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## FEDERAL PROGRAMS

### Overview:

On March 18, 2020 the Government of Canada announced the [COVID-19 Economic Response Plan](#)

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Following an emergency recall of the House of Commons, the government's [Bill C-13, An Act respecting certain measures in response to COVID-19](#) received Royal Assent on March 25, 2020. The resulting [COVID-19 Emergency Response Act](#), SC 2020, c 5, implements the COVID-19 Economic Response Plan and includes the measures noted below.

On April 11, 2020 the Finance Minister introduced in Parliament [Bill C-14, A second Act respecting certain measures in response to COVID-19](#). The Bill received Royal Assent on the same day. The resulting *Emergency Response Act*, No. 2, SC 2020, c 6 includes additional flexibilities with regard to the Canada Emergency Wage Subsidy, outlined below. See the [Department of Finance's April 11, 2020 news release on Bill C-14 here](#).

## ***ECONOMIC SUPPORT FOR BUSINESSES***

### **BANK OF CANADA**

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<a href="#">Changes to the Standing Liquidity Facility Collateral Policy</a>	<p>The following interventions, effective immediately:</p> <ul style="list-style-type: none"><li>• Providing liquidity on a daily basis to financial institutions that participate in the payments systems operated by Payments Canada under its Standing Liquidity Facility (SLF). Loans made by the Bank of Canada must be fully collateralized.</li><li>• Allowing Large Value Transfer System (LVTS) participants to temporarily assign 100 per cent of their non-mortgage loan portfolio (NMLP) as pledged collateral for the SLF, in order to give institutions greater flexibility in managing their collateral.</li><li>• Effective immediately, LVTS participants who do not use their NMLP will be able to hold up to 100% of their pledged collateral for the SLF in</li></ul>		<p><a href="#">See the Bank of Canada's press release dated March 31, 2020 here.</a></p> <p><a href="#">See the Bank of Canada's press release dated March 30, 2020 here.</a></p> <p><a href="#">See the Department of Finance's Support for Canadians and Businesses page here.</a></p>

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	<p>securities that are currently subject to concentration limits.</p> <p>The Bank of Canada also increased the target for the minimum daily level of settlement balances from \$1 billion to \$2 billion</p>		<a href="#">See the Bank of Canada's <i>Additional Temporary Changes notice dated March 18, 2020 here.</i></a>
<a href="#">Expansion to List of Eligible Securities for Term Repo Operations</a>	<p>The Bank of Canada announced that it will broaden eligible collateral for its Term Repo operations. Eligible securities will now include the full range of collateral eligible under the Standing Liquidity Facility.</p> <p>The expansion will not include the non-mortgage loan portfolio, special deposits held at the Bank of Canada, or USD Securities.</p> <p>The change will result in a revision of the Term Repo terms and conditions, and was effective as of March 19, 2020</p>	<p>The Term Repo operations will occur at least weekly as long as necessary as of March 19, 2020.</p> <p><a href="#">For details of the March 10, 2020 operation, please see the Bank of Canada's market notice.</a></p>	<p><a href="#">See the Bank of Canada's <i>market notice dated March 18, 2020 here.</i></a></p> <p><a href="#">See the Bank of Canada's <i>market notice dated March 16, 2020 here.</i></a></p>
<a href="#">Support to Canada mortgage bond market</a>	<p>The Bank of Canada has announced that it stands ready, as a proactive measure, to provide support to the Canada Mortgage Bond (CMB) market. This support includes purchases of CMBs in the secondary market, as required. Such purchases have been ongoing since March 17, 2020.</p>		<p><a href="#">See the Bank of Canada's <i>market notice dated March 16, 2020 here.</i></a></p>
<a href="#">The Commercial Paper Purchase Program</a>	<p>For the next 12 months, the Bank of Canada will conduct primary and secondary market purchases of CP, including asset-backed CP, issued by Canadian firms, municipalities and provincial agencies with an outstanding CP program.</p> <p>Eligible assets include commercial paper, including asset-backed commercial paper, in the primary and secondary market, with a tenor of up to 3 months of</p>	<p>The CPPP is effective as of April 2, 2020</p> <p><i>Eligible issuers</i></p> <p>include any of the following issuers with an outstanding Canadian dollar-denominated commercial paper program:</p> <ul style="list-style-type: none"> <li>• Canadian incorporated firms</li> </ul>	<p><a href="#">See the Bank of Canada's <i>market notice dated March 31, 2020 here.</i></a></p> <p><a href="#">See the Bank of Canada's <i>Commercial</i></a></p>

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	<p>sufficiently high quality, broadly equivalent to a minimum short-term credit rating of R-1</p> <p>Commercial paper purchases will be conducted by TD Asset Management on behalf of the Bank of Canada.</p>	<ul style="list-style-type: none"> <li>• Canadian municipalities</li> <li>• Canadian provincial agencies</li> </ul> <p>Eligible issuers should access the program through their dealers.</p>	<p><a href="#">Paper Program website here.</a></p> <p><a href="#">See Bank of Canada's Notice dated March 27, 2020 here.</a></p>
<u>Lowering of the Overnight Rate Target</u>	<p>The Bank of Canada lowered its target for the overnight rate by 50 basis points to 0.25% percent.</p>		<p><a href="#">See Bank of Canada's press release dated March 27, 2020 here.</a></p>
<u>Expansion of Bank of Canada's Bond Buyback Program</u>	<p>The Bank of Canada announced broadening of the scope of the current Government of Canada bond buyback program.</p> <p>The following operations have been announced for the upcoming weeks:</p> <ul style="list-style-type: none"> <li>• A switch buyback operation on Monday, March 30th in the 10-year sector.</li> <li>• A cash buyback operation on Wednesday, April 1st in the 5-year sector.</li> <li>• A switch buyback operation on Monday, April 6th in the 30-year sector.</li> <li>• A cash buyback operation on Wednesday, April 8th in the 2-year sector.</li> </ul> <p>The Bank will announce the specific operational details ahead of each operation through its regular Call for Tenders process.</p>		<p><a href="#">See the Bank of Canada's market notice on the operational details of the buyback program dated March 25, 2020 here.</a></p> <p><a href="#">See the Bank of Canada's announcement on March 18, 2020 here.</a></p>

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<u>Provincial Money Market Purchase Program (PMMP)</u>	<p>Under the PMMP the Bank of Canada will purchase up to 40% of each offering of directly-issued provincial money market securities with terms to maturity of 12 months or less. The program includes treasury bills and short term promissory notes of all Canadian provinces.</p>	<p>As of April 8, 2020, the Bank of Canada has purchased more than \$1.3 billion of provincial debt, although it is unclear from which provinces.</p>	<p><a href="#"><u>See the Bank of Canada's published results as of March 30, 2020 here.</u></a></p> <p><a href="#"><u>See the Bank of Canada's announcement dated March 24, 2020 here.</u></a></p> <p><a href="#"><u>See The Conversation's article on the Bank of Canada's assistance to Provinces dated April 8, 2020 here</u></a></p>
<u>Banker's Acceptance Purchase Program (BAPF)</u>	<p>Beginning on March 23, 2020, the Bank of Canada will conduct secondary market purchases of one-month Bankers' Acceptances issued and guaranteed by any Canadian bank of sufficiently high quality. BAPF operations will continue to be conducted weekly until market conditions improve.</p>	<p>Eligible counterparties</p> <ul style="list-style-type: none"> <li>• Canadian primary dealers in Government of Canada securities.</li> </ul>	<p><a href="#"><u>See the Terms and Conditions for the Banker's Acceptance Purchase Facility here.</u></a></p> <p><a href="#"><u>See details of the next operation under the BAPF here.</u></a></p>

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<u>Secondary Market Purchases of Government of Canada Securities</u>	<p>To address strains in the Government of Canada bond market and to enhance the efficacy of the above noted measures, the Bank of Canada has launched a program to purchase Government of Canada securities in the secondary market.</p> <p>The Bank will announce specific operational details ahead of each week's operations through its Call for Tenders process.</p>		<p><a href="#"><u>See the Bank of Canada's announcement dated March 27, 2020 here.</u></a></p> <p><a href="#"><u>For updated details on these purchases see the Bank of Canada's notice dated March 31, 2020 here.</u></a></p>
<b>BUSINESS DEVELOPMENT BANK OF CANADA (BDC) and EXPORT DEVELOPMENT CANADA (EDC)</b>			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>Changes to the Canada Account</u>	<p>The Minister of Finance is now able to determine the limit of the Canada Account in order to deal with exceptional circumstances.</p> <p>The Canada Account is administered by EDC and is used to support exporters when deemed to be in the national interest.</p>	<p>Exporters can contact EDC directly by phone at 1-800-229-0575 or by e-mail at <a href="mailto:tradeadvisor-conseiller@edc.ca"><u>tradeadvisor-conseiller@edc.ca</u></a></p>	<p><a href="#"><u>See Export Development Canada's webpage dedicated to COVID-19 measures here.</u></a></p>
<u>BDC Capital Bridge Financing Program</u>	<p>BDC Capital, BDC's investment arm, has launched the BDC Capital Bridge Financing Program. Under the program, BDC will match, with a convertible note, a current financing round being raised through qualified existing and/or new investors made into eligible Canadian start-ups.</p>	<p>To be eligible, companies must:</p> <ul style="list-style-type: none"> <li>• Be Canadian;</li> <li>• Be backed by a qualified venture capital firm;</li> <li>• Have raised at least \$500,000 in external capital before applying for the program; and</li> </ul>	<p><a href="#"><u>See BDC Capital's information webpage on the Bridge Financing Program here.</u></a></p>

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		<ul style="list-style-type: none"> <li>Be specifically impacted by COVID-19.</li> </ul> <p>Any matching investment made by BDC Capital will be further subject to BDC's due diligence review, agreement on terms of the investment and approval by a BDC investment committee.</p> <p>The program is not limited to BDC's portfolio and all companies that meet the criteria are eligible to apply.</p>	
<u>CanExport SMEs Program</u>	<p>The Prime Minister announced that the CanExport SMEs program, originally launched in 2016 to help Canadian small businesses access international markets will pivot to providing assistance with expanding e-commerce platforms and offering other support for the COVID-19 era.</p> <p>The main features of the program include:</p> <ul style="list-style-type: none"> <li>develop and expand their e-commerce presence by covering partial costs associated with online sales; platforms and digital strategy consulting, as well as advertising and search engine optimization;</li> <li>attend virtual trade shows and other business-to-business events; and,</li> <li>navigate new COVID-19-related trade barriers by helping pay for new international market certifications and requirements.</li> </ul>		<a href="#">See the CanExport SMEs Program page for more information.</a>
<b>THE BUSINESS CREDIT AVAILABILITY PROGRAM</b>			
<u>Business Credit Availability Program (BCAP)</u>	BCAP was established to provide \$65 billion in additional credit support to small and medium-sized businesses particularly in sectors such as oil, gas, air	On April 17, the government announced that they would be expanding BCAP credit support to medium-sized businesses with larger	<a href="#">See the Department of Finance's Backgrounder</a>

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	<p>transportation, and tourism. The program is supported through BDC in cooperation with EDC.</p> <p>In the Speech from the Throne (September 23, 2020), the Government committed to improve the Business Credit Availability Program</p>	<p>financing needs, beginning with companies in Canada's energy sector.</p> <p>The programs will roll out in the three weeks after March 27, 2020.</p> <p>Interested businesses should work with their current financial institutions, who in turn contact BDC/ EDC where appropriate.</p> <p>See for example:</p> <p><a href="#">BMO's COVID-19 webpage</a></p> <p><a href="#">CIBC's COVID-19 webpage</a></p> <p><a href="#">National Bank's COVID-19 webpage</a></p> <p><a href="#">RBC's COVID-19 webpage</a></p> <p><a href="#">Scotiabank's COVID-19 webpage</a></p> <p><a href="#">TD's COVID-19 webpage</a></p>	<p><a href="#">on New Support to Protect Canadian Jobs here.</a></p> <p><a href="#">See the March 27, 2020 Press Release here.</a></p> <p>See "Support to Businesses" under the <a href="#">Response Plan on the Government of Canada's website here.</a></p> <p><a href="#">See the Department of Finance's Description of BCAP here.</a></p> <p><a href="#">Also see BDC's Special Support for entrepreneurs impacted by COVID-19 here.</a></p>
<b><u>BCAP: Canada Emergency Business Account</u></b>			
<b><u>Canada Emergency Business Account</u></b>	<p>The Canada Emergency Business Account ("CEBA") is a new loan program that will provide interest-free loans of up to \$40,000 to small businesses and not-for-profits</p>	<p>Small businesses and not-for-profits should contact their financial institution to apply for</p>	<p><a href="#">See Agriculture and Agri-Food</a></p>

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	<p>to help cover operating costs. If the loan is repaid by December 31, 2022, 25% of it will be forgiven, up to \$10,000.</p> <p>To qualify, these organizations will need to demonstrate they paid between \$20,000 to \$1.5 million in total payroll in 2019.</p> <p>The program will be implemented by eligible financial institutions in cooperation with EDC/BDC.</p> <p>On August 31, the Government of Canada announced it is extending applications for CEBA until October 31, 2020.</p> <p>In the Speech from the Throne (September 23, 2020), the government committed to expand the Canada Emergency Business Account to help businesses with fixed costs</p> <p>As of October 8, 2020, an expanded Canada Emergency Business Account (CEBA), which would enable businesses, and not-for-profits eligible for CEBA loans—and that continue to be seriously impacted by the pandemic—to access an interest-free loan of up to \$20,000, in addition to the original CEBA loan of \$40,000. Half of this additional financing would be forgivable if repaid by December 31, 2022. The projected expenditure for the expanded CEBA program was estimated at \$11 billion.</p>	<p>these loans. The Minister of Finance announced that applications for such loans would commence April 9, 2020.</p> <p>Financial institutions are aiming for access to the Canada Emergency Business Account starting in April.</p> <p>On May 19, 2020 the Government of Canada announced that it has changed the eligibility to ensure farmers without payroll can now access the \$40,000 interest-free loan available under CEBA – up to \$10,000 of which is forgiven if the rest is repaid by December 31, 2022.</p> <p>To qualify under the expanded eligibility criteria, applicants with payroll lower than \$20,000 would need:</p> <ul style="list-style-type: none"> <li>• a business operating account at a participating financial institution</li> <li>• a Canada Revenue Agency business number, and to have filed a 2018 or 2019 tax return.</li> <li>• 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.</li> </ul> <p>On June 19<sup>th</sup>, CEBA eligibility was extended to small owner-operated businesses that were previously ineligible for the program due to their lack of payroll, sole proprietors receiving business income directly, as well as family-</p>	<p><a href="#">Canada's update on CEBA changes dated May 22, 2020 here.</a></p> <p><a href="#">See Agriculture and Agri-Food Canada's news release dated May 19, 2020 here.</a></p> <p><a href="#">See the Prime Minister's statement on the expansion of CEBA dated May 19, 2020 here.</a></p> <p><a href="#">See the Prime Minister's Announcement made April 16, 2019 here</a></p> <p><a href="#">See the Department of Finance's April 9, 2020 statement here</a></p> <p><a href="#">See "Support to Businesses" under the Response Plan</a></p>
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		<p>owned corporations remunerating in the form of dividends rather than payroll.</p> <p>To qualify under the expanded eligibility rules, CEBA applicants with payroll lower than \$20,000 will need:</p> <ul style="list-style-type: none"><li>• A business operating account at a participating financial institution;</li><li>• A Canada Revenue Agency business number;</li><li>• A 2018 or 2019 tax return; and</li><li>• Eligible non-deferrable expenses of between \$40,000 and \$1.5 million.</li></ul> <p>Eligible businesses will qualify for financing of up to \$40,000, with 25 per cent of this being forgivable based on the current terms of CEBA loans</p> <p>An attestation of the impact of COVID-19 on the business will be required to access the additional financing of \$20,000 under the expanded CEBA. The application deadline for CEBA is being extended to December 31, 2020.</p> <p>To be eligible, businesses must have been operating as a business as of March 1, 2020, must successfully open a business account at a Canadian financial institution that is participating in CEBA, and meet the other</p>	<p><a href="#">on the Government of Canada's website here.</a></p> <p><a href="#">Read more more about CEBA applications for small owner-operated businesses here</a></p>
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		existing CEBA eligibility criteria. The deadline to apply for CEBA is December 31, 2020.	
<b><u>BCAP: Small and Medium Enterprise Loan and Guarantee Program</u></b>			
<b><u>BDC Co-Lending Program</u></b>	<p>BDC, together with financial institutions, will co-lend term loans to small and medium-sized enterprises for their operational cash flow requirements.</p> <p>Eligible businesses may obtain incremental credit amounts up to \$6.25 million at a commercial interest rate, 80% of which will be provided by BDC, and the remainder by a financial institution.</p> <p>The potential for lending for this program will be \$20 billion.</p>		<p><a href="#">See BDC's March 27, 2020 Press Release here.</a></p> <p><a href="#">See BDC's Special Support for entrepreneurs impacted by COVID-19 here.</a></p>
<b><u>EDC Guarantee Program</u></b>	<p>EDC will provide funding to financial institutions so they can issue new operating credit and cash flow term loans to small and medium-sized enterprises, up to \$6.25 million.</p> <p>The loans will be 80% guaranteed by EDC, to be paid within a year.</p> <p>The program cap for this new loan program will be a total of \$20 billion for export sector and domestic companies.</p>	<p>The SME Loan and Guarantee program will be administered through private-sector financial institutions.</p> <p><a href="#">Applications for the program are available on EDC's website here.</a> Applicants must have their CRA business number available prior to starting the application.</p> <p>Once applications are filed, applicants will be contacted by their financial institution account manager.</p>	<p><a href="#">See the March 27, 2020 Press Release here.</a></p> <p><a href="#">See a full list of approved financial institutions and updates on EDC's website here.</a></p> <p><a href="#">Also see BDC's Special Support for entrepreneurs impacted by COVID-19 here.</a></p>

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<b>CANADA UNITED SMALL BUSINESS RELIEF FUND</b>			
<u>Royal Bank of Canada</u>	<p>The Prime Minister then announced an investment of \$12 million in the Canada United Small Business Relief Fund to help small businesses recover and rebuild from the COVID-19 pandemic.</p> <p>The Canada United is a national fundraising campaign created by the Royal Bank of Canada (RBC) in collaboration with private sector partners and provincial and territorial chambers of commerce, including the Ontario Chamber of Commerce (OCC), to rally support from Canadians for local small businesses in every corner of the country.</p>	<p>Starting on October 26, 2020 small businesses can apply online through the OCC for grants of up to \$5,000. The grants will be used to cover the costs of personal protective equipment, make physical modifications to their businesses to meet local health and safety requirements, or enhance their digital or e-commerce capabilities.</p> <p>Applications will open to small businesses across sectors and industries in every part of the country that have between \$150,000 and \$3 million in annual sales; have up to 75 employees, and are registered in Canada.</p>	<p><a href="#">For more information see the Canada United webpage.</a></p>
<b>EMPLOYMENT AND SOCIAL DEVELOPMENT CANADA</b>			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>Temporary Changes to the Work-Sharing Program</u>	<p>Effective March 14, 2020 and until March 14, 2021, the Government of Canada is introducing temporary special measures to support employers and workers affected by COVID-19.</p> <p>Work-Sharing is a program that helps employers and employees avoid layoffs when there is a temporary decrease in business activity beyond the control of the employer. The program provides EI benefits to eligible employees who agree to reduce their normal working hours and share the available work while their employer recovers. Work-Sharing is an agreement between employers, employees and the Government of Canada.</p>	<p><b>Eligible employers</b></p> <p>To be eligible for a WS agreement, your business must:</p> <ul style="list-style-type: none"> <li>• be a year-round business in Canada for at least 1 year</li> <li>• be a private business or a publicly held company, or</li> <li>• have at least 2 employees in the WS unit</li> </ul> <p>Eligibility was also extended to:</p>	<p><a href="#">See Employment and Social Development Canada's COVID-19 webpage here.</a></p> <p><a href="#">For general information on Work-Sharing visit Employment and Social</a></p>

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	<p>The temporary special measures being implemented will provide:</p> <ul style="list-style-type: none"><li>• An extension of the maximum possible duration of an agreement from 38 weeks to 76 weeks</li><li>• The mandatory cooling off period has been waived for employers who have already used the Work-Sharing program so that eligible employers may immediately enter into a new agreement</li><li>• A reduction of the previous requirements for a Recovery Plan to a single line of text in the application form</li><li>• A reduction of the requirement and expansion for eligibility to employers affected by accepting business who have been in business for only 1 year rather than 2, and eliminate the burden of having to provide sales/production figures at the same time, and</li><li>• Expand eligibility for staff who are essential to recovery, Government Business Enterprises (GBEs) and non-for-profit organization employers.</li></ul>	<ul style="list-style-type: none"><li>• Government Business Enterprises (GBEs), also referred to as public corporations, and</li><li>• not-for-profit employers experiencing a shortage of work due to a reduction of business activity and/or a reduction in revenue levels due to COVID-19</li></ul> <p><b>Eligible employees</b></p> <p>To be eligible for WS, your employees must:</p> <ul style="list-style-type: none"><li>• be year-round, permanent, full-time or part-time employees needed to carry out the day-to-day functions of the business (your "core staff")</li><li>• be eligible to receive EI benefits, and</li><li>• agree to reduce their normal working hours by the same percentage and to share the available work</li></ul> <p>Eligibility was also extended to:</p> <ul style="list-style-type: none"><li>• employees considered essential to the recovery and viability of the business can now be eligible to participate in Work-Sharing (such as technical employees engaged in product development, outside sales agents, marketing agents, etc.)</li></ul> <p>Employers are now requested to submit their applications 10 calendar days prior to the requested start date. The streamlined measures undertaken by Service Canada will</p>	<p><a href="#">Development Canada's Overview here</a></p> <p><a href="#">See the notice from Employment and Development Canada here.</a></p> <p><a href="#">See "Support to Businesses" under the Response Plan on the Government of Canada's website here.</a></p> <p><a href="#">See here for information on how to apply.</a></p>
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		<p>aim to reduce the processing time to 10 calendar days</p> <p>To apply for the Work-Sharing Program employers must submit:</p> <ul style="list-style-type: none"> <li>• <a href="#">Applications for a Work-Sharing Agreement Form</a></li> <li>• <a href="#">Attachment A: Work-Sharing Unit Form</a></li> </ul>	
<p><u>Temporary Changes to the Canada Summer Jobs Program</u></p>	<p>The Canada Summer Jobs program provides opportunities for youth to develop and improve their skills within the not-for-profit, small business, and public sectors, and supports the delivery of key community services.</p> <p>Temporary changes to the Canada Summer Jobs program will allow employers to:</p> <ul style="list-style-type: none"> <li>• receive an increased wage subsidy, so that private and public sector employers can also receive up to 100 per cent of the provincial or territorial minimum hourly wage for each employee;</li> <li>• extend the end date for employment to February 28, 2021;</li> <li>• adapt their projects and job activities;</li> <li>• hire staff on a part-time basis.</li> </ul>	<p>For more information on the Canada Summer Jobs program, visit Employment and Social Development Canada's <a href="#">webpage</a></p> <p>The hiring period of Canada Summer Jobs 2020 opened on May 15, 2020. Thousands of job opportunities have been posted on the <a href="#">Job Bank</a> and more will be available in the coming weeks.</p>	<p><a href="#">See the Government of Canada's news release dated May 15, 2020 here.</a></p> <p><a href="#">See the Government of Canada's Economic Response Plan – Support for Businesses here</a></p>
<p><u>Emergency Community Support Fund</u></p>	<p>The Government of Canada announced a \$350 million Emergency Community Support Fund to help charities and non-profit organizations adapt frontline services for vulnerable Canadians during COVID-19.</p> <p>Charities and non-profit organizations requiring financial assistance to address the pandemic, can apply for funding as of May 19, 2020.</p>	<p>Community-based organizations from across the country will be able to apply for funding to support a variety of activities, such as:</p> <ul style="list-style-type: none"> <li>• increasing volunteer-based home deliveries of groceries and medications;</li> <li>• providing transportation services, like accompanying or driving seniors or</li> </ul>	<p><a href="#">See Employment and Social Development Canada's news release dated</a></p>

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	<p>The Government of Canada is pleased to work with the United Way Centraide Canada, the Canadian Red Cross and the Community Foundations of Canada to disburse the \$350 million Emergency Community Support Fund. These trusted partners will each post information on eligibility criteria and how to apply on their respective websites.</p>	<p>persons with disabilities to appointments;</p> <ul style="list-style-type: none"> <li>• scaling up help lines that provide information and support;</li> <li>• providing training, supplies and other required supports to volunteers so they can continue to make their invaluable contributions to the COVID-19 response; and</li> <li>• replacing in-person, one-on-one contact and social gatherings with virtual contact through phone calls, texts, teleconferences or the Internet.</li> </ul> <p>Applications opened May 19, 2020. For information on applications visit the following websites:</p> <p><a href="#">The United Way Centraide Canada</a></p> <p><a href="#">The Canadian Red Cross</a></p> <p><a href="#">The Community Foundations of Canada</a></p>	<p><a href="#">May 16, 2020 here.</a></p>
<p><u>The Social Development Partnerships Program (SDPP)</u></p>	<p>Through the Disability stream of the SDPP, \$11 million in annual funding is provided to organizations to support projects intended to improve the participation and social inclusion of persons with disabilities in all aspects of Canadian society.</p> <p>On June 1, 2020, the Minister of Employment, Workforce Development and Disability Inclusion announced financial support of up to \$6.4 million over three years for up to 16 organizations across Canada through the disability component of the SDPP.</p>		<p><a href="#">See Employment and Social Development Canada's news release dated June 1, 2020.</a></p> <p><a href="#">See Employment and Social</a></p>

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	The 16 organizations were chosen through calls for proposals that were launched in 2019.		<a href="#"><u>Development Canada's Backgrounder on SDPP here.</u></a>
<a href="#"><u>Enabling Accessibility Fund – Small Projects Component</u></a>	<p>On June 2, 2020, the Minister of Employment, Workforce Development and Disability Inclusion, announced the launch of a call for proposals under the newly modernized Enabling Accessibility Fund (EAF) – small projects component.</p> <p>The call for proposals for the EAF small projects component provides funding to organizations for small-scale construction, renovation or retrofit projects that enable persons with disabilities to live and work in more inclusive and accessible communities.</p> <p>This year, instead of the originally allotted 12 months to complete a project, organizations that apply for funding will now have up to 24 months to complete their projects. Additionally, projects approved for funding will now be 100% funded to a maximum of \$100,000.</p>	<p>The EAF Program will offer Webex information sessions to support organizations through the application process.</p> <p>To receive funding, organizations must be a:</p> <ul style="list-style-type: none"> <li>• not-for-profit organization</li> <li>• business</li> <li>• small municipality</li> <li>• Indigenous organization (including band councils, tribal councils and self-government entities)</li> <li>• territorial government</li> </ul> <p>Organizations have until July 13, 2020, to apply by visiting the Enabling Accessibility Fund <a href="#"><u>website here.</u></a></p>	<a href="#"><u>See Employment and Social Development Canada's news release dated June 2, 2020 here.</u></a>
<a href="#"><u>Alberta Early Learning and Child Care Agreement - Funding for Multilateral Early Learning and Child Care</u></a>	<p>Minister of Families, Children and Social Development, Ahmed Hussen, and Alberta's Minister of Children's Services, Rebecca Schulz, announced additional investment in early learning and child care through a one-year Canada-Alberta Early Learning and Child Care Agreement. Alberta will receive \$45 million in federal child care funding in response to the pandemic.</p> <p>The province of Alberta will use the money to create new licenced child care spaces through capital and program grants, provide child care subsidies to more</p>		<a href="#"><u>See the Government of Canada's July 23<sup>rd</sup> News Release on the Early Learning and Child Care Agreement Here.</u></a>

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	<p>families, offer support training for child care staff and offset costs for child care centres associated with COVID-19 closures and reopening. The money is part of a renegotiated bilateral agreement with the federal government under the Multilateral Early Learning and Child Care Framework. In addition, the federal government's \$19 billion Safe Restart Agreement with the Provinces and Territories includes \$625 million towards early learning and child care across the country.</p>		
<p><u>Employment Insurance (EI) Program and Income Support Plan</u></p>	<p>On Monday, August 10, Employment and Social Development Canada announced that the Government of Canada will temporarily set a minimum unemployment rate for the Employment Insurance Program.</p> <p>Employment and Social Development Canada advise that since the program was launched, the Canada Emergency Response Benefit (CERB) has been an important income support for over 8.5 million Canadians and their families. As the country continues to gradually and safely restart the economy, not all sectors will re-open at the same pace. As a result the Government is preparing to transition as many Canadians as possible back onto the Employment Insurance (EI) system at the end of the month.</p> <p>On Thursday, August 20, the Government of Canada announced a 37 billion dollar Income Support Plan. The plans calls for a transition to the EI Program on September 27, 2020 for those who remain unable to work and are eligible for EI. The Government of Canada is also introducing new temporary and taxable</p>	<p>Effective August 10<sup>th</sup>, the minimum unemployment rate of 13.1% will be applied temporarily for all EI economic regions across Canada.</p>	<p><a href="#"><u>See the Government of Canada's press release on the Employment Insurance Program here.</u></a></p> <p><a href="#"><u>See the Government of Canada's press release on the Income Support Plan here.</u></a></p>

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	<p>recovery benefits to support workers who are ineligible for EI.</p> <p>As the CERB begins to wind down, the government plans to implement three new benefits to provide support to Canadians who continue to face financial hardship even as the economy starts to re-open. The three new benefits are:</p> <ol style="list-style-type: none"><li>1. The Canada Recovery Benefit (CRB) will provide \$400 per week for up to 26 weeks, to workers who are not eligible for EI (those who are mainly self-employed or working in the gig economy) and who still require income support and who are available and looking for work.</li></ol> <p>Workers would apply after every two-week period for income support and attest that they continue to meet the requirements. In order to continue to be eligible for the benefit, the claimant would need to look for and accept work when it is reasonable to do so. The benefit is taxable. According to Minister Qualtrough this measure, which incentivizes a worker's return to work, should address the criticism leveled at the CERB.</p> <ol style="list-style-type: none"><li>2. The Canada Recovery Sickness Benefit (CRSB) will provide \$500 per week for up to two weeks, for workers who are sick or must self-isolate for reasons related to COVID-19.</li><li>3. The Canada Recovery Caregiving Benefit (CRCB) will provide \$500 per week for up to 26 weeks per household, for eligible Canadians unable to work because they must care for:</li></ol>		
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	<ul style="list-style-type: none"><li>• a child under age 12 due to the closures of schools or daycares because of COVID-19.</li><li>• a family member with a disability or a dependent because their day program or care facility is closed due to COVID-19.</li><li>• a child, a family member with a disability, or a dependent who is not attending school, daycare, or other care facilities under the advice of a medical professional due to being at high-risk if they contract COVID-19.</li></ul> <p>The government intends to introduce new legislation to support the implementation of the new benefits.</p> <p>The Government of Canada recognizes that the pandemic has prevented many Canadians from accumulating the number of insurable hours that is normally required to qualify for EI and thus proposes to enhance access to EI regular benefits and EI special benefits. EI claimants will receive a one-time insurable hours credit of:</p> <ul style="list-style-type: none"><li>• 300 insurable hours for claims for regular benefits (job loss)</li><li>• 480 insurable hours for claims for special benefits (sickness, maternity/parental, compassionate care or family caregiver)</li></ul> <p>The hours credit will also be made retroactive to March 15, 2020 for claimants who were looking to transition early from the CERB to EI maternity, parental, compassionate care, family caregiver or work-sharing benefits but could not establish their EI claim due to insufficient hours. For these claimants, the qualifying period will also be extended.</p>		
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	<p>The hours credit will be available for new EI claims for one year, in recognition that labour market conditions remain uncertain and will take time to stabilize.</p> <p>To further support clients and in addition to the above measures that will increase access to the program, the government also proposes to give new EI claimants a minimum benefit rate of \$400 per week (or \$240 for extended parental benefits) - if this is higher than what their benefits would otherwise be - beginning on September 27, 2020.</p>		
<u>Canada Recovery Benefit</u>	<p>This Benefit will be temporary for one year to help Canadians access EI benefits, effective September 27, 2020. These changes will also establish a minimum weekly benefit payment of \$500 for all EI recipients, at the same level as the CRB.</p> <p>Bill C-4, “An Act relating to certain measures in response to COVID-19” proposes to increase the amount of the temporary Canada Recovery Benefit by \$100 to \$500 per week — ensuring no one will get less than they were receiving under the Canada Emergency Response Benefit, which ended on the weekend.</p> <p>The Canada Recovery Temporary Benefit and the Canada Recovery Sickness Benefit passed unanimously in the House of Commons and the Senate. The legislation will replace the now-defunct \$500-per-week Canada Emergency Response Benefit (CERB).</p>	<p>Workers who are self-employed or are not eligible for EI who still require income support will be eligible for \$500 per week for up to 26 weeks.</p> <p>The applications to these benefits opened Monday October 12 2020</p> <p>Applications for the Canada Recovery Sickness Benefit (CRSB) and the Canada Recovery Caregiver Benefit (CRCB) opened on October 5, 2020.</p>	<p><u><i>An Act relating to certain measures in response to COVID-19</i></u></p>

