

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.

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Support & Information for Individuals/Families

1. Canada Emergency Response Benefit

(ENDED)

We provided a taxable benefit of \$2,000 every 4 weeks for up to 28 weeks to eligible workers who stopped working or whose work hours were reduced due to COVID-19.

We are continuing to accept and process [retroactive applications](#) until December 2, 2020.

If you continue to need financial support, find out if you are eligible for [Employment Insurance \(EI\)](#).

If you were receiving CERB, you may be eligible for one of the new recovery benefits (see below) retroactive to September 27, 2020 and available until September 25, 2021:

- Canada Recovery Benefit (CRB)
- Canada Recovery Sickness Benefit (CRSB)
- Canada Recovery Caregiving Benefit (CRCB)

2. UPDATE! Canada Emergency Wage Subsidy

UPDATE! The Canada Emergency Wage Subsidy is available until June 2021.

As a Canadian employer who has seen a drop in revenue due to COVID-19, you may be eligible for a subsidy to cover part of your employee wages, retroactive to

March 15. This subsidy will enable you to re-hire workers, help prevent further job losses, and ease you back into normal operations.

To help more businesses support their workers, rehire people previously laid off, and to help better position businesses to bounce back following the COVID-19 crisis, Canada has announced changes to the Canada Emergency Wage Subsidy (CEWS) which will:

- **Make the subsidy accessible to a broader range of employers by including employers with a revenue decline of less than 30 per cent** and providing a gradually decreasing base subsidy to all qualifying employers. This would help many struggling employers with less than a 30-per-cent revenue loss get support to keep and bring back workers, while also ensuring those who have previously benefited could still qualify, even if their revenues recover and no longer meet the 30 per cent revenue decline threshold.
- Introduce a **top-up subsidy of up to an additional 25 per cent for employers that have been most adversely affected by the pandemic**. This would be particularly helpful to employers in industries that are recovering more slowly.
- Provide certainty to employers that have already made business decisions for July and August by ensuring they would not receive a subsidy rate lower than they would have had under the previous rules.

Changes to CEWS as of claim period 5 (July 5-August 1, 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 (July 5-August 1, 2020) and 6 (August 2-August 29,2020), 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

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

How the subsidy helps

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 and that maximizes your subsidy amount.

For more information on calculating your rate, please click [HERE](#), see the update on the CEWS online calculator below, and please refer to the infographic below.

The Government of Canada has launched an updated **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 Canada Emergency Wage Subsidy Can Work for You

Get the support you need to keep your employees on your payroll or bring them back to work.

The CEWS can fit your situation

You can get a base subsidy for each of your eligible employees. The amount you get per employee is based on your revenue drop.*



How much can you qualify for?

	Revenue drop 50% or more	Revenue drop 0-49%
Base rate	60% up to \$677.40/week per employee	Your revenue drop % x 1.2 (eg. 20% x 1.2 = 24% base rate or \$270.96/week per employee)

Subsidy rates apply to remuneration of up to \$1,129 per week per eligible employee. The rates shown here are in effect for Period 5 (July 5 – August 1) and Period 6 (August 2 – August 29).

The maximum base subsidy rate will be gradually reduced from 60% in Periods 5-6 to 20% in Period 9 (October 25 – November 21).

Were you especially hard-hit?

If you've been especially hard-hit by the COVID-19 crisis, you may qualify for an additional top-up subsidy, based on your average revenue drop for the previous 3 months.*



Do you qualify for a top-up?

	Revenue drop 70% or more	Revenue drop between 50-70%	Revenue drop between 0-50%
Top up	25% up to \$282.25/week per employee	1.25 x (your 3-month average revenue drop % - 50%) (eg. 1.25 x (60% - 50%) = 12.5% or \$141.13/week per employee)	No top-up

* You can calculate your revenue drop in different ways, and use the way that works best for your situation.



