

#PLANKTHECURVE IS WORKING.
BUT WE CAN'T GIVE UP.

Maintain physical distancing to help our community.



Coronavirus Hotline

1-833-784-4397

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

1-613-996-8885

Business Development Bank of Canada (BDC)

1-877-232-2269

Employment Insurance

1-833-381-2725

International Trade

1-888-220-0047

To reach public health authority, please call:

New Brunswick
811

Nova Scotia
811

British Columbia
811

Prince Edward Island
811

Alberta
811

Newfoundland and Labrador
811

Saskatchewan
811

or
1-888-709-2929

Manitoba
1-888-315-9257

Nunavut
867-975-5772

Ontario
1-866-797-0000

Northwest Territories
911

Quebec
1-877-644-4545

Yukon Territory
811

Information Package

COVID-19

Prepared by the Office of The Hon. Yonah Martin (Update: October 7, 2020)

Help reduce the spread of COVID-19 #SocialDistancing

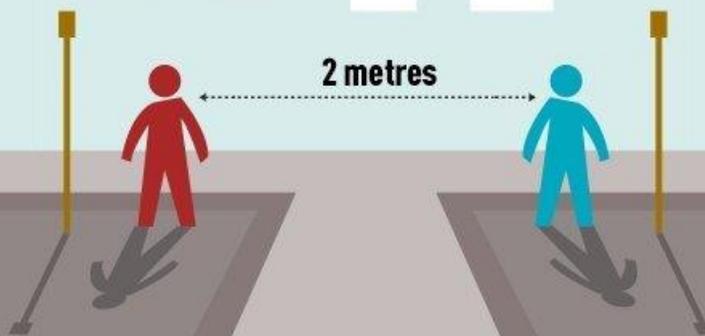


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COVID-19 Health Information

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

- Phone: 1-833-784-4397
Interpretation services are available in multiple languages for those who do not speak English or French
- Email: phac.info.aspc@canada.ca
- Generic Government of Canada Phone: 1-800-O-Canada (622-6232)

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

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

COVID-19 Self-Assessment tool:

<https://ca.thrive.health/covid19/en>

Suppliers who can supply or donate medical products:

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

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

Contact the Medical Devices Directorate at 613-957-7285 or

hc.meddevices-instrumentsmed.sc@canada.ca.

Emergency Assistance for Canadians Abroad



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

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

Currently, the government is not planning any additional government-facilitated flights to repatriate Canadians.

As commercial options are becoming more and more available, the government is advising Canadians and permanent residents outside Canada who are unable to return to Canada to monitor local media and follow the advice of local public health officials about COVID.

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

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

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

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

Frequently Asked Questions (Immigration and Citizenship)

In light of COVID-19, IRCC has cancelled all-citizenship tests, and itinerant service trips until further notice. Some citizenship ceremonies are now taking place by video oath by invitation only.

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

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

I have been approved for permanent residence, but I can't travel to Canada to complete my application. What do I do?
You can notify the government via the web form https://www.cic.gc.ca/english/contacts/web-form.asp to explain why you were unable to travel. Landing appointments will be held via telephone, instead of in person. If you already had your appointment booked, you will be contacted via email to set up a phone appointment.
I am meant to provide documents for my citizenship application, but my deadline is soon. Can I have an extension?
Use the online web form https://www.cic.gc.ca/english/contacts/web-form.asp to let IRCC know when you have returned from an affected country, and you will be given an additional 30 days to submit most documents. Of medical opinion forms, an additional 45 days will be granted.
I need a visitor visa, a study permit, or a work permit to travel to Canada urgently – how do I apply?
Applicants need to apply online https://www.canada.ca/en/immigration-refugees-citizenship/services/visit-canada.html
If the applicant is from China, they will need to email the visa office in Beijing beijing-immigration@international.gc.ca once they have applied online
If the applicant is from Iran or South Korea, the individual must fill out the web form https://www.cic.gc.ca/english/contacts/web-form.asp to explain their emergency situation. They will also need to answer “no” when asked if their application is being processed by an officer outside of Canada.

Are Temporary Foreign Workers and Seasonal Agriculture Workers allowed to enter Canada?

Following the closure of the border to the majority of non-citizens, the government has confirmed exemption to seasonal agricultural workers, fish/seafood workers, caregivers and all other temporary foreign workers.

As the border controls are much stricter than normal, any worker entering Canada on a visa must have their Port of Entry (POE) letter to travel to Canada. These letters are sent to the TFW or their representative when the visa is approved.

If they do not have it, they may not be allowed to travel to Canada.

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

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

Financial Support for Individuals, Self-employed, and Families

❖ Canada Recovery Benefit (CRB)

NOTE: The CRB is not yet open. Applications open October 12.

The new Canada Recovery Benefit would be effective from September 27, 2020 for one year and would provide a benefit amount of \$500 per week for up to 26 weeks to workers who are not eligible for EI, mainly the self-employed and including those working in the gig economy. These individuals may still require income support if they continue to be unable to return to work due to COVID-19 or had their income reduced relative to pre-COVID-19 pandemic (attestation-based).

If you are eligible for the CRB, you can receive \$1,000 (\$900 after taxes withheld) for a 2-week period. If your situation continues past 2 weeks, you will need to apply again. You may apply up to a total of 13 eligibility periods (26 weeks) between September 27, 2020 and September 25, 2021. In order to continue to be eligible for the benefit the claimant would need to look for and accept work when it is reasonable to do so. The benefit is taxable.

To encourage claimants to return to work, they would be able to earn income from employment and/or self-employment while receiving the benefit, as long as they continue to meet the other requirements. However, to ensure that the benefit targets those who need it most, claimants would need to repay some or all of the benefit through their income tax return if their annual net income, excluding the Canada Recovery Benefit payment, is over \$38,000. In other words, claimants would need to repay \$0.50 of the benefit for each dollar of their annual net income above \$38,000 in the calendar year to a maximum of the amount of benefit they received.

This means that for a worker who received 10 weeks of the Canada Recovery Benefit in 2020 for a total of \$4000, they would have to repay all of the benefit if their net income exceeded the threshold by \$8000 (twice the benefit payment amount). In this example, the worker would have to repay the full benefit amount if their net income was greater than \$46,000 (not including the Canada Recovery Benefit) in 2020.