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<u>Government of Canada</u>	<p>Bill C-2 also includes proposed amendments to the Canada Labour Code to ensure that federally regulated employees have access to job-protected leave to ensure they can avail themselves of these Benefits.</p> <p>A Schedule to Bill C-2 lists the appropriations (on a cash basis) the Government is asking Parliament to approve for COVID-19 relief measures from October 1, 2020 to December 31, 2020. The measures are grouped in the following categories: protecting the health and safety of Canadians, support for individuals, support for students and recent graduates, support for seniors, support for vulnerable groups, support for businesses and support for sectors.</p> <p>Bill C-2, An Act relating to economic recovery in response to COVID-19 provides for the establishment of three new government programs: the Canada Recovery Benefit, the Canada Recovery Sickness Benefit and the Canada Recovery Caregiver Benefit.</p>	<p>Federally regulated employees</p>	<p><a href="#"><u>Bill C-2, An Act relating to economic recovery in response to COVID-19</u></a></p>
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## **AGRICULTURE AND AGRI-FOOD CANADA**

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>Funding for Temporary Foreign Workers (TFW)</u>	<p>The Government of Canada has allocated \$50 million to help farmers, fish harvesters, and all food production and processing employers, put in place the measures necessary to follow the mandatory 14-day isolation period required of all temporary foreign workers.</p> <p>Temporary foreign workers are granted an exemption from the travel restrictions to Canada, along with other foreigners that hold student and work visas, provided</p>	<p>The Government has announced that they will be working with interested provinces in territories in the upcoming days to ensure that this funding is delivered in a manner that meets their needs and best ensures that quarantine requirements are met.</p>	<p><a href="#"><u>See the Government of Canada's July 31<sup>st</sup> news release regarding Temporary Foreign Workers here</u></a></p>

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	<p>such persons adhere to a strict 14-day self isolation protocol upon arrival.</p> <p>The federal government will provide support of \$1,500.00 for each temporary foreign worker. The funding is conditional on employers not being found in violation of the mandatory 14-day isolation protocols or any other health order.</p> <p>The program will be in available as long as the <i>Quarantine Act</i> is in force.</p> <p>On July 31<sup>st</sup>, the Government of Canada announced an additional \$59 million in funding to protect the health and safety of migrant workers on Canadian farms. There has been a number of COVID-19 outbreaks on several Canadian farms that have significantly impacted the health and safety of workers. Through additional funding, the Government is strengthening the TFW Program and making further investments to safeguard the health and safety of Canadian and temporary foreign workers from COVID-19 by:</p> <ul style="list-style-type: none"><li>• Investing \$7.4 million to increase supports to temporary foreign workers, including \$6.0M for direct outreach to workers delivered through migrant worker support organizations;</li><li>• Strengthening the employer inspections regime, particularly on farms, and making improvements to how tips and allegations of employer non-compliance are addressed (such as by initiating an inspection) through an investment of \$16.2 million; and</li><li>• Investing \$35 million to improve health and safety on farms and in employee living quarters to prevent and respond to the spread of COVID-19.</li></ul>		<p><a href="#"><u>See Agriculture and Agri-Food Canada's news release dated April 13, 2020 here</u></a></p> <p><a href="#"><u>See Agriculture and Agri-Food Canada's news release dated October 27 for the public consultations on the Temporary Foreign Workers (TFW) Program.</u></a></p>
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	<p>This will go toward direct infrastructure improvements to living quarters, temporary or emergency housing (on- or off-farm), as well as PPE, sanitary stations, and any other health and safety measures. Non-repayable contributions will be cost-shared 50:50 with the applicants.</p> <p>As of October 28, 2020, the Government of Canada had launched public consultations on the Temporary Foreign Workers (TFW) Program. The Government is seeking input until December 22, 2020 on proposed accommodation requirements in the TFW Program's primary agriculture stream.</p>		
<p><u>AgriStability 2020 Enrollment Deadline Extended</u></p>	<p>The AgriStability enrollment deadline for the 2020 program year has been extended without penalty, from April 30, 2020 to July 3, 2020. This extension will allow farmers more time to sign up and benefit from the program.</p>	<p>For farmers in British Columbia, Saskatchewan, Alberta, Ontario, Quebec, or Prince Edward Island, AgriStability is delivered provincially. These individuals are directed to contract their respective provincial administration.</p>	<p><a href="#">See Agriculture and Agri-Food Canada's news release dated April 17, 2020 here</a></p> <p><a href="#">For more information, contact the AgriStability Administration</a></p>
<p><u>AgriStability Interim Payments Increased for Saskatchewan Producers</u></p>	<p>The federal and provincial governments have agreed to increase the 2020 AgriStability interim benefit payment percentage from 50 per cent to 75 per cent for Saskatchewan producers.</p>	<p>To enrol in the AgriStability Program or to apply for an interim benefit, producers can contact their local SCIC office or call the AgriStability Call Centre toll-free at 1-886-270-8450.</p>	<p><a href="#">See Agriculture and Agri-Food Canada's news release dated April 24, 2020 here.</a></p>

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	<p>Saskatchewan producers can apply for an interim benefit to receive 75 per cent of their estimated final 2020 benefit before completing their program year.</p> <p>Saskatchewan Crop Insurance Corporation (SCIC) is also waiving the six-months farming and one production cycle criteria for participants applying for 2020 interim benefits.</p>		<p><a href="#">Visit Canadian Agricultural Partnership's website here.</a></p> <p><a href="#">Visit Saskatchewan Crop Insurance Corporation's website here.</a></p>
<p><u>Agri-Food Open for E-Business Targeted Intake</u></p>	<p>\$2.5 million is being provided through the Canadian Agricultural Partnership to help the agri-food sector expand online.</p> <p>The Agri-Food Open for E-Business initiative will food producers, farmers markets, retailers, garden centres, greenhouses, nurseries, and agricultural associations develop online business</p> <p>This targeted application intake features two funding streams:</p> <p><u>Bring Your Business Online:</u> Eligible organizations and businesses can apply for a grant of up to \$5,000 to establish an online e-business and marketing presence. Funding under this stream will be quick and responsive for those needing immediate solutions.</p> <p><u>Develop Online Business Opportunities:</u> Eligible organizations, businesses and collaborations can apply for cost-share funding of up to \$75,000 to implement high-impact projects.</p> <p>Funding for the initiative will be cost shared by the Governments of Canada and Ontario</p>	<p>The Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA) will immediately accept applications and expedite the approval process to help businesses and organizations develop, expand and enhance their current online presence.</p> <p>See OMAFRA's website <a href="#">here</a> for information on how to apply.</p>	<p><a href="#">See Agriculture and Agri-Food Canada's news release dated April 24, 2020 here.</a></p>

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<u>Support for Local Food Producers and Farmer's Market from the Governments of Canada and Manitoba</u>	Canada and Manitoba will be providing a total of \$160,000 through the Canadian Agricultural Partnership to Direct Farm Manitoba to purchase a software platform that will allow Manitobans to order food online from local producers and farmers' markets. The funding will also go toward the development of a network of pick-up and delivery options to connect consumers with their orders, and the development of COVID-19 safe handling and packaging practices for producers and processors.		<a href="#">See Agriculture and Agri-Food Canada's news release dated April 27, 2020 here.</a>
<u>Increasing the Canadian Dairy Commission Borrowing Limit</u>	On May 15, 2020 the Government of Canada announced the adoption of amendments to the <i>Canadian Dairy Commission Act</i> that increase the Canadian Dairy Commission's (CDC) borrowing limit by \$200 million (from \$300 million to \$500 million) to allow cheese and butter to be temporarily stored and avoid waste.		<a href="#">See Agriculture and Agri-Food Canada's May 15, 2020 news release here.</a>  <a href="#">See the Government of Canada's Economic Response Plan: Support for Sectors here.</a>
<u>Surplus Food Purchase Program</u>	The Government of Canada has announced the Surplus Food Purchase Program, a \$50 million fund designed to help redistribute existing and unsold inventories, which could include products such as potatoes and poultry, to local food organizations who are serving vulnerable Canadians.		<a href="#">See the Government of Canada's Economic Response Plan: Support for Sectors here.</a>

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<u>Emergency Food Security Fund</u>	<p>The federal government will provide additional funding of \$100 million through the Emergency Food Security Fund which “builds on what we have already achieved through our first round of federal emergency funding, which is helping two million food insecure Canadians through 1,800 local-level projects.” The funds will be supplied to national and regional organizations, who will then support food banks and local food organizations across Canada to improve access to food and increase food supply for vulnerable Canadians across the country, who are experiencing food insecurity because of global COVID-19 pandemic.</p>		<p><a href="#">See Agriculture and Agri-Food Canada's website for further information.</a></p>
<u>Agriculture and Food Business Solutions Fund</u>	<p>Launched in partnership between Agriculture and Agri-food Canada and Forage Capital Inc. – a Calgary-based venture capital firm – the Agriculture and Food Business Solutions Fund is set up to provide companies with the financial stability and flexibility they need to rebuild their business models during challenging times. Farm Credit Canada is the sole investor in the fund.</p> <p>The fund is set up to support a wide range of enterprises in the agribusiness and agri-food sector, including companies involved in primary production, agri-tech, manufacturing, packaging and distribution. The fund will help companies in times of need through innovative solutions such as convertible debt investments and other flexible financing solutions. Applications will be assessed individually on their merit, and will be supported to a maximum of \$10 million.</p> <p>The primary goal of the Agriculture and Food Business Solutions Fund is to return recipient companies to a sound financial footing. To qualify, companies need to</p>	<p>For more information on funding criteria and the application process, visit <a href="#">Forage Capital Inc.'s website</a>. More information is expected to be provided in upcoming days.</p>	<p><a href="#">See Agriculture and Agri-Food Canada's news release dated May 14, 2020 here.</a></p>

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	demonstrate an impact from an unexpected business disruption, such as the loss of a key supplier, temporary loss of a facility or permanent loss of critical staff or leadership. Funds cannot be used to repay shareholder loans or purchase shareholder equity positions.		
<u><a href="#">Agriculture Training Support Program</a></u>	<p>The program is intended to offset costs for COVID-19 safety and training, including the costs for personal protective equipment and to remove any barriers to getting Albertans safely working.</p> <p>By providing up to \$5 million in support to farmers, agri-businesses and food processors, the program helps offset the cost to train new employees safely in new agri-food roles. The program will support training for as many as 2,500 new jobs in Alberta.</p> <p>The maximum government contribution under the program is \$2,000 per new employee, up to a maximum of \$50,000 per employer. Grants will be administered on a first-come, first-served basis until available program funding is fully allocated.</p> <p>In addition, approximately \$1 million in funding will be targeted for meat processors to provide support for new hires to undertake meat-cutting training.</p>	Applications are available online through the <a href="#">Canadian Agricultural Partnership's website</a> .	<a href="#">See Agriculture and Agri-Food Canada's news release dated May 8, 2020 here.</a>
<u><a href="#">Emergency on Farm Support Fund</a></u>	<p>On October 28, 2020, a \$35 million Emergency On-Farm Support Fund to protect the health and safety of farm workers across the country was announced. The Fund was being deployed province by province to help farm operators, and ensure the health and safety of farm workers across the country.</p> <p>On November 4, 2020, The Prime Minister announced \$7.5M under the Emergency On-Farm Support Fund to</p>		<a href="#">See Government of Canada's News Release for Quebec's new funding.</a>

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	<p>help Quebec farmers better protect the health and safety of farm workers during the COVID-19 pandemic. La Financiere Agricole du Quebec (FADQ) will administer the fund.</p>		
<p><u><a href="#">Agri-food Workplace Protection Program</a></u></p>	<p>The governments of Canada and Ontario are investing \$2.25 million in provincially licensed meat processing plants to better protect employees and ensure the continued supply of healthy products for consumers during the COVID-19 outbreak.</p> <p>Through the Canadian Agricultural Partnership (the Partnership), the first stream of the Agri-food Workplace Protection Program will provide funding to implement COVID-19 health and safety measures in provincially licensed meat plants, including purchasing additional personal protective equipment, redesigning workstations, supporting employees who require mandatory isolation, and work-site mobility and transportation.</p> <p>In addition, the federal and provincial governments are further investing up to \$2.25 million to help farmers better protect employees and ensure the continued supply of healthy food products for consumers during the COVID-19 outbreak.</p> <p>The second intake of the Agri-food Workplace Protection Program aims to help farmers enhance health and safety measures to prevent the spread of the virus. The funding will be used for initiatives like purchasing personal protective equipment, enhanced cleaning and disinfection, and redesigning workstations.</p> <p>Support is also available for farmers who experience unexpected costs for housing and transportation as a</p>	<p>The Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA) will begin accepting applications on May 12, 2020 and will expedite the approval process to get the necessary support to the agri-food sector faster. Eligible applications will be received and assessed on a continuous basis, while funding is available.</p> <p>More details on the program are available on the Ontario Government's website <a href="#">here</a>.</p>	<p><a href="#">See Agriculture and Agri-Food Canada's May 14, 2020 news release here.</a></p> <p><a href="#">See Agriculture and Agri-Food Canada's May 8, 2020 news release here.</a></p> <p><a href="#">See the Government of Ontario's June 12, 2020 news release here.</a></p> <p><a href="#">See details on the Enhanced Agri-food Workplace Protection Program here.</a></p>

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	<p>result of a COVID-19 outbreak among on-farm employees.</p> <p>The Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA) is now accepting applications and will expedite the approval process to help support workplace health and safety in the agri-food sector. Eligible applications will be received and assessed on a continuous basis, while funding is available.</p> <p>On June 12, 2020, the Government of Ontario announced that it is expanding the Agri-food Workplace Protection Program and committing up to \$15 million to enhance health and safety measures on farms and in food processing facilities. The Enhanced Agri-food Workplace Protection program provides cost-share funding for farmers to purchase Personal Protective Equipment (PPE) and implement workplace modifications and other measures.</p>		
<p><u>Helping British Columbia agriculture and food businesses plan for COVID-19 recovery</u></p>	<p>The latest intake of the B.C. Agri-Business Planning Program is now open to applications and expanded to include aquaculture and seafood companies to develop COVID-19 business recovery plans.</p> <p>B.C. agriculture, seafood and food processing business owners are encouraged to apply if their revenues have decreased by at least 30% as a result of COVID-19. The funding available includes up to \$5,000 in business planning services and coaching for individuals, and up to \$20,000 for groups, from a qualified business consultant, to develop an immediate and long-term recovery plan. Eligible applicants may also apply to the specialized business planning stream of the program to further strengthen their business.</p>		<p><a href="#">See Agriculture and Agri-food Canada's May 15, 2020 news release here.</a></p> <p><a href="#">See Agriculture and Agri-food Canada's news release, October 27, 2020 for the investment of \$4.9 million to further protect British Columbia farm workers</a></p>

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	<p>Funding for the B.C. Agri-Business Planning Program is provided through the Canadian Agricultural Partnership. The partnership is a five-year federal-provincial-territorial agreement that includes \$2 billion in cost-shared strategic initiatives delivered by the provinces and territories, and \$1 billion for federal programs and services through March 2023.</p> <p>On October 28, 2020, the Government of Canada announced it was investing \$4.9 million to further protect British Columbia farm workers during COVID-19.</p>		<a href="#">during COVID-19.</a>
<a href="#"><u>The Youth Employment and Skills Program (YESP)</u></a>	<p>The Minister of Agriculture and Agri-Food announced an investment of up to \$9.2 million to enhance the YESP and fund up to 700 new positions in the agriculture industry.</p> <p>The YESP will provide agriculture employers up to 50 per cent of the cost of hiring a Canadian youth up to \$14,000. Indigenous applicants and those applicants hiring a youth facing barriers are eligible for funding of up to 80 per cent of their costs.</p>	<p>Eligible applicants include producers, agri-businesses, industry associations, provincial and territorial governments, Indigenous organizations and research facilities. Employers may apply for this funding retroactive to April 1, 2020, with projects to be completed by March 31, 2021.</p> <p>Application forms are available through the <a href="#">Youth Employment and Skills Program</a>, or to get more information, please contact <a href="mailto:aaafc.yesp-pecj.aac@canada.ca">aaafc.yesp-pecj.aac@canada.ca</a>, or call: 1-866-452-5558.</p>	<a href="#">See Agriculture and Agri-Food Canada's news release dated May 26, 2020 here.</a>
<a href="#"><u>Funding for Quebec Agri-Food Businesses</u></a>	<p>The Minister of Agriculture and Agri-Food announced over \$10 million in funding from Canada Economic Development for the Quebec Region to help agri-food businesses grow and create jobs.</p> <p>The Minister emphasized that the Canadian agri-food industry has been hit hard by COVID-19. The Government of Canada has therefore taken significant</p>		<a href="#">See the Government of Canada's press release on funding Quebec's agri-</a>

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	<p>action to help the industry get through this difficult period and is committed to providing the necessary tools needed to be part of our economic recovery and to emerge from the crisis stronger and more competitive than before. Thus, the government is working closely with Quebec agri-food businesses to help them innovate and increase their productivity, and thus create jobs.</p> <p>This financial assistance from CED will help these businesses enhance their productivity, specifically through the acquisition of digital and automated equipment, the diversification of their products and services, and the modernization of their facilities. The contributions will support the agri-food industry in its growth efforts and the achievement of its goals with respect to the transition to Enterprise 4.0—key aspects in maintaining the industry's competitiveness in a constantly changing market.</p>		<a href="#"><u>food industry here.</u></a>
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## **FISHERIES AND OCEANS CANADA**

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<a href="#"><u>Canadian Seafood Stabilization Fund</u></a>	<p>The Minister of Fisheries, Oceans and the Canadian Coast Guard announced on April 25, 2020 that \$62.5 million in new assistance will be provided to the fish and seafood processing sector.</p> <p>The Canadian Seafood Stabilization Fund will help businesses:</p> <ul style="list-style-type: none"><li>• access short-term financing to pay for maintenance and inventory costs;</li></ul>	<p>The Canadian Seafood Stabilization Fund will be delivered through the Atlantic Canada Opportunities Agency, Canada Economic Development for Quebec Regions, and Western Economic Diversification Canada.</p> <p>Further details on how and when processors can apply for assistance will be confirmed at a later date.</p>	<a href="#"><u>See Fisheries and Oceans Canada's news release dated April 25, 2020 here.</u></a>

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	<ul style="list-style-type: none"> <li>• add storage capacity for unsold product;</li> <li>• comply with new health and safety measures for workers;</li> <li>• support new manufacturing/automated technologies to improve productivity and quality of finished seafood products; and,</li> <li>• adapt products to respond to changing requirements and new market demands.</li> </ul>		
<b>FARM CREDIT CANADA (FCC)</b>			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>Increased Lending Capacity</u>	<p>FCC will receive additional support that will allow for an additional \$5 billion in lending capacity to producers, agribusinesses, and food processors.</p> <p>In addition, all eligible farmers who have an outstanding Advance Payments Program (APP) loan due on or before April 30 will receive a Stay of Default, allowing them an additional six months to repay the loan. Applicable farmers who still have interest-free loans outstanding will have the opportunity to apply for an additional \$100,000 interest-free portion for 2020-2021, as long as their total APP advances remain under the \$1 million cap.</p>	<p>FCC requests existing customers with financial concerns to contact the organization FCC Customer Service Centre, call 1-888-332-3301.</p>	<p><a href="#">See the FCC News Release posted March 23, 2020 here.</a></p> <p><a href="#">See Agriculture and Agri-Food Canada's fact sheet on APP here.</a></p> <p><a href="#">See the Message from the Prime Minister's office dated March 23, 2020 here.</a></p>
<b>DEPARTMENT OF NATIONAL DEFENCE</b>			

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PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u><a href="#">DND Call to Innovative Thinkers for Solutions to COVID-19 challenges through the IDEaS Program</a></u>	<p>The Department of National Defence has announced an initial commitment of \$15 million to call on innovators to find the solution to certain challenges that have resulted from COVID-19.</p> <p>The first three challenges focus on:</p> <ul style="list-style-type: none"> <li>• Viable and effective processes and methods for safely and rapidly decontaminating enclosed work environments (e.g., buildings and modes of transportation) containing sensitive equipment;</li> <li>• Innovative material and designs to aid in decontamination of Personal Protective Equipment (PPE), operational clothing and equipment for personnel responding to events involving biological hazards; and</li> <li>• Data gathering solutions to support the early detection and community-based monitoring of outbreaks of contagious diseases.</li> </ul>	Innovators can consult the <a href="#">IDEaS Program website here</a> to learn more.	<a href="#">See the Department of National Defence's news release dated May 26, 2020 here.</a>

#### **INNOVATION, SCIENCE AND ECONOMIC DEVELOPMENT CANADA**

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u><a href="#">Creation of the Industry Strategy Council</a></u>	<p>The new Industry Strategy Council will be chaired by Monique Leroux—a strong business leader with a distinguished career in Canadian finance.</p> <p>The council will serve as an advisory board to assess the scope and depth of COVID-19's impact on industries and inform government's understanding of specific sectoral pressures. By enlisting senior</p>		<a href="#">See Innovation, Science and Economic Development Canada's news release dated</a>

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	<p>business leaders, the Council will build on Canada's strong partnerships between government and industry, notably the Economic Strategy Tables, to support Canadians and their jobs.</p> <p>This proactive and strategic approach is designed to bring the private sector to the table to directly share its perspective on the scope of the challenges being faced across industries.</p>		<a href="#"><u>May 8, 2020 here.</u></a>
<p><b><u>Regional Relief and Recovery Fund: COVID-19</u></b></p>	<p>The Government of Canada has created the Regional Relief and Recovery Fund (RRRF).</p> <p>The fund will help to:</p> <ul style="list-style-type: none"> <li>mitigate the financial pressure experienced by businesses and organizations to allow them to continue their operations, including paying their employees;</li> <li>support projects by businesses, organizations and communities to prepare now for a successful recovery.</li> </ul> <p>This initiative includes two components:</p> <ul style="list-style-type: none"> <li>\$675 million to support regional economies, businesses, organizations and communities in regions all across Canada;</li> <li>\$287 million to support the national network of Community Futures Development Corporations, which will specifically target small businesses and rural communities across the country.</li> </ul> <p>On Friday October, 2, 2020, the Prime Minister announced a top-up of \$600 million for Regional Relief and Recovery Fund (RRRF) to continue to help small businesses.</p>	<p>The initiative is implemented by the six regional development agencies which are familiar with their regions' economic realities.</p> <p>The top-up funding will be distributed through Canada's regional development agencies: Atlantic Canada Opportunities Agency, Canada Economic Development for Quebec Regions, Canadian Northern Economic Development Agency, Federal Economic Development Agency for Southern Ontario (FedDev Ontario), Federal Economic Development Initiative for Northern Ontario (FedNor), and Western Economic Diversification Canada (WD).</p>	<p><a href="#"><u>See Innovation, Science and Economic Development Canada's news release dated May 13, 2020 here.</u></a></p> <p><a href="#"><u>See Innovation, Science and Economic Development Canada's RRRF webpage here.</u></a></p> <p><a href="#"><u>See the Government of Canada's Economic Response Plan, Support for Businesses here.</u></a></p>

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<p><u>The Western Economic Diversification Regional Relief and Recovery Fund</u></p>	<p>Businesses in Western Canada that are unable to access other existing government support measures can now apply for Regional Relief and Recovery Fund support through Western Economic Diversification Canada (WD). As the Regional Development Agency for western Canada, WD will work with key partners, like the Community Futures Network of Canada's offices across the region to help western Canadian businesses get through these difficult times.</p> <p>A total of \$304 million will be available for western Canadian businesses.</p> <p>The fund will be offered through repayable loans on two tracks, repayment over 3 years starting in January 2023 :</p> <ul style="list-style-type: none"> <li>• Up to \$40,000 (3 year repayment; option for 25% forgiveness with early repayment)</li> <li>• \$40,001 to \$1,000,000 (5 year repayment)</li> </ul> <p>The funding is intended to cover operating costs for 6 months.</p> <p>The repayment terms for loans up to \$40,000 are the same as southern Ontario and Quebec with the 25% forgiveness if the balance of the contribution is repaid before December 31, 2022. Otherwise, the full loan will be repayable on a monthly basis over a 3 year term starting in January 2023 with a requirement that the full balance of the contribution be repaid by December 31, 2025.</p> <p>Loans greater than \$40,000 and up to \$1 million are 100% repayable over a 3 year term starting in January 2023.</p>	<p>The eligibility criteria for the WD's Relief Fund includes a maximum of 500 full time employees, current and intended future operations located in western Canada and consideration of available alternative government relief funding.</p> <p>The \$40,000 and under loan program is also open to pre-revenue firms and businesses without salaried employees but not to sole proprietorships or not-for-profit organizations. Applicants will need to attest that the full amount of the relief was expended for operating costs and WD may request financials to substantiate that information down the road.</p> <p>The \$1 million program is aimed at businesses with 2019 revenue of less than \$10 million and pre-revenue businesses that received angel or venture capital funding. The application for the larger loan requires descriptions of the impact of COVID-19 on operations and how WD funding will help support the Western Canadian economy. Applicants will need to submit financials for the last two years and estimated 2020 cash flow needs from April 1 to September 30, 2020.</p> <p>Apply online for the fund through <a href="#">WD's webpage here</a>.</p> <p>On May 31, 2020, WD announced that \$3.45 million would be provided to tourism organizations and businesses across Western</p>	<p><a href="#">See Western Economic Diversification Canada's news release dated May 31, 2020 here.</a></p> <p><a href="#">See Western Economic Diversification Canada's news release dated May 13, 2020 here.</a></p>
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		Canada. For a breakdown of the organizations receiving this funding, see <a href="#">WD's backgrounder here</a> .	
<u>Federal Economic Development Agency for Southern Ontario</u>	<p>Southern Ontario businesses that are unable to access other existing measures can now apply for Regional Relief and Recovery Fund support through FedDev Ontario. As the Regional Development Agency for southern Ontario, FedDev Ontario will work with key partners such as the Community Futures Development Corporations across the region to help southern Ontario businesses during these difficult times.</p> <p>A total of \$252.4 million will be available for southern Ontario businesses as follows:</p> <ul style="list-style-type: none"> <li>• \$213 million to SMEs</li> <li>• \$39.4 million to Community Futures Development Corporations (CFDCs)</li> </ul> <p>Repayable loans on two tracks, with repayment over 3 years starting in January 2023:</p> <ul style="list-style-type: none"> <li>• Up to \$40,000 (option for 25% forgiveness with early repayment)</li> <li>• \$40,001 to \$500,000</li> </ul> <p>The loans are intended to cover operating costs for 3 months</p> <p>On May 31, 2020, the Federal Economic Development Agency for Southern Ontario announced that the Tourism Industry Association of Ontario will received \$30 million in FedDev Ontario Regional Relief and Recovery Fund funding to provide financial relief to destination marketing organizations across southern Ontario. The amount of funding available to each</p>	<p>The FedDev program targets businesses located in southern Ontario with 1-499 full time employees that were viable prior to the pandemic and are now facing pressures due to COVID-19.</p> <p>Businesses will need to submit financial statements for the last two years as well as the most recent interim statements with their applications, as well as disclosure on revenue, angel and venture capital funding, outstanding debt and other factors.</p> <p>For detailed information on how to access funding, visit FedDev's webpage <a href="#">here</a>.</p> <p>Applicants seeking to access funding to be delivered by the Tourism Industry Association of Ontario can apply starting June 5, 2020. For more information on how to apply, visit <a href="http://www.tiaontario.com">www.tiaontario.com</a></p>	<p><a href="#">See the Federal Economic Development Agency for Southern Ontario's news release dated May 31, 2020 here.</a></p> <p><a href="#">See the Federal Economic Development Agency for Southern Ontario's news release dated May 13, 2020 here.</a></p> <p><a href="#">See the Federal Economic Development Agency for Southern Ontario's news release dated June 11, 2020.</a></p>

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	destination marketing organization will be determined by Tourism Industry Association of Ontario, based on the entities annual operating budget.		
<a href="#"><u>Canada Economic Development for Quebec Regions Regional Relief and Recovery Fund</u></a>	<p>Quebec businesses that are unable to access existing federal relief measures can now apply for Regional Relief and Recovery Fund support through Canada Economic Development for Quebec Regions (CED). As the Regional Development Agency for Quebec, CED will work with key partners such as the offices of the Réseau des SADC et CAE in the province to help Quebec businesses get through these difficult times.</p> <p>A total of \$211 million will be available to Quebec businesses.</p> <p>The fund will offer repayable loans on two tracks, repayment starting in January 2023:</p> <ul style="list-style-type: none"> <li>• Up to \$40,000 (3 year repayment; option for 25% forgiveness with early repayment)</li> <li>• \$40,001 to \$500,000 (5 year repayment)</li> </ul> <p>Funding is intended to cover operating costs for 6 months.</p> <p>Similar to the southern Ontario program, the Quebec repayment terms for loans up to \$40,000 provide for forgiveness of 25% of the contribution if the balance is repaid before December 31, 2022. Otherwise, the full amount will be repayable over a 3 year term starting in January 2023 with a requirement that everything be repaid by December 31, 2025. Loans over \$40,000 must be repaid in full over a 5 year term starting in January 2023.</p>	<p>The eligibility criteria for the CED's Relief Fund varies by industry and contributions are capped at a percentage of sales or operating costs as applicable to that particular type of business. Eligible businesses must use the funding to address financial pressures on liquidity and have a post-COVID viability perspective.</p> <p>More details on eligibility criteria for the local business track continue to be rolled out and updates will be provided in the following weeks.</p> <p>For detailed information on how to access funding, visit the CED's webpage <a href="#"><u>here</u></a>.</p>	<p><a href="#"><u>See Canada Economic Development for Quebec Regions' news release dated May 13, 2020 here.</u></a></p> <p><a href="#"><u>See Canada Economic Development for Quebec Regions' news release dated June 8, 2020.</u></a></p> <p><a href="#"><u>See Canada Economic Development for Quebec Regions' news release dated June 9, 2020.</u></a></p> <p><a href="#"><u>See background on CED Financial</u></a></p>

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	<p>On June 8, 2020, the CED announced it is planning to grant up to \$30 million to the PME MTL network through the RRRF. This support is aimed at Montréal businesses ineligible for other federal measures related to COVID-19 that are already in place.</p> <p>On June 9, 2020, the CED announced that of the \$211 allocated to Quebec under the RRRF, \$71.3 million has been granted to the Réseau des SADC et CAE.</p>		<a href="#">Support for SADCs and CAEs here.</a>
<a href="#">Atlantic Canada Opportunities Agency Regional Relief and Recovery Fund</a>	<p>Atlantic Canadian businesses that are unable to access other existing federal relief measures can now apply for Regional Relief and Recovery Fund support through Atlantic Canada Opportunities Agency (ACOA_. As the Regional Development Agency for Atlantic Canada, ACOA will work with key partners, such as Community Business Development Corporations (CBDCs) across the region to help Atlantic Canadian businesses get through these difficult times.</p> <p>A total of \$110 million will be available for Atlantic Canadian businesses including:</p> <ul style="list-style-type: none"> <li>• \$66.75 million to business to business</li> <li>• \$43.3 million to business to consumer</li> </ul> <p>The Fund contributions are repayable over a three year period starting January 1, 2023 with the full amount required to be repaid by December 31, 2025.</p>	<p>Applicants can apply for the fund through <a href="#">ACOA's webpage here.</a></p>	<a href="#">See Atlantic Canada Opportunities Agency's news release dated May 13, 2020 here</a>
<a href="#">FedNor Regional Relief and Recovery Fund</a>	<p>Northern Ontario businesses that are unable to access other existing federal relief measures can now apply for Regional Relief and Recovery Fund support through FedNor. As the Regional Development Agency for Northern Ontario, FedNor will work with key partners, such as Community Futures Development Corporations</p>	<p>On May 31, 2020, FedNor announced that more than \$7.6 million in funding will be provided to support 36 tourism initiatives led by communities, businesses and organizations in the region. For a breakdown</p>	<a href="#">See FedNor's news release dated May 31, 2020 here.</a> <a href="#">See FedNor's news release</a>

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	<p>(CFDCs) across the region to help businesses get through these difficult times.</p> <p>A total of \$49.5 million will be available for the region's businesses including:</p> <ul style="list-style-type: none"> <li>• \$24 million through Regional Economic Growth Through Innovation Program to eligible participants like incorporated companies, corporations or cooperatives and Indigenous organizations like settlement-owned businesses. The aim is to help organizations stay solvent for a 6 month period.</li> <li>• \$25.5 million to CFDCs reaching small businesses and entrepreneurs in rural areas. Sole proprietorships and partnerships are covered under this umbrella and applicants work directly through their local CFDC.</li> </ul> <p>The funding includes earmarked support for Indigenous organizations like settlement-owned businesses</p> <p>The funding is intended to cover operating costs for 6 months</p>	<p>of the 36 tourism initiatives in Northern Ontario, see <a href="#">FedNor's Backgrounder here</a>.</p> <p>Applicants can apply for the fund through <a href="#">FedNor's webpage here</a>.</p>	<p><a href="#">dated May 13, 2020 here</a>.</p>
<p><u>Canadian Northern Economic Development Agency Regional Relief and Recovery Fund</u></p>	<p>Northern businesses will be able to access Regional Relief and Recovery Fund support through CanNor. CanNor's portion of the RRRF will build on the supports provided by the Agency's Northern Business Relief Fund (NBRF) to fill further needs for immediate relief for SMEs and to ensure the stability of businesses in sectors that are vital to the recovery of the Northern economy.</p> <p>A total of \$34.3 million will be available for territorial businesses through three tracks:</p>	<p>For detailed information on how to access funding, visit CanNor's webpage <a href="#">here</a>.</p>	<p><a href="#">See Canadian Northern Economic Development Agency's news release dated May 13, 2020 here</a>.</p>

