



COVID-19 Response Plan

Federal Government – Support for Canadians

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Support for Businesses			
Program	Eligibility	Benefit	Action Needed
Canada Emergency Wage Subsidy (CEWS)	<ul style="list-style-type: none"> • Eligible entities include employers of all sizes and across all sectors of the economy, specifically: <ul style="list-style-type: none"> ○ Individuals ○ Taxable Corporations ○ Trusts ○ Partnerships (50% of members must be eligible entities) ○ Non-profit organizations ○ Registered charities ○ Indigenous government-owned corporations that are carrying on a business, as well as partnerships where the partners are Indigenous governments and eligible employers ○ Registered Canadian Amateur Athletic Associations ○ Registered Journalism Organization ○ Private colleges and schools, including institutions that offer specialized services, such as art schools, driving schools, language schools or flight schools • Public sector entities are generally not eligible 	<ul style="list-style-type: none"> • Base subsidy for a given employee on eligible remuneration paid between March 15 and December 19, 2020 would be a specified rate, applied to the amount of remuneration paid to the employee for the eligibility period, on remuneration of up to \$1,129 per week • The rate of the base CEWS would vary depending on the level of revenue decline, and its application would be extended to employers with a revenue decline of less than 30 per cent • Where an employer experiences a three-month average revenue drop of more than 50 per cent, they would be eligible to receive a top-up CEWS equal to 1.25 times the average revenue drop in excess of 50 per cent; the maximum top-up rate is 25 per cent and is attainable with a revenue decline of 70 per cent or more. As with the base CEWS rate, the top-up CEWS rate would apply to remuneration of up to \$1,129 per week • Program expanded to include 100% refund for certain employer-paid contributions to Employment Insurance, Canada Pension Plan, Quebec Pension Plan, and Quebec Parental Insurance Plan 	<ul style="list-style-type: none"> • Applications open for the CEWS beginning April 27, 2020 • Eligible entities apply through the CRA's <i>My Business Account</i> • Persons representing a business may apply using <i>Represent a Client</i> • Alternatively, an online application form will be available • Applicants need to calculate the estimated subsidy for their business prior to application • Minister may make information, such as names of employers applying for the CEWS, available publicly • Employers must attest to decline in revenue in order to be eligible for subsidy; significant penalties and interest will apply to fraudulent claims • More details about the CEWS available: <ul style="list-style-type: none"> Department of Finance Canada CEWS CEWS Application Guide



	<ul style="list-style-type: none"> • Eligible entities must experience a decline in revenues when compared to same month in 2019 • Eligible entity can elect to calculate revenues using accrual method or cash method; must use same method for all periods • As an alternative to year-over-year approach, employers may compare revenue using an average of revenue earned in January and February 2020, provided on March 15, 2020 they had a business number registered with the Minister for purposes of payroll withholdings • Affiliated groups may compute revenue on a consolidated basis • Special rules provided for entities having 90% or more of their revenues from non-arm's length parties • Eligible employee is an individual employed in Canada by an eligible entity • Subsidy can be claimed for employees who were on parental, disability or unpaid leave from January 1 to March 15, 2020, or individuals working on a seasonal basis; employers can choose one of two periods when calculating baseline remuneration: <ol style="list-style-type: none"> 1. Average weekly remuneration paid to the employee from January 1 to March 15, 2020 2. Average weekly remuneration paid to the employee from March 1 to May 31, 2019. <p>In both cases any period of 7 or more consecutive days without remuneration would be excluded</p> 	<ul style="list-style-type: none"> • Refund available on employer-paid contributions for eligible employees for each week throughout which employees are on leave with pay, and for employees that employer is eligible to claim CEWS 	
Temporary Wage Subsidy for Employers (TWS)	<ul style="list-style-type: none"> • Limited to following employers: <ul style="list-style-type: none"> ○ A CCPC entitled to a portion of the business limit for the small business deduction in its last taxation year ending prior to March 18, 2020 ○ An individual (other than a trust) 	<ul style="list-style-type: none"> • Subsidy is determined by: <ul style="list-style-type: none"> • A manual calculation equal to 10% of remuneration paid between March 18, 2020 and June 19, 2020 • Limited to a maximum subsidy amount of \$1,375 per 	<ul style="list-style-type: none"> • Employers reduce their current remittance of federal, provincial, or territorial income tax that would otherwise be remitted to the Canada Revenue Agency (CRA) by



