



# COVID-19 PANDEMIC

## Federal and Provincial Government Supports to Businesses and Individuals

May 15, 2020

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## EMPLOYERS

### Federal Government Provisions

The federal government's COVID-19 Economic Response Plan has committed \$107 billion in support to Canadian families and businesses. For more information on Canada's COVID-19 website, [here](#). New Initiatives included the following:

#### 1. Canada Emergency Wage Subsidy (CEWS) for Employers

- A wage subsidy for [qualifying businesses](#) across all sectors who have suffered a drop in gross revenues of at least 15% in March, and 30% in April and May. This will help businesses to keep and return workers to the payroll.
- The subsidy on eligible remuneration paid between March 15 and June 6, 2020 is 75%, up to a maximum benefit of \$847 per week.
- Employers who are eligible for the CEWS are entitled to receive a 100% refund for certain employer contributions to Employment Insurance, the Canada Pension Plan, the Quebec Pension Plan, and the Quebec Parental Insurance Plan paid in respect of employees who are on leave with pay.
- Eligible employers include individuals, taxable corporations, and partnerships consisting of eligible employers as well as non-profit organizations and registered charities.
- Eligible employers can apply for the [Subsidy](#) through the Canada Revenue Agency's *My Business Account* portal as well as a web-based application.
- For employers that are eligible for both the CEWS and the 10% Temporary Wage Subsidy for a period, any benefit from the Temporary 10% Wage Subsidy for remuneration paid in a specific period will generally reduce the amount available to be claimed under the CEWS in that same period.

#### 2. Employment Insurance Benefit

- For workers who qualify for Employment Insurance (EI), the government will waive the one-week waiting period and the requirement that the applicant provide a medical certificate to claim EI sickness benefits.
- The benefit period is up to 15 weeks, with 55% of weekly earnings up to a maximum of \$573 per week. The one-week waiting period for Employment Insurance benefits has been waived by the federal government.
- To apply for EI Benefits:
  - Employees must have a minimum of 600 insurable hours.
  - Employers must issue a Record of Employment (ROE), although employees are able to begin application prior to a ROE being issued.



### 3. 10% Wage Subsidy

- The Temporary 10% Wage Subsidy is a three-month measure that will allow eligible employers to reduce the amount of payroll deduction required to be remitted to the Canada Revenue Agency (CRA).
- This program is designed to support businesses that are facing revenue losses and to help prevent lay-offs.
- The wage subsidy is equal to 10% of remuneration paid during that period, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer.
- Businesses can benefit from this support by reducing their remittances of income tax withheld on their employees' remuneration. More information available on the March 18, 2020 [press release](#).
- Eligible employers include:
  - individuals (excluding trusts), partnerships, non-profit organizations, registered charities or Canadian-controlled private corporations (including cooperative corporations) eligible for the small business deduction;
  - organizations must have an existing business number and payroll program account with the CRA on March 18, 2020; and
  - pay salary, wages, bonuses, or other remuneration to an eligible employee.

### 4. Waiving of Tariffs on Certain Medical Goods

- The Department of Finance Canada (Finance Canada) announced that it will be waiving tariffs on certain medical goods, including personal protective equipment (PPE) such as masks and gloves.
- As PPE imported into Canada may face tariffs as high as 18% ad valorem, the waiving of tariffs will significantly reduce the cost of importing PPE into Canada, help to protect workers, and ensure our supply chains can keep functioning well.
- Finance Canada has stated that tariff relief on these goods will remain in place for as long as necessary to deal with the COVID-19 crisis. [More information](#) on the full list of goods is available [online](#).

### 5. More Time to Pay Income Taxes

- All businesses can defer until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 18 and before September 2020. This [relief](#) would apply to tax balances due, as well as instalments, under Part I of the Income Tax Act.
- No interest or penalties will accumulate on these amounts during this period.

### 6. Deferral of Sales Tax Remittance and Customs Duty Payments

- Businesses, including self-employed individuals, can defer until June 30, 2020 payments of the GST/HST, as well as customs duty owing on their imports.