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	<ul style="list-style-type: none"> <li>• Increased funding to SMEs through CanNor's Northern Business Relief Fund – non-repayable grants from \$2,500 to \$100,000 for fixed operating costs incurred over a four month period from when the pandemic began.</li> <li>• Targeted relief and stabilization to key sectors of the economy like tourism, the mining supply chain and fisheries, as well as not-for-profit organizations in the region.</li> <li>• Finally, CanNor is going to roll out a greater range of financing options through the CFDC network that have yet to be fully detailed but will likely be available to retailers, restaurants and professional services firms that are ineligible for the first and second tracks.</li> </ul>		
<u>Women Entrepreneurship Strategy</u>	<p>The Government of Canada will provide \$15 million in additional funding to support women entrepreneurs through the Women Entrepreneurship Strategy (WES). This money will go directly to select organizations that are <i>currently</i> WES Ecosystem Fund recipients and will help women entrepreneurs through the COVID-19 pandemic.</p> <p>The additional funds include the following:</p> <ul style="list-style-type: none"> <li>• Export Development Canada: \$2 billion by 2023 in financing and insurance solutions on commercial terms for women-owned businesses exporting or looking to export</li> <li>• \$100 million through the Women in Trade Investments Program for equity capital specifically designed to help women entrepreneurs</li> </ul>	The WES Ecosystem Fund is closed for proposals. Those already chosen to receive funding will benefit from the increase in funding.	<p><a href="#"><u>See Innovation, Science and Economic Development Canada's news release dated May 16, 2020 here.</u></a></p> <p><a href="#"><u>See the CEWS website here.</u></a></p>

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	<ul style="list-style-type: none"> <li>a commitment to serve 1,000 women-owned and women-led business customers by 2023</li> </ul> <p>The WES complements other government efforts to advance gender equality, including addressing pay equity, introducing more affordable childcare and putting an end to gender-based violence.</p> <p>In the Speech from the Throne (September 23 2020), a further commitment to strengthen the women entrepreneurship program and to develop an action plan for women in the economy. They intend to support women by making a long-term, sustained investment to create a Canada-wide “accessible, affordable, inclusive and high-quality” early learning and childcare system.</p>		
<u>The Business Resilience Service</u>	<p>The Minister of Small Business, Export Promotion and International Trade announced that the Government of Canada will support the launch of a four week hotline service. The Business Resilience Service will help entrepreneurs and small business owners in need of advice regarding financial planning.</p> <p>The hotline will be operated by the Canadian Chamber of Commerce.</p>	Small businesses with pressing financial needs can call 1-866-989-1080, seven days a week, from 8 am to 8 pm.	<a href="#"><u>See Innovation, Science and Economic Development Canada’s news release dated May 25, 2020 here.</u></a>
<u>The Zero Plastic Waste Strategy</u>	<p>The federal, provincial and territorial governments agreed to lay out a vision for a circular economy for plastics and to implement a two-phase action plan under the Canada-wide Strategy on <a href="#"><u>Zero Plastic Waste</u></a>. The aim of the strategy is to strengthen existing programs and increase Canada’s capacity to reuse and recover more plastics. Funding includes over \$2M</p>		The discussion paper <a href="#"><u>Proposed Integrated Management Approach to Plastic Products to Prevent Waste and Pollution</u></a> is open

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	<p>through the Zero Plastic Waste Initiative for 14 new Canadian-led plastic reduction initiatives.</p> <p>A key part of the plan is a ban on harmful single-use plastic items such as plastic checkout bags, straws, stir sticks, six-pack rings, cutlery, and food ware made from hard-to-recycle plastics. The news release issued by Environment and Climate Change Canada states: “This plan also proposes improvements to recover and recycle plastic, so it stays in our economy and out of the environment. The Government of Canada is proposing to establish recycled content requirements in products and packaging. This will drive investment in recycling infrastructure and spur innovation in technology and product design to extend the life of plastic materials.”</p>		<p>to public comments until December 9, 2020. The government then plans to finalize regulations under the Canadian Environmental Protection Act by the end of 2021.</p>
<u><a href="#">Automotive Plant Investment</a></u>	<p>Prime Minister Justin Trudeau and Ontario Premier Doug Ford announced a federal-provincial investment of \$500 million to transform a Ford automotive plant into a plant dedicated to electric car manufacturing. While most of the press briefing focused on the investment at the Ford plant, the Prime Minister and Premier Ford did respond to some COVID related questions. Finally, both the Prime Minister and the Premier emphasized that the initiative to support electric car manufacturing is a plan for the future to ensure that Canadians have jobs once the pandemic is over.</p>		
<b>OFFICE OF THE SUPERINTENDENT OF FINANCIAL INSTITUTIONS (OSFI)</b>			
<b>PROGRAM</b>	<b>DESCRIPTION</b>	<b>ACCESS AND ELIGIBILITY</b>	<b>LINKS</b>

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<u>Measures to Support the Resilience of Financial Institutions</u>	<p>OFSI announced that it has taken a number of actions to support the resilience of federally regulated financial institutions during the COVID-19 crisis. These measures include:</p> <ul style="list-style-type: none"> <li>lowering the Domestic Stability Buffer by 1.25% of Risk Weighted Assets, effective immediately;</li> <li>suspending consultation on the minimum qualifying rate for uninsured mortgages; and</li> <li>reviewing its supervisory and regulatory priorities to align with current conditions.</li> </ul>		<p><a href="#">See OFSI news release dated March 13, 2020 here.</a></p> <p><a href="#">See “Support for Canadians and Businesses” on the Government of Canada’s website here.</a></p>
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### **CANADIAN CENTRE FOR OCCUPATIONAL HEALTH AND SAFETY (CCOHS)**

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>Publication of Pandemic Info Share</u>	The CCOHS has created an online space, Pandemic Info Share, to enable businesses and organizations to share their pandemic-related good practices and resources.	<p><a href="#">Pandemic Info Share</a> is available in both French and English and users can search by industry/ sector, resource type, and topics.</p> <p>Good practices and resources can be submitted for consideration to Pandemic Info Share <a href="#">here</a></p>	<a href="#">See CCOHS’ news release dated April 20, 2020 here</a>

### **CANADA MORTGAGE AND HOUSING CORPORATION (CMHC)**

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>Insured Mortgage Purchase Program (IMPP)</u>	<p>Under IMPP the government will purchase up to \$150 billion of insured mortgage pools through CMHC.</p> <p>To complement the IMPP, the eligibility criteria for portfolio insurance has been temporarily relaxed.</p> <p>CMHC also announced that it would expand the issuance of Canada Mortgage Bonds to a total annual</p>	<p>The CMHC requests that all inquiries related to IMPP be sent to <a href="mailto:impp@cmhc-schl.gc.ca">impp@cmhc-schl.gc.ca</a></p> <p><a href="#">NHA MBS Purchase Operation</a></p> <p>Eligibility, participation rules, <a href="#">and deadlines for offer submission are outlined on CMHC’s website.</a></p>	<p><a href="#">See CMHC’s press release dated March 26, 2020 here.</a></p> <p><a href="#">See CMHC’s press release</a></p>

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	issuance of up to \$60 billion. The additional issuance will be dependent on market conditions and investor demand.	<p><u><i>Portfolio Insurance</i></u></p> <p>Effective March 24, 2020, the IMPP offers government-guaranteed insurance to the following mortgages funded prior to March 20, 2020:</p> <ul style="list-style-type: none"> <li>• Low loan-to-value mortgages with a maximum amortization term up to 30 years commencing from when the loan was funded; and</li> <li>• Low loan-to-value mortgages whose purpose includes the purchase of a property, subsequent renewal of such a loan, or refinancing.</li> </ul> <p>The revised eligibility criteria will remain in force until December 31, 2020.</p>	<p><a href="#"><u><i>dated March 20, 2020 here.</i></u></a></p> <p><a href="#"><u><i>See the Department of Finance's news release dated March 20, 2020 here.</i></u></a></p> <p><a href="#"><u><i>See CMHC's press release dated March 16, 2020 here.</i></u></a></p> <p><a href="#"><u><i>For Purchase Operations details visit the CMHC's webpage here.</i></u></a></p>
<u><i>Canada Emergency Commercial Rent Assistance (CECRA)</i></u>	<p>The Government of Canada introduced the CERCA program for small businesses that will seek to provide loans and/or forgivable loans to commercial property owners who in turn will lower or forgo the rent of small businesses for the months of April (retroactively), May and June.</p> <p>Applications for the program opened on May 25, 2020.</p>	<p><b>On Friday, July 31<sup>st</sup>, the Government of Canada announced the extension of the CECRA for the month of August.</b> The extension is intended to assist small businesses with paying rent for the month of August. Despite gradual lifting of restrictions and re-opening of businesses across the country, many small businesses continue to require support as they adapt to post-pandemic changes that have been introduced.</p>	<p><a href="#"><u><i>See the Government of Canada's July 31<sup>st</sup> news release here.</i></u></a></p> <p><a href="#"><u><i>See the Prime Minister's May 25, 2020 news release here.</i></u></a></p> <p><a href="#"><u><i>Find detailed information about CECRA through CMHC</i></u></a></p>

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		<p>To qualify for CECRA for small businesses, the property owner must meet the following requirements:</p> <ul style="list-style-type: none"><li>• You own property that generates rental revenue from commercial real property located in Canada.</li><li>• You are the property owner of the commercial real property where the impacted small business tenants are located.</li><li>• You have a mortgage loan secured by the commercial real property, occupied by one or more small business tenants.*</li><li>• You have entered or will enter into a rent reduction agreement for the period of April, May, and June 2020, that will reduce impacted small business tenant's rent by at least 75%.</li><li>• Your rent reduction agreement with impacted tenants includes a moratorium on eviction for the period of April, May and June 2020.</li><li>• You have declared rental income on your tax return (personal or corporate) for tax years 2018 and/or 2019.</li></ul> <p>* For those property owners who do not have a mortgage, CMHC has noted that an alternative mechanism will be implemented.</p>	<p><a href="#">on their COVID-19: CECRA website here.</a></p> <p><a href="#">See the Prime Minister's announcement dated April 16, 2020 here</a></p> <p><a href="#">See the Government of Canada's Economic Response Plan, Support for Businesses here</a></p>
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		<p>CECRA for small businesses is applicable to commercial property owners with:</p> <ul style="list-style-type: none"><li>• eligible small business tenants</li><li>• eligible small business subtenants</li><li>• residential components and multi-unit residential properties with commercial tenants (i.e. mixed usage)</li></ul> <p>Impacted small business tenants are businesses, including non-profit and charitable organizations who:</p> <ul style="list-style-type: none"><li>• pay no more than \$50,000 in monthly gross rent per location (as defined by a valid and enforceable lease agreement),</li><li>• generate no more than \$20 million in gross annual revenues, calculated on a consolidated basis (at the ultimate parent level), and</li><li>• have temporarily ceased operations (i.e. generating no revenues), or has experienced at least a 70% decline in pre-COVID-19 revenues.**</li></ul> <p>** To measure revenue loss, small businesses can compare revenues in April, May and June of 2020 to that of the same month of 2019. They can also use an average of their revenues earned in January and February of 2020.</p>	
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<u>Canada Emergency Rent Subsidiary</u>	<p>The projected expenditure for the new rent support program, including the 25 per cent top up, was estimated at \$2.2 billion from now until December 31, 2020</p> <p>The new Canada Emergency Rent Subsidy, which will provide simple and easy-to-access rent and mortgage support directly to tenants until June 2021. The new rent subsidy will support businesses, charities, and non-profits that have suffered a revenue drop caused by COVID-19, by subsidizing a percentage of their expenses, on a sliding scale, up to a maximum of 65 per cent of eligible expenses until December 19, 2020. Organizations would be able to make claims retroactively for the period that began September 27 and ends October 24, 2020.</p> <p>A top-up Canada Emergency Rent Subsidy of 25 per cent for organizations temporarily shut down by a mandatory public health order issued by a qualifying public health authority, in addition to the 65 per cent subsidy. This follows a commitment in the Speech from the Throne to provide direct financial support to businesses temporarily shut down because of a local public health decision.</p>		
<u>Rent Relief for Eligible Business Tenants in all National Parks, Historic Sites, and National Marine Conservation Areas</u>	<p>Business that are renters in Parks Canada are currently not eligible for CECRA, as often they (or their landlords) are on federal lands renting from a federal agency.</p> <p>The Government Canada announced on June 1, 2020 that such businesses will not be eligible for relief from rent under similar eligibility conditions to those of CECRA.</p> <p>The Government of Canada will waive up to 75 percent of eligible commercial rents for the months of April, May</p>	<p>Parks Canada will be contacting all holders of commercial leases and licences of occupation in national parks, national historic sites and national marine conservation areas to provide details on this additional relief being provided by the government. Information will also be made available soon on the Parks Canada website.</p>	<p><a href="#"><u>See Parks Canada's news release dated June 1, 2020 here.</u></a></p>

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	and June 2020 or equivalent amounts of annual rents. This relief is additional to measures announced March 27 allowing commercial operators to defer payments normally due on or after April 2, 2020 to as late as September 1, 2020.	Visit the <a href="#">Parks Canada website</a> regularly for updates.	
<a href="#"><u>Reaching Home: Canada's Homelessness Strategy</u></a>	<p>This Reaching Home Strategy was introduced to meet the goals of the recent National Housing Strategy.</p> <p>The Canadian Mortgage and Housing Corporation (CMHC), Minister of Families, Children and Social Development and the Minister Responsible for Canada Mortgage and Housing Corporation (CMHC), Ahmed Hussen, announced the Government of Canada will provide \$236.7 million through Reaching Home: Canada's Homelessness Strategy to help extend and expand the emergency response to the COVID-19 outbreak.</p> <p>This funding is in addition to the \$157.5 million announced in April 2020 to help communities address the immediate impacts of the pandemic.</p>	The Strategy takes a community and outcomes based approach where the government is working with communities and giving them three year to introduce a Coordinated Access System to prioritize the most vulnerable members of their community to meet their housing needs.	<p><a href="#"><u>See the Reaching Home: Canada's Homelessness Strategy webpage</u></a></p> <p><a href="#"><u>See the Housing First webpage for the Outcomes-based approach the government implements</u></a></p> <p><a href="#"><u>See also, the Coordinated Access System webpage for process of targeting vulnerable populations.</u></a></p>
<a href="#"><u>Rapid Housing Initiative</u></a>	Minister Hussen announced a \$1billion Rapid Housing Initiative (RHI) to help address urgent housing needs of vulnerable Canadians by rapidly creating modular housing as well as the acquisition of land, and the	Identified vulnerable populations such as Indigenous peoples, women, and person in rural and remote areas	<a href="#"><u>See the Canada Mortgage and Housing</u></a>

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	<p>conversion of existing buildings to affordable housing. The RHI is the newest initiative of the National Housing Strategy (NHS). It is expected to enable the rapid creation of up to 3,000 new affordable housing units across the country and will help stimulate the economy.</p> <p>Details to this Initiative were released October 28. The aim of the \$1 billion funding is to give the most vulnerable a safe place to live, by quickly creating up to 3,000 new affordable housing units. It will be provided through two streams:</p> <ul style="list-style-type: none"> <li>• Major Cities Stream: \$500 million in immediate support for pre-determined municipalities. The municipalities were determined based on metrics including the levels of renters in severe housing need and of people experiencing homelessness.</li> <li>• Projects Stream: \$500 million for projects based on applications from provinces, territories, municipalities, Indigenous governing bodies and organizations, and non-profit organizations. Applications will be accepted starting today and until December 31, 2020.</li> </ul>		<a href="#">Corporation's webpage on the Rapid Housing Initiative</a>
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**CANADIAN NORTHERN ECONOMIC DEVELOPMENT AGENCY**

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<a href="#">Northern Business Relief Fund (NBRF)</a>	<p>The Northern Business Relief Fund (NBRF) provides short term support, in the form of a non-repayable grant, for ongoing operational costs to small- and medium-sized territorial businesses impacted by economic disruptions due to COVID-19. The Fund will provide eligible territorial SMEs with short-term relief for operational costs in the form of a non-repayable grant ranging from \$2,500 to a maximum of \$100,000. The funding will cover a</p>	<p>The NBRF supports small and medium-sized territorial businesses operating in one or more of the territories, and which are currently, and expect to continue, operating at a loss as a direct result of economic disruptions associated with COVID-19.</p>	<a href="#">See Canadian Northern Economic Development Agency's webpage on NBRF here.</a>

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	maximum period of 4 months, retroactive to April 1, 2020.	Note: Businesses with fewer than 20 employees will be prioritized.  Applicants can view the NBRF application form <a href="#">here</a> .  Further information on NBRF is provided in the <a href="#">NBRF Guidelines</a> .	
<b>CANADIAN HERITAGE</b>			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<a href="#"><u>Support to Canada's Air Telecommunications Sector</u></a>	The Canadian Radio-television and Telecommunications Commission (CRTC) will not issue letters requesting payment for Part I licence fees by broadcasters for the 2020–21 fiscal year. The government will transfer necessary funds to the CRTC to support its operations.		<a href="#"><u>See Canadian Heritage's news release dated March 30, 2020 here.</u></a>
<a href="#"><u>COVID-19 Emergency Support Fund for Cultural, Heritage and Sport Organizations</u></a>	<p>The COVID-19 Emergency Support Fund for Cultural, Heritage and Sport Organizations will provide \$500 million to help address the financial needs of affected organizations within these sectors so they can continue to support artists and athletes.</p> <p>The objectives of the funding are:</p> <ul style="list-style-type: none"> <li>to maintain jobs and support business continuity for organizations whose cash flow and short-term operational viability have been negatively impacted by the COVID-19 pandemic; and,</li> <li>to stabilize a sector that is a major driver of the Canadian economy.</li> </ul> <p>The Fund will be administered by Canadian Heritage and divided among select departmental programs and Portfolio agencies as well as key delivery organizations. Specifically:</p>	<p>At a minimum, eligible organizations will be required to attest the following in order to receive support:</p> <ul style="list-style-type: none"> <li>they are in need of funding to ensure a continuity of operations and to safeguard jobs;</li> <li>they remain in operation at the time of application and plan to continue contributing to their sector in the future;</li> <li>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</li> </ul>	<p><a href="#"><u>See Canadian Heritage's news release dated May 8, 2020 here.</u></a></p> <p><a href="#"><u>See Canadian Heritage's Backgrounder on Emergency Support Fund here.</u></a></p> <p><a href="#"><u>See the Department of Finance's backgrounder on New Support</u></a></p>

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	<ul style="list-style-type: none"><li>• Up to \$326.8 million to be distributed by Canadian Heritage, of which:<ul style="list-style-type: none"><li>○ \$198.3 million will be provided to the beneficiaries of arts and culture funding via existing programs as well as other organizations with demonstrated needs;</li><li>○ \$72 million will be provided to the sport sector;</li><li>○ \$53 million will be provided to the heritage sector via the emergency component of the Museums Assistance Program; and,</li><li>○ \$3.5 million will be provided for COVID-related projects under the Digital Citizen Initiative.</li></ul></li><li>• \$55 million to be distributed by the Canada Council for the Arts to help arts organizations that support artists;</li><li>• \$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).</li></ul> <p>The use of the remaining funds will be assessed based on needs</p>	<p>Assistance for Small Businesses); and,</p> <ul style="list-style-type: none"><li>• where relevant, funds will be used to support workers such as the self-employed and freelance workers, artists, and creators.</li></ul> <p>In order to accelerate the distribution of funds, a two-phased approach will be followed:</p> <p><u>Phase I</u></p> <p>For funding recipients who are projecting a significant financial impact as a result of the COVID-19 pandemic:</p> <p>A formula-based top-up to 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.</p> <p>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</p>	<p><a href="#"><u>to Protect Canadian Jobs here</u></a></p>
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		<p>Bodies. Existing agreements will allow for efficient and accelerated delivery.</p> <p>Funds will also 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.</p> <p>Phase I 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 are often the result.</p> <p>Further details on the application process and updated information on Phase 2 of the program is available online <a href="#">here</a>.</p>	
<b>CANADIAN FOOD INSPECTION AGENCY (CFIA)</b>			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u><a href="#">Support to Canada's Food Supply</a></u>	The Government of Canada is providing \$20 million to the CFIA to support critical food inspection. The investment will allow the CFIA to hire, train and equip additional staff to conduct critical inspection activities, reassign staff from within the Agency, and work closer with industry and trading partners to minimize supply disruptions during the crisis.		<a href="#">See the Canadian Food Inspection Agency's news release dated April 14, 2020 here</a>
<b>DEPARTMENT OF FINANCE</b>			

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PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>Large Employer Emergency Financing Facility (LEEFF)</u>	<p>Large Employer Emergency Financing Facility (LEEFF) will provide bridge financing to Canada's largest employers, whose needs during the pandemic are not being met through conventional financing, 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.</p> <p>Through LEEFF Canada is making available loans of \$60 million and above, based on the applicant's cash flow needs for the next 12 months. The loan size for each applicant will be assessed on a case by case basis based on demonstrated need.</p> <p>The government's support for large employers through LEEFF will be delivered by a subsidiary of the Canada Development Investment Corporation (CDEV) and its subsidiary the Canada Enterprise Emergency Funding Corporation (CEEFC), in cooperation with Innovation, Science and Economic Development Canada (ISED) and the Department of Finance.</p> <p><u>Size/Principal Amount:</u> The loan will be provided by way of two loan facilities: an unsecured facility equal to</p>	<p>LEEFF will be open to large Canadian employers who</p> <ul style="list-style-type: none"> <li>(a) have a significant impact on Canada's economy, as demonstrated by <ul style="list-style-type: none"> <li>(i) having significant operations in Canada or</li> <li>(ii) supporting a significant workforce in Canada;</li> </ul> </li> <li>(b) can generally demonstrate approximately \$300 million or more in annual revenues; and</li> <li>(c) require a minimum loan size of about \$60 million.</li> </ul> <p>For detailed information on the program, visit the Fact Sheet on <a href="#">CEEFC's website here</a>.</p> <p>Large enterprises that meet the qualifying criteria for LEEFF may begin an application by completing the <a href="#">online enquiry form here</a> and sending it to <a href="mailto:leeff-cuge@cdev.gc.ca">leeff-cuge@cdev.gc.ca</a>.</p> <p>Alternately, interested applicants may send an email to <a href="mailto:leeff-cuge@cdev.gc.ca">leeff-cuge@cdev.gc.ca</a> with the following information:</p> <ul style="list-style-type: none"> <li>• Name of business</li> <li>• Headquarters address</li> <li>• Description of business</li> <li>• Business annual revenues (FY2019 results)</li> <li>• Number of employees</li> </ul>	<p><a href="#">See the Department of Finance's news release dated May 20, 2020 here.</a></p> <p><a href="#">See CEEFC's webpage here.</a></p> <p><a href="#">See the Prime Minister's announcement dated May 11, 2020 here.</a></p>

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	<p>80% of the aggregate loan and a secured facility equal to 20% of the aggregate loan amount. The minimum aggregate loan will be \$60 million. The loan will be advanced in tranches over 12 months.</p> <p><u>Interest Rate:</u> With respect to the unsecured facility, cumulative at 5% per annum payable quarterly in arrears. The interest rate will increase to 8% per annum on the one-year anniversary and will increase by a further 2% per annum each year thereafter. To reduce cash pressures, interest may be paid in-kind for the first two years of the loan. For the secured facility, the interest rate will be based on the interest rate of the borrower's existing secured debt.</p> <p><u>Term:</u> The duration of the unsecured facility will be five years. The duration of the secured loan facility will match that of the borrower's existing secured debt. The borrower may prepay the loan at any time without penalty.</p> <p><u>Restriction:</u> The borrower will be subject to certain operating requirements while the loan is outstanding including (i) prohibitions on dividends, capital distributions and share repurchases, and (ii) certain executive compensation restrictions.</p> <p><u>Covenants:</u> The borrower will be subject to certain affirmative covenants while the loan is outstanding including (i) performance of obligations under existing pension plans; (ii) performance of material obligations under applicable collective bargaining agreements; and (iii) publishing an annual climate-related financial disclosure report, highlighting how corporate governance, strategies, policies and practices will help</p>	<ul style="list-style-type: none"><li>• Stock exchange symbol (if publicly listed)</li><li>• Name of contact</li><li>• Title of contact</li><li>• Email address of contact (must be from the enterprise's corporate domain)</li><li>• Phone number of contact</li><li>• Only email addresses from the enterprise's corporate domain will be accepted.</li></ul> <p>Applications for LEEFF opened on May 20, 2020.</p>	
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	<p>manage climate-related risks and opportunities; and contribute to achieving Canada's commitments under the Paris Agreement and goal of net zero by 2050.</p> <p><u>Governance:</u> CEEFC will reserve the right to appoint an observer to the board of the borrower.</p> <p><u>Conditions:</u> Certain conditions will need to be satisfied before the initial advance of funds, which will include certain waivers from existing lenders or bondholders of the borrower.</p>		
<u>Relief to Importers of Certain Medical Goods</u>	<p>On May 6, 2020 the Government of Canada announced that the government is waiving tariffs on certain medical goods including personal protective equipment such as masks and gloves. Tariff relief for these goods will remain in place for as long as necessary to deal with the COVID-19 crisis.</p>		<p><a href="#">See the Department of Finance's news release dated May 6, 2020 here</a></p>
<u>Relief for Federally Regulated Pension Plan Sponsors</u>	<p>The Government of Canada will provide immediate, temporary relief to sponsors of federally regulated, defined benefit pension plans.</p> <p>On May 27, 2020 the <i>Solvency Special Payment Relief Regulations, 2020</i> under the <i>Pension Benefits Standards Act, 1985</i> came into force, which establish a moratorium on solvency special payments.</p> <p>Under the regulations, from May 29, 2020 until December 30, 2020, federally regulated defined benefit pension plan sponsors are not required to make solvency special payments. The regulations also provide accommodations for solvency special payments made since April 1, 2020.</p>		<p><a href="#">See the Department of Finance's Backgrounder published May 29, 2020 here.</a></p> <p><a href="#">See the Department of Finance's news release dated May 29, 2020 here.</a></p> <p><a href="#">See the Department of</a></p>

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			<a href="#"><i>Finance's news release dated April 15, 2020 here</i></a>
<a href="#"><u>Deferring Payments on Commercial Leases and Licenses of Occupation for Tourism Operators</u></a>	The Government of Canada will work with tourism operators in national parks, historic sites, and marine conservation areas to defer payments on commercial leases and licenses of occupation without interest until September 1, 2020.		<a href="#"><u>See the Department of Finance's backgrounder on New Support to Protect Canadian Jobs here</u></a>
<a href="#"><u>Orphan and Inactive Oil and Gas Wells</u></a>	<p>The Government of Canada will provide funding to sustain jobs in the energy sector while cleaning up the environment. This includes:</p> <ul style="list-style-type: none"><li>• Up to \$1 billion to the Government of Alberta to support the province's work to clean up inactive oil and gas wells across the province;</li><li>• Up to \$400 million to the Government of Saskatchewan to support work to clean up orphan and inactive oil and gas wells across the province;</li><li>• Up to \$120 million to the Government of British Columbia to support work to clean up orphan and inactive oil and gas wells across the province; and</li><li>• \$200 million to the Alberta Orphan Wells Association (OWA) to support its work to clean up orphan oil and gas wells and well sites across Alberta. The OWA will fully repay this amount.</li></ul>		<a href="#"><u>See the Department of Finance's backgrounder on New Support to Protect Canadian Jobs here</u></a>

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	Under the program, clean-up work would be considered an essential service.		
<u>Government of Canada</u>	<p>The Government has also committed to strengthen the country's health infrastructure by working with provinces to establish standards for long-term care, accelerate steps for a national, universal pharmacare program, enhance virtual delivery of health care, continue to address the opioid crisis, and further increase access to mental health resources.</p> <p>The Government has promised to help the provinces increase their testing capacity and to pursue every technology and every option for faster tests for Canadians from coast to coast to coast. The Government will also create a federal Testing Assistance Response Team to meet quickly surging testing needs, including in remote and isolated communities.</p> <p>On October 8, 2020 the government announced an investment of more than \$10.2M in COVID-19 mental health and substance use research.</p>	The provinces	

#### **FUTUREPRENEUR CANADA**

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>Additional Support to Futurepreneur Canada</u>	<p>The Government of Canada will provide \$20.1 million in support to young entrepreneurs across Canada who are facing challenges due to COVID-19.</p> <p>Futurepreneur Canada offers loans up to \$60,000 CAD for eligible entrepreneurs.</p>	<p>Eligible entrepreneurs must be:</p> <ul style="list-style-type: none"> <li>• Canadian citizen or permanent resident currently living in Canada</li> <li>• Between the ages of 18-39</li> </ul> <p>General Eligibility Requirements include:</p> <ul style="list-style-type: none"> <li>• Demonstrate some training/experience related to your business idea.</li> </ul>	<p><a href="#">See <i>Futurepreneur's news release dated March 20, 2020 here</i></a></p> <p><a href="#">Visit <i>Futurepreneur</i></a></p>

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		<ul style="list-style-type: none"> <li>• Create full-time sustainable employment for the applicant(s).</li> <li>• Agree to work with a mentor for up to two years.</li> <li>• Produce a complete and viable business plan by the end of the application process.</li> <li>• Business fully operating for fewer than 12 months.</li> <li>• Agree to complete Futurpreneur Canada status updates every month.</li> <li>• Agree to provide authorization for Futurpreneur Canada to carry out a credit check.</li> <li>• Supply two personal references.</li> <li>• Assure that the business is NOT in the research and development stage.</li> <li>• Assure that financing proceeds may not be used for refinancing existing debt.</li> <li>• BDC financing through a Futurpreneur Canada application is not available to all persons, corporations, firms and companies who are already a BDC borrower.</li> </ul>	<a href="#">Canada's website here</a>  <a href="#">See the Government of Canada's Economic Response Plan, Support for Businesses here</a>
<b>NATURAL RESOURCES CANADA</b>			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<a href="#">Reducing Greenhouse Gas Emissions in the Oil and Gas Sector</a>	\$750 million is allocated to Natural Resources Canada over two years, starting in 2020-21, to create a new repayable loan program to work with conventional and offshore oil and gas companies to reduce their greenhouse gas emissions. Of this amount, \$75 million	This program will support eligible energy sector firms in making capital investments necessary to reduce greenhouse gas emissions, with a focus on methane. For example, the program could support	<a href="#">See the Department of Finance's background on New Support</a>

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	will be allocated to investments in the offshore sector. A portion of these loans will be convertible to grants.	investments in pumps, valves and other capital equipment that will reduce methane emissions.	<a href="#">to Protect Canadian Jobs here</a>
<b>NATURAL PRODUCTS CANADA</b>			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<a href="#"><u>Executive Talent Program</u></a>	<p>The Executive Talent Program is designed to help Canadian start-ups or SMEs within the natural product sector achieve key growth milestones through a new hire of a C-level or other senior-level executive within the company.</p> <p>Companies can receive a repayable contribution of up to 50% toward the cost of the new executive's salary to a maximum of \$50,000. The financing can be used to hire the executive for six months of full-time employment or 12 months of part-time employment. The company will be required to contribute 50% of the cost over the program period<sup>1</sup> and to repay the contribution after the end of the program period. The program is intended to permanently expand the expertise of the executive team to enable new growth opportunities.</p> <p>The repayment of the NPC contribution is interest free for up to 18 months from the end of the program period and any portion after that shall accrue interest at a rate of 5% per annum.</p>	<p>To be eligible for the program, companies must be:</p> <ul style="list-style-type: none"> <li>• Be a Canadian start-up or SME</li> <li>• Have a novel product, technology, service or market innovation in the natural product sector.</li> <li>• Have the potential to achieve \$10 to 15M in annual revenue within a reasonable period for the market or sector.</li> <li>• Be a member of Canada's Natural Product Innovation Cluster.</li> </ul> <p>The executive eligibility requirements are as follows:</p> <ul style="list-style-type: none"> <li>• Demonstrated senior level experience of the executive (15+ years) in strategy development, marketing, finance, regulatory, commercialization, or product and technology scale up.</li> <li>• The executive must be a new hire and not previously a full-time employee with the company. The company can have an executive identified at the</li> </ul>	<a href="#">See Natural Products Canada Executive Talent Program Guidelines here.</a>

