

# **Covid19 Quick Access Guide on Canada's Emergency Support Measures**

*CFEE is a non-partisan, non-political organization and we have a policy of not posting political materials. However, these are extraordinary times and so, at this time, we are going to make an exception. We believe many would be interested in the following information – A “Quick-Access Guide” to help you quickly find and access the emergency support programs introduced by the Government of Canada in response to COVID-19. This information that we are sharing is provided by the MP for Etobicoke Centre – Yvan Baker. We do not see political intent in its message. Rather we see it as information needed by many Canadians. We hope you agree and that you find it helpful.*

**UPDATED MAY 14, 2020**

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## **Support & Information for Individuals/Families**

### **1. Canada Emergency Response Benefit**

If you have stopped working because of COVID-19, the Canada Emergency Response Benefit (CERB) may provide you with temporary income support.

The CERB provides a payment of **\$2,000 a month** for up to 4 months.

#### **Who Can Apply?**

To help more Canadians benefit from the CERB, the Government has changed the eligibility rules to:

- Allow people to earn up to \$1,000 per month while collecting the CERB.

- Extend the CERB to seasonal workers who have exhausted their EI regular benefits and are unable to undertake their usual seasonal work as a result of the COVID-19 outbreak.
- Extend the CERB to workers who recently exhausted their EI benefits and are unable to find a job or return to work because of COVID-19.

These changes are retroactive to March 15, 2020.

**The Benefit is available to workers:**

- Residing in Canada, who are at least 15 years old;
- Who have stopped working because of reasons related to COVID-19 or are eligible for Employment Insurance regular or sickness benefits or have exhausted their Employment Insurance regular or fishing benefits between December 29, 2019 and October 3, 2020;
- Who had employment and/or self-employment income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and,
- Who have not quit their job voluntarily.

When submitting your first claim, you cannot have earned more than \$1,000 in employment and/or self-employment income for 14 or more consecutive days within the four-week benefit period of your claim.

When submitting subsequent claims, you cannot have earned more than \$1,000 in employment and/or self-employment income for the entire four-week benefit period of your new claim.

**How To Apply**

If you plan to apply, **we strongly recommend you get ready now** for your application to ensure your application will be as easy and as quick as possible.

**Please follow the steps below to get ready and apply.**

There are two ways to apply:

- **Online** with [CRA My Account](#)
- **Over the phone** with an automated phone service. The toll-free line is 1-800-959-2019. You will need your SIN and postal code to verify your identity. If you are calling the CRA on behalf of someone else, you must be an [authorized representative](#).

**STEP #1 - GET READY NOW (for online applications):**

You will need a [CRA My Account](#) to apply

**Do you have a CRA My Account?** *(Please note the possible answers to this question below which will further help you)*

**Yes - I have a CRA My Account.**

Sign in to your account and make sure your direct deposit and mailing information is up to date with the CRA.

**Yes - but I forgot my CRA user ID or password.**

You can recover them by going to My Account, selecting 'CRA Login', and selecting 'Forgot your user ID' or 'Forgot your password'.

For 'Forgot your user ID' you will need:

- your SIN
- your date of birth
- your copy of this year's or last year's assessed individual tax return
- your answers to the security questions you set up during registration

For 'Forgot your password' you will need to answer the security questions you set up during registration.

**Yes - but I'm locked out.**

As there are currently fewer call agents available to assist due to COVID-19,

the quickest way for you to apply for the CERB at this time would be to do so via the automated telephone service.

The toll-free line is 1-800-959-2019.

**No - but I have a My Service Canada Account.**

Since you have a My Service Canada Account, you do not need to register for a CRA My Account. *You can sign in to CRA My Account **with** a My Service Canada Account*

First, sign in to [My Service Canada Account](#):

- Look for the link to "**Switch to Canada Revenue Agency**" and then "**I agree**" on the Registration and authentication page. This will automatically transfer you to CRA My Account.
- Update your address and direct deposit with CRA (*CRA does not have your personal information from your My Service Canada Account*)

You can then complete the application when it becomes available on April 6.

**No - I don't have either a My CRA Account or a My Service Canada Account**

Register now for a [CRA My Account](#) to apply for the CERB beginning April 6.

**STEP #2 - GET READY NOW (for online and phone applications):**

**You will need to update your direct deposit and mailing information**

**Is your direct deposit and mailing information up to date with the CRA?** (*Please note the possible answers to this question below which will further help you*)

**Yes - My direct deposit & mailing information is up to date with the CRA.**

Great. This will ensure your benefit payment will be delivered to you.

**No - I need to update direct deposit and mailing information.**

Sign in to your [My CRA Account](#) to update your direct deposit information or contact your bank. Most banks can also update your direct deposit information with the CRA.

**STEP #3 - APPLY**

**Please follow the steps below:**

**Online applications**

- Sign into your [CRA My Account](#)
- Go to **COVID-19: Canada Emergency Response Benefit** in the alert banner at the top of the page.
- Select the period you want to apply for.
- Declare that you qualify for the benefit.
- Confirm we have the right payment information.

**Phone applications**

- Call the toll-free line at 1-800-959-2019.
- You will need your SIN and postal code to verify your identity. If you are calling the CRA on behalf of someone else, you must be an [authorized representative](#).

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**2. UPDATE! Canada Emergency Wage Subsidy**

The Canada Emergency Wage Subsidy (CEWS) provides a 75% wage subsidy to eligible employers for up to 12 weeks, retroactive to March 15, 2020.

**UPDATE!** The Government of Canada has announced that **the CEWS will extend**

**beyond June.**

Originally, the CEWS was established as a 12-week program from March 15 to June 6, 2020.

More details on the program's extension beyond June will be available soon.

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- The Government of Canada has launched an **online CEWS Calculator** to guide employers through a step-by-step calculation of the CEWS. This is a useful tool that helps employers to determine the subsidy amount they can expect to claim based on the information that they enter into the calculator. The CEWS calculator can be found [here](#).
  - The Government of Canada **began accepting CEWS applications on April 27**. (See also "How to Apply" below)
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The Government **originally said businesses would have to show a 30% drop in revenues** when comparing their revenue in March, April or May of 2020 with the same months in 2019.

**The Government has made the following changes:**

- To measure their revenue loss, employers will have the **choice of comparing their revenue of March, April and May 2020 to that of the same month in 2019, or to an average of their revenue earned in January and February 2020.**
- **For March, the Government will reduce the 30% benchmark to 15%** in recognition of the fact that many businesses did not begin to be affected by the crisis until partway through the month.
- **Employers will be allowed to measure revenues either on the basis of accrual accounting (as they are earned) or cash accounting (as they are received).** Special rules will also be provided to address issues for corporate groups, non-arm's length entities and joint ventures. This is because the time



between when revenue is earned and when it is paid could be highly variable in certain sectors of the economy.

- **Registered charities and non-profit organizations** will be allowed to choose to include or exclude government funding in their revenues for the purpose of applying the revenue reduction test.
- Employers eligible for the emergency wage subsidy would be entitled to receive a **100% refund for certain employer-paid contributions to Employment Insurance and the Canada Pension Plan**. This refund will apply to the entire amount of employer-paid contributions in respect of remuneration paid to furloughed employees in a period where the employer is eligible for the CEWS. This will make it easy and cost effective for employers to rehire people previously laid off.