- Any GST/HST payment that becomes owing from March 27 until the end of May can be deferred until the end of June. For GST and customs duty payments for imported goods, deferral will include amounts owing for March, April, and May.
- These amounts were normally due to be submitted to the [Canada Revenue Agency](#) and the Canada Border Services Agency as early as the end of March 2020.

## 7. Canada Emergency Business Account (CEBA)

- The Canada Emergency Business Account (CEBA) will provide interest-free loans of up to \$40,000 to small businesses and not-for-profits, to help cover their operating costs during a period where their revenues have been temporarily reduced.
- Eligible financial institutions will be able to provide interest-free loans in the form of lines of credit to businesses with payrolls of less than \$1 million. A quarter of this loan (up to \$10,000) is eligible for complete forgiveness.
- To qualify, these organizations will need to demonstrate they paid between \$20,000 to \$1.5 million in total payroll in 2019.
- Business owners can apply for support from the Canada Emergency Business Account through their banks and credit unions.
- This program will provide up to \$25 billion to eligible financial institutions so they can provide interest-free loans to small businesses. These loans – guaranteed and funded by the Government of Canada – will ensure that small businesses have access to the capital they need, at a zero per cent interest rate, so they can pay for rent and other important costs over the next number of months.

## 8. Large Employer Emergency Financing Facility (LEEFF)

- The Large Employer Emergency Financing Facility (LEEFF) will provide bridge financing to Canada's largest employers, whose needs during the pandemic are not being met through conventional financing, to keep their operations going.
- This program will be delivered by the Canada Development Investment Corporation (CDEV), in cooperation with Innovation, Science and Economic Development Canada and the Department of Finance.
- The LEEFF program will be open to large for-profit businesses – except for those in the financial sector – as well as certain not-for-profit businesses, such as airports, with annual revenues generally in the order of \$300 million or higher.
- To qualify, eligible businesses must be seeking financing of about \$60 million or more, have significant operations or workforce in Canada, and not be involved in active insolvency proceedings.
- The additional liquidity provided through LEEFF will allow Canada's largest businesses, their workers and their suppliers to remain active during this difficult time, and position them for a rapid economic recovery. More details will be available soon.



## 9. Canada Emergency Commercial Rent Assistance (CECRA)

- The federal government reached an agreement in principle with all provinces and territories to implement the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses. This program will lower rent by 75% for small businesses that have been affected by COVID-19.
- The program will provide forgivable loans to qualifying commercial property owners to cover 50% of three monthly rent payments that are payable by eligible small business tenants who are experiencing financial hardship during April, May, and June.
- The loans will be forgiven if the mortgaged property owner agrees to reduce the small business tenants' rent by at least 75% under a rent forgiveness agreement, which will include a term not to evict the tenant while the agreement is in place. The small business tenant would cover the remainder, up to 25% of the rent.
- Impacted small business tenants are businesses paying less than \$50,000 per month in rent and who have temporarily ceased operations or have experienced at least a 70% drop in pre-COVID revenues. This support will also be available to non-profit and charitable organizations.
- It is expected that CECRA will be operational by mid-May, and further details will be announced soon.

## 10. Regional Relief and Recovery Fund (RRRF)

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

## 11. Business Credit Availability Program (BCAP)

- This programme was established to provide additional support through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC).
- BDC and EDC are working with private sector lenders to coordinate on credit solutions for individual businesses, including in sectors such as oil and gas, air transportation, exports and tourism.
- *This program includes:*

### *Loan Guarantee for Small and Medium-Sized Enterprises*

Through the Business Credit Availability Program, [Export Development Canada](#) (EDC) is working with financial institutions to guarantee 80% of new operating credit and cash flow term loans of up to \$6.25 million to small and medium-sized enterprises (SMEs). Available at various financial institutions and credit unions, this financing support is to be used for operational expenses and is available to both exporting and non-exporting companies.



#### *Co-Lending Program for Small and Medium-Sized Enterprises*

Through the Business Credit Availability Program, [Business Development Canada](#) (BDC) is working with financial institutions to co-lend term loans to SMEs for their operational cash flow requirements. The program offers differing maximum finance amounts based on business revenues. Available through various financial institutions and credit unions, support is available until or before September 30, 2020.

The financed amount is –

- 80 % provided by BDC
- 20 % provided by the business' financial institution.

