

# Guide to COVID-19: Government Relief Programs in Canada

September 25, 2020



# Contents

---

**Federal** 03

---

**British Columbia** 17

---

**Alberta** 21

---

**Ontario** 26

---

**Québec** 31

---

**Saskatchewan** 35

---

**Manitoba** 38

---

**Nova Scotia** 44

---

**New Brunswick** 46

---

**Newfoundland** 48

---

**Prince Edward Island** 51

## Federal

TITLE	RELIEF GRANTED
<p><b>Relief for Businesses – Wage Subsidies and EI Benefits</b></p> <p><b><u><a href="#">Canada Emergency Wage Subsidy (CEWS)</a></u></b></p>	<ul style="list-style-type: none"> <li>• For a detailed review of the Canada Emergency Wage Subsidy (CEWS), click <a href="#">here</a></li> <li>• On May 15, the federal government <a href="#">announced</a> the extension of the CEWS by 3 months to August 29, 2020. On July 17, the federal government <a href="#">announced</a> that the program was further extended to November 21, 2020, with the intent to provide further support until December 19, 2020. Amendments to the program were also made. On September 23, the Governor General of Canada delivered the <a href="#">Speech from the Throne</a>, where she outlined Canada's plan to extend the CEWS through to the summer of 2021. More details to come.</li> <li>• The original program (for qualifying periods from March 15 to July 4) provided a bright-line test, such that an eligible employer that experienced a revenue decline of at least 30% for a particular qualifying period (or 15% for period 1, being the period from March 15 to April 11) would be eligible for a wage subsidy equal to 75% of the wages paid to an eligible employee for a week in that period (up to \$847 per week)</li> <li>• For qualifying periods starting on or after July 5, the bright-line 30% revenue decline requirement and corresponding 75% wage subsidy is replaced by a sliding-scale subsidy that consists of two parts:             <ul style="list-style-type: none"> <li>— a “base subsidy” for an eligible employer that has experienced any level of revenue decline for a particular period; and</li> <li>— an additional “top-up subsidy” for eligible employers that have experienced a revenue decline of greater than 50% for a particular period</li> </ul> </li> <li>• Under the new rules, the subsidy calculations now differ as between active employees and employees on paid leave, and the government has indicated that the subsidy available for employees on paid leave will reflect benefits offered to unemployed individuals receiving the CERB starting August 30, 2020.</li> <li>• The subsidy generally applies to all businesses (including taxable corporations, individuals and partnerships consisting of eligible employers), regardless of size, as well as registered charities and certain non-profits, and partnerships consisting of eligible employers, but otherwise excluding tax exempts and public bodies. See the list of eligible employers <a href="#">here</a></li> <li>• Special rules exist to address issues relevant to corporate groups, non-arm's length entities and joint ventures</li> <li>• Employers eligible for the CEWS are also entitled to receive a 100% refund for certain employer-paid contributions to Employment Insurance, the Canada Pension Plan, the Quebec Pension Plan, and the Quebec Parental Insurance Plan for employees on paid leave</li> <li>• The government launched a <a href="#">calculator</a> on April 21 to help employers apply for the CEWS</li> <li>• Separate applications must be submitted for each “Claim Period”</li> <li>• On August 17, 2020, the CRA opened applications for Period 5 of the CEWS, the first period of the enhanced program. Eligible employers can apply for Period 5 of the CEWS through <a href="#">My Business Account</a> or through the <a href="#">CRA's web form application</a></li> <li>• On August 21, Canada <a href="#">extended</a> the current treatment of furloughed employees under the CEWS program by 4 weeks, from August 30 to September 26</li> </ul>
<p><b><u><a href="#">Small Business Wage Subsidy</a></u></b></p>	<ul style="list-style-type: none"> <li>• The subsidy is equal to 10% of the remuneration paid from March 18 to June 19, 2020, up to \$1,375 for each eligible employee and to a maximum of \$25,000 total per employer</li> <li>• Eligible employers are Canadian-controlled private corporations (including cooperative corporations) eligible for the small business deduction, non-profit organizations, registered charities, individuals and partnerships. Eligible employers must have an existing business number and payroll program account with the CRA as of March 18, 2020</li> <li>• Partnerships are only eligible for the subsidy if their members consist exclusively of individuals (excluding trusts), registered charities, other partnerships eligible for the subsidy, or eligible Canadian-controlled private corporations</li> </ul>

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	<ul style="list-style-type: none"> <li>• Canadian-controlled private corporations are only eligible for the subsidy if they would have had a business limit for their last taxation year that ended before March 18, 2020, greater than nil (determined without reference to the passive income business limit reduction)</li> <li>• If an eligible employer did not pay salary, wages, bonuses, or other remuneration to an eligible employee from March 18, 2020 to June 19, 2020, they cannot receive the subsidy, even if they are an eligible employer</li> <li>• Organizations that qualify for both the Canada Emergency Wage Subsidy and the Small Business Wage Subsidy will have any subsidy under the former reduced by the amount of any subsidy under the latter</li> </ul>
<b>Relief for Businesses – Access to Credit</b>	
<b><u><a href="#">Extended Work-Sharing Program</a></u></b>	<ul style="list-style-type: none"> <li>• The <u><a href="#">Work-Sharing program</a></u> provides Employment Insurance (EI) benefits to eligible employees who agree to reduce their normal working hours because of developments beyond the control of their employers</li> <li>• Work-Sharing is an agreement between employers, employees and the Government of Canada</li> <li>• A Work-Sharing unit must reduce its hours of work by at least 10% to 60%. The reduction of hours can vary from week to week, as long as the average reduction over the course of the agreement is from 10% to 60%</li> <li>• A Work-Sharing agreement has to be at least 6 consecutive weeks long and can last up to 26 consecutive weeks. However, due to COVID-19, employers who request an initial Work-Sharing agreement, which used to be for a duration of 26 weeks, automatically receive up to 76 weeks, even if they expect their employees to return to normal work hours sooner</li> <li>• Employers can end their Work-Sharing agreement at any time</li> <li>• To apply for the Work-Sharing program, employers must submit an <u><a href="#">application</a></u></li> </ul>
<b><u><a href="#">Changes to Canada Summer Jobs Program</a></u></b>	<ul style="list-style-type: none"> <li>• The Canadian government is implementing temporary changes to the program:               <ul style="list-style-type: none"> <li>— An increase to the wage subsidy, so that private and public sector employers can also receive up to 100% of the provincial or territorial minimum hourly wage for each employee</li> <li>— An extension to the end date for employment to February 28, 2021</li> <li>— Allowing employers to adapt their projects and job activities to support essential services</li> <li>— Allowing employers to hire staff on a part-time basis</li> </ul> </li> </ul>
<b><u><a href="#">Supplemental Employment Insurance Benefit Program (SUB)</a></u></b>	<ul style="list-style-type: none"> <li>• Employers can use a Supplemental Unemployment Benefit (SUB) plan to increase their employees' weekly earnings when they are unemployed due to a temporary stoppage of work, training, illness, injury or quarantine</li> <li>• This program gives employers the opportunity to top up their employee's EI benefits by up to 95%. The duration of a SUB plan must be at least one year and can last up to five years</li> <li>• Payments from SUB plans that are registered with Service Canada are not considered earnings. They are not deducted from EI benefits (pursuant to <u><a href="#">subsection 37(1)</a></u> of the EI Regulations)</li> <li>• Plans must be registered before their effective date. Officers from the SUB program assess employers' SUB plans against the requirements set out in <u><a href="#">subsection 37(2)</a></u> of the EI Regulations</li> </ul>

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<p><a href="#"><u>Recovery Benefits in Federal Bill C-4, An Act relating to economic recovery in response to COVID-19</u></a></p>	<ul style="list-style-type: none"> <li>• On October 2, 2020, Federal Bill C-4, An Act relating to certain measures in response to COVID-19, received Royal Assent.</li> <li>• Canadians will be able to apply through the Canada Revenue Agency (CRA) for the following benefits as of October 5, 2020: <ul style="list-style-type: none"> <li>— a Canada Recovery Caregiving Benefit (CRCB) of \$500 per week for up to 26 weeks per household for workers who are unable to work for at least 50% of the week because they must care for a child under the age of 12 or family member because schools, day-cares or care facilities are closed due to COVID-19, or because the child or family member is sick and/or required to quarantine or is at high risk of serious health implications because of COVID-19; and</li> <li>— a Canada Recovery Sickness Benefit (CRSB) of \$500 per week for up to a maximum of two weeks, for workers who are unable to work for at least 50% of the week because they contracted COVID-19, self-isolated for reasons related to COVID-19, or have underlying conditions, are undergoing treatments or have contracted other sicknesses that, in the opinion of a medical practitioner, nurse practitioner, person in authority, government or public health authority, would make them more susceptible to COVID-19.</li> </ul> </li> <li>• These benefits will be paid on a weekly basis, meaning Canadians will have to reapply each week they are eligible.</li> <li>• Effective October 12, the CRA will open the applications for the Canada Recovery Benefit, which will provide eligible workers with \$500 per week for up to 26 weeks for those who have stopped working and who are not eligible for EI, or had their employment/self-employment income reduced by at least 50% due to COVID-19. This benefit will be paid in two-week periods.</li> </ul>
<p><b>Relief for Businesses – Access to Credit</b></p>	
<p><a href="#"><u>Large Employer Emergency Financing Facility (LEEFF)</u></a></p>	<ul style="list-style-type: none"> <li>• The <a href="#"><u>Large Employer Emergency Financing Facility (LEEFF)</u></a> will provide bridge financing 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 of \$300 million or higher</li> <li>• To qualify, eligible businesses must be seeking financing of \$60 million or more, have significant operations or workforce in Canada, and not be involved in active insolvency proceedings</li> <li>• Companies seeking support must demonstrate how they intend to preserve employment and maintain investment activities. Recipients will need to commit to respect collective bargaining agreements and protect workers' pensions. The LEEFF program will require strict limits to dividends, share buy-backs, and executive pay. In considering a company's eligibility to assistance under the LEEFF program, an assessment may be made of its employment, tax, and economic activity in Canada, as well as its international organizational structure and financing arrangements. The program will not be available to companies that have been convicted of tax evasion. In addition, recipient companies would be required to commit to publish annual climate-related disclosure reports consistent with the Financial Stability Board's Task Force on Climate-related Financial Disclosures, including how their future operations will support environmental sustainability and national climate goals</li> <li>• The LEEFF 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</li> <li>• Applicants should register their interest at <a href="mailto:LEEFF-CUGE@cdev.gc.ca">LEEFF-CUGE@cdev.gc.ca</a>. A CEEFC representative will send applicants a non-disclosure agreement, an application form, and instructions. LEEFF will be open while the current economic situation persists</li> </ul>

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<p><b><u>Business Credit Availability Program (BCAP) ~ Loan Guarantee for Small and Medium Enterprises</u></b></p>	<ul style="list-style-type: none"> <li>• <b><u>EDC Loan Guarantee for Small and Medium-Sized Enterprises</u></b>: Allows financial institutions to issue operating credit and cash flow term loans of up to \$6.25 million to existing clients, with 80% guaranteed by EDC               <ul style="list-style-type: none"> <li>— Money is to be used for operational expenses, not for dividend payouts, shareholder loans, bonuses, stock buyback, option issuance, increases to executive compensation or repayment/refinancing of other debt</li> <li>— This program is now available at various financial institutions and credit unions</li> </ul> </li> <li>• <b><u>BDC Co-Lending Program for Small and Medium Enterprises</u></b>. The program is designed in three segments to target support to different business sizes:               <ul style="list-style-type: none"> <li>— Loans of up to \$312,500 to businesses with revenues of less than \$1 million</li> <li>— Up to \$3.125 million for businesses with revenues between \$1 million and \$50 million</li> <li>— Up to \$6.25 million for businesses with revenues in excess of \$50 million</li> <li>— Loans would be interest-only for the first 12 months, with a 10-year repayment period</li> <li>— Financed amount: 80% provided by BDC and 20% provided by your financial institution</li> <li>— This support is available until or before September 30, 2020</li> </ul> </li> <li>• <b><u>BDC Mid-Market Financing Program</u></b> <ul style="list-style-type: none"> <li>— Junior loans ranging between \$12.5 million and \$60 million for medium-sized businesses particularly impacted by the COVID-19 pandemic, co-managed by BDC and their primary financial institution, to cover operational liquidity needs and business continuity</li> <li>— The bank anticipates that qualifying companies will have annual revenues in excess of approximately \$100 million</li> </ul> </li> <li>• <b><u>BDC COVID-19 Working Capital Loan</u></b> <ul style="list-style-type: none"> <li>— The BDC COVID-19 Working Capital loan provides loans between \$100,000 and \$2 million with a 24-month term and 12-month principal postponement</li> </ul> </li> <li>• <b><u>EDC Export Guarantee Program</u></b> <ul style="list-style-type: none"> <li>— EDC will consider to support companies that manufacture personal protective equipment and related COVID-19 medical supplies</li> <li>— The end buyer of the goods must be a provincial or federal government, or one of its agencies or divisions, or an exporter</li> <li>— EDC's total exposure under one or multiple guarantees in support of your business cannot exceed US \$10 million</li> <li>— Applications will be accepted until December 31, 2021</li> <li>— Contact your financial institution to learn more about this program</li> </ul> </li> <li>• <b><u>Account Performance Security Guarantee</u></b> <ul style="list-style-type: none"> <li>— This program provides a 100% guarantee to your financial institution for any bonds it posts on your behalf so that you do not have to put up cash or credit as collateral</li> <li>— This program covers 100% of eligible contractual and financial letters of guarantee associated with contractual, regulatory, and supplier guarantees</li> <li>— EDC has traditionally focused on supporting companies that export their products and services. Due to the pandemic, however, that has changed. Until the end of 2021, EDC will be offering this solution to companies that do not export</li> </ul> </li> <li>• <b><u>Foreign Exchange Facility Guarantee</u></b> <ul style="list-style-type: none"> <li>— This program protects your business against foreign exchange fluctuations so that your business does not tie up its cash flow</li> <li>— Foreign exchange derivative contracts are covered with a duration up to three years</li> <li>— Eligibility criteria are determined on a case-by-case basis. Apply <a href="#">here</a></li> </ul> </li> </ul>

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<p><a href="#"><u>Business Credit Availability Program (BCAP) ~ Canada Emergency Business Account (CEBA)</u></a></p>	<ul style="list-style-type: none"> <li>• The federal government will provide interest-free credit facilities of up to \$40,000 to small businesses and not-for-profits to pay for immediate operating costs such as payroll, rent, utilities, insurance, property tax, or debt service</li> <li>• The program was <a href="#"><u>expanded</u></a> April 16 to include Canadian employers with \$20,000 to \$1.5 million in total payroll in 2019, and operating as of March 1, 2020</li> <li>• On May 19, eligibility for the program was further <a href="#"><u>expanded</u></a> to include many owner-operated small businesses. The program was expanded to include sole proprietors receiving income directly from their businesses, businesses that rely on contractors, and family-owned corporations that pay employees through dividends rather than payroll</li> <li>• As of June 19, eligibility was further <a href="#"><u>expanded</u></a>. Owner-operated small businesses that have been ineligible for the program due to their lack of payroll, sole proprietors receiving business income directly, as well as family-owned corporations remunerating in the form of dividends rather than payroll are eligible</li> <li>• To qualify under the expanded eligibility criteria, applicants with payroll lower than \$20,000 would need:             <ul style="list-style-type: none"> <li>— a business operating account at a participating financial institution;</li> <li>— a Canada Revenue Agency business number and to have filed a 2018 or 2019 tax return; and</li> <li>— eligible non-deferrable expenses between \$40,000 and \$1.5 million</li> </ul> </li> <li>• CEBA applicants with payroll lower than \$20,000 will need:             <ul style="list-style-type: none"> <li>— a business operating account at a participating financial institution;</li> <li>— a Canada Revenue Agency business number;</li> <li>— a 2018 or 2019 tax return; and</li> <li>— eligible non-deferrable expenses of between \$40,000 and \$1.5 million in 2020</li> </ul> </li> <li>• Eligible non-deferrable expenses could include costs such as rent, property taxes, utilities, and insurance. Expenses are considered “Eligible Non-Deferrable Expenses” if they were already incurred in January and/or February 2020, or are the result of a legal or contractual obligation as at March 1 and cannot be avoided or deferred beyond 2020 even during a period of shut down and depressed revenues from COVID. CEBA is not intended to provide income support, or support for variable operating expenses to businesses</li> <li>• If the loan is repaid by December 31, 2022, 25% (up to \$10,000) will be forgiven</li> <li>• If the loan is not repaid by December 31, 2022, the remaining balance will be converted to a three-year term loan at 5% interest</li> <li>• This program is now available at various financial institutions and credit unions</li> <li>• On August 31, Canada <a href="#"><u>announced</u></a> that the application deadline for the CEBA was extended to October 31, 2020</li> <li>• Funding will be delivered in partnership with financial institutions</li> <li>• On September 23, the Governor General of Canada delivered the <a href="#"><u>Speech from the Throne</u></a>, where she mentioned plans to expand the CEBA and BCAP programs. More to come</li> </ul>



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<p><b><u>Canada Emergency Commercial Rent Assistance (CECRA)</u></b></p>	<ul style="list-style-type: none"> <li>• The <a href="#">Canada Emergency Commercial Rent Assistance (CECRA)</a> for small businesses program will lower rent by 75% for small businesses that have been affected by COVID-19</li> <li>• The program will provide forgivable loans to qualifying commercial property owners to cover 50% of monthly rent payments that are payable by eligible small business tenants who are experiencing financial hardship during April, May, June, July, August, and September 2020.</li> <li>• 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</li> <li>• 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. Small businesses that opened on or after March 1, 2020 are not eligible.</li> <li>• To qualify for CECRA for small businesses, the property owner must meet the following requirements: <ul style="list-style-type: none"> <li>— own or be the landlord of property that generates rental revenue from commercial real property located in Canada;</li> <li>— be the property owner or landlord of the commercial real property where the impacted small business tenants are located;</li> <li>— have a valid and enforceable lease agreement with the impacted small business tenant;</li> <li>— have entered or will enter into a rent reduction agreement for the period of April, May, June, July, and August 2020.</li> <li>— the rent reduction agreement with impacted tenants includes a moratorium on eviction for the period of April, May and June 2020; and</li> <li>— have declared rental income on its tax return (personal or corporate) for tax years 2018 and/or 2019</li> </ul> </li> <li>• Impacted small business tenants are businesses, including non-profit and charitable organizations who: <ul style="list-style-type: none"> <li>— pay no more than \$50,000 in monthly gross rent per location (as defined by a valid and enforceable lease agreement);</li> <li>— generate no more than \$20 million in gross annual revenues, calculated on a consolidated basis (at the ultimate parent level); and</li> <li>— have temporarily ceased operations (i.e. generating no revenues), or has experienced at least a 70% decline in pre-COVID-19 revenues.</li> </ul> </li> <li>• Applications are accepted through the Canada Mortgage and Housing Corporation website</li> <li>• On July 31, CECRA was extended by one month until the end of August 2020.</li> <li>• Applications are accepted through the Canada Mortgage and Housing Corporation website</li> <li>• On July 31, 2020, CECRA was extended by one month until the end of August 2020</li> <li>• On September 8, 2020, CECRA was extended until the end of September 2020</li> <li>• Participation in the one-month extension is voluntary. Both existing applicants to the CECRA and new applicants are able to opt in for the September rent reduction. Existing applicants need to reapply for the month of September. New applicants have the choice of applying for the three-month initial period, four months, five months, or six months</li> <li>• The deadline to submit a new application is September 30, 2020</li> <li>• The deadline to opt-in is October 30, 2020</li> </ul>
<p><b><u>Regional Relief and Recovery Fund (RRRF)</u></b></p>	<ul style="list-style-type: none"> <li>• Fund of \$675 million to small and medium-sized businesses that are unable to access the government's existing COVID-19 support measures, through Canada's Regional Development Agencies</li> <li>• Fund of \$287 million to support the national network of Community Futures Development Corporations, specifically targeting small businesses and rural communities in Canada</li> <li>• Apply to the RRRF through your local Regional Development Agency</li> </ul>



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<p><b><u>Entrepreneurs, Innovators and Pre-Revenue Firms</u></b></p>	<ul style="list-style-type: none"> <li>• <a href="#">Futurpreneur Canada</a> is a national non-profit organization that provides financing, mentoring and support tools to entrepreneurs aged 18-39. To support ongoing lending to young entrepreneurs, the government is injecting \$20.1 million through Futurpreneur Canada, which offers collateral-free loans of \$20,000 at favourable rates</li> <li>• <a href="#">BDC Capital Bridge Financing Program</a> <ul style="list-style-type: none"> <li>— BDC matches (with a convertible note) a current financing round being raised via qualified existing and/or new investors made into eligible Canadian start-ups</li> <li>— The start-up must be backed by a qualified venture capital firm and must have raised at least \$500,000 in external capital before applying for the program. The start-up must be specifically impacted by COVID-19</li> </ul> </li> <li>• The <a href="#">Industrial Research Assistance Program (IRAP)</a> provides advice, connections, and funding to help Canadian small and medium-sized businesses increase their innovation capacity and take ideas to market. To help support these firms, the government is investing \$250 million through IRAP. Funding is determined on a case-by-case basis and may come as a government grant</li> <li>• On May 16, Canada announced it will provide \$15 million in additional funding to support women entrepreneurs through the <a href="#">Women Entrepreneurship Strategy (WES)</a>. This money will go directly to select organizations that are currently WES Ecosystem Fund recipients</li> </ul>
<p><b><u>Canadian Chamber of Commerce and Salesforce offer \$10,000 Grant to Eligible Small Businesses</u></b></p>	<ul style="list-style-type: none"> <li>• APPLICATIONS ARE NOW CLOSED</li> <li>• On May 25, the Canadian Chamber of Commerce announced a new program, the Canadian Business Resilience Network Small Business Relief Fund, to provide small Canadian businesses with \$10,000 grants to help their recovery efforts</li> <li>• Businesses can use the grants to pay salaries, acquire safety and personal protective equipment for staff, replenish materials or pay for the measures required to adapt business models to the economic impacts of COVID-19, among other key priorities</li> <li>• The grant will be targeted at small, for-profit businesses that have been operating for several years and are now experiencing challenges because of COVID-19</li> <li>• The application period opened on June 1, 2020 on the CBRN website and closed on June 12, 2020</li> </ul>
<p><b><u>Essential Services Contingency Reserve</u></b></p>	<ul style="list-style-type: none"> <li>• On July 21, the federal government announced that, as part of the Safe Restart Agreement, it is establishing the <a href="#">Essential Services Contingency Reserve</a>, to which essential service organizations can apply for temporary, urgent access to personal protective equipment (PPE) and other critical supplies</li> <li>• The Contingency Reserve complements existing PPE support being provided to frontline health care workers by the Public Health Agency of Canada</li> <li>• Eligible associations and organizations will be able to apply online for a range of equipment, available for purchase at cost</li> </ul>