<b>Period dates</b>	<b>Baseline revenue</b>	<b>Eligibility period revenue</b>	<b>Required reduction</b>
March 15, 2020 to April 11, 2020	<ul style="list-style-type: none"> <li>• March 2019, or</li> <li>• Average of January and February 2020</li> </ul>	March 2020	15%
April 12, 2020 to May 9, 2020	<ul style="list-style-type: none"> <li>• April 2019, or</li> <li>• Average of January and February 2020</li> </ul>	April 2020	30%
May 10, 2020 to June 6, 2020	<ul style="list-style-type: none"> <li>• May 2019, or</li> <li>• Average of January and February 2020</li> </ul>	May 2020	30%

- The Canada Emergency Wage Subsidy will apply at a **rate of 75% of the first \$58,700 normally earned by employees**.
- **For workers:** if you work for a company that has been impacted by COVID-19, the Government will cover up to 75% of your salary on the first \$58,700 that you earn. **That means up to \$847 a week.**

- Originally, the program would be in place for a 12-week period, from March 15 to June 6, 2020. Please note, Canada has announced it will be extending the program beyond June.
- The wage subsidy will be **available to companies both big and small and across all sectors of the economy**, with the exception of public sector entities.
- For **non-profit organizations and registered charities** similarly affected by a loss of revenue, the Government will continue to work with the sector to ensure the definition of revenue is appropriate to their circumstances. The Government is also considering additional support for non-profits and charities, particularly those involved in the front line response to COVID-19. Further details will be announced very soon.
- An eligible employer's entitlement to this wage subsidy will be based entirely on the salary or wages actually paid to employees. All employers would be expected to at least make best efforts to top up salaries to 100% of the maximum wages covered.
- Eligible employers would be able to access the Canada Emergency Wage Subsidy by applying through a Canada Revenue Agency online portal. More details regarding how to apply for the program will follow.

### **How to Apply**

Eligible employers will be able to apply for the CEWS through the Canada Revenue Agency's [My Business Account](#) portal. Employers will need to keep records demonstrating their reduction in arm's-length revenues and remuneration paid to employees.

The Government of Canada began **to accept CEWS applications on April 27**.

For more information, visit the [CEWS webpage here](#).

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### **3. UPDATE! Increasing Support for Essential Workers**

**UPDATE! Canada will provide up to \$3 billion in federal support 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.

All provinces and territories have confirmed, or are in the process of confirming, plans to cost share wage top-ups for their essential workers.

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The Government announced that we will work with the 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.

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#### **4. Employment Insurance**

##### **a) Regular EI Benefits**

***Regular benefit: employment insurance due to loss of work.***

- [Apply for benefits if you have lost your job through no fault of your own.](#)
- Criteria: 600 hours worked in 52 weeks immediately preceding lay off.

Strongly encouraged to apply ONLINE:

- [Online Application for Regular EI Benefits](#)

## **b) EI Sickness Benefits**

***Special benefit: Employment Insurance due to illness - need to meet criteria (below).***

EI sickness benefits can provide you with up to 15 weeks of financial assistance if you cannot work for medical reasons.

### Criteria:

- you are unable to work for medical reasons.
- your regular weekly earnings from work have decreased by more than 40% for at least one week.
- **you accumulated 600 insured hours\* of work in the 52 weeks before the start of your claim or since the start of your last claim, whichever is shorter.**

### Other important information for EI sickness benefits:

- You could receive 55% of your earnings up to a maximum of \$573 a week.
- The one-week waiting period for EI sickness benefits will be waived for new claimants who are quarantined.
- People claiming EI sickness benefits due to quarantine will not have to provide a medical certificate.

### [ONLINE Application + INFO for Sickness Benefits](#)

Please note:

- Canadians who are already receiving EI regular and sickness benefits as of March 25, 2020 would continue to receive their benefits and should not apply to the Canada Emergency Response Benefit.
- If their EI benefits end before October 3, 2020, they could apply for the CERB once their EI benefits cease, if they are unable to return to work due to COVID-19.
- Canadians who have already applied for EI and whose application has not yet been processed would not need to reapply.

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

\*\*Please further note, Service Canada offices are closed until further notice for in-person appointments.

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## **5. NEW! Increasing Supports for Seniors**

I have heard from many seniors in our community asking about what the Government is doing to support them during the COVID-19 crisis.

I have been working hard to advocate for and find solutions to the challenges facing seniors during this crisis and I will continue to do so.

Canada has announced increased financial support measures for seniors. The Government is:

- Providing **\$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 tax-free for seniors eligible for the Guaranteed Income Supplement (GIS).** This measure would give a total of \$500 to individuals who are eligible to receive both the OAS and the GIS, and will help them cover increased costs caused by COVID-19.
- Expanding the New Horizons for Seniors Program with an additional investment of **\$20 million** to support organizations that offer community-based projects that reduce isolation, improve the quality of life of seniors, and help them maintain a social support network.
- **Temporarily extending GIS and Allowance payments if seniors' 2019 income information has not been assessed.** This will ensure that the most vulnerable seniors continue to receive their benefits when they need them the most. To avoid

an interruption in benefits, seniors are encouraged to submit their 2019 income information as soon as possible and no later than by October 1, 2020.

These new measures are on top of other federal government COVID-19 emergency supports for seniors, including:

- The Canada Emergency Response Benefit (\$2,000/month)
- The Special Goods and Services Tax (GST) credit payment (~\$400 for single individuals & ~\$600 for couples)
- Registered Retirement Income Funds minimum withdrawals reduced by 25%
- \$500 million invested in community organizations to help seniors access essential services.

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## **6. UPDATE! Canada Emergency Student Benefit (for students and new graduates)**

**UPDATE!** The Government has announced that applications for the Canada Emergency Student Benefit (CESB) will begin **on Friday, May 15, 2020** (starting from 6am).

We strongly encourage those who are planning to apply for the CESB to prepare for their application by ensuring they have correctly signed-up for a **CRA My Account** prior to applying to make sure the application process is completed as smoothly and as quickly as possible.

Please see information immediately below on "Who Can Apply" and "How to Apply."

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The CESB provides financial support to post-secondary students, and recent post-secondary and high school graduates who are unable to find work due to COVID-19.

This benefit is for students who do not qualify for the Canada Emergency Response

Benefit (CERB) or Employment Insurance (EI).