#### *BDC's Mid-Market Financing Program*

The Program will provide commercial loans ranging between \$12.5 million and \$60 million to medium-sized businesses whose credit needs exceed what is already available through the Business Credit Availability Program and other measures. BDC anticipates that qualifying companies will have annual revenues in excess of approximately \$100 million. More details will be made available soon.

#### *EDC's Mid-Market Guarantee and Financing Program*

The Program will bring liquidity to companies who tend to have revenues of between \$50 million to \$300 million, to sustain operations during this uncertain period. EDC will continue to work with Canadian financial institutions to guarantee 75 per cent of new operating credit and cash-flow loans – ranging in size from \$16.75 million to a maximum of \$80 million. These expanded guarantees are available to exporters, international investors and businesses that sell their products or services within Canada.

## 12. Extension of the Work-Sharing Program

- The maximum duration of the Work-Sharing program was extended from 38 weeks to 76 weeks. The [Work-Sharing program](#) is offered to workers who agree to reduce their normal working hours because of developments beyond the control of their employers.

## 13. Assisting innovative and early-stage businesses

- \$250 million is being invested to assist innovative, early-stage companies that are unable to access other COVID-19 business supports through the Industrial Research Assistance Program (IRAP).
- IRAP provides advice, connections, and funding to help Canadian small and medium-sized businesses increase their innovation capacity and take ideas to market. More information can be found through the [National Research Council](#).

## 14. Young Entrepreneurs

- \$20.1 million is being provided in support for Futurpreneur Canada to continue supporting young entrepreneurs across Canada who are facing challenges due to COVID-19.



- The funding will allow [Futurpreneur Canada](#) to provide payment relief for its clients for up to 12 months.

## 15. Businesses in the Territories

- \$15 million in non-repayable support for businesses in the territories is being made available to help address the impacts of COVID-19. This [support](#) will assist businesses with operating costs not already covered by other Government of Canada measures.

## 16. Support for Indigenous businesses and Aboriginal Financial Institutions

- Up to \$306.8 million in funding was announced to help small and medium-sized Indigenous businesses, and to support Aboriginal Financial Institutions that offer financing to these businesses.
- The funding will allow for short-term, interest-free loans and non-repayable contributions through Aboriginal Financial Institutions, which offer financing and business support services to First Nations, Inuit, and Métis businesses.
- Financial [support for Indigenous businesses](#) will be provided through Aboriginal Financial Institutions, and administered by the National Aboriginal Capital Corporations Association and the Métis capital corporations in partnership with Indigenous Services Canada.

## 17. Office of the Superintendent of Financial Institutions

- The Office of the Superintendent of Financial Institutions [announced](#) the lowering the Domestic Stability Buffer by 1.25% of risk-weighted assets. This action will allow Canada's large banks to inject \$300 billion of additional lending into the economy.

## 18. Bank of Canada

- The Bank of Canada is acting in several ways to support the economy and financial system and stands ready to take any actions that it can to protect the well-being of Canadians during this difficult time.
- The Bank has responded by lowering interest rates, intervening to support key financial markets, and providing liquidity support for financial institutions. [More information](#) in the numerous interventions undertaken can be found [online](#).

## 19. Launching an Insured Mortgage Purchase Program

- An Insured Mortgage Purchase Program was [expanded](#), in which we will purchase up to \$150 billion of insured mortgage pools through the Canada Mortgage and Housing Corporation.
- This will provide long-term stable funding to banks and mortgage lenders, help facilitate continued lending to Canadian consumers and businesses, and add liquidity to Canada's mortgage market.

## 20. Relief for federally regulated pension plan sponsors

- Temporary relief to sponsors of federally regulated, defined benefit pension plans was availed in the form of a moratorium, through the remainder of 2020, on solvency payment requirements for defined benefit plans.
- This will help ensure that employers have the financial resources they need to maintain their operations and their pension plans, and to protect the retirement security of their workers and retirees.