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		<p>time of application or can recruit the executive after the application submission, but the executive's resume must be submitted to NPC for review prior to final approval of financing.</p> <ul style="list-style-type: none"> <li>The company can also use the Natural Products Canada (NPC) database of professionals and experts to assist in identifying an executive.</li> </ul>	
<u>Proof of Concept Program</u>	<p>The Proof of Concept Program is designed to help establish the commercial feasibility of early stage, innovative natural products and technologies in order to attract and de-risk subsequent investment.</p> <p>The program is open to Canadian academic research institutes, start-up companies, and SMEs. Applicants can receive up to 50% of the cost of the proof of concept plan to a maximum of \$100,000 during the Program Period (not to exceed 12 months). The applicant will be required to contribute 50% of the cost over the Program Period.</p> <p>The program does not support basic research or preliminary product/technology development. It is intended to demonstrate commercial potential via preliminary animal, field, demonstration or human trials.</p> <p>For academic research institutes, the program is conditionally repayable and is intended to move a product or technology from intellectual property disclosure to near term spin-out and/or licensing opportunities.</p>	<p>To be eligible for the program, companies must be:</p> <ul style="list-style-type: none"> <li>A Canadian start-up company, SME or academic research institute</li> <li>Have an early stage innovative natural product or technology</li> <li>Start-ups and SMEs must have the potential to achieve \$10M- \$15M in annual revenue within a reasonable period for the market or sector</li> <li>Products or technologies being developed within academic research institutes must address an industry/sector challenge that has a significant market potential</li> <li>Be a member of Canada's Natural Product Innovation Cluster.</li> </ul>	<p><a href="#">See Natural Product Canada Proof of Concept Program Guidelines here.</a></p>

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	For start-ups and SMEs, the program is repayable and is intended to demonstrate commercial feasibility of early stage products and technologies.		
<b>NATIONAL RESEARCH COUNCIL OF CANADA (NRC)</b>			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>The Industrial Research Assistance Program Innovation Assistance Program (IRAP IAP)</u>	<p>The Government of Canada has announced \$250 million in funding for the Innovation Assistance Program (IAP) to assist Canadian small and medium-sized enterprises.</p> <p>IRAP IAP provides a wage subsidy (the amount of which has not yet been published) to eligible employers for up to 12 weeks.</p> <p>SMEs pursuing technology-driven innovation who have been unable to secure funding under the CEWS are eligible and can apply for financial assistance under IRAP IAP.</p> <p>As of November 6, 2020 Prime Minister Justin Trudeau announced that the Government of Canada is providing over \$155 million to extend the National Research Council of Canada Industrial Research Assistance Program's (NRC IRAP) Innovation Assistance Program (IRAP IAP).</p>	<p>Companies must meet the following to be eligible:</p> <ul style="list-style-type: none"> <li>• Be ineligible for the Canada Emergency Wage Subsidy;</li> <li>• Be an incorporated, profit-oriented small or medium-sized business in Canada;</li> <li>• Be a company with 500 or fewer full-time equivalent employees;</li> <li>• Plan to pursue growth and profit by developing and commercializing innovative, technology-driven new or improved products, services or processes in Canada;</li> <li>• Lack sufficient financial resources to sustain operations from April 1, 2020 to June 23, 2020 inclusive;</li> <li>• Have a Canada Revenue Agency business number; and</li> <li>• Be incorporated by no later than March 1, 2020.</li> </ul> <p>This program is not available as additional funding for current or future IRAP projects.</p> <p>The extension of the program will allow existing recipients meeting the eligibility</p>	<p><a href="#">See the NRC's IRAP IAP website here.</a></p> <p><a href="#">See the NRC's FAQ on the IRAP IAP program here.</a></p> <p><a href="#">See the November 6 News Release outlining the extension of the IRAP.</a></p>

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		<p>criteria to access funding, on a priority basis, for the period of June 24, 2020 through December 19, 2020.</p> <p>The call for applications will close Wednesday, April 29, 2020 at 11:59 pm EDT. Applicants can apply online <a href="#">here</a>.</p> <p>Successful applicants are expected to begin receiving payments starting the week of May 11, 2020.</p>	
<p><u>The COVID-19 Challenges Procurement Program</u></p>	<p>This program will post challenges seeking near-to-market solutions from small and medium-sized businesses (fewer than 500 staff) that need financial support from the National Research Council of Canada Industrial Research Assistance Program (NRC IRAP) to refine and sell their product or solution to meet a COVID-19 related need.</p> <p>Through this initiative, the Public Health Agency of Canada (PHAC) and Health Canada (HC) will establish a number of challenges corresponding to needs of health providers to deal with COVID-19</p> <p>Together, NRC IRAP and Innovative Solutions Canada will:</p> <ul style="list-style-type: none"> <li>• post the PHAC and HC challenges (Innovative Solutions Canada)</li> <li>• award Phase 1 funding to successful small and medium-sized businesses to develop a proof of concept for their solution (NRC IRAP)</li> <li>• award Phase 2 funding to the firms with the best concepts so they can develop a working prototype (NRC IRAP)</li> </ul>	<p>Innovative Solutions Canada already has challenges in development, which they will begin posting to <a href="#">their website</a> in the coming days. These will continue as PHAC, HC, and health care providers request new topics.</p> <p>Companies with promising technology relevant to the COVID-19 challenges can register their technology or product by clicking on the Register button found on <a href="#">NRC's COVID-19 webpage here</a>.</p>	<p><a href="#">See the NRC's COVID-19 Programs website here</a></p> <p><a href="#">See the Government of Canada's Economic Response Plan. Support for Businesses here</a></p>

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	<ul style="list-style-type: none"> <li>The NRC, PHAC, HC or another federal department or agency will then be able purchase the product for use against COVID-19.</li> </ul>		
<u>The Pandemic Response Challenge Program</u>	<p>The NRC will receive \$15M to form dedicated teams to address challenges in the areas of greatest research and development (R&amp;D) need in the fight against COVID-19. The NRC Pandemic Response Challenge Program will accelerate the development of diagnostics and medical countermeasures for a rapid front-line response to protect and treat Canadians. The Pandemic Response Challenge Program is currently structured around 3 main research areas:</p> <ul style="list-style-type: none"> <li>Rapid detection and diagnosis</li> <li>Therapeutics and vaccine development and</li> <li>Digital health.</li> </ul>	<p>Researchers at Canadian and international universities, government departments, colleges, and highly innovative firms with relevant expertise can now register their interest to work on these challenges through the <a href="#">NRC's COVID-19 webpage here</a>.</p> <p>Funding is available to help cover the costs of research for academic institutions, small and medium-sized businesses, and other eligible recipients participating in the challenge teams.</p>	<p><a href="#">See the NRC's COVID-19 Programs website here</a></p> <p><a href="#">See the Government of Canada's Economic Response Plan, Support for Businesses here</a></p>
<u>Biomanufacturing Capacity at Royalmount</u>	<p>A \$15 million investment will fund the certification of the NRC Biomanufacturing facility in Montreal for Good Manufacturing Practices compliance, and will enable production of material that will be used in humans, particularly for vaccines or therapeutics. This certification can also greatly increase the capacity for candidate vaccines or therapeutics to be quickly rolled out and clinically tested, particularly those originating from Canada.</p> <p>The work to refine and certify quality systems at the facility will include:</p> <ul style="list-style-type: none"> <li>bringing the existing facility to regulatory standards,</li> <li>installing equipment to expand capacity, and</li> <li>managing information.</li> </ul>		<p><a href="#">See the NRC's COVID-19 Programs website here</a></p> <p><a href="#">See the Government of Canada's Economic Response Plan, Support for Businesses here</a></p>

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Natural Sciences and Engineering Research Council of Canada (NSERC)	The Government of Canada announced funding of \$492 million to the Natural Sciences and Engineering Research Council of Canada through its Discovery Research Program in order to support fundamental research on viruses and artificial intelligence. The investment will be available to 2400 researchers that are pursuing studies in various natural sciences disciplines. The investment will also provide early career support for 500 researchers.		<a href="#">Read more about the funding to the NSERC here</a>
Funding for National Museums and the National Battlefields Commission	On June 19, 2020, the Government of Canada announced \$25.7 million in emergency funding for Canada's six national museums - the Canadian Museum for Human Rights, the Canadian Museum of History, the Canadian Museum of Immigration at Pier 21, the Canadian Museum of Nature, the National Gallery of Canada, the Canada Science and Technology Museum - and the National Battlefields Commission. The purpose of this funding is to support cultural and heritage organizations, as these organizations are drivers of innovation.		<a href="#">Read more about the funding for Canada's six national museums and the National Battlefields Commission here</a>
Funding for Canadian Institutes of Health Research and provincial competition partners	<p>Total funding of \$109.7 million was awarded to 139 research teams across Canada for COVID-19 related research under the second rapid research funding competition of the Canadian Institutes of Health Research and provincial competition partners. The funding will support projects across various research areas, including:</p> <ul style="list-style-type: none"><li>• Clinical trials, epidemiological studies, and other relevant study designs to scale-up promising existing projects to address COVID-19.</li></ul>		<a href="#">Read more about the Government of Canada's funding for Canadian Institutes of Health Research here</a>

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	<ul style="list-style-type: none"><li>• Vaccines, diagnostics, or therapeutics, such as testing existing therapeutics to prevent and treat COVID-19, point of care diagnostics that can be applied at home or in remote locations, and application of anti-viral therapeutics for patients predicted to have unfavourable outcomes.</li><li>• Clinical management and health system interventions, such as resource allocation decision-making, interventions to address surge capacity in health care, management of COVID-19 in cases with co-morbidities, and interventions to mitigate the impact on non-COVID care.</li><li>• Social, policy, and public health responses and related indirect consequences, such as population-level containment strategies, public health communications and citizen engagement, impacts of external decisions on self-determination and self-governance of Indigenous Peoples, and real-time data development for predictive studies to inform policy-making.</li></ul> <p>The Government of Canada is providing the bulk of the funding for this research with \$102.6 million from the Canadian Institutes of Health Research (CIHR) and \$6.6 million from the International Development Research Centre (IDRC). Provincial partners include Alberta Innovates (AI) with funding of \$100,000; Michael Smith Foundation for Health Research (MSFHR) in British Columbia with funding of \$150,000; Research Manitoba (RMB) and Research Nova Scotia (RNS) with each funding of \$100,000; Saskatchewan Health Research Foundation (SHRF) with funding of</p>		
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	<p>\$50,000, and the New Brunswick Health Research Foundation (NBHRF)</p> <p>On Tuesday September 29, 2020, Prime Minister Trudeau announced an additional \$400 million in international development funding this year to support trusted partners on the ground fighting COVID 19 as well as the recovery and resilience of developing countries.</p>		
<u>Government of Canada</u>	<p>The Government of Canada has signed agreements with Sanofi and GlaxoSmithKline (GSK) to secure up to 72 million doses of their COVID-19 adjuvanted recombinant protein-based vaccine candidate.</p> <p>This is in addition to the four other agreements the Government of Canada has in place:</p> <ul style="list-style-type: none"><li>• Johnson &amp; Johnson, which will supply up to 38 million doses of its vaccine candidate, Ad26.COV2.S.</li><li>• Novavax, which will supply up to 76 million doses of its vaccine candidate, NVX-CoV2373.</li><li>• Pfizer, which will supply a minimum of 20 million doses of its mRNA-based vaccine candidate, BNT162. The government is negotiating with the company to have the agreement include options for obtaining additional doses.</li><li>• Moderna, which will supply up to 56 million doses of its vaccine candidate, mRNA-1273.</li></ul> <p>To date, the Government of Canada has allocated \$1 billion for the five agreements that are in place. This includes some upfront payments that the</p>		

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	<p>pharmaceutical companies require to support vaccine development, testing and at-risk manufacturing. The government is continuing negotiations for access to other leading vaccine candidates.</p> <p>The Government of Canada has signed an agreement with Gilead Sciences and McKesson Canada to secure a supply of up to 150,000 vials of remdesivir, with deliveries beginning this month and continuing into early 2021. Currently, remdesivir is the only known anti-viral drug that has been shown to be effective in treating COVID-19 patients.</p> <p>The Government of Canada has also signed two contracts with SiO2 International Inc. to purchase syringes and vials for use in filling up to 80 million doses of vaccine, with deliveries beginning this month.</p> <p>The Honourable Anita Anand, Minister of Public Services and Procurement announced on Tuesday September 30, that the Government of Canada had signed an agreement with Abbott Rapid Diagnostics ULC to purchase up to 7.9 million ID NOW rapid point-of-care tests, pending Health Canada approval of the tests. If approved, these tests would be deployed to provinces and territories to support them in ramping up surge capacity for COVID-19 testing.</p> <p>During Wednesday's question period (September 30) in the House of Commons, Prime Minister Trudeau said Health Canada had confirmed official approval of the rapid test. This approval came a day after Minister Anita Anand had announced an agreement with Abbott</p>		
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	<p>Rapid Diagnostics ULC to purchase up to 7.9 million ID NOW rapid point-of-care tests.</p> <p>On October 6, 2020, the Government of Canada had signed a new agreement with Abbott Rapid Diagnostics to purchase up to 20.5 million Panbio COVID-19 Antigen rapid tests. The Panbio COVID-19 Antigen rapid test has two distinct advantages. The test is easy to perform with limited training. Results, which are available in about 20 minutes, can be analyzed on site.</p> <p>On October 5th, the Prime Minister reminded the public that Health Canada received last week its first submission for authorization of a COVID-19 vaccine developed by AstraZeneca in partnership with the University of Oxford.</p> <p>On October 23, 2020, the government of Canada announced its investment of \$214 million to advance the development of Canadian COVID-19 vaccine technologies. This includes:</p> <ul style="list-style-type: none"><li>• \$173 million to help Medicago advance its vaccine candidate and create a production facility in Quebec</li><li>• \$18.2 million to Precision NanoSystems Incorporated for development and testing of its vaccine</li><li>• \$23.2 million to the National Research Council of Canada Industrial Research Assistance Program</li></ul>		
<b>TRADE COMMISSIONER SERVICE</b>			

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PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>CanExport SMEs</u>	<p>Applicants for this program can apply online for up to \$75,000 in CanExport SMEs funding to cover up to 75% of their international market development activities. Canadian small and medium-sized enterprises (SMEs) may choose up to (5) export markets to target, where their company has no or minimal business.</p> <p>Activities eligible for CanExport SMEs funding include:</p> <ul style="list-style-type: none"> <li>• Business travel (currently suspended)</li> <li>• Market research</li> <li>• Participation at virtual trade events and fairs</li> <li>• Adaptation and translation of marketing tools</li> <li>• Search engine optimization</li> <li>• Expert advice on legal, business and tax matters</li> <li>• Intellectual property protection, certification, and adaptation of contracts</li> </ul>	<p>SMEs must meet the following to be eligible:</p> <ul style="list-style-type: none"> <li>• Be for-profit</li> <li>• Be an incorporated legal entity or a limited liability partnership (LLP)</li> <li>• Have a Canada Revenue Agency business number (unless Indigenous-owned or led)</li> <li>• Employ no more than 500 full-time equivalent employees</li> <li>• Declare between \$100K and \$100M in annual revenue in Canada during the last 12 months</li> </ul> <p>See the <a href="#">CanExport SMEs Program Applicant's Guide</a> here for detailed information on how to apply.</p> <p>For detailed information on how the program has been specifically impacted by COVID-19, visit the CanExport SMEs <a href="#">FAQ page</a>.</p>	<p><a href="#">Visit the CanExport SMEs Program webpage here.</a></p>
<b>TRANSPORT CANADA</b>			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>Support to Canada's Airport Authorities</u>	<p>To help airports reduce cost pressures and preserve cash flow as they deal with the effects of COVID-19 on their revenue, the government is waiving rents paid on ground leases for the 21 airport authorities that form part of the National Airport System and that pay rent to</p>	<p>The 21 National Airport System airport authorities covered by this measure are not-for-profit, non-share capital corporations that pay rents to operate airports in Canada under long-term leases with Transport Canada.</p>	<p><a href="#">See the Department of Finance's webpage</a></p>

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	<p>the government. The government will waive rent payments for March 2020 through December 2020. The government is also providing comparable treatment for PortsToronto, which operates Billy Bishop Toronto City Airport, by waiving payments made to the federal government on revenues generated by the airport.</p>	<p>Rents are based on revenues earned from operating the airports and related lands, which are owned by the government.</p>	<p><a href="#">updated March 30, 2020 here.</a></p> <p><a href="#">See the Department of Finance's news release dated March 30, 2020 here.</a></p>
<p><u>New Measured for Ferries and Commercial Passenger Vehicles</u></p>	<p>The Minister of Transport has announced new measures to reduce the risk of COVID-19 transmission on commercial passenger vessels and ferries. The mandatory requirements and new measures will:</p> <ul style="list-style-type: none"> <li>• Prohibit all commercial marine vessels with a capacity of more than 12 passengers from engaging in non-essential activities, such as tourism or recreation. These measures will remain in place until at least June 30.</li> <li>• Prevent any Canadian cruise ship from mooring, navigating, or transiting in Canadian Arctic waters (including Nunatsiavut, Nunavik and the Labrador Coast). These measures will remain in place until October 31, 2020.</li> <li>• Require ferries and essential passenger vessel operators to: (i) Immediately reduce by 50% the maximum number of passengers that may be carried on board (conduct half-load voyages) to support the two-metre physical distancing rule; or (ii) Implement alternative practices to reduce the risk of spreading COVID-19 among passengers on board their vessels, such as keeping people in their vehicles, when feasible or enhanced cleaning and hygiene measures.</li> </ul>	<p>The new measures are in effect as of April 6, 2020</p> <p>The new measures preventing vessel activity do not apply to:</p> <ul style="list-style-type: none"> <li>• essential passenger vessels such as ferries, water taxis, and medical-use vessels;</li> <li>• cargo vessels, barges, work boats, fishing vessels and other commercial vessels who operate to support resupply operations and the movement of goods through Canada's supply chain;</li> <li>• Canadian commercial passenger vessels, without passengers, moving for repairs or repositioning;</li> <li>• Canadian commercial passenger vessels that are not in service; and</li> <li>• pleasure craft (e.g. non-commercial vessels).</li> </ul>	<p><a href="#">See Transport Canada's news release dated April 5, 2020 here.</a></p>

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<u>New Measures For Pleasure Craft In Northern Communities</u>	<p>The Minister of Transport has introduced new measures to reduce the risk of COVID-19 transmission in remote and vulnerable Arctic communities. As of June 1, 2020, pleasure craft will be prohibited from operating within Canada's Arctic coastal waters (north of the 60th parallel), as well as in the coastal areas of northern Quebec and Labrador. These measures will remain in place until at least October 31, 2020. These restrictions do not apply to pleasure craft used by local communities, or used for purposes such as essential transportation or subsistence fishing, harvesting and hunting.</p>	<p>Canadians who want to operate their pleasure craft in non-Arctic coastal waters (south of the 60th parallel), as well as on inland lakes and rivers anywhere in Canada, should follow the guidance of their local health authority. Where boating is allowed, people must continue to take steps to limit the spread of COVID-19, including practising good hygiene and frequent hand washing; and respecting physical distancing advice.</p> <p>Recreational boaters can also wear a non-medical mask or face covering as an additional measure when physical distancing is not possible in public settings.</p>	<p><a href="#">See Transport Canada's news release dated May 14, 2020 here.</a></p>
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## CANADA REVENUE AGENCY (CRA)

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>The Canada Emergency Wage Subsidy (CEWS)</u>	<p>The CEWS will provide eligible employers with a 75% wage subsidy up to \$58,700 per employee (\$847 per week). The subsidy amount for a given employee on eligible remuneration paid between March 15 and June 6 will be the greater of:</p> <ul style="list-style-type: none"> <li>• 75% of the amount of remuneration paid, up to a maximum benefit of \$847/week</li> <li>• the amount of remuneration paid, up to a maximum benefit of \$847 per week or 75 per cent of the employee's pre-crisis weekly remuneration, whichever is less</li> </ul> <p>This program will be applied retroactively as of March 15, 2020. The program will be in place for a 12- week period, from March 15, 2020 to June 6, 2020. On May</p>	<p><b>On July 27, Bill C-20, An Act Respecting Further COVID measures, received Royal Assent. The legislation and provides changes to the CEWS Program. Read below for further details.</b></p> <p>Eligible employers include:</p> <ul style="list-style-type: none"> <li>• individuals</li> <li>• taxable corporations</li> <li>• partnerships consisting of eligible employers, non-profit organizations and registered charities.</li> </ul> <p>The employer must also:</p>	<p><a href="#">Read about Bill C-20, An Act Respecting Further COVID-19 Measures here.</a></p> <p><a href="#">See the Department of Finance's July 17, 2020 update here</a></p> <p><a href="#">See the Department of Finance's June</a></p>

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	<p>15, 2020 the Government of Canada announced that it will extend the CEWS by an additional 12 weeks to August 29, 2020.</p> <p>Amounts received by employees through EI pursuant to a Work Sharing Program and amounts received by employers pursuant to the 10% Temporary Wage Subsidy for Employers (see next row) will reduce CEWS amounts.</p> <p>Additionally, the government has proposed to expand the CEWS by providing a 100% refund for certain employer-paid contributions to Employment Insurance, the Canada Pension Plan, the Quebec Pension Plan, and the Quebec Parental Insurance Plan. The refund will fully cover these contributions for eligible employees for each week throughout which those employees are on leave with pay and for which the employer is eligible to claim for the CEWS for those employees. This refund would not be subject to the weekly maximum benefit per employee of \$847 that an eligible employer may claim in respect of the CEWS, and there would be no overall limit on the refund amount that an eligible employer may claim.</p> <p>This subsidy is extended until next summer.</p> <p>As of October 8, 2020, an additional \$6 billion was added to the CEWS program expenditure because the maximum base subsidy rate remains at 65% rather than gradually declining to 20% in period 9, which ends on December 19, 2020.</p>	<ul style="list-style-type: none"> <li>• File an application with Minister of National Revenue in respect of a qualifying period before October 2020;</li> <li>• Have an individual who has principal responsibility for the financial activities of the employer attest that the application is complete and accurate in all material respects (e.g., a CFO);</li> <li>• Have had the requisite reduction in revenue, from arm's length sources, in each qualifying period; and</li> <li>• Have a business number on March 15, 2020 that is registered with the Minister to remit source withholdings.</li> </ul> <p>On May 15, 2020, the Minister of Finance announced the approval of regulations that to extend eligibility for the CEWS to the following groups:</p> <ul style="list-style-type: none"> <li>• Partnerships that are up to 50-per-cent owned by non-eligible members;</li> <li>• Indigenous government-owned corporations that are carrying on a business, as well as partnerships where the partners are Indigenous governments and eligible employers;</li> <li>• Registered Canadian Amateur Athletic Associations;</li> <li>• Registered Journalism Organizations; and</li> <li>• Non-public colleges and schools, including institutions that offer specialized services, such as arts</li> </ul>	<p><a href="#">16, 2020 update here</a></p> <p><a href="#">See the Department of Finance's news release dated May 15, 2020 here.</a></p> <p><a href="#">See the Department of Finance's Backgrounder on Extending Eligibility for the CEWS dated May 15, 2020 here.</a></p> <p><a href="#">See Prime Minister Trudeau's COVID-19 news conference on CBC's May 8, 2020 article here.</a></p> <p><a href="#">See the CRA's CEWS webpage here</a></p> <p><a href="#">See the CRA's news release on</a></p>
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	<p>As of October 23, 2020, the airline industry received over \$1 billion under CEWS. Discussions of a bailout are still in the works.</p>	<p>schools, driving schools, language schools or flight schools.</p> <p>The changes to eligibility are retroactive to April 11, 2020, meaning that they apply to the first qualifying period starting March 15, 2020.</p> <p>Qualifying Periods and Requisite Revenue Reduction for each period are as follows:</p> <p>Period One</p> <ul style="list-style-type: none"> <li>March 15 – April 11 (15% required reduction in revenue)</li> </ul> <p>Period Two</p> <ul style="list-style-type: none"> <li>April 12 – May 9 (30% required reduction in revenue)</li> </ul> <p>Period Three</p> <ul style="list-style-type: none"> <li>May 10 – June 6 (30% required reduction in revenue)</li> </ul> <p>Period Four</p> <ul style="list-style-type: none"> <li>June 7 – July 4 2020 (30% required reduction in revenue) <ul style="list-style-type: none"> <li>Announced June 16, 2020</li> </ul> </li> </ul> <p><b>Bill C-20 introduced the following key changes to the program to ensure a safe restart to the economy.</b></p> <ul style="list-style-type: none"> <li><b>Allow the extension of the CEWS until December 19, 2020, including the addition of qualifying periods and redesigned program details until November 21, 2020.</b></li> <li><b>Eliminate the 30 per cent revenue decline threshold to promote</b></li> </ul>	<p><a href="#"><u>CEWS Application process dated April 27, 2020 here.</u></a></p> <p><a href="#"><u>See the CRA's news release on the CEWS Calculator dated April 21, 2020 here</u></a></p> <p><a href="#"><u>See the Government of Canada's "Additional Details on the CEWS" here</u></a></p> <p><a href="#"><u>See the Department of Finance's news release dated April 11, 2020 here</u></a></p> <p><a href="#"><u>See the Government of Canada's news release dated April 8, 2020 here</u></a></p>
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		<p><b>economic growth and hire back of employees.</b></p> <ul style="list-style-type: none"><li>• <b>Introduce a top-up subsidy of up to an additional 25 per cent for employers that have been most adversely affected by the pandemic.</b></li><li>• <b>CEWS Eligibility criteria expanded</b><ul style="list-style-type: none"><li>◦ <b>Sliding revenue/support options: support for businesses who list 50%+ in revenue to 30% and under, on a sliding scale based on need.</b></li></ul></li><li>• <b>Gradual decrease in support from CEWS</b><ul style="list-style-type: none"><li>◦ <b>To prevent businesses from falling off an eligibility cliff and to acknowledge that businesses need planning security and this program has become an important tool for employee retention.</b></li></ul></li></ul> <p>The reference period for eligibility is the same month of the prior year, or an average of revenues for the two months preceding the period in the previous year (for example, the reference time for period one eligibility is March 2019 or an average of January and February 2019). Once a metric is chosen, it must be used consistently.</p> <p>Eligible employees must be:</p> <ul style="list-style-type: none"><li>• Working in Canada;</li></ul>	<p><a href="#"><u>See the Government of Canada's background on CEWS here.</u></a></p> <p><a href="#"><u>See the Government of Canada's news release dated April 1, 2020 here.</u></a></p> <p><a href="#"><u>See Global News' coverage on the wage subsidy here.</u></a></p> <p><a href="#"><u>See detailed information from Gowling WLG here.</u></a></p>
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		<ul style="list-style-type: none"><li>• Not receiving CERB for the period claimed by the employer;</li><li>• On payroll, but can either be working or laid off.</li></ul> <p>Non arm's-length employees (e.g. owners/shareholders) will be eligible if they were previously on payroll.</p> <p>As of April 27, 2020, eligible employers can apply for the CEWS through the CRA's <a href="#">My Business Account</a> portal. See the CEWS How to Apply page <a href="#">here</a>.</p> <p>Beginning April 27, 2020, certain financial institutions will offer CRA direct deposit online enrolment for business payroll accounts through their websites, helping businesses get their payments quickly and securely. Employers can sign up for direct deposit with their financial institutions even after applying for the CEWS. Employers are directed to visit the <a href="#">Canada Direct Deposit</a> website or their financial institutions directly for more information.</p> <p>The Government of Canada has launched the <a href="#">Canada Emergency Wage Subsidy Calculator</a> to help employers as they prepare to apply for the CEWS. Employers who have used the calculator will be able to use the printable statement feature to enter required information into their application.</p>	
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		<p>According to the June 16, 2020 update, any changes to eligibility criteria, which are to be determined, will commence for periods 5 and/or 6.</p> <p>The extension of the Canada Emergency Wage Subsidy until June 2021 was announced on October 8, 2020. The subsidy would remain at the current subsidy rate of up to a maximum of 65 per cent of eligible wages until December 19, 2020. This measure is part of the government's commitment to create over 1 million jobs and restore employment to the level it was before the pandemic.</p>	
<p><u>Temporary Wage Subsidy for Employers</u></p>	<p>The Temporary Wage Subsidy for Employers is a three-month measure that will allow eligible employers to reduce the amount of payroll deductions required to be remitted to the Canada Revenue Agency (CRA).</p> <p>The subsidy is equal to 10% of the remuneration the employer pays from March 18, 2020 to June 19, 2020, up to \$1,375 for each eligible employee and to a maximum of \$25,000 per employer.</p> <p>The subsidy must be calculated by the employer, or whoever is responsible for the employer's payroll remittances. The CRA will not automatically calculate the allowable subsidy. The subsidy calculation is based on the total number of eligible employees employed at any time during the three-month period.</p>	<p>Eligible employers must be</p> <ul style="list-style-type: none"> <li>• An individual, non-profit organization, registered charity, or Canadian-controlled private corporations (CCPC);</li> <li>• have an existing business number and payroll program account with the CRA on March 18, 2020; and</li> <li>• pay salary, wages, bonuses, or other remuneration to an employee.</li> </ul> <p>For employers that are eligible for both the CEWS and the temporary wage subsidy for a period, any benefit from the 10 per cent wage subsidy for remuneration paid in a specific period would generally reduce the amount available to be claimed under the CEWS in that same period.</p>	<p><a href="#">See the CRA's FAQs on the Temporary Wage Subsidy here.</a></p> <p><a href="#">See the Department of Finance Canada's March 18, 2020 press release here.</a></p>

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<u>Supplemental Unemployment Benefit (SUB) Program</u>	<p>Employers can use a SUB plan to increase their employees' weekly earnings when they are unemployed due to a temporary stoppage of work, training, illness, injury or quarantine.</p> <p>Employees who are off work temporarily and receiving regular or sickness EI benefits can receive supplementary payments from the employer to top up the employees earnings.</p> <p>A SUB plan must be registered with Service Canada in order for its benefits not to be considered employment earnings and thereby deductible from EI.</p> <p>A SUB plan can allow an employer to agree to make supplementary payments to any eligible employees. These payments, in conjunction with any EI or other benefits that the employee is receiving, cannot exceed 95% of the employee's regular weekly earnings. An employee whose net income (including EI and SUB) is above 1.25 times the maximum yearly insurable earnings may be required to repay some of the EI benefits received.</p> <p>The plan cannot provide that the SUB payment will be made in one lump sum payment; payments must be made periodically.</p>	<p>To register, an employer must create a SUB plan and submit it to Service Canada. There is no specific format but it must include a number of things:</p> <ul style="list-style-type: none"><li>• The group(s) of employees covered by the plan</li><li>• The type(s) of unemployment covered by the plan</li><li>• A statement noting that employees must be in receipt of EI benefits</li><li>• The value of the Supplemental Unemployment Benefit and SUB payments</li><li>• Benefit duration (it must include the maximum number of weeks the SUB payments are payable, however there is no minimum or maximum threshold requirement)</li><li>• Plan details, including: (i) duration of the plan (must be at least one year and can last up to five years), (ii) written notice of any subsequent changes (which must be given within 30 days of the effective date of change), (iii) the method used to finance the plan, and (iv) a statement indicating that separate records will be kept of all SUB payments.</li><li>• A statement noting that payments received under the SUB plans will not be used to reduce or increase any other remuneration (e.g. guaranteed annual remuneration, deferred remuneration or severance pay).</li></ul>	<p><a href="#">See Employment and Social Development Canada's SUB Program website here</a></p>
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		Along with the plan itself, the employer must also submit a SUB plan Registration Form and any additional required documentation to Service Canada.	
<u>Deferral on Tax Payments</u>	The CRA will allow all businesses to defer the payment of any income tax amounts that become owing on or after March 18, 2020 until August 31, 2020. The relief will apply to tax balances due as well as installments under Part I of the <i>Income Tax Act</i> . Interest and penalties will not accumulate on owing amounts during this period.	The filing date for corporations remains 6 months after the end of the corporation's tax year. The payment date for the current tax year has been extended to September 1, 2020.	<a href="#">See the CRAs webpage on Income Tax Filing and Payment Dates here.</a>  <a href="#">Also see the Department of Finance's Press Release dated March 18, 2020 here.</a>
<u>Deferral of Administrative Tax Measures</u>	Unless otherwise noted, administrative income tax actions required of taxpayers by the CRA that are due after March 18, 2020, can be deferred to June 1, 2020. These administrative income tax actions include elections, designations and information requests. Payroll deductions payments and all related activities are excluded.		<a href="#">See the Department of Finance's Additional Support for Canadian Businesses webpage here.</a>
<u>Deferral of the Goods and Services Tax (GST)/ Harmonized Sales Tax (HST) Remittances and</u>	Businesses and self-employed individuals can defer payment of GST, HST, and customs duties owing on imports until June 30, 2020.  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,	Businesses in need of information about their particular obligations may contact the Canada Revenue Agency or refer to its website.  Businesses in need of information about their particular accounting and payment obligations	<a href="#">See the CRAs webpage "Support for Employers" dated March 31, 2020 here.</a>