From May to August 2020, the CESB provides a payment to eligible students of:

- **\$1,250 per month for eligible students or \$2,000 per month for eligible students with dependents or disabilities.**

### **Who Can Apply?**

*Note: If you have already applied, or are receiving support from the Canada Emergency Response Benefit (CERB) or Employment Insurance (EI) you are not eligible to apply for the CESB.*

**You are eligible for the CESB if you are able to meet all of the following criteria:**

- You did not apply, receive, nor qualify, for the CERB or EI benefits for the same eligibility period
- You are one of the following:
  - Canadian citizen
  - registered Indian
  - permanent resident
  - protected person
- You are studying in Canada or abroad
- One of the following applies:
  - you are enrolled in a post-secondary educational program (at least 12 weeks in duration) that leads to a degree, diploma, or certificate
  - you completed or ended your post-secondary studies in December 2019 or later
  - you completed or expect to complete high school, or received, or expect to receive your high school equivalency in 2020, and have applied for a post-secondary educational program that starts before February 1, 2021
- One of the following applies:
  - you are unable to work due to COVID-19
  - you are looking for, but cannot find work due to COVID-19

- you are currently working during the COVID-19 pandemic, but your income from employment and self-employment has been \$1,000 or less (before taxes) during the 4-week period you are applying for

**Eligibility conditions for the benefit top-up of \$750 (total benefit of \$2,000 a month)**

**If you meet all of the conditions above**, you may also be eligible for an extra \$750 for each 4-week period. **The additional support is available if at least one of the following applies:**

- you have a disability as defined for this benefit
- you have at least one child under the age of 12 or other dependants

For more information on who can apply, please visit the [\*\*CESB dedicated website\*\*](#)

**How to Apply**

If you plan to apply, **we strongly recommend you get ready now** for your application to ensure your application will be as easy and as quick as possible.

Please follow the steps below to get ready and apply.

There are two ways to apply:

1. Online with [\*\*CRA My Account\*\*](#)
2. Over the phone with an automated phone service. The toll-free line is 1-800-959-2019 or 1-800-959-2041. You will need your SIN and postal code to verify your identity.

**STEP #1 - GET READY NOW**

**CONFIRM YOU ARE CORRECTLY REGISTERED WITH THE CRA**

The CRA has created a useful tool, answering a few short questions, to help those planning to apply for the CESB determine if they are correctly registered with the CRA.



The tool is available here on the [CESB How to Apply webpage](#)

## **STEP #2 - GET READY NOW**

**ENSURE YOUR DIRECT DEPOSIT INFORMATION IS UP TO DATE WITH THE CRA OR SET UP DIRECT DEPOSIT WITH THE CRA**

Direct deposit payments take 3 business days. A cheque takes about 10 business days.

### **Is your direct deposit information up to date with the CRA?**

- **Yes** - great, you are all set to continue getting ready for your application!
- **No, I want to set it up:**
  - Sign into your [CRA My Account](#) and update your direct deposit information; or,
  - Have your financial institution securely update your direct deposit information with the CRA
- **No - I prefer to receive my payment by cheque:**
  - Your mailing address must be up to date:  
**Online:** Confirm it's up to date in your [CRA My Account](#) under "Personal profile"  
**By phone:** Call 1-800-959-8281 (wait times are longer than usual)

## **STEP #3 - DETERMINE WHEN TO APPLY**

The Government has set up specific days for you to apply to ensure the fastest service for your application.

The specific day depends on if you are a graduating high school student or a post-secondary student and on the month of your date of birth.

To determine on what specific day you should apply, please visit the [CESB How to Apply webpage](#)

## **STEP #4 - APPLY ONLINE OR BY PHONE**

There are two ways to apply:

1. Online with [CRA My Account](#)
2. Over the phone with an automated phone service. The toll-free line is 1-800-959-2019 or 1-800-959-2041. You will need your SIN and postal code to verify your identity.

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## **7. More Supports for Students and New Graduates**

### **a) Canada Student Service Grant**

- [The new Canada Student Service Grant 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 Canada Student Service Grant will **provide up to \$5,000 for their education in the fall.**
- More details on how to apply will be made available soon.

### **b) Canada Student Grants**

- Canada will be 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.

### **c) Canada Student Loans**

- Effective March 30, we are placing a six-month interest-free moratorium on the repayment of Canada Student Loans for all student loan borrowers.

- No payment will be required and interest will not accrue during this time.
- Students do not need to apply for the repayment pause.

#### **d) Changes to the Canada Summer Jobs program**

- The Government has announced temporary changes to the Canada Summer Jobs program that will help employers hire summer staff and provide young Canadians access to the jobs they need during this unprecedented time.
- This program will help **create up to 70,000 jobs for youth** between 15 and 30 years of age.

The key details include:

- a subsidy of **up to 100% to cover the cost of hiring each employee.**
- an **extension to the end date for employment to February 28, 2021.**
- allowing employers to adapt their projects and job activities to support **essential services.**
- allowing employers to hire staff on a part-time basis.

With these enhancements, we believe the Canada Summer Jobs program can play an integral role in supporting employers and young workers during this difficult period. **The goal is to keep youth working while keeping them safe.**

#### **e) Expanding employment, skills development, and youth programming**

The Government will be expanding 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.

#### **f) Other Supports**

To help students continue their studies in the fall, the Government will:

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- broaden eligibility for student financial assistance by removing the expected student's and spouse's contributions in 2020-21, in recognition that many students and families will struggle to save for school this year.
- enhance the Canada Student Loans Program by raising the maximum weekly amount that can be provided to a student in 2020-21 from \$210 to \$350.
- increase existing distinctions-based support for First Nations, Inuit, and Métis Nation students pursuing post-secondary education by providing an additional \$75.2 million in 2020-21.
- extend expiring federal graduate research scholarships and postdoctoral fellowships, and supplement existing federal research grants, to support students and post-doctoral fellows, by providing \$291.6 million to the federal granting councils. In addition, the government intends to enhance work opportunities for graduate students and post-doctoral fellows through the National Research Council of Canada.

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## **8. Canada Child Benefit**

The Canada Child Benefit (CCB) extra benefit of \$300 per child will be included this month as part of the May CCB payment;

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

**This benefit will be delivered as part of the scheduled CCB payment in May.**

If you have previously applied for the CCB, you do not need to re-apply.

For more information on the CCB, such as how to apply and eligibility requirements, go to [Canada Child Benefit](#) or call 1-800-387-1193.

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## **9. Special Goods and Services Tax (GST) Credit Payment**

- [A one-time special payment \(which \*\*started April 9\*\*\) 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. If you are eligible, you will get it automatically.**

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## **10. Registered Retirement Income Fund (RRIF) Withdrawals**

The Government is reducing the minimum Registered Retirement Income Funds withdrawal by 25% to help protect seniors' retirement savings.

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## **11. Tax Filing Due Date and Payment Deferral**

- [The Government is deferring the filing due date for the 2019 tax returns of individuals.](#)
- For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020.
- We will also allow any new income tax balances due, or instalments, to be deferred until after August 31, 2020 without incurring interest or penalties.

**Note:** If you expect to receive benefits under the Goods and Services Tax credit or the Canada Child Benefit, we encourage you to not delay your 2019 return filing to ensure that your entitlements are properly determined.

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## **12. 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. Canadians who are impacted by COVID-19 and experiencing financial hardship as a result should contact their financial institution regarding flexibility for a mortgage deferral. This allows flexibility to be available – when needed – to those who need it the most.

### **Contact your financial institution for further mortgage assistance.**

The Canada Mortgage and Housing Corporation 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.