## 21. Support for the Agriculture, Agri-food, Aquaculture, Fisheries Sectors

- Several programs have been introduced, including:
  - \$50 million to help farmers, fish harvesters, and all food production and processing employers, put in place the measures necessary to follow the mandatory 14-day isolation period required of all workers arriving from abroad.
  - The [Mandatory Isolation Support](#) for Temporary Foreign Workers Program (MISTFWP), providing \$1,500 for each temporary foreign worker, to employers or those working with them to ensure requirements are fully met.
  - [Farm Credit Canada](#) to provide an additional \$5 billion in lending to producers, agribusinesses, and food processors.
  - \$62.5 million of new assistance to the fish and seafood processing sector through the Canadian Seafood Stabilization Fund.
  - Creating a \$77.5 million Emergency Processing Fund to help food producers access more personal protective equipment (PPE), adapt to health protocols, automate or modernize their facilities, processes, and operations, and respond to emerging pressures from COVID-19.
  - Launching a national AgriRecovery initiative of up to \$125 million in funding to help producers faced with additional costs incurred by COVID-19 such as set-asides for cattle and hog management programs to manage livestock backed-up on farms, due to the temporary closure of food processing plants.
  - Increasing the Canadian Dairy Commission's borrowing limit by \$200 million to support costs associated with the temporary storage of cheese and butter to avoid food waste.
  - Launching the Surplus Food Purchase Program with an initial \$50 million fund designed to help redistribute existing and unsold inventories, which could include products such as potatoes and poultry, to local food organizations who are serving vulnerable Canadians.
  - Working with provinces and territories to increase interim payments from 50 per cent to 75 per cent through [AgriStability](#), a federal, provincial and territorial program that supports producers who face significant revenue declines.
  - Expanding the [AgriInsurance](#) program.



## 22. Support for the Non-profit and Charitable Sector

- Invested \$350 million through the [Emergency Community Support Fund](#) to support vulnerable Canadians through charities and non-profit organizations that deliver essential services to those in need.
- The investment will flow through national organizations that can get funds quickly to local organizations that serve vulnerable populations. It will support a variety of activities, such as:
  - Increasing volunteer-based home deliveries of groceries and medications.
  - Providing transportation services, like accompanying or driving seniors or persons with disabilities to appointments.
  - Scaling up help lines that provide information and support.
  - Helping vulnerable Canadians access government benefits.
  - Providing training, supplies, and other required supports to volunteers so they can continue to make their invaluable contributions to the COVID-19 response.
  - Replacing in-person, one-on-one contact and social gatherings with virtual contact through phone calls, texts, teleconferences, or the Internet.

## 23. Support for Energy and Air Transportation Sectors

- Providing up to \$1.72 billion to the governments of Alberta, Saskatchewan, and British Columbia, and to the Alberta Orphan Well Association, to clean up orphan and inactive oil and gas wells. This will help maintain approximately 5,200 jobs in Alberta alone.
- Providing up to \$750 million to create a new Emissions Reduction Fund to support workers and reduce emissions in Canada's oil and gas sector, with a focus on methane. This fund will provide primarily repayable contributions to conventional and offshore oil and gas firms to support their investments to reduce greenhouse gas emissions. Of this amount, \$75 million will be allocated to the offshore sector.
- Up to \$17.3 million to the governments of Yukon, Northwest Territories, and Nunavut to support critical air services to Northern and remote communities, in partnership with investments by the territorial governments, to ensure the continued supply of food, medical supplies, and other essential goods and services to remote and fly-in communities.
- Waiving ground lease rents from March 2020 through to December 2020 for the 21 airport authorities that pay rent to the federal government. Comparable treatment is also provided for PortsToronto, which operates Billy Bishop Toronto City Airport and pays a charge to the federal government.

## 24. Support for the Tourism, Culture, Heritage and Sport Sectors

- Working with tourism operators in national parks, historic sites, and marine conservation areas to defer payments on commercial leases and licences of occupation without interest until September 1, 2020.
- A \$500 million [Emergency Support Fund](#) as a temporary relief measure to help alleviate the financial pressures of cultural, heritage and sport organizations facing significant losses due to the COVID-19 pandemic.

- The Canadian Radio-television and Telecommunications Commission (CRTC) will not issue letters requesting payment for Part I licence fees by broadcasters for the 2020–21 fiscal year. The CRTC will be provided with an equivalent amount to the waived Part I licence fees to support operations.