	<ul style="list-style-type: none"> ○ A partnership, all members of which are: eligible CCPCs, individuals, partnerships or registered charities ○ A non-profit organization exempt from tax ○ A registered charity <ul style="list-style-type: none"> ● Eligible entities qualify provided they: <ul style="list-style-type: none"> ● Employ one or more individuals in Canada; ● Have an existing business number and payroll program account with the CRA on March 18, 2020; and ● Pay salary, wages, bonuses, or other remuneration to an employee. 	<p>employee, to a maximum of \$25,000 per employer</p>	<p>the amount of subsidy calculated</p> <ul style="list-style-type: none"> ● Entities eligible for both TWS and CEWS can elect the TWS to be less than 10%; any TWS claimed reduces amount of CEWS claimable ● More details about the TWS available: FAQ – Temporary wage subsidy for employers: CRA and COVID-19
<p>Canada Emergency Business Account (CEBA)</p>	<ul style="list-style-type: none"> ● Limited to small businesses and not-for-profits who: <ul style="list-style-type: none"> ○ have temporarily reduced revenues due to COVID-19 ○ paid between \$20,000 to \$1.5 million in total payroll in 2019 ● Expanded to include applicants with payroll lower than \$20,000 who have: <ul style="list-style-type: none"> ○ a business operating account at a participating financial institution ○ a CRA business number, and to have filed a 2018 or 2019 tax return; and ○ eligible non-deferrable expenses between \$40,000 and \$1.5 million 	<ul style="list-style-type: none"> ● Interest-free loans up to \$40,000 ● 25% of loan (max. \$10,000) eligible for forgiveness if balance repaid by December 31, 2022 	<ul style="list-style-type: none"> ● Application is through financial institutions ● More details about the CEBA available: Government of Canada CEBA
<p>Large Employer Emergency Financing Facility (LEEFF)</p>	<ul style="list-style-type: none"> ● Large for-profit businesses (with the exception of financial sector), as well as certain not-for-profit businesses, with annual revenues of \$300 M or higher ● Eligible businesses must have significant operations or workforce in Canada, and not be involved in active insolvency proceedings 	<ul style="list-style-type: none"> ● Provides bridge financing of \$60 M or more to eligible entities 	<ul style="list-style-type: none"> ● Businesses seeking support must demonstrate intention to preserve employment and maintain investment activities ● Recipient companies required to publish annual climate-related disclosure reports ● Further details on program still to be released ● More information available: LEEFF



Business Credit Availability Program (BCAP): Loan Guarantee for Small and Medium-Sized Enterprises (SME) - Export Development Canada (EDC)	<ul style="list-style-type: none"> • Small and medium-sized enterprises • Applies to export sector and domestic companies 	<ul style="list-style-type: none"> • EDC is guaranteeing new operating credit and cash flow term loans of up to \$6.25 M in aggregate through this program • Program expanded to mid-sized companies with larger financing needs (up to \$80 M) 	<ul style="list-style-type: none"> • Application is through financial institutions • More details available: Government of Canada Loan Guarantee
Business Credit Availability Program (BCAP): Co-Lending Program for Small and Medium-Sized Enterprises - Business Development Bank of Canada (BDC)	<ul style="list-style-type: none"> • Small and medium-sized enterprises 	<ul style="list-style-type: none"> • BDC is co-lending term loans to SMEs for operational cash flow requirements • Incremental credit amounts of up to \$6.25 M available through program • Program expanded to mid-sized companies with larger financing needs (up to \$60 M) 	<ul style="list-style-type: none"> • Application is through financial institutions • More details available: Government of Canada Co-Lending Program
Canada Emergency Commercial Rent Assistance (CECRA) for small businesses	<ul style="list-style-type: none"> • Small business tenants 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-19 revenues • Non-profit and charitable organizations are also eligible 	<ul style="list-style-type: none"> • Forgivable loans to qualifying commercial property owners who agree to reduce eligible small business tenants' rent by at least 75% for April, May and June 2020 • Agreement must include a term not to evict tenant • Rent will be covered 50% by CECRA; 25% by property owner; and 25% by tenant 	<ul style="list-style-type: none"> • Application portal is opening May 25, 2020 • Significant information required from applicant • Details on application process available: CECRA for Small Businesses
Tax Filing and Payment Deadlines	<ul style="list-style-type: none"> • See here for details on extensions regarding tax filing and payment deadlines 		