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<u>Customs Duty Payments</u>	<p>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.</p> <p>For GST and customs duty payments for imported goods, deferral will include amounts owing for March, April and May.</p> <p>No interest will apply if payments or remittances are made by the end of June, 2020.</p>	<p>on imported goods may contact the Canada Border Services Agency for more details.</p>	<p><a href="#">See the Department of Finance's Additional Support for Canadian Businesses webpage here.</a></p>
<u>Relief from the Requirement to Pay (RTP)</u>	<p>Banks and employers do not need to comply or remit on existing RTPs during this time.</p>		<p><a href="#">See the Department of Finance's Additional Support for Canadian Businesses webpage here.</a></p>
<u>Suspension on Collection and Audits</u>	<p><b>Collections</b> Collections activities on new tax debts will be suspended until further notice, and the CRA has announced that flexible payment arrangements will be made available</p> <p><b>Audits</b> The CRA has announced that it, generally, will not contact small or medium businesses to initiate any post-assessment GST/HST or income tax audits for the next four weeks</p> <p><b>Objections</b> The CRA has identified objections related to Canadian's entitlement to benefits and credits as a critical service. The deadline for filing objections due March 18, 2020 or</p>		<p><a href="#">See the CRA's webpage on Collections, audit, objections and appeals here.</a></p>

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	later has been extended to June 30, 2020. Objections related to other tax matters filed by individuals and businesses will be held in abeyance for the time being.		
<u><a href="#">Relaxing Review Procedures for SR&amp;ED Credit Submissions</a></u>	<p>The Scientific Research and Experimental Development Program has taken action to ensure claimants receive the credits to which they are entitled, as soon as possible.</p> <p>For the time being, no new reviews/audits will be started and existing reviews/audits will be completed as soon as possible so that businesses have access to their credits faster. Most refundable claims will be processed as soon as possible with minimal burden on the claimant. Claims accepted at this time may be subject to review/audit at a future date to ensure eligibility.</p>	For detailed information on eligibility requirements for SR&ED tax credits, visit the Government of Canada's <a href="#">SR&amp;ED website</a> and see the <a href="#">Eligibility of Work for SR&amp;ED Investment Tax Credits Policy</a> .	<a href="#">See the COVID-19 notice on the SR&amp;ED website here.</a>
<u><a href="#">Tax Filing and Electronic Signatures</a></u>	On a temporary basis, the CRA will recognize electronic signatures as having met the signature requirement of the <i>Income Tax Act</i> .		<a href="#">See the CRA's webpage on electronic signatures here.</a>
<u><a href="#">Funding for Provinces and Territories – Safe restart of economy</a></u>	<p>The federal government announced they would provide the provinces and territories with \$19 billion for a safe restart of the economy.</p> <p>The funding will focus on seven priority areas, including \$4.2 billion for enhanced COVID-19 testing and contact tracing (confirmed in the October 6 2020 briefing), \$4.5 billion for the purchase of personal protective equipment (PPE) for front line and essential workers, and \$625 million to fund more childcare spaces so that parents can get back to work, according to a government background document.</p> <p>The federal government will put up to \$2 billion toward the operating costs of Canadian cities for six to eight</p>	Bill C-4, “An Act relating to certain measures in response to COVID-19,” expands the eligibility criteria for the new sick leave benefit beyond simply those workers who contract COVID-19.	<p><a href="#">Read more about the funding for Provinces and Territories here</a></p> <p><a href="#">An Act relating to certain measures in response to COVID-19</a></p>

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	<p>months; provinces and territories will be required to match that amount from their own funds. The federal government will also match any new funding that provinces and municipalities put toward public transit, up to \$1.8 billion.</p> <p>As part of the agreement, Ottawa will create a temporary national sick leave program — providing 10 days of paid sick leave to those who do not already have it through their employers — at an estimated cost of \$1.1 billion.</p> <p>As of October 8<sup>th</sup>, The Prime Minister announced that the Northwest Territories, Yukon and Nunavut would receive supplemental funds of over \$37 million under the Safe Restart Agreement (“Agreement”). He said, when the provincial and territorial governments finalized the Agreement in July, they recognized that smaller jurisdictions faced distinct challenges and circumstances. The supplemental funds are for health care services and support to remote populations. The Prime Minister announced that territories would receive up to \$41.41 million in support for air carriers to ensure that food, equipment and medicine reach people living in remote communities in a reliable and timely manner.</p> <p>A breakdown of the supplemental funding is provided:</p> <ul style="list-style-type: none"><li>• \$12.5 million for Nunavut and up to \$17.1 million for air carriers in the territory</li><li>• \$12.2 million for the Northwest Territories and up to \$17.1 million for air carriers in the territory</li></ul>		
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	<ul style="list-style-type: none"><li>• \$12.4 million for Yukon and up to \$7 million for air carriers in the territory</li></ul> <p>As of October 14, the federal government confirmed their commitment to the Safe Restart Agreement. About 50 per cent of the \$4.28 billion provided under the Safe Restart Agreement to support provinces and territories with the costs of increasing their capacity to conduct testing, perform contact tracing, and share public health data that will help fight the pandemic, had already been disbursed. The remaining 50 per cent will be disbursed according to an agreed schedule between the federal government, the provinces and the territories, he said.</p>		
<b>INDIGENOUS SERVICES CANADA</b>			
DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Relief Measures for Indigenous Businesses	<p>The Government of Canada is providing \$306.8 million in funding to help small and medium-sized Indigenous businesses, and to support Aboriginal Financial Institutions that offer financing to these businesses. The funding comes by way of short-term, interest-free loans and non-repayable contributions for First Nations, Inuit, and Métis businesses. For more information how this funding works, see <a href="#">here</a>.</p> <p>On June 11, 2020, the Government of Canada has committed a further \$133 million on helping Indigenous businesses suffering the economic effects of the COVID-19 pandemic. Of this funding, \$117 million will help small and community-owned Indigenous businesses. \$16 million of this additional investment will be provided to support Indigenous businesses in the</p>		<p><a href="#">See the Government of Canada's page on Relief Measures for Indigenous Businesses. See the Prime Minister's remarks on June 11, 2020 announcing further investment in Indigenous businesses.</a></p>

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	tourism industry, a sector that supports thousands of jobs across the country.		<a href="#">See Indigenous Services Canada news release on the June 11, 2020 commitment.</a>
Indigenous Community Support Fund	<p>The Government of Canada announced \$305 million in funding to support Indigenous Peoples during the COVID-19 Pandemic through the Indigenous Community Support Fund. The Government of Canada recognizes that First Nation, Inuit and Métis are among the most at risk and face unique challenges in addressing COVID-19. It also recognizes that Indigenous leadership, governments and organizations are best placed to determine the needs of Indigenous Peoples and to develop community-based solutions that respond to these challenges.</p> <p>This fund can be used for a wide variety of measures such as supporting Elders and vulnerable community members, addressing food insecurity, educational and other supports for children, mental health assistance and emergency response services, preparedness measures to prevent the spread of COVID-19, and more. It will be distributed through a combination of allocations directly to First Nations, Inuit and Métis leadership.</p> <p>This funding will be available to First Nations, Inuit, and Métis communities, as well as Indigenous communities and organizations serving Indigenous peoples, including First Nations living off-reserve as well as Inuit and Métis living in urban centres, on an application basis. Further details will be forthcoming.</p>		<a href="#">See the Government of Canada's press release on funding for Indigenous Peoples through the Indigenous Community Support Fund here.</a>

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	<p>On October 8th, the federal government assured the public that more resources would be mobilized for Indigenous communities to manage the second COVID wave. Specifically, the federal government would take steps to make vaccines and COVID testing available to indigenous communities.</p>		
<p>Black Entrepreneurship Program at HXOUSE</p>	<p>The Federal Government announced investments of up to nearly \$221 million in partnership with Canadian financial institutions – including up to nearly \$93 million from the Government of Canada over the next four years – to launch Canada’s first-ever Black Entrepreneurship Program.</p> <p>The new program is designed to help thousands of Black business owners and entrepreneurs across the country recover from the COVID-19 crisis and grow their businesses.</p>	<p>The program’s three streams as follows.</p> <ul style="list-style-type: none"><li>• up to \$53 million to develop and implement a new National Ecosystem Fund to support Black-led business organizations across the country. It will help Black business owners and entrepreneurs access funding and capital, mentorship, financial planning services, and business training.</li><li>• up to \$33.3 million in support through the new Black Entrepreneurship Loan Fund that will provide loans of between \$25,000 and \$250,000 for Black business owners and entrepreneurs. The Government of Canada is also partnering with financial institutions, including RBC, BMO Financial Group, Scotiabank, CIBC, National Bank, TD, Vancity, and Alterna Savings, to make up to \$128 million available in additional lending support.</li><li>• up to \$6.5 million to create and sustain a new Black Entrepreneurship Knowledge Hub that will collect data on the state of Black entrepreneurship in Canada and help identify Black entrepreneurs’ barriers</li></ul>	

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		to success as well as opportunities for growth. The Hub will be run by Black-led community and business organizations, in partnership with educational institutions.	
<b><i>ECONOMIC SUPPORT FOR INDIVIDUALS</i></b>			
<b>CANADA REVENUE AGENCY (CRA)</b>			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	NOTES
<u>The “Find financial help during COVID-19” web-based benefits finder tool</u>	<p>The “Find financial help during COVID-19” benefits finder is a tool that helps people living in Canada determine which government benefits programs best meet their needs.</p> <p>Through answering a few questions online, individuals will be provided with information on benefit programs available them federally, provincially, and territorially, as applicable.</p> <p>The tool was developed by the Canadian Digital Service with Employment and Social Development Canada and the Canada Revenue Agency.</p>	Access the tool online <a href="#">here</a> .	<a href="#">See the Treasury Board of Canada Secretariat news release dated May 22, 2020 here.</a>
<u>Filing and Payment Deferrals</u>	<p><b>Individuals:</b> Filing date for the 2019 tax year has been extended to Jun 1, 2020, with payments due on September 1, 2020.</p> <p><b>Self-Employed:</b> While the filing date for the 2019 tax year remains June 15, 2020, the payment date has been extended to September 1, 2020.</p>		<p><a href="#">See the CRA’s Income Tax Filing and Payment Dates page here.</a></p> <p><a href="#">Also see the Department of Finance’s Press Release dated March 18, 2020 here.</a></p>

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			<a href="#">See the Government of Canada's Economic Response Plan – Support for Individuals and Families here</a>
<a href="#">Taxpayer Relief Requests</a>	Taxpayers who are unable to file a return or make a payment by the tax-filing and payment deadlines because of COVID-19 can request the cancellation of penalty and interest charged to their account. Penalties and interest will not be charged if the new deadlines that the government has announced to tax-filing and payments are met.	To submit a request for relief, the CRA recommends that taxpayers use <a href="#">Form RC4288, Request for Taxpayer Relief – Cancel or Waive Penalties or Interest</a>	<a href="#">See the Department of Finance's Additional Support for Canadian Businesses webpage here</a>  <a href="#">See the CRA's Taxpayer Relief Provisions webpage here</a>
<a href="#">The Canada Emergency Response Benefit (CERB)</a>	<p>The CERB will provide a taxable benefit of \$2,000 a month for up to 4 months to individuals facing unemployment as a direct result of COVID-19.</p> <p>The CERB is an alternative to Employment Insurance (EI), and cannot be sought in conjunction with EI.</p> <p>Receipt of the CERB will not reduce subsequent eligibility for regular EI if the employee exhausts the 4 months. Similarly, employees who are already receiving/have applied for EI and whose EI benefits end before October 3, 2020 could apply for the CERB once their EI benefits cease, if they are unable to return to work due to COVID-19.</p>	<p>On June 16, 2020, the Government of Canada announced the extension of the CERB for eight weeks. Canadians out of work will continue to receive \$2000 a month until the end of the summer. The Prime Minister said the reality is that many Canadians will still be looking for jobs as the economy begins to reopen.</p> <p>Prior to this, the Government of Canada expanded eligibility for CERB on April 15, 2020.</p>	<a href="#">See the Department of Finance's backgrounder on CERB, updated April 15, 2020 here</a>  <a href="#">See the Government of Canada's news release dated April 6, 2020 here.</a>

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		<p>The CERB is available to workers who meet all of the following conditions:</p> <ul style="list-style-type: none"><li>• live in Canada and are at least 15 years old</li><li>• stopped working because of COVID-19 or are eligible for EI regular or sickness benefits</li><li>• have not voluntarily quit their job</li><li>• had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application.</li></ul> <p>The changes to eligibility now:</p> <ul style="list-style-type: none"><li>• Allow people to earn up to \$1,000 per month while collecting the CERB.</li><li>• Extend the CERB to seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work as a result of the COVID-19 outbreak.</li><li>• Extend the CERB to workers who have recently exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19.</li></ul> <p>These changes will be retroactive to March 15, 2020</p> <p>The continued receipt of employer benefits does not disentitle an employee to the CERB.</p> <p>The CERB program launched on April 6, 2020. To help manage the volume of</p>	<p><a href="#"><u>See the Government of Canada's news release dated April 1, 2020 here.</u></a></p> <p><a href="#"><u>See the Government of Canada's backgrounder on the CERB program here.</u></a></p> <p><a href="#"><u>See the Government of Canada's CERB webpage here.</u></a></p> <p><a href="#"><u>See the Government of Canada's "Support for Individuals" webpage here.</u></a></p> <p><a href="#"><u>See also Gowling WLGs Article COVID-19: Canadian Tax Relief here.</u></a></p>
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		<p>applications anticipated, applicants will be asked to apply over four days depending on their month of birth.</p> <p>Canadians using direct deposit can expect their payment in 3-5 business days following application.</p> <p>Canadians looking for more information about CERB, or those who are unable to apply online have been directed to call the toll-free line at: 1-833-966-2099</p> <p>CERB will be extended by an additional four weeks, providing a new maximum of up to 28 weeks of benefits, effective September 27, 2020</p>	
<u>Changes to the Criteria for Employment Insurance (EI) Sickness Benefits</u>	<p>EI sickness benefits provide up to 15 weeks of income replacement and is available to eligible claimants who are unable to work because of illness, injury or quarantine, to allow them time to restore their health and return to work. Canadians quarantined can apply for EI sickness benefits.</p>	<p>Certain changes have been made to this program in light of COVID-19:</p> <ul style="list-style-type: none"><li>• People claiming EI sickness benefits due to quarantine will not have to provide a medical certificate as would normally be the case</li><li>• People who cannot complete their claim for EI sickness benefits due to quarantine may apply later and have their EI claim backdated to cover the period of delay</li><li>• The usual 1 week waiting period for EI sickness benefits will be waived for new claimants who are quarantined so they can be paid for the first week of their claim.</li></ul>	<p><a href="#">See <u>Employment and Social Development Canada's COVID-19 webpage here.</u></a></p>

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<u>The Employment Insurance System</u>	The Employment Insurance (EI) system will become the sole delivery mechanism for employment benefits. The Government is committed to reform EI to reflect the realities of the 21st century and to capture self-employed Canadians and those in the gig economy.	The Canadian Recovery Benefit will cover workers who do not qualify for EI when the Canadian Emergency Response Benefit (CERB) expires.	
<u>Wage Boost for Essential Workers</u>	The Government of Canada has announced that it will work with provinces and territories through a new transfer to cost-share a temporary top-up to the salaries of low-income essential workers that the provinces and territories have deemed essential in the fight against COVID-19.	<p>This transfer program is targeted at employees that have been deemed essential by their resident province or territory, and that earn less than \$2,500 per month.</p> <p>Further details on eligibility will be announced by provincial governments. The Government of Canada has announced that it will be sharing the cost of wage support programs that have already been implemented in Quebec and British Columbia through the new transfer with those provinces.</p>	<p><a href="#">See the Department of Finance's Backgrounder updated April 15, 2020 here</a></p> <p><a href="#">See the Government of Canada's Economic Response Plan – Support for Individuals and Families here</a></p>
<u>Increases to the Canada Child Benefit (CCB)</u>	<p>Families receiving CCB will receive an extra \$300 per child as part of their scheduled CCB payment on May 20, 2020.</p> <p>The government extended increases to CCB, to be in place for the 2020-21 benefit year. As a result, the maximum benefit is now \$6,765 per child under 6, and \$5,708 per child aged 6-17.</p>	Those that already receive CCB do not need to re-apply	<p><a href="#">See the Prime Minister's May 16, 2020 statement here.</a></p> <p><a href="#">See the Government of Canada's "Support for Individuals" webpage here.</a></p> <p><a href="#">Details on applying for</a></p>

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			<a href="#">CCB can be found on the CRAs website here.</a>  <a href="#">See the Government of Canada's Economic Response Plan – Support for Individuals and Families here</a>
<a href="#">The Special Goods and Services Tax Credit Payment</a>	One-time special payment by early May through the GST 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. Eligible persons will receive the payment automatically.	<a href="#">See the Government of Canada's "Support for Individuals" webpage here.</a>  <a href="#">See the Government of Canada's Economic Response Plan – Support for Individuals and Families here</a>
<a href="#">Mortgage Support</a>	Canadians who are in good standing impacted by COVID-19 and experiencing financial hardship as a result should contact their financial institution regarding flexibility for a mortgage deferral. The Canadian Bankers Association has stated that COVID-19 mortgage deferral is available for an	The Canadian Bankers Association directs individuals to their financial institutions for more information.	<a href="#">See the Canadian Bankers Association's website for details here.</a>

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	indefinite period, and customers will not face a deadline for having to seek relief.		
<u>Reduction in Required Minimum Withdrawals from Registered Retirement Income Funds (RRIFs)</u>	The required minimum withdrawals from RRIFs has been reduced by 25% for 2020.		<a href="#">See the CRA's RRIF website here.</a>
<u>Free Tax Clinics go Virtual</u>	<p>The Minister of National Revenue, announced that virtual clinics will be held on an interim basis to help those that rely on this service while still following physical distancing guidelines. Clinics will have new flexibility to receive and authenticate documents in a variety of ways, including allowing the use of video communication.</p> <p>These free tax clinics, where eligible people can have community volunteers file their taxes, will be offered by local organizations, in partnership with the Canada Revenue Agency's (CRA) Community Volunteer Income Tax Program (CVITP) and the joint CRA and Revenu Québec Income Tax Assistance – Volunteer Program.</p>	See the Government of Canada's " <a href="#">COVID-19: Free Virtual Tax Clinics</a> " portal <a href="#">here</a> .	<a href="#">See the CRA's news release dated May 12, 2020 here.</a>
<u>Special One-Time Tax-Free Payment for Certified Holders of the Disability Tax Credit and Additional Supports for Canadians with Disabilities</u>	<p>The Government of Canada is providing support to help people with disabilities deal with the extra expenses they are facing during the COVID-19 pandemic.</p> <p>This support includes:</p> <ol style="list-style-type: none"> <li>1. A one-time payment to certificate holders of the Disability Tax Credit. See Access and Eligibility for more details.</li> </ol>	A special one-time payment of \$600 will be automatically provided to individuals who are certificate holders of the Disability Tax Credit as of June 1, 2020. The payment will be provided to eligible Canadians without an application or attestation. It will be non-taxable. Seniors who are certificate holders of the Disability Tax Credit and are eligible for the Old Age Security (OAS) pension and/or the Guaranteed Income Supplement (GIS) will	<p><a href="#">See the Government of Canada's "Support for Individuals" webpage here.</a></p> <p><a href="#">See the Prime Minister's news release here.</a></p>

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	<p>2. A new National Workplace Accessibility Stream through the Opportunities Fund for Persons with Disabilities. A new investment of \$15 million in 2020-21 will provide community organizations with resources to improve workplace accessibility and access to jobs in response to COVID-19. Some of the activities supported by this fund will include: setting up accessible and effective work-from-home-measures; expanding online training opportunities; creating inclusive workplaces, whether virtual or physical; connecting people with disabilities and employers; training for in-demand jobs; and wage subsidies.</p> <p>3. Invest \$1.18 million in new projects through the Accessible Technology Program, a part of the Government of Canada's <a href="#">Innovation and Skills Plan</a> (which is a multi-year strategy to create well-paying jobs for middle class Canadians). With this funding, organizations will develop dynamic and affordable technology, such as accessible payment terminals for retailers and tools to make communication easier for Canadians with disabilities in the digital economy.</p>	<p>have their payments adjusted accordingly. See <a href="#">here</a> for more information.</p>	<p><a href="#">For additional information on the new supports, see the Prime Minister's backgrounder here.</a></p>
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**DEPARTMENT OF FINANCE**

PROGRAM	PROGRAM	PROGRAM	PROGRAM
<a href="#">Canada Student Loan Assistance</a>	<p>As of March 30, students and recent graduates repaying their Canada Student Loans will be granted with a 6 month interest-free moratorium</p> <p>The government also proposes to change the Canada Student Loan Program's eligibility requirements in 2020-2021 to allow more students to qualify for supports and be eligible for greater amounts. These</p>	<p>Students in Quebec, the Northwest Territories and Nunavut do not receive support from the Canada Student Loans Program as these jurisdictions run their own student financial assistance programs.</p>	<p><a href="#">See the Department of Finance's backgrounder on Support for Students and Recent Graduates dated</a></p>

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	measures include doubling the non-repayable Canada Student Grants for full and part time students, students with disabilities, and students with dependents.		<a href="#">April 22, 2020 here.</a>  <a href="#">See the National Student Loan Service Centre website here.</a>
<a href="#"><u>Canada Emergency Student Benefit (CESB)</u></a>	<p>The Canada Emergency Student Benefit (CESB) provides emergency financial relief to students and recent graduates who are unable to work, or unable to find work, due to reasons related to COVID-19. It is also available for those who are working but not making more than \$1,000 (before taxes) over the four-week period for which they are applying. Eligible students can receive \$1,250 per month, plus an additional \$750 per month if they have dependents or a disability for a maximum of \$2,000 per month. Students are only eligible to receive one top-up of \$750 per month.</p> <p>A student with a disability must attest to having an impairment, such as a physical, mental, intellectual, cognitive, learning, communication or sensory impairment, or a functional limitation—whether permanent or episodic in nature, or evident or not—that, in interaction with a barrier, hinders a person’s full and equal participation in society.</p> <p>A student with a dependent must attest that they are supporting a dependent to receive the top-up amount. A student with a dependent is someone who has at least one child (including an adopted child, a stepchild, or a foster child) under the age of 12, or a person with disability who is wholly dependent on them or their spouse/common-law partner.</p>	<p>Applications for CESB open on May 15, 2020 until August 2020. Students can apply for CESB through their CRA My Account. A social insurance number is required to apply.</p> <p>Eligibility</p> <p>Students, including those studying abroad, are eligible for the CESB if they are:</p> <ul style="list-style-type: none"> <li>• a Canadian citizen, including dual citizens;</li> <li>• a registered Indian under the Indian Act;</li> <li>• a permanent resident; or</li> <li>• a protected person.</li> </ul> <p>There are no age restrictions for who is eligible for the CESB.</p> <p>When applying, students must attest that for COVID-19 related reasons, they are:</p> <ul style="list-style-type: none"> <li>• unable to work; or</li> <li>• seeking work but are unable to find it; or</li> </ul>	<a href="#">See Employment and Social Development Canada’s news release dated May 13, 2020 here.</a>  <a href="#">See Employment and Social Development Canada’s Backgrounder on the CESB here.</a>  <a href="#">See Employment and Social Development Canada’s news release dated April 29, 2020 here.</a>

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	<p>Students will receive a T4A that includes the CESB they received to use for filing their 2020 income tax returns.</p> <p>Three categories of students are eligible for the CESB: (1) students enrolled in a post secondary education program; (2) students who have graduated from or left their post-secondary studies no earlier than December 2019; (3) Students who have completed, or will complete, high school in 2020 and have applied for a post-secondary educational program that begins before February 1, 2021.</p>	<ul style="list-style-type: none"><li>• working but unable to make more than \$1,000 (before taxes) over the four-week period for which they are applying.</li></ul> <p>For those seeking work but are unable to find it, they must continue to actively be looking for a job to be eligible to receive the CESB. If the individual still cannot find work due to COVID-19, or cannot earn more than \$1,000, they can re-apply for each CESB eligibility period that you are eligible for. The Canada Revenue Agency (CRA) may ask you to provide information later to verify that you have been looking for work during the eligibility period(s) that you have applied for.</p> <p>In addition, students are not eligible for CESB if they are receiving the Canada Emergency Response Benefit (CERB) or Employment Insurance benefits for the same four-week period as their current application.</p> <p>Students working full-time or part-time can earn up to \$1,000 (before taxes) during the four-week period for which they are applying for CESB. The \$1,000 includes:</p> <ul style="list-style-type: none"><li>• employment/self-employment income;</li><li>• taxable benefits and allowances provided by an employer;</li><li>• tips a student may earn while working;</li><li>• non-eligible dividends;</li></ul>	<p><a href="#">See the Department of Finance's background on Support for Students and Recent Graduates dated April 22, 2020 here.</a></p>
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		<ul style="list-style-type: none"> <li>• honoraria (e.g., nominal amounts paid to emergency service volunteers); and</li> <li>• royalties (e.g., paid to artists).</li> </ul> <p>The \$1,000 limit does not include:</p> <ul style="list-style-type: none"> <li>• pensions, student grants and loans, scholarships, bursaries, graduate stipends</li> <li>• family, common-law, and spousal income</li> <li>• graduate stipends and bursaries</li> <li>• educational funding for indigenous students through the Post-Secondary Student Support Program (PSSSP)</li> </ul>	
<u>Canada Student Service Grant</u>	The government will launch a new national service initiative to recognize students' significant contributions to the COVID-19 efforts, and provide support through a new Canada Student Service Grant which will provide up to \$5,000 to support student's post-secondary education costs in the fall.	More details will be made available on the "I Want Help" platform noted above below the coming weeks, including more detailed information about eligibility, the levels of funding available under the grant, how to apply for a national service position, and how applications will be assessed.	<a href="#"><u>See the Department of Finance's backgrounder on Support for Students and Recent Graduates dated April 22, 2020 here.</u></a>
<u>Expanded Student and Youth Programming</u>	<p>The government is taking various measures to create and connect students to meaningful employment and service opportunities including:</p> <ul style="list-style-type: none"> <li>• The launch of the "I Want Help" platform which will provide information about available service opportunities and ways to get involved;</li> <li>• Increased funding for the Youth Employment and Skills Strategy to help youth develop skills</li> </ul>		<a href="#"><u>See the Department of Finance's backgrounder on Support for Students and Recent Graduates dated</u></a>

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	<p>and gain experience. Funding will support a range of measures in high-demand sectors including agriculture, technology, health and essential services, and creating over 6,000 new job placements;</p> <ul style="list-style-type: none"><li>• Changes to the Youth Employment and Skills Strategy including increased wage subsidies, expanded eligibility and new flexibilities for employers.</li><li>• Support to the Student Work Placement Program to support up to 20,000 post-secondary students with obtaining work in their field of study;</li><li>• Support for the Supports for Student Learning Program;</li><li>• Additional support for the Canada Service Crops, including increasing the number of micro grants from 1,800 to 15,000 and providing stipends to participants;</li><li>• Support to Innovation, Science and Economic Development to support Mitacs in order to create new job placements;</li><li>• Support for additional distinctions-based support to First Nations, Inuit and Metis Nation post-secondary students;</li><li>• Support for up to 40,000 student researchers and post-doctoral fellows through federal granting councils;</li><li>• Support to student and post-doctoral research placements with the National Research Council.</li></ul>		<a href="#"><u>April 22, 2020 here.</u></a>
<b>CANADA BORDER SERVICES AGENCY (CBCA)</b>			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS

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<a href="#"><u>Helping Canadians Get Home</u></a>	<p>The CBCA will facilitate entry for residents driving U.S. plated vehicles by permitting the temporary import of U.S. vehicles without paying duties and taxes for up to 60 days from the date of importation in accordance with the <i>Temporary Importation of Conveyances by Residents of Canada</i> Regulation under the <i>Customs Tariff</i> act.</p> <p>Following the mandatory 14-day isolation period, Canadian residents may use a temporarily imported U.S. plated vehicle in Canada for essential purposes such as obtaining groceries or medical supplies.</p>	<p>Canadian residents coming home with a U.S. plated vehicle can expect, upon agreement to be granted a Temporary Admission Permit to be kept in the vehicle.</p>	<p><a href="#"><u>See the Government of Canada's news release updated April 6, 2020 here.</u></a></p> <p><a href="#"><u>See the CBCA's memorandum here.</u></a></p> <p><a href="#"><u>See the Temporary Importation of Conveyances by Residents of Canada Regulation here.</u></a></p>
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## **CROWN-INDIGENOUS RELATIONS AND NORTHERN AFFAIRS CANADA**

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<a href="#"><u>Interest Relief for First Nations through the First Nations Finance Authority</u></a>	<p>The Minister of Crown-Indigenous Relations, announced on June 2, 2020 that First Nations with existing loans under the First Nations Finance Authority (FNFA) will receive interest payment relief as a result of a \$17.1 million support from the Government of Canada.</p> <p>This funding will directly help First Nations to maintain financial stability and lessen the economic impacts of COVID-19, as well as allocate financial resources to other critical needs during this crisis. Furthermore these investments will support the stability of the <i>First Nations Fiscal Management Act</i> regime and the First Nations</p>	<p>For more information about the interest relief, First Nations can contact the First Nations Finance Authority directly.</p>	<p><a href="#"><u>See Crown-Indigenous Relations and Northern Affairs Canada's news release dated June 2, 2020 here.</u></a></p>

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	<p>Finance Authority's credit rating which was recently increased.</p> <p>The First Nations Finance Authority is a non-profit, Indigenous-run institution that provides First Nation governments with access to long-term loans with preferable interest rates for essential infrastructure and economic development. It is anticipated that this investment will provide financial relief to 58 First Nations borrowers.</p>		
<b>EMPLOYMENT AND SOCIAL DEVELOPMENT CANADA</b>			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	NOTES
<p><u><a href="#">Expansion of the New Horizons for Seniors Program (NHSP)</a></u></p>	<p>The NHSP is a federal grants and contributions program that supports projects that empower seniors in their communities and contribute to improving their health and well-being. NHSP funding supports community based projects and pan-Canadian projects. The projects are led or inspired by seniors.</p> <p>The Minister of Seniors announced flexibility for organizations under the NHSP program to use funding previously received through the community-based stream to provide immediate and essential services to seniors impacted by COVID-19.</p>	<p>Regardless of the nature of the previously approved project, organizations with approved projects in 2019-2020 can use their funding to provide support for senior's needs due to COVID-19.</p> <p>Activities can start immediately and can include:</p> <ul style="list-style-type: none"> <li>• supporting seniors in staying connected with their community and family by providing electronic devices, virtual activities and remote tutorials;</li> <li>• supporting the delivery of food and medication to self-isolated seniors at home;</li> <li>• assisting seniors to undertake essential activities, such as visits to the doctor;</li> </ul>	<p><u><a href="#">See the Government of Canada's news release dated April 6, 2020 here.</a></u></p> <p><u><a href="#">See Employment and Social Development Canada's backgrounder on NHSP here.</a></u></p>

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		<ul style="list-style-type: none"><li>• hiring staff to replace a loss of a senior volunteer due to the outbreak;</li><li>• providing information to seniors regarding how to care for themselves during the pandemic.</li></ul>	
<u>Establishment of the COVID-19 Disability Advisory Group (CDAG)</u>	Employment and Social Development Canada is establishing a COVID-19 Disability Advisory Group. CDAG will advise the Minister with advice on the real-time lived experience of persons with disabilities during the crisis on disability-specific issues, challenges and systemic gaps and on strategies and measures and steps to be taken.		<a href="#">See <i>Employment and Social Development Canada's April 10, 2020 statement here</i></a>  <a href="#">See <i>Employment and Social Development Canada's backgrounder on CDAG here</i></a>
<u>Increased Funding to the Reaching Home program for people experiencing homelessness or at risk of becoming homeless</u>	<p>The Governments of Canada and Quebec have reached an agreement to make additional funding of over \$21.4 million available through the Reaching Home program for 2020.</p> <p>The funds include:</p> <ul style="list-style-type: none"><li>• \$19,514,375 allocated to the Designated Communities funding stream;</li><li>• \$1,902,653 allocated to the Rural and Remote Homelessness funding stream.</li></ul>		<a href="#">See the <i>Government of Canada's news release dated April 29, 2020 here.</i></a>

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<u>Enabling Accessibility Fund – Youth Innovation Component</u>	<p>On June 4, 2020, the Minister of Employment, Workforce Development and Disability Inclusion, launched a call for expressions of interest under the Enabling Accessibility Fund (EAF) youth innovation component, a Government of Canada grants and contributions program. This EAF component engages and challenges youth to volunteer and collaborate with local community-based organizations, and apply for funding of up to \$10,000 for accessibility projects.</p>	<p>This initiative supports youth between 15 and 30 years of age to promote awareness of accessibility needs in their communities, gain valuable experience, including how to apply for government funding, further develop their presentation skills and build their sense of social responsibility through a volunteer experience that positively impacts the lives of persons with disabilities in their communities.</p> <p>The application period to become a Youth Accessibility Leader is from June 4, 2020 to October 30, 2020 at 2:00 pm Eastern daylight time (EDT)</p> <p>Eligible applicants must be:</p> <ul style="list-style-type: none"><li>• between 15 and 30 years of age</li><li>• determined to make a difference in your community, and</li><li>• you want to develop valuable skills and gain key experience</li></ul> <p>For more information on the Enabling Accessibility Fund visit Employment and Social Development Canada's <a href="#">website here</a>.</p>	<p><a href="#">See Employment and Social Development Canada's news release dated June 4, 2020 here.</a></p>
<u>Investing in Canada Infrastructure Program – COVID-19 Resilience Fund</u>	<p>The Minister of Infrastructure and Communities Catherine McKenna announced a new COVID-19 resilience funding stream worth up to \$3.3 billion under the Investing in Canada Infrastructure Program. The new stream is designed to deliver more infrastructure projects during the pandemic by increasing the types of eligible projects and accelerating project approvals. The expanded Program takes steps to address the</p>	<p>To be eligible for funding under the COVID-19 Resilience stream, the project's eligible costs must be under \$10 million, construction must be started no later than September 30, 2021, and it must be completed by the end of 2021 (or by the end of 2022 in the territories and in remote communities).</p>	<p><a href="#">See Infrastructure Canada's Press release on the COVID-19 Resilience Fund here</a></p>