Canada's mortgage insurers are committed to providing homeowners with solutions to mitigate temporary financial hardship related to COVID-19. This includes permitting lenders to defer up to six monthly mortgage payments (interest and principal) for impacted borrowers. Deferred payments are added to the outstanding principal balance and subsequently repaid throughout the life of the mortgage.

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### **13. Travel Advice**

#### **Domestic**

- We are recommending that Canadians avoid all non-essential travel, both inside and outside the country.
- This includes cancelling or postponing vacations and unnecessary work travel.
- A number of provinces and territories have already placed restrictions prohibiting travel between provinces.

#### **International**

- An official global travel advisory is in effect: **Avoid non-essential travel outside Canada** until further notice.
- **Avoid all travel on cruise ships** until further notice.

More information on travel advice can be found at this [LINK](#).

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### **14. Canadians Abroad**

a) Canadians abroad are strongly urged to **register with Global Affairs Canada** - [LINK](#) to register.

b) Canadians in need of emergency assistance should contact the Emergency Watch and Response Centre. [LINK](#) to the EWRC.

#### ***Email:***

- [sos@international.gc.ca](mailto:sos@international.gc.ca)
- [LINK](#) to the emergency contact form

#### ***Telephone from outside Canada:***

- Call the nearest embassy or consulate.
- [LINK](#) to list of embassies and consulates by destination and contact information
- +1 613 996 8885 (call collect where available)
- [LINK](#) to toll-free numbers in some countries

***Telephone from inside Canada (non-passport-related):***

- 613-996-8885
- 1-800-387-3124 (toll-free from the U.S. and Canada only)

***Emergency passport services within Canada (weekends and statutory holidays)***

- 1-800-567-6868 (toll-free from Canada only)

***SMS:***

- 613-209-1233 (carrier charges may apply)

c) Financial help for Canadians outside Canada

To help Canadians return home or cope with challenges they are facing while travelling, the Government has created the COVID-19 Emergency Loan Program for Canadians Abroad, which will provide the option of an emergency loan of up to \$5,000 for Canadians in need of emergency financial assistance to return home or cover basic needs while they work to return.

Canadians can apply for the emergency loan by:

- contacting the [nearest Government of Canada office](#)
- contacting the Global Affairs Canada's 24/7 Emergency Watch and Response Centre in Ottawa at +1 613-996-8885 (call collect where available)
- sending an email to CAN.finances.CV19@international.gc.ca



## **15. Travellers Returning to Canada**

Canada has put in place emergency measures that require **mandatory 14-day self-isolation for all persons entering Canada, even if they do not have COVID-19 symptoms.** [LINK](#)

Canadians who are returning to Canada can download the [ArriveCan app](#) to help them input their isolation or quarantine information.

Please note, for those returning to Canada from abroad that, **as of April 15**, if asymptomatic travellers cannot explain a credible quarantine plan, they will be required to quarantine in a hotel.

To learn the steps you need to take to self-isolate, click on this [LINK](#).

Upon return to Canada, you will be asked if you have a cough, fever or difficulty breathing. If you have any of these symptoms, you must:

- go immediately to your place of isolation using private transportation only, such as your personal vehicle
- [isolate](#) in a place where you will not be in contact with vulnerable people, such as older adults and individuals with underlying medical conditions

If you have symptoms but do not have a place to isolate, you will be required to isolate for 14 days in a facility designated by the Chief Public Health Officer.

If you do not have symptoms, you must self-isolate for 14 days and monitor your health for cough, fever or difficulty breathing. If you develop these symptoms within 14 days:

- continue to [isolate](#) yourself from others.
  - immediately call a health care professional or public health authority and:
  - describe your symptoms and travel history.
  - follow their instructions carefully.
-

- do not have visitors, especially older adults, or those with medical conditions who are at a higher risk of developing serious illness.

Exemption to the order to self-isolate for 14 days is provided only to certain persons who cross the border regularly to ensure the continued flow of goods and services, and those who provide essential services. The exemption would apply to:

- healthy workers in the trade and transportation sector who are important for the movement of goods and people across the border, such as truck drivers and crew on any plane, train or marine vessel crossing the border.
- healthy people who have to cross the border to go to work, including health care providers and critical infrastructure workers.

More information for Canadians returning to Canada can be found at this [LINK](#).

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## **16. Travel/Border Restrictions & Exemptions**

As of April 20, 2020:

- [all air passengers are required to have a non-medical mask or face covering to cover their mouth and nose during travel.](#)

When travelling by air, travellers will be asked to cover their mouth and nose:

- at Canadian airport screening checkpoints, where the screeners cannot always keep two metres of separation between themselves and the traveller;
  - when they cannot physically distance from others, or as directed by the airline employees; and
  - when directed to do so by a public health order or public health official.
  - Aviation passengers on all flights departing or arriving at Canadian airports will also be required to demonstrate they have the necessary non-medical mask or face
-

covering during the boarding process otherwise they will not be allowed to continue on their journey.

- Passengers should follow the current [Public Health Agency of Canada's guidance](#) on face coverings.

When travelling by marine modes of transportation, travellers are encouraged to wear non-medical masks or face coverings whenever possible. In addition, operators of ferries and essential passenger vessels will, when feasible:

- provide public messaging to travellers about the need to have a non-medical mask or face covering to cover their mouth and nose during their journey when they cannot maintain physical distance from others, and that passengers could be subject to denial of boarding should they fail to comply.

Passengers travelling by rail or motor carrier/bus modes of transportation are also strongly encouraged to wear non-medical masks or face coverings as much as possible.

Passengers may be asked by the transportation operator to cover their noses and mouths when physical distancing is not possible.

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As of March 30, 2020:

- Canada will not allow anyone displaying symptoms of the COVID-19 respiratory illness to board domestic flights or inter-city passenger trains.
- These domestic travel restrictions will begin on Monday, March 30, at 12:00 p.m.

As of March 18, 2020, Canada will, for air travel specifically:

- Deny entry to people who are not Canadian citizens or permanent residents. This measure carves out some designated exceptions including for aircrews, diplomats, immediate family members of Canadian citizens and at this time, US citizens.
- Limit international passenger flight arrivals to four airports: Toronto Pearson International Airport, Vancouver International Airport, Montréal-Trudeau International Airport, and Calgary International Airport.

- Mandate air operators to prevent all travellers who present symptoms of COVID-19 to board a plane.
- Domestic flights, as well as flights from sun destinations such as Mexico and the Caribbean, and St. Pierre-et-Miquelon, and, for the time being, flights from the United States, are not affected by this measure and can continue to operate on their current routes.
- The travel restrictions will not apply to commerce or trade.