Eligibility Criteria

To be eligible for the CRB, you **must meet all the following conditions** for the 2-week period you are applying for:

1. You were not working for reasons related to COVID-19 OR you had a 50% reduction in your average weekly income compared to the previous year due to COVID-19
2. You **did not apply for or receive** any of the following:
 - Canada Recovery Benefit (CRB)
 - Canada Recovery Sickness Benefit (CRSB)
 - short-term disability benefits
 - workers' compensation benefits
 - Employment Insurance (EI) benefits
 - Québec Parental Insurance Plan (QPIP) benefits
3. You were not eligible for EI benefits
4. You reside in Canada
5. You were present in Canada
6. You are at least 15 years old
7. You have a valid Social Insurance Number (SIN)
8. You earned at least \$5000 (before deductions) in 2019, 2020, or in the 12 months before the date you apply from any of the following sources: employment income, self-employment income, maternity and paternity benefits from EI or similar QPIP benefits
9. You have not quit your job or reduced your hours voluntarily on or after September 27, 2020
10. You were seeking work during the periods, either as an employee or in self-employment
11. You have not turned down reasonable work during the 2-week period you're applying for

Verifying your eligibility

The CRA will verify that you're eligible to receive the CRB. Individuals who are found to have intentionally made fraudulent claims may face additional consequences, such as penalties or possible jail time.

To report any suspected misuse, go to: [CRA's Leads program](#).

If information is missing from your application, you may need to provide additional documentation to validate your application and complete the process.

Question & Answer on Eligibility

How to calculate the 50% reduction in your average weekly income
<p>The 50% reduction is based on your average weekly employment or self-employment income from either 2019, 2020, or the previous 12 months. You will need to check that you meet this criteria for every period you apply for.</p>
<p>Example:</p>
<p>2019 or the last 12 months</p>
$\begin{aligned} & \$26,000 \text{ (employment and self-employment income in 2019 or the last 12 months)} \\ & \div 52 \\ & = \$500 \text{ (average weekly income in 2019 or the last 12 months)} \\ & \div 2 \\ & = \$250 \text{ (50\% of the average weekly income in 2019 or the last 12 months)} \end{aligned}$
<p>CRB 2-week period</p>
$\begin{aligned} & \$100 \text{ (employment and self-employment income for the CRB period)} \\ & \div 2 \\ & = \$50 \text{ (average weekly income for the CRB period)} \end{aligned}$

<p>The average weekly income for the CRB period must be less than 50% of the average weekly income in 2019, 2020, or the last 12 months.</p> <p>In this example, since \$50 (average weekly income for the CRB period) is less than \$250 (50% of the average weekly income in 2019 or the last 12 months), the individual would meet this criteria.</p>
<p>What is included in employment or self-employment income</p> <p>For this calculation, self-employment income is your revenue minus any expenses incurred to earn the self-employment revenue.</p> <p>Employment and/or self-employment income includes, among other things:</p> <ul style="list-style-type: none"> • tips you may earn while working • non-eligible dividends • honoraria (such as nominal amounts paid to emergency service volunteers) • royalties (such as those paid to artists) <p>Do not include the following in the calculation:</p> <ul style="list-style-type: none"> • Pensions • Student loans and bursaries • Maternity and parental benefits from EI or similar QPIP benefits • Any Canada COVID-19 emergency or recovery benefits
<p>Definition of residing in Canada</p> <p>You live and have a home in Canada, but do not have to be a citizen or a permanent resident.</p>
<p>What counts towards the \$5000 income?</p> <ul style="list-style-type: none"> • Counts as income: <ul style="list-style-type: none"> ○ All employment or self-employment income, including: <ul style="list-style-type: none"> ▪ tips ▪ non-eligible dividends ▪ honoraria (nominal amounts paid to volunteers) ▪ royalties (payments to artists) • Does not count as income: <ul style="list-style-type: none"> ○ disability benefits ○ student loans, bursaries or scholarships ○ pension income ○ amounts from other COVID-19 benefits: <ul style="list-style-type: none"> ▪ Canada Emergency Response Benefit (CERB) ▪ Canada Emergency Student Benefit (CESB) ▪ Canada Recovery Benefit (CRB) ▪ Canada Recovery Caregiving Benefit (CRCB) ▪ Canada Recovery Sickness Benefit (CRSB)
<p>What if I am seeking work during the period either as an employee or self-employed?</p> <p>There is a provincial course exception: If you attended a course, program, or training referred to you by a provincial government or provincial body during the 2-week period, you may be eligible for the CRB if you also meet all the other eligibility criteria.</p>
<p>Can I work while receiving CRB?</p> <p>You may earn employment or self-employment income while you receive the CRB. But the CRB has an income threshold of \$38,000.</p> <p>You will have to reimburse \$0.50 for every dollar of net income you earn above \$38,000 on your income tax return for that year (2020 or 2021). You will not have to pay back more than your benefit amount for that year.</p> <p>We encourage you to consult Job Bank, Canada's national employment service that offers tools to help with your job search.</p>

Is there a penalty for refusing to work?

If you refuse reasonable work, you will automatically lose 5 periods (10 weeks) of the CRB eligibility periods. You must also wait 5 periods (10 weeks) before you can re-apply. If you refuse work again, you will face the penalty again.

Impact on your taxes

The 10% tax withheld at source may not be all the tax you need to pay. When you complete your personal income tax return, you may need to pay more (or less), depending on how much income you earned. You must report the CRB payments that you receive as income when you file your personal income tax return.

The CRA will provide you with a T4A tax information slip at tax time for the amount you received in CRA administered COVID-19 benefits.

How your income affects what you keep

You may earn employment or self-employment income while you receive the CRB. But to make sure the benefit reaches those who need it most, there is a difference in how much you can keep if you earn more than **\$38,000 in the calendar year**. This amount excludes CRB payments.

You will have to reimburse \$0.50 of the CRB for every dollar of net income you earned above \$38,000 on your income tax return. You will not have to pay back more than your benefit amount for that year. This will be due at the same time as your income tax return for the year. Late payments will be charged interest.