Support for Individuals			
Program	Eligibility	Benefit	Action Needed
Canada Emergency Response Benefit (CERB)	<ul style="list-style-type: none"> • Available to workers who: <ul style="list-style-type: none"> ○ Live in Canada, who are at least 15 years old; ○ Stopped working because of COVID-19 and have not voluntarily quit their job; ○ Had income of at least \$5,000 in 2019 or in the 12 months prior to date of application; and, ○ Did not earn more than \$1,000 in employment or self-employment income for at least 14 consecutive days in the four-week period of first claim; 	<ul style="list-style-type: none"> • Provides \$500 per week for up to 28 weeks 	<ul style="list-style-type: none"> • Applications accepted beginning April 6, 2020 • Online or telephone application process • A person must make an application, if eligible, for every four-week period • The application must be made no later than December 2, 2020 • Beginning July 5, 2020, applicants must sign attestation acknowledging the government wants them to work



	<ul style="list-style-type: none"> ○ Did not earn more than \$1,000 in employment or self-employment income for the entire four-week period of each subsequent claim. • CERB is also accessible to seasonal workers who have exhausted their regular EI benefits but unable to undertake usual seasonal work due to COVID-19 and to workers who have exhausted their regular EI benefits but are unable to find a job or return to work because of COVID-19 • Non-eligible dividends count towards minimum \$5000 income requirement for eligibility; non-eligible dividends also count toward \$1000 income threshold for benefit period 		<ul style="list-style-type: none"> • Guidelines established for days to apply based on birth month • More details about the CERB available: Questions and Answers on the CERB
Employment Insurance (EI) (sickness benefits)	<ul style="list-style-type: none"> • Employees who are: <ul style="list-style-type: none"> ○ Sick, ○ Shortage of work ○ Seasonal or mass lay-offs 	<ul style="list-style-type: none"> • 55% of average insurable weekly earning, up to \$573/week for up to 15 weeks • Available beginning March 15, 2020 	<ul style="list-style-type: none"> • Initial online application; then must call 1-833-381-2725 to waive one-week waiting period • Medical certificate not required
Employment Insurance (EI) (regular benefits)	<ul style="list-style-type: none"> • Employees who lost jobs through no fault of their own (ex. due to shortage of work, seasonal or mass lay-offs) and are: <ul style="list-style-type: none"> ○ Available and able to work ○ Unable to find a job 	<ul style="list-style-type: none"> • 55% of average insurable weekly earning, up to \$573/week for up to 14-45 weeks • Available beginning immediately but must be without work and pay for 7 consecutive days to be eligible 	<ul style="list-style-type: none"> • Apply online within four weeks of last day of work • Must complete bi-weekly reports to prove continuing eligibility • Claims starting March 15, 2020 will have benefits delivered as part of CERB; for details see: Canada - EI
Employment Insurance (EI) (temporary measures)	<ul style="list-style-type: none"> • Canada Recovery Benefit (CRB) for self-employed workers or those not eligible for EI and require income support • Canada Recovery Sickness Benefit (CRSB) for workers who are sick or must self-isolate for reasons related to COVID-19 • Canada Recovery Caregiving Benefit (CRCB) for eligible Canadians unable to work because they must care for a child or family member for reasons related to COVID-19 	<ul style="list-style-type: none"> • CRB to provide \$400 per week for up to 26 weeks • CRSB to provide \$500 per week for up to two weeks • CRCB to provide \$500 per week for up to 26 weeks 	<ul style="list-style-type: none"> • Details on application process still to be released
Canada Emergency Student Benefit	<ul style="list-style-type: none"> • Post-secondary students currently in school, planning to start school in September 2020, or having graduated in 	<ul style="list-style-type: none"> • \$,1250 per month from May to August 2020 	<ul style="list-style-type: none"> • Applications must be submitted for each eligible 4-week period • Apply online or by phone