## 25. Creating New Jobs and Opportunities for Youth

- Providing \$153.7 million for the [Youth Employment and Skills Strategy](#) to help youth develop the skills and gain the experience they need to successfully transition into the labour market. Funding will support a range of measures in high-demand sectors such as agriculture, technology, health and essential services, creating over 6,000 additional job placements.
  - \$80 million for the [Student Work Placement Program](#) to support up to 20,000 post-secondary students across Canada to obtain paid work experience related to their field of study.
  - \$40 million to support [Mitacs](#) in order to create 5,000 new job placements. The [Business/Higher Education Roundtable](#) (BHER) will also create a further 5,000 to 10,000 new student placements, by reorienting existing federal support and building online tools.
  - Temporary changes to the [Canada Summer Jobs program](#) to allow employers to:
    - Receive an increased wage subsidy, so that private and public sector employers can also receive up to 100 per cent of the provincial or territorial minimum hourly wage for each employee
    - extend the end date for employment to February 28, 2021
    - adapt their projects and job activities
    - hire staff on a part-time basis.
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## Alberta Government Provisions

More information on Provincial Supports for Employers can be found on the Alberta Government [website](#). Provisions include the following:

### 1. Corporate Income Tax Changes

- Corporate income tax balances and instalment payments would be deferred from March 18 until August 31, 2020. This measure will allow employers to increase their access to cash so they can pay employees, address debts, and continue operations.
- Although penalties and interest are waived for this period of time, businesses must continue to file their Alberta corporate tax returns as required. Also, the deferral does not apply in respect of tax balances or installment payments made prior to March 18, 2020.

### 2. Education Property Tax Deferral

- Education property tax rates will be frozen at last year's level – reversing the 3.4% population and inflation increase added in Budget 2020.
- Collection of non-residential education property tax for businesses will be deferred for 6 months. Deferred amounts will be repaid in future tax years.
- Municipalities are expected to set education property tax rates as they normally would, but defer collection.
- Commercial landlords are encouraged to pass savings on to their tenants through reduced or deferred payments to help employers pay their employees and stay in business.
- Businesses capable of paying their taxes in full are encouraged to do so. This will assist the province in supporting Albertans through the pandemic.

### 3. WCB Premium Payment Deferral

- Small, medium and large private sector employers can defer WCB premium payments until 2021.
- For small and medium businesses, the government will cover 50% of the 2020 premium when it is due in 2021 – saving businesses \$350 million.
- Large employers will have their 2020 WCB premium payments deferred until 2021, at which time their premiums will be due.
- Employers who have already paid WCB premiums in 2020 are eligible for a rebate or credit.

### 4. Utility Payment Deferral

- Residential, farm and small commercial customers can defer electricity and natural gas bill payments until June 18, 2020 to ensure no one will be cut off, regardless of the service provider. Call your utility provider directly to arrange for a deferral on all payments.



## 5. Banks and credit unions

### *Credit unions*

Business members should contact their credit union directly to work out a plan for their personal situation.

### *ATB Financial Small business customers can:*

- apply for a payment deferral on loans and lines of credit for up to 6 months
  - access additional working capital
  - Other businesses and agriculture customers can access support on a one-on-one basis. Further solutions are being considered.
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## EMPLOYEES, INDIVIDUALS AND FAMILIES

### Federal Government Provisions

#### 1. Canada Emergency Response Benefit (CERB)

- A taxable benefit of \$2,000 a month for up to 4 months to:
  - Workers who must stop working due to COVID19 and do not have access to paid leave or other income support.
  - Workers who are sick, quarantined, or taking care of someone who is sick with COVID-19.
  - Working parents who must stay home without pay to care for children that are sick or need additional care because of school and daycare closures.
  - Workers who still have their employment but are not being paid because there is currently not sufficient work and their employer has asked them not to come to work.
  - Wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for Employment Insurance.
- The Canada Emergency Response Benefit is accessible through a [secure web portal](#) or a toll-free number.

#### 2. Temporary wage top-up for low-income essential workers

- All provinces and territories have confirmed, or are in the process of confirming, plans to cost share wage top-ups for their essential workers.
- Up to \$3 billion in federal support will be provided to increase the wages of low-income essential workers. Each province or territory will determine which workers would be eligible for support, and how much support they will receive.