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	<p>current health crisis and support economic stability with existing funds and programs.</p> <p>The adjustment is being made to the Investing in Canada Infrastructure Program so that provinces and territories can use federal funding to act quickly on a wider range of more pandemic-resilient infrastructure projects. Eligible projects would include retrofitting schools to allow kids to go to school safely, upgrading hospitals and long-term care homes to deal with social distancing requirements, building new parks, cycling and walking paths to help Canadians get access to nature to stay healthy, active and safe, or disaster mitigation projects that protect against floods and fires.</p> <p>Provinces and territories have the option to transfer up to 10 per cent of their initial allocation under the Investing in Canada Infrastructure Program integrated bilateral agreements to the COVID-19 Resilience stream to benefit from up to an 80 per cent federal cost share or 100 per cent federal cost share for Indigenous projects and projects in the territories.</p> <p>All jurisdictions have at least 10 per cent of their total initial allocation remaining, positioning them to move forward with infrastructure projects in the near term under the new COVID-19 Resilience stream. It is important to note that the flexibility to transfer to the new stream is an opt-in approach, meaning that provinces and territories can voluntarily transfer up to 10 per cent to this new stream.</p>		
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<u>Canada's Infrastructure Bank's (CIB) Growth Plan</u>	<p>The Prime Minister announced a three-year \$10 billion infrastructure plan to help build healthier and strong communities with investments in clean energy, zero-emission buses, building retrofits, high speed internet and irrigation infrastructure for farmers. (Note: This is not new money. This \$10 billion investment is part of the federal government's commitment of \$35 billion to support infrastructure projects across the country.)</p> <p>CIB's \$10 billion investment will include:</p> <ul style="list-style-type: none"><li>• \$2.5 billion for clean power to support renewable generation and storage and to transmit clean electricity between provinces, territories, and regions, including to northern and Indigenous communities.</li><li>• \$2 billion to connect approximately 750,000 homes and small businesses to broadband in underserved communities.</li><li>• \$2 billion to invest in large-scale building retrofits to increase energy efficiency.</li><li>• \$1.5 billion for agriculture irrigation projects.</li><li>• \$1.5 billion to accelerate the adoption of zero-emission buses and charging infrastructure.</li></ul>		
<b>GLOBAL AFFAIRS CANADA</b>			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS

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<u><a href="#">COVID-19 Emergency Loan Program</a></u>	The emergency loan program is a temporary program for Canadians abroad that are directly impacted by COVID-19. The program offers Canadians an emergency loan of up to \$5,000 to help them return to Canada and cover short-term needs while working towards returning	Canadian citizens are eligible for this program. Canadian citizens can include eligible expenses for immediate family members that are permanent residents.  Permanent residents may be granted eligibility on an exceptional basis if facing a threat to life or other grievous harm.	<u><a href="#">See the Government of Canada's FAQs page here.</a></u>
<b>IMMIGRATION, REFUGEES AND CITIZENSHIP CANADA</b>			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u><a href="#">Temporary Removal on Maximum Work Hours for International Students</a></u>	The Government of Canada has removed the restriction that allows international students to work a maximum of 20 hours per week while classes are in session, provided they are working in an essential service or function, such as health care, critical infrastructure, or the supply of food or other critical goods. The temporary rule change will be in place until August 31, 2020.	International students and their employers should consult Public Safety and Emergency Preparedness Canada's <u><a href="#">Guidance on Essential Services and Functions in Canada During the COVID-19 Outbreak</a></u> to determine if the work the student is doing would allow them to work more than 20 hours per week during the academic session.	<u><a href="#">See Immigration, Refugees, and Citizenship Canada's news release dated April 22, 2020 here</a></u>
<u><a href="#">Allowing Temporary Workers to Get Back to Work Quickly</a></u>	The Government of Canada has enacted a new, temporary policy that will drastically reduce the time it takes for a temporary foreign worker to start a new job.  While this policy is in place, a worker who is already in Canada and has secured a new job offer, typically backed by a labour market test, can get approval to start working in their new job, even while their work permit application is being fully processed. This will cut what can often take 10 weeks or more, down to 10 days or less.	To be eligible, workers must <ul style="list-style-type: none"> <li>• be in Canada with valid status</li> <li>• have an employer-specific work permit or have been working under a work permit exemption</li> <li>• have submitted an application for a new work permit with a valid job offer under either the Temporary Foreign Worker Program or the International Mobility Program</li> </ul>	<u><a href="#">See Immigration, Refugees and Citizenship Canada's news release dated May 12, 2020 here.</a></u>

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		<p>The work permit applicant must then submit a request to IRCC. The request will be reviewed within 10 days, and if approved, authorization for the worker to start working in their new job will be sent to them by email.</p> <p>There is no change to the role of the employer in the process for hiring foreign workers. An employer needs to have, or obtain, a valid positive Labour Market Impact Assessment (LMIA) from Employment and Social Development Canada, name the worker in a position on the LMIA, and notify Service Canada. For an employer-specific, LMIA-exempt situation, the employer needs to submit an offer of employment through the International Mobility Program Employer Portal.</p>	
<u>Updates to Travel Restrictions and Family Reunification</u>	<p>On October 2 2020, the Federal Government provided an update on border and travel restrictions that are in place due to COVID-19. Travel restrictions and border measures have been in place since March 2020.</p> <p>Enhanced measures are being introduced to support greater family reunification, entry for compassionate reasons, and the safe and gradual entry of some international students.</p>	<p>Starting October 8, 2020, a process will be put in place to allow foreign nationals to enter Canada for compassionate reasons in specific circumstances, such as life-threatening illness, critical injury or death, with potential limited release from quarantine. Information on eligibility and the process for travel and entry to Canada for compassionate reasons.</p> <p>Family reunifications will apply to certain extended family members of Canadian citizens and Canadian permanent residents, including those in an exclusive dating relationship of at least 1 year and their</p>	<p><a href="#">See Public Health Agency of Canada's website.</a></p>

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		<p>dependent children, as well as adult children, grandchildren, siblings and grandparents.</p> <p>Detailed information on who may qualify as an extended family member and the process and requirements to be eligible to travel to and enter Canada will be available on the Immigration, Refugees and Citizenship Canada website on October 8, 2020.</p>	
<b>WOMEN AND GENDER EQUALITY CANADA</b>			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u><a href="#">Support for Women's Shelters and Centres for Victims of Domestic Violence in Quebec</a></u>	The Government of Canada has paid more than \$6.4 million directly to the Government of Quebec to support women's shelters and support agencies for victims of sexual and domestic violence in Quebec, to help them improve safety, support emergency preparedness and increase their capacity. This funding is part of the \$50 million the federal government is providing to support front-line shelters and sexual assault and domestic violence centres across Canada.	<p>Victims of sexual assault are encouraged to contact the toll-free resource line for victims of sexual assault at 1-888-933-9007.</p> <p>Victims of domestic violence, SOS violence conjugale is available to help you 24 hours a day, 7 days a week, at 1-800-363-9010</p>	<a href="#"><u>See Women and Gender Equality Canada's statement dated May 4, 2020 here</u></a>
<u><a href="#">Support for Organizations assisting Women and Children Subject to Violence</a></u>	<p>On Friday October 2, 2020, the Federal Government announced it was taking another step to address gender based violence by investing \$50 million to organizations that provide assistance to women and children that have been subject to violence.</p> <p>The Prime Minister said the funding includes:</p> <ul style="list-style-type: none"><li>• Up to \$10 million for women's shelters and sexual assault centres</li></ul>		

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	<ul style="list-style-type: none"> <li>• Up to \$10 million to support organizations providing services related to gender-based violence to Indigenous people off-reserve; and</li> <li>• Up to \$30 million for other women's organizations to support the delivery of supports such as counselling and crisis intervention, to help combat the spread of COVID, and to address the increased demand for services.</li> </ul>		
<b>INDIGENOUS SERVICES CANADA</b>			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>Indigenous Mental Wellness Supports</u>	The Government of Canada announced \$82.5 million in mental health and wellness supports to help Indigenous communities adapt and expand mental wellness services, improving access and addressing growing demand, in the context of the COVID-19 pandemic.	Funding will support the Government of Canada's work with First Nations, Inuit and Métis partners and communities in distinctions-based envelopes.	<a href="#">See Indigenous Services Canada's statement dated August 25, 2020</a>
<p align="center"><b>SUPPORT MEASURES BEING OFFERED BY FINANCIAL INSTITUTIONS</b></p> <p>The programs noted below are in addition to relief programs offered under the BCAP program being administered by financial institutions in co-operation with BDC and EDC</p>			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>Bank of Montreal (BMO)</u>	BMO is offering up to a 6-month payment deferral on loans, credit cards, and lines of credit with no fee. Payments will be deferred but interest will continue to accrue.	BMO customers can request financial relief online through the bank's <a href="#">online request portal</a>	<a href="#">Visit BMO's COVID-19 update webpage here</a>

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<u>Canadian Imperial Bank of Commerce (CIBC)</u>	<p>CIBC is offering various financial relief programs for their customers including:</p> <ul style="list-style-type: none"><li>• Mortgage Deferrals: customers can request to defer regular mortgage payment for up to 6 months if experiencing financial hardship caused by COVID-19</li><li>• Credit Card Payment Deferrals: customers can request to defer credit card payments for up to 3 months, and benefit from an effective lower interest rate of 10.99% during the deferral period that will be applied as a rebate on upcoming statements</li><li>• Loan and Line of Credit Payment Deferrals: customers can request to defer regular loan payments for up to 2 months</li></ul>	<p>CIBC customers can request financial relief online through the bank's <a href="#">online request portal</a></p>	<p><a href="#">Visit CIBC's COVID-19 response webpage here</a></p> <p><a href="#">See Investment Executive's Article dated April 8, 2020 here</a></p>
<u>National Bank of Canada</u>	<p>National Bank of Canada is offering various financial relief programs for their customers including:</p> <ul style="list-style-type: none"><li>• Mortgage Deferrals: customers can request to defer regular mortgage payment for up to 3 months if experiencing financial hardship caused by COVID-19. Customers that require more than 3 months deferral can make such request.</li><li>• Credit Card Payment Deferrals: customers can request to defer payments on their National Bank Mastercard balance for 90 days</li><li>• Personal Loan Deferrals: customers can request to defer regular loan payments for up to 3 months</li><li>• Temporary Waiver of Transaction Fees: National Bank is waiving the \$1 <i>Interac</i> e-Transfer fee from March 16, 2020 until July 5, 2020</li></ul>	<p>Details on National Bank's Payment Deferral Program can be found <a href="#">here</a></p>	<p><a href="#">See National Bank's COVID-19 notice updated April 16, 2020 here</a></p>

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<u>Royal Bank of Canada (RBC)</u>	<p>RBC is offering various financial relief programs for their customers including:</p> <ul style="list-style-type: none"> <li>• Payment Deferrals: deferral payments are being granted for Canadians in need of immediate cash-flow on mortgages, credit cards, installment loans, auto loans, and business loans</li> <li>• Fee Waivers: RBC has waived fees on stop payment and ATM statements</li> <li>• Reduced Credit Card Interest: customers will be provided with a credit to their account reimbursing them for 50% of the interest charged to their accounts during the relief period</li> <li>• Increases to operating line of credit limits for businesses</li> </ul>	<p>RBC Customers can apply for the various relief programs through links provided on the bank's website <a href="#">here</a></p> <p>RBC's CEO has stated that, as of April 8, 2020 the bank had fulfilled 250,000 requests dealing with payment deferrals for mortgages and other loans.</p>	<p><a href="#">See RBC's COVID-19 update here</a></p> <p><a href="#">See the Bloomberg article dated April 8, 2020 here</a></p> <p><a href="#">See the Bloomberg article and interview dated April 8, 2020 here</a></p>
<u>Scotiabank</u>	<p>Scotiabank is offering various financial relief programs for their customers including:</p> <ul style="list-style-type: none"> <li>• Mortgage Deferrals: customers can request to defer regular mortgage payment for up to 6 months if experiencing financial hardship caused by COVID-19.</li> <li>• Credit Card Payment Deferrals: customers can request to defer minimum payments on their credit cards for up to 3 months. Effective April 1<sup>st</sup>, Scotiabank has reduced the interest rate on credit cards to 10.99%</li> <li>• Personal Loan and Auto Loan Deferrals: customers can request to defer regular loan payments for up to 3 months</li> <li>• Line of Credit Deferrals: customers can defer up to 3 months of minimum payments</li> </ul>	<p>Scotiabank customers can apply for a mortgage payment deferral <a href="#">here</a></p> <p>Scotiabank customers can apply for a deferral of personal or auto loans <a href="#">here</a></p> <p>Scotiabank's CEO has stated that the bank has deferred payments on around \$25 billion in loans, with mortgages making up the greatest share of that amount.</p>	<p><a href="#">See Scotiabank's COVID-19 FAQ's here</a></p> <p><a href="#">See the Reuter's article dated April 7, 2020 here</a></p>

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<u>The Toronto-Dominion Bank (TD)</u>	<p>TD is offering various financial relief programs for their customers including:</p> <ul style="list-style-type: none"> <li>• Business Banking Principal Payment Deferrals: businesses financially impacted by COVID-19 can request to defer the equivalent of up to four monthly principal payments on business term loans and up to six months on real estate secured business term loans.</li> <li>• New Credit Requests: TD is taking proactive measures, unrelated to Government Programs. Businesses financially impacted by COVID-19, can request new or additional credit to help with cashflow challenges.</li> <li>• Mortgage Payment Deferrals: TD is offering up to 6 months of monthly payment deferrals on mortgages</li> <li>• TD Home Equity FlexLine Term Portion Payment Deferral: customers can request to defer up to 6 months of principal payments on their Term Portion</li> <li>• Credit Card Payment Deferral and Interest Rate Relief Option: customers can request to (i) defer minimum payments on credit cards for 3 months; and/or (ii) be credited 50% of the interest charged on credit cards for 3 months (eligible customers only)</li> </ul>	<p>Businesses can apply for TD's financial relief programs online <a href="#">here</a></p> <p>Individuals can apply for TD's personal banking relief programs online <a href="#">here</a></p>	<p><a href="#">See TD's COVID-19 update here</a></p>
<u>TD Insurance</u>	<p>TD Insurance is offering various solutions to customers including:</p> <ul style="list-style-type: none"> <li>• Premium payment deferral: Eligible TDI home and auto customers who are impacted by COVID-19 can request up to a 90-day monthly payment deferral on insurance premiums.</li> <li>• Premium adjustments: Temporary premium adjustments to reflect changes in personal</li> </ul>		<p><a href="#">See TD Insurance's COVID-19 Update current to April 8, 2020 here</a></p>

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	<p>vehicle usage are also available for eligible auto insurance customers whose driving habits have changed significantly and those who are using their vehicles less frequently as physical distancing, work from home, and other health measures have taken effect across our communities.</p> <ul style="list-style-type: none"><li>• Elimination of NSF penalties: Additional COVID-19 relief for TDI home and auto customers includes the waiving of Non-Sufficient Funds (NSF) fees that may occur on policies during this global health pandemic.</li><li>• Suspension of policy cancellations: TD Insurance has temporarily suspended the cancellation of home and auto insurance due to non-payment.</li><li>• Physical distancing compliant: If you've been in an accident, our TD Insurance Auto Centers remain open in many locations across Canada from Alberta to Nova Scotia. On-site and phone-based advisors are available to help manage your insurance claims and applications. To help reduce the spread of COVID-19, TDI has implemented physical distancing, screening methods, enhanced cleaning and reduced hours in our Auto Centre locations.</li></ul>		
<u><a href="#">Canada's Unions Call on Banks to Reduce Credit Card Interest Rates</a></u>	<p>In reaction to the drop in the Bank of Canada's lending rate, Canada's unions have called on Canadian financial institutions to further reduce credit card interest rates to be applied to all individuals.</p>		<u><a href="#">See Canadian Labour Congress' news release dated April 8, 2020 here</a></u>
<b>BRITISH COLUMBIA</b>			

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## Outline

On March 18, 2020, British Columbia [declared a provincial state of emergency](#) under the province's *Emergency Program Act*.

The state of emergency has been in place since March 18, and has been renewed every two weeks since. The state of emergency will now be in place [until at least end of the day of August 18, 2020](#).

On March 23, 2020, the Province of British Columbia announced a [COVID-19 Action Plan](#). British Columbia Minister Carole James said the plan is the first step to address immediate needs, and the government's response will evolve as the situation evolves. The plan dedicates \$2.8 billion to help people and fund the services they need to weather the crisis; \$2.2 billion will provide relief to businesses and help them recover after the outbreak.

On May 6, 2020, the [Province of British Columbia announced BC's Restart Plan](#). Under B.C.'s Restart Plan, government will work closely with public health officials, businesses and labour organizations to lift restrictions in 4 phases, gradually allowing for more social and economic activity, while closely monitoring health information to minimize the risk to the public. [WorkSafeBC has released guidelines for how employers are to resume operations](#) during the BC Restart Plan. The B.C. Ministry of Environment and Climate Change Strategy [has released the provincial parks and recreation sites reopening plan](#).

On June 24, 2020, the Province of British Columbia moved into [Phase 3 of BC's Restart Plan](#). As part of the plan, British Columbia's Provincial Health Officer released a "[Good Times Guide](#)" as a playbook for how British Columbians can enjoy the loosened restrictions of Phase 3 while still staying safe and healthy.

On June 22, 2020, the Province of British Columbia introduced the [COVID-19 Related Measures Act](#), legislation that will allow for the provisions created for citizens and businesses in response to the pandemic to be formalized and unwound as appropriate after the provincial state of emergency ends.

On July 22, 2020, Premier John Horgan announced that B.C. has secured up to [\\$1 billion of additional funding from the federal government 50/50 contribution program](#), which will be targeted to address COVID-19 impacts and restart plans of local governments and public transit services.

B.C. has created the [B.C. Business COVID-19 Support Service](#) program to help any businesses navigate the support and services offered by the provincial and federal governments. Advisors are available Monday to Friday, from 9 a.m. to 5 p.m. (Pacific time) at 1 833 254-4357.

## British Columbia's COVID-19 Action Plan

### HEALTH CARE

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
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<u>COVID-19 – Health Care Response</u>	The BC Ministry of Finance announced on March 23, 2020, that the province would dedicate \$1.7 billion of the \$5 billion Action Plan for critical services needed, including health care pressures, social services, housing and shelter supports, income and disability programs, and First Nation Health Authority.		<a href="#"><u>March 31, 2020 news update can be found here.</u></a>  <a href="#"><u>March 23 and 26, 2020 news update can be found here.</u></a>  <a href="#"><u>March 23, 2020 news release can be found here.</u></a>
<u>COVID-19 – MSP Response</u>	Health Insurance BC announced temporary measures to their Medical Services Plan in response to COVID-19. Some of the changes include waiving the three-month MSP coverage wait period and providing coverage to temporary foreign workers who would otherwise not be eligible for coverage.	<a href="#"><u>To see if you are eligible, click here.</u></a>	<a href="#"><u>The Medical Services Plan – British Columbia Response to COVID-19 temporary measures can be found here.</u></a>
<u>Funding for the First Nations Health Authority</u>	Funding for the First Nations Health Authority will be boosted as a part of the Provinces Economic Response Plan, which dedicated \$1.7 billion to critical services. The First Nations Health Authority is under this umbrella.		<a href="#"><u>The March 23, 2020 news release can be found here.</u></a>
<u>Virtual Mental Health Supports During COVID</u>	To support British Columbians of all ages during the COVID-19 pandemic, the Province is expanding existing mental health programs and launching new services. This includes support for everyone, healthcare workers, youth, students, parents, seniors,		<a href="#"><u>Information on each resource, who it is for, and how to access it.</u></a>

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	victims of family or sexual violence, and Indigenous Peoples.		<a href="#"><u>can be found here.</u></a>
<a href="#"><u>First Nations Virtual Doctor of the Day</u></a>	Virtual Doctor of the Day is a program that connects First Nations members and their families in remote communities to a doctor or nurse practitioner using videoconferencing.		<a href="#"><u>See here for the First Nations Virtual Doctor of the Day program.</u></a>
<a href="#"><u>24/7 Clinician Helpline</u></a>	The Ministry of Mental Health and Addictions announced that B.C. has launched a 24/7 helpline for clinicians to provide health-care providers around B.C. with live, in-the-moment addiction medicine support, while they are treating patients. The 24/7 Addiction Medicine Clinician Support Line was launched on Tuesday, June 16, 2020, by the BC Centre on Substance Use (BCCSU). The support line is staffed 24 hours a day, 365 days a year, to provide rapid response for time-sensitive clinical substance-use inquiries.		<a href="#"><u>The June 16, 2020, news release on the B.C. Clinician Helpline can be found here.</u></a>
<a href="#"><u>Fall and Winter 2020/21 Preparedness Plan</u></a>	<p>Premier Horgan announced a \$1.6 billion investment in a fall and winter preparedness plan to build upon and strengthen measures that respond to the healthcare requirements of COVID-19.</p> <p>The province is dedicating \$44.1 million to launch the Health Career Access Program, \$374 million to bolster public health measures, including a fall flu immunization campaign, and \$42.3 million to reduce the chance of COVID-19 transmissions in hospitals.</p>		<p><a href="#"><u>For Premier Horgan's \$1.6 billion investment announcement, see here.</u></a></p> <p><a href="#"><u>For more information about the Health Sector Plan for Fall/Winter 2020/21, see here.</u></a></p>

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<b><i>ECONOMIC SUPPORT FOR BUSINESSES</i></b>			
<b>PROGRAM</b>	<b>DESCRIPTION</b>	<b>ACCESS AND ELIGIBILITY</b>	<b>LINKS</b>
<u><b>COVID -19 Action Plan: BC's First Step to Support People, Businesses.</b></u>	<p>The B.C. government has announced that \$3.5 billion has already been spent for economic recovery.</p> <p>The B.C. government has a further \$1.5 billion in funds set aside for stimulus and economic recovery for the next phase of B.C.'s recovery plan.</p> <p>In order to determine how to spend that \$1.5 billion, the B.C. government is holding virtual town halls and asking British Columbians to complete an online survey. <u><a href="#">There are three main ways for people to share their ideas, experiences, and priorities.</a></u> Feedback is welcome until July 21.</p>		<p><u><a href="#">The June 17, 2020, news announcement on a further \$1.5 billion can be found here.</a></u></p> <p><u><a href="#">The March 27, 2020 BC COVID-19: Supports for Small Businesses in BC compilation can be found here.</a></u></p> <p><u><a href="#">The March 23 and March 26, 2020, COVID-19 Action Plan: BC's first step to support people, businesses, can be found here</a></u></p> <p><u><a href="#">Review the Action Plan here.</a></u></p> <p><u><a href="#">Review the Economic</a></u></p>

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			<a href="#">Recovery Task Force Here.</a>
<u><b>COVID -19 Action Plan – Provincial Tax Changes</b></u>	As part of BC's COVID-19 Action Plan, the BC government announced multiple provincial tax changes.	Not all changes have been announced; more information is coming soon.	<a href="#">April 1, 2020 information on effective provincial tax changes can be found here.</a>
<u><b>Deferral of all Employer Health Tax Payments</b></u>	<p>Effective March 23, 2020, businesses with a payroll over \$500,000 can defer their employer health tax payments until September 20, 2020. Businesses with a payroll under this threshold are already exempt from the tax. This applies to:</p> <ul style="list-style-type: none"> <li>• Employers that declare bankruptcy or cease to have a permanent establishment in B.C. in 2020 on or before September 29, 2020; and</li> <li>• Employers required to make instalment payments won't need to make them until after September 30, 2020.</li> </ul> <p>EHT 2020 quarterly installment dates are being extended to further support businesses.</p>	<p>All businesses with a payroll over \$500,000.</p> <p>To contact the BC government about questions on this tax change:</p> <p>Call: 1-877-387-3332</p> <p>Email: ITBTaxQuestions@gov.bc.ca</p>	<p><a href="#">April 1, 2020 information on effective provincial tax changes can be found here.</a></p> <p><a href="#">Information on how COVID has changed health tax payments can be found here.</a></p> <p><a href="#">For more information on the quarterly installment dates, see here.</a></p>
<u><b>Extension of Tax Filing and Payment Deadlines on Sales Taxes</b></u>	<p>Effective March 23, 2020, tax filing and payment deadlines for the following sales taxes are all extended until September 30, 2020:</p> <ul style="list-style-type: none"> <li>• provincial sales tax;</li> </ul>	<p>To contact the BC government about questions on this tax change:</p> <p>Call: 1-877-388-4440</p> <p>Email: CTBTaxQuestions@gov.bc.ca</p>	<a href="#">April 1, 2020 information on effective provincial tax</a>

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	<ul style="list-style-type: none"><li>• municipal and regional district tax;</li><li>• tobacco tax; and</li><li>• motor fuel tax.</li></ul>		<a href="#"><u>changes can be found here.</u></a> <a href="#"><u>See Notice 2020-002, COVID-19 Sales Tax Changes for more information (updated April 22, 2020).</u></a>
<a href="#"><u>Delayed PST Budget 2020 Tax Changes</u></a>	<p>The following tax changes announced in the BC Budget 2020 will be postponed until further notice:</p> <ul style="list-style-type: none"><li>• Eliminating the PST exemption for carbonated beverages that contain sugar, natural sweeteners or artificial sweeteners; and</li><li>• Expanded registration requirements for Canadian sellers of goods, along with Canadian and foreign sellers of software and telecommunication services.</li></ul> <p>The province is delaying implementation dates to April 2021 for changes to PST, to help businesses and families through the COVID-19 pandemic and recovery.</p>		<a href="#"><u>April 1, 2020 information on effective provincial tax changes can be found here.</u></a>  <a href="#"><u>The BC Budget 2020 can be found here.</u></a>  <a href="#"><u>For more information about the delayed implementation dates, see here.</u></a>
<a href="#"><u>Delayed Carbon Tax Increase</u></a>	<p>Carbon tax rates will remain at their current levels until further notice. The tax measure announced in Budget 2020 aligning the carbon tax rates with the federal carbon pricing backstop is also postponed until further notice.</p>	<p>To contact the BC government about questions on this tax change: Call: 1-877-388-4440 Email: CTBTaxQuestions@gov.bc.ca</p>	<a href="#"><u>April 1, 2020 information on effective provincial tax changes can be found here.</u></a>

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	<p>Province is delaying the implementation dates to April 2021 for changes to carbon tax to help businesses and families through the COVID-19 pandemic and recovery.</p>		<p><a href="#"><u>Information on the Carbon Tax can be found here.</u></a></p> <p><a href="#"><u>Additional information on the Carbon Tax can be found here.</u></a></p> <p><a href="#"><u>For information about extended implementation dates, see here.</u></a></p>
<p><a href="#"><u>Reduced School Tax Rates for Businesses</u></a></p>	<p>School tax rates for commercial properties (Classes 4, 5, 6, 7, and 8) will be reduced to achieve an average 25% reduction in the total property tax bill for most businesses, providing up to \$700 million in relief.</p> <p>This enhances the 50% reduction to the provincial school property tax rate that was originally announced for classes 4, 5, and 6 as part of B.C.'s COVID-19 Action Plan.</p> <p>Commercial landlords will be able to immediately pass saving on to their tenants in triple-net leases.</p> <p>Postponing the date that late payment penalties apply for commercial properties in class 4,5,6,7 and 8 to Oct. 1, 2020 to give businesses and landlords more time to pay their reduced property tax, without penalty. Late payment penalties for classes 4, 5, 6, 7, and 8 are postponed to October 1, 2020.</p>	<p>This intends to be relief for commercial property owners and tenants.</p> <p>To contact the BC government about questions on this tax change:</p> <p>Call: 1-888-355-2700</p> <p>Email: <a href="mailto:RuralTax@gov.bc.ca"><u>RuralTax@gov.bc.ca</u></a></p>	<p><a href="#"><u>March 23, 2020 news release can be found here.</u></a></p> <p><a href="#"><u>Information on school tax rates can be found here.</u></a></p> <p><a href="#"><u>Provincial Tax &amp; Revenue Changes, last updated April 1, 2020, can be found here.</u></a></p> <p><a href="#"><u>Information on each of the classes can be found here.</u></a></p>

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<p><u>Climate Action Tax Credit</u></p>	<p>As part of B.C.'s COVID-19 Action Plan, the B.C. government announced a one-time enhanced B.C. climate action tax credit payment for July 2020. As many as 86% of British Columbians will see some money from this enhancement.</p> <p>This boosts the regular climate action tax credit payment of up to \$112.50 per family of four and up to \$43.50 per adult.</p> <p>The one-time enhanced July 2020 payment also has an increased income threshold amount before the tax credit is reduced to zero. If you weren't previously eligible for the tax credit due to your income, you may be eligible for this one-time enhanced payment.</p>	<p>If you're eligible for the <a href="#">B.C. climate action tax credit</a>, you'll be eligible for the one-time enhanced July 2020 payment.</p> <p><a href="#">To see if you're eligible for the BC climate action tax credit, click here.</a></p>	<p><a href="#">For the March 31, 2020 update on the One-Time Enhanced July 2020 Payment for the Climate Action Tax Credit, click here.</a></p>
<p><u>BC Hydro Provides Support for Power Bills</u></p>	<p>Small businesses that have been forced to close due to COVID-19 will have their power bills forgiven for three months. BC Hydro is waiving bills for these customers from April to June 2020.</p> <p>Major industries, like pulp and paper mills and mines, will have the opportunity to defer 50% of their bill payments for three months, to the end of August 2020.</p> <p>The average bill savings for small businesses who qualify will be \$121 per month, so the average total bill savings will be \$363.</p> <p>BC Hydro rates have been reduced by 1%, effective April 1, 2020.</p> <p>Commercial customers have the option to defer bill payments or arrange for flexible payment plans with no penalty.</p>	<p>Eligible customers can apply any time until June 30, 2020.</p> <p>To be eligible for the COVID-19 Relief Fund for small businesses:</p> <ul style="list-style-type: none"> <li>• You need to be a business account holder and have had your account prior to March 31, 2020</li> <li>• Your account must be on the Small General Service (SGS) rate, which includes rate schedules: 1300, 1301, 1310, 1311, 1234 and 1205 (exclusions apply, see below)</li> <li>• You need to have closed your business for at least 14 consecutive days, ceased most operations, and are not earning any revenue due to a</li> </ul>	<p><a href="#">April 1, 2020 New Release can be found here.</a></p> <p><a href="#">BC Hydro's Customer Update on all COVID-19 responses can be found here.</a></p> <p><a href="#">British Columbia's April 16, 2020, information on support for businesses unable to pay</a></p>

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		<p>government order or because of a reduction in business due to COVID-19</p> <ul style="list-style-type: none"><li>You must upload information to demonstrate that your business is closed due to COVID-19, such a photo of the business being closed, a screenshot of the closure message on your business' website or social media channel, or a customer notification email or text message</li></ul> <p><a href="#">To see the eligibility requirements and to apply, click here.</a></p>	<p><a href="#">monthly bills can be found here.</a></p>
<p><u>BC Hydro for Medium and Large Business Customers; and for Industrial Business Customers</u></p>	<p><u>For Medium and Large Business Customers:</u></p> <p>Accounts on the Large General Service (LGS), Medium General Service (MGS) are eligible for interest-free bill deferrals and payment plans. Please speak to your Key Account Manager or with our customer service team at 1 800 BCHYDRO (1 800 224 9376) to discuss bill payment options</p> <p><u>For Industrial Business Customers:</u></p> <p>If you're an industrial customer receiving electricity at transmission voltage and on rate schedules RS1823 or RS1828, you can defer up to 50% of electricity use charges for three months. Qualifying mining customers can defer up to 75% of electricity charges, depending on commodity prices.</p> <p>Deferred amounts must be repaid with interest. Please contact your Key Account Manager for more information.</p>		<p><a href="#">The June 20, 2020, announcement that BC has extended the deferral of electricity costs by another three months, can be found here.</a></p> <p><a href="#">The April 1, 2020, announcement for BC Hydro support for business can be found here.</a></p>