NOTE: The Safe Harbour rule provides certainty to employers that have already made business decisions for July and August. If your revenue dropped by 30% or more in any of periods 4, 5, or 6, under the Safe Harbour rule your subsidy rate will be at least 75% (and possibly more) for periods 5 or 6 (or both).

Go to Canada.ca/coronavirus to learn more and calculate your subsidy.

Canada.ca/coronavirus



Who can apply

Find out if you are eligible to apply for the subsidy

Periods you can apply for

Claim period dates and which periods you can apply for today

Which of your employees qualify

Which employees you can include in your claim and payroll information you will need

Calculate your subsidy amount

Use the online calculator to find out how much your wage subsidy may be

How to apply

How to submit an application for the wage subsidy

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.

After you apply

Getting your payment, reapplying for other periods, changing a claim, and our review of claims

3. Employment Insurance

We made temporary changes to the Employment Insurance (EI) program to better support Canadians looking for work.

As of September 27, you may be eligible for EI if you:

- were employed for at least 120 insurable hours in the past 52 weeks
- received the CERB, the 52 week period to accumulate insured hours will be extended
- stopped working through no fault of your own

- have not quit your job voluntarily
- are ready, willing and capable of working each day (EI regular benefits)
- are temporarily unable to work while you care for someone else or yourself (EI maternity, parental, sickness, compassionate care, and family caregiver benefits)

If you are eligible for EI benefits, you will receive a minimum taxable benefit at a rate of \$500 per week, or \$300 per week for extended parental benefits.

If you are not eligible for EI, you may be eligible for the new recovery benefits:

- Canada Recovery Benefit (CRB)
- Canada Recovery Sickness Benefit (CRSB)
- Canada Recovery Caregiving Benefit (CRCB)

[Apply for Employment Insurance](#)

4. Canada Recovery Benefit

The Canada Recovery Benefit provides **\$500 per week for up to 26 weeks** for workers who have stopped working or had their income reduced by at least 50% due to COVID-19, and who are not eligible for Employment Insurance (EI).

[Who can apply?](#)

[Apply for the CRB](#)

5. Canada Recovery Sickness Benefit

The Canada Recovery Sickness Benefit provides **\$500 per week for up to a maximum of two weeks**, for workers who:

- Are unable to work for at least 50% of the week because they contracted COVID-19
- Are self-isolated for reasons related to COVID-19
- have underlying conditions, are undergoing treatments or have contracted other sicknesses that, in the opinion of a medical practitioner, nurse practitioner, person in authority, government or public health authority, would make them more susceptible to COVID-19.

[Apply for the CRSB](#)

6. Canada Recovery Caregiving Benefit

The Canada Recovery Caregiving Benefit provides **\$500 per week for up to 26 weeks** per household for workers:

- unable to work for at least 50% of the week because they must care for a child under the age of 12 or family member because schools, day-cares or care facilities are closed due to COVID-19
- because the child or family member is sick and/or required to quarantine or is at high risk of serious health implications because of COVID-19.

[Apply for the CRCB](#)

7. Increasing Support for Essential Workers

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.

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.

8. 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.

9. Persons with Disabilities

We are providing a one-time, **tax-free, non-reportable payment of \$600** to help Canadians with disabilities who are recipients of any of the following programs or benefits:

- holders of a valid Disability Tax Credit certificate, and
- beneficiaries as at July 1, 2020 of:
 - Canada Pension Plan Disability
 - Quebec Pension Plan Disability Pension, or
 - Disability supports provided by Veterans Affairs Canada

If you are eligible but never applied for the Disability Tax Credit, or your certificate expired in 2019, you must do so by September 25, 2020.

Seniors who are eligible for the one-time payment for persons with disabilities would receive a total of \$600 in special payments. The one-time payment to persons with disabilities would be adjusted to provide a top-up for eligible seniors, including:

- \$300 for Canadians who are eligible for the Old Age Security pension and who received the one-time seniors payment of \$300; or
- \$100 for Canadians who are eligible for the Old Age Security pension and the Guaranteed Income Supplement or Allowances and who received the one-time seniors payment of \$500.