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<p><a href="#"><u>Export Development Canada – Investment Matching Programs for Cleantech Companies during COVID-19</u></a></p>	<ul style="list-style-type: none"> <li>• EDC is prepared to match institutional private sector venture capital investment of up to CAD \$5 million, subject to certain eligibility criteria</li> <li>• One of the eligibility criteria for traditional businesses was a minimum of CAD \$5 million in revenues. That criterion was reduced to a minimum of CAD \$250k in revenues for cleantech companies during the COVID-19 pandemic</li> </ul>
<p><a href="#"><u>CanExport Financing</u></a></p>	<ul style="list-style-type: none"> <li>• Financial assistance up to \$75,000 to cover up to 75% of international market development activities for Canadian SMEs looking to sell their products and services abroad</li> <li>• Canadian national industry associations and trade organizations may access up to \$400,000 in annual funding. Up to 75% of eligible costs will be covered for new or expanded international business development (IBD) activities that benefit an entire industry, relating to an organization’s members and non-members alike</li> <li>• Annual funding of up to \$500,000 to help Canadian communities and non-profit, locally-based organizations, attract, retain, and expand foreign direct investment</li> </ul>
<p><a href="#"><u>EDC Credit Insurance</u></a></p>	<ul style="list-style-type: none"> <li>• EDC Credit Insurance covers 90% of your insured losses against the risk of non-payment caused by a variety of events, including customer bankruptcy, contract cancellation, and issues with currency conversion or transfer</li> </ul>
<p><a href="#"><u>EDC Advance Payment Insurance (CapEx)</u></a></p>	<ul style="list-style-type: none"> <li>• Canadian companies are often asked to pay international and Canadian suppliers up front for capital and quasi-capital goods. When the supplier cannot fulfill their obligation and cannot return any advance payments made before shipping, EDC Advance Payment Insurance (CapEx) can cover up to 90% of your financial losses</li> </ul>

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<b>Relief for Businesses – Financial Stability, Taxes &amp; Tariffs</b>	
<a href="#"><u>Insured Mortgage Purchase Program</u></a>	<ul style="list-style-type: none"> <li>• Under the Insured Mortgage Purchase Program there will be a purchase of up to \$50 billion of insured mortgage pools through the Canada Mortgage and Housing Corporation</li> <li>• The eligibility rules for portfolio insurance are being temporarily relaxed to assist mortgage lenders access to the IMPP</li> <li>• The following low loan-to-value mortgages funded prior to the date of the announcement on March 20, 2020 are eligible for government-guaranteed insurance:               <ul style="list-style-type: none"> <li>— low loan-to-value mortgages with a maximum amortization term up to 30 years commencing from when the loan was funded; and</li> <li>— low loan-to-value mortgages whose purpose is the purchase of a property, subsequent renewal of such a loan, or refinancing</li> </ul> </li> </ul>
<a href="#"><u>Lowering the Domestic Stability Buffer</u></a>	<ul style="list-style-type: none"> <li>• The Office of the Superintendent of Financial Institutions (OSFI) announced the lowering of the Domestic Stability Buffer by 1.25% of risk-weighted assets</li> <li>• On June 23, OSFI announced that the Domestic Stability Buffer will remain at 1.00% of total risk-weighted assets, unchanged from the level set on March 13</li> </ul>
<a href="#"><u>More Time to Pay Income Taxes</u></a>	<ul style="list-style-type: none"> <li>• On July 27, the Canada Revenue Agency <a href="#"><u>announced</u></a> a further extension to the tax payment deadline and offered interest relief on outstanding tax debts during the pandemic:               <ul style="list-style-type: none"> <li>— <i>Payment deadline extension.</i> The CRA is further extending the payment due date for current year individual, corporate, and trust income tax returns, including instalment payments to September 30, 2020. Penalties and interest will not be charged if payments are made by the extended deadline of September 30, 2020. This includes the late-filing penalty as long as the return is filed by September 30.</li> <li>— <i>Interest on Existing Tax Debt.</i> The CRA is also waiving interest on existing tax debts related to individual, corporate, and trust income tax returns from April 1, 2020 to September 30, 2020, and from April 1, 2020 to June 30, 2020 for goods and services tax/harmonized sales tax (GST/HST) returns, and</li> <li>— <i>Filing returns.</i> The previously extended filing due dates for individual, corporate, and trust income tax returns remain unchanged. However, recognizing the difficult circumstances faced by Canadians, the CRA will not impose late-filing penalties where a current-year individual, corporation, or trust return is filed late, provided that it is filed by September 30, 2020.</li> </ul> </li> </ul>
<a href="#"><u>Deferral of Sales Tax Remittance and Customs Duty Payments</u></a>	<ul style="list-style-type: none"> <li>• All businesses could defer, until June 30, 2020, remittances of the Goods and Services Tax/ Harmonized Sales Tax (GST/HST), as well as customs duties owing on their imports</li> <li>• The deferral applied to GST/HST remittances for the February, March and April 2020 reporting periods for monthly filers; the January 1, 2020 through March 31, 2020 reporting period for quarterly filers; and for annual filers, the amounts collected and owing for their previous fiscal year and instalments of GST/HST in respect of the filer's current fiscal year</li> <li>• For GST and customs duty payments for imported goods, deferral will include amounts owing for March, April and May</li> <li>• On June 29, 2020, Canada <a href="#"><u>confirmed</u></a> that the the GST/HST and customs duty payment deferral would end as planned on June 30</li> </ul>
<a href="#"><u>Relief for Federally Regulated Pension Plan Sponsors</u></a>	<ul style="list-style-type: none"> <li>• The federal government will provide immediate, temporary relief to sponsors of federally regulated, defined benefit pension plans</li> <li>• This relief will be in the form of a moratorium, through the remainder of 2020, on solvency payment requirements for defined benefit plans</li> <li>• For additional information federally regulated pension plans, click <a href="#"><u>here</u></a></li> </ul>

TITLE	RELIEF GRANTED
<p><a href="#"><u>Bank of Canada</u></a></p>	<ul style="list-style-type: none"> <li>• The Bank of Canada has lowered its target for the overnight rate by 150 basis points.</li> <li>• On September 9, the Bank of Canada maintained its target for the overnight rate at the effective lower bound of ¼ percent. The Bank Rate is correspondingly ½ percent and the deposit rate is ¼ percent. The Bank is continuing its quantitative easing (QE) program, with large-scale asset purchases of at least \$5 billion per week of Government of Canada bonds.</li> <li>• The Bank of Canada cut its <a href="#"><u>benchmark mortgage rate</u></a> to 4.79%, after lowering the benchmark mortgage rate to 4.94 percent in May and 5.04 percent in March</li> </ul>
<p><b>Relief for Businesses – Financial Stability, Taxes &amp; Tariffs</b></p>	
<p><a href="#"><u>Tariff Relief for Importers of Certain Medical Goods</u></a></p>	<ul style="list-style-type: none"> <li>• The federal government will waive tariffs on certain medical goods, including PPE such as masks and gloves. This will reduce the cost of imported PPE for Canadian businesses, which face tariffs of up to 18% in some instances. Tariff relief for these goods will remain in place for as long as necessary to deal with the COVID-19 crisis</li> <li>• Remission is granted for goods listed in the <a href="#"><u>Certain Goods Remission Order (COVID-19), SOR-2020-101</u></a>, under the following conditions: <ul style="list-style-type: none"> <li>— the good was imported into Canada on or after May 5, 2020 and subject to customs duties;</li> <li>— no other claim for relief of the customs duties has been granted under the Customs Tariff in respect of the good;</li> <li>— the importer files, on request, the evidence or information that the Canada Border Services Agency requires to determine eligibility for remission;</li> <li>— the importer agrees that it is subject, at any time, including after remission relief is provided, to review by the Canada Border Services Agency; and</li> <li>— if a review is conducted, the Canada Border Services Agency must be able to conclude that the information supplied remains accurate and complete and that the facts remain unchanged in all material respects</li> </ul> </li> </ul>
<p><a href="#"><u>Relief for Registered Pension Plans and Deferred Salary Leave Plans</u></a></p>	<ul style="list-style-type: none"> <li>• On July 2, Canada <a href="#"><u>released</u></a> proposed amendments to the Income Tax Regulations that would apply to (1) registered pension plans and (2) deferred salary leave plans. The proposed amendments are intended to help employers who sponsor a registered pension plan or salary deferral leave plan for their employees manage and maintain their benefit obligations through the crisis, and assure employees who participate in salary deferral leave plans that suspending their leave of absence (e.g., via a recall to essential-service work), or deferring their scheduled leave for up to one year, would not put their plan at risk</li> <li>• The following changes brought into force: <ul style="list-style-type: none"> <li>— adding temporary stop-the-clock rules to the conditions applicable to salary deferral leave plans for the period of March 15, 2020 to April 30, 2021;</li> <li>— removing restrictions that prohibit an RPP from borrowing money;</li> <li>— extending the deadline for decisions to retroactively credit pensionable service under a defined benefit plan or to make catch-up contributions to money purchase accounts;</li> <li>— permitting catch-up contributions to RPPs to be made in 2021 to the extent that 2020 required contributions had been reduced;</li> <li>— setting aside the 36-month employment condition in the definition “eligible period of reduced pay” for the purpose of using prescribed compensation to determine benefit or contribution levels; and</li> <li>— allowing wage rollback periods in 2020 to qualify as an eligible period of reduced pay for prescribed compensation purposes.</li> </ul> </li> <li>• The announcement did not specify when the draft regulations would come into effect</li> </ul>

TITLE	RELIEF GRANTED
<p><b><u>Support for Flow-Through Share Issuers</u></b></p>	<ul style="list-style-type: none"> <li>• The federal government announced that it intends to extend the timelines for spending the capital raised via flow-through shares by 12 months</li> <li>• The proposal still requires legislative amendments to become effective</li> <li>• The specific proposals include:               <ul style="list-style-type: none"> <li>— extending by 12 months the period to incur eligible flow-through share expenses under the general rule and the look-back rule;</li> <li>— applying Part XII.6 tax as if expenditures were incurred up to one year earlier than the date they were actually incurred. If amounts are not actually expended by the end of 2021 (where the agreement was entered into in 2019) or 2022 (where the agreement was entered into in 2020), the additional 10% tax under Part XII.6 would apply and the tax payable of investors would be adjusted accordingly;</li> <li>— the 12-month extension would apply to agreements entered into on or after March 1, 2018 and before 2021, when using the general rule;</li> <li>— the 12-month extension would apply to agreements entered into in 2019 or 2020, when using the look-back rule; and</li> <li>— the relief in respect of Part XII.6 tax would apply to agreements entered into in 2019 or 2020. Read the official Backgrounder <a href="#">here</a>.</li> </ul> </li> </ul>
<p><b>Relief For Businesses – Specific Industries</b></p>	
<p><b><u>Food &amp; Agribusiness - Farm Credit Canada (FCC)</u></b></p>	<ul style="list-style-type: none"> <li>• Farm Credit Canada has put in place:               <ul style="list-style-type: none"> <li>— a deferral of principal and interest payments up to six months for existing loans; or</li> <li>— a deferral of principal payments up to 12 months</li> <li>— access to an additional credit line up to \$500,000, secured by general security agreements or universal movable hypothec</li> </ul> </li> </ul>

TITLE	RELIEF GRANTED
<p><b><u>Food &amp; Agribusiness - Support for Canadians and Workers in the Food Supply Chain</u></b></p>	<ul style="list-style-type: none"> <li>• Support of \$50 million to help farmers, fish harvesters, and all food production and processing employers following the mandatory 14-day isolation period required of all workers arriving from abroad</li> <li>• Support of \$1,500 for each temporary foreign worker will be given 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 14-day isolation protocols or any other public health order</li> <li>• This program will be available as long as the <i>Quarantine Act</i> is in force and the isolation protocol is followed</li> </ul>
<p><b><u>Food &amp; Agribusiness - Canadian Seafood Stabilization Fund</u></b></p>	<ul style="list-style-type: none"> <li>• Fund of \$62.5 million to the fish and seafood processing sector to help businesses:               <ul style="list-style-type: none"> <li>— access short-term financing to pay for maintenance and inventory costs;</li> <li>— add storage capacity for unsold product;</li> <li>— comply with new health and safety measures for workers;</li> <li>— support new manufacturing/automated technologies to improve productivity and quality of finished seafood products; and</li> <li>— adapt products to respond to changing requirements and new market demands</li> </ul> </li> </ul>
<p><b><u>Food &amp; Agribusiness - Additional Financial Support for Canadian Fish Harvesters</u></b></p>	<ul style="list-style-type: none"> <li>• Canada launched the Fish Harvester Benefit, a program worth up to \$267.6 million, to help provide income support for this year's fishing seasons to eligible self-employed fish harvesters and sharepersons crew who cannot access the Canada Emergency Wage Subsidy. Support 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)</li> <li>• Canada launched the Fish Harvester Grant, a program worth up to \$201.8 million, to provide grants to help fish harvesters impacted by the COVID-19 pandemic, and who are ineligible for the Canada Emergency Business Account or equivalent measures. This will give them more liquidity to address non-deferrable business costs. The program would provide non-repayable support of up to \$10,000 to self-employed fish harvesters with a valid fishing licence. The size of the non-repayable support will vary depending on the level of fish harvesters' historic revenue</li> <li>• The Fish Harvester Benefit and Grant Program opened for applications on <a href="#">August 24, 2020</a>, and will remain open through to <a href="#">October 19, 2020</a>. All harvesters wishing to apply can visit the <a href="#">Fisheries and Oceans Canada website</a> to determine if they are eligible</li> </ul>

TITLE	RELIEF GRANTED
<b>Relief For Businesses – Specific Industries</b>	
<p><b><u>Food &amp; Agribusiness – Agriculture and Food Business Solutions Fund</u></b></p>	<ul style="list-style-type: none"> <li>• On May 14, Canada announced the launch of a \$100-million Agriculture and Food Business Solutions Fund to support proven, viable companies through unexpected business disruptions, such as the COVID-19 pandemic</li> <li>• The fund is set up to support a wide range of enterprises in the agribusiness and agri-food sector, including companies involved in primary production, agri-tech, manufacturing, packaging and distribution. The fund will help companies through innovative solutions such as convertible debt investments and other flexible financing solutions</li> <li>• Applications will be assessed individually on their merit, and will be supported to a maximum of \$10 million</li> <li>• To qualify, companies need to demonstrate an impact from an unexpected business disruption, such as the loss of a key supplier, temporary loss of a facility or permanent loss of critical staff or leadership. Funds cannot be used to repay shareholder loans or purchase shareholder equity positions</li> </ul>
<p><b><u>Food &amp; Agribusiness – Support for Canada’s Dairy Sector</u></b></p>	<ul style="list-style-type: none"> <li>• On May 5, Canada announced the government’s intention to amend the <i>Canadian Dairy Commission Act</i> and increase the Canadian Dairy Commission’s (CDC) borrowing limit by \$200 million to allow cheese and butter to be temporarily stored and avoid waste</li> <li>• On May 15, Canada adopted amendments that will increase the CDC’s borrowing limit from \$300 million to \$500 million</li> </ul>
<p><b><u>Food &amp; Agribusiness – Emergency Processing Fund (EPF)</u></b></p>	<ul style="list-style-type: none"> <li>• The program will prioritize projects based on two objectives: <ul style="list-style-type: none"> <li>— Emergency COVID Response to assist companies to implement changes required by COVID-19 to ensure the health and safety of workers. This funding will assist with plant retrofits or adjustments to existing operations to accommodate changes to processes and production and increasing capacity for herd management</li> <li>— Strategic Investments to assist companies to improve, automate, and modernize facilities needed to increase Canada’s food supply capacity</li> </ul> </li> <li>• Eligible applicants include for-profit organizations, cooperatives, and indigenous groups</li> <li>• Activities can be retroactive to March 15, 2020 and must be completed by September 30, 2020</li> </ul>



TITLE	RELIEF GRANTED
<b>Relief For Businesses – Specific Industries</b>	
<p><b><u><a href="#">Food &amp; Agribusiness – Support Program for Beef and Hog Farmers during COVID-19</a></u></b></p>	<ul style="list-style-type: none"> <li>• Canada and Ontario are investing up to \$10 million in emergency assistance for beef and hog farmers. The funding will help cover the increased costs of feeding market ready cattle and hogs due to COVID-19 related processing delays, while redirecting surplus pork products to help those in need. The beef cattle set-aside program will provide beef farmers with up to \$5 million in support. Farmers can claim \$2 per head of cattle per day to help pay for additional maintenance costs. The hog sector support program will also provide hog farmers with up to \$5 million to help cover additional maintenance costs. Ontario is also providing up to \$1.5 million to process and package surplus pork for food banks</li> </ul>
<p><b><u><a href="#">Food &amp; Agribusiness – Farm Inspections during COVID-19 and Subsidies for PPE and Temporary Foreign Worker Labour Costs</a></u></b></p>	<ul style="list-style-type: none"> <li>• On July 31, Canada announced new measures to mitigate the spread of COVID-19 on farms by expanding the scope of inspections beyond the initial focus on the 14-day quarantine period and increasing the number of farm inspections significantly</li> <li>• During inspections, inspectors will ensure that temporary foreign workers are paid for a minimum of 30 hours per week for the duration of their 14-day quarantine</li> <li>• Canada is also offering non-repayable contributions that will be cost-shared 50:50 with employers to cover the costs of additional on-farm mitigation measures, including living quarters, improving the health and safety of all farm workers, and limiting the spread of COVID-19. This could include PPE for workers and emergency, off-farm accommodations</li> <li>• Employers can apply for a maximum non-repayable payment of \$1,500 per temporary foreign worker if they have incurred incremental costs associated with their worker’s mandatory 14-day quarantine period such as:             <ul style="list-style-type: none"> <li>– wages and benefits of the temporary foreign worker during the mandatory 14-day</li> <li>– the cost of accommodation or costs from modifying existing accommodations to meet public health requirements of temporary foreign workers during the mandatory 14-day quarantine period; and</li> <li>– other incremental costs directly associated with the 14-day mandatory quarantine period under the <i>Quarantine Act</i></li> </ul> </li> <li>• Read the official backgrounder on farm inspections and subsidies <a href="#">here</a></li> </ul>
<p><b><u><a href="#">Youth Employment and Skills Program to Support Canada’s Agriculture Industry</a></u></b></p>	<ul style="list-style-type: none"> <li>• On May 26, Canada announced an investment of up to \$9.2 million to enhance the Youth Employment and Skills Program (YESP) and fund up to 700 new positions for youth in the agriculture industry</li> <li>• This additional funding will help the agriculture industry attract Canadian youth, ages 15 to 30, to their organizations to assist with labour shortages brought on by the pandemic</li> <li>• The YESP will provide agriculture employers up to 50% of the cost of hiring a Canadian youth up to \$14,000. Indigenous applicants and those applicants hiring a youth facing barriers are eligible for funding of up to 80% of their costs</li> <li>• Eligible applicants include producers, agri-businesses, industry associations, provincial and territorial governments, Indigenous organizations and research facilities</li> <li>• Employers may apply for this funding retroactive to April 1, 2020, with projects to be completed by March 31, 2021</li> </ul>

TITLE	RELIEF GRANTED
<p><a href="#"><u>Energy Industry Support</u></a></p>	<ul style="list-style-type: none"> <li>• <b>Orphan and Inactive Oil and Gas Wells</b> <ul style="list-style-type: none"> <li>— Up to \$1 billion to the Government of Alberta to support the province's work to clean up inactive oil and gas wells across the province</li> <li>— Up to \$400 million to the Government of Saskatchewan to support work to clean up orphan and inactive oil and gas wells across the province</li> <li>— Up to \$120 million to the Government of BC to support work to clean up orphan and inactive oil and gas wells across the province</li> <li>— \$200 million to the Alberta Orphan Wells Association (OWA) to support its work to clean up orphan oil and gas wells and well sites across Alberta. The OWA will fully repay this amount</li> </ul> </li> <li>• <b>Emissions Reduction Fund</b> <ul style="list-style-type: none"> <li>— \$750 million is allocated to Natural Resources Canada over two years, starting in 2020-21, to create a new repayable loan program to work with conventional and offshore oil and gas companies to reduce their greenhouse gas emissions, with a focus on methane</li> <li>— Of the total amount, \$75 million will be allocated to investments in the offshore sector</li> <li>— A portion of these loans will be convertible to grants</li> </ul> </li> <li>• <b>BDC Oil and Gas Sector Financing</b> <ul style="list-style-type: none"> <li>— For Canadian-based oil and gas producers, oilfield service companies and midstream providers</li> <li>— Funds to be used for operational cashflow and business continuity purposes</li> <li>— Qualifying businesses must have been financially viable prior to the current economic environment</li> <li>— Loan size between \$15 million and \$60 million</li> <li>— Offered at commercial rates, repayable within 4 years</li> </ul> </li> </ul>
<p><a href="#"><u>Air Transportation Sector – Waiving Ground Lease Rents</u></a></p>	<ul style="list-style-type: none"> <li>• Waiving ground lease rents from March 2020 through to December 2020 for the 21 airport authorities that pay rent to the federal government</li> <li>• Providing comparable treatment for PortsToronto, which operates Billy Bishop Toronto City Airport and pays a charge to the federal government</li> </ul>
<p><a href="#"><u>Emergency Support Fund for Cultural, Heritage and Sport Organizations</u></a></p>	<ul style="list-style-type: none"> <li>• Fund of up to \$500 million to help address the financial needs of affected cultural, heritage and sport organizations so they can continue to support artists and athletes</li> <li>• The Fund will be administered by <a href="#">Canadian Heritage</a> with the support of its partners</li> </ul>
<p><a href="#"><u>Canadian Journalism</u></a></p>	<ul style="list-style-type: none"> <li>• On April 17, the government released draft legislative proposals that would make adjustments to tax measures to support the Canadian journalism and broadcasting sectors</li> <li>• Read the <i>Legislative Proposals Relating to the Income Tax Act (Support for Canadian Journalism)</i> <a href="#">here</a></li> <li>• These proposals have not been brought into force</li> </ul>
<p><a href="#"><u>Funding for Research</u></a></p>	<ul style="list-style-type: none"> <li>• On May 15, 2020, Canada announced \$450 million in funding to help Canada's academic research community during the COVID-19 pandemic</li> <li>• The investment will provide:             <ul style="list-style-type: none"> <li>— wage supports to universities and health research institutes, with support of up to 75% per individual, with a maximum of \$847 per week, and</li> <li>— support to maintain essential research-related activities during the crisis, with support of up to 75% of total eligible costs, including activities such as the safe storage of dangerous substances, and restarting data sets that were interrupted during the pandemic</li> </ul> </li> </ul>

TITLE	RELIEF GRANTED
<p><a href="#"><u>Short-Term Compensation Fund for Canadian Audiovisual Productions</u></a></p>	<ul style="list-style-type: none"> <li>• On September 25, Canada announced an initiative to compensate for the lack of insurance coverage for COVID-19–related filming interruptions and production shutdowns in the sector. The fund will make as much as \$50 million available for the industry</li> <li>• Administered by Telefilm Canada along with the Canada Media Fund, this funding will compensate independent production companies for the interruption or shutdown of an eligible audiovisual production, due to confirmed cases of COVID-19</li> <li>• This funding is in addition to the support measures and financial assistance previously announced for the culture, heritage and sport sectors</li> </ul>
<p><b>Relief for Individuals</b></p>	
<p><a href="#"><u>Canada Emergency Response Benefit (CERB)</u></a></p>	<ul style="list-style-type: none"> <li>• For those who have stopped working because of COVID-19, the <a href="#"><u>Canada Emergency Response Benefit (CERB)</u></a> may provide temporary income support of \$500/week for up to 28 weeks (initially extended from 16 weeks to 24 weeks and further extended from 24 to 28 weeks)The benefits are available to workers:             <ul style="list-style-type: none"> <li>— residing in Canada who are at least 15 years of age;</li> <li>— who have stopped working because of COVID-19 and have not voluntarily quit;</li> <li>— who had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and</li> <li>— who are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, they expect to have no employment income</li> <li>— If you are eligible, you can receive \$2,000 for a 4-week period (the same as \$500/week)</li> <li>— If your situation continues past 4 weeks, you will need to apply for the CERB again You may re-apply for up to a total of 24 weeks</li> <li>— When submitting your first claim, you cannot have earned more than \$1,000 in employment and/or self-employment income for 14 or more consecutive days within the four-week benefit period of your claim</li> <li>— 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</li> </ul> </li> <li>• The CERB replaces the Emergency Care Benefit and the Emergency Support Benefit announced on March 18, 2020</li> <li>• The Benefit is available from March 15 to October 3, 2020. Applications can be made no later than December 2, 2020 for payments retroactive to within that period</li> <li>• On <a href="#"><u>April 15</u></a>, the government announced expanded eligibility rules to:             <ul style="list-style-type: none"> <li>— allow people to earn up to \$1,000 per month while collecting the CERB</li> <li>— extend the CERB to seasonal workers who have exhausted their EI regular benefits and are unable to undertake regular seasonal work as a result of COVID</li> <li>— extend the CERB to workers who have recently exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19</li> </ul> </li> <li>• The federal government will also work with provinces and territories to top up the salaries of low-income essential workers (those who earn less than \$2,500 per month)</li> <li>• On August 20, 2020, Canada announced that the CERB was extended by an additional four weeks to 28 weeks. This means that those who were expecting to exhaust their CERB benefits at the end of August are able to receive benefits for an additional month</li> </ul>