The **exemptions** to the travel restrictions:

- foreign nationals travelling at the invitation of the Canadian government for a purpose related to the containment of COVID-19.
- close family members of Canadian citizens.
- close family members of Canadian permanent residents.
- a person who is authorized, in writing, by a consular officer of the Government of Canada to enter Canada for the purpose of reuniting immediate family members.
- a person registered as an Indian under the Indian Act.
- accredited diplomats and family members (including NATO, those under the United Nations Headquarters Agreement, other organizations).
- air crews.
- any foreign national, or group of foreign nationals, whose entry would be in the national interest, as determined by the Minister of Foreign Affairs, the Minister of Immigration, Refugees and Citizenship, the Minister of Public Safety.
- members of the Canadian military, visiting forces and their family members.
- transiting passengers.
- seasonal agricultural workers, fish/seafood workers, caregivers and all other temporary foreign workers.
- international students who held a valid study permit, or had been approved for a study permit, when the travel restrictions took effect on March 18, 2020.
- permanent resident applicants who had been approved for permanent residence before the travel restrictions were announced on March 16, 2020, but who had not yet travelled to Canada.

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## **17. Canada-US Border Closed to Non-Essential Travel/Examples of Essential Travel**

Canada and the United States have **restricted all non-essential travel** across the Canada-US border.

- [This restriction covers all travel of an optional or discretionary nature, including but not limited to: tourism, entertainment, recreation.](#)

Essential travel will continue unimpeded. The Canadian and US governments recognize it is critical we preserve supply chains between both countries. These supply chains ensure that food, fuel, and life-saving medicines reach people on both sides of the border.

Canadians and Americans also cross the border every day to do essential work or for other urgent or essential reasons; that will not be impacted.

Some **examples of essential travel purposes** are:

- crossing the border for work and study.
- economic services and supply chains.
- critical infrastructure support.
- health, immediate medical care, safety and security.
- shopping for essential goods such as medication or goods necessary to preserve the health and safety of an individual or family.
- other activities at the discretion of the border services officer.

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## **18. Social Insurance Number**

### **NON-URGENT:**

The Government is requesting that you refrain from applying for a SIN at this time. We will

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provide an update once more information becomes available.

### **URGENT applications:**

If your request is urgent, you can send your application by Canada Post or use a courier service.

- [Service Canada will send the response using the same service you used to send your application \(either Canada Post or courier\).](#)
- You will need to attach a note explaining why the request is urgent to your application. Please review the [Applying for a SIN](#) page for more information on the documents you need to provide with your application.
- Check the status by calling: 1-866-274-6627

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## **19. Passport Services**

**Passport services at all Service Canada offices are suspended until further notice.**

If you need to travel urgently, you can get passport services if you:

- [have a serious illness](#)
- must tend to the serious illness or death of someone you know
- will have financial problems from the loss of a job or business. If you've made plans to travel that are at risk, **this doesn't count** as a reason for urgent passport services.
- must travel for humanitarian reasons. This must be supported by the organization you work with.

You must wait to submit your passport application if:

- you don't meet the criteria for urgent travel
  - you're experiencing symptoms such as coughing, difficulty breathing or a fever
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- you're in self-isolation

To get urgent passport services, fill out the [e-form](#) or call the Service Canada Passport Call Centre at 1-800-567-6868.

If you're abroad and need urgent passport services, contact the [nearest Canadian embassy or consulate](#).

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## **20. Immigration**

Immigration, Refugees, and Citizenship Canada has introduced special measures to help applicants affected by COVID-19. Full information here (updated regularly): [IRCC Special Measures](#)

### **If you're a Canadian citizenship applicant**

- To keep everyone safe, IRCC has cancelled all [citizenship ceremonies](#), [citizenship tests](#) and retests, and [itinerant service](#) trips until further notice.
- ***If you need to submit documents:*** Use the [web form](#) to let IRCC know once you've returned from an affected country, and you'll be given an additional 30 days to submit most required documents for your citizenship application. You'll have an additional 45 days for medical opinion forms.

### **If you've been approved for permanent residence**

- If your permanent residence application has been approved, but you **can't travel to Canada** before your documents expire, use the [web form](#) to tell IRCC why you can't travel.
- Once it's possible for you to travel, use the [web form](#) to let IRCC know. IRCC will then give you more detailed instructions regarding restarting the processing of your permanent residence application.

### **Permanent Resident Landing appointments will be held by telephone**

- Since March 16, 2020, IRCC has cancelled all in-person permanent resident landing appointments.
- If you had a landing appointment already booked, it will be held by telephone.
- IRCC will contact you by email to let you know when your phone appointment will be. Use the [web form](#) if you need to update your contact information.

### **If your confirmation of permanent residence has already expired**

- Use the [web form](#) to explain why you couldn't travel.
- Once it's possible for you to travel, use the [web form](#) to let IRCC know. IRCC will then give you more detailed instructions regarding restarting the processing of your permanent residence application.

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### **21. Canada Pension Plan, Canada Pension Plan Disability, Old Age Security**

- [If you are applying for a Canada Pension Plan or Old Age Security benefit, you can apply for your Canada Pension Plan Retirement Pension, Canada Pension Plan Disability Benefit or Old Age Security/Guaranteed Income Supplement online through your My Service Canada Account.](#)
- Due to the COVID-19 pandemic, Service Canada is strongly encouraging clients to apply for these benefits online, from the safety of your home.
- You will not be required to submit documentation to support your application at this time.
- Service Canada may be requesting these documents at a later date, but in the meantime, work can begin on your application.

\*\*Please note, Service Canada offices are closed until further notice for in-person appointments.



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## **22. Mental Health Supports**

During these particularly challenging times, the impacts of COVID-19 are placing an even greater strain on our mental health.

On May 4th, we marked the start of Mental Health Week in Canada and **our Government is offering Canadians with free mental health support through a new online portal called Wellness Together Canada.**

Whether you are feeling stressed or sad, dealing with substance use, or interested in learning how to maintain your mental health, please visit the portal to find free resources, tools, and professional support services available.

[Visit the Wellness Together Canada Portal](#)

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## **23. NEW! Resources for Parents and Children**

We recognize this is a difficult time for many families. Children, just like adults, have an important role to play in preventing the spread of COVID-19. It can be difficult for some to understand why they have to stay home or cannot see loved ones and friends.

The Public Health Agency of Canada has developed resources to help children understand what's going on and how they can help.

Click here for the [COVID-19 resources for parents and children](#)

On this page you'll find:

- Activities for children

- Resources for parents
- Your child's mental health
- Support for parents

## Support & Information for Businesses

### **1. Canada Emergency Response Benefit**

If you have stopped working because of COVID-19, the Canada Emergency Response Benefit (CERB) may provide you with temporary income support.

The CERB provides a payment of **\$2,000 a month for up to 4 months**.

#### **Who Can Apply?**

To help more Canadians benefit from the CERB, the Government has changed the eligibility rules to:

- Allow people to earn up to \$1,000 per month while collecting the CERB.
- Extend the CERB to seasonal workers who have exhausted their EI regular benefits and are unable to undertake their usual seasonal work as a result of the COVID-19 outbreak.
- Extend the CERB to workers who recently exhausted their EI benefits and are unable to find a job or return to work because of COVID-19.

These changes are retroactive to March 15, 2020.