Payments are expected to be issued beginning this fall.

10. Canada Emergency Student Benefit (for students and new graduates)

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."

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.

11. More Supports for Students and New Graduates

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.

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.

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.**

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.

Supporting student researchers and post-doctoral fellows

We are providing additional support to student researchers and post-doctoral fellows through the federal granting councils.

Funding will support a one-semester extension for eligible students whose research scholarships or fellowships end between March and August 2020 and who intend to continue their studies. It will also provide a 3-month extension in funding for holders of federal research grants to support eligible trainees and staff paid out of these awards.

Other Supports

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

- 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.

12. Canada Child Benefit

Canada has announced an annual increase to the Canada Child Benefit (CCB). The annual increase will take effect on July 20. This additional tax-free support will help families pay for things such as food, clothes, and activities they can do together at home. The increase will be in place for the 2020-21 benefit year, and will raise the maximum benefit to \$6,765 per child under age 6, and \$5,708 per child aged 6 through 17.

This increase is in addition to the one-time special CCB payment announced by the Prime Minister earlier this month, to help families deal with the added pressures of COVID-19.

This benefit was delivered as part of the scheduled CCB payment in May.

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. 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.

13. 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.**
-

14. 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.

15. Tax Filing Due Date and Payment Deferral

The payment due date for current year individual, corporate, and trust income tax returns, including instalment payments has been extended to **September 30, 2020**. Penalties and interest will not be charged if payments are made by this date.

- The Government has deferred 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.

Canada has announced that benefit payments will continue for an additional three months for those who are not able to file their 2019 returns on time.

Eligible Canadians who are presently receiving the Goods and Services Tax/Harmonized Sales Tax (GST/HST) credit and/or the Canada child benefit (CCB) will continue to receive these payments until the end of September 2020.

As previously announced as part of Canada's COVID-19 Economic Response Plan, the tax filing deadline has been extended from April 30 to June 1, 2020.

The Canada Revenue Agency (CRA) expects many Canadians will need to take advantage of the extended deadline. Therefore, if the 2019 tax return is not assessed, and to allow time to calculate benefits and/or credits for the July to September 2020 payments, payment amounts will be based on information from 2018 tax returns.

If 2019 tax returns are not received and assessed by early September 2020, estimated benefits and/or credits will stop in October 2020 and the taxpayer will have to repay the estimated amounts that were issued as of July 2020.

The CRA encourages Canadians to file their tax returns by June 1, 2020 or as soon as possible in order to receive the right amount of benefits based on their 2019 tax return, and in order to ensure continuity of benefits beyond September 2020. The CRA has [helpful information](#) and a [step-by-step guide](#) to help Canadians complete their taxes.

16. 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.

17. Travel Advice

Domestic

As of March 30, 2020, all airline passengers in Canada will be subject to a health check prior to boarding. You won't be able to board if you:

- show any symptoms of COVID-19
- are subject to a provincial or local public health order
- have been refused boarding in the past 14 days due to a medical reason related to COVID-19

If you weren't allowed on a flight because you had COVID-19 symptoms, you can't board any other flight until:

- 14 days have passed and you no longer have symptoms or
- you present a medical certificate confirming that your symptoms aren't related to COVID-19

Travellers within Canada may be subject to additional provincial, territorial and local public health measures at your final destination. In addition, they may be exempted from provincial or territorial border restrictions within Canada if their reason for travelling within Canada is to provide support to a business that's considered essential:

- by Public Safety Canada
- within a province or territory

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](#).

Non-medical masks or face coverings while travelling

All air travellers, with few exceptions, are required to wear a [non-medical mask or face covering](#) while travelling.

The following people should not wear a mask:

- children under 2 years old
- people who have trouble breathing
- people who need help to remove a mask
- people who provide a medical certificate certifying that they're unable to wear a face mask for a medical reason

You may also need to wear a non-medical mask or face covering on other modes of transportation that are federally regulated. Before you travel, check to see how [transportation measures](#) affect your plans and what you need to pack.