Net income excluding CRB	Reimbursement
If your net income is over \$38,000y76	You will have to reimburse \$0.50 of the benefit for every dollar of net income that you earned above \$38,000
If your net income is \$38,000 or less	You will not have to reimburse the CRB

Net income includes: Amounts that are normally considered part of net income for income tax purposes (line 23600 of your tax return), with some adjustments for split income and certain repaid amounts. Net income includes any CERB, CRCB and CRSB payments you received. It does not include the CRB.

Eligibility Periods

The CRB does not renew automatically. You must apply for each period between September 27, 2020 and September 25, 2021 separately. You can apply for a maximum of 13 periods out of the total 26 periods available.

The 13 periods do not have to be taken consecutively.

You may apply for any period that you're eligible for. If you meet all the eligibility criteria for the entire 2-week period, the earliest you can apply is the first Monday after the 2-week period has ended.

PERIOD 1: September 27 to October 10, 2020

You can no longer receive CRB payments after you have reached the maximum of 13 periods (26 weeks). The benefit is available between September 27, 2020 and September 25, 2021.

To confirm the number of periods that you have already received the CRB, you can review your application history in CRA My Account, under "COVID-19 Support Payment Application Details".

❖ Canada Recovery Sickness Benefit (CRSB)

NOTE: Open for application

The new Canada Recovery Sickness Benefit would provide \$500 per week (\$450 after taxes withheld), for up to 2 weeks, effective September 27, 2020 for 1 year, for workers who are unable to work because they are sick or must self-isolate due to COVID-19.

Eligibility criteria

To be eligible for the CRSB, **you must meet all the following conditions** for the 1-week period you are applying for:

1. You are unable to work **at least 50%** of your scheduled work week because you're self-isolating for one of the following reasons:
2. You are sick with COVID-19 or may have COVID-19
3. You are advised to self-isolate due to COVID-19
4. You have an underlying health condition that puts you at greater risk of getting COVID-19.
5. You **did not apply for or receive** any of the following for the same period:
 - Canada Recovery Benefit (CRB)
 - Canada Recovery Caregiving Benefit (CRCB)
 - short-term disability benefits
 - workers' compensation benefits
 - Employment Insurance (EI) benefits
 - Québec Parental Insurance Plan (QPIP) benefits
6. You reside in Canada
7. You were present in Canada
8. You are at least 15 years old
9. You have a valid Social Insurance Number (SIN)
10. You earned at least \$5000 (before deductions) in 2019, 2020, or in the 12 months before the date you apply from any of the following sources: employment income, self-employment income, maternity and paternity benefits from EI or similar QPIP benefits
11. You are not receiving paid leave from your employer for the same period

How much you receive per period

The Canada Recovery Sickness Benefit (CRSB) provides a payment of \$500 (before taxes withheld) for each 1-week period you apply for. After the CRA withholds 10% tax at source, the actual payment you get is **\$450 per 1-week period**.

Your payment amount will be the same for each period you've applied for, even if you worked for part of the week. To be eligible, you must have missed more than 50% of your work week.

If you're eligible, you may apply up to a maximum of 2 weeks between September 27, 2020 and September 25, 2021.

How we calculate your payment

$\$500$ (CRSB gross amount) - $\$50$ (10% tax withheld at source) = $\$450$ (amount you receive per period)

Impact on your taxes

The 10% tax withheld at source may not be all the tax you need to pay. When you complete your personal income tax return, you may need to pay more (or less), depending on how much income you earned. You must still report CRSB payments you receive as income when you file your personal income tax return.

The CRA will provide you with a T4A tax information slip at tax time for the amount you received for all CRA administered COVID-19 benefits.

How eligibility periods work

The CRSB does not renew automatically. If your situation continues, you must apply for your second eligibility period separately. You may apply for any eligible 1-week period for **up to 60 days after** that period has ended.

You can apply for a maximum of 2 weeks between September 27, 2020 and September 25, 2021. The 2 weeks **do not** have to be taken consecutively.

If you become sick or have to self-isolate due to COVID-19 part way through a period, you can only apply for the period if you missed more than 50% of that work week. If you miss less than that, you need to wait to apply for the next eligibility period.

Period start and end dates

Each 1-week period starts on a Sunday and ends on the following Saturday. You may start applying on the **first Monday after** the 1-week period you're applying for has ended.

Period 1: September 27 to October 3, 2020

**If you're eligible, this period is open for application. The earliest you can apply for this period is: Monday October 5*

NOTE: Your eligibility ends after 2 periods

The benefit is available between September 27, 2020 and September 25, 2021. You can no longer receive CRSB payments after you have reached the maximum of 2 periods.

Your eligibility cannot be extended, even if you:

- are sick or self-isolating due to COVID-19 for more than 2 periods
- become sick or are self-isolating due to COVID-19 again between September 27, 2020 and September 25, 2021

How to Apply

You can apply online through MYCRA or by phone.

Telephone: **1-800-959-2019 or 1-800-959-2041**

The CRA is validating applications to ensure that payments are available for people who need them most.

When you apply, they may ask you for additional information. Only some people will need to do this, but you may want to prepare before you first apply.

If your application needs validation, they may ask you for the following items:

If you are or were an employee
<ul style="list-style-type: none">• Recent pay slips• Employment verification letter, including salary, if accessible online• Record of Employment• Bank statements showing name, address, and payroll deposit
If you are or were self-employed
<ul style="list-style-type: none">• Invoice for services rendered that includes:<ul style="list-style-type: none">○ the service date○ who the service was for○ the name of the individual or company• Receipt of payment for services provided (a statement of account or bill of sale showing a payment and the remaining balance owed)• Documents showing income earned from a "trade or business" as a sole proprietor, independent contractor, or a partnership

<ul style="list-style-type: none"> Any other document that will confirm you earned \$5,000 in employment or self employment income
If you receive provincial or federal benefits related to maternity or parental leave
<ul style="list-style-type: none"> Statement of benefits Bank statements showing, name, address, and benefit deposit

Processing time with validation: It may take up to 4 weeks to process from the date we receive your complete response. We will contact you once the validation is complete.