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<u>ICBC Payment Deferral</u>	<p>ICBC clients currently on a monthly Autoplan can defer their payments for up to 90 days with no penalty.</p> <p>These changes are set to expire on August 20, 2020.</p>	<p>Residential and commercial customers currently on a monthly Autoplan payment.</p> <p>Deferrals also available to commercial and fleet vehicles.</p>	<p><a href="#"><u>Apply for ICBC payment deferral online.</u></a></p> <p><a href="#"><u>Expiration of ICBC payment deferral</u></a></p>
<u>FortisBC and Small Businesses</u>	<p>For small businesses that have been forced to close, FortisBC will issue bill credits to offset any charges to their account while they have been unable to continue operating their business as usual. Businesses that are still open, but facing a slowdown in revenue, will not receive bill credits but can also receive bill deferral for the same 90-day period:</p>	<p><a href="#"><u>Criteria to determine if your small business is eligible can be found here.</u></a></p>	<p><a href="#"><u>FortisBC Customer Recovery Fund, that outlines options for small businesses, can be found here.</u></a></p> <p><a href="#"><u>Apply for the Customer Recover Fund here.</u></a></p>
<u>Phase 1 Support for Restaurants, Breweries, Wineries and Distillers</u>	<p>Following the recommendation of industry leaders, restaurants are temporarily allowed to deliver liquor products alongside the purchase of a meal. These measures will remain in place until October 31, 2020.</p> <p>Breweries, wineries and distillers are now authorized to use their establishments to manufacture alcohol-based hand sanitizer to sell or donate.</p> <p>Restaurants, breweries, wineries and distillers that have had to close as a result of the pandemic may still benefit from other tax measures and temporary supports available to businesses.</p>		<p><a href="#"><u>For the July 154, 2020, news release on the extension, see here.</u></a></p> <p><a href="#"><u>For the March 21, 2020, BC Policy Directive that allows the sale and delivery of packaged liquor for off-site</u></a></p>

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			<a href="#"><i>consumption with the purchase of a meal, see here.</i></a>  <a href="#"><i>For the March 22, 2020, BC News Release that allows Increase in hand sanitizer production, see here.</i></a>  <a href="#"><i>For more details about liquor licensing see here.</i></a>
<a href="#"><u>Phase 2 Support for the Hospitality Sector, Including Tourism</u></a>	<p>The B.C. government will temporarily authorize the expansion of service areas, such as patios, to support physical distancing requirements and industry recovery during the COVID-19 pandemic.</p> <p>To support businesses in their reopening efforts, the Liquor and Cannabis Regulation branch (LCRB) will now permit food-primary, liquor-primary and manufacturer licensees, such as wineries, breweries and distilleries, to apply through a simplified online process to temporarily expand their service areas until Oct. 31, 2020.</p> <p>The B.C. government issued an amended order for food and liquor service establishments that includes</p>	<a href="#"><u>Submit an application for a temporary service area expansion here.</u></a>	<a href="#"><i>For more on B.C.'s expanding measures to support the restaurant and tourism industry, see here.</i></a>  <a href="#"><i>For more on LCRB's policy directive, see here.</i></a>  <a href="#"><i>For the May 22, 2020, new</i></a>

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	<p>details on how establishments may create a safety plan for social distancing.</p> <p>B.C. is expanding measures to support the restaurant and tourism industries, which have been hit particularly hard during the COVID-19 pandemic. B.C. is supporting these industries by approving a temporary wholesale pricing model that will allow liquor licensees to purchase beer, wine, and spirits at a reduced cost. The pricing model will be in place from the end of July, 2020, until March 31, 2021, when the program will be reviewed.</p>		<p><a href="#">release on patio and service area expansions, see here.</a></p> <p><a href="#">For the June 11, 2020, news release, see here.</a></p> <p><a href="#">For the June 10, 2020, order for food and liquor services establishments, see here.</a></p>
<p><u>Closed Hospitality Businesses Permitted to Sell Liquor Stock During Pandemic</u></p>	<p>The Province is providing temporary relief to hospitality licensees who have had to suspend their operations as a result of the COVID-19 pandemic.</p> <p>These licensees will be allowed to sell their existing liquor stock to other licensees who are still operating and/or to private liquor stores.</p> <p>The authorization is set to expire on July 15, 2020. However, as the pandemic is an evolving situation, LDB will review this and other temporary authorizations as necessary.</p>		<p><a href="#">For the June 5, 2020, news release on selling liquor, see here.</a></p> <p><a href="#">For LDB's policy directive, see here.</a></p>
<p><u>Liquor Licenses Fee Extension &amp; Deferral</u></p>	<p>Temporary extension for liquor licences expiring between March 31, 2020 and June 30, 2020.</p> <ul style="list-style-type: none"> <li>Extended licences must still be renewed prior to their new expiry dates</li> </ul>	<p>Extensions will be applicable to most liquor licences, with the exceptions of licensee retail stores, special wine stores and wine stores with wine on shelf in grocery stores.</p>	<p><a href="#">For more on LCRB's policy directive, see here.</a></p>

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	<ul style="list-style-type: none"> <li>Renewal fees will be deferred until Sept. 30, 2020, and will continue to be calculated in accordance with the Liquor Control and Licensing Regulation</li> </ul>	Eligible licensees whose licences fall within March 31, 2020 and June 30, 2020 and who find themselves in financial need, may ask for support by emailing a request to <a href="mailto:LCRB_COVID19@gov.bc.ca">LCRB_COVID19@gov.bc.ca</a> .	
<u>Liquor Manufacturers to Sell From Off-Site Storage Facilities</u>	The Liquor and Cannabis Regulation Branch released a new policy directive, set to expire on October 31, 2020, that allows liquor manufacturers to deliver products directly to individual consumers from their registered off-site storage facilities, in addition to their on-site stores. Previously, liquor manufacturers were only permitted to deliver products stored off-site to hospitality customers, such as restaurants and pubs.		<a href="#"><i>For the Liquor and Cannabis Regulation Branch's policy directive, see here.</i></a>
<u>Amended Cannabis Regulation</u>	<p>B.C. has amended regulations for private cannabis retail store licensees. The changes include:</p> <ul style="list-style-type: none"> <li>Allowing private licensees to sell non-medical cannabis products online for pickup in store;</li> <li>Allowing for payments to be made on a website, app or by telephone;</li> <li>Retailers must also include an age-verification tool in their online sales systems; and</li> <li>Allowing private retailers with multiple stores to accept prepaid purchase cards (gift cards) at any of that licensee's locations or through its online system.</li> </ul>		<a href="#"><i>For the August 4, 2020, news release on the changes to the cannabis regulation, see here.</i></a>
<u>Support of Non-Profits and Service Delivery Agencies</u>	To support non-profits, service delivery agencies and child care providers, the Province will continue to		<a href="#"><i>The June 12, 2020, news release on</i></a>

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	<p>provide funding even if these agencies are closed or their regular operations have been disrupted.</p> <p>These centres are eligible to receive seven times their average monthly operating funding from government, which is expected to cover approximately 75% of a group facility's average monthly operating expenses.</p> <p>B.C. has also announced it is making changes to the Community Gaming Grants (CGG) program to make it easier for non-profit organizations to adapt and continue to provide vital services to British Columbians. The changes will help the many vulnerable people who are particularly affected by the COVID-19 pandemic. Other changes to the CGG program provide flexibility in requirements; the ability to include new programs in an application to respond to COVID-19 specific needs; and guidance on how to apply for grants given current uncertainty about whether programs such as annual fairs may be postponed or cancelled.</p>		<p><a href="#">access to gaming grants can be found here.</a></p> <p><a href="#">More information on the CGG program can be found here.</a></p> <p><a href="#">March 23, 2020 news release can be found here.</a></p>
<p><u>Minister of Tourism, Arts and Culture Support for Sport Sector</u></p>	<p>The Minister of Tourism, Arts and Culture, announced that starting in April 2020, the Province, through viaSport, will provide provincial, disability and multi-sport organizations with the ability to access \$5 million, which represents 50% of their annual 2020-21 provincial funding allocation, to provide these organizations with access to cash flow sooner.</p> <p>BC Arts Council is also providing up to \$15,000 in one-time Arts and Culture Resilience Supplements to Operating Assistance clients and eligible client projects.</p> <p>Existing Creative BC clients can continue to make claims in final reports for cancelled activities and travel.</p>		<p><a href="#">The June 12, 2020, news releases on the Island arts, Interior arts, Norther arts, and Lower Mainland arts, can be found here.</a></p> <p><a href="#">More information on the microgrant pilot program</a></p>

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	<p>The B.C. Arts Council has announced more support for Island arts, Interior arts, Norther arts, and Lower Mainland arts as part of the province's response to COVID-19. After advancing 50% of operating funding immediately in April, the BC Arts Council is distributing the remaining 50% to organizations this July.</p> <p>The B.C. Arts Council also launched a microgrant pilot program to support artists to continue to make art and develop their practice during the pandemic. Until June 30, 2020, artists and cultural practitioners can apply for up to \$1,500 to help adapt to changes in the sector.</p>		<p><a href="#"><u>can be found here.</u></a></p> <p><a href="#"><u>The April 1, 2020 news release can be found here.</u></a></p> <p><a href="#"><u>The March 26, 2020 BC Arts Council Grant Recipients new release can be found here.</u></a></p> <p><a href="#"><u>More information from the BC Arts Council can be found here.</u></a></p> <p><a href="#"><u>Make a Creative BC claim here.</u></a></p>
<a href="#"><u>Amateur Sport Organizations</u></a>	<p>B.C. announced new protections for amateur sport organizations and their representatives from damages resulting, directly or indirectly, from COVID-19 for amateur sports. BC has passed a ministerial order shielding minor sports organizations, officials and volunteers from legal liability as a result of COVID-19. Premier Horgan said the announcement would help encourage people to get outside and be active, as many of these organizations have heard from insurers that they would not get insurance for COVID-19-related liability during the pandemic.</p>		<p><a href="#"><u>For the June 10, 2020, announcement, see here.</u></a></p> <p><a href="#"><u>For the Ministerial Order protecting minor sports organizations, see here.</u></a></p>

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<p><u>Minister of Tourism, Arts and Culture for the Tourism Industry</u></p>	<p>B.C. is providing \$10 million in grants to 59 community destination marketing organizations to support their efforts to show British Columbians the amazing travel opportunities available right here at home.</p> <p>On September 17, 2020, the Ministry of Tourism, Arts and Culture released a statement about the impact BC's COVID-19 Recovery Plan will have on BC's tourism industry. The plan includes a new Tourism Task Force, investments into municipalities and tourism development partnership initiatives, infrastructure funding and grants for small businesses, among other measures.</p>	<p>Only the fifty-nine B.C. community destination marketing organizations will receive the grant.</p>	<p><a href="#"><u>The May 25, 2020, news release can be found here.</u></a></p> <p><a href="#"><u>The September 17, 2020 news release can be found here.</u></a></p>
<p><u>Showcase BC Grant Program</u></p>	<p>The new Showcase BC music funding program offers one-time micro-grants of \$500 to emerging artists and \$2,000 to established artists for livestreaming, songwriting and professional development.</p>	<p>BC artists who have previously submitted complete and eligible applications to:</p> <ul style="list-style-type: none"> <li>• Creative BC's <a href="#"><u>Career Development</u></a> program</li> <li>• Music BC's <a href="#"><u>Artist Travel Grant</u></a> program</li> <li>• First Peoples' Cultural Council's <a href="#"><u>Indigenous Music Initiative</u></a></li> </ul> <p>No application is required.</p>	<p><a href="#"><u>Learn more about the Showcase BC Grant Program here.</u></a></p>
<p><u>Sustainability of the Existing Rent Bank Network</u></p>	<p>As part of B.C.'s poverty reduction strategy, the Province provided \$10 million to Vancity Credit Union to administer funding and ensure the sustainability of the existing rent bank network.</p>	<p>Vancity Credit Union</p>	<p><a href="#"><u>The March 23, 2020 news release can be found here.</u></a></p>

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<u>WorkSafeBC Payment Deadlines Postponed</u>	WorkSafeBC is postponing the payment deadline for Q1 2020, in light of the uncertainty and challenges many employers are facing during the COVID-19 (coronavirus) outbreak.		<a href="#"><u>The March 26, 2020 news release can be found here.</u></a>
<u>Rent Relief on the way for B.C. Small Businesses</u>	<p>Launching in mid-May 2020, the CECRA will see B.C. small businesses receive a total of over \$300 million in federal-provincial relief, with B.C. contributing an estimated \$80 million.</p> <p>The 75% reduction in monthly rent for small businesses affected by COVID-19 will be achieved by providing forgivable loans to cover 50% of the rent payments for eligible small business tenants for April, May and June.</p>		<p><a href="#"><u>For more information, see B.C.'s April 24, 2020, news release.</u></a></p> <p><a href="#"><u>For information on the federal support for businesses, see here.</u></a></p>
<u>Commercial Tenancy (COVID-19) Order to Protect Small Businesses from Eviction</u>	<p>The B.C. government issued a new order under the Emergency Program Act (EPA) that restricts the termination of lease agreements and the repossession of goods and property.</p> <p>Eligible businesses whose landlords choose not to apply for the federal CECRA program will be protected from evictions due to unpaid rent payments through to the end of June 2020, as determined by the federal program timelines.</p>	This order applies to any lease between a tenant and a landlord who is not eligible for assistance under the Canada Emergency Commercial Rent Assistance program in respect of that tenant for the sole reason that the landlord has not, as required to be eligible for the program, entered into a rent reduction agreement with the tenant that includes a moratorium on eviction.	<p><a href="#"><u>For the June 1, 2020, news release, see here.</u></a></p> <p><a href="#"><u>To read Ministerial Order No. M179, the Commercial Tenancy (COVID-19) Order, see here.</u></a></p>
<u>Farmers' Markets Online and at the Market</u>	The B.C. government is providing \$55,000 to the B.C. Association of Farmers' Markets (BCAFM) to cover fees for individual farmers markets to join the online platform and set up their digital market store presence.	B.C. Farmers.	<a href="#"><u>As markets join and become ready to sell online to communities</u></a>

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	In addition to physical farmers markets this year, the BCAFM is also helping to provide people with locally grown and prepared food products through a new online platform.		<a href="#"><u>they will be listed here.</u></a> <a href="#"><u>See more details about BC Farmers' Markets Online here.</u></a>
<a href="#"><u>Supporting BC Companies, Societies, and Co-Operatives</u></a>	Electronic meetings will be allowed during the Province's state of emergency.  Each company, society and cooperative will need to consider which meeting method best suits their needs, as long as each participant is able to communicate and vote, if needed.		<a href="#"><u>The BC News Release, released Thursday, April 23, 2020, can be found here.</u></a>
<a href="#"><u>Forest Sector</u></a>	The B.C. government is deferring the stumpage fee for three months.  The deferral will leave eligible companies with an estimated \$80 million so they can pay employees, pay contractors and pay other bills needed to keep their doors open or reopen them faster.  Additionally, The Ministry of Forests, Lands, Natural Resource Operations and Rural Development announced changes to the Manufactured Forest Products Regulation and the Coast-wide implementation of the variable fee-in-lieu of manufacture on log exports that were scheduled to come into force on July 1, 2020, are now postponed until Sept. 30, 2020, and December 2020, respectively.  Additionally, B.C. announced on June 16 that the province will focus on mass timber to support forest workers and the bounce-back of the B.C. economy.	The deferral with interest is available to Tree Farm Licence, Replaceable Forest Licence and First Nations' Woodlands Licence holders who are in good financial standing with the Province. They also must be following through on their reforestation obligations.	<a href="#"><u>The June 16, 2020, news release on the mass timber to support forest works can be found here.</u></a> <a href="#"><u>The April 30, 2020, BC News Release can be found here.</u></a> <a href="#"><u>The June 9, 2020, news release for additional help to the forest</u></a>

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			<a href="#"><u>sector can be found here.</u></a>
<a href="#"><u>Logging Tax</u></a>	<p>The BC logging tax return filing deadline has been extended and is now due by June 1, 2020.</p> <p>Penalties and interest won't be charged if the deferred payment requirements are met by the extended filing deadline.</p>	Logging tax applies to individuals or corporations that have income from logging operations on private or Crown land in B.C.	<a href="#"><u>For more information on the Logging Tax deferral changes, see here.</u></a>
<a href="#"><u>Temporary Foreign Farmworkers Must Self-Isolate</u></a>	<p>All temporary foreign workers arriving in B.C. for seasonal farm work are required to self-isolate in government-managed accommodations for 14 days before being transported to their farm</p> <p>Host farm operators must ensure a safe workplace and demonstrate a proof of an infection control protocol</p>		<a href="#"><u>For more information on the requirements for farms and foreign farmworkers, see this April 22, 2020, news release.</u></a>
<a href="#"><u>Ministry of Agriculture's Response to COVID-19</u></a>	<p>Ag Safe BC has developed templates to assist agricultural employers in building their Occupational Health &amp; Safety (OHS) Program during COVID-19. Employers are encouraged to customize these documents to fit their individual operation's needs when building or enhancing their OHS Program.</p>		<p><a href="#"><u>To see AG Safe BC's templates to assist agricultural employer, see here.</u></a></p> <p><a href="#"><u>See here for the April 29, 2020, news release.</u></a></p>
<a href="#"><u>BC Agriculture- Business Planning –</u></a>	Agriculture, seafood, and food processing businesses in British Columbia can begin to access consulting and	You are eligible if you are a business entity including sole proprietors, partnerships, corporations or other associations of persons	<a href="#"><u>Applications for the BC Agri-Business</u></a>

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<u>COVID-19 Business Recovery Plan</u>	<p>planning services to help with COVID-19 response and recovery.</p> <p><u>COVID-19 Business Recovery Plan</u></p> <p>This program offers up to \$5,000 in business planning services and coaching for individuals and up to \$20,000 for groups, from a qualified business consultant, to develop an immediate and long-term recovery plan.</p>	<p>(including cooperatives) who meet the following three eligibility criteria:</p> <p>1) You have been impacted by an external event such as COVID-19 which reduces your revenue by at least 30%.</p> <p>2) You are either:</p> <ul style="list-style-type: none"><li>a. Primary Agriculture and/or Seafood Producers (aquaculture and commercial fisheries)<ul style="list-style-type: none"><li>o Producing fresh food, or agricultural and seafood products which are 100% grown, caught, or raised in B.C.</li><li>o You reported total annual gross revenues greater than \$30,000/year in the previous year to Canada Revenue Agency</li></ul></li><li>a. Agriculture, Food and Beverage, and/or Seafood Processors<ul style="list-style-type: none"><li>o Processing food, beverage, or agricultural and seafood products which are processed and packaged in B.C. with 51% or more of the direct cost of producing the product in its final form (i.e. the sum of raw materials, direct labour, variable processing, and packaging) originating in B.C.</li></ul></li></ul>	<p><a href="#"><u>Planning Program is now open. All of the information on how to apply and what is offered is found here.</u></a></p> <p><a href="#"><u>See here for the May 15, 2020, news release.</u></a></p>
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		<p>When the main raw materials are available in sufficient quantities from B.C. producers, they must be used.</p> <ul style="list-style-type: none"><li>○ You reported total annual gross revenues greater than \$30,000/year in the previous year to Canada Revenue Agency</li></ul> <p>3) You, as the owner(s) of the business, are a resident(s) of British Columbia</p>	
<u>Insurance &amp; Income Protection for Farmers and Ranchers</u>	<p>These programs already existed prior to COVID-19. The Governments of Canada and British Columbia provide a number of programs to help protect B.C. farmers' and ranchers' incomes.</p> <ul style="list-style-type: none"><li>• AgriStability provides support when producers experience a large margin decline</li><li>• <a href="#">AgriInvest</a> provides cash flow to help producers manage income declines</li><li>• <a href="#">Production Insurance</a> provides cost-shared insurance against natural hazards to reduce the financial impact of production or asset losses. The Western Livestock Price Insurance program will continue to play an important role in protecting incomes</li></ul>		<p><a href="#">See here for the April 29, 2020, news release.</a></p> <p><a href="#">To learn more about AgriStability support, see here.</a></p> <p><a href="#">To learn more about AgriInvest support, see here.</a></p> <p><a href="#">To learn more about Production Insurance, see here.</a></p>

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<u>Property Taxes and Existing B.C. Farm Operations</u>	B.C. is waiving minimum income requirements for existing B.C. farm operations, allowing them to maintain their current property tax farm status for 2021.	In order to be classified as a farm in B.C., properties must meet certain criteria, including generating a minimum amount of gross income from a qualifying agriculture use based on the size of the parcel of land. This minimum income requirement must be met every two years and there must be some income generated every year.	<a href="#">See the July 29, 2020, news release on minimum requirements on farm status here.</a> <a href="#">For further information on farm class assessment, visit BC Assessment here.</a>
<u>Connecting People with Jobs in BC's Agricultural Sector</u>	The B.C. Farm, Fish and Food Job Connector site provides British Columbians with access to a new online resource that will make it easier to learn about jobs and careers in agriculture, while providing farmers, seafood businesses and food processors with a one-stop shop to support their hiring and planning needs.		<a href="#">The B.C. Farm, Fish and Food Job Connector site can be found here.</a> <a href="#">The May 28, 2020, news release can be found here.</a>
<u>Commercial Truck Drivers</u>	Food trucks are being set up at provincially owned locations throughout B.C. to support commercial truck drivers during the COVID-19 pandemic.		<a href="#">For the April 28, 2020, news release see here.</a>
<u>BC Animal Care Facility Operators</u>	The Ministry of Agriculture will work with B.C. animal care facility operators to identify instances where emergency funding may be applicable. Funding will be	To inquire about eligibility for funding, email: <a href="mailto:BRMB.General.Inquiries@gov.bc.ca">BRMB.General.Inquiries@gov.bc.ca</a>	<a href="#">For the April 28, 2020, news</a>

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	available for animal hygiene, habitat upkeep, veterinarian care, limited transportation and repairs to equipment required to ensure the welfare of the animals in care.		<a href="#">release see here.</a>
<u>Oil and Gas Service Companies -</u>	<p>Workers in oil and gas service companies will be hired to restore more than 2,000 orphan and inactive wells, supporting upwards of 1,200 jobs.</p> <p>On April 17, 2020, the Government of Canada announced \$120 million for B.C. to support cleaning up oil and gas sites. Subject to reaching final agreement with Canada, the Province intends to invest this funding in three new programs:</p> <ul style="list-style-type: none"><li>• The Dormant Sites Reclamation Program will provide \$100 million to reclaim dormant oil and gas sites, which are wells that have been inactive for five consecutive years and are unlikely to be returned to service. This program will provide up to \$100,000, or 50% of total costs, whichever is less.</li><li>• The Orphan Sites Supplemental Reclamation Program will provide \$15 million to reclaim orphan oil and gas sites where the operator is insolvent, no longer exists or cannot be located. This program will be administrated by the BC Oil and Gas Commission (BCOGC) and will be in addition to \$27 million in planned BCOGC clean up of such wells for 2020-21.</li><li>• The Legacy Sites Reclamation Program will provide \$5 million to address the legacy impacts of historical oil and gas activities that continue to have environmental impacts, such as on wildlife</li></ul>	Applications for the Dormant Sites Reclamation Program will be accepted beginning May 25.	<p><a href="#">For the May 13, 2020, news release see here.</a></p> <p><a href="#">More information on the BC Oil &amp; Gas Comprehensive Liability Management Plan can be found here.</a></p>

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	habitat or on the traditional use by Indigenous peoples.		
<u><a href="#">COVID-19 Guidance to the Hotel Sector</a></u>	After BC announced the Restart Plan, certain sectors made plans to open their doors for business. BC has issued interim guidance for the operators of hotels, motels, hostels, inns, and other forms of travel accommodation for preventing the transmission of COVID-19.		<u><a href="#">For the document provided by BC on interim guidance to operators of hotels, motels, hostels, inns, and other forms of travel accommodation, see here.</a></u>
<u><a href="#">Buy BC e-commerce Funding</a></u>	<p>The B.C. government is providing \$300,000 to support industry-led Buy BC e-commerce activities. The funding is under the Ministry of Agriculture's Buy BC Partnership Program. It helps farmers, ranchers and food and beverage processors market their products as locally grown, raised, harvested or produced, making it easy for British Columbians to Buy BC.</p> <p>Each successful applicant is eligible to receive up to \$5,000.</p>	<p>The funding is available to B.C. farmers, and food and beverage processors of all sizes.</p> <p>To be eligible, an applicant must have at least two years of business revenues, be licensed to do business in B.C. and be growing or processing one or more products in the province.</p> <p>Online applications are accepted on a first-come, first-served basis, from May 15 to May 29, or when the funding is fully subscribed. The provincial government's Buy BC Partnership Program is delivered by the Investment Agriculture Foundation of British Columbia. For Buy BC application details, visit: <a href="https://iafbc.ca/buy-bc/">https://iafbc.ca/buy-bc/</a></p>	<p><u><a href="#">See here for more Buy BC e-commerce funding details.</a></u></p> <p><u><a href="#">See here for more details about Buy BC.</a></u></p> <p><u><a href="#">See here for Funding helps BC Farmers' Markets Online.</a></u></p> <p><u><a href="#">See here for the May 12, 2020, news release.</a></u></p>

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<u>Arts and Culture Resilience Supplement</u>	BC Arts Council Arts and Culture Resilience Supplement provides existing operating assistance clients and eligible project clients with up to \$15,000.	Existing (operating assistance) clients, eligible project clients	<a href="#">See more details about BC Arts Council Programs here.</a>
<u>Supporting B.C.'s Music Industry Through COVID-19</u>	To help people in B.C.'s music industry continue to create and operate during the pandemic, the B.C. government is investing \$7.5 million through Creative BC for Amplify BC.		<a href="#">Visit Creative BC for up-to-date information on Amplify BC funding programs, launch dates and deadlines.</a>  <a href="#">For the June 1, 2020, news release on B.C. supporting the music industry, see here.</a>
<u>Enhanced Abilities for those in Industrial Camps</u>	B.C. issued a Class Order with respect to Industrial Camps, which rescinds and replaces her delegation of April 23, 2020. The Class Order is intended to provide protection for workers of Industrial Camps by giving certain classes of persons the enhanced ability to question certain persons, require documents to be produced, conduct inspections, collect information, and call on assistance of peace officers for the purpose of carrying out inspections or enforcing the Class Order.		<a href="#">For the Class Order with respect to Industrial Camps, see here.</a>
<u>Canadian Fish and Seafood</u>	Fisheries and Oceans Canada, in partnership with BC, announced they are re-opening the Canadian Fish and Seafood Opportunities Fund (CFSOF) in light of the impact of the COVID-19 pandemic. Launched in 2018,		<a href="#">The June 24, 2020, news release on the reopening of the</a>

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<u>Opportunities Fund Reopens</u>	the CFSOF is a national cost-sharing federal, provincial and territorial program that helps the fish and seafood sector address new market-access issues and identify branding opportunities, in order to maximize the value of Canada's world-class fish and seafood.		<a href="#"><u>CFSOF can be found here.</u></a>
<u>BC is Amending its Business Corporations Act</u>	<p>On July 2, B.C. announced that it is amending the <i>Business Corporations Act</i> to create the option of choosing a "benefit company" when choosing a corporate structure. A benefit company is a for-profit corporation committed to conducting its business in a responsible and sustainable manner, as well as promoting public benefits in addition to serving the interests of its shareholders. For example, the benefits could be artistic, charitable, cultural, economic, educational, environmental, literary, medical, religious, scientific and/or technological.</p> <p>This idea, though on the table before the COVID-19 pandemic, is especially important now as B.C. works to build back from the impacts of COVID-19.</p>		<p><a href="#"><u>The June 30, 2020, news release on the amendments can be found here.</u></a></p> <p><a href="#"><u>The Business Corporations Act and the amendments can be found here.</u></a></p>
<u>Infrastructure B.C.</u>	Infrastructure Canada and the Province of B.C. announced they are investing in infrastructure to create jobs and support economic recovery in the context of the COVID-19 pandemic. In B.C. the new developments are found in the Lower Mainland, Central Interior, Northern B.C., and the Vancouver Island region.		<a href="#"><u>See these links for the new infrastructure developments per regions: the Lower Mainland, Central Interior, Northern B.C., and the Vancouver Island region.</u></a>

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<u>Applications for Digital Marketing Bootcamp to Support People and Businesses</u>	<p>The Minister of Jobs, Economic Development and Competitiveness, Michelle Mungall, announced that Alarcity Canada is now accepting applications for a new virtual Digital Marketing Bootcamp that will support people and businesses as they move online during the COVID-19 pandemic.</p> <p>The bootcamp will provide participants with a foundation in digital marketing, including search engine optimization (SEO), paid advertising, analytics, content marketing and more.</p>	<p>Registration is open until July 31, 2020, with the course starting on Aug. 4, 2020. The course will run for six weeks. To register, visit: <a href="http://www.alacritycanada.com/learn">www.alacritycanada.com/learn</a>.</p>	<p><a href="#"><u>To see the July 21, 2020, news release on the Digital Marketing Bootcamp, see here.</u></a></p>
<u>Arts Infrastructure Program</u>	<p>The Ministry of Tourism, Arts and Culture announced a \$2-million Arts Infrastructure Program due to the impact COVID-19 has had on arts and culture venues.</p> <p>The BC Arts Council will administer the program.</p>	<p>Arts and cultural organizations, including Indigenous groups, will be eligible for up to \$75,000 to improve arts and culture spaces or \$40,000 to buy special equipment to support art programming.</p> <p>Applications will be open from Monday August 17 to October 19, 2020.</p>	<p><a href="#"><u>For more information about the Arts Infrastructure Program, see here.</u></a></p> <p><a href="#"><u>For details for applications here.</u></a></p>
<u>Support for the Community Social Services Sector</u>	<p>On August 27, 2020, Shane Simpson, Minister of Social Development and Poverty Reduction, announced \$10 million in one-time funding from the Province to aid organizations and agencies in BC's community social services sector.</p> <p>The funding will support training programs to agencies and organizations across the sector, including training and development for Indigenous agencies and Indigenous staff, foundational training and development opportunities, and occupational health and safety.</p>		<p><a href="#"><u>For more information about support for the community social services sector, see here.</u></a></p>

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<u>Clean Coast, Clean Waters Initiative Fund</u>	The Clean Coast, Clean Waters Initiative Fund is to help small ship tour operators, Indigenous Nations, local communities and others participate in a \$3.5 million cleanup of the shores of British Columbia's central coast. This cleanup also creates jobs and supports coastal communities as they recover from the COVID-19 economic downturn and its impacts on tourism.		<a href="#"><u>For more information about the Clean Coast, Clean Waters Initiative Fund, see here.</u></a>
<u>Broadway Subway Project</u>	The Government of British Columbia awarded the contract for the Broadway Subway project in Vancouver to the Broadway Subway Project Corporation, an Acciona-Ghella joint venture. The contract is valued at \$1.728 billion. This project will help create jobs and growth as British Columbia recovers from the effects of the COVID-19 pandemic.		<a href="#"><u>For more information about the Broadway Subway project, see here.</u></a>
<u>Construction and Operation of Hydrogen Fuelling Stations</u>	Bruce Ralston, Minister of Energy, Mines and Petroleum Resources, announced that the British Columbia government has allocated \$10 million to the construction and operation of ten hydrogen fuelling stations in the province, as well as three years of support for Hydrogen BC.		<a href="#"><u>For the September 10, 2020 news release, see here.</u></a>
<u>Stronger BC for Everyone: BC's Economic Recovery Plan</u>	<p>Premier John Horgan and Minister of Finance released Stronger BC for Everyone: BC's Economic Recovery Plan.</p> <p>The plan outlines the latest steps that the province is taking to help people, businesses and communities recover from COVID-19. The plan includes \$1.5 billion in economic recovery spending measures that respond to immediate needs.</p>		<a href="#"><u>For the September 17, 2020 news release, see here.</u></a>

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<u>Vancouver Park Board to resume public programming</u>	On November 7, 2020, the Vancouver Park Board, in partnership with local community centre associations, will be resuming public programming at all eight areas with new safety measures in place. Drop-in programs, including open family skating, seniors skating, figure skating, and more will be offered in 45- or 60- minute time slots.		<a href="#"><u>For the October 30, 3030 news release, see here.</u></a>
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### ***ECONOMIC SUPPORT FOR INDIVIDUALS***

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>BC Emergency Benefit for Workers</u>	The B.C. Emergency Benefit for Workers will provide a one-time tax-free \$1,000 payment for B.C. residents who lost income due to COVID-19. The benefit will be a one-time payment for British Columbians who receive federal Employment Insurance (EI), or the new Canada Emergency Response Benefit, as a result of COVID-19 impacts.	<p>The benefits will be a one-time, tax-free payment for B.C. residents who are eligible for the new federal Canada Emergency Response Benefit (CERB), including people who have run out of employment benefits and now qualify for the CERB.</p> <p>To be eligible for the BC Emergency Response Benefit, you must:</p> <ul style="list-style-type: none"> <li>• Be eligible for the Canada Emergency Response Benefit;</li> <li>• have been approved to receive the Canada Emergency Response Benefit;</li> <li>• be a resident of B.C. as of March 15, 2020;</li> <li>• have filed, or agreed to file, a 2019 B.C. income tax return;</li> <li>• Be at least 15 years old on the date you apply; and</li> </ul>	<p><a href="#"><u>April 1, 2020 information on BC Emergency Benefit for Workers can be found here.</u></a></p> <p><a href="#"><u>April 16, 2020 information on BC delivering support for British Columbians can be found here.</u></a></p> <p><a href="#"><u>Applications for the \$1,000 BC Emergency Benefit for Workers will open on May 1.</u></a></p> <p><a href="#"><u>April 23, 2020, information on</u></a></p>