#### 3. Increasing the Canada Child Benefit

- An extra \$300 per child through the [Canada Child Benefit](#) (CCB) will be provided for 2019-20. This will mean approximately \$550 more for the average family. This benefit will be delivered as part of the scheduled CCB payment in May.

#### 4. Special Goods and Services Tax credit payment

- A one-time special payment will be provided by early May through the [Goods and Services Tax credit](#) for low- and modest-income families.
- The average additional benefit will be close to \$400 for single individuals and close to \$600 for couples.
- There is no need to apply for this payment. Those who are eligible will get it automatically.



## 5. Extra time to file income tax returns

- The [filing due date](#) is being deferred until June 1, 2020 for the 2019 tax returns of individuals (other than trusts).
- Any new income tax balances due, or instalments, will also be deferred until after August 31, 2020 without incurring interest or penalties.
- *Those that receive benefits under the Goods and Services Tax credit or the Canada Child Benefit, are encouraged to **not** delay their 2019 return filing to ensure that their entitlements are properly determined.*

## 6. Mortgage Payment Deferral

- Homeowners facing financial hardship may be eligible for a [mortgage payment deferral](#) of up to six months.
- The deferral is an agreement between the individual and the lender. After the agreement ends, the mortgage payments return to normal and the deferred payments — including principal and accumulated interest — are added to the outstanding principal balance and subsequently repaid throughout the life of the mortgage.

## 7. Support for Seniors

- \$2.5 billion for a one-time tax-free payment of \$300 for seniors eligible for the Old Age Security (OAS) pension, with an additional \$200 for seniors eligible for the Guaranteed Income Supplement (GIS). This would give a total of \$500 to individuals who are eligible to receive both the OAS and the GIS. There are currently 6.7 million seniors who are eligible for the OAS pension and 2.2 million who are eligible for the GIS.
- Temporarily extending GIS and Allowance payments if seniors' 2019 income information has not been assessed. To avoid an interruption in benefits, seniors are encouraged to submit their 2019 income information no later than by October 1, 2020.
- The required minimum withdrawals from [Registered Retirement Income Funds](#) (RRIFs) are being reduced by 25% for 2020.
- An additional \$20 million the [New Horizons for Seniors Program](#) to support organizations that offer community-based projects that reduce isolation, improve the quality of life of seniors.
- Contributing \$9 million through [United Way Canada](#) for local organizations to support practical services to Canadian seniors. These services could include the delivery of groceries, medications, or other needed items, or personal outreach to assess individuals' needs and connect them to community supports.

## 8. Support for Indigenous Peoples

- \$305 million will be provided for a new distinctions-based [Indigenous Community Support Fund](#) to address immediate needs in First Nations, Inuit, and Métis Nation communities.
- \$100 million to support a range of federal health measures, including support for preparedness in First Nation and Inuit communities.



- Providing an additional \$25 million to [Nutrition North Canada](#) to increase subsidies so families can afford much-needed personal hygiene products and nutritious food.
- \$75.2 million to offer additional distinctions-based support to First Nations, Inuit and Métis Nation post-secondary students.