❖ Canada Recovery Caregiver Benefit (CRCB)

NOTE: Open for application

The Canada Recovery Caregiver Benefit, would be effective from September 27, 2020 for 1 year, and provide \$500 (\$450 after taxes withheld) per week, for up to 26 weeks per household to eligible Canadians.

The Canada Recovery Caregiving Benefit (CRCB) gives income support to employed and self-employed individuals who are unable to work because they must care for their child under 12 years old or a family member who needs supervised care. This applies if their school, regular program or facility is closed or unavailable to them due to COVID-19, or because they're sick, self-isolating, or at risk of serious health complications due to COVID-19. The CRCB is administered by the Canada Revenue Agency (CRA).

Eligibility Criteria

To be eligible for the CRCB, you **must meet all the following conditions** for the 1-week period you are applying for:

- You are unable to work at least 50% of your scheduled work week because you are caring for a family member
- You are caring for your child under 12 years old or a family member who needs supervised care because they are at home for one of the **following reasons:**
 - Their school, daycare, day program, or care facility is closed or unavailable to them due to COVID-19
 - Their regular care services are unavailable due to COVID-19
 - The person under your care is:
 - sick with COVID-19 or has symptoms of COVID-19
 - at risk of serious health complications if they get COVID-19, as advised by a medical professional
 - self-isolating due to COVID-19
 - a medical practitioner, a nurse practitioner, a person in authority, the government, your public health authority can advise a person under your care to self-isolate*
- You did not apply for or receive any of the following for the same period:
 - Canada Recovery Benefit (CRB)
 - Canada Recovery Sickness Benefit (CRSB)
 - short-term disability benefits
 - workers' compensation benefits
 - Employment Insurance (EI) benefits
 - Québec Parental Insurance Plan (QPIP) benefits
- You reside in Canada
- You were present in Canada
- You are at least 15 years old
- You have a valid Social Insurance Number (SIN)

8. You earned at least \$5000 (before deductions) in 2019, 2020, or in the 12 months before the date you apply from any of the following sources: employment income, self-employment income, maternity and paternity benefits from EI or similar QPIP benefits
9. You are the only person in your household applying for the benefit for the week
10. You are not receiving paid leave from your employer for the same period

How much you receive per period

The Canada Recovery Caregiving Benefit (CRCB) provides a payment of \$500 (before taxes withheld) per **household** for each 1-week period applied for. After the CRA withholds a 10% tax at source, the actual payment you get is **\$450 per 1-week period**.

Only one eligible individual in the **same household** (living as a family at the same address) can apply for the benefit per week.

Each **household** may receive payments for a maximum of 26 weeks between September 27, 2020 and September 25, 2021.

If you're eligible, your payment amount will be the same for each period you've applied for, even if:

- you are caring for more than one family member who needs supervised care
- you worked for less than 50% of the work week

Eligibility Period

The CRCB does not renew automatically. If your situation continues, you must apply for each period separately. You may apply for any eligible 1-week period for **up to 60 days after** that period has ended.

Each **household** can apply up to a maximum of 26 periods between September 27, 2020 and September 25, 2021. The 26 weeks **do not** need to be taken consecutively.

If you started caring for a family member part way through a period, you can only apply for that period if you missed more than 50% of that work week. If you miss less than that, you need to wait to apply for the next eligibility period.

Period start and end dates

Each 1-week period starts on a Sunday and ends on the following Saturday. You may start applying on the **first Monday after** the 1-week period you're applying for has ended.

Period 1: September 27 to October 3, 2020

**If you're eligible, this period is open for application. The earliest you can apply for this period is Monday October 5.*

The benefit is available between September 27, 2020 and September 25, 2021. You can no longer receive CRCB payments after your household has reached the maximum of 26 periods.

Your eligibility cannot be extended, even if you need to care for the same or other family members for more than 26 weeks or if their school, regular program or facility is closed or unavailable to them again due to COVID-19.

How we calculate your payment

\$500 (CRCB gross amount) - \$50 (10% tax withheld at source) = \$450 (amount you receive per period)

Impact on your taxes

The 10% tax withheld at source may not be all the tax you need to pay. When you complete your personal income tax return, you may need to pay more (or less), depending on how much income you earned. You must still report CRSB payments you receive as income when you file your personal income tax return.

The CRA will provide you with a T4A tax information slip at tax time for the amount you received for all CRA administered COVID-19 benefits.

❖ Changes to Employment Insurance (EI)

As of September 27, 2020, there are some temporary changes to the EI program to help you access EI regular benefits. The following changes will be in effect for 1 year and could apply to you:

- A minimum unemployment rate of 13.1% applies to all regions across Canada starting August 9, 2020
 - If your region's unemployment rate is higher than 13.1%, we'll use the higher actual rate to calculate your benefits
 - This means you can receive at least 26 weeks of regular benefits
- You only need 120 insured hours to qualify for benefits because you'll get a one-time credit of 300 insured hours to help you meet the required 420 insured hours of work
- You'll receive at least \$500 per week before taxes but you could receive more
- If you received the CERB, the 52-week period to accumulate insured hours will be extended

Overview

Access to EI benefits is normally based on the number of insurable hours an individual has worked in the year prior to their application, or since their last claim. This is known as their qualifying period. However, the Government of Canada recognizes that the pandemic has prevented many Canadians from accumulating the number of insurable hours that is normally required, and is taking action to address this.

To help individuals qualify with a minimum of 120 hours of work, EI claimants will receive a one-time insurable hours credit of:

- 300 insurable hours for claims for regular benefits (job loss)
- 480 insurable hours for claims for special benefits (sickness, maternity/parental, compassionate care or family caregiver)

The hours credit will also be made retroactive to March 15, 2020 for claimants who were looking to transition early from the CERB to EI maternity, parental, compassionate care, family caregiver or work-sharing benefits but could not establish their EI claim due to insufficient hours. For these claimants, the qualifying period will also be extended.

The hours credit will be available for new EI claims for one year, in recognition that labour market conditions remain uncertain and will take time to stabilize.

Minimum EI unemployment rate across Canada

As a first step to help eligible Canadians transition from CERB back into the EI system and into the labour force, a minimum unemployment rate of 13.1% is being used for all EI economic regions in order to lower the hours required to qualify for EI regular benefits. This measure is effective for one year starting on August 9, 2020. Individuals 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 those in regions with a higher rate will have their benefits calculated using the actual higher rate.