TITLE	RELIEF GRANTED
<p><b><u>GST Rebate Increase</u></b></p>	<ul style="list-style-type: none"> <li>• A one-time special payment starting April 9 through the Goods and Services Tax credit is available for low- and modest-income families</li> <li>• The average additional benefit will be close to \$400 for single individuals and close to \$600 for couples</li> <li>• There is no need to apply for this payment. Those who are eligible will automatically receive it</li> </ul>
<p><b><u>Employment Insurance</u></b></p>	<ul style="list-style-type: none"> <li>• <b>Employment Insurance (EI)</b> provides regular benefits to individuals who lose their jobs through no fault of their own (for example, due to shortage of work, seasonal or mass lay-offs) and are available for and able to work, but can't find a job.</li> <li>• To learn how Canada's amended EI program interacts with the CERB, click <a href="#">here</a>.</li> <li>• The Government of Canada made it clear that no one can be paid EI benefits and the CERB for the same period. For those who were eligible for a new EI claim starting March 15, 2020, the EI Regular and Sickness benefits were delivered as part of the CERB</li> <li>• The CERB is available between March 15 to October 3, 2020. Eligible workers have until December 2, 2020, to make a claim in relation to that period.</li> <li>• On August 20, 2020, Canada <a href="#">announced</a> changes to its Unemployment Insurance program. Read the technical backgrounder <a href="#">here</a>. Effective September 27, 2020, those receiving EI will be eligible for a taxable benefit rate of at least \$400 per week, or \$240 per week for extended parental benefits. Only 120 hours of work would be <a href="#">required</a> to qualify. Those switching to EI from CERB on September 27 will be eligible for their first EI payment as of October 11. Regular benefits will be accessible for a minimum duration of 26 weeks.</li> <li>• On October 2, 2020, Federal Bill C-4, An Act relating to certain measures in response to COVID-19, received Royal Assent.</li> <li>• Canadians will be able to apply through the Canada Revenue Agency (CRA) for the following benefits as of October 5, 2020:             <ul style="list-style-type: none"> <li>— a Canada Recovery Caregiving Benefit (CRCB) of \$500 per week for up to 26 weeks per household for workers who are unable to work for at least 50% of the week because they must care for a child under the age of 12 or family member because schools, day-cares or care facilities are closed due to COVID-19, or because the child or family member is sick and/or required to quarantine or is at high risk of serious health implications because of COVID-19; and</li> <li>— a Canada Recovery Sickness Benefit (CRSB) of \$500 per week for up to a maximum of two weeks, for workers who are unable to work for at least 50% of the week because they contracted COVID-19, self-isolated for reasons related to COVID-19, or have underlying conditions, are undergoing treatments or have contracted other sicknesses that, in the opinion of a medical practitioner, nurse practitioner, person in authority, government or public health authority, would make them more susceptible to COVID-19.</li> </ul> </li> <li>• These benefits will be paid on a weekly basis, meaning Canadians will have to reapply each week they are eligible.</li> <li>• Effective October 12, the CRA will open the applications for the Canada Recovery Benefit, which will provide eligible workers with \$500 per week for up to 26 weeks for those who have stopped working and who are not eligible for EI, or had their employment/self-employment income reduced by at least 50% due to COVID-19. This benefit will be paid in two-week periods.</li> <li>• The bulk of legislative changes <a href="#">were brought</a> to the <i>Employment Insurance Act (Emergency Response Benefit)</i> under <i>Interim Order No. 7</i>, <i>Interim Order No. 8</i>, and <i>Interim Order No. 9</i>.</li> <li>• As of <a href="#">August 9, 2020</a>, a minimum unemployment rate of 13.1% was applied temporarily for all EI economic regions across Canada. When individuals begin transitioning off of the CERB back to EI regular benefits, those living in EI regions with an unemployment rate lower than 13.1% will have their EI benefits calculated on the basis of the 13.1% rate, while individuals living in regions with a higher unemployment rate will have their benefits calculated using the actual rate for that region</li> </ul>

TITLE	RELIEF GRANTED
<b><u>Employment Insurance</u></b>	<ul style="list-style-type: none"> <li>• Legislative changes brought to the <i>Employment Insurance Act (Emergency Response Benefit)</i> under <a href="#">Interim Order No. 8</a> facilitate access to EI benefits for claimants seeking to establish claims on or after September 27, 2020. These measures include, among others:               <ul style="list-style-type: none"> <li>— a one-time hours credit of 480 hours for those establishing a claim for special benefits, and of 300 hours for those establishing a claim for EI regular benefits;</li> <li>— an extension of the qualifying period by 28 weeks for those who have claimed the EI Emergency Response Benefit or the Canada Emergency Response Benefit;</li> <li>— all claimants establishing a claim on or after September 27, 2020, have their waiting period waived. The waiver of the waiting period applies until October 25, 2020;</li> <li>— an alternative benefit rate calculation mechanism was established. All claimants will be deemed to have a minimum of \$727 in weekly insurable earnings;</li> <li>— a suspension of the allocation of certain monies that prevent the payment of EI benefits. Disentitlements and disqualifications associated with invalid reasons for separation will also be disregarded if they occurred at least 12 weeks prior to the Sunday of the week in which a claimant's interruption of earnings occurs</li> </ul> </li> <li>• Legislative changes brought under <a href="#">Interim Order No. 9, Regulations Amending the Canada Labour Standards Regulations (Number of Weeks)</a>, amended the Canada Labour Standards Regulations to ensure that employees in the federally regulated sector unable or unavailable to work as a result of COVID-19 are able to continue to take job-protected leave without risking disciplinary action from their employer for up to 28 weeks</li> <li>• The Government of Canada also <b>ordered</b> that EI premiums, pursuant to subsection 66(8) of the <i>Employment Insurance Act</i>, may be increased or decreased from one year to the next to zero one-hundredths of one per cent (0.00%) for the years 2021 and 2022</li> </ul>
<b><u>More Time to Pay Income Taxes</u></b>	<ul style="list-style-type: none"> <li>• The payment due date for current year individual, corporate, and trust income tax returns, including instalment payments, has been extended to September 30, 2020. Penalties and interest will not be charged if payments are made by this date</li> </ul>
<b><u>Extension of the Eligibility Period under the Wage Earner Protection Program</u></b>	<ul style="list-style-type: none"> <li>• On September 11, 2020, The Minister of Labour, pursuant to subsections 7(1) and (5) of the <i>Time Limits and Other Periods Act (COVID-19)</i>, made the <a href="#">Order Extending a Period Established by the Wage Earner Protection Program Act (COVID-19)</a>, which extends the length of 'eligible wages' under subsection 2(1) of the <i>Wage Earner Protection Program Act</i></li> <li>• Under the <a href="#">Wage Earner Protection Program Act</a>, employees may be eligible to receive payments where an employer has filed for bankruptcy or is now subject to receivership, and the employee lost their job and their employer owes them wages, vacation pay, termination pay, or severance pay. On September 11, the Order extended eligibility by six months:               <ul style="list-style-type: none"> <li>— if the date of the bankruptcy, or the first day on which there was a receiver in relation to the former employer, falls during the period beginning on March 13, 2020 and ending on September 12, 2020, the reference in that subparagraph to "the six-month period" is to be read as a reference to "the period beginning on September 13, 2019"</li> <li>— if the date of the bankruptcy, or the first day on which there was a receiver in relation to the former employer, falls during the period beginning on September 13, 2020 and ending on December 30, 2020, the reference in that subparagraph to "the six-month period" is to be read as a reference to "the 12-month period"</li> <li>— This Order is deemed to have come into force on March 13, 2020</li> </ul> </li> </ul>

TITLE	RELIEF GRANTED
<p><b><u>Immigration Programs</u></b></p>	<ul style="list-style-type: none"> <li>• On August 24, Canada <a href="#">announced</a> that visitors who are currently in Canada and have a valid job offer will be able to apply for an employer-specific work permit and, if approved, will receive the permit without having to leave the country.</li> <li>• To be eligible, a visitor must:             <ul style="list-style-type: none"> <li>— have valid status in Canada as a visitor on the day they apply</li> <li>— have been in Canada on August 24, 2020 and remained in Canada</li> <li>— have a job offer</li> <li>— submit an application for an employer-specific work permit that is supported by a Labour Market Impact Assessment (LMIA) or an LMIA-exempt offer of employment no later than March 31, 2021, and</li> <li>— meet all other standard admissibility criteria</li> </ul> </li> <li>• This temporary measure also provides the opportunity for applicants who meet these criteria and who had a valid work permit in the past 12 months to begin working for their new employer before their work permit application has been fully approved</li> <li>• On August 14, 2020, Canada further announced a temporary measure that will provide a pathway to permanent residency for asylum claimants working in the health-care sector during the COVID-19 pandemic. Click <a href="#">here</a> for more details</li> <li>• Canada has also made a number of temporary policy changes intended to support international students affected by the pandemic. Policy changes impact those applying for a study permit, eligibility requirements for the Post-Graduation Work Permit Program, and students already in Canada. Click <a href="#">here</a> to review the changes in detail</li> <li>• Temporary residents who are in Canada and who would normally be required to provide biometrics will be temporarily <a href="#">exempted from the requirement to provide biometrics</a></li> <li>• Foreign nationals requiring a work permit, whether they are visa required or not, <a href="#">will not be allowed</a> to board a plane departing from any country other than the United States if they don't have a valid work permit or a letter of introduction (also known as a port of entry [POE] letter). Foreign nationals entering from countries other than the United States will not be able to apply for a work permit at the POE pursuant to <a href="#">subsection 198(1)</a> of the <i>Immigration and Refugee Protection Regulations</i> (IRPR) since they are required to present proof to the air carrier that they have either a valid work permit or a letter of introduction, unless they are exempt from the travel restrictions under a different category such as being an immediate family member of a Canadian citizen. Foreign nationals entering from the United States may be allowed to apply for a work permit upon entry [R198(1)] if they meet the requirements under the Order in Council on <i>Prohibition of Entry into Canada from the United States</i>.</li> <li>• From September 17 to November 17, 2020, provincial and territorial jurisdictions <a href="#">will be able to request</a> that paper-based Provincial Nominee Program (PNP) applications be placed on hold in cases where an applicant no longer has a valid job offer as a result of COVID-19 and their application was received prior to March 18, 2020. Applications will be put on hold until March 17, 2021, or until a new job offer is received along with a confirmation from the province or territory that it continues to support the nomination, whichever comes first.</li> <li>• As of July 1, 2020, processing has <a href="#">resumed</a> for temporary resident visa (TRV) applications Intake has been limited, to applications submitted online. Applications will be prioritized for those who are eligible to travel based on the current travel restrictions: this includes both new applications and applications that are currently in progress. Applications submitted prior to the <a href="#">travel restrictions</a> will not be prioritized unless the applicant <a href="#">contacts</a> IRCC to indicate how they meet the exemption criteria, why they are travelling for a non-discretionary/non-optional purpose, and provide acceptable documentation</li> </ul>

## British Columbia

TITLE	RELIEF GRANTED
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### Relief for Businesses

#### Provincial Tax Changes

- British Columbia is extending filing and payment deadlines for the following taxes until September 30, 2020:
  - [Employer Health Tax](#)
  - [Sales Taxes](#)
    - Provincial sales tax (including municipal and regional district tax)
    - Carbon tax
    - Motor fuel tax
    - Tobacco tax
- Carbon tax rates will remain at their current levels until further notice
- School tax rates for commercial properties (Classes 4, 5 and 6) will be reduced by 50% for the 2020 tax year
- On April 16, the [school property tax was lowered again](#) and classes 7 and 8 are now included. Overall, the commercial property tax bill for most businesses will be reduced by 25% on average
- Late payment penalties for classes 4, 5, 6, 7 and 8 are postponed to October 1, 2020
- On September 2, British Columbia [announced](#) it is delaying, to April 2021, implementation dates for changes to provincial sales tax (PST) and British Columbia's carbon tax
- The carbon tax rate will remain at its current level of \$40 per tCO<sub>2</sub>e until April 2021, at which time it will increase from \$40 to \$45 per tCO<sub>2</sub>e
- The carbon tax will increase to \$50 per tCO<sub>2</sub>e in April 2022
- The implementation of two other planned tax changes is also being delayed until April 2021 This includes the elimination of the PST exemption for carbonated beverages that contain sugar, natural sweeteners or artificial sweeteners, and the addition of new PST registration and collection requirements for e-commerce businesses located outside of British Columbia
- The employer health tax (EHT) 2020 quarterly instalment dates are being extended:
  - December 31, 2020 (original instalment date was June 15, 2020)
  - January 31, 2021 (original instalment date was September 15, 2020)
  - February 28, 2021 (original instalment date was December 15, 2020)

#### Worksafe BC

- Employers will still be required to report their payroll for the first and second quarters by July 20, 2020. However, the payments for the first and second quarters will not be due until October 20, 2020, when third-quarter payments are due. The deferral only impacts employers who are required to report payroll and pay premiums on a quarterly basis. Employers who report annually will not be impacted because they do not report payroll or pay premiums until March 2021. The release of the preliminary rates and consultation sessions were originally scheduled to occur in July, but WorkSafeBC has determined that additional time is required due to the economic uncertainty from COVID-19
- [Waiver of premiums](#) for employers who are approved to receive the Canada Emergency Wage Subsidy (CEWS) for furloughed workers (employees on leave with full or partial pay) – announced May 26 and retroactive to March 15.
- On September 23, WorkSafeBC [announced](#) that the preliminary average base rate for 2021 will remain unchanged at 1.55 percent of employers' assessable payroll. This will be the fourth year in a row that the average base rate has remained at this level

#### *Amendments to the contagious disease presumption*

- On July 22, 2020, the Board of Directors [approved](#) amendments to Schedule 1 of the *Workers Compensation Act* to add a presumption for infections caused by communicable viral pathogens subject to a British Columbia-specific emergency declaration or notice



TITLE	RELIEF GRANTED
<p><a href="#"><u>Commercial Tenant Eviction Protection</u></a></p>	<ul style="list-style-type: none"> <li>• On May 29, 2020, British Columbia issued <a href="#"><u>Ministerial Order M179</u></a>, the <i>Commercial Tenancy (COVID-19) Order under the Emergency Protection Act</i>, which took effect May 29</li> <li>• The Order ends on the earlier of the following dates: <ul style="list-style-type: none"> <li>— the date on which the last extension of the declaration of a state of emergency made March 18, 2020 under section 9 (1) of the <i>Emergency Program Act</i> expires or is cancelled; or</li> <li>— the date after the last date for which the Canada Emergency Commercial Rent Assistance (CECRA) program provides assistance</li> </ul> </li> <li>• This <i>Order</i> protects commercial tenants who are not eligible for the CECRA for the sole reason that their landlords choose not to apply for the CECRA. These tenants are protected from evictions due to unpaid rent payments, and landlords are restricted from terminating lease agreements and repossessing of goods of the commercial tenants</li> </ul>
<p><a href="#"><u>Residential Tenant Eviction Protection and Mobile Home Park Regulation</u></a></p>	<ul style="list-style-type: none"> <li>• The Residential Tenancy (COVID-19) Order (M089/2020) and Residential Tenancy (COVID-19) Order No. 2 (M195/2020) have both been repealed</li> <li>• The ban on issuing evictions for non-payment of rent for residential tenants ended as of August 18, 2020. This means that tenants must pay rent in full on the day it is due or they can be evicted. A landlord may issue a Notice to End Tenancy for unpaid rent or utilities if <ul style="list-style-type: none"> <li>— the tenant failed to pay rent that was due before March 18, 2020 or</li> <li>— the tenant fails to pay full rent due after August 17, 2020. Read more <a href="#"><u>here</u></a></li> </ul> </li> <li>• A landlord must not issue a Notice to End Tenancy for unpaid rent or utilities that came due during the specified period of March 18, 2020 to August 17, 2020 unless the landlord has given the tenant a repayment plan for the unpaid amount and the tenant has defaulted on the repayment plan. A landlord cannot charge a late fee for any unpaid rent during the specified period of March 18, 2020 to August 17, 2020. Read more <a href="#"><u>here</u></a></li> <li>• The <a href="#"><u>COVID-19 Residential Tenancy Act and Manufactured Home Park (No. 2)</u></a> Regulation sets out the rights and responsibilities of residential landlords and tenants impacted by the pandemic, such as outlining the Notice procedure required by landlords in giving Notice to tenants for non-payment of rent. The Regulation is retroactive to March 18, 2020</li> </ul>
<p><a href="#"><u>Support Service for Businesses</u></a></p>	<ul style="list-style-type: none"> <li>• A new B.C. Business COVID-19 Support Service will serve as a single point of contact for businesses throughout the province looking for information on resources available during the COVID-19 pandemic</li> <li>• The service will act as a one-stop resource to answer questions about supports available to businesses from the provincial and federal governments, industry and community partners</li> <li>• Advisors are available Monday to Friday, from 8 a.m. to 6 p.m. (Pacific time) and Saturday from 10 a.m. to 4 p.m. at 1 833 254-4357. Inquiries can also be emailed to <a href="mailto:covid@smallbusinessbc.ca"><u>covid@smallbusinessbc.ca</u></a>, or raised on the live-chat feature available on SBBC's dedicated website: <a href="https://covid.smallbusinessbc.ca"><u>https://covid.smallbusinessbc.ca</u></a></li> </ul>
<p><a href="#"><u>Forestry Sector Relief</u></a></p>	<ul style="list-style-type: none"> <li>• Stumpage, the fee operators pay the Province to harvest, buy or sell trees from Crown land, is being deferred for three months. The deferral with interest is available to Tree Farm Licence, Replaceable Forest Licence and First Nations' Woodlands Licence holders who are in good financial standing with the Province</li> <li>• To be eligible, operators must also be following through on their reforestation obligations</li> </ul>
<p><a href="#"><u>Buy BC E-Commerce for BC's Farmers</u></a></p>	<ul style="list-style-type: none"> <li>• New Buy BC e-commerce funding is available to help the province's farmers and food and beverage processors overcome some lost sales during the COVID-19 pandemic by moving their products online</li> <li>• The B.C. government is providing \$300,000 to support industry-led Buy BC e-commerce activities. The funding is under the Ministry of Agriculture's <a href="#"><u>Buy BC Partnership Program</u></a></li> <li>• Online applications are accepted on a first-come, first-served basis, from May 15 to May 29, or when the funding is fully subscribed</li> </ul>

TITLE	RELIEF GRANTED
<a href="#"><u>B.C. Agri-Business Planning Program</u></a>	<ul style="list-style-type: none"> <li>• B.C. agriculture, seafood and food processing business owners are encouraged to apply if their revenues have decreased by at least 30% as a result of COVID-19</li> <li>• The funding available includes up to \$5,000 in business planning services and coaching for individuals, and up to \$20,000 for groups, from a qualified business consultant, to develop an immediate and long-term recovery plan</li> </ul>
<a href="#"><u>Temporary Liquor-Sale Authorizations</u></a>	<ul style="list-style-type: none"> <li>• The temporary authorization that permits food-primary and liquor-primary licensees to sell and deliver sealed, packaged liquor products alongside the purchase of a meal for off-site consumption during the pandemic, originally set to expire July 15, 2020, was extended to October 31, 2020, and was further extended to October 31, 2021</li> <li>• Before the temporary measure was introduced, restaurants and pubs were permitted to sell liquor only for consumption in their establishments, unless they had a special endorsement on their licence</li> <li>• On July 31, B.C. temporarily authorized liquor manufacturers to deliver products directly to individual consumers from their registered off-site storage facilities. Previously, liquor manufacturers were only permitted to deliver products stored off-site to hospitality customers, such as restaurants and pubs. Customers will still be required to complete transactions through a licensee's on-site store online or by telephone. They will not be able to physically purchase product at off-site storage locations under the current policy. This temporary measure will expire on October 31, 2020, and no extension will be considered</li> <li>• On July 30, the City of Vancouver approved a temporary pilot program allowing public consumption of alcohol in select locations from August 10 to mid-October 2020</li> <li>• The pilot will be implemented in the following four locations:               <ul style="list-style-type: none"> <li>— Ƨxw'Áenəq Xwtl'e7énk Square (Vancouver Art Gallery – North Plaza)</li> <li>— Lot 19 (Hornby St and W Hastings)</li> <li>— Bute-Robson Plaza (south of Robson); and</li> <li>— 17th and Cambie Temporary Pop-up Plaza</li> </ul> </li> </ul>
<a href="#"><u>Waiver of Minimum Income Requirements for Existing B.C. Farm Operations</u></a>	<ul style="list-style-type: none"> <li>• British Columbia is waiving minimum income requirements for existing B.C. farm operations, allowing them to maintain their current property tax farm status for 2021</li> <li>• In order to be classified as a farm in British Columbia, properties must meet certain criteria, including generating a minimum amount of gross income from a qualifying agriculture use based on the size of the parcel of land. This minimum income requirement must be met every two years and there must be some income generated every year</li> </ul>
<a href="#"><u>Oil &amp; Gas Sector</u></a>	<ul style="list-style-type: none"> <li>• Further to the federal government's announcement of \$120 million to support cleaning up oil and gas sites, B.C. intends to invest this funding in three new programs:               <ul style="list-style-type: none"> <li>— The Dormant Sites Reclamation Program will provide \$100 million to reclaim dormant oil and gas sites, which are wells that have been inactive for five consecutive years and are unlikely to be returned to service. This program will provide up to \$100,000, or 50% of total costs, whichever is less</li> <li>— The Orphan Sites Supplemental Reclamation Program will provide \$15 million to reclaim orphan oil and gas sites where the operator is insolvent, no longer exists or cannot be located. This program will be administrated by the BC Oil and Gas Commission (BCOGC)</li> <li>— The Legacy Sites Reclamation Program will provide \$5 million to address the legacy impacts of historical oil and gas activities that continue to have environmental impacts, such as on wildlife habitat or on the traditional use by Indigenous peoples</li> </ul> </li> <li>• These programs will be open to oil and gas field service companies and contractors based in B.C., with registration, office and operations in B.C.</li> <li>• On September 18, the Government of Canada announced that the first \$50 million under British Columbia's Dormant Sites Reclamation program has been allocated</li> <li>• Applications for the second increment of \$50 million from the Dormant Sites Reclamation Program will open on November 1, 2020, and will take into consideration sites that Indigenous communities, landowners and local governments have nominated to clean up</li> </ul>