#### **The Benefit is available to workers:**

- Residing in Canada, who are at least 15 years old;

- Who have stopped working because of reasons related to COVID-19 or are eligible for Employment Insurance regular or sickness benefits or have exhausted their Employment Insurance regular or fishing benefits between December 29, 2019 and October 3, 2020;
- Who had employment and/or self-employment income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and,
- Who have not quit their job voluntarily.

When submitting your first claim, you cannot have earned more than \$1,000 in employment and/or self-employment income for 14 or more consecutive days within the four-week benefit period of your claim.

When submitting subsequent claims, you cannot have earned more than \$1,000 in employment and/or self-employment income for the entire four-week benefit period of your new claim.

### **How To Apply**

If you plan to apply, **we strongly recommend you get ready now** for your application to ensure your application will be as easy and as quick as possible.

**Please follow the steps below to get ready and apply.**

There are two ways to apply:

- **Online** with [CRA My Account](#)
- **Over the phone** with an automated phone service. The toll-free line is 1-800-959-2019. You will need your SIN and postal code to verify your identity. If you are calling the CRA on behalf of someone else, you must be an [authorized representative](#).

### **STEP #1 - GET READY NOW (for online applications):**

You will need a [CRA My Account](#) to apply

**Do you have a CRA My Account?** *(Please note the possible answers to this question below which will further help you)*

**Yes - I have a CRA My Account.**

Sign in to your account and make sure your direct deposit and mailing information is up to date with the CRA.

**Yes - but I forgot my CRA user ID or password.**

You can recover them by going to My Account, selecting 'CRA Login', and selecting 'Forgot your user ID' or 'Forgot your password'.

For 'Forgot your user ID' you will need:

- your SIN
- your date of birth
- your copy of this year's or last year's assessed individual tax return
- your answers to the security questions you set up during registration

For 'Forgot your password' you will need to answer the security questions you set up during registration.

**Yes - but I'm locked out.**

As there are currently fewer call agents available to assist due to COVID-19, the quickest way for you to apply for the CERB at this time would be to do so via the automated telephone service.

The toll-free line is 1-800-959-2019.

**No - but I have a My Service Canada Account.**

Since you have a My Service Canada Account, you do not need to register for a CRA My Account. *You can sign in to CRA My Account **with** a My Service Canada Account*

First, sign in to [My Service Canada Account](#):

- Look for the link to "**Switch to Canada Revenue Agency**" and then "**I agree**" on the Registration and authentication page. This will automatically transfer you to CRA My Account.
- Update your address and direct deposit with CRA (*CRA does not have your personal information from your My Service Canada Account*)

You can then complete the application when it becomes available on April 6.

**No - I don't have either a My CRA Account or a My Service Canada Account**

Register now for a [CRA My Account](#) to apply for the CERB beginning April 6.

**STEP #2 - GET READY NOW (for online and phone applications):**

**You will need to update your direct deposit and mailing information**

**Is your direct deposit and mailing information up to date with the CRA?** (*Please note the possible answers to this question below which will further help you*)

**Yes - My direct deposit & mailing information is up to date with the CRA.**

Great. This will ensure your benefit payment will be delivered to you.

**No - I need to update direct deposit and mailing information.**

Sign in to your [My CRA Account](#) to update your direct deposit information or contact your bank. Most banks can also update your direct deposit information with the CRA.

**STEP #3 - APPLY**

**Please follow the steps below:**

**Online applications**

- Sign into your [CRA My Account](#)
- Go to **COVID-19: Canada Emergency Response Benefit** in the alert banner at the top of the page.
- Select the period you want to apply for.
- Declare that you qualify for the benefit.
- Confirm we have the right payment information.

### **Phone applications**

- Call the toll-free line at 1-800-959-2019.
- You will need your SIN and postal code to verify your identity. If you are calling the CRA on behalf of someone else, you must be an [authorized representative](#).

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## **2. UPDATE! Canada Emergency Wage Subsidy**

The Canada Emergency Wage Subsidy (CEWS) provides a 75% wage subsidy to eligible employers for up to 12 weeks, retroactive to March 15, 2020.

**UPDATE!** The Government of Canada has announced that **the CEWS will extend beyond June.**

Originally, the CEWS was established as a 12-week program from March 15 to June 6, 2020.

More details on the program's extension beyond June will be available soon.

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- The Government of Canada has launched an **online CEWS Calculator** to guide employers through a step-by-step calculation of the CEWS. This is a useful tool
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that helps employers to determine the subsidy amount they can expect to claim based on the information that they enter into the calculator. The CEWS calculator can be found [here](#).

- The Government of Canada **began to accept CEWS applications on April 27.**(See also "How to Apply" below)

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The Government **originally said businesses would have to show a 30% drop in revenues** when comparing their revenue in March, April or May of 2020 with the same months in 2019.

**The Government has made the following changes:**

- To measure their revenue loss, employers will have the **choice of comparing their revenue of March, April and May 2020 to that of the same month in 2019, or to an average of their revenue earned in January and February 2020.**
- **For March, the Government will reduce the 30% benchmark to 15%** in recognition of the fact that many businesses did not begin to be affected by the crisis until partway through the month.
- **Employers will be allowed to measure revenues either on the basis of accrual accounting (as they are earned) or cash accounting (as they are received).** Special rules will also be provided to address issues for corporate groups, non-arm's length entities and joint ventures. This is because the time between when revenue is earned and when it is paid could be highly variable in certain sectors of the economy.
- **Registered charities and non-profit organizations** will be allowed to choose to include or exclude government funding in their revenues for the purpose of applying the revenue reduction test.
- Employers eligible for the emergency wage subsidy would be entitled to receive a **100% refund for certain employer-paid contributions to Employment Insurance and the Canada Pension Plan.** This refund will apply to the entire amount of employer-paid contributions in respect of remuneration paid to furloughed employees in a period where the employer is eligible for the CEWS.

This will make it easy and cost effective for employers to rehire people previously laid off.

<b>Period dates</b>	<b>Baseline revenue</b>	<b>Eligibility period revenue</b>	<b>Required reduction</b>
March 15, 2020 to April 11, 2020	<ul style="list-style-type: none"> <li>• March 2019, or</li> <li>• Average of January and February 2020</li> </ul>	March 2020	15%
April 12, 2020 to May 9, 2020	<ul style="list-style-type: none"> <li>• April 2019, or</li> <li>• Average of January and February 2020</li> </ul>	April 2020	30%
May 10, 2020 to June 6, 2020	<ul style="list-style-type: none"> <li>• May 2019, or</li> <li>• Average of January and February 2020</li> </ul>	May 2020	30%

- The Canada Emergency Wage Subsidy will apply at a **rate of 75% of the first \$58,700 normally earned by employees.**
- **For workers:** if you work for a company that has been impacted by COVID-19, the Government will cover up to 75% of your salary on the first \$58,700 that you earn. **That means up to \$847 a week.**
- Originally, the program would be in place for a 12-week period, from March 15 to June 6, 2020. Please note, Canada has announced it will be extending the program beyond June.
- The wage subsidy will be **available to companies both big and small and across all sectors of the economy**, with the exception of public sector entities.
- For **non-profit organizations and registered charities** similarly affected by a loss of revenue, the Government will continue to work with the sector to ensure the definition of revenue is appropriate to their circumstances. The Government is also considering additional support for non-profits and charities, particularly those involved in the front line response to COVID-19. Further details will be announced very soon.