Normally, the unemployment rate in the region in which a claimant resides at the time they file their claim determines:

- the number of hours of insurable employment a claimant needs to have accumulated in their qualifying period to be eligible for EI regular benefits – ranging from 420 to 700;
- the number of weeks of EI regular benefits a claimant may be entitled to – ranging from 14 to 45; and
- the number of best weeks of earnings that will be used to establish their weekly benefit rate – ranging from 14 to 22.

The EI system uses regional unemployment rates to determine access to EI regular benefits, given that it is generally more difficult for individuals to find new work when unemployment is higher.

In recognition that the pandemic has negatively impacted labour markets in ways that extend beyond traditional measures of unemployment, this measure will set a uniform eligibility requirement for EI regular benefits at 420 hours of insurable employment (before the hours credit is applied), provide a minimum entitlement of 26 weeks of regular benefits, and set 14 as the number of best weeks of earnings used in the calculation of the weekly benefit rate. Combined with the hours credits noted above, individuals can qualify for EI with 120 hours of work.

Minimum benefit rate

To further support clients and in addition to the above measures that will increase access to the program, new EI claimants as of September 27, 2020 will receive a minimum benefit rate of \$400 per week (or \$240 for extended parental benefits), if this is higher than what their benefits would otherwise be.

The EI benefit rate is typically based on a worker's average weekly earnings before their EI claim.

EI premium rate freeze

To support Canadian businesses and workers through the unprecedented challenges posed by the COVID-19 pandemic, the Government is freezing the EI premium rate for employees at the 2020 level of \$1.58 per \$100 of insurable earnings for 2 years. The rate for employers, who pay 1.4 times the employee rate, will also remain unchanged at \$2.21 per \$100 of insurable earnings.

Record of Employment

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

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

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

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

- Claimants placed in quarantine will not have to provide a medical certificate, if the quarantine is:
- Imposed on the claimant under the laws of Canada or a province
- Imposed on the claimant by a public health official for the health and safety of the public at large, or
- Recommended by such an official for health and safety of the public at large, and the claimant was asked by their employer, medical doctor, a nurse or a person in authority to place themselves under quarantine.

- However, claimants who fall sick during the quarantine period and **collect benefits beyond the period of quarantine will be required to obtain and retain a medical certificate**, which is the current practice for all other sickness benefits claims. As these individuals would be under active medical care, getting a medical certificate is expected not to be problematic.

❖ Canada Emergency Response Benefit (CERB)

How to return CERB

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

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

If you applied for CERB through the Canada Revenue Agency:

1. By mail (CRA):

- If you still have the original CERB cheque mail it to the address listed below
- If you received the payment by direct deposit, or deposited the cheque, you can mail your repayment to the address listed below.
 - Make payment out to "Receiver General for Canada"
 - Indicate it is for "Repayment of CERB"
 - Include your Social Insurance Number (SIN)

Mailing Address

Revenue Processing – Repayment of CERB
Sudbury Tax Centre
1050 Notre Dame Avenue
Sudbury ON P3A 0C3

*****Please do not send cash through the mail*****

2. Online banking with your financial institution:

- Sign in to your financial institutions online banking service for individuals
- Under "Add a payee" look for an option such as: CRA (revenue) – tax instalment
- Enter your 9-digit social insurance number as the CRA account number

3. Using My Account:

Beginning May 11, the CRA will offer a convenient way to repay the CERB with a few simple clicks using My Account.

- Sign in to your CRA My Account
- Select the "Proceed to pay" button on the Overview page under the COVID-19 Emergency Support Details
- Enter the amount you wish to repay
- Select your payment method of choice

If you don't have a My Account, sign up for one today or use your My Service Canada account to get direct access to My Account (a convenient link in My Service Canada account lets you jump into My Account, even if you have never signed up).

If you applied for CERB through Service Canada (Employment Insurance payment):

For anyone who became eligible for EI regular or sickness benefits on March 15, 2020 or later, their Employment Insurance (EI) claim was automatically processed as a CERB payment through Service Canada. **Please note you are only to repay once, not to both organizations**

If you choose to repay to Service Canada the process to return the payment is as follows:

- If you still have the original cheque you can return the cheque by mail to the address below.
- If you do not have the cheque, or have deposited the cheque, you can pay your account using any of the **three methods** as outlined below:

1. Online banking:

- Select "Employment and Social Development Canada" if available through your financial institution's website
- Note: Payments cannot be made using the "My Payment" option available on the Canada Revenue Agency's website.
- Please note, that the other two options are available but given the current situation, you might experience some delays in the processing of your payment.

2. At your financial institution:

- a. Write your Social Insurance Number (SIN) on your cheque or money order and indicate it is for "Repayment of CERB"

2. By mail (cheque or money order):

- a. Send your payment by cheque or money order (address below)
- b. Make your payment payable to: "Receiver General for Canada"
- c. Write your SIN on the front of your cheque or money order and indicate it is for "Repayment of CERB"

****Please do not send cash through the mail****

Mailing address (Service Canada):

ESDC Remittances
PO Box 1122
Matane QC G4W 4S7

Since the CERB is taxable, you can expect to receive an information slip on the amount of CERB you received.

Service Canada will reverse the transaction if you repay the CERB for whatever reason, and you will not receive an information slip for that payment.

In order to ensure that the information slips are not issued improperly, we encourage you to repay your CERB before December 31, 2020. If you need more time to repay based on your personal situation, please contact the CRA or visit the CRA payment page to ensure that by December 31st you have made the necessary arrangements to payback based on agreed upon schedule.

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

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

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

Each province has a different temporary pandemic pay structure. Please consult your provincial government's website to see when you can expect the top-up reflected in your paycheque or what you need to do as an employer to distribute the funds to your employee.

❖ People with disabilities

Special one-time tax-free payment for certified holders of the Disability Tax Credit

The government is providing a special one-time-tax payment to individuals who are new certificate holders of the Disability Tax Credit (DTC) as of September 25, 2020, as follows:

- \$600 for Canadians with a valid DTC certificate
- \$300 for Canadians with a valid DTC certificate and who are eligible for the Old Age Security (OAS) pension.
- \$500 for Canadians with a valid DTC certificate and who are eligible for the OAS pension and the Guaranteed Income Supplement (GIS).

