating fewer than 24 months and not to entrepreneurs who have owned their businesses for less than 12 months.
<p>What compensation is available for small business owners whose events are cancelled because of COVID-19?</p>
<p>Depending on the particular circumstances, companies dealing with event cancellations should contact their insurance providers. Finance Canada has been in regular contact with insurance companies and financial institutions. They understand the impact COVID-19 is having on their customers. The additional credit available through Minister Morneau's announcement is meant to support companies finding themselves in a short term cash crunch.</p> <p>If you are a business operating in the arts/entertainment sector and have received funding from Canadian Heritage, please note:</p> <ul style="list-style-type: none"> • Canadian Heritage will keep disbursing grants and contributions to arts, culture and sport organizations, even in the cases of cancelled events. • The disbursed funds should be used to cover costs incurred and reasonable costs of cancellations up to the total amount of the grant or contribution. This includes lost income for affected artists and technicians.
<p>I am a non-profit/social enterprise/charity, what funding and resources are available?</p>
<p>You can now also apply for the Canada Emergency Business Account (CEBA) through your local financial institution.</p>
<p>I don't want to lay off my employees. How can the government help?</p>

To support businesses that are facing revenue losses and to help prevent lay-offs, the government is proposing to provide eligible small employers a temporary wage subsidy for a period of three months. The subsidy will be equal to 75% of remuneration paid during that period.

Businesses will be able to benefit immediately from this support by applying through CRA “My Business” Account. If you are only eligible for the 10% wage subsidy, you can get this immediate by reducing your remittances of income tax withheld on their employees’ remuneration. Employers benefiting from this measure will include corporations eligible for the small business deduction, as well as non- profit organizations and charities.

Will the tax deadline for businesses and charities be extended?

The Canada Revenue Agency will allow all businesses to 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. This relief would apply to tax balances due, as well as instalments, under Part I of the Income Tax Act. No interest or penalties will accumulate on these amounts during this period.

The Canada Revenue Agency will not contact any small or medium (SME) businesses to initiate any post assessment GST/HST or Income Tax audits for the next four weeks. For the vast majority of businesses, the Canada Revenue Agency will temporarily suspend audit interaction with taxpayers and representatives.

All charities with a Form T3010 due between March 18, 2020 and December 31, 2020 have had their filing deadline extended to December 31, 2020.

How can Canada’s Regional Development Agencies help?

If you are a tourism operator or a small- or medium-sized business or organization and have received RDA funding and COVID-19 is affecting your operations, you are encouraged to contact your local RDA office. Your local RDA office can review your situation and provide guidance.

- You may be eligible to receive additional funding and/or flexible arrangements.
- Further support will be determined on a case-by-case basis as the situation evolves.

If you are a tourism operator or a small- or medium-sized business or organization impacted by the sudden shifts in the economy and need pressing assistance, the RDAs could assist you with:

- Access to federal funding to help you stay in business.
- Advice and pathfinding services to other federal programs and services

Canada's Regional Development Agencies

[Atlantic Canada Opportunities Agency \(ACOA\)](#) - 1-800-561-7862

[Western Economic Diversification Canada \(WD\)](#) - 1-888-338-WEST (9378)

[FedNor](#) - 1-877-333-6673

[Canadian Northern Economic Development Agency \(CanNor\)](#) - 1-855-897-2667

[FedDevOntario](#) - 1-866-593-5505

[Canadian Economic Development for Quebec Regions \(CED\)](#) - 1-866-385-6412

Will tax-filing deadlines for individuals be extended?

The Canada Revenue Agency will defer the filing due date for the 2019 tax returns of individuals, including certain trusts:

- For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020. However, the Agency encourages individuals who expect to receive benefits under the GSTC or the Canada Child Benefit not to delay the filing of their return to ensure their entitlements for the 2020-21 benefit year are properly determined.
- For trusts having a taxation year ending on December 31, 2019, the return filing due date will be deferred until May 1, 2020.

Will my GST be affected?

Refunding all GST remittances to the small businesses that collected them in at least the last six months: Half a million Canadians, or about 2.5% of the labour force, applied for Employment Insurance this week, smashing previous records. By returning GST to the small businesses that have collected it, employers will have the necessary cash flow to cover immediate expenses, including wages, and stay afloat.



UPDATE

Parks Canada spaces to partially reopen!

Starting June 1st, at national parks, historic sites and marine conservation areas, visitors can access some :

- ✦ trails
- ✦ day use areas
- ✦ green spaces, and
- ✦ recreational boating

while maintaining physical distancing.

pc.gc.ca