18. 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
- [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

19. 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](#)

Travellers 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 travellers returning to Canada can be found at this [LINK](#).

20. Travel/Border Restrictions & Exemptions

To protect Canadians from the outbreak of COVID-19, the Government has announced travel restrictions that limit travel to Canada. Until further notice, most foreign nationals cannot travel to Canada, even if they have a valid visitor visa or electronic travel authorization (eTA).

You can travel to and enter Canada if you're a:

- Canadian citizen
- dual Canadian citizen with a
- valid Canadian passport or
- special authorization
- permanent resident of Canada
- person registered under Canada's Indian Act
- protected person

Foreign nationals, including United States (US) citizens, can travel to Canada **only if they're eligible**.

Foreign nationals who are eligible to travel to Canada

To be eligible to travel to Canada as a foreign national, you must meet the requirements for either:

- an immediate family member of a Canadian citizen or permanent resident
- all other foreign nationals

You must also have a **quarantine plan** that shows how you'll quarantine for 14 days when you arrive in Canada. **This plan is mandatory.**

Immediate family members of a Canadian citizen or permanent resident

To be eligible, you must provide evidence that you're both:

- an immediate family member of a Canadian citizen or permanent resident
- staying in Canada for at least 15 days

If you're staying for **less than 15 days**, you must meet the same requirements as all other foreign nationals.

An immediate family member is defined as a:

- spouse or common-law partner
- dependent child
- dependent child of a dependent child
- parent or step-parent
- guardian or tutor

All other foreign nationals

To be eligible, you must meet 2 requirements:

- You must be travelling for an essential^{Footnote1} (non-discretionary) purpose.
- You must be either
 - travelling directly from the US
 - [exempt from the travel restrictions](#)

Compassionate entry

There are exemptions that will allow family and friends to enter Canada. These are in limited situations for compassionate reasons to visit a:

- Canadian citizen
- permanent resident
- temporary resident-
- protected person
- a person registered as an Indian under the Indian Act

You'll only be considered for an exemption to border restrictions for compassionate reasons at Canada's ports of entry if:

- you don't have symptoms of COVID-19, with the exception of a protected person
- your reason for travel is:
 - to be present during the final moments of life for a loved one or provide support to a loved one who has a critical illness or
 - to provide care for a person who has a medical reason for needing support or
 - to attend a funeral and you have applied for a limited release from mandatory quarantine before arriving in Canada

The exemption from the prohibition to enter Canada for compassionate reasons can apply to anyone, not just extended family of Canadians.

[Apply for an exemption for compassionate reasons.](#)

You'll be required to bring documentation from the Public Health Agency of Canada in order to be exempted from the prohibition to enter Canada for compassionate reasons.

Travellers coming from outside the US who are exempt from the travel restrictions

- temporary foreign workers
- some international students
- some people who have been approved to become a permanent resident of Canada, but who are not yet permanent residents
- immediate family members with written authorization from Immigration, Refugees and Citizenship Canada (IRCC) to reunite with a temporary resident of Canada (see [Uniting with immediate family members](#) for more information)
- transiting passengers (must remain in the secure transit area of a Canadian airport to complete their connection)
- members of the Canadian forces, visiting forces, Department of National Defence and their immediate family members
- accredited diplomats and their immediate family members (includes North Atlantic Treaty Organization [NATO], those under the United Nations Headquarters Agreement, other organizations)
- air and marine crew members
- French citizens who live in Saint-Pierre and Miquelon and have been in only Canada, the US or Saint-Pierre and Miquelon during the 14 days before the day they seek to enter Canada
- any person who does not pose a significant harm to public health, in the opinion of the Chief Public Health Officer of Canada, and who will provide an essential service while in Canada
- any person whose presence in Canada is in the national interest, in the opinion of the Minister of Immigration, Refugees and Citizenship; Minister of Public Safety and Emergency Preparedness; or Minister of Foreign Affairs
- any person who is coming at the invitation of the Minister of Health for the purpose of COVID-19 assistance
- any person whose purpose is to make medical deliveries

You must also have a **quarantine plan** that shows how you will quarantine for 14 days when you arrive in Canada. **This plan is mandatory.**

21. 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.