People who are eligible for this special payment will receive it automatically.

Disability Tax Credit certificate

If you think you may be eligible but have never applied for the Disability Tax Credit, or your certificate expired in 2019, you must do so by September 25, 2020. You should not wait until filing your 2020 tax return to put in an application.

While the number of DTC applications the Canada Revenue Agency (CRA) will receive by September 25, 2020 will increase, CRA aims to process your application within 8 weeks, 95% of the time.

Seniors with disabilities who received the one-time seniors payment

Seniors with disabilities, who were eligible for the one-time seniors payment announced on May 12, 2020, will also be eligible for the one-time payment to persons with disabilities on October 30.

If you are eligible for both payments, you will receive a total amount of up to \$600 broken into 2 payments:

if you received the \$300 one-time seniors payment for the Old Age Security (OAS) pension, you will receive an additional \$300

if you received the \$500 one-time seniors payment for both the OAS pension and the Guaranteed Income Supplement (GIS) or the Allowance, you will receive an additional \$100

❖ Income Support for Individuals Who Need It Most

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

- Providing \$100 million to national, regional, and local organizations across Canada to:
 - Purchase, transport and distribute food and other basic necessities
 - hire temporary help to fill volunteer shortages
 - implement safety measures, such as the purchase of personal protective equipment, to reduce the spread of COVID-19 among volunteers and clients.

- These organizations – including but not limited to Food Banks Canada, Salvation Army, Second Harvest, Community Food Centres Canada, and Breakfast Club of Canada – will work with partners to meet the urgent food needs of Canadians.
- Providing \$305 million for a new distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit, and Métis Nation communities.
- Providing the Reaching Home initiative with \$157.5 million to continue to support people experiencing homelessness during the COVID-19 outbreak. The funding could be used for a range of needs such as purchasing beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters.
- Supporting women and children fleeing violence, by providing up to \$50 million to women’s shelters and sexual assault centres to help with their capacity to manage or prevent an outbreak in their facilities. This includes funding for facilities in Indigenous communities.

❖ Mortgage Support

Canadian banks have committed to work with their customers on a case-by-case basis to find solutions to help them manage hardships caused by COVID-19. This includes permitting lenders to defer up to six monthly mortgage payments (interest and principal) for impacted borrowers. You are encouraged to visit your bank's website for the latest information, rather than calling or visiting a branch.

Mortgage Default Management Tools

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

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

❖ Support for Seniors

Registered Retirement Income Funds

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

Practical services: delivery of items and personal outreach

Contribution of \$9 million through United Way Canada for local organizations to support practical services to Canadian seniors. These services could include the delivery of groceries, medications, or other needed items, or personal outreach to assess individuals’ needs and connect them to community supports.

Immediate and essential services through the New Horizons for Seniors

Program

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

Activities can start immediately and can include:

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

Financial Support for Businesses

The infographic is divided into three main sections. On the left, the word 'UPDATE' is written in large teal letters above icons of a storefront, a 'HELP' sign, and a tree. The middle section has a dark background with white text: 'Canada Emergency Commercial Rent Assistance (CECRA) program **extended until end of September**'. The right section has a teal background with white text: 'NEW Canada Emergency Business Account Hotline is now available for constituents with questions on the status of their existing application.' Below this is a smartphone icon containing a speech bubble and the text: 'Contact the new CEBA Hotline: 1-888-324-4201 For more information, visit: ceba-cuec.ca'. To the right of the smartphone, the text 'Seek assistance on questions such as:' is followed by three bullet points: 'What is the status of my application?', 'Why was my application declined?', and 'Why was my submitted document rejected?'.

❖ Canada Emergency Commercial Rent Assistance (CECRA)

NOTE:

- **The deadline to submit a new application closed on September 30, 2020.**
- **The deadline to opt-in for the extensions is October 30, 2020.**

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

The program will provide forgivable loans to qualifying commercial property owners to cover 50% of four 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.

[APPLY HERE.](#)

❖ Canada Emergency Business Account (CEBA)

NOTE: CEBA has been extended to October 31, 2020

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

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

As of June 26, 2020, businesses eligible for CEBA now include owner-operated small businesses that do not have a payroll, sole proprietors receiving business income directly, as well as family-owned corporations remunerating in the form of dividends rather than payroll.

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

[Click here for more information](#)

If you have already applied for CEBA and have questions, please contact the CEBA Call Centre at 1-888-324-4201. Please note, in order to provide a quicker response time and improve the overall customer experience you will be asked to leave a call back number. An agent will return your call between Monday and Friday from 10:00 am to 9:00 pm EST and can address the following types of questions:

- What is the status of my application?
- Why was my application declined?
- Why was my submitted document rejected?

The CEBA Call Centre is experiencing significant call volumes. As a result, a return call may take more than 7 business days.

Eligibility Requirements

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

Applicants with payroll lower than \$20,000 would need:

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

Borrowers excluded from the CEBA

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

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

Restrictions on use of CEBA funds

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

❖ Small and Medium-sized Enterprise Loan and Guarantee

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

- Export Development Canada will provide guarantees to financial institutions so that they can issue new operating credit and cash flow term loans of up to \$6.25 million to small and medium-sized businesses. These loans will be 80 per cent guaranteed by Export Development Canada, to be repaid within one year.
 - **This program is now available at various banks and credit unions.** Talk to your financial institution account manager to find out if the EDC BCAP Guarantee is a good fit for your cash flow needs.
- Small and medium-sized businesses can also get support through a new Co-Lending Program that will bring the Business Development Bank of Canada together with financial institutions to co-lend term loans to these businesses for their operational cash flow requirements. Eligible businesses may obtain incremental credit amounts of up to \$6.25 million through the program, which will be risk-shared at 80 per cent between the Business Development Bank of Canada and the financial institutions. Eligible financial institutions will conduct the underwriting and funding directly for customers.
 - **This program is now available at various banks and credit unions until September 30, 2020.**
 - Note: The program offers differing maximum finance amounts based on business revenues.