- An eligible employer's entitlement to this wage subsidy will be based entirely on the salary or wages actually paid to employees. All employers would be expected to at least make best efforts to top up salaries to 100% of the maximum wages covered.
- Eligible employers would be able to access the Canada Emergency Wage Subsidy by applying through a Canada Revenue Agency online portal. More details regarding how to apply for the program will follow.

### **How to Apply**

Eligible employers will be able to apply for the CEWS through the Canada Revenue Agency's [My Business Account](#) portal. Employers will need to keep records demonstrating their reduction in arm's-length revenues and remuneration paid to employees.

The Government of Canada **began to accept CEWS applications on April 27.**

For more information, visit the [CEWS webpage here](#).

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### **3. Canada Emergency Commercial Rent Assistance**

The Government of Canada 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

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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.

[Learn more about CECRA](#)

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#### **4. Extending the Work-Sharing Program**

- [The Government introduced temporary special measures that extend the maximum duration of Work-Sharing agreements from 38 weeks to 76 weeks across Canada for those businesses affected by the downturn in business due to COVID-19](#)
- These measures extend the duration of Work-Sharing agreements by an additional 38 weeks, for a total of 76 weeks.
- The mandatory waiting period has also been waived so that employers with a recently expired agreement may immediately apply for a new agreement, without waiting between applications and ease Recovery Plan requirements for the duration of the Work-Sharing agreement.

[Apply to the Work Sharing Program](#)

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## **5. Income Tax Payment Deferral**

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

[Learn more here.](#)

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

- [The Government will allow businesses, including self-employed individuals, to defer until June 30, 2020 payments of the Goods and Services Tax / Harmonized Sales Tax \(GST/HST\), as well as customs duties owing on their imports.](#)
  - The deferral will apply to GST/HST remittances for the February, March and April 2020 reporting periods for monthly filers; the January 1, 2020 through March 31, 2020 reporting period for quarterly filers; and for annual filers, the amounts collected and owing for their previous fiscal year and instalments of GST/HST in respect of the filer's current fiscal year.
  - 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.
  - The deferral of these payments will provide for up to \$30 billion in interest-free loans as we deal with this unprecedented challenge.
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## **7. Canada Emergency Business Account**

Canada has expanded the eligibility requirements of the Canada Emergency Business Account (CEBA) to allow businesses with **between \$20,000 and \$1.5 million in annual payroll to apply.**

- [Canada has launched the new Canada Emergency Business Account - a new loan program, that will be implemented rapidly by eligible financial institutions in cooperation with Export Development Canada \(EDC\).](#)
- This \$25 billion program 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.
- 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 per cent (up to \$10,000).

**Business owners can apply for support from the Canada Emergency Business Account through their banks and credit unions.**

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## **8. Small and Medium-Sized Enterprise Loan and Guarantee Program**

- [Export Development Canada is working with financial institutions so that they can issue new operating credit and cash flow term loans of up to \\$6.25 million to SMEs.](#)

**Businesses should contact their financial institution to determine whether this program is a good fit for their needs.**

- The Co-Lending Program will bring the Business Development Bank of Canada (BDC) together with financial institutions to co-lend term loans to SMEs for their operational cash flow requirements.

- Through the Co-Lending Program, eligible businesses may obtain incremental credit amounts of up to \$6.25 million through the program.

**Businesses should contact their financial institution to determine whether this program is a good fit for their needs.**

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### **9. UPDATE! Business Credit Availability Program**

**UPDATE!** Canada is expanding the Business Credit Availability Program (BCAP) to mid-sized companies with larger financing needs. Support for mid-market businesses will include loans of up to \$60 million per company, and guarantees of up to \$80 million. Through the BCAP, Export Development Canada (EDC) and the Business Development Bank of Canada (BDC) will work with private sector lenders to support access to capital for Canadian businesses in all sectors and regions.

- We established the BCAP to provide more than **\$10 billion of additional support**, largely targeted to small and medium-sized businesses, through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC).
- BDC and EDC are cooperating with private sector lenders to coordinate on credit solutions for individual businesses, including in sectors such as oil and gas, air transportation and tourism.

**As a first step, businesses in need of credit support should contact their financial institution.**

**[Learn more about the Business Credit Availability Program](#)**

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## **10. Export Development Canada Loan Guarantee**

- [Effective March 24, 2020, Export Development Canada is supporting all exporting companies by offering their bank a guarantee on loans of up to \\$5 million so that companies can access more cash immediately.](#)
- For more details, contact your financial institution.

[Learn more about the EDC loan guarantee](#)

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## **11. Canada-US Border Closed to Non-Essential Travel/Examples of Essential Travel**

Canada and the United States have **restricted all non-essential travel** across the Canada-US border.

- This restriction covers all travel of an optional or discretionary nature, including but not limited to: tourism, entertainment, recreation.

Essential travel will continue unimpeded. The Canadian and US governments recognize it is critical we preserve supply chains between both countries. These supply chains ensure that food, fuel, and life-saving medicines reach people on both sides of the border.

Canadians and Americans also cross the border every day to do essential work or for other urgent or essential reasons; that will not be impacted.

Some **examples of essential travel purposes** are:

- crossing the border for work and study.
  - economic services and supply chains.
  - critical infrastructure support.
  - health, immediate medical care, safety and security.
  - shopping for essential goods such as medication or goods necessary to preserve the health and safety of an individual or family.
  - other activities at the discretion of the border services officer.
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## **12. Early-Stage Companies & Young Entrepreneurs**

In the face of COVID-19, our Government recognizes that many innovative, early-stage companies are unable to access existing emergency support measures.

To better support these organizations, Canada announced on April 17th, 2020, that we are providing \$270 million to Futurpreneur and the Industrial Research Assistance Program to support innovators and other early stage development firms that don't qualify for the wage subsidy, but still need help.

[Learn how to apply](#)

[Learn more about Futurpreneur Canada](#)

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## **13. UPDATE! Arts, Cultural, Heritage and Sports Organizations**

With stages dark, sports events cancelled, and summer festivals postponed, many of the organizations that keep our communities strong are struggling to make ends meet.

Through a new \$500 million COVID-19 Emergency Support Fund for Cultural, Heritage, and Sport Organizations, we will make sure that our artistic and athletic organizations are supported during this challenging time.

With this investment, people will be able to receive wage support and organizations that are struggling with cashflow will be able to access financing.

**UPDATE!** On May 8, the Minister of Canadian Heritage provided new details on the Emergency Support Fund for Cultural, Heritage, and Sport Organizations.