TITLE	RELIEF GRANTED
<a href="#"><u>Support for the Hospitality Sector</u></a>	<ul style="list-style-type: none"> <li>• Effective May 22, B.C.'s Liquor and Cannabis Regulation branch (LCRB) will permit food-primary, liquor-primary and manufacturer licensees, such as wineries, breweries and distilleries, to apply through a simplified online process to temporarily expand their service areas until Oct. 31, 2020</li> <li>• <a href="#"><u>Funding for Tourism Marketing Organizations</u></a>: 59 B.C. community destination marketing organizations severely impacted by COVID-19 travel restrictions will be supported with a \$10-million grant from the Province</li> </ul>
<a href="#"><u>B.C. Cannabis Businesses</u></a>	<ul style="list-style-type: none"> <li>• The Province of British Columbia intends to giving Health Canada-licensed small-scale producers, including nurseries, the option of delivering cannabis directly to licensed retailers</li> <li>• The Province will also develop a farm-gate sales program that will give B.C. cannabis growers the ability to sell their products from "farm-gate" stores located at their production site</li> <li>• The targeted launch for both programs is 2022</li> <li>• <a href="#"><u>British Columbia allows app and website cannabis sales for pickup in store</u></a> <ul style="list-style-type: none"> <li>— <a href="#"><u>Order-in-Council 454</u></a>, amending the <i>Cannabis Licensing Regulation</i>, B.C. Reg. 202/2018, allows private cannabis retail store (CRS) licensees to sell non-medical cannabis products online for pickup in store</li> <li>— Previously, customers could reserve cannabis products online, but they were required to be physically present to complete payment and obtain their purchases</li> <li>— The new regulation allows for payments to be made on a website, app, or by telephone, limiting customer time in stores and permitting physically distanced pickup. In-store pickup is still required to allow employees to check identification. Retailers must also include an age-verification tool in their online sales systems</li> </ul> </li> </ul>
<a href="#"><u>Rent Forgiveness for Eligible Holders of Commercial Recreation Tenures and Park-Use Permits under the Land Act and Park Act</u></a>	<ul style="list-style-type: none"> <li>• Eligible holders of commercial recreation tenures and park-use permits (under the <i>Land Act</i> and <i>Park Act</i>) will have one year of annual base rent (owed to the provincial government) waived for invoice due dates between May 1, 2020, and April 30, 2021</li> <li>• This rent forgiveness is aimed at commercial recreation operators whose primary purpose is outdoor recreation activities, with ancillary uses related to transportation, accommodation or food and beverage. Read <a href="#"><u>Order-in-Council 518</u></a>, making the <i>Commercial Recreation Tenure (COVID-19 Emergency) Relief Regulation</i>, <a href="#"><u>here</u></a></li> <li>• Tenure and permit holders eligible for rent forgiveness will receive a notification letter</li> </ul>
<a href="#"><u>City of Vancouver Relief</u></a>	<ul style="list-style-type: none"> <li>• Vancouver City Council approved a delay in the 2020 payment deadline for both residential and commercial property taxes</li> <li>• The tax payment deadline has been extended from July 3 to September 30, 2020</li> </ul>
<a href="#"><u>B.C. Economic Recovery Plan</u></a>	<ul style="list-style-type: none"> <li>• On September 17, British Columbia published its <i>Economic Recovery Plan</i>, which proposes a number of financial support measures for small and mid-sized businesses: <ul style="list-style-type: none"> <li>— a 15% refundable tax credit based on eligible new payroll</li> <li>— a small and medium-sized business recovery grant of up to \$30,000</li> <li>— tourism operators will be eligible for a special top-up grant of up to \$40,000</li> <li>— a temporary 100% PST rebate on select machinery and equipment for businesses</li> </ul> </li> <li>• Read the <i>Economic Recovery Plan</i> <a href="#"><u>here</u></a></li> </ul>
<a href="#"><u>Temporary Support for the Music Industry</u></a>	<ul style="list-style-type: none"> <li>• On June 1, British Columbia announced it is investing \$7.5 million through Creative BC for Amplify BC. Amplify BC strengthens and supports B.C.'s music industry</li> </ul>

TITLE	RELIEF GRANTED
<p><b><u>Local Sport Relief Fund</u></b></p>	<ul style="list-style-type: none"> <li>• The Local Sport Relief Fund will help local sport clubs and organizations pay bills, society dues, salaries and/or maintenance fees while weathering the impacts of the pandemic, helping them to plan for an eventual full return to sport</li> <li>• The application process is open until October 16, 2020</li> </ul>
<p><b>Employment Benefits for Individuals</b></p>	
<p><b><u>B.C. Emergency Benefit for Workers</u></b></p>	<ul style="list-style-type: none"> <li>• The B.C. Emergency Benefit for Workers (BCEBW) is a one-time, tax-free \$1,000 payment for British Columbians whose ability to work has been affected as a result of the COVID-19 pandemic</li> <li>• Most people who are eligible for the new federal Canada Emergency Response Benefit (CERB) are also eligible for the BCEBW, including those who have run out of employment insurance (EI) benefits and subsequently qualify for the CERB</li> <li>• To be eligible for the BCEBW, you must:             <ul style="list-style-type: none"> <li>— have been a resident of British Columbia on March 15, 2020;</li> <li>— be at least 15 years old on the date of application;</li> <li>— have filed, or agree to file, a 2019 B.C. income tax return; and</li> <li>— not be receiving provincial income assistance or disability assistance</li> </ul> </li> <li>• To be eligible, you must also either:             <ul style="list-style-type: none"> <li>— have lost employment or self-employment income on or after March 15, 2020, meet the eligibility requirements for the CERB and not be required to repay the CERB; or</li> <li>— have lost employment or self-employment income for at least 14 consecutive days that began between March 1 and March 14, 2020 where no more than \$1000 was earned during those 14 consecutive days and no allowances, money or other benefits was received under a provincial pay because of pregnancy or for the care of a newborn or newly adopted child, provided that you must have earned employment or self-employment income of at least \$5000 in 2019 or in the 12 months prior to March 15, 2020;</li> </ul> </li> <li>• Applications opened on <a href="#">May 1, 2020</a> and close on December 2, 2020</li> </ul>
<p><b><u>Enhanced B.C. Climate Action Tax Credit</u></b></p>	<ul style="list-style-type: none"> <li>• A one-time enhancement to the <a href="#">climate action tax credit</a> was paid in July 2020 for moderate to low-income families:             <ul style="list-style-type: none"> <li>— An adult will receive up to \$218.00 (increased from \$43.50)</li> <li>— A child will receive \$64.00 (increased from \$12.75)</li> </ul> </li> </ul>
<p><b><u>Pay Supports for Front-Line Health and Social Service Workers</u></b></p>	<ul style="list-style-type: none"> <li>— Health and social service workers delivering in-person, front-line care can receive a financial boost through temporary COVID-19 pandemic pay. More than 250,000 eligible front-line workers will receive temporary pandemic pay, a lump-sum payment of about \$4 per hour for a 16-week period, starting on March 15, 2020</li> <li>— Eligible workers will receive the payment directly through their employer and do not need to apply</li> </ul>

## Alberta

TITLE	RELIEF GRANTED
<b>Relief for Businesses</b>	
<p><b><u>Corporate Income Tax Deferral</u></b></p>	<p><i>Corporate income tax extension of filing deadline</i></p> <ul style="list-style-type: none"> <li>• Further to the tax relief measures announced previously, the filing deadlines for Alberta Corporate Income Tax Returns (AT1) was extended to: <ul style="list-style-type: none"> <li>— June 1, 2020 for AT1 returns due after March 18, 2020 and before June 1, 2020</li> <li>— September 1, 2020 for AT1 returns due in June, July or August 2020</li> </ul> </li> <li>• The filing deadline for a Notice of Objection (AT97) was extended to June 30, 2020 if it would otherwise have been due after March 18 and before June 30, 2020. See <a href="#">Special Notice Vol. 5 No. 57 – Extension to Alberta Corporate Income Tax Return (AT1) Filing Deadline</a></li> </ul> <p><i>Corporate income tax deferral</i></p> <ul style="list-style-type: none"> <li>• Alberta businesses with corporate income tax balances that become owing on or after March 18, 2020, or instalment payments coming due between March 18, 2020 and September 30, 2020, may defer making these payments until September 30, 2020. See <a href="#">Special Notice Vol. 5 No. 59, Revised Deferral of Corporate Income Tax Payments and Waiver of Interest on Existing Debts</a></li> </ul> <p><i>Waiver of Interest on Existing Debts</i></p> <ul style="list-style-type: none"> <li>• TRA will waive arrears interest accruing from March 18, 2020 to September 30, 2020 on existing debts owing pursuant to the Alberta Corporate Tax Act. See <a href="#">Special Notice Vol. 5 No. 59, Revised Deferral of Corporate Income Tax Payments and Waiver of Interest on Existing Debts</a></li> <li>• As part of Alberta's Recovery Plan, the Government of Alberta accelerated the Job Creation Tax Cut, reducing the general corporate income tax rate to 8% on July 1, 2020, a year and a half sooner than originally planned. For more information, see <a href="#">Special Notice Vol. 5 No. 58 – Accelerated Job Creation Tax Cut</a></li> </ul>
<p><b><u>Education Property Tax Deferral</u></b></p>	<ul style="list-style-type: none"> <li>• Education property tax rates will be frozen at last year's level – reversing the 3.4% population and inflation increase added in Budget 2020</li> <li>• Collection of non-residential education property tax for businesses will be deferred for 6 months</li> </ul>
<p><b><u>WCB Premium Payment Deferral</u></b></p>	<ul style="list-style-type: none"> <li>• Small, medium and large private sector employers can defer WCB premium payments until 2021: <ul style="list-style-type: none"> <li>— For small and medium businesses, the government will cover 50% of the 2020 premium when it is due in 2021</li> <li>— Large employers will have their 2020 WCB premium payments deferred until 2021, at which time their premiums will be due</li> </ul> </li> <li>• Employers who have already paid WCB premiums in 2020 are eligible for a rebate or credit</li> </ul>
<p><b><u>Tourism Levy Deferral</u></b></p>	<ul style="list-style-type: none"> <li>• Hotels and other lodging providers could delay paying the tourism levy until August 31, 2020 for amounts that become due to government on or after March 27, 2020. Payments deferred until August 31, 2020 were not subject to penalties or interest. For more information, see the <a href="#">Special Notice Vol. 7 No. 10 – Tourism Levy Abatement and Deferral</a></li> <li>• Hotels and other lodging providers are still expected to file returns, as required by legislation, and must collect the tourism levy from guests staying at their properties during this period</li> <li>• On May 19, Alberta announced that the province is providing new supports for hotels and other lodging providers that allow them to keep tourism levy amounts collected between March 1 and December 31, 2020</li> <li>• Amounts collected prior to March 1, 2020 that are being deferred under the previously announced deferral program can continue to be deferred until August 31, 2020</li> </ul>

TITLE	RELIEF GRANTED
	<ul style="list-style-type: none"> <li>• Accommodation providers are still expected to file returns throughout 2020, as required by legislation, and will be expected to resume regular tourism levy payments in 2021</li> <li>• Where a person is or was required under section 3 of the <i>Tourism Levy Act</i> to remit a tourism levy to the Minister, and the tourism levy is or has been collected under that Act by the person during the abatement period (beginning on March 1, 2020 and ending on December 31, 2020), remission was ordered in respect of that requirement to remit, and in respect of any interest paid or payable arising in connection with that requirement</li> <li>• Where (a) a person is or was required under section 3 of the Tourism Levy Act to remit a tourism levy to the Minister, (b) that remittance of tourism levy became due in March or April of 2020, and (c) remission is not ordered under section 2 in respect of that requirement, remission was ordered in respect of any interest paid or payable arising before September 1, 2020 in connection with that requirement to remit a tourism levy</li> </ul>
<p><b><u>Banks and Credit Unions</u></b></p>	<ul style="list-style-type: none"> <li>• ATB Financial               <ul style="list-style-type: none"> <li>— ATB small business customers can:                   <ul style="list-style-type: none"> <li>— apply for a payment deferral on loans and lines of credit for up to 6 months</li> <li>— access additional working capital for ATB customers</li> </ul> </li> <li>— Other ATB business and agriculture customers can access support on a one-on-one basis. Further solutions are being considered at this time</li> </ul> </li> </ul>
<p><b><u>Oil &amp; Gas Industry</u></b></p>	<ul style="list-style-type: none"> <li>• Funding the Alberta Energy Regulator levy for 6 months</li> <li>• Extending the term of mineral agreements expiring in 2020 by 1 year</li> <li>• Extending a \$100 million loan to the Orphan Well Association</li> <li>• Creating the new <a href="#">Site Rehabilitation Program</a> of up to \$1 billion in funding (mainly funded by the federal government) to provide grants to oil field service contractors to perform well, pipeline, and oil and gas site closure and reclamation work, creating jobs and supporting the environment</li> </ul>
<p><b><u>Forestry Industry</u></b></p>	<ul style="list-style-type: none"> <li>• Effective April 4, the Alberta government will defer timber dues for six months</li> <li>• Alberta's <a href="#">Forest Jobs Action Plan</a> will support forest businesses by increasing the Annual Allowable Cut (AAC) by up to 13%</li> </ul>
<p><b><u>Financial Measures for Physicians</u></b></p>	<ul style="list-style-type: none"> <li>• Alberta Health and Alberta Health Services (AHS) have collaborated on a Clinical Alternative Relationship Plan (ARP) that will pay AHS physicians who are adjusting their practice to provide care for Albertans during the COVID-19 pandemic</li> <li>• The COVID-19 Assessment Centre Clinical ARP provides compensation options, other than fee-for-service, for AHS physicians who volunteer to change their practice during the COVID-19 pandemic</li> </ul>
<p><b><u>Increased Funding for Charities and Non-Profits</u></b></p>	<ul style="list-style-type: none"> <li>• The Community Initiatives Program Operating grant program will provide \$8 million in funding to help struggling front-line charities and non-profits</li> <li>• The limit for requests under the program will be increased from \$60,000 to \$75,000</li> <li>• The three-year eligibility period for the program will be waived to allow all organizations in need of operational funding to apply for this one-time intake</li> </ul>

TITLE	RELIEF GRANTED
<p><a href="#"><u>Food &amp; Agribusiness - Employee Training Support for Agri-Businesses</u></a></p>	<ul style="list-style-type: none"> <li>• The new Agriculture Training Support Program will help employers in the food supply chain provide necessary training to new Alberta employees</li> <li>• The program is intended to offset costs for COVID-19 safety and training, including the costs for personal protective equipment</li> <li>• The program will provide up to \$5 million in support to farmers, agri-businesses and food processors. The maximum government contribution under the program is \$2,000 per new employee, up to a maximum of \$50,000 per employer</li> <li>• Grants will be administered on a first-come, first-served basis until available program funding is fully allocated. In addition, about \$1 million in funding will be targeted for meat processors to provide support for new hires to undertake meat-cutting training</li> <li>• Applications will be accepted via the existing <a href="#">Canadian Agricultural Partnership</a> website</li> </ul>
<p><a href="#"><u>Amendments to Alberta’s Meat Inspection Regulation</u></a></p>	<ul style="list-style-type: none"> <li>• The following amendments to Alberta’s <a href="#">Meat Inspection Regulation</a> were made: <ul style="list-style-type: none"> <li>— consumers can buy an animal direct from a farm and have the animal slaughtered on-site for their personal consumption</li> <li>— allowing provincially licensed meat facilities to salvage and sell meat by-products</li> <li>— allowing video pre-slaughter inspections in emergency situations, meaning that abattoirs do not have to wait for an appointed inspector to arrive in person on-farm to perform an inspection if animal welfare is at stake</li> </ul> </li> </ul>
<p><a href="#"><u>Relief for the Child Care Sector</u></a></p>	<ul style="list-style-type: none"> <li>• Up to \$178 million in grants will be provided to child care centres and approved family day home agencies across the province. Day care centres and out-of-school care centres will benefit from a phased approach for these supports: <ul style="list-style-type: none"> <li>— Phase 1 - \$6.7 million: Centres will receive a one-time grant to cover up to 25% of overhead costs like rent and utilities not covered by funding under federal programs</li> <li>— Phase 2 - \$3.2 million: Upon reopening, centres will receive a grant for cleaning and sanitation supplies to adhere to public health guidelines, as well as to assist with staff recruitment and training</li> <li>— Phase 3 - \$6.9 million: After three months of being open, centres will potentially receive a third grant to offset deferred bills and to address unforeseen operational issues, based on an assessment of other federal and provincial support programs</li> </ul> </li> </ul>
<p><a href="#"><u>Support for Long-Term Care and Seniors Facilities</u></a></p>	<ul style="list-style-type: none"> <li>• A total of \$14.2 million will be allocated per month</li> <li>• Funding is retroactive to March 15</li> <li>• There will be a requirement to report on the use of these funds, and facilities will need to return money not spent on COVID-related purposes. Funding will continue until the orders from Alberta’s chief medical officer of health are lifted. It will be distributed in coordination with Alberta Health Services and Seniors and Housing. Designated supportive living and long-term care facilities have already received advanced funding of \$24.5 million, as well as funding to increase health-care aide staffing levels and wages</li> </ul>



TITLE	RELIEF GRANTED
<a href="#"><u>Small Business Advice</u></a>	<ul style="list-style-type: none"> <li>• Talk to a small business advisor at <a href="#">Business Link</a> to get free advice, coaching and information on COVID-19 resources and supports</li> <li>• Hours: 8:30 a.m. to 4:30 p.m. (open Monday to Friday, closed weekends and statutory holidays)</li> <li>• Phone: 780-422-7722; Toll free: 1-800-272-9675 (Canada only)</li> </ul>
<a href="#"><u>Emissions Reduction Alberta's Food, Farming, and Forestry Challenge through the Technology Innovation and Emissions Reduction (TIER) Fund</u></a>	<ul style="list-style-type: none"> <li>• Emissions Reduction Alberta (ERA) is calling for proposals for the Food, Farming and Forestry Challenge. A total of \$40 million will come from the TIER Fund.</li> <li>• The \$40 million will help farmers, ranchers, industry, and innovators navigate the economic repercussions of the COVID-19 pandemic and ongoing market implications. These innovations will lead to positive impacts, such as lower production and processing costs for food and fibre and natural solutions to remove carbon from the atmosphere</li> <li>• The application deadline was August 27</li> <li>• On July 30, 2020, the definition of "emissions-intensive-trade-exposed sector" (EITES) was amended to include more types of facilities that can voluntarily opt in to TIER, thereby allowing more facilities to avoid federal carbon taxes on fuel consumption. Dozens of industries, such as potato processing facilities and wood product facilities, will now be eligible for exemption from the federal carbon tax bringing them under the regulation of the TIER regulation. TIER applies to large industrial emitters and opted-in facilities like small oil and gas operations, and will now include a wider range of sectors. The updated TIER opt-in eligibility includes facilities under the 100,000-tonne threshold and those that belong to highly emissions-intensive sectors. Read more <a href="#">here</a></li> </ul>
<a href="#"><u>Alberta Relaunch Fund</u></a>	<ul style="list-style-type: none"> <li>• Alberta is committing up to \$200 million in funding for eligible businesses and non-profits to access up to \$5,000 to offset a portion of their relaunch costs. These funds can be used for implementing measures to minimize the risk of virus transmission, (such as physical barriers, personal protective equipment and disinfecting supplies), rent, employee wages or replacement of inventory.</li> </ul>
<a href="#"><u>Aboriginal Business Investment Fund (ABIF)</u></a>	<ul style="list-style-type: none"> <li>• The Aboriginal Business Investment Fund (ABIF) will provide eligible Indigenous community-owned businesses with up to \$500,000 in funding for ventures that demonstrate social and economic benefits for their communities. ABIF supports projects that increase: (1) employment opportunities for Indigenous people; (2) local revenue streams for Indigenous communities; and (3) the economies of Indigenous communities. Communities must own and control 51% or more of the proposed business or joint venture to be eligible</li> </ul>
<a href="#"><u>Alberta Utilities Commission Extends the Suspension of Specified Penalties Program for Self-Reported Contraventions</u></a>	<ul style="list-style-type: none"> <li>• On March 27, 2020, the Alberta Utilities Commission issued Bulletin 2020-10: <i>Suspension of specified penalties program for self-reported contraventions</i>, which suspended the issuance of notices of specified penalties for self-reported contraventions until June 18, 2020</li> <li>• On July 14, the AUC extended the operation of Bulletin 2020-10 until September 30, 2020</li> <li>• In addition to the measures set out in Bulletin 2020-10, the AUC will continue to exercise its regulatory discretion around the issuance of notices of specified penalty under Rule 032: <i>Specified Penalties for Contravention of AUC Rules</i>. Until September 30, 2020, the AUC will limit its consideration of specified penalties to contraventions that are not self-reported, or that resulted in disconnections of a customer's site in error for a period in excess of 24 hours regardless of whether or not the contravention was self-reported</li> </ul>

TITLE	RELIEF GRANTED
<p><b><u>City of Calgary Relief</u></b></p>	<ul style="list-style-type: none"> <li>• <b>Tax Relief</b> <ul style="list-style-type: none"> <li>— Property tax bills will be mailed by the end of May 2020. However, two significant relief measures were approved to provide flexibility for taxpayers (individuals and businesses):                             <ul style="list-style-type: none"> <li>— the tax payment deadline has been extended from June 30 to September 30 without late payment penalties; and</li> <li>— the Tax Installment Payment Plan (TIPP) has suspended its 2% filing fee for taxpayers who join TIPP after January 1, which has been suspended until January 1, 2021</li> </ul> </li> </ul> </li> <li>• <b>Calgary Business Relief Includes:</b> <ul style="list-style-type: none"> <li>— A Small Business Support team available to support businesses pivoting their business model as they re-open</li> <li>— Waiving of the business license renewal fee for one year to reduce the financial burden on businesses</li> <li>— Six-month relief efforts effective May 1, 2020 including:                             <ul style="list-style-type: none"> <li>— waived Planning &amp; Development fees for change of use and home occupation (class 2) development permits, residential certificates of compliance and pre-application fees, to support businesses adapting to COVID-19;</li> <li>— deferred Planning &amp; Development fees for commercial building permits, development permits, subdivisions, land use amendments, outline plans and road closures;</li> <li>— fee simplification through elimination of the set up front deposit, simplifying by applying one common fee schedule rate to all outline plans and land use amendments; and</li> <li>— extensions on development and building permits offered to ensure existing approvals will not expire while businesses deal with the impacts of COVID-19</li> </ul> </li> <li>— The expansion of the Centre City Enterprise Area to include all commercial properties through a pilot. This means a reduction in processes, barriers to entry and cost savings for businesses as they re-populate physical space</li> </ul> </li> </ul>