❖ Business Credit Availability Program (BCAP)

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

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

[Click here for Terms and Conditions](#)

[Click here to apply now](#)

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

Working Capital Loan

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

[Click here to learn more](#)

Purchase Order Financing

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

[Click here to apply](#)

Advisory Services for Financial Management and Operations

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

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

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

❖ Export Development Canada support

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

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

❖ Large Employer Emergency Financing Facility (LEEFF)

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

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

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

[APPLY HERE](#)

❖ The Canada Emergency Wage Subsidy (CEWS)

UPDATE: The government has extended the wage subsidy for an additional twenty-four weeks (i.e., six more 4 week periods). All the rules related to the wage subsidy for the fourth period (June 7 to July 4, 2020), are identical to the ones for the preceding third period (May 10 to June 6, 2020). The rules have been modified substantially for the fifth (July 5 to August 1, 2020) and subsequent periods, with transitional rules (safe harbour rule – see Q5-04) available for the fifth and sixth periods.

Eligible employers who had any drop in revenue can now qualify for the wage subsidy, starting with the claim periods that began July 5.

For claim periods 1 to 4 (March 15 to July 4, 2020):

- you must meet a minimum of 15% (period 1) or 30% (periods 2 to 4) revenue drop to qualify for the subsidy
- if you qualify for a period, you automatically qualify for the following period
- the subsidy rate is 75% of eligible employees' remuneration, up to a maximum of \$847/week per eligible employee
- employees who were unpaid for 14 or more consecutive days in the period can't be included in your calculation

Changes to CEWS as of claim period 5 (July 5 to November 21, 2020):

- the subsidy rate varies, depending on how much your revenue dropped
- if your revenue drop was less than 30% you can still qualify, and keep getting the subsidy as employees return to work and your revenue recovers
- employers who were hardest hit over a period of three months get a higher amount
- employees who were unpaid for 14 or more days can now be included in your calculation
- use the current period's revenue drop or the previous period's, whichever works in your favour
- for periods 5 and 6, if your revenue dropped at least 30%, your subsidy rate will be at least 75%
- even if your revenue has not dropped for the claim period, you can still qualify if your average revenue over the previous three months dropped more than 50%
- the maximum base subsidy rate is 60% in claim periods 5 and 6
- the maximum base subsidy rate will begin to decline in claim period 7, gradually reducing to 20% in period 9

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

Eligibility Criteria

To be eligible to receive the wage subsidy, you must meet **all three** of the following criteria:

- 1) Have had a CRA payroll account on March 15, 2020
- 2) Even if you didn't have a payroll account on March 15, you may still qualify if: (1) you used a payroll service provider who made remittances on your behalf **OR** (2) you purchased all (or almost all) of another person's or partnership's business assets be one of the following types of employers:
 - individuals
 - corporations (or trusts) that are not exempt from income tax (Part I of the Income Tax Act)
 - the following persons that are exempt from income tax (Part I of the Income Tax Act):
 - non-profit organizations
 - agricultural organizations
 - boards of trade
 - chambers of commerce
 - non-profit corporations for scientific research and experimental development
 - labour organizations or societies
 - benevolent or fraternal benefit societies or orders
 - registered charities
 - partnerships consisting of eligible employers
 - the following prescribed organizations:
 - certain Indigenous government-owned corporations that carry on a business
 - partnerships consisting of eligible employers and certain Indigenous governments
 - registered Canadian amateur athletic associations
 - registered journalism organizations
 - private schools or private colleges, and

- partnerships consisting of eligible employers (including partnerships where at least 50% of the interests in the partnership are held by eligible employers)
- Public institutions are not eligible for the subsidy. This includes municipalities and local governments, Crown corporations, public universities, colleges and schools, and hospitals.

3) Have experienced a drop in revenue

Your drop in revenue is calculated by comparing your eligible revenue during the crisis with your eligible revenue from a previous period (baseline revenue).

Calculating Revenues (Period 1 to 4)

For periods 1 to 4, you must show that your eligible revenue dropped by a minimum amount to qualify for the subsidy. If you meet the minimum revenue drop, the subsidy calculation uses a fixed rate of 75%.

Your revenue drop for a claim period is the decline in eligible revenue you experienced. It's calculated by comparing your eligible revenue for the claim period month to your eligible revenue from a corresponding previous period ("baseline revenue").

Math behind the revenue drop calculation

For each claim period, $1 - (A \div B)$, where:

- A is your eligible revenue for the claim period, and
- B is your eligible revenue from a corresponding prior period (baseline revenue).

The result, expressed as a percentage, is your revenue drop.

Your revenue drop can't be negative. If the result is negative, then your actual revenue drop for the claim period is 0%.

Eligible Period				
	Claiming period	Require Reduction in revenue	Reference period for eligibility	Baseline Revenue
Period 1	March 15 – April 11	15%	March 2020	March 2019 or Average of January and February 2020
Period 2	April 12 – May 9	30%	April 2020	April 2019 or Average of January and February 2020
Period 3	May 10 – June 6	30%	May 2020	May 2019 or Average of January and February 2020
Period 4	June 7 to July 4, 2020	30%	June 2020	June 2019 or average of January and February 2020

You must choose one of these prior reference period comparison options and use it when calculating your revenue drop for all claims in periods 1 to 4. However, if you use one method for claims you made in periods 1 to 4, you may switch to the other method beginning with your claim in period 5.

If you were not operating as a business throughout January and February 2020, [read more about how to calculate your baseline revenue for eligibility purposes if you choose the alternative prior reference period.](#)

Note: If you choose to use the alternative prior reference period (January and February 2020), you need to check the "prior reference period" election box when completing your CEWS application form.

Automatically qualifying for later periods (the “deeming rule” for periods 1 to 4)

For periods 1, 2, and 3, if you determine that you qualify for the subsidy for one claim period, you will automatically qualify for the following claim period. For example, if your revenue drop is over 30% for period 3, you don't need to re-calculate your drop for period 4 (you are “deemed” to have met this qualification).

[Read about how the deeming rule works in claim periods 5 and later](#)

[Examples of revenue drop calculation and automatically qualifying for claim periods 1 to 4](#)

Calculating Revenues (Period 5 to 9)

The amount you get per employee is based on your revenue drop. There are different ways to calculate your rate. Use the one that works best for your situation.