## 9. Support Youth, Post-secondary Students and Recent Graduates

- The [Canada Emergency Student Benefit](#) (CESB) provides emergency financial relief to students and recent graduates who are unable to work, or unable to find work, due to reasons related to COVID-19. It is also available for those who are working but not making more than \$1,000 (before taxes) over the four-week period for which they are applying.
  - This benefit provides \$1,250 per month for eligible students or \$2,000 per month for eligible students with dependents or disabilities.
  - This benefit will be available from May to August 2020.
- Expansion of existing federal employment, skills development, and youth programming to create up to 116,000 jobs, placements, and other training opportunities to help students find employment and develop valuable skills this summer and over the coming months.
- Launching the Canada Student Service Grant (CSSG), which will help students gain valuable work experience and skills while they help their communities during the COVID-19 pandemic. For students who choose to do national service and serve their communities, the new CSSG will provide up to \$5,000 for their education in the fall.
- Changes to the [Canada Student Loans Program](#) (CSLP) to allow more students to qualify for support and be eligible for greater amounts. The changes would include:
  - Doubling the Canada Student Grants for all eligible full-time students to up to \$6,000 and up to \$3,600 for part-time students in 2020-21. The Canada Student Grants for Students with Permanent Disabilities and Students with Dependents would also be doubled.
  - Broadening eligibility for student financial assistance by removing the expected student's and spouse's contributions in 2020-21.
  - Raising the maximum weekly amount that can be provided to a student in 2020-21 from \$210 to \$350.
- \$291.6 million to support student researchers and post-doctoral fellows through the [federal granting councils](#).
  - Funding would support a one-semester extension for eligible students whose research scholarships or fellowships end between March and August 2020 and who intend to continue their studies. It would also provide a 3-month extension in funding for holders of federal research grants to support eligible trainees and staff paid out of these awards.
- Removal of the restriction that allows international students to work only a maximum of 20 hours per week while classes are in session, provided they are working in an [essential service](#) or function, such as health care, critical infrastructure, or the supply of food or other critical goods. This temporary rule change will be in place until August 31, 2020.



- An interest-free moratorium is being placed on the repayment of [Canada Student Loans](#) for all student loan borrowers (until September 30, 2020). No payment will be required, and interest will not accrue during this time. Students do not need to apply for the repayment pause.
- \$7.5 million in funding to [Kids Help Phone](#) to provide young people with the mental health support they need during this difficult time.

## 10. Improving Access to Essential Food Support

- \$100 million is being provided to national, regional, and local organizations across Canada to:
  - Purchase, transport and distribute food and other necessities.
  - Hire temporary help to fill volunteer shortages.
  - Implement safety measures, such as the purchase of personal protective equipment, to reduce the spread of COVID-19 among volunteers and clients.
- Organizations – including but not limited to Food Banks Canada, Salvation Army, Second Harvest, Community Food Centres Canada, and Breakfast Club of Canada – will work with partners to meet the urgent food needs of Canadians.

## 11. Supports for People Most in Need

- Support for people experiencing homelessness by providing \$157.5 million to the [Reaching Home](#) initiative. The funding could be used for a range of needs such as purchasing beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters.
  - Supporting women and children fleeing violence, by providing up to [\\$50 million](#) to women's shelters and sexual assault centres, including facilities in Indigenous communities, to help with their capacity to manage or prevent an outbreak in their facilities.
  - Invested \$350 million to support vulnerable Canadians through charities and non-profit organizations that deliver essential services to those in need.
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## Alberta Government Provisions

The provincial government has announced several emergency support initiatives, outlined below.

### 1. Job-Protected Leave

- The Government of Alberta announced amendments to the *Employment Standards Code* to allow full- and part-time employees to take 14 days of job-protected leave.
- To be eligible, the claimant employee:
  - must either be required to self-isolate or caring for a child or dependent adult who is required to self-isolate;
  - does **not** require a medical note; and
  - does **not** need to have worked for an employer for 90 days.
- This measure covers the 14-day self-isolation period recommended by Alberta's chief medical officer. This leave may be extended by the Albert's chief medical officer.  
*For more information, see the Government of Alberta's [COVID-19 Support for Employers and Employees](#).*

### 2. Vacation pay, leave or banked overtime

Employers and employees may consider using other available leaves should an employee be required to self-isolate.

- Employees can request using their vacation pay or banked overtime, but employers are not required to grant the request.
- Provincial employment rules only require employers to provide vacation pay, vacation leave or pay banked overtime within a year of it being earned.
- Employers can request employees voluntarily take vacation leave and/or use their vacation pay or banked overtime but cannot force them to do so under provincial employment rules.

### 3. Utility Payment Deferral

- Residential, farm and small commercial customers can defer electricity and natural gas bill payments until June 18, 2020 to ensure no one will be cut off, regardless of the service provider. Call your utility provider directly to arrange for a 90-day deferral on all payments.

### 4. Income Exemptions

- AISH and Income Support recipients who have lost work and income because of COVID-19 can exempt a portion of the Government of Canada's Canada Emergency Response Benefit (CERB) if they receive it. This means a portion of the CERB payment will not affect their provincial benefits.