TITLE	RELIEF GRANTED
<p><b><u>City of Edmonton Relief</u></b></p>	<p><b><u>Economic Recovery Program</u></b></p> <ul style="list-style-type: none"> <li>• On May 27, the City of Edmonton announced the Economic Recovery Program to assist businesses in their relaunch and support the ongoing recovery of the local economy</li> <li>• It consists of five tools: (1) option to reduce business licence fee payment by 50% (upon request) until December 31, 2020; (2) the Edmonton Economic Recovery Grant; (3) continued One-on-One Support Program; (4) process improvements and red tape reduction; and (5) nimble responses to specific business needs for relaunch and recovery</li> <li>• The Edmonton Economic Recovery Grant funds will be delivered through two streams: the City stream and the Business Association stream. The City stream will provide matching grants of a maximum of \$25,000 each to applicants struggling to re-open or pivot their business as a result of COVID-19. The Business Association stream will provide up to \$75,000 per grant to applicants who deliver projects or programs that directly support the grant program criteria</li> <li>• The Edmonton Economic Recovery Grant's first phase of funding to support reopening businesses began in mid June, followed by the second phase starting January 2021</li> </ul> <p><b><u>Building Energy Retrofit Accelerator (BERA)</u></b></p> <ul style="list-style-type: none"> <li>• Edmonton has launched environment rebates to help stimulate economy: <ul style="list-style-type: none"> <li>— Commercial Building Upgrades. Renovations that improve energy efficiency in commercial and institutional buildings, including upgrades to HVAC systems, windows, lighting fixtures, building envelopes and more, are eligible for rebates, up to \$125,000 per building, per year. Eligible buildings must be larger than 10,000 square feet, located within city limits and have equipment installed from a list of eligible products</li> <li>— Electric Vehicle Chargers. Residential and commercial property owners who are interested in installing a Level 2 electric vehicle (EV) charging station in their property can apply for a rebate through the new ECEB rebate program. For residential properties, this rebate will cover 50% of the installed cost of the charger, to a maximum of \$600 for existing homes and \$300 for new construction (up to one per household). For commercial properties, this rebate will cover 50% of the installed cost of the charger, to a maximum of \$2,000 per charger (up to five per company)</li> <li>— Residential Solar Installations. Edmontonians eligible for the Solar Rebate Program can save up to \$4,000 towards the installation of a solar electric system for their home</li> </ul> </li> </ul>
<p><b>Employment Benefits for Individuals</b></p>	
<p><b><u>Emergency Isolation Support</u></b></p>	<ul style="list-style-type: none"> <li>• Eligible working Albertans can receive a one-time emergency isolation support payment of \$1,146 if they: <ul style="list-style-type: none"> <li>— experienced total or significant loss of income as a result of having to self-isolate, or are the sole caregiver of a dependent who is self-isolating, and</li> <li>— have no other source of compensation, such as workplace sick leave benefits or federal employment insurance benefits</li> </ul> </li> <li>• This is a temporary program to bridge the gap until the Federal Emergency Care Benefit is available – THE PROGRAM IS NOW CLOSED</li> </ul>
<p><b><u>Apprentice Training Award for Unemployed Apprentices</u></b></p>	<ul style="list-style-type: none"> <li>• Eligible apprentices under the Apprentice Training Award will now receive \$1,500 during their classroom instruction period, up from \$1,000 offered when the program began in 2016.</li> <li>• Eligible apprentices will begin receiving the increased award in September 2020.</li> </ul>

## Ontario

TITLE	RELIEF GRANTED
<b>Relief for Businesses</b>	
<a href="#"><u>Employer Health Tax Exemption</u></a>	<ul style="list-style-type: none"> <li>Temporarily increasing the Employer Health Tax exemption for 2020 from \$490,000 to \$1,000,000</li> <li>To be able to claim the tax exemption, employers must be eligible employers as defined under the EHT Act. Employers who have a municipal representative on their board of directors, or who are under the control of any level of government, are generally not eligible employers</li> <li>Employers normally cannot claim the exemption if their Ontario payroll for the year (including the payroll of any associated employers) is over \$5 million. However, eligible employers who are registered charities can claim the exemption even if their payroll exceeds \$5 million</li> </ul>
<a href="#"><u>Five-Month Relief Period for Provincial Taxes</u></a>	<ul style="list-style-type: none"> <li>Allowing a five-month relief period for Ontario businesses that are unable to file or remit their provincial taxes on time due to the special circumstances caused by COVID-19 in Ontario</li> <li>The following provincial taxes are included in the relief period: Employer Health Tax, Tobacco Tax, Fuel Tax, Gas Tax, Beer, Wine &amp; Spirits Tax, Mining Tax, Insurance Premium Tax, International Fuel Tax Agreement, Retail Sales Tax on Insurance Contracts and Benefit Plans and Race Tracks Tax</li> <li>The relief period does NOT include business accounts with outstanding taxes, interest or penalties owing from previous filing periods</li> <li>If a business is unable to file their return or remittance during the relief period, they do not need to contact or notify the Ministry of Finance. Penalties and interest will be waived automatically for all late returns or remittances by Ontario businesses during the relief period</li> </ul>
<a href="#"><u>Deferral of Education Property Tax</u></a>	<ul style="list-style-type: none"> <li>The quarterly (June 30, 2020) remittance of education property tax to school boards will be deferred by 90 days</li> </ul>
<a href="#"><u>Deferral of Workplace Safety and Insurance Board (WSIB) Payments</u></a>	<ul style="list-style-type: none"> <li>Employers will be allowed to defer payments to the WSIB for up to six months</li> </ul>
<a href="#"><u>Regional Opportunities Investment Tax Credit</u></a>	<ul style="list-style-type: none"> <li>Proposed new 10% refundable Corporate Income Tax credit for capital investments</li> <li>A Canadian-controlled private corporation that makes qualifying investments that become available for use on or after March 25, 2020 in specified regions of Ontario would be eligible for the tax credit</li> </ul>
<a href="#"><u>Relief for Remote Northern Property Taxpayers</u></a>	<ul style="list-style-type: none"> <li>Ontario is giving taxpayers (individuals and businesses) in unincorporated areas more time to pay each of the four 2020 Provincial Land Tax installments</li> <li>Taxpayers will have 90 extra days to pay without incurring interest or penalties</li> </ul>
<a href="#"><u>Commercial Tenant Eviction Protection</u></a>	<ul style="list-style-type: none"> <li>On June 18, Ontario Bill 192, <i>Protecting Small Business Act, 2020</i>, received royal assent</li> <li>The Bill amends the <i>Commercial Tenancies Act</i> to prohibit certain actions by landlords if the landlord is or would be eligible to receive assistance from the Canada Emergency Commercial Rent Assistance for small businesses program; however, the rules cease to apply if the landlord is approved to receive the assistance</li> <li>On September 16, Ontario introduced the <i>Helping Tenants and Small Businesses Act, 2020</i>, which, if passed, would extend the temporary ban on evictions for commercial tenants. The ban was initially in place from May 1, 2020 to August 31, 2020, to align with the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses.</li> </ul>

TITLE	RELIEF GRANTED
	<ul style="list-style-type: none"> <li>• This temporary ban would continue to apply to businesses that are eligible for federal-provincial rent assistance through the CECRA for small businesses, but for whom their landlord chose not to apply for the program</li> <li>• If passed, judges would be prohibited from ordering a writ of possession that is effective during the non-enforcement period if the basis for ordering the writ is an arrears of rent. Landlords would also be prohibited from exercising a right of re-entry and from seizing any goods or chattels as a distress for arrears of rent during the non-enforcement period</li> <li>• The non-enforcement period would begin on the day section 2 of Schedule 2 to the Helping Tenants and Small Businesses Act, 2020 comes into force and would end on October 30, 2020, or such earlier date as may be prescribed</li> <li>• As of September 23, 2020, Bill 204 has only passed Second Reading. It is not in force</li> </ul>
<b>Relief for Businesses</b>	
<p><a href="#"><u>Loan Program for Small and Medium-Sized Indigenous Businesses</u></a></p>	<ul style="list-style-type: none"> <li>• Loans of up to \$50,000 will be available to businesses that are either ineligible for, or unable to access, existing federal and provincial COVID-19 response initiatives for small businesses</li> <li>• The funding is being delivered through the Support for People and Jobs Fund. Loans will be available through Aboriginal Financial Institutions</li> <li>• Up to 50% of each loan will be in the form of a non-repayable grant, with no interest due on the loan portion until December 31, 2022</li> <li>• Businesses may use these funds to cover general expenses such as payroll, rent, utilities and taxes. They may also be used towards increasing production capacity, developing new products, moving to online marketing, or to make improvements to accommodate social distancing requirements, such as the installation of plexiglass barriers</li> </ul>
<p><a href="#"><u>Enabling Auto Insurance Companies to Provide Driver Rebates</u></a></p>	<ul style="list-style-type: none"> <li>• Ontario is enabling auto insurance companies to provide temporary insurance premium rebates to drivers during the COVID-19 pandemic</li> <li>• The province has amended a regulation under the <i>Insurance Act</i> to allow insurance companies to be able to provide auto insurance premium rebates to consumers for up to 12 months after the declared emergency has ended</li> </ul>
<p><a href="#"><u>Food &amp; Agribusiness - Supporting Agri-Food Sector Supply Chain</u></a></p>	<ul style="list-style-type: none"> <li>• The governments of Canada and Ontario are investing up to \$1 million in new funding to connect workers with in-demand jobs in the agri-food sector through the Canadian Agricultural Partnership</li> <li>• This program would help primary agriculture, food processing companies, and grocery retail to recruit and train workers</li> </ul>
<p><a href="#"><u>Food &amp; Agribusiness - Agri-food Workplace Protection Program</u></a></p>	<ul style="list-style-type: none"> <li>• Through the Canadian Agricultural Partnership, the federal and provincial governments <a href="#"><u>launched</u></a> the second intake of the Agri-food Workplace Protection Program to help farmers enhance health and safety measures to prevent the spread of the virus. The funding will be used for initiatives like purchasing personal protective equipment, enhanced cleaning and disinfection, and redesigning workstations</li> <li>• The Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA) is now accepting applications and will expedite the approval process to help support workplace health and safety in the agri-food sector</li> </ul>

TITLE	RELIEF GRANTED
<a href="#"><u>Food &amp; Agribusiness - Agri-food e-Business</u></a>	<ul style="list-style-type: none"> <li>• The governments of Canada and Ontario are investing up to \$2.5 million to help the agri-food sector expand online</li> <li>• The funding is being provided through the Canadian Agricultural Partnership</li> <li>• Eligible organizations and businesses can apply for a grant of up to \$5,000 to establish an online e-business and marketing presence</li> <li>• Eligible organizations, businesses and collaborations can apply for cost-share funding of up to \$75,000 to implement high-impact projects</li> </ul>
<a href="#"><u>Food &amp; Agribusiness - Investing for Safety Measures in Meat Processing Plants</u></a>	<ul style="list-style-type: none"> <li>• The governments of Canada and Ontario are investing \$2.25 million in provincially licensed meat processing plants</li> <li>• Through the Canadian Agricultural Partnership, the first stream of the Agri-food Workplace Protection Program will provide funding to implement COVID-19 health and safety measures, including purchasing additional personal protective equipment, redesigning workstations, supporting employees who require mandatory isolation, and work-site mobility and transportation</li> </ul>
<a href="#"><u>Food &amp; Agribusiness - Agrilnsurance</u></a>	<ul style="list-style-type: none"> <li>• Canada and Ontario are enhancing Agrilnsurance coverage for the 2020 growing season to include labour shortages due to COVID-19</li> <li>• Ontario farmers already enrolled in an eligible production insurance plan who suffer from crop losses due to labour disruptions during the 2020 growing season will have access to further insurance coverage through <b>Agricorp</b>. The added insurance coverage will include: <ul style="list-style-type: none"> <li>— inability to attract sufficient on-farm labour due to COVID-19; and</li> <li>— illness or quarantine of on-farm labour and the producer due to COVID-19.</li> </ul> </li> <li>• Farmers will be expected to notify Agricorp as soon as possible if they experience COVID-19 related labour disruptions that are having an impact on their crops.</li> </ul>
<a href="#"><u>Grant Payments Enabled Through the Agricultural and Horticultural Organizations Act</u></a>	<ul style="list-style-type: none"> <li>• On August 20, 2020, Ontario announced that it is expanding the eligibility of agriculture societies to apply for funding to help offset the financial losses due to the cancellation of fall fairs, exhibitions and activities during the pandemic</li> <li>• Ontario provides funding to individual agricultural societies through grant payments enabled through the <i>Agricultural and Horticultural Organizations Act</i></li> </ul>
<a href="#"><u>Industrial and Commercial Electricity Consumers</u></a>	<ul style="list-style-type: none"> <li>• Through an emergency order, the Ontario government is taking steps to defer a portion of Global Adjustment (GA) charges for industrial and commercial electricity consumers that do not participate in the Regulated Price Plan for the period starting from April 2020</li> <li>• <a href="#"><u>Industrial Conservation Initiative</u></a></li> <li>• On June 26, Ontario announced it is supporting large industrial and commercial businesses to return to full levels of operation without the fear of electricity costs spiking by providing more stable electricity pricing for two years</li> <li>• As of June 26, companies that participate in the Industrial Conservation Initiative (ICI) will not be required to reduce their electricity usage during peak hours, as their proportion of <a href="#"><u>Global Adjustment (GA)</u></a> charges for these companies will be frozen</li> <li>• New ICI participants for the 2021-22 program year will not be affected; they will be assessed on their electricity consumption during peak hours in 2020-21</li> </ul>

TITLE	RELIEF GRANTED
<p><b><u>Ontario Electricity Rate Relief</u></b></p>	<p><u>Extending the suspension of time-of-use price for electricity bills</u></p> <ul style="list-style-type: none"> <li>• Ontario introduced a fixed electricity price, known as the COVID-19 Recovery Rate, of 12.8 cents per kWh, which will be automatically applied to all time-of-use customers 24 hours a day, 7 days a week. This fixed electricity price will be in place from June 1 - October 31, 2020</li> <li>• The COVID-19 Recovery Rate of 12.8¢/kWh is based on the average cost of electricity, set by the Ontario Energy Board. This fixed rate will continue to suspend time-of-use prices.</li> </ul> <p><u>COVID-19 Energy Assistance Program for Small Business (CEAP-SB)</u></p> <ul style="list-style-type: none"> <li>• The initiative includes, among other benefits, \$8 million to provide support to businesses struggling with bill payments as a result of the outbreak and an extension of the Ontario Energy Board's winter disconnection ban until July 31, 2020 to ensure no one is disconnected from their natural gas or electricity service during COVID-19</li> <li>• The program launched on August 31, 2020</li> <li>• Learn more about eligibility and how to apply for CEAP-SB <a href="#">here</a></li> <li>• As of August 31, 2020, small businesses and registered charities can <a href="#">apply</a> for financial support under the CEAP-SB program. CEAP-SB on-bill credit for electricity customers covers the electricity charges overdue on the date of application, to a maximum of \$425</li> <li>• The same level of assistance applies to natural gas customers in relation to overdue natural gas charges. A higher level of assistance is available for electricity customers whose premise is mainly electrically heated</li> </ul>
<p><b><u>Ontario Support Plans for Licensed Child Care Centres</u></b></p>	<ul style="list-style-type: none"> <li>• Support includes: <ul style="list-style-type: none"> <li>— support for fixed operating costs for eligible child care and EarlyON Centres, while providers are prohibited from charging parent fees while the Emergency Order is in effect;</li> <li>— waiving all child care licensing applications, renewals and revision fees; and</li> <li>— automatic extension of child care licenses set to expire during the emergency period</li> </ul> </li> </ul>
<p><b><u>Support for Licensed Restaurants, Bars and Cideries</u></b></p>	<ul style="list-style-type: none"> <li>• Ontario is allowing licensed restaurants and bars to sell spirits with a food order at a lower price and is making it easier for cideries to sell directly to consumers</li> <li>• Effective immediately, the price for whiskey, gin, rum and other spirits will be temporarily reduced from the current licensee minimum price of \$2.00 per 29 mL to \$1.34 per 29 mL</li> <li>• This measure will be revoked on January 1, 2021, matching the duration of the temporary ability for bars and restaurants to sell alcohol with food for takeout and delivery which is in place until December 31, 2020</li> <li>• The Alcohol and Gaming Commission of Ontario has temporarily removed the requirement for cideries to have five acres of planted fruit in order to qualify for a store at their cidery</li> <li>• This change will allow all licensed manufacturers of cider to sell their products on-site or deliver directly to consumers across Ontario</li> </ul>
<p><b><u>"Made in Ontario" Program Supports Ontario-Based Manufacturing</u></b></p>	<ul style="list-style-type: none"> <li>• On July 10, Ontario launched the Ontario Made program from Canadian Manufacturers and Exporters (CME)</li> <li>• This funding is used to help retailers and consumers identify local products by: <ul style="list-style-type: none"> <li>— creating a new <i>Ontario Made</i> logo that manufacturers can use to help consumers identify their made-in-Ontario products. CME will also meet with major retailers to promote Ontario Made products in-store and increase visibility for customers;</li> <li>— launching a new <a href="#">SupportOntarioMade.ca</a> website that will connect consumers and supply chain partners to manufacturers of made-in-Ontario products through one directory; and</li> <li>— promoting <i>Ontario Made</i> through a digital newsletter to raise awareness of Ontario goods and products online and through social media</li> </ul> </li> </ul>



TITLE	RELIEF GRANTED
<a href="#"><u>Ontario Trillium Foundation Grants</u></a>	<ul style="list-style-type: none"> <li>• Ontario invested \$83 million through the Ontario Trillium Foundation (OTF) to provide grants to eligible non-profit organizations. The OTF's Resilient Communities Fund will provide grants of up to \$150,000 to help eligible non-profit organizations recover from the pandemic</li> <li>• The application deadline is December 2, 2020 at 5 p.m. ET. Read about eligibility criteria <a href="#">here</a></li> </ul>
<a href="#"><u>City of Ottawa Relief</u></a>	<ul style="list-style-type: none"> <li>• Since May 4, seasonal load restrictions are no longer in effect</li> <li>• Commercial vehicles or trailers with a gross vehicle weight in excess of five tonnes or 11,000 pounds per axle will no longer be prohibited on roads where restriction signage is posted</li> <li>• <a href="#">Property Tax Hardship Deferral Plan</a></li> <li>• Any business or residential property owner who has been financially impacted by the COVID-19 pandemic can apply for the Property Tax Hardship Deferral Plan before July 31 to delay payment until October 30, 2020. To qualify, financially impacted applicants must have a property assessment value of up to \$7.5 million</li> </ul>
<a href="#"><u>City of Toronto Relief</u></a>	<ul style="list-style-type: none"> <li>• <a href="#">Property Tax Deferrals</a> <ul style="list-style-type: none"> <li>— The 60-day grace period for property tax and utility bill payments and late penalties ended May 15</li> </ul> </li> <li>• <a href="#">Digital Mainstreet Program</a></li> <li>• The City of Toronto launched three new Digital Main Street Programs:                             <ul style="list-style-type: none"> <li>— the Transformation Teams program offers individual main street businesses a customized business transformation plan and implementation support at no cost. Applications for businesses can be found <a href="#">here</a></li> <li>— the Digital Main Street Lab provides with up to \$25,000 in funding to help implement pilot projects that offer technological improvements to local business communities. Applications are accepted until October 31, 2020. Submit them <a href="#">here</a>.</li> <li>— the Community Collaboration Program is focused on solving the big challenges facing main street and identifying potential solutions moving forward.</li> </ul> </li> </ul>
<b>Employment Benefits for Individuals</b>	
<a href="#"><u>Increased Pay for Frontline Workers</u></a>	<ul style="list-style-type: none"> <li>• The Ontario government provided frontline staff with a temporary pandemic payment of \$4 per hour worked on top of existing hourly wages, regardless of the qualified employee's hourly wage</li> <li>• In addition, employees working over 100 hours per month received lump-sum payments of \$250 per month</li> <li>• This meant that eligible employees working an average of 40 hours per week received \$3,560 in additional compensation</li> <li>• Those eligible to receive the payment were staff working in long-term care homes, retirement homes, emergency shelters, supportive housing, social services congregate care settings, corrections institutions and youth justice facilities, as well as those providing home and community care and some staff in hospitals</li> <li>• This pay will be provided retroactively to April 24, 2020</li> <li>• The designated 4-week periods were:                             <ul style="list-style-type: none"> <li>— April 24, 2020 to May 21, 2020</li> <li>— May 22, 2020 to June 18, 2020</li> <li>— June 19, 2020 to July 16, 2020</li> <li>— July 17, 2020 to August 13, 2020</li> </ul> </li> </ul>

TITLE	RELIEF GRANTED
<p><b><u>Cap on Interest and Fees for Payday Loans</u></b></p>	<ul style="list-style-type: none"> <li>— Amendments to the <i>Payday Loans Act, 2008</i> cap the interest rate that lenders can charge on payday loans that are in default. Lenders are not permitted to charge interest in excess of 2.5% per month (non-compounded), providing rate relief to borrowers unable to repay their loans on time. Ontario also established a maximum fee of \$25 that may be charged by lenders for dishonoured or bounced cheques or pre-authorized debits</li> <li>— The amendments were included in the <i>COVID-19 Economic Recovery Act, 2020</i> and received royal assent on July 21, 2020</li> </ul>
<p><b><u>Residential Tenant Eviction Protection</u></b></p>	<ul style="list-style-type: none"> <li>— On September 16, Ontario introduced Bill 204, <i>Helping Tenants and Small Businesses Act, 2020</i>, which, if passed, would freeze rent in the calendar year 2021 for most rent-controlled and non-rent-controlled residential units under the <i>Residential Tenancies Act</i></li> <li>— The Schedule provides that the guideline for rent increases in 2021 is zero percent</li> <li>— As of September 25, 2020, Bill 204 has only passed second reading. It is not in force</li> <li>— New rules under the <i>Protecting Tenants and Strengthening Community Housing Act, 2020</i> and existing rules under the <i>Residential Tenancies Act, 2006</i> offer protection to tenants.</li> <li>— The Protecting Tenants and Strengthening Community Housing Act, 2020 amends the Residential Tenancies Act, 2006, the <i>Housing Services Act, 2011</i>, the <i>Building Code Act, 1992</i> and repeals the Ontario Mortgage and <i>Housing Corporation Act</i>. Among other amendments, the Act encourages repayment agreements for COVID-19 by mandating that during a hearing, and before the Landlord and Tenant Board can issue an eviction order for non-payment of rent, it must consider whether the landlord tried to negotiate a repayment agreement with a tenant if the tenant has rent arrears from March 17, 2020, or later.</li> <li>— On September 23, Bill 205, <i>Protecting Renters from Illegal Evictions Act, 2020</i>, passed first reading. The bill proposes to make various amendments respecting notices of termination of a tenancy under the <i>Residential Tenancies Act, 2006</i> and related applications to the Landlord and Tenant Board where the grounds for the notice relate to the personal occupation of the rental unit in question by the landlord, a family member of the landlord or a person who purchases the rental unit or residential complex containing the rental unit or to the repair, renovation or demolition of the unit or its conversion to a non-residential use</li> </ul>
<p><b><u>Infectious Disease Emergency Leave</u></b></p>	<ul style="list-style-type: none"> <li>— Ontario filed Regulation 464/20 amending the <i>Infectious Disease Emergency Leave Regulation (O. Reg. 228/20)</i></li> <li>— Entitlement to emergency leave under clause 50.1 (1.1) (b) of the <i>Employment Standards Act</i> for of the reason prescribed in paragraph 1 of subsection (1) related to COVID-19 is deemed to have started on March 1, 2020 and applies during the COVID-19 period. COVID-19 period” means the period beginning on March 1, 2020 and ending on January 2, 2021</li> <li>— Ontario also <b>extended</b> the temporary layoff period until January 2, 2021. This regulatory amendment delays terminations and severance liabilities for employers, which would normally be triggered after 13 weeks of an employee being temporarily laid</li> <li>— On September 23, the Government of Canada introduced Bill C-212, <i>An Act to amend the Employment Insurance Act</i> (special benefits), for First Reading. If passed, the legislation would amend the Employment Insurance Act to extend the maximum period for which benefits for illness, injury or quarantine may be paid from 15 weeks to 50</li> </ul>