22. Social Insurance Number

NON-URGENT:

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

23. Passport Services

Passport services in Canada are gradually resuming.

IRCC has resumed:

- mail-in service
 - if you need a passport in more than 30 days
- some in-person services (by appointment only)
 - if you need a passport in less than 30 days

Walk-in services at Service Canada Centres and passport offices (Service Canada Centre – Passport Services) are still unavailable.

IRCC expects to receive a lot of applications and there may be delays. IRCC advises that you shouldn't finalize any travel plans until you get your passport.

If your passport expired on or after February 1, 2019

You now have an additional year to renew your passport, rather than applying for a new one. This means you can wait to renew it. You can do so any time within 2 years of the expiry date.

If you need a passport in less than 30 days

You must provide proof that you need the passport. Proof you need the passport can be:

- an airline, bus or train ticket
 - If travelling by car, a written statement explaining why you need to travel
- a travel itinerary showing proof of payment
- proof of illness or death in the family requiring you to travel
- a written statement from you or a third party explaining why you need the passport
 - For example, for legal, banking or residency requirements

Please note, IRCC advises that if it can't deliver the passport in time to you or your child, IRCC is not liable for any losses.

IRCC recommends that you don't finalize any travel plans until you get your passport.

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

24. 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.

25. 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.

26. 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](#)

27. 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

28. Guidance on Non-Medical Masks

Medical masks, including surgical, medical procedure face masks and respirators (like N95 masks), must be kept for health care workers and others providing direct care to COVID-19 patients.

Wearing a non-medical mask or face covering while out in public is recommended for periods of time when it is not possible to consistently maintain a 2-metre physical distance from others, particularly in crowded public settings, such as:

- stores
 - shopping areas
 - public transportation
-

Public health officials will make recommendations based on a number of factors, including the rates of infection and/or transmission in the community. Recommendations may vary from location to location.

If you do choose to wear one, refer to [guidelines on wearing non-medical masks and how to make your own](#) and the Special Advisory Committee's recommendations on the [use of non-medical cloth masks or face coverings in community settings](#). Masks alone will not prevent the spread of COVID-19. You must consistently and strictly adhere to [good hygiene](#) and [public health measures](#), including [frequent hand washing](#) and [physical \(social\) distancing](#).

29. Support to Scale Up Testing & Contact Tracing

Canada has signalled that the federal government is ready and willing to provide support to provinces so we can scale up COVID-19 testing and contact tracing across the country.

As our economy slowly starts to reopen, these measures will help identify new infections and isolate those people, to slow the spread of the virus in our communities.

Our government has trained federal employees who can make 3,600 contact tracing calls a day, seven days a week, and Statistics Canada also has an additional 1,700 interviewers ready to go, who can make up to 20,000 calls a day.

30. Online Tool to Navigate Canada's Emergency Benefit Programs

A new online tool was released on May 22, 2020, to help Canadians navigate the many Emergency Benefits programs that we've announced to address the needs of Canadians as we all face COVID-19.

You can access the [online tool here](#).

31. Wage Support for Researchers

From life-saving cancer treatments to clean technologies that protect our environment, thousands of research staff in Canada are driving discoveries and innovations that support our well-being and our economy. When we need them the most, many members of Canada's academic research community have been forced to temporarily suspend their work due to COVID-19. To ensure they can keep their jobs, safeguard their research, and continue their important work after this crisis, the Government of Canada is stepping up to support them.