As long as you meet the eligibility requirements, you can take advantage of the best calculation.

Use the calculation that maximizes your subsidy amount

<p>Only for claim periods 5 and 6, you can use the calculation from period 4 (the "safe harbour" rule):</p> <ul style="list-style-type: none"> if you have a revenue drop of 30% or more, then you qualify for 75% of the eligible employees' remuneration, up to a maximum of \$847/week 	<p>OR</p>	<p>For claim periods 5 to 9:</p> <ul style="list-style-type: none"> you can use the new calculation, as outlined below you may also qualify for a top-up <p>Note: Claim periods 7 and forward must use the new calculations</p>
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How much you can qualify for (examples in claim 5 & 6)

<p><u>If your revenue drop is 50% or more in Period 5:</u></p> <p>Your base rate is the maximum 60% This means:</p> <ul style="list-style-type: none"> Eligible employees earning \$1,129/week or more would get \$1,129 x 60% = \$677.40/week Eligible employees earning less than \$1,129/week would get 60% of their remuneration
<p><u>If your revenue drop in claim period 5 or 6 is 0-49%:</u></p> <p>Your base rate is 1.2 times your revenue drop %</p> <p>This means:</p> <ul style="list-style-type: none"> If you had 20% revenue drop, your base rate is 20% x 1.2 = 24% Eligible employees earning \$1,129/week or more would get \$1,129 x 24% = \$270.96/week Eligible employees earning less than \$1,129/week would get 24% of their remuneration

BUSINESSES WHO WERE HARD HIT

If you were especially hard hit, you may get an additional amount, based on your average revenue drop in the previous 3 months. [Click here for more examples](#)

Top-up amount details		
Your revenue drop over a 3-month span is 70% or more	Your revenue drop over a 3-month span is 50-69%	Your revenue drop over a 3-month span is 0-49%
<p>You can qualify for the maximum 25% top-up</p> <p>This means:</p> <ul style="list-style-type: none"> • Eligible employees earning \$1,129/week or more would get \$1,129 x 25% = \$282.25/week top-up • Eligible employees earning less than \$1,129/week would get 25% of their remuneration 	<p>You can you qualify for a top-up that is 1.25 x (your revenue drop % - 50%)</p> <p>This means:</p> <ul style="list-style-type: none"> • If you had 60% revenue drop, your top-up is 1.25 x (60% - 50%) = 12.5% • Eligible employees earning \$1,129/week or more would get \$1,129 x 12.5% = \$141.13/week • Eligible employees earning less than \$1,129/week would get 12.5% of their remuneration 	<p>No top-up</p>

How to Apply

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

Ensuring Compliance

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

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

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

Interaction with the Canadian Emergency Response Benefit (CERB)

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

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

Interaction with the Work-Sharing Program

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

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

Government Assistance

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

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

❖ Work-Sharing Program

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

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

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

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

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

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

Measure available to employers

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

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

Eligibility

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

- be experiencing a recent decline in business activity of at least 10%
- be experiencing a recent decline in business activity directly or indirectly related to the impact of COVID-19, the downturn in the forestry and steel and aluminum sectors demonstrate that the shortage of work is temporary, beyond your control and not a cyclical/recurring slowdown
- demonstrate that the shortage of work is temporary, beyond your control and not a cyclical/recurring slowdown
- be a year-round business in Canada for at least two years
- be a private business, a publicly held company or a not-for-profit organization
- have at least two employees in the WS unit

- be willing to implement a recovery plan to support the on-going operations and viability of the business

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

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

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

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

❖ Flexibility for Businesses and Charities Filing Taxes

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

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

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

Waiving tariffs on certain medical goods

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

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

[Click here for more details](#)

❖ Small and Medium Sized Businesses

Mid-Market Financing Program

Through the Business Credit Availability Program, the Business Development Canada's (BDC) Mid-Market Financing 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.

This support is available until June 2021. [Click here for more details.](#)

Mid-Market Guarantee and Financing Program

Through the Business Credit Availability Program, EDC's Mid-Market Guarantee and Financing 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 % 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.

Regional Relief and Recovery Fund

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

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

Young Entrepreneurs

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

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

Women Entrepreneurs

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

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

❖ Additional Links for Employers

Coronavirus and small business: keeping you and your employees safe

<https://www.cfib-fcei.ca/en/tools-resources/covid-19-coronavirus-business>

Coronavirus disease (COVID-19): Resources for Canadian businesses

<https://www.tradecommissioner.gc.ca/campaign-campagne/ressources-entreprises-COVID-19-business-resources.aspx?lang=eng>

Support for entrepreneurs impacted by the coronavirus COVID-19

<https://www.bdc.ca/en/pages/special-support.aspx?special-initiative=covid19>

Questions regarding an employer's obligations to their employees

<https://www.cfib-fcei.ca/en/tools-resources/covid-19-coronavirus-business>

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

Financial Support for Sectors

❖ Cultural, heritage and sports

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

More information: [click here](#)

❖ Agriculture, agri-food, aquaculture, fisheries

Keeping workers in the food supply chain safe

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

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

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

Increasing Credit Availability

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

Canadian Seafood Stabilization Fund

6.25 million to help businesses:

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

Increasing Dairy Commission Borrowing Limit

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

Fish Harvester Benefit and Grant

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

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

Fish Harvester Grant, a program worth up to \$201.8 million. The program would provide non-repayable support of up to \$10,000 to self-employed fish harvesters with a valid fishing licence.

Size of the non-repayable support will vary depending on the level of fish harvesters' historic revenue.

Applications are now open. [Click here.](#)

❖ Non-Profit and Charitable

Emergency Community Support Fund

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

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

- increasing volunteer-based home deliveries of groceries and medications
- providing transportation services, like accompanying or driving seniors or persons with disabilities to appointments
- scaling up help lines that provide information and support
- helping vulnerable Canadians access government benefits
- providing training, supplies, and other required supports to volunteers so they can continue to make their invaluable contributions to the COVID-19 response
- replacing in-person, one-on-one contact and social gatherings with virtual contact through phone calls, texts, teleconferences, or the Internet

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

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