## Québec

TITLE	RELIEF GRANTED
<b>Relief for Businesses</b>	
<a href="#"><u>Concerted Temporary Action Program for Businesses (PACTE)</u></a>	<ul style="list-style-type: none"> <li>• Eligible businesses operating in Quebec can receive a minimum of \$50,000 in emergency financing in the form of a loan or a loan guarantee                             <ul style="list-style-type: none"> <li>— Clients of Investissement Québec should contact their account or project manager</li> <li>— Those who are not clients will need to get in touch with their financial institution, which will then contact Investissement Québec</li> </ul> </li> </ul>
<a href="#"><u>Continued Employment (PACME)</u></a>	<ul style="list-style-type: none"> <li>• Support for businesses and self-employed workers whose activities are reduced during the pandemic (in French only)</li> <li>• The fund of \$100 million was <b>exhausted</b> effective May 27</li> </ul>
<a href="#"><u>Emergency aid for small and medium sized businesses</u></a>	<ul style="list-style-type: none"> <li>• Eligible businesses operating in Quebec can receive up to \$50,000 in emergency financing</li> </ul>
<a href="#"><u>Revenu Québec</u></a>	<ul style="list-style-type: none"> <li>• Both individuals and businesses have until August 31, 2020 to pay their income tax due for the 2019 taxation year</li> <li>• Businesses had until June 30 to remit GST/QST remittances and customs duty payments</li> </ul>
<a href="#"><u>Hydro-Québec</u></a>	<ul style="list-style-type: none"> <li>• On March 22, 2020, Hydro-Québec announced that it will stop applying administration charges to unpaid bills for all customers until further notice and will not cut off power to anyone for non-payment</li> </ul>
<a href="#"><u>Financière agricole du Québec</u></a>	<ul style="list-style-type: none"> <li>• Offering a six-month moratorium on loan repayments to all La Financière agricole clients who request it</li> <li>• The enrolment date for the Crop Insurance Program was extended from April 30 to May 21, 2020, and notices of assessment are extended from June 1 to July 1, 2020</li> <li>• Interim AgriStability payments are available</li> <li>• For the Farm Income Stabilization Insurance Program, notice of assessments will not be sent before July 1</li> </ul>
<a href="#"><u>CNESST</u></a>	<ul style="list-style-type: none"> <li>• Employers have until August 31 to pay CNESST premiums</li> <li>• During this period the CNESST will not apply interest or fees</li> <li>• Employers had until June 1, 2020 to file the 2019 Wages Return (Déclaration des salaires 2019)</li> <li>• As of June 8, 2020 and until further notice:                             <ul style="list-style-type: none"> <li>— Where income replacement benefits continue to be paid in specific situations where these benefits should have ended as of March 12 had it not been for COVID-19, the additional costs related to these benefits will not be charged to the employers' files. The CNESST will, on its own initiative, review and adjust the costs in the employers' files.</li> </ul> </li> </ul>

TITLE	RELIEF GRANTED
	<ul style="list-style-type: none"> <li>— Employers who are receiving the Canada Emergency Wage Subsidy (CEWS) do not have to pay insurance premiums to the CNESST, either on the amount of the subsidy or on the additional amount they may pay during this period, for weeks when workers do not perform any work. Consequently, no periodic payments need to be made on these amounts and the necessary adjustments can be made when the 2020 Statement of Wages is produced. However, for weeks where workers perform work, even on a part-time basis, employers must declare the entire subsidy and the additional amount they may pay to their workers in the calculation of periodic payments</li> <li>— However, for weeks where workers perform work, even on a part-time basis, employers must declare the entire subsidy and the additional amount they may pay to their workers in the calculation of periodic payments</li> </ul>
<p><b><u>Caisse de dépôt et placement du Québec (CDPQ)</u></b></p>	<ul style="list-style-type: none"> <li>• Making available approximately \$4 billion to support Québec businesses whose operations are temporarily disrupted by COVID-19</li> <li>• These funds are intended to meet the particular cash needs of companies that fulfil specific criteria. Under these criteria, a company must: <ul style="list-style-type: none"> <li>— be seeking financing of over \$5 million</li> <li>— have been profitable before the COVID-19 outbreak</li> <li>— have a promising growth outlook in its industry sector</li> </ul> </li> </ul>
<p><b><u>New Placement Service for Employers and Employees in Priority Sectors</u></b></p>	<ul style="list-style-type: none"> <li>• Businesses offering priority services and activities can publish information regarding their urgent labour needs which, following review, will be posted in a new section of the website Québec.ca. The free platform, called <a href="#">Jetravail!</a>, will provide such businesses with a fast and easy way to post positions they need filled</li> </ul>
<p><b><u>Credit on Employer Contributions to the Health Services Fund in Respect of Employees on Paid Leave</u></b></p>	<ul style="list-style-type: none"> <li>• To complement the Canada Emergency Wage Subsidy, a credit on employers contribution to the Health Services Fund is established for employers that can benefit from the Canada Emergency Wage Subsidy and that maintain an establishment in Québec</li> <li>• The credit on employers contribution to the Health Services Fund will be granted for a period of up to 12 weeks, retroactive to March 15, 2020. As is the case for the reimbursement of certain employer contributions granted by the federal government, it will be equal to the total amount of the contribution to the Health Services Fund paid by a specified employer with respect to the wages paid to certain employees on paid leave</li> <li>• On August 17, 2020, the Province of Quebec <a href="#">announced</a> a 12-week extension of the credit on employer contributions to the Health Services Fund in respect of employees on paid implemented in the wake of the Canada Emergency Wage Subsidy</li> <li>• This additional assistance, which offsets costs not covered by the federal government measure, will be in force for the entire duration of the wage subsidy, which now extends from March 15 to November 21, 2020. Certain eligibility criteria were modified, such that the credit continues to be granted to employers that satisfy all the conditions to benefit from the Canada Emergency Wage Subsidy, especially the condition pertaining to a drop in income</li> </ul>
<p><b><u>Extension of Tax Deadlines</u></b></p>	<ul style="list-style-type: none"> <li>• The deadline for paying tax balances is postponed from September 1 to September 30, 2020</li> <li>• This deferral will apply to individuals, corporations and trusts. This deferral will also apply to such amounts due during September. There will therefore be no penalty or interest payable if these amounts are paid by September 30, 2020</li> </ul>

TITLE	RELIEF GRANTED
<p><a href="#"><u>City of Montréal Relief</u></a></p>	<ul style="list-style-type: none"> <li>• Owners and businesses had additional time to pay their tax bills that was originally due on June 1, 2020. The <a href="#"><u>new deadline</u></a> was September 1, 2020</li> <li>• The City of Montreal also offered the possibility to pay taxes in 6 or 11 instalments, with added interest and penalty fees. The details are provided on the back of your tax account</li> <li>• Interest at the monthly rate of 0.75% and a penalty at the monthly rate of 0.41% will be charged daily on any payment received after the due date</li> <li>• Private and social economy businesses that have loans received through the PME MTL fund, Fonds Locaux de Solidarité and Fonds de commercialisation des innovations will have a six-month moratorium on capital and interest</li> <li>• <a href="#"><u>Support for Small Businesses</u></a>: Montreal has announced the launch and enhancement of the government of Quebec’s emergency assistance program for small businesses in the city             <ul style="list-style-type: none"> <li>— In total, the Montreal agglomeration will receive a \$40 million loan from the government, through which it can give eligible Montreal companies a maximum loan of \$50,000</li> <li>— The city will assume interest charges incurred during the loan’s 6-month moratorium</li> </ul> </li> <li>• <a href="#"><u>Financial Support for Taxi Industry</u></a> <ul style="list-style-type: none"> <li>— Montreal, in collaboration with the Bureau du taxi de Montréal (BTWM), is granting \$260,000 in special financial support for the taxi industry</li> <li>— The amount is established proportionally to the number of operational vehicles held, as well as according to their respective needs and services</li> <li>— Considerations will be given for the need to install protective partitions in taxis, the need to purchase sanitation cleaning products and prevention equipment, and the need to steam clean vehicles</li> <li>— \$50 million in funding for small businesses: The funds will be administered by PME MTL. This support is aimed at Montréal businesses ineligible for other federal measures related to COVID-19 that are already in place</li> <li>— In addition, the Government of Québec is contributing \$20 million more to the envelope for the Ville de Montréal under the Aide d’urgence aux petites et moyennes entreprises program to come to the assistance of metropolis SMEs facing financial hardship due to COVID-19. Businesses and organizations based in Quebec facing cashflow and working capital issues must submit their funding request based on cashflow and working capital needs, their organization’s total sales and their sector of activity</li> </ul> </li> <li>• City of Montreal postpones the second payment of the annual property tax account and SDC contributions             <ul style="list-style-type: none"> <li>— <i>Annual property tax account.</i> All Montreal building owners, individuals and companies, have until September 1, 2020 to pay the second instalment of their annual property tax account</li> <li>— <i>SDC contributions.</i> All occupants who, on January 2020, were operating a business located on the territory of the Société de développement commercial (SDC) are subject to this change. They now have until September 1 to pay the 2nd instalment of their SDC contributions for 2020</li> <li>— <i>Other city invoices.</i> The deadlines for all other invoices remain the same (duties on transfers of immovables, water and waste fees, etc.). Since mid-May, the City has progressively resumed sending out invoices.</li> </ul> </li> </ul>
<p><a href="#"><u>Québec City Relief</u></a></p>	<ul style="list-style-type: none"> <li>• Postponements of municipal tax payments (for individuals and businesses) as follows:             <ul style="list-style-type: none"> <li>— Payments due May 4 were deferred until August 4</li> <li>— Payments due July 3 were deferred until September 3</li> <li>— Payments due September 3 are deferred until November 3</li> </ul> </li> </ul>

TITLE	RELIEF GRANTED
<a href="#"><u>Accelerating Internet Access in Certain Quebec Regions</u></a>	<ul style="list-style-type: none"> <li>• On May 21, Quebec announced a \$150 million investment to accelerate access to internet in 11 Quebec regions, namely: Bas-Saint-Laurent, du Saguenay-Lac-Saint-Jean, de la Capitale-Nationale, de la Mauricie, de l'Estrie, de l'Outaouais, de la Chaudière-Appalaches, de Lanaudière, des Laurentides, de la Montérégie, and du Centre-du-Québec</li> </ul>
<a href="#"><u>\$400M Loan to Cultural Sector</u></a>	<ul style="list-style-type: none"> <li>• On June 1, Quebec announced plans to loan \$400 million to support Quebec cultural sector</li> </ul>
<a href="#"><u>Temporary Assistance Program for Venues</u></a>	<ul style="list-style-type: none"> <li>• This temporary assistance program, which <a href="#"><u>launched on August 7</u></a>, aims to support venues for musical or variety shows in Quebec. Two types of venues dedicated to the presentation of professional music or eligible variety shows are supported:             <ul style="list-style-type: none"> <li>— single-purpose cultural venues open to the public only when shows are scheduled</li> <li>— cultural venues with multiple vocations and that remain open to the public outside of presentation periods</li> </ul> </li> <li>• To be eligible, applicants must:             <ul style="list-style-type: none"> <li>— have been in business for at least three years</li> <li>— have carried out live entertainment activities on a continuous basis for the past three years</li> <li>— generate a volume of activity as well as box office or sales revenue or other significant revenues linked to the broadcasting of music and variety shows, and</li> <li>— have a total capacity of less than 2,500 seats</li> </ul> </li> </ul>
<a href="#"><u>Action Aînés du Québec (PAAQ)</u></a>	<ul style="list-style-type: none"> <li>— The Government of Quebec launched the first call for projects of the new Action Aînés du Québec (PAAQ) program. The call for projects runs from September 10 to October 28, 2020. Financial assistance granted under this program will allow eligible organizations to support their activities dedicated to senior citizens. Up to \$45,000 per organization is offered, and can be used for supplies, equipment, or operational costs of activities that are intended to benefit seniors</li> </ul>

TITLE	RELIEF GRANTED
<b>Employment Benefits for Individuals</b>	
<p><a href="#"><u>Incentive Program to Retain Essential Workers (IPREW)</u></a></p>	<ul style="list-style-type: none"> <li>• Financial assistance program for individuals working essential jobs was announced April 3</li> <li>• The assistance amount made up the difference between the Canada Emergency Response Benefit (CERB) and an eligible individual's wages</li> <li>• Eligible workers could apply for the program online beginning on May 19</li> <li>• The program provided \$100 for each week of qualifying work beginning March 15, 2020, and extending for a maximum of 16 weeks. This means that, in addition to their wages, a worker could receive a taxable benefit of \$400 per month, for a total of \$1,600 for the full 16-month period. Payments were made every two weeks starting on May 27, 2020</li> <li>• To be eligible under the program, a worker had to:               <ul style="list-style-type: none"> <li>— work part-time or full-time in one of the <a href="#"><u>essential service sectors</u></a>;</li> <li>— receive gross wages of \$550 or less per week;</li> <li>— have an annual employment income of at least \$5,000;</li> <li>— have a total annual income of no more than \$28,600;</li> <li>— be at least 15 years old when applying for assistance under the IPREW; and</li> <li>— have been resident in Québec on December 31, 2019, and plan to reside in Québec throughout 2020</li> </ul> </li> </ul>
<p><a href="#"><u>Québec Temporary Aid for Workers Program (TAWP)</u></a></p>	<ul style="list-style-type: none"> <li>• This program offers financial assistance to meet the needs of workers who, because they are in isolation to counter the propagation of the COVID-19 virus, cannot earn all of their work income and are not eligible for another financial assistance program</li> <li>• The lump-sum amount granted to an eligible person is \$573/week, for a period of 14 days of isolation. If justified by the state of their health, the coverage period for an eligible person could be extended to a maximum of 28 days</li> <li>• THIS PROGRAM IS NOW CLOSED</li> </ul>
<p><a href="#"><u>Food &amp; Agribusiness – Bonus for Farm Workers</u></a></p>	<ul style="list-style-type: none"> <li>• The program gives each farm worker a \$100 bonus each week, in addition to the usual pay - or between \$2.50 and \$4 an hour for a salary between \$15.60 and \$17.10 an hour, depending on how many hours a week they work</li> <li>• The bonus is valid from April 15 to October 1</li> <li>• The bonus is in addition to a \$100/week bonus given as part of the IPREW program to retain essential service workers</li> <li>• Details are available at <a href="http://emploiaagricole.com"><u>emploiaagricole.com</u></a> (French only)</li> </ul>
<p><a href="#"><u>Protection for Self-Isolating Workers</u></a></p>	<ul style="list-style-type: none"> <li>• Under <a href="#"><u>Order in Council 943-2020</u></a>, dated September 9, 2020, no employer may dismiss, suspend or transfer an employee covered by the definition in subparagraph 10 of section 1 of the <i>Act respecting labour standards</i> (chapter N-1.1), including an employee to which section 3 of that Act applies, practise discrimination or take reprisals against or impose any other sanction on the employee if he or she is absent from work for a maximum period of 14 continuous days and the absence is due to the fact that the employee self-isolates pursuant to a guidance or order issued by a public health authority and the employee cannot work</li> </ul>



## Saskatchewan

TITLE	RELIEF GRANTED
<b>Relief for Businesses</b>	
<p><a href="#"><u>Saskatchewan Small Business Emergency Payment (SSBEP)</u></a></p>	<ul style="list-style-type: none"> <li>• Provided a one-time grant for small and medium-sized enterprises</li> <li>• To be eligible, businesses must have ceased or curtailed operations as a result of the COVID-19 public health order and have fewer than 500 employees</li> <li>• Payments are based on 15% of a business's monthly sales revenue in either April 2019 or February 2020. Businesses could select either of these months to calculate their payment</li> <li>• The maximum payment was \$5,000 per business</li> <li>• Applications were due on or before July 31, 2020</li> <li>• Applications received by July 31, 2020, will be processed shortly</li> <li>• THIS PROGRAM IS NOW CLOSED</li> </ul>
<p><a href="#"><u>Provincial Sales Tax</u></a></p>	<ul style="list-style-type: none"> <li>• Saskatchewan businesses that are unable to remit their PST due to cashflow concerns will have three-month relief from penalty and interest charges</li> <li>• Businesses that are unable to file their provincial tax return(s) by the due date may submit a request for relief from penalty and interest charges on the return(s) affected</li> <li>• Audit program and compliance activities have been suspended to allow businesses time to focus on the health and safety of their customers and staff, reduce impacts to their business operations, and minimize the spread of the virus through reduced audit travel</li> </ul>
<p><a href="#"><u>Provincial Utilities</u></a></p>	<ul style="list-style-type: none"> <li>• All Crown utilities will implement bill-deferral programs allowing a zero-interest bill deferral for up to six months for those whose ability to make bill payments may be impacted</li> </ul>
<p><a href="#"><u>Workers' Compensation Board</u></a></p>	<ul style="list-style-type: none"> <li>• Waiving premium penalties for employers effective April 1 until July 31, 2020 and forgiving interest and penalties for late payments applied in the month of March</li> <li>• Penalties applied in 2020 will be removed. This includes late filing, under estimate and late registration penalties. This will be automatically applied and employers do not need to call to initiate this process</li> </ul>

TITLE	RELIEF GRANTED
<b>Employment Benefits for Individuals</b>	
<p><b><u>Oil &amp; Gas Industry</u></b></p>	<ul style="list-style-type: none"> <li>• Extending a series of filing and other deadlines to assist the oil and gas sector in stabilizing operations, as their employees transition to working from home. These extensions do not impact health or environmental safety and apply to routine reporting activities, which will be addressed when the sector returns to normal operations</li> <li>• Extending mineral rights, scheduled to expire in 2020, by one year. This includes rights granted under the terms of an oil and gas lease, exploration license or permit. The extension will provide oil and gas disposition holders with the time necessary to properly evaluate their properties once the current situation stabilizes</li> <li>• Reducing the industry portion of the Oil and Gas Administrative Levy by 50% this fiscal year and delaying the invoicing of the remaining balance until October 1, 2020</li> <li>• The Government of Saskatchewan has taken additional steps to reduce red tape and duplicated regulations for Saskatchewan service rigs operators. The province recently signed, with the Canadian Association of Oilwell Drilling Contractors, a Memorandum of Agreement that harmonizes regulations with Alberta to support local service rig companies and their employees</li> </ul> <p><b><u>Accelerated Site Closure Program (ASCP)</u></b></p> <ul style="list-style-type: none"> <li>• On May 22, Saskatchewan launched the Accelerated Site Closure Program (ASCP) for the abandonment and reclamation of inactive oil and gas wells and facilities</li> <li>• ASCP will access up to \$400 million, over two years, subject to the conclusion of an agreement with the federal government</li> <li>• The ASCP will be rolled out in several phases, with the funding component of the program administered by the SRC. Phase 1 will allocate up to \$100 million in funding to Saskatchewan service companies contracted to do abandonment and reclamation work. Under the ASCP, eligible licensees (operators) will use the Integrated Resource Information System (IRIS) to nominate inactive wells and facilities into the program. Each licensee will be assigned a portion of planned expenditures, based on their share of total provincial liabilities for inactive wells and facilities. Based on these nominations, the SRC will procure services from eligible service companies</li> </ul>
<p><b><u>Food &amp; Agribusiness - Agristability</u></b></p>	<ul style="list-style-type: none"> <li>• The federal and provincial governments have agreed to increase the 2020 AgriStability interim benefit payment percentage from 50% to 75% for Saskatchewan producers</li> </ul>
<p><b><u>Food &amp; Agribusiness - Financial Support for Livestock Producers During COVID-19</u></b></p>	<ul style="list-style-type: none"> <li>• Saskatchewan announced \$10 million in additional funding to help livestock producers manage the impacts of COVID-19 related market disruptions</li> <li>• The support includes \$5 million for Saskatchewan's share of the costs associated with participation in the national AgriRecovery set-aside program and \$5 million to partially offset higher premium costs under the Western Livestock Price Insurance Program (WLPPI)</li> <li>• Saskatchewan livestock producers will now be able to access a total of \$12.5 million under the set-aside program</li> </ul>
<p><b><u>Municipal Economic Enhancement Program 2020 (MEEP)</u></b></p>	<ul style="list-style-type: none"> <li>• MEEP 2020 will provide \$150 million, or approximately \$143 per capita, to local municipalities to support investments in infrastructure, to stimulate economic recovery and encourage local job creation. The program is a key component of the Government of Saskatchewan's \$7.5 billion, two-year capital plan, that was announced on May 6</li> </ul>

TITLE	RELIEF GRANTED
<b>Employment Benefits for Individuals</b>	
<b><u>Commercial Tenant Eviction Protection</u></b>	<ul style="list-style-type: none"> <li>On June 5, Saskatchewan announced a moratorium on evictions applies to landlords that are eligible to apply for the Canada Emergency Commercial Rent Assistance (CECRA) program but choose not to. Temporary commercial eviction protection is an order issued under section 18 of <i>The Emergency Planning Act</i>, where an emergency program with respect to commercial leases "applies to any lease between a tenant and a landlord who is not eligible for assistance under the Canada Emergency Commercial Rent Assistance program in respect of that tenant for the sole reason that the landlord has not, as required to be eligible for that program, entered into a rent reduction agreement with the tenant that includes a moratorium on eviction." The emergency order restricting commercial evictions is effective as of June 5</li> </ul>
<b><u>Liquor and Gaming Authority –temporary increase in video lottery terminal (VLT) commissions</u></b>	<ul style="list-style-type: none"> <li>The provincial VLT network was shut down effective March 20, 2020</li> <li>On July 6, 2020, the VLT resumed operation</li> <li>Effective July 6, 2020, the commission paid to sites temporarily increased from 15% to 25%. The temporary commission adjustment will be in effect until January 3, 2021</li> <li>The commission is paid to site contractors for providing space for the VLTs and electrical service, paying out prizes, emptying cashboxes, and cleaning the machines</li> </ul>
<b><u>Support for Tourism Operators</u></b>	<ul style="list-style-type: none"> <li>Under the Saskatchewan Tourism Sector Support Program, eligible hospitality and event and attraction operators can apply for a one-time, non-repayable emergency payment</li> <li>For the accommodation sector and large event facilities, payments range from \$10,000 to \$50,000, depending on sales revenue. For attraction, tour or event operators with ongoing fixed costs, payments range from \$7,500 to \$15,000</li> <li>Applications opened on August 24, 2020</li> <li>Applications will be accepted until October 1, 2020</li> <li>On September 24, Saskatchewan <b>expanded</b> eligibility under its Tourism Sector Support Program to include additional businesses and organizations in the event sector and accommodation sector categories of the program, including private campgrounds, RV parks, and licensed outfitters. Eligible operators can receive a one-time payment to help mitigate the challenges of the pandemic. To qualify, tourism businesses must show a minimum 30 percent decline in revenue in June 2020, compared to the business's average monthly revenue in 2019. Applications are accepted until October 1, 2020</li> </ul>
<b><u>Remote witnessing of documents</u></b>	<ul style="list-style-type: none"> <li>Four sets of temporary Regulations created during the pandemic that permit the remote witnessing of certain documents were made permanent:               <ul style="list-style-type: none"> <li><i>The Land Titles (Remote Witnessing) Amendment Regulations, 2020;</i></li> <li><i>The Powers of Attorney (Remote Witnessing) Amendment Regulations, 2020;</i></li> <li><i>The Electronic Information and Documents (Remote Witnessing) Amendment Regulations, 2020;</i> and</li> <li><i>The Wills Regulations</i></li> </ul> </li> </ul>
<b><u>Self-Isolation Support Program</u></b>	<ul style="list-style-type: none"> <li>Offers financial assistance for Saskatchewan workers who are in self-isolation to counter the spread of the COVID-19 virus, and who cannot earn all of their work income and who are not eligible for another financial assistance program prior to the Canada Emergency Response Benefit (CERB)</li> <li>Support of \$450 per week, for a maximum of two weeks, or \$900 total, will be granted to an eligible Saskatchewan worker</li> </ul>