Canada has announced \$450 million in funding to help Canada's academic research community during the COVID-19 pandemic. The investment will:

- Provide wage supports to universities and health research institutes, so they can retain research staff who are funded from industry or philanthropic sources and are unable to access some of the government's existing COVID-19 support measures. This would apply even if their work has been temporarily suspended. The government will provide up to 75 per cent per individual, with a maximum of \$847 per week.
- Support universities and health research institutes to maintain essential research-related activities during the crisis, and to ramp back up to full research operations once physical distancing measures are lifted. This will cover up to 75 per cent of total eligible costs, and will support activities such as the safe storage of dangerous substances, and restarting data sets that were interrupted during the pandemic.

32. COVID-19 Alert App

I've downloaded the new COVID Alert App! It can notify you if you have been exposed to COVID-19. A useful tool, it can help slow the spread of the virus and help protect our loved ones and our communities. It is easy to use and it protects

your privacy. You can download it in the App Store.

Together, let's limit the spread of COVID-19 and prevent future outbreaks.

[Learn more about how the app works and how it protects your privacy.](#)

33. Our children must be safe in school. Period.

Our children must be safe in school. Period.

As schools reopen for the new school year, I have heard from many parents in our community concerned for the health and safety of their children and their families. I share their concern.

Education is of course provincial jurisdiction, but I have been advocating for the federal government to do what it can to ensure our children are safe as they go back to their classrooms in September.

On August 26th, the Prime Minister announced the Safe Return to Class Fund which will provide **up to \$2 billion** in support for provinces and territories to help ensure the safety of students and staff members throughout the school year.

The Ontario Government will be able to access **\$763.34 million** of the fund and must now decide how to most effectively allocate the funding.

For more information, please click [here](#).

Support & Information for Businesses

1. Canada Emergency Response Benefit (ENDED)

(ENDED)

We provided a taxable benefit of \$2,000 every 4 weeks for up to 28 weeks to eligible workers who stopped working or whose work hours were reduced due to COVID-19.

We are continuing to accept and process [retroactive applications](#) until December 2, 2020.

If you continue to need financial support, find out if you are eligible for [Employment Insurance \(EI\)](#).

If you were receiving CERB, you may be eligible for one of the new recovery benefits (see below) retroactive to September 27, 2020 and available until September 25, 2021:

- Canada Recovery Benefit (CRB)
- Canada Recovery Sickness Benefit (CRSB)
- Canada Recovery Caregiving Benefit (CRCB)

2. UPDATE! Canada Emergency Wage Subsidy

UPDATE! The Canada Emergency Wage Subsidy is available until June 2021.

As a Canadian employer who has seen a drop in revenue due to COVID-19, you may be eligible for a subsidy to cover part of your employee wages, retroactive to March 15. This subsidy will enable you to re-hire workers, help prevent further job losses, and ease you back into normal operations.

To help more businesses support their workers, rehire people previously laid off, and to help better position businesses to bounce back following the COVID-19

crisis, Canada has announced changes to the Canada Emergency Wage Subsidy (CEWS) which will:

- **Make the subsidy accessible to a broader range of employers by including employers with a revenue decline of less than 30 per cent** and providing a gradually decreasing base subsidy to all qualifying employers. This would help many struggling employers with less than a 30-per-cent revenue loss get support to keep and bring back workers, while also ensuring those who have previously benefited could still qualify, even if their revenues recover and no longer meet the 30 per cent revenue decline threshold.
- Introduce a **top-up subsidy of up to an additional 25 per cent for employers that have been most adversely affected by the pandemic**. This would be particularly helpful to employers in industries that are recovering more slowly.
- Provide certainty to employers that have already made business decisions for July and August by ensuring they would not receive a subsidy rate lower than they would have had under the previous rules.

Changes to CEWS as of claim period 5 (July 5-August 1, 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 (July 5-August 1, 2020) and 6 (August 2-August 29,2020), 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

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

How the subsidy helps

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 and that maximizes your subsidy amount.

For more information on calculating your rate, please click [HERE](#), see the update on the CEWS online calculator below, and please refer to the infographic below.