The Fund will be administered by Canadian Heritage and divided among select

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departmental programs and Portfolio agencies as well as key delivery organizations, specifically:

- Up to \$326.8 million to be distributed by Canadian Heritage, of which:
  - \$198.3 million will be provided to the beneficiaries of arts and culture funding through existing programs as well as other organizations with demonstrated needs;
  - \$72 million will be provided to the sport sector;
  - \$53 million will be provided to the heritage sector through the emergency component of the Museums Assistance Program; and,
  - \$3.5 million will be provided for COVID-related projects under the Digital Citizen Initiative.
- \$55 million to be distributed by the Canada Council for the Arts to help arts organizations that support artists.
- \$115.8 million to support the Canadian audiovisual sector, to be distributed by the Canada Media Fund (\$88.8 million) and Telefilm Canada (\$27 million).

The use of the remaining funds will be assessed based on needs.

### **Who is Eligible?**

In order to accelerate the distribution of funds, a two-phased approach will be followed:

#### **Phase 1**

For funding recipients who are projecting a significant financial impact as a result of the COVID-19 pandemic:

- A formula-based top-up to existing recipients of the following arts and culture programs: Canada Periodical Fund, Canada Book Fund, Canada Music Fund (via FACTOR and Musicaction), Canada Arts Training Fund, Canada Arts Presentation Fund, Harbourfront Centre Funding Program, and Building Communities Through Arts and Heritage Program.
- Funds to certain Sport Support Program and Athlete Assistance Program eligible recipients as well as formula-based top-ups to the bilateral sport agreements with provinces and territories will ensure funding is disbursed rapidly. Emergency



funding will also be available to the Aboriginal Sport Circle and the provincial and territorial Aboriginal Sport Bodies. Existing agreements will allow for efficient and accelerated delivery.

- Funds will be distributed by the Canada Council for the Arts, the Canada Media Fund and Telefilm Canada to support their recipients. Measures will be in place to avoid any potential duplication of funding between the Department and these organizations.

Phase 1 also includes support to the April 7, 2020, announcement of the Digital Citizen Initiative's Digital Citizen Contribution Program to help combat false and misleading COVID-19 information as well as the racism and stigmatization that often result.

## **Phase 2**

As part of the \$500 million budget envelope, the second phase will provide temporary support as follows:

- Funding for eligible organizations with heritage collections through the emergency component of the Museums Assistance Program.
- Funding for other organizations, which may include some that do not currently receive funding from Canadian Heritage, the Canada Council for the Arts, Telefilm Canada or the Canada Media Fund (e.g., non-recipient arts and culture organizations, small broadcasters, third-language producers, organizations in live music, local news organizations, magazines and community newspapers).

Further details on Phase 2 will be announced over the coming weeks.

## **Implementation**

The streamlined process, for Phase 1, will use the most recent applications submitted to the program as a basis for topping-up funding. Eligible recipients will not have to apply for funding. Existing recipients of targeted programs will be asked to fill out an attestation. Once the attestation has been received and reviewed, funding will flow shortly thereafter.

At a minimum, all eligible organizations will be required to attest the following in order to receive support:

- they need funding to ensure a continuity of operations and to safeguard jobs;
- they remain in operation at the time of application and plan to keep contributing to their sector in the future;
- they are not receiving funding from multiple sources to cover the same costs (e.g., Canada Emergency Response Benefit, Canada Emergency Wage Subsidy, Canada Emergency Business Account and Canada Emergency Commercial Rent Assistance for Small Businesses); and,
- where relevant, funds will be used to support workers such as the self-employed and freelance workers, artists, and creators.

Further details on Phase 2 implementation will be announced over the coming weeks.

[Learn more about the Emergency Fund](#)

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#### **14. Canada Summer Jobs Program**

The Government has announced temporary changes to the Canada Summer Jobs program that will help employers hire summer staff and provide young Canadians access to the jobs they need during this unprecedented time.

This program will help create up to 70,000 jobs for youth between 15 and 30 years of age.

The key details include:

- **a subsidy of up to 100% to cover the cost of hiring each employee.**
  - **an extension to the end date for employment to February 28, 2021.**
  - allowing employers to adapt their projects and job activities to support essential services.
  - allowing employers to hire staff on a part-time basis.
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With these enhancements, we believe the Canada Summer Jobs program can play an integral role in supporting employers and young workers during this difficult period. **The goal is to keep youth working while keeping them safe.**

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### **15. NEW! Regional Relief and Recovery Fund**

Small businesses are the backbone of our economy, which is why the Government of Canada has implemented a series of measures to help them retain their employees, pay rent and access capital to cover costs. Notwithstanding these measures, many businesses are still falling through the cracks. That's where the new Regional Relief and Recovery Fund (RRRF) comes in.

**The new Regional Relief and Recovery Fund (RRRF) devotes nearly \$962 million, including \$252.4 million for Southern Ontario, to help businesses and organizations that are key to their regions and to local economies and who are not eligible for the other measures already in place.**

This fund, which will flow through FedDev Ontario and the other Regional Development Agencies (RDAs), will help more businesses and organizations get the support they need during these difficult times.

It will relieve pressures and help businesses that lack cash flow (and non-profits that support them) with immediate financial support so they can pay employees and cover costs. In the months to come, it will position them to play a meaningful role in our economic recovery.

Businesses who wish to apply for the RRRF can apply online at [FedDev Ontario](#). Businesses are encouraged to consult the [Application Guide](#) and [Frequently Asked Questions \(FAQs\)](#) before applying, and can contact FedDev Ontario by phone at 1-866-593-5505.

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## **16. NEW! Large Employer Emergency Financing Facility**

The Government of Canada announced it will be establishing a Large Employer Emergency Financing Facility (LEEFF) to provide bridge financing to Canada's largest employers, whose needs during the pandemic are not being met through conventional financing, in order to keep their operations going. The objective of this support is to help protect Canadian jobs, help Canadian businesses weather the current economic downturn, and avoid bankruptcies of otherwise viable firms where possible. This support will not be used to resolve insolvencies or restructure firms, nor will it provide financing to companies that otherwise have the capacity to manage through the crisis. The additional liquidity provided through LEEFF will allow Canada's largest businesses and their suppliers to remain active during this difficult time, and position them for a rapid economic recovery.

The Government will use key guiding principles in providing support through the LEEFF, including:

- [Protection of taxpayers and workers: Companies seeking support must demonstrate how they intend to preserve employment and maintain investment activities. Recipients will need to commit to respect collective bargaining agreements and protect workers' pensions. The LEEFF program will require strict limits to dividends, share buy-backs, and executive pay. In considering a company's eligibility to assistance under the LEEFF program, an assessment may be made of its employment, tax, and economic activity in Canada, as well as its international organizational structure and financing arrangements. The program will not be available to companies that have been convicted of tax evasion. In addition, recipient companies would be required to commit to publish annual climate-related disclosure reports consistent with the Financial Stability Board's Task Force on Climate-related Financial Disclosures, including how their future operations will support environmental sustainability and national climate goals.](#)
- **Fairness:** To ensure support across the Canadian economy, the financing is intended to be applicable to all eligible sectors in a consistent manner.
- **Timeliness:** To ensure timely support, the LEEFF program will apply a standard set of economic terms and conditions.

## Support & Information for Charities & Non-Profit Organizations

### 1. Emergency Community Support Fund

The Government is investing **\$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.

[Learn more information on the Emergency Fund, including how and when to apply.](#)

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