TITLE	RELIEF GRANTED
<p><a href="#"><u>Research and Workplace Innovation Program (RWIP)</u></a></p>	<ul style="list-style-type: none"> <li>• The RWIP funds projects that contribute to the prevention of workplace injuries and illness, and to the safe and productive return to work of injured or ill workers</li> <li>• RWIP projects are funded under two streams:                             <ul style="list-style-type: none"> <li>— Training and Education</li> <li>— Workplace Innovation</li> </ul> </li> <li>• Each project would be up to two years in duration and funded to a maximum of \$100,000 each year. To be considered for funding, <a href="#"><u>all applications must be received</u></a> by the WCB no later than 4:00 p.m. CST on October 30, 2020</li> </ul>
<p><b>Employment Benefits for Individuals</b></p>	
<p><a href="#"><u>Temporary Wage Supplement for Lower Income Essential Workers Assisting Vulnerable Citizens</u></a></p>	<ul style="list-style-type: none"> <li>• Workers helping Saskatchewan's vulnerable citizens through the COVID-19 pandemic will have their salaries topped up by a cost-shared \$400 per month temporary wage supplement</li> <li>• The new wage supplement consists of a flat \$400 per month benefit for up to 16 weeks (March 15 to July 4) for each eligible worker. The application process for the supplement will be outlined in the coming days</li> <li>• Workers will be eligible for the new supplement if they earn less than \$2,500 per month and are employed at:                             <ul style="list-style-type: none"> <li>— senior-care facilities, including private care homes and home care;</li> <li>— licenced childcare facilities;</li> <li>— group homes run by community-based organizations; and</li> <li>— emergency shelters and transition shelters. Essential workers such as caregivers, cooks and cleaners, both full-time and part-time, at these facilities are eligible</li> </ul> </li> </ul>

## Manitoba

TITLE	RELIEF GRANTED
<b>Relief for Businesses</b>	
<p><a href="#"><u>Support for Small and Medium-Sized Businesses</u></a></p>	<ul style="list-style-type: none"> <li>• The <a href="#"><u>Manitoba Gap Protection Program (MGPP)</u></a> is available to any business in Manitoba that have fallen into a gap in failing to qualify for the various federal government assistance</li> <li>• The province will advance each eligible business a non-interest bearing forgivable loan of \$6,000, for a total of up to \$120 million. The loan will be forgiven on December 31, 2020, if the recipient attests at that time the business has not received any major non-repayable COVID-19 federal supports such as the Canada Emergency Wage Subsidy and the Canada Emergency Business Account, as well as sector-specific grant federal programs specifically developed in response to the pandemic. If the applicant has received benefits under a federal COVID program, then the loan will be added to the recipient's 2020 tax bill</li> <li>• To be eligible for the MGPP funding, a business must:               <ul style="list-style-type: none"> <li>— have been operational on March 20, 2020, the date the Manitoba government declared a province-wide state of emergency under <i>The Emergency Measures Act</i> because of COVID-19;</li> <li>— have temporarily ceased or curtailed operations as a result of a COVID-19 public health order and have been harmed by the health order;</li> <li>— be registered and in good standing with the Manitoba Business and Corporate Registry;</li> <li>— have not qualified for federal government COVID-19 grant support; and</li> <li>— have an email address and a bank account</li> </ul> </li> </ul>
<p><a href="#"><u>Back to Work Wage Subsidy</u></a></p>	<ul style="list-style-type: none"> <li>— The Back to Work Wage Subsidy will reimburse up to \$5,000 for up to 10 new workers to a maximum of \$50,000 per business, not for profit or charity</li> <li>— Businesses that have already benefited from provincial summer wage subsidies are eligible for this new wage subsidy benefit to hire or bring back an additional 10 employees</li> <li>— The program will now reimburse half of all wages for those newly hired to October 31</li> <li>— Employers that have received financial support from other various provincial and federal programs are all eligible</li> <li>— The application deadline is October 1, with a deadline to submit proof of wages of January 4, 2021. Businesses can <a href="#"><u>apply</u></a> for the wage subsidy starting July 16</li> <li>• On September 14, Manitoba <a href="#"><u>extended</u></a> the application deadline by two months until December 31 and announced that employers can rehire students previously hired via the Manitoba Summer Student Recovery Jobs Program, Canada Summer Job Program and Green Team Program. The province also confirmed that new start-up companies are eligible, provided they have a business number</li> <li>• Employers will be required to provide proof of payment of wages by February 1, 2021</li> <li>• On August 26, Manitoba <a href="#"><u>announced</u></a> that the program will allow businesses, not-for-profit organizations, and charities to receive a subsidy for another 10 full or part-time employees, in addition to the prior total of 10. By doubling the number of subsidized employees, the maximum financial support available to employers increased from \$50,000 to \$100,000</li> </ul>

TITLE	RELIEF GRANTED
<a href="#"><u>Deferring Provincial Taxes</u></a>	<ul style="list-style-type: none"> <li>• Deferring provincial income tax and corporate income tax filing deadlines and payments to coincide with the current revised federal deferral of income tax to August 31</li> </ul>
<a href="#"><u>Sales Tax Filing Deadline Extension</u></a>	<ul style="list-style-type: none"> <li>• Retail sales tax (RST) returns for small and medium businesses with monthly RST remittances of no more than \$10,000 per month that would normally be due on April 20, May 20, June 22, July 20, August 20 and September 21 will now be due on October 20, 2020</li> <li>• Businesses that file on a quarterly basis that have a due date of April 20 and July 20 will now have the due date extended to October 20, 2020</li> <li>• Businesses that qualify for the above filing extension that were not able to file and remit their February sales tax return by the March 20th due date will not be assessed a late filing penalty and interest will not be applied until after October 20, 2020</li> <li>• Interest will continue to apply on all outstanding tax debts established prior to the March remittance deadlines</li> <li>• Businesses will still receive paper returns in the mail or web notice reminders by email for return periods March, April, May, June, July and August</li> </ul>
<a href="#"><u>Extending Deadlines to Apply for the 2019 Farmland School Tax Rebate and to Appeal Tax Assessments</u></a>	<ul style="list-style-type: none"> <li>• Manitoba extended deadlines to apply for the 2019 farmland school tax rebate and to appeal tax assessments to the earlier of September 21, 2020, or the end of the state of emergency associated with COVID-19</li> </ul>
<a href="#"><u>Deferring Provincial Fees and Charges</u></a>	<ul style="list-style-type: none"> <li>• For the next 6 months until October 1, the Province is:             <ul style="list-style-type: none"> <li>— instructing Manitoba Hydro, Centra Gas and Manitoba Public Insurance (MPI) to not charge interest or penalties in the event that Manitobans are unable to pay;</li> <li>— instructing MPI to relax ordinary practices on policy renewals and collections;</li> <li>— instructing Manitoba Liquor and Lotteries not to charge interest on receivables from restaurants, bars and specialty wine stores;</li> <li>— directing Manitoba Hydro and Centra Gas to not disconnect customers during these times; and</li> <li>— working with municipal partners to ensure municipalities do not charge interest on provincial education taxes and school division fees and the province is encouraging municipalities to do the same with respect to their own taxes</li> </ul> </li> </ul>

TITLE	RELIEF GRANTED
<b><u>Manitoba Works Capital Incentive</u></b>	<ul style="list-style-type: none"> <li>• On May 16, Manitoba announced the Manitoba Works Capital Incentive, a new approach to tax increment financing (TIF) that leverages incremental education property tax rebates to stimulate economic growth and job creation               <ul style="list-style-type: none"> <li>— A new or existing business interested in getting established or expanding in Manitoba may apply to the program if:                   <ul style="list-style-type: none"> <li>— the business is prepared to make a minimum capital investment of \$10 million to a specific property, which will be designated for tax increment financing benefits;</li> <li>— a minimum of 65% of total project costs are from private sources; and</li> <li>— there is demonstrable potential to create and/or maintain jobs in Manitoba, or the new business activity will have a substantial and measurable net economic benefit to the province</li> </ul> </li> </ul> </li> </ul>
<b><u>Workers' Compensation Board</u></b>	<ul style="list-style-type: none"> <li>• Premium payments were deferred until the end of May 2020</li> <li>• Late payment penalties were waived</li> <li>• The Payroll reporting deadline was extended without penalties until the end of May</li> <li>• The WCB will <b>return a \$37-million surplus</b> to provide financial relief to eligible employers in the province. In May, eligible employers will receive a credit to their account based on 20% of their 2019 premium. To be eligible, employers must have fulfilled their payroll reporting responsibilities for 2019 and paid a WCB premium in 2019. Employers can still report their 2019 payroll to receive the surplus distribution</li> </ul>
<b><u>Green Team Projects</u></b>	<ul style="list-style-type: none"> <li>• The Manitoba government is providing up to \$10 million, nearly double the amount invested in 2019, to support community organizations, municipalities and provincial parks delivering Green Team projects this upcoming summer</li> <li>• Green Team grants are awarded to non-profit organizations and municipal governments to hire youth and young adults to work on community projects between May and August</li> </ul>
<b><u>Investment in community development projects</u></b>	<ul style="list-style-type: none"> <li>• On May 20, Manitoba announced \$10 million in grants to support 344 projects for community development projects</li> <li>• The Manitoba government's investment of \$10 million will support an investment of over \$28 million in a wide variety of community projects, ranging from playground upgrades, community building repairs, accessibility upgrades, to sports equipment and outdoor amenities like nature trails</li> <li>• The Building Sustainable Communities program provides grants to non-profit and charitable organizations, municipalities, and Northern Affairs community councils</li> <li>• The program provides a maximum provincial contribution of up to 50 percent of total eligible project costs to a maximum grant of \$75,000</li> </ul>



TITLE	RELIEF GRANTED
<a href="#"><u>Summer Student Recover Plan</u></a>	<ul style="list-style-type: none"> <li>• A new wage subsidy program to support high school and post-secondary students employed in the private and non-profit sectors</li> <li>• Under the new program, up to \$120 million is available for employers to access a \$7 per hour wage subsidy, up to a maximum of \$5,000 per student. The program is open to Manitoba students aged 15 to 29, with an employment period from May 1 to September 4</li> <li>• Employers can be subsidized to hire up to five students</li> <li>• Reimbursement will be provided at the end of the employment period, upon proof of payment of student wages</li> </ul>
<a href="#"><u>Manitoba Launches an Online Tool to Match Employers with Subsidized Students</u></a>	<ul style="list-style-type: none"> <li>• On May 28, Manitoba has launched Student Jobs MB, a new online tool dedicated to matching students looking for job opportunities to employers with workforce needs throughout the province. This new tool will complement the Summer Student Recovery Jobs Program, which was launched on April 24 as a key response to the economic impact of the pandemic</li> <li>• The Summer Student Recovery Jobs Program supports employers in hiring high school and post-secondary students by making \$120 million available for an hourly \$7 wage subsidy, up to a maximum of \$5,000 per student</li> <li>• The program is open to students aged 15 to 29, with an employment period from May 1 to September 4. Employers can be subsidized to hire up to five students</li> </ul>
<a href="#"><u>Canada-Manitoba Job Grant program</u></a>	<ul style="list-style-type: none"> <li>• Manitoba is making an increased investment of \$5.7 million in the Canada-Manitoba Job Grant program this year to better assist businesses with staff training costs</li> <li>• The program allows employers to apply for up to \$10,000 for each of their employees, to a maximum grant of \$100,000</li> <li>• Eligible costs include: tuition fees; textbooks, software and other required materials; exam fees; and travel costs for the training of individuals in northern and remote communities. Applications are now available for Canada-Manitoba Job Grants for 2020-21.</li> <li>• The application deadline was July 3</li> </ul>
<a href="#"><u>Non-Profit Summer Student Incentive Grant</u></a>	<ul style="list-style-type: none"> <li>• The Non-Profit Summer Student Incentive Grant is available to eligible charities and non-profit organizations that apply for the Summer Student Recovery Jobs Program</li> <li>• The grant will provide an additional \$6,000 to approved applicants that hire at least one full-time equivalent student under the jobs program for at least eight weeks, with \$3,000 paid upfront and the remainder paid out at the end of summer employment. Organizations are also eligible for up to \$25,000 in support to hire up to five summer students aged 15 to 29 under the Manitoba Summer Student Recovery Program</li> <li>• The program provides private and not-for-profit, charitable sector employers a \$7 per hour wage subsidy for each student hired, to a maximum of \$5,000. The application form and list of eligibility criteria is available <a href="#"><u>online</u></a></li> </ul>
<a href="#"><u>Support for Small Liquor Producers</u></a>	<ul style="list-style-type: none"> <li>• Manitoba announced support for small liquor producers by reducing and streamlining markup rates and extending the zero-markup for public sales to include outdoor markets</li> <li>• The province is adding new micro-producer discounted markups that support craft producers of wine, mead and cider and reducing markups for craft distillers, mirroring what currently exists for the local craft brewing segment of the market</li> <li>• Additionally, building on exempted markups for the sale of liquor made and sold on-premises by local producers, the same exemption is now in place for producers selling at outdoor markets and other temporary locations</li> </ul>

TITLE	RELIEF GRANTED
<p><b><u>Commercial Tenant Evictions</u></b></p>	<ul style="list-style-type: none"> <li>• Effective June 24, 2020, <a href="#">Order in Council 183/2020</a> was introduced under <i>The Emergency Measures Act</i> (Manitoba) and remains in effect until September 30, 2020</li> <li>• The Order does not apply to a lease whose term expired or a tenancy agreement that has otherwise terminated before June 24, 2020</li> <li>• Through this Order, Manitoba temporarily banned evictions under a lease agreement between an eligible small commercial tenant under the CECRA program and a qualified landlord who is not eligible for assistance under the program in respect of that tenant if:               <ul style="list-style-type: none"> <li>— the landlord has not entered into a rent reduction agreement with the tenant that includes a moratorium on eviction; or</li> <li>— the landlord has failed to provide information or documentation requested by the Government of Canada concerning CECRA</li> </ul> </li> </ul>
<p><b><u>COVID-19 Response Initiative to Support Agri-Food and Agri-Product Processors, Food Distributors and Agri-Food Industry Organizations</u></b></p>	<ul style="list-style-type: none"> <li>• The COVID-19 Response Initiative provides financial support to agri-food and agri-product processors, food distributors and agri-food industry organizations for:               <ul style="list-style-type: none"> <li>— personal protective equipment and sanitation supplies;</li> <li>— business continuity practices, training and resources to support COVID-19 mitigation; and</li> <li>— beginning in September, financial assistance will also be available for materials, supplies and equipment rentals needed to adapt production processes to meet social distancing and other precautions related to COVID-19</li> </ul> </li> <li>• Eligible costs must be directly related to the execution of a project and must be incurred between April 1, 2020, and January 31, 2021</li> <li>• Projects must be completed on or before January 31, 2021</li> <li>• Governments will contribute a maximum of 50% of eligible project costs, up to \$25,000 per applicant</li> </ul>
<p><b><u>Research and Workplace Innovation Program (RWIP)</u></b></p>	<ul style="list-style-type: none"> <li>• The RWIP funds projects that contribute to the prevention of workplace injuries and illness, and to the safe and productive return to work of injured or ill workers</li> <li>• RWIP projects are funded under two streams:               <ul style="list-style-type: none"> <li>— Training and Education</li> <li>— Workplace Innovation</li> </ul> </li> <li>• Each project would be up to two years in duration and funded to a maximum of \$100,000 each year. To be considered for funding, <a href="#">all applications must be received</a> by the WCB no later than 4:00 p.m. CST on October 30, 2020</li> </ul>
<p><b>Employment Benefits for Individuals</b></p>	
<p><b><u>Support and Job Protection</u></b></p>	<ul style="list-style-type: none"> <li>• The Manitoba government will provide health-care staff paid administrative leave for the full 14-day period of asymptomatic self-isolation. Should a worker become symptomatic during self-isolation, the individual will be compensated by sick leave benefits, pursuant to their collective agreement</li> <li>• The province is also proposing new provisions to the Employment Standards Code that would allow employees to be away from work for specified reasons related to COVID-19. Employees would be able to take as much unpaid time off work as needed to:               <ul style="list-style-type: none"> <li>— be in isolation or quarantine or take any other control measure in accordance with prescribed information or directions related to COVID-19;</li> <li>— obtain medical examination, supervision or treatment;</li> <li>— comply with an order made under <i>The Emergency Measures Act</i> or <i>The Public Health Act</i>;</li> </ul> </li> </ul>

TITLE	RELIEF GRANTED
	<ul style="list-style-type: none"> <li>— provide care or support to a family member as a result of COVID-19, including but not limited to, school and daycare closures; or</li> <li>— comply with travel restrictions</li> <li>• The new provisions would apply to any leave that started between March 1, 2020, and a date to be prescribed in regulation, specified once the pandemic is over</li> </ul>
<p><b><u>Funding for Front-line Workers</u></b></p>	<ul style="list-style-type: none"> <li>• APPLICATIONS ARE NOW CLOSED</li> <li>• Up to \$120 million was available for front-line workers. Eligible categories include store shelf stockers, retail salespersons, cashiers, cooks, security guards, light-duty cleaners in retail facilities, early childhood educators, licensed home-based child-care providers, family violence shelter workers, social workers, nurses and nurse practitioners, paramedics, health-care aides, community services workers (including personal care homes, home care, public health, mental health and addictions), direct service workers for adults and children with disabilities, law enforcement (including Winnipeg Police Service, Brandon Police Service and RCMP), correctional officers, long-distance truck drivers and bus drivers</li> <li>• The payment was available to workers employed on a part-time or full-time basis from March 20 (the start of the provincial state of emergency) until May 29, who either worked a minimum 200 cumulative hours (or would have worked that amount but were required to self-isolate under public health orders)</li> <li>• An employee's total pre-tax employment income during the eligibility period must be less than \$6,250 (\$2,500 per month for 2.5 months) and they cannot be enrolled in the Canada Emergency Response Benefit</li> <li>• The application deadline was June 18</li> </ul>

## Nova Scotia

TITLE	RELIEF GRANTED
<b>Relief for Businesses</b>	
<u><a href="#">Small Business Impact Grant</a></u>	<ul style="list-style-type: none"> <li>• APPLICATIONS ARE NOW CLOSED</li> <li>• Eligible small businesses, non-profits, charities and social enterprises who have had to close or reduce operations because of the public health order may be eligible for a grant.</li> <li>• This one-time grant is equal to 15% of revenue from sales, either from April 2019 or February 2020, up to a maximum of \$5,000</li> </ul>
<u><a href="#">Small Business Credit and Support Program</a></u>	<ul style="list-style-type: none"> <li>• APPLICATIONS ARE NOW CLOSED</li> <li>• Eligible small businesses can get a loan of up to \$25,000 through participating provincial credit unions. The loan application will be available from April 29 to June 30, 2020</li> <li>• If you are approved for the loan, you will also be eligible for: <ul style="list-style-type: none"> <li>— a one-time grant of up to \$1,500</li> <li>— a business continuity voucher of up to \$1,500, which gives businesses access to professional advice and support to help adapt to or recover from the effects of COVID-19. The voucher program will be available until May 29, 2020. Projects funded by the program must be completed by July 3, 2020</li> </ul> </li> </ul>
<u><a href="#">Commercial Rent Deferral</a></u>	<ul style="list-style-type: none"> <li>• APPLICATIONS ARE NOW CLOSED</li> <li>• Landlords are encouraged to defer rent payments from their commercial tenants for 3 months, spreading the deferred rent amount over the rest of the lease term</li> <li>• Landlords deferring rent because their tenant's business is closed due to the <i>Health Protection Act</i> order could be eligible for coverage (up to a maximum of \$50,000 per landlord and \$15,000 per tenant) if the deferred rent cannot be recover</li> </ul>
<u><a href="#">Changes to Payments</a></u>	<ul style="list-style-type: none"> <li>• Nova Scotia deferred payments until June 30 for all government loans, including those under the Farm Loan Board, Fisheries and Aquaculture Loan Board, Jobs Fund, Nova Scotia Business Fund, Municipal Finance Corp. and Housing Nova Scotia</li> <li>• Nova Scotia deferred payments until June 30 for small business renewal fees, including business registration renewal fees and workers compensation premiums</li> <li>• Changes to the Small Business Loan Guarantee Program, administered through credit unions, included deferring principal and interest payments until June 30, 2020, enhancing the program to make it easier for businesses to access credit up to \$500,000</li> <li>• Small businesses which do business with the government will be paid within five days instead of the standard 30 days</li> </ul>
<u><a href="#">Funding for High-Speed Internet</a></u>	<ul style="list-style-type: none"> <li>• Providing \$15 million as an incentive to providers to speed up projects under the Internet for Nova Scotia Initiative and complete them as soon as possible</li> </ul>
<u><a href="#">WCB Nova Scotia</a></u>	<ul style="list-style-type: none"> <li>• WCB Nova Scotia's deferral of premium payments is ending September 30</li> <li>• Payments for months deferred will be due by the end of October. If you are unable to pay the full amount at that time, contact WCB Nova Scotia to make appropriate arrangements</li> <li>• Late fees and interest will not be charged until further notice</li> <li>• Even if you were deferring payment of your premiums, payroll must be reported for the time period</li> </ul>

TITLE	RELIEF GRANTED
<a href="#"><u>Small Business Reopening and Support Grant</u></a>	<ul style="list-style-type: none"> <li>• Eligible businesses, non-profits, charities and social enterprises will be able to access the new Small Business Reopening and Support Grant, a \$25 million fund that will provide grants to help them open safely and business continuity vouchers for advice and support to become more resilient in the coming months.</li> <li>• The deadline for applications has been extended to July 17</li> <li>• The program provides grants of up to \$5,000 to help eligible small businesses, non-profits, charities and social enterprises to resume operations. It also includes a business continuity voucher of up to \$1,500</li> <li>• The program is open to businesses that were ordered to close or greatly reduce their operations by the Public Health Order, or who were significantly impacted by social distancing and orders to stay home</li> <li>• Eligible businesses must have been established before March 15, 2020 and experienced a year-over-year revenue decline of at least 30 per cent from either April 2019 to April 2020 or May 2019 to May 2020. Businesses do not currently need to be open to apply</li> <li>• Applications will be accepted if they have plans to reopen</li> </ul>
<a href="#"><u>Infrastructure Projects</u></a>	<ul style="list-style-type: none"> <li>• Nova Scotia is investing up to \$230 million to improve infrastructure, including investments in roads, bridges, school repairs and museum, courthouse and hospital renovations</li> </ul>
<a href="#"><u>Forestry Innovation Transition Trust</u></a>	<ul style="list-style-type: none"> <li>• This fund supports self-employed people and laid-off workers who don't qualify for Employment Insurance and who earn between \$5,000 and \$34,000</li> <li>• The Government will provide a one-time payment of \$1,000 to bridge the gap between layoffs and closures and the federal government's Canada Emergency Response Benefit (CERB)</li> </ul>
<b>Employment Benefits for Individuals</b>	
<a href="#"><u>Worker Emergency Bridge Fund</u></a>	<ul style="list-style-type: none"> <li>• This fund supports self-employed people and laid-off workers who don't qualify for Employment Insurance and who earn between \$5,000 and \$34,000</li> <li>• The Government will provide a one-time payment of \$1,000 to bridge the gap between layoffs and closures and the federal government's Canada Emergency Response Benefit (CERB)</li> </ul>
<a href="#"><u>Support for Health-care Workers</u></a>	<ul style="list-style-type: none"> <li>• The Essential Health Care Workers Program will see health-care workers receive a bonus of up to \$2,000 after a four-month period, beginning March 13</li> <li>• It includes eligible employees at the Nova Scotia Health Authority, IWK Health Centre and in long-term care, home care and in-home support and emergency health services</li> <li>• Employees who volunteered to be redeployed to work at a facility experiencing a COVID-19 outbreak will also receive this benefit</li> <li>• The program will apply to full-time, part-time and casual workers as well as cleaning staff</li> <li>• Eligible health-care employees who work during the pandemic can receive the benefit, and employees will need to work during all four months to receive the maximum \$2,000</li> <li>• Those who work during the four months but are placed on isolation, quarantine or COVID-19 sick leave are also eligible</li> </ul>
<a href="#"><u>Accelerated Certification of Continuing Care Assistants</u></a>	<ul style="list-style-type: none"> <li>• The new pilot program will provide funding for people to have their skills and experience assessed and to complete the Recognizing Prior Learning process to become certified to work as continuing care assistants</li> <li>• The pilot program will support up to 200 participants by waiving the assessment phase fees (\$800) and/or reducing the education phase fees by \$800</li> </ul>