	<p>December 2019, and have lost work or unable to find work due to COVID-19</p> <ul style="list-style-type: none"> Students currently working but earning less than \$1,000 per month are also eligible if hours have been cut due to COVID-19 	<ul style="list-style-type: none"> Amount increases to \$1,750 per month if student is caring for someone or has a disability 	
Canada Student Service Grant (CSSG)	<ul style="list-style-type: none"> Participants must be 30 years of age or younger, a Canadian citizen, permanent resident, or a student with refugee status, and either: <ul style="list-style-type: none"> Enrolled in and attending post-secondary education during the spring, summer, or fall 2020 semesters Recent post-secondary graduates (no earlier than December 2019); or Studying abroad and currently residing in Canada In order for a volunteer opportunity to be eligible, a placement must: <ul style="list-style-type: none"> Be with a not-for-profit organization, which includes registered charities Take place in Canada and support Canada's response to COVID-19 Be a minimum of 2 hours per week for four weeks Follow all applicable public health requirements 	<ul style="list-style-type: none"> One-time payment available at five levels, ranging from \$1,000 to \$5,000 Amount will vary based on number of volunteer hours (\$1,000 for each 100 hours completed, up to a maximum of \$5,000 for 500 hours) 	<ul style="list-style-type: none"> Post-secondary students and recent graduates must register no later than August 21, 2020, to be eligible for the grant Completed applications for the CSSG must be submitted no later than November 6, 2020 Participants may only count hours accumulated from June 25 to October 31, 2020 Registration through the I Want to Help platform
Goods and Services Tax Credit (GSTC) Special payment	<ul style="list-style-type: none"> Individuals who: <ul style="list-style-type: none"> normally received GSTC and filed a 2018 personal income tax return (T1) previously not entitled to GSTC but now are based on family net income (and filed 2018 T1) 	<ul style="list-style-type: none"> Maximum amounts for 2019-2020 benefit year will increase from: <ul style="list-style-type: none"> \$443 to \$886, if single \$580 to \$1,160, if married or common-law \$154 to \$306 for each child under age 19 (excluding first eligible child of single parent) \$290 to \$580 for first eligible child of single parent 	<ul style="list-style-type: none"> No application required but must file 2018 income tax return Payments will be issued April 9, 2020 May be eligible for retroactive credit if late filing 2018 taxes More details on GSTC available: Canada - GSTC
Canada Child Benefit (CCB) Special payment	<ul style="list-style-type: none"> Eligible to those who are: <ul style="list-style-type: none"> Living with a child under 18 years of age Primary caregiver to that child Resident of Canada for tax purposes (as well as other criteria related to citizenship /residency status) 	<ul style="list-style-type: none"> Eligible recipients will receive \$300 more per child with regular May CCB payment 	<ul style="list-style-type: none"> If previously applied for CCB, do not need to reapply Otherwise, apply for CCB: <ul style="list-style-type: none"> Register the birth Online through My Account By mail



Old Age Security (OAS) and Guaranteed Income Supplement (GIS) Special Payment	<ul style="list-style-type: none"> Seniors eligible for OAS and GIS 	<ul style="list-style-type: none"> One-time tax-free payment of \$300 for seniors eligible for OAS Additional \$200 payment for seniors eligible for GIS 	<ul style="list-style-type: none"> No action required
Registered Retirement Income Funds (RRIFs) Reduction to required withdrawal	<ul style="list-style-type: none"> Taxpayers who have monies invested in RRIFs 	<ul style="list-style-type: none"> Minimum required withdrawal is reduced by 25% for 2020 only Similar rules apply for individuals receiving variable benefit payments under a defined contribution registered pension plan 	<ul style="list-style-type: none"> No action required
Tax Filing and Payment Deadlines	<ul style="list-style-type: none"> See here for details on extensions regarding income tax filing and payment deadlines 		