UPDATE! The Government of Canada has launched an updated **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 Canada Emergency Wage Subsidy Can Work for You

Get the support you need to keep your employees on your payroll or bring them back to work.

The CEWS can fit your situation

You can get a base subsidy for each of your eligible employees. The amount you get per employee is based on your revenue drop.*



How much can you qualify for?

	Revenue drop 50% or more	Revenue drop 0-49%
Base rate	60% up to \$677.40/week per employee	Your revenue drop % x 1.2 (eg. 20% x 1.2 = 24% base rate or \$270.96/week per employee)

Subsidy rates apply to remuneration of up to \$1,129 per week per eligible employee. The rates shown here are in effect for Period 5 (July 5 – August 1) and Period 6 (August 2 – August 29).

The maximum base subsidy rate will be gradually reduced from 60% in Periods 5-6 to 20% in Period 9 (October 25 – November 21).

Were you especially hard-hit?

If you've been especially hard-hit by the COVID-19 crisis, you may qualify for an additional top-up subsidy, based on your average revenue drop for the previous 3 months.*



Do you qualify for a top-up?

	Revenue drop 70% or more	Revenue drop between 50-70%	Revenue drop between 0-50%
Top up	25% up to \$282.25/week per employee	1.25 x (your 3-month average revenue drop % - 50%) (eg. 1.25 x (60% - 50%) = 12.5% or \$141.13/week per employee)	No top-up

* You can calculate your revenue drop in different ways, and use the way that works best for your situation.



NOTE: The Safe Harbour rule provides certainty to employers that have already made business decisions for July and August. If your revenue dropped by 30% or more in any of periods 4, 5, or 6, under the Safe Harbour rule your subsidy rate will be at least 75% (and possibly more) for periods 5 or 6 (or both).

Go to Canada.ca/coronavirus to learn more and calculate your subsidy.

Canada.ca/coronavirus



Who can apply

Find out if you are eligible to apply for the subsidy

[Periods you can apply for](#)

Claim period dates and which periods you can apply for today

[Which of your employees qualify](#)

Which employees you can include in your claim and payroll information you will need

[Calculate your subsidy amount](#)

Use the online calculator to find out how much your wage subsidy may be

[How to apply](#)

How to submit an application for the wage subsidy

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.

[After you apply](#)

Getting your payment, reapplying for other periods, changing a claim, and our review of claims

[3. Canada Recovery Benefit](#)

The Canada Recovery Benefit provides **\$500 per week for up to 26 weeks** for workers who have stopped working or had their income reduced by at least 50% due to COVID-19, and who are not eligible for Employment Insurance (EI).

[Who can apply?](#)

[Apply for the CRB](#)

4. Canada Recovery Sickness Benefit

The Canada Recovery Sickness Benefit provides **\$500 per week for up to a maximum of two weeks**, for workers who:

- Are unable to work for at least 50% of the week because they contracted COVID-19
- Are self-isolated for reasons related to COVID-19
- have underlying conditions, are undergoing treatments or have contracted other sicknesses that, in the opinion of a medical practitioner, nurse practitioner, person in authority, government or public health authority, would make them more susceptible to COVID-19.

[Apply for the CRSB](#)

5. Canada Recovery Caregiving Benefit

The Canada Recovery Caregiving Benefit provides **\$500 per week for up to 26 weeks** per household for workers:

- unable to work for at least 50% of the week because they must care for a child under the age of 12 or family member because schools, day-cares or care facilities are closed due to COVID-19
- because the child or family member is sick and/or required to quarantine or is at high risk of serious health implications because of COVID-19.

[Apply for the CRCB](#)

6. NEW! Canada Emergency Rent Subsidy

The Canada Emergency Rent Subsidy (CERS) provides a direct and easy-to-access rent and mortgage subsidy of up to 65% of eligible expenses to qualifying businesses, charities and non-profits. The subsidy rates are in effect until

December 19, 2020. This support is available directly to tenants.