## New Brunswick

TITLE	RELIEF GRANTED
<b>Relief for Businesses</b>	
<a href="#"><u>Waiving Late Penalties on Property Taxes</u></a>	<ul style="list-style-type: none"> <li>Late penalties for business property taxes due May 31, 2020 will be reviewed on a case-by-case basis to see if the penalty can be waived due to undue financial challenges</li> </ul>
<a href="#"><u>Deferring Interest and Principal Payments on Existing Loans</u></a>	<ul style="list-style-type: none"> <li>As an immediate measure, and on a case-by-case basis – the Government of New Brunswick will defer loan and interest repayments for up to six months on existing provincial loans</li> <li>This assistance is available, on a case-by-case basis, to any business that has a loan with an existing Government of New Brunswick department. The deferral can be requested by contacting the department that issued the loan</li> </ul>
<a href="#"><u>NB Small Business Emergency Working Capital Program</u></a>	<ul style="list-style-type: none"> <li>Small business owners impacted by the COVID-19 pandemic can apply for working capital loans up to \$100,000</li> <li>Accessible to small businesses employing 1 to 49 employees, including sole proprietors/self-employed, with sales of less than \$10 million in the most recent fiscal year</li> <li>The loans are funded by Government of New Brunswick and are administered by the Community Business Development Corporation (CBDC)</li> </ul>
<a href="#"><u>Injecting Working Capital for Mid-to-Large Employers</u></a>	<ul style="list-style-type: none"> <li>Working capital in excess of \$100,000, up to a maximum of \$1 million is available</li> <li>Business can apply directly to <a href="#"><u>Opportunities New Brunswick</u></a></li> </ul>
<a href="#"><u>Community Investment Fund (CIF)</u></a>	<ul style="list-style-type: none"> <li>The Government of New Brunswick has included a new category into the Community Investment Fund to assist in providing relief to non-profits being impacted by COVID-19</li> <li>This funding is available for small to medium-sized non-profits in the form of a grant between a minimum of \$500 and up to a maximum of \$10,000</li> </ul>
<a href="#"><u>WorkSafeNB</u></a>	<ul style="list-style-type: none"> <li>Assessment premiums related to employer payrolls for March, April and May were deferred for three months without interest charges. On June 8, 2020, WorkSafeNB <a href="#"><u>announced</u></a> that the three-month deferral of premiums has come to an end.</li> <li>Monthly premium payments resumed in late June. WorkSafeNB will collect deferred premiums owed in three equal amounts in June, July, and August. Employers who pay premiums annually, and still have a balance owing, must also resume payment at this time</li> </ul>
<b>Employment Benefits for Individuals</b>	
<a href="#"><u>Wage Top-Up Funding for Front-Line Workers</u></a>	<ul style="list-style-type: none"> <li>On May 20, New Brunswick announced a program to provide a monthly top-up of approximately \$500 for 16 weeks for front-line workers in a number of sectors</li> <li>Those eligible for the funding include employees in early learning and child care facilities, home support, special care homes, community residences and group homes, homeless shelters and food banks and domestic violence outreach and transition homes</li> <li>Workers must earn \$18 per hour or less to be eligible. The top-up will be paid by employers every four weeks. The exception will be child care facilities, which will split the first and last payments to align with existing payment schedules. Workers at early learning and child care facilities will receive their top-up retroactive to May 19 and it will continue for 16 weeks. This is in recognition of their return to work as the child care sector reopened. All other sectors will be paid retroactively from March 19 to July 9. Employers will be reimbursed by the departments of Education and Early Childhood Development or Social Development</li> </ul>

TITLE	RELIEF GRANTED
<b>Employment Benefits for Individuals</b>	
<p><b><u>Wage Top-Up Funding for Front-Line Workers</u></b></p>	<ul style="list-style-type: none"> <li>• On May 20, New Brunswick announced a program to provide a monthly top-up of approximately \$500 for 16 weeks for front-line workers in a number of sectors</li> <li>• Those eligible for the funding include employees in early learning and child care facilities, home support, special care homes, community residences and group homes, homeless shelters and food banks and domestic violence outreach and transition homes</li> <li>• Workers must earn \$18 per hour or less to be eligible. The top-up will be paid by employers every four weeks. The exception will be child care facilities, which will split the first and last payments to align with existing payment schedules. Workers at early learning and child care facilities will receive their top-up retroactive to May 19 and it will continue for 16 weeks. This is in recognition of their return to work as the child care sector reopened. All other sectors will be paid retroactively from March 19 to July 9. Employers will be reimbursed by the departments of Education and Early Childhood Development or Social Development</li> <li>• On July 14, New Brunswick <b>announced amendments</b> to the essential wage top-up program: <ul style="list-style-type: none"> <li>— The program now includes private sector home care support workers and early learning and childcare enhanced support workers who provide direct client care</li> <li>— Private sector home care support workers who provided direct, in-home personal care to clients of the Department of Social Development during the period from March 19 to July 9 will be eligible to receive the benefit</li> <li>— The amount of the benefit is dependent on the number of hours provided to the client during the identified timeframe: \$500 for hours at or above 30 hours per week; \$250 for hours of at least 20 but less than 30 per week; and \$100 for hours of at least 10 but less than 20 per week</li> <li>— The benefit will be distributed through the client who received the service to the private sector home care or family support worker</li> <li>— Enhanced support workers working in early learning and childcare centres will receive monthly payments over 16 weeks of \$500 a month and the first and last payments will be split to align with existing payment schedules. They will receive their top-up retroactive to May 19 and it will continue for 16 weeks. Employers will be reimbursed by the Department of Education and Early Childhood Development</li> </ul> </li> </ul>

## Newfoundland

TITLE	RELIEF GRANTED
<b>Relief for Businesses</b>	
<u><a href="#">Tax Return Filing Deadline Deferrals</a></u>	<ul style="list-style-type: none"> <li>• International Fuel Tax Agreement returns for Q1 2020 due on April 30, 2020 from inter-jurisdictional carriers, under section 8 of the Revenue Administration Regulations, were due and payable on June 1, 2020</li> <li>• All tax returns, with the exception of tax returns required from inter-jurisdictional carriers, falling under the purview of the <i>Revenue Administration Act</i> and Regulations, which would otherwise be due March 20, 2020 to July 31, 2020, were extended to August 20, 2020. The tax returns applicable to this extension include: <ul style="list-style-type: none"> <li>— Gasoline Tax</li> <li>— Carbon Tax</li> <li>— Health and Post-Secondary Education Tax</li> <li>— Insurance Companies Tax</li> <li>— Mining and Mineral Rights Tax</li> <li>— Tax on Insurance Premiums</li> <li>— Tobacco Tax</li> </ul> </li> <li>• For monthly filers, this means they had have the option to extend the filing and remittance of tax amounts for the February to June 2020 reporting periods to August 20, 2020</li> </ul>
<u><a href="#">Deferred Loan Payments</a></u>	<ul style="list-style-type: none"> <li>• The Department of Tourism, Culture, Industry and Innovation (TCII), implemented a three month deferral of loan payments, now increased to six months, for all clients with business loans under the Innovation and Business Investment Corporation's Business Investment Fund</li> <li>• Organizations will not be required to reimburse TCII for funding for programming that was cancelled or delayed due to COVID-19</li> </ul>
<u><a href="#">WorkplaceNL</a></u>	<ul style="list-style-type: none"> <li>• WorkplaceNL deferred the collection of employer assessment payments and waived interest charges or penalties until August 31, 2020</li> <li>• The deferral will be applied to all existing payment plans.</li> <li>• Employers do not need to contact WorkplaceNL</li> <li>• March, April and May assessment statements were not mailed</li> </ul>
<u><a href="#">Research &amp; Development Projects</a></u>	<ul style="list-style-type: none"> <li>• The hiring eligibility for commercial Research and Development (R&amp;D) projects will be temporarily increased. Specifically, salary support for up to six positions may be considered for eligible commercial R&amp;D projects. The positions may include existing employees, new or a combination of both. This temporary policy pertains to applications approved between April 1 and September 30, 2020</li> <li>• Contribution levels have been temporarily increased for eligible project applications under R&amp;D commercial and Business Development Support. Eligible costs will now be covered up to 75% up from 50%, for applications approved between April 1 and September 30, 2020</li> </ul>



TITLE	RELIEF GRANTED
<p><b><u>Reduced Electricity Costs</u></b></p>	<ul style="list-style-type: none"> <li>Residential and general service customers, including businesses and other organizations whose rates are based on Holyrood fuel costs, will receive a one-time credit on their bills</li> <li>For customers who require flexible bill payments, government is providing up to \$2.5 million to waive the interest on overdue accounts for residential and general service customers throughout the province. This includes residents, businesses and other organizations that are struggling as a result of COVID-19 and will be for a period of 15 months commencing June 1, 2020. Customers will be required to continue to make agreed upon monthly payments to their accounts</li> </ul>
<p><b><u>Students Supporting Communities Program</u></b></p>	<ul style="list-style-type: none"> <li>The program provides a \$3,500 grant to organizations that enables them to hire students to help seniors and other vulnerable groups facing social isolation during the COVID-19 pandemic</li> <li>This includes: \$2,880 to hire a 30 hour per week position for eight weeks at \$12.00/hour (this can be one position at 30 hours or two part-time); \$432 for mandatory employment related costs; and \$188 for incidentals related to position (e.g., gas allowance; long distance charges)</li> </ul>
<p><b><u>Support for the Tourism and Hospitality Industries</u></b></p>	<ul style="list-style-type: none"> <li>On May 25, Newfoundland and Labrador announced a \$25 million support program for the tourism and hospitality industries</li> <li>Under the Tourism and Hospitality Support Program, eligible small and medium-sized tourism operators will be able to apply for a one-time, non-repayable working capital contribution of either \$5,000 or \$10,000, dependent on gross sales</li> <li>Eligibility criteria is posted on the Department of Tourism, Culture, Industry and Innovation website at <a href="http://www.gov.nl.ca/tcii/">www.gov.nl.ca/tcii/</a></li> <li>On July 22, Newfoundland and Labrador <b>announced</b> the Tourism and Hospitality Support Program, which allows eligible tourism operators to apply for a one-time, non-repayable contribution of either \$5,000 or \$10,000, dependent on gross sales</li> <li>In the event of applicants with less than \$10,000 in annual sales in 2019, the contribution rate is calculated at 50 percent of total sales, or 50 percent of expenditures for new start-ups</li> <li>The Tourism and Hospitality Support Program allows eligible tourism operators to apply for a one-time, non-repayable contribution of either \$5,000 or \$10,000, dependent on gross sales. In the event of applicants with less than \$10,000 in annual sales in 2019, the contribution rate is calculated at 50 percent of total sales, or 50 percent of expenditures for new start-ups.</li> </ul>
<p><b><u>Red Tape Reduction Initiative</u></b></p>	<ul style="list-style-type: none"> <li>Newfoundland and Labrador announced the launch of a red tape reduction initiative to help alleviate some of the regulatory burden on the province's business sector. The business community, along with community and not-for-profit organizations, are encouraged to participate in the consultations process. Visit <a href="http://engageNL">engageNL</a> to complete the online questionnaire</li> <li>Written submissions are also being accepted and can be emailed to <a href="mailto:RTInitiative@gov.nl.ca">RTInitiative@gov.nl.ca</a>. Feedback was accepted until August 31, 2020</li> </ul>

TITLE	RELIEF GRANTED
<p><b><u>Support for the Mining, Mineral Exploration and Quarry Industries</u></b></p>	<ul style="list-style-type: none"> <li>• Effective June 8, the following measures were in place:                             <ul style="list-style-type: none"> <li>— a deferral of rental and fee payments associated with land tenure issued under the Mineral Act and Quarry Materials Act until December 31, 2020. The date range to be qualified for deferral is March 18, 2020 to December 31, 2020. Items being deferred include mining and surface lease rentals, mineral licence renewal fees, application and reapplication fees and rentals for quarry permits, quarry lease rental, and hectarage fees for quarry materials exploration licence applications;</li> <li>— a waiver of water use charge payments for 2019 related to mineral exploration; and</li> <li>— a waiver of mineral assessment expenditure requirements for mineral licences for one year – from March 18, 2020 to March 17, 2021</li> </ul> </li> </ul>
<p><b><u>Seafood Marketing and Innovation Fund</u></b></p>	<ul style="list-style-type: none"> <li>— The seafood marketing and innovation fund supports the marketing of seafood products for retail and will establish other markets for seafood sales in light of the impact of COVID-19 on restaurant sales. Applications and information for the seafood marketing and innovation fund can accessed <a href="#">here</a>.</li> </ul>

## Prince Edward Island

TITLE	RELIEF GRANTED
<b>Relief for Businesses</b>	
<p><a href="#"><u>Emergency Working Capital Financing</u></a></p>	<ul style="list-style-type: none"> <li>• Eligible applicants can apply to receive a working capital loan of up to \$100,000 with a fixed interest rate of 4% per annum to be used to assist with fixed operating costs (including payroll, rent, utilities etc.) with principal &amp; interest payments deferred for a minimum of 12 months</li> <li>• Details of the loan:               <ul style="list-style-type: none"> <li>— Up to a maximum of \$100,000 per company</li> <li>— The loans will bear interest at fixed rate of 4% per annum, commencing at first disbursement and accruing during the term of the loan</li> <li>— Repayment of this loan will commence 12 months after the first disbursement, with the balance outstanding to be repaid over the remaining 5 year period (for a total term of 6 years)</li> <li>— Loans are secured by:                   <ul style="list-style-type: none"> <li>— Promissory note for the full amount of the loan</li> <li>— Personal guarantees of the business owner(s)</li> <li>— General Security Agreement</li> </ul> </li> <li>— No application fee</li> </ul> </li> </ul>
<p><a href="#"><u>Telework Adaptation Fund</u></a></p>	<ul style="list-style-type: none"> <li>• The Telework Adaptation Fund offers up to \$2,500 to eligible businesses and organizations to help ensure their employees have what they need to work from home at least two or three days a week. The funding can be used for things such as developing a remote work plan, buying office equipment, or subscribing to online business platforms</li> <li>• The fund is open and accepting applications until October 30</li> </ul>
<p><a href="#"><u>Emergency Relief - Worker Assistance Program</u></a></p>	<ul style="list-style-type: none"> <li>• APPLICATIONS ARE NOW CLOSED</li> <li>• Eligible employers include registered private sector businesses or non-profit organizations in Prince Edward Island where employed workers have experienced a reduction of at least 8 hours per week during the four-week period March 16 to April 11, 2020</li> <li>• Eligible employers may receive a maximum of \$250 per week for each employed worker that experienced a reduction of at least 8 hours per week during the four-week period March 16 to April 11, 2020</li> <li>• The deadline for submitting an application was April 30, 2020</li> </ul>
<p><a href="#"><u>Support for Essential Workers</u></a></p>	<ul style="list-style-type: none"> <li>• APPLICATIONS ARE NOW CLOSED</li> <li>• Essential workers who have been working through the pandemic and make less than \$3,000 per four-week period received a one-time payment of \$1,000 through their employers</li> <li>• Eligible PEI employers include any business or organization including for-profit, non-profit, public sector or other entity providing goods and services, deemed to be providing <a href="#"><u>an essential service</u></a> as defined by the PEI Chief Public Health Office as of May 11, 2020</li> <li>• An eligible employee must:               <ul style="list-style-type: none"> <li>— be a resident of Prince Edward Island for at least six months and legally authorized to work in Canada;</li> <li>— be employed in any business or organization providing 'essential services' as defined by the PEI Chief Public Health Office as of May 11, 2020;</li> <li>— have earnings \$3,000/month or less (gross) in a consecutive four-week period during the program eligibility period from April 6, 2020 through to July 26, 2020;</li> </ul> </li> </ul>

TITLE	RELIEF GRANTED
	<ul style="list-style-type: none"> <li>— have an hourly wage of \$18.75/hr or less; and</li> <li>— have worked a minimum of 60 hours during the consecutive four week period selected (i.e., April 6, 2020 – May 3, 2020) (Note, the eligible employees must have worked the minimum required hours prior to receiving payment under the program).</li> <li>• Employees were only eligible to receive this support once and cannot access this support from multiple employers</li> <li>• Employers had to complete the application on behalf of the employees</li> <li>• Employer applications had to be submitted by August 28, 2020</li> </ul>
<p><b><u>COVID-19 Special Situation Fund for businesses and organizations</u></b></p>	<ul style="list-style-type: none"> <li>• APPLICATIONS ARE NOW CLOSED</li> <li>• Fund will provide funding to businesses, community groups and non-government organizations that have experienced urgent income loss as a result of COVID-19 and are not eligible for other federal and provincial funding support</li> <li>• Your organization may be eligible if it is experiencing an urgent financial impact between March 16, 2020 and July 16, 2020 due to the COVID-19 public health state of emergency in Prince Edward Island: <ul style="list-style-type: none"> <li>— Community organizations must have been operating in PEI as of December 31, 2019</li> <li>— Only one application per organization will be accepted</li> <li>— You must keep supporting documents proving your eligibility for the program for a period of three years following approval to the program for audit and compliance purposes</li> <li>— Applications were due July 3, 2020</li> </ul> </li> </ul>
<p><b><u>COVID-19 Workspace Adaption Assistance Fund</u></b></p>	<ul style="list-style-type: none"> <li>• APPLICATIONS ARE NOW CLOSED</li> <li>• The COVID-19 Workspace Adaption Assistance Fund helps small businesses purchase and install protective measures, such as plexiglass dividers or handwashing stations to safeguard employees and customers</li> <li>• Businesses could receive up to \$2,000 (based on 75% of eligible project costs) and the program will be retroactive to March 16 to support businesses that have already put measures in place to operate safely</li> <li>• Online applications were due July 15, 2020</li> </ul>
<p><b><u>Workers Compensation Board</u></b></p>	<ul style="list-style-type: none"> <li>• Deferring all assessment due dates related to 2020 employer payrolls</li> <li>• The Workers Compensation Board announced a further deferral of assessment due dates related to 2020 employer payrolls until September 30, 2020</li> </ul>
<p><b><u>Broadband Fund for Businesses</u></b></p>	<ul style="list-style-type: none"> <li>• The Prince Edward Island Broadband Fund provides financial assistance to local Prince Edward Island internet service providers (ISPs), communities and businesses for the installation of infrastructure for enhanced broadband services</li> <li>• The Prince Edward Island Broadband Fund (PEIBF) provides a contribution of up to 50% of the eligible costs for a project approved for funding. Applications must be submitted prior to the start of a project; any expenses incurred before the submission of an application are ineligible</li> </ul>

TITLE	RELIEF GRANTED
<a href="#"><u>Commercial Lease Rent Deferral Program</u></a>	<ul style="list-style-type: none"> <li>• APPLICATIONS ARE NOW CLOSED</li> <li>• To support small and medium-sized businesses, landlords are encouraged to defer rent payments from their commercial tenants for 3 months, spreading the deferred rent amount over the rest of the lease term</li> <li>• Landlords deferring rent because their tenant's business is closed to the public due to, or related to, COVID-19, pursuant to the <i>Public Health Act</i>, could be eligible for coverage (up to a maximum of \$50,000 per landlord and \$15,000 per tenant) if the deferred rent cannot be recovered</li> <li>• To be eligible for the COVID-19 Small Business Rental Deferral Guarantee Program, landlords must have registered with Finance PEI by April 20, 2020 by emailing <a href="mailto:financepei@gov.pe.ca">financepei@gov.pe.ca</a></li> <li>• The Rent Deferral Agreement must have been in place by April 20, 2020</li> </ul>
<a href="#"><u>Support for Fisheries</u></a>	<ul style="list-style-type: none"> <li>• The Prince Edward Island Fish Emergency Loan Program, a targeted loan portfolio offered by Finance PEI and the PEI Credit Unions, will provide loans up to \$25,000 to Islander harvesters at 4% interest over a five-year term. The principal will be deferred for the first 18 months. In addition, the Department of Fisheries and Communities will pay interest on behalf of the borrower for the first 18 months</li> <li>• The Interest Relief Program will support fish harvesters with up to 12 months of interest relief and service debt costs on a maximum of \$250 million at an average interest rate of 5%. Fish harvesters that can demonstrate a 30 per cent or more decrease in fish-related revenues for the 2020 fishing season will be eligible</li> </ul>
<a href="#"><u>PEI's 2020 Ignition Fund for Startups</u></a>	<ul style="list-style-type: none"> <li>• Applications are now open for Innovation PEI's 2020 Ignition Fund competition, which offers up to \$25,000 to launch or expand a business in Prince Edward Island</li> </ul>
<b>Employment Benefits for Individuals</b>	
<a href="#"><u>COVID-19 Income Support Fund</u></a>	<ul style="list-style-type: none"> <li>• APPLICATIONS ARE NOW CLOSED</li> <li>• Provides financial support to residents of Prince Edward Island to bridge the gap between the loss of their job/lay-off, loss of their primary source of income, Employment Insurance benefits have expired or loss of all revenues through self-employment as a result of COVID-19. This emergency income fund is a one-time lump sum payment of \$750 from the Government of Prince Edward Island. This emergency income is taxable</li> <li>• Applications closed on April 30, 2020</li> </ul>
<a href="#"><u>Emergency Income Relief for Self-Employed</u></a>	<ul style="list-style-type: none"> <li>• APPLICATIONS ARE NOW CLOSED</li> <li>• To be eligible for this component, self-employed individuals must: <ul style="list-style-type: none"> <li>— have declared business income on their most recent tax return;</li> <li>— have business income as their primary source of income;</li> <li>— be able to demonstrate direct financial losses resulting from the COVID -19 isolation measures at the time of application; and</li> <li>— not be EI eligible or receiving any other income support (i.e., Business Interruption Insurance)</li> </ul> </li> <li>• A maximum of \$500 per week for the period of March 16 to March 29, 2020</li> </ul>

This table provides a summary of certain government programs and is not legal advice. Readers are encouraged to read the details of the programs available on the relevant government websites.



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