Lockdown Support

Qualifying organizations that have been significantly restricted by a mandatory public health order issued by a qualifying public health authority can receive an additional 25% of rent support through the Lockdown Support.

The combined effect of the rent subsidy and the Lockdown Support is that hard-hit businesses, non-profits and charities subject to a lockdown can receive rent support of up to 90%.

The rent subsidy and the Lockdown Support are available until June 2021.

[Apply for the CERS](#)

7. 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](#)

8. 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.](#)

9. 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.

10. Canada Emergency Business Account

Business owners can apply for support until **December 31, 2020** through their banks and credit unions.

Canada expanded the eligibility criteria for the CEBA to include many owner-operated small businesses.

The program will now be available to a greater number of businesses that are sole proprietors receiving income directly from their businesses, businesses that rely on contractors, and family-owned corporations that pay employees through dividends rather than payroll.

To qualify under the expanded eligibility criteria, applicants with payroll lower than \$20,000 would need:

- a business operating account at a participating financial institution
- a Canada Revenue Agency business number, and to have filed a 2018 or 2019 tax return.
- 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.

Expenses will be subject to verification and audit by the Government of Canada. Funding will be delivered in partnership with financial institutions. More details, including the launch date for applications under the new criteria, will follow in the days to come. To date, over 600,000 small businesses have accessed the CEBA, and the government will work on potential solutions to help business owners and entrepreneurs who operate through their personal bank account, as opposed to a business account, or have yet to file a tax return, such as newly created businesses.

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.

11. 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.

12. UPDATE! Business Credit Availability Program

UPDATE! The Government is extending this support until June 2021.

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](#)

13. 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](#)

14. 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.

15. 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](#)

16. 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.

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 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](#)

17. 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.**

18. 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 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

19. Large Employer Emergency Financing Facility

Canada has announced the opening of the application process of the Large Employer Emergency Financing Facility (LEEFF).

LEEFF will be delivered by a subsidiary of the Canada Development Investment Corporation (CDEV), in cooperation with Innovation, Science and Economic Development Canada (ISED) and the Department of Finance. Additional information on the application process is available on the [CDEV website](#).

The Government of Canada announced it is establishing the 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 **\$350 million** Emergency Community Support Fund, a program designed to support community organizations who are providing essential services to vulnerable Canadians through the COVID-19 crisis, opened on Tuesday May 19, 2020.

The government is working with the United Way Centraide Canada, the Canadian Red Cross and Community Foundations of Canada, national-level intermediary organizations to disburse funds. Community organizations will be able to apply for funds through these national partners or their local entities.

We are working with national intermediaries because they already have strong connections with community-based organizations. They are also sensitive to local issues and can use this local knowledge to ensure support is provided to the vulnerable groups who need it most. Finally, our partners already fund community-based qualified donees (including charities) and non-profit organizations quickly and efficiently.

On May 19, 2020, applications for financial support for qualified donees (including charities) and non-profits serving vulnerable Canadians amidst COVID-19 pandemic opened.

Eligible community organizations will be able to apply for funds through the national partners or their local entities. Interested community organizations are encouraged to visit intermediary partner websites regularly to learn more about how and when they will be able to apply.

Canadian Red Cross

Intake method: National intake through the Canadian Red Cross

Eligible organizations: Non-profits serving vulnerable Canadians

Decision-making: National (with regional and local representatives)

[Visit the Canadian Red Cross](#)

Community Foundation Canada

Intake method: National and local intake through the Community Foundations of Canada

Eligible organizations: Qualified donees (including charities) serving vulnerable Canadians

Decision-making: Local (community foundations)

[Visit the Community Foundations of Canada](#)

United Way Centraide Canada

Intake method: Local intake through United Way agencies

Eligible organizations: Qualified donees (including charities) serving vulnerable Canadians

Decision-making: Local (United Way agencies)

[Visit United Way Centraide Canada](#)

[Learn more information on the Emergency Fund.](#)