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		<ul style="list-style-type: none"> <li>not be receiving provincial income assistance or disability assistance.</li> </ul> <p><a href="#">Applications for the Canada Emergency Response Benefit can be found here.</a></p> <p><a href="#">Applications for the BC Benefit for Workers can be found here.</a></p> <p><a href="#">Application to apply for Employment Insurance (EI) can be found here.</a></p>	<p><a href="#">BC Emergency Benefit for Workers can be found here.</a></p>
<p><u>Front-Line Workers Temporary COVID-19 Pandemic Pay</u></p>	<p>More than 250,000 eligible front-line workers will receive temporary pandemic pay, a lump-sum payment of about \$4 per hour for a 16-week period, starting on March 15, 2020. Eligible workers will receive the payment directly through their employer and do not need to apply.</p>		<p><a href="#">To learn more about temporary COVID-19 pandemic pay, see here.</a></p> <p><a href="#">For the May 19, 2020, news release, see here.</a></p>
<p><u>Renters, Homeowners and People Experiencing Homelessness</u></p>	<p>Funding for housing supports are increased to ensure people can maintain their housing in the event of job or income loss. This includes:</p> <ul style="list-style-type: none"> <li>BC Housing has temporarily suspended evictions of tenants in subsidized and affordable housing due to non-payment of rent;</li> <li>New annual rent increases are frozen during the state of emergency;</li> <li>A temporary rent supplement will provide up to \$500 per month paid directly to landlords. It will be available to low to- moderate-income renters</li> </ul>	<p>The BC Temporary Rental Supplement Program gives \$300 per month for eligible households with no dependents, and \$500 per month for eligible households with dependents. For more information, see information in the <a href="#">BC Temporary Rental Supplement (BC-TRS) Program</a>, which is discussed in more detail in the next section.</p> <p><a href="#">Applications for the BC Temporary Rental Supplement Program can be found here.</a></p>	<p><a href="#">The July 16, 2020, news release on the repayment framework can be found here.</a></p> <p><a href="#">Information on changes to B.C.'s tenancy laws during COVID-19 can be found here.</a></p>

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	<p>who do not qualify for existing rental assistance programs;</p> <ul style="list-style-type: none"><li>• Landlords can restrict the use of common areas to protect against transmission;</li><li>• Landlords may not access rental units without tenant consent, except in exceptional cases, and may not serve notices to tenants in person;</li><li>• British Columbians who need additional support to pay their rent can access short-term and emergency loans from rent bank networks around the province;</li><li>• Homeowners can contact their bank or mortgage lender to apply for up to six months of mortgage payment deferral; and</li><li>• More than 900 spaces have been secured at 23 sites throughout B.C.'s health regions to help people isolate. Spaces at hotels, motels and community centres are assisting a range of people, including people experiencing homelessness, people without safe spaces to self-isolate and youth.</li></ul> <p>The Ministry of Municipal Affairs and Housing released the details of a repayment framework for landlords and renters, to be put in place later this summer. The framework helps renters and landlords to transition and tenants in arrears to maintain their housing when the ban on evictions for non-payment of rent is lifted ahead of September 1, 2020.</p>	<p><a href="#">People can expect further information, including eligibility and the application process in April 2020.</a></p>	<p><a href="#">Information on the <i>BC Housing suspensions and subsidizations</i> can be found <a href="#">here</a>.</a></p> <p><a href="#">Information on <i>COVID-19 Support for Renters and Landlords</i> can be found <a href="#">here</a>.</a></p> <p><a href="#">Information on <i>COVID-19 and Tenancies</i> can be found <a href="#">here</a>.</a></p> <p><a href="#">April 16, 2020, information on <i>British Columbia's support for renters, homeowners and people experiencing homelessness</i> can be found <a href="#">here</a>.</a></p>
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<p><u>BC Temporary Rental Supplement (BC-TRS) Program</u></p>	<p>The BC Temporary Rental Supplement Program gives \$300 per month for eligible households with no dependents, and \$500 per month for eligible households with dependents.</p> <p>The BC Temporary Rental Supplement Program is extended until August 31, 2020.</p> <p>Rents in arrears from rent due during the specified period from March 18 to August 17, 2020 will have until at least July 2021 to pay back any rent owed, with the first repayments not starting until October 2020 at the earliest.</p>	<p>The tenant must apply. The tenant must be eligible. Households need:</p> <ol style="list-style-type: none"> <li>1. To have a 2019 gross household income of less than: <ul style="list-style-type: none"> <li>• \$74,150 for singles and couples without dependents; or</li> <li>• \$113,040 for households with dependents;</li> </ul> </li> <li>2. As a result of COVID-19: <ul style="list-style-type: none"> <li>• Be receiving or eligible for Employment Insurance; or</li> <li>• Be receiving or eligible for the Canada Emergency Response Benefit offered by the federal government; or</li> <li>• Have experienced, and be able to provide evidence of, a drop of 25% or more in monthly household employment income.</li> </ul> </li> <li>3. Be paying more than 30% of current household income towards rent.</li> </ol> <p><u><a href="#">Applications for the BC Temporary Rental Supplement Program can be found here.</a></u></p> <p>Terms of repayment plan must include:</p> <ul style="list-style-type: none"> <li>• amount of outstanding rent;</li> </ul>	<p><u><a href="#">The June 19, 2020, announcement that the rental supplement is extended until end of August, can be found here.</a></u></p> <p><u><a href="#">The BC Temporary Rental Supplement Program Factsheet for Landlords can be found here.</a></u></p> <p><u><a href="#">The BC Temporary Rental Supplement Program Factsheet for Tenants can be found here.</a></u></p> <p><u><a href="#">The BC Temporary Rental Supplement Program Factsheet for Indigenous</a></u></p>
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		<ul style="list-style-type: none"> <li>• start date of the repayment plan;</li> <li>• amount of each instalment; and</li> <li>• dates for each instalment.</li> </ul> <p>The repayment instalments must begin at least 30 days after the date the plan is given by the landlord to the renter, and each monthly instalment must be paid on the same date the rent is due.</p> <p>Renters who are still experiencing a loss of income may also be eligible for either the Rental Assistance Program or the Shelter Aid for Elderly Renters Program, which provide ongoing rental subsidies for low- and moderate-income families and seniors.</p>	<p><a href="#">Nations can be found here.</a></p> <p><a href="#">The BC Temporary Rental Supplement Program (BC-TRS) FAQs can be found here.</a></p> <p><a href="#">Repayment Plan information can be found here.</a></p>
<u>BC Rent Bank</u>	Renters in some parts of B.C. can receive emergency help for rent payments and one-time interest-free loans through the <a href="#">BC Rent Bank</a> .	<p>To receive the rental supplement, you must meet all of the following criteria:</p> <ul style="list-style-type: none"> <li>• Receiving or eligible for Employment Insurance, the Canada Emergency Response Benefit or experiencing a 25% reduction in monthly employment income as a result of COVID-19</li> <li>• 2019 household income of less than \$74,150 for households with no dependents and \$113,040 for households with dependents</li> <li>• Paying more than 30% of current/reduced gross monthly income towards rent</li> <li>• Not receiving any other rent subsidy from any level of government, including</li> </ul>	<a href="#">Apply for the rent supplement through B.C. Housing.</a>

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		subsidized housing or rent supplements, such as Shelter Aid for Elderly Renters (SAFER) or the Rental Assistance Program (RAP)	
<u>Enhanced BC Climate Action Tax Credit</u>	<p>A one-time enhancement to the climate action tax credit will be paid in July 2020 for moderate to low-income families:</p> <ul style="list-style-type: none"> <li>• An adult will receive up to \$218.00 (increased from \$43.50)</li> <li>• A child will receive \$64.00 (increased from \$12.75)</li> </ul> <p>The previously scheduled credit increase effective July 2020 remains the same.</p>	<p>Moderate to- low-income families.</p> <p>The enhanced B.C. Climate Action Tax Credit will automatically be provided in July 2020, combined with the federal GST/HST credit payment.</p> <p>Many provincial and federal supports rely on up to date income tax filings. It is very important for individuals to file their income taxes so that they can qualify and receive their benefits as quickly as possible. <a href="#">The CRA has up-to-date guides on how to file your taxes quickly online.</a></p>	<p><a href="#">April 1, 2020 information on effective provincial tax changes can be found here.</a></p> <p><a href="#">April 16, 2020 information on BC delivering support for British Columbians can be found here.</a></p>
<u>Workers Leaves of Absence</u>	<p>Employers must excuse workers for sickness without requiring a doctor's note.</p> <p>Employees are allowed to take a leave of absence for specific reasons. Most leaves covered by B.C. employment standards are unpaid, but an employee's job is protected while they're on one. In most cases, an employee doesn't need to be employed for a certain amount of time to take leave.</p> <p>The COVID-19 leave is retroactive to January 27, 2020, the date that the first presumptive COVID-19 case was confirmed in British Columbia.</p>	<p>An employee can take unpaid, job-protected leave related to COVID-19 if they're unable to work for any of the following reasons:</p> <ul style="list-style-type: none"> <li>• They have been diagnosed with COVID-19 and are following the instructions of a medical health officer or the advice of a doctor or nurse.</li> <li>• They are in quarantine or self-isolation and are acting in accordance with an order of the provincial health officer, an order made under the Quarantine Act (Canada), guidelines from the BC Centre for Disease Control or</li> </ul>	<p><a href="#">To visit the updated website for temporary layoff variance applications, see here.</a></p> <p><a href="#">The July 20, 2020, news release on online applications for extending employee</a></p>

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	<p>Employer Responsibilities: If an employee is on a leave covered by the Employment Standards Act, their employment is considered continuous:</p> <ul style="list-style-type: none"> <li>• The employee continues to get any wage or benefit increases that they would normally receive.</li> <li>• Employers continue to make payments to benefit plans – unless the employee doesn't want to continue with a plan or if they take reservists' leave.</li> <li>• Employers continue to calculate annual vacation, termination entitlements, pension, benefits or length of service the same as if they normally would.</li> </ul> <p>Workers who provide essential services in British Columbia cannot be held liable for damages caused by exposure to COVID-19, as long as they are complying with orders from the provincial health officer and other authorities.</p> <p>This order will remain in effect for as long as the state of emergency remains in place and applies only to situations related to COVID-19.</p> <p>BC has also extended the temporary layoff provisions to a maximum of 24 weeks, expiring on August 30, 2020. During the COVID-19 pandemic, the maximum went from 13 weeks in any given 20-week period, to 16 weeks, to now a maximum of 24 weeks.</p>	<p>guidelines from the Public Health Agency of Canada.</p> <ul style="list-style-type: none"> <li>• Their employer has directed them not to work due to concern about their exposure to others.</li> <li>• They need to provide care to their minor child or a dependent adult who is their child or former foster child for a reason related to COVID-19, including a school, daycare or similar facility closure.</li> <li>• They are outside of BC and unable to return to work due to travel or border restrictions.</li> </ul> <p>The Ministry of Labour and the Employment Standard's Branch released a new online application that makes the process of employers and workers extending temporary layoffs due to COVID-19 easier. <a href="#">To visit the website to apply for temporary layoff variances, see here.</a></p> <p>For employers and workers who need to extend temporary layoffs beyond the August 30, 2020, expiry date, we remind them to apply for a variance using the <a href="#">Employment Standard Branch's new online application</a> by August 25.</p>	<p><a href="#">layoffs can be found here.</a></p> <p><a href="#">The BC government's guidelines on leave of absences due to COVID can be found here.</a></p> <p><a href="#">The WorkSafBC resource can be found here.</a></p> <p><i>The Employment Standards Act, RSBC 1996 c 113 changed in response to COVID.</i></p> <p><a href="#">See here for the Employment Standards Act.</a></p> <p><a href="#">See here for the summary of changes to the Employment Standards Act.</a></p> <p><a href="#">British Columbia changes to the</a></p>
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			<p><a href="#"><u>Employment Standard Act to better support workers both during COVID-19 and in the long term, information sheet can be found here.</u></a></p> <p><a href="#"><u>The June 25, 2020, announcement extending the temporary layoff provisions can be found here.</u></a></p> <p><a href="#"><u>Information on employment standards around temporary layoff can be found here.</u></a></p> <p><a href="#"><u>Information on British Columbia protecting jobs during difficult times, last updated April</u></a></p>
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			<a href="#"><u>16, 2020, can be found here.</u></a>
<u>For Students</u>	<p><u>Support for People with Student Loans</u></p> <p>Starting March 30, 2020, BC student loan payments are automatically frozen until September 30, 2020.</p> <p><u>Support for Post-Secondary Students</u></p> <p>Students attending B.C.'s 25 public post-secondary institutions can apply for emergency financial assistance through their school's financial aid office.</p> <p>Indigenous post-secondary students can also apply for support through the Indigenous Emergency Assistance Fund through their school's Indigenous student services.</p> <p><u>School-based Wellness Programs and Supports</u></p> <p>The BC Minister of Mental Health and Addictions announced that the province is boosting funds immediately for school-based wellness programs and supports by \$2 million, topping up the \$8.8 million investment over 3 years that was announced last September. This means that for the 2020-21 school year, school districts and independent school authorities will receive a total of \$3.75 million to promote mental wellness and provide additional supports for students, families, and educators.</p> <p><u>Supplying PPE to schools in BC</u></p> <p>A one-time investment of \$45.6 million as part of BC's COVID-19 Action Plan will fund the purchase of up to 1.5 million masks. Canadian Shield, a manufacturer of personal protective equipment products in Ontario, is</p>		<p><a href="#"><u>March 26, 2020 Information Bulletin from StudentAid BC can be found here.</u></a></p> <p><a href="#"><u>April 16, 2020, information on British Columbia's support for students can be found here.</u></a></p> <p><a href="#"><u>September 4, 2020 information on British Columbia's school-based wellness programs and supports</u></a></p> <p><a href="#"><u>For more information about supplying PPE to BC schools, see here.</u></a></p> <p><a href="#"><u>For more information</u></a></p>

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	<p>donating an additional 54,500 face shields to schools in BC.</p> <p><u>One-time Funding for 2020-21 school year</u></p> <p>The federal government is providing \$242.4 million in one-time funding for the 2020-21 school year. The funding will support school districts to hire and train more teachers and support staff for remote learning; purchase additional software licenses, electronic course materials and textbooks; purchase computer or tablets; and create Wi-Fi hubs and internet access in remote and Indigenous communities.</p>		<a href="#"><u>about the one-time funding for the 2020-21 school year, see here.</u></a>
<p><u>For LGBTQ2S+ Students</u></p>	<p>Students from the LGBTQ2S+ community have more virtual opportunities to connect with each other during the COVID-19 pandemic.</p> <p>For the first time, B.C.'s Gay-Straight or Gender and Sexuality Alliance (GSA) meet-ups will be held virtually rather than in person, where students can join their friends online or over the phone.</p>		<a href="#"><u>The April 26, 2020, news release can be found here.</u></a>
<p><u>For Indigenous Students</u></p>	<p>The Ministry provides \$4.3M for an Aboriginal Emergency Financial Assistance Fund to support Aboriginal students experiencing a short-term financial crisis. Each applicant can receive up to \$1000.</p>	<p>Indigenous students at a Public post-secondary institution.</p>	<a href="#"><u>For more information on the Aboriginal Emergency Financial Assistance Fund, see here.</u></a>
<p><u>For Seniors</u></p>	<p><b>United Way Funding</b></p> <p>\$50 million in funding has gone to United Way to bolster seniors' supports in British Columbia, including services that help seniors stay in their homes, safely.</p>		<a href="#"><u>Access United Way Support here.</u></a>

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	<p><b>bc211 Funding</b></p> <p>More funding has been given to bc211, a province-wide information and referral service that matches seniors with volunteers who can help with basic needs, including grocery shopping and pharmacy drop-offs.</p> <p><b>Affordable housing for Kamloops seniors in 2021</b></p> <p>Seniors will soon have more affordable homes in Kamloops on a 37-unit rental housing project. The Province is partnering with the City of Kamloops and ASK Wellness Society to building new homes that will provide one-bedroom units for seniors with monthly rents projected to range from \$375 to \$825. Residents are expecting to move into the building in fall 2021.</p>		<p><a href="#"><u>Access bc211 here.</u></a></p> <p><a href="#"><u>Access information on Kamloops seniors housing here.</u></a></p>
<p><u>For Senior's Long-Term Care and Assisted-Living</u></p>	<p>B.C. is investing in a suite of initiatives to protect long-term care and seniors' assisted-living residents from COVID-19, as facilities begin allowing visitors. The Province is providing more than \$160 million for facilities to hire up to three full-time equivalent staff in each of B.C.'s 680 long-term care homes and seniors' assisted living residences, including both public and private facilities. The Province will also provide \$26.5 million for facilities to address costs that they incurred between March 1 and June 30, 2020.</p>		<p><a href="#"><u>See here for the July 2, 2020, news release on investments to Seniors' care.</u></a></p> <p><a href="#"><u>See here for the updated guidance for long-term care and seniors' assisted living facilities.</u></a></p>
<p><u>For Kids</u></p>	<p><u>Free, Live Coding Workshops for Kids</u></p> <p>Students now have access to free, live online coding workshops through the Ministry of Education website Keep Learning BC.</p>		<p><u>New coding workshops are added each week and can be accessed through the</u></p>

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			<a href="#"><u>Keep Learning BC website here, or can be accessed directly here.</u></a> <a href="#"><u>Students, parents, guardians and teachers can find learning resources and accurate, timely information about schools, programs, and educational services here.</u></a> <a href="#"><u>The May 24, 2020, news release can be found here.</u></a>
<a href="#"><u>Youth Employment with BC Parks</u></a>	BC Parks is offering 25 employment positions through a \$1.8 million Youth Employment Program (YEP) and 18 employment positions with the BC Conservation Officer Service. Both programs offer employment for young people interested in environmental management and conservation. The duties will range from public outreach and education, facility and trail maintenance, to invasive species removal and supporting conservation and recreation projects.		<a href="#"><u>For information on Youth Employment Program positions in BC Parks, see here.</u></a> <a href="#"><u>For more information on the Conservation</u></a>

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			<a href="#"><u>Officer Service, see here.</u></a> <a href="#"><u>For the August 5, 2020, news release on BC Parks and youth, see here.</u></a>
<a href="#"><u>For Rural, Remote, and Indigenous Communities</u></a>	<p>In partnership between the First Nations Health Authority, Northern Health and Provincial Services Authority, a new collaborative framework has been developed to support communities and meet their unique needs, including:</p> <ul style="list-style-type: none"><li>• improved medical transportation options to larger centres, including six additional ambulances in Northern Health and seven aircraft and helicopters for medical transport.</li><li>• access to Virtual Doctor of the Day, which connects First Nations members and their families in remote communities to a doctor or nurse practitioner using video conferencing:</li><li>• Faster COVID-19 testing methods, including GeneXpert test kits in First Nations Health Authority, Northern Health, Interior Health, Vancouver Coastal Health and Fraser Health.</li></ul>		<a href="#"><u>For a collection of the BC Government's resources for Indigenous people, see here.</u></a> <a href="#"><u>For the First Nations Health Authority (FNHA) dedicated COVID-19 website, see here.</u></a>
<a href="#"><u>Connecting BC Internet Funding</u></a>	<p>Internet service providers throughout the province can apply for grants of up to \$50,000 – or 90% of their expenses – to cover the cost of equipment, including antennas, electronics or other types of devices that relate to the performance or range of their network.</p>	<p>Rural, remote and indigenous communities. Applications are now being accepted by Northern Development Initiative.</p>	<a href="#"><u>To download the application form click here.</u></a> <a href="#"><u>For more details about</u></a>

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	<p>Grants will be funded through the existing Connecting British Columbia program.</p> <p>Submissions will be reviewed on a first-come-first-served basis, with funding decisions made within three to five business days.</p> <p>Internet service providers must complete their projects by June 30, 2020.</p>		<a href="#"><u>Connecting B.C. see here.</u></a>
<a href="#"><u>Free Counselling Services for Post-Secondary Students</u></a>	<p>The Government of British Columbia has launched Here2Talk, a new mental-health counselling and referral service for post-secondary students.</p> <p>The service offers confidential, free single-session services by app, phone or online chat, 24 hours a day, seven days a week.</p> <p>The Government is providing \$1.5 million per year for this service.</p> <p>The services are available in English, French, Punjabi, and Chinese.</p>	<p><a href="#"><u>Chat sessions with a trained counsellor can be accessed by downloading the Here2Talk app or visiting: here2talk.ca</u></a></p> <p>Students can speak to a counsellor by phone, toll-free at 1 877 857-3397 or direct 604 642-5212. Students calling from outside Canada can dial 1 604 642-5212 (international calling charges may apply).</p>	<p><a href="#"><u>For British Columbia's April 16, 2020, news release on the Free Counselling services, see here.</u></a></p> <p><a href="#"><u>For British Columbia's April 17, 2020 news release on more online options for students to support social, emotional well-being, see here.</u></a></p>
<a href="#"><u>Monthly Bills – BC Hydro</u></a>	<p>Customers can defer bill payments or arrange for flexible payment plans with no penalty through the COVID-19 Customer Assistance Program.</p> <p>Customers experiencing job loss, illness or lost wages due to COVID-19 can access grants up to \$600 to pay their hydro bills through the Customer Crisis Fund.</p>	<p>All customers may apply to defer.</p> <p><u>\$600 Customer Crisis Fund</u> is available for customers experiencing job loss, illness, or lost wages due to COVID-19.</p>	<p><a href="#"><u>The April 1, 2020 news release can be found here.</u></a></p> <p><a href="#"><u>March 13, 2020 news release of</u></a></p>

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	<p>Residential customers who have lost their job or are unable to work as a result of COVID-19 will receive a bill credit of three times their average monthly bill. This credit does not have to be paid back. Eligible customers can apply for bill relief until June 30, 2020.</p> <p>BC Hydro has halted all service disconnections for non-payment and cancelled all non-emergency planned power outages affecting its customers.</p> <p>The average residential credit provided will be \$477.</p> <p>BC Hydro rates have been reduced by 1% effective April 1, 2020.</p>	<p><u>Bill Credit of 3-times Average Monthly Bill</u> is available for customers who have lost their job or are unable to work due to COVID-19.</p>	<p><a href="#"><u>BC Hydro announcing the bill for customers affected by COVID-19 can be found here.</u></a></p> <p><a href="#"><u>The Customer Crisis Fund can be found here.</u></a></p> <p><a href="#"><u>Eligible customers who can apply for a bill credit of three times their average monthly bill can apply for bill relief until June 30, 2020, here.</u></a></p>
<p><u>Monthly Bills - ICBC</u></p>	<p>Customers on a monthly payment plan who are facing financial challenges due to COVID-19 may defer their payment for up to 90 days with no penalty.</p> <p>ICBC has also made further changes to help ease the financial hardship of customers, for example by waiving the \$30 cancellation fee and \$18 re-plating fee for those people who choose to cancel their insurance during this time.</p>	<p>All customers on a monthly plan.</p>	<p><a href="#"><u>March 31, 2020 news release of ICBC's update on COVID-19 can be found here.</u></a></p> <p><a href="#"><u>The ICBC Payment Plan Deferral Date Request can be found here.</u></a></p>

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			<a href="#"><u>ICBC's April 16, 2020, news release on further steps taken to reduce the financial burden for drivers during the pandemic can be found here.</u></a>
<a href="#"><u>Monthly Bills – FortisBC</u></a>	<p>FortisBC has waived late payment fees and will ensure no customer is disconnected from the energy they need due to financial hardship at this time.</p> <p>FortisBC has also set up a COVID-19 Customer Recovery Fund, which allows residential customers to automatically have their bills deferred from April 1 to June 30, 2020. A repayment schedule, free of interest or additional fees, will be set up and payments can be spread over a full year.</p>	All British Columbians.	<p><a href="#"><u>The FortisBC news release can be found here.</u></a></p> <p><a href="#"><u>The FortisBC Customer Recovery Fund can be found here.</u></a></p>
<a href="#"><u>Support for People who use Public Transit</u></a>	<p>As of March 20, 2020, TransLink suspended fares on all of its buses.</p> <p>As of March 25, 2020, HandyDart, operated by TransLink, stopped collecting fares.</p> <p>TransLink's scheduled fare increase for July 1, 2020, has been postponed indefinitely.</p>		<a href="#"><u>April 16, 2020, announcement for support for people who use public transit can be found here.</u></a>
<a href="#"><u>Support for People on Income Assistance</u></a>	Everyone receiving income assistance and disability assistance who is not receiving employment insurance (EI) or the emergency federal support programs will automatically receive a \$300 COVID-19 Crisis		<a href="#"><u>For the July 6, 2020, news release on the extension of the</u></a>

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	<p>Supplement on their cheques distributed September 23, October 21, November 18, and December 16, 2020, starting in April. This includes people receiving the B.C. Senior's Supplement.</p> <p>Those who receive income assistance or disability assistance who are receiving EI, including the \$2,000 Canada Emergency Response Benefit, will not receive the \$300 COVID-10 Crisis Supplement. Earnings received through federal EI, including the Canada Emergency Response Benefit, are temporarily exempt. This means people will not see any deductions on their cheques due to EI.</p>		<p><a href="#"><u>benefits through to August 26, see here.</u></a></p> <p><a href="#"><u>Information on support for income and disability assistance can be found here.</u></a></p> <p><a href="#"><u>British Columbia's April 16, 2020, news release informing how the province is supporting people on income assistance can be found here.</u></a></p> <p><a href="#"><u>For the August 17, 2020 news release on the extension of Crisis Supplement cheques, see here.</u></a></p>
<p><u>Support for Family Caregivers</u></p>	<p>As part of B.C.'s emergency COVID-19 response plan, the Province is doubling this year's funding for Family Caregivers of British Columbia to \$1 million, helping support both caregivers and seniors.</p>		<p><a href="#"><u>For more information, see the April 26.</u></a></p>

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	Family Caregivers of B.C. is a not-for-profit organization that supports people who are caring for elderly loved ones, family or friends. With a network of local agencies throughout B.C., Family Caregivers will increase the capacity of its helpline and offer a number of virtual connections that can bring family caregivers together.		<a href="#">2020, news release.</a>
<a href="#"><u>Supports for People Living in Major Encampments</u></a>	The Province is working with the cities of Vancouver and Victoria to transition people living in encampments in Oppenheimer Park, Topaz Park and on Pandora Avenue into safe, temporary accommodations with wraparound supports to protect their health and safety in the overlapping COVID-19 and overdose crises.		<a href="#">See the April 25, 2020, news release here.</a>
<a href="#"><u>Funding to Improve Rural Internet Connectivity</u></a>	<p>To help communities during the COVID-19 pandemic, targeted funding will give people in rural, remote and Indigenous communities in British Columbia access to faster internet services at a time when they need them most.</p> <p>The \$50-million Connecting British Columbia program now includes a funding stream to help internet service providers with immediate network equipment upgrades to rapidly improve capacity and internet speeds in underserved communities throughout the province.</p>	<a href="#">See here for the application for Connecting British Columbia COVID-19 response funding.</a>	<p><a href="#">See here for the April 24, 2020, news release.</a></p> <p><a href="#">See here for the Connecting British Columbia Program.</a></p> <p><a href="#">See here for Phase 3 Connecting British Columbia funding application information.</a></p> <p><a href="#">See here for Connectivity in British Columbia.</a></p>

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<u>Food Bank Funding</u>	\$3-million emergency grant to Food Banks British Columbia to support immediate needs to buy and distribute food, pay employees and cover essential costs.	People who rely on food banks.	<a href="#"><i>Find a local food bank here.</i></a>
<u>Self-Isolation Spaces</u>	Nearly 2,000 spaces have been secured at sites throughout B.C.'s health regions to help people self-isolate.	People experiencing homelessness, people without safe spaces to self-isolate and youth.	<a href="#"><i>For more details about self-isolation spaces see here.</i></a>
<u>Vulnerable and People Experiencing Homelessness</u>	<p><b>Smartphones to Connect the Vulnerable and People Experiencing Homelessness</b></p> <p>Through the Homelessness Community Action Grant program and a partnership with 7-Eleven, the Social Planning and Research Council of BC (SPARC BC) has been able to secure 3,500 smartphones to be distributed by community organizations who provide services and support for vulnerable people.</p> <p>The smartphones can connect to Wi-Fi and include a pre-loaded \$10 7-Eleven data card, so people have instant access to internet.</p> <p><b>Supportive Homes in New Westminster</b></p> <p>The Ministry of Municipal Affairs and Housing will provide over 40 new supportive homes in New Westminster for women experiencing homelessness in the community. The Elizabeth Fry Society is overseeing the day-to-day management of the building and will provide residents with support services.</p> <p><b>Treatment and Recovery Beds Expansion Grants</b></p>		<p><a href="#"><i>For the May 12, 2020, news release, see here.</i></a></p> <p><a href="#"><i>To find out more about Homelessness Community Action Grants, see here.</i></a></p> <p><a href="#"><i>For more information about the Downtown East Side Response, see here.</i></a></p> <p><a href="#"><i>For more information about New Westminster housing, see here.</i></a></p>

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	<p>In July 2020, the BC government announced \$13.5 million to add an estimated 50 to 70 new publicly funded treatment and recovery beds. These grants will help address gaps in the system and improve mental health and addictions services.</p> <p>Applications will be accepted from August 27 to October 7, 2020 and decisions will be made in the fall.</p> <p><b>Supportive Homes in Victoria</b></p> <p>The Province, through BC Housing, has purchased property in Victoria to build up to 50 new permanent homes with around-the-clock supports for people experiencing homelessness. BC Housing plans to have a proposal in place in early 2021.</p>		<p><a href="#"><u>For more information about the expansion grants, see here.</u></a></p> <p><a href="#"><u>To apply for treatment and recovery bed expansion grants, see here.</u></a></p> <p><a href="#"><u>For more information about support homes in Victoria, see here.</u></a></p>
<p><u>Safe Spaces for People Leaving Violence</u></p>	<p>In addition to more than 100 transition houses and safe homes that the Province funds on an ongoing basis, nearly 300 additional spaces in communities throughout B.C. have been secured for people leaving violent or unstable situations.</p> <p>If you or someone you know is experiencing violence, there is immediate crisis support for victims of family or sexual violence available through VictimLink BC's 24/7 telephone service in multiple languages at 1-800-563-0808 or by email: VictimLinkBC@bc211.ca.</p> <p>VictimLink BC also provides information to safe spaces available for those leaving violence as well as and referral services for all victims of crime.</p>	<p>Women and children experiencing violence.</p>	<p><a href="#"><u>For more details on transition houses and safe homes see here.</u></a></p> <p><a href="#"><u>For the May 29, 2020, news release on B.C. strengthening tenancy laws, see here.</u></a></p> <p><a href="#"><u>For more information on the changes to the Residential</u></a></p>

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	In addition, B.C. is in the process of changing the tenancy law in order to provide greater protection to renters who are experiencing violence inside or outside of their home by allowing them to end their tenancy early.		<a href="#"><u>Tenancy Act, see here.</u></a> <a href="#"><u>The Residential Tenancy Act can be found here.</u></a>
<a href="#"><u>Summer Reading Club</u></a>	The B.C. government announced an investment of \$65,000 to the public libraries' British Columbia Summer Reading Club so that it may be offered virtually to young readers and their families.		<a href="#"><u>The June 15, 2020, news release on B.C.'s Summer Reading Club can be found here.</u></a>
<a href="#"><u>Ministry of Environment and Climate Change Projects</u></a>	BC Minister of Environment and Climate Change and Member of Parliament for North Vancouver, announced funding for 11 projects to help British Columbia communities save energy and reduce pollution. These projects will create jobs, strengthen local economies, promote sustainable development and address the effects of the COVID-19 pandemic.		<a href="#"><u>For more information about the projects, see here.</u></a>

#### ***ECONOMIC SUPPORT FOR FAMILIES/CHILD CARE***

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<a href="#"><u>Ministry of Children &amp; Family Development Response to COVID-19</u></a>	<p>Temporary emergency funding is available for child care centres and families.</p> <p>The temporary emergency funding program for licensed child care centres is being extended until August 31, 2020.</p> <p>BC is also investing in projects to make more licensed child care spaces as parents start going back to work.</p>		<a href="#"><u>The June 25, 2020, announcement that BC is providing more licenses can be found here for Surrey.</u></a>

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			<a href="#"><u>Coquitlam;</u></a> <a href="#"><u>Salmon Arm;</u></a> <a href="#"><u>Vancouver;</u></a> <a href="#"><u>Nanaimo; Maple</u></a> <a href="#"><u>Ridge; and</u></a> <a href="#"><u>Merritt.</u></a> As  <a href="#"><u>The government</u></a> <a href="#"><u>announcement</u></a> <a href="#"><u>of the extension</u></a> <a href="#"><u>of the</u></a> <a href="#"><u>emergency</u></a> <a href="#"><u>funding can be</u></a> <a href="#"><u>found here.</u></a>  <a href="#"><u>BC Ministry of</u></a> <a href="#"><u>Children &amp;</u></a> <a href="#"><u>Family</u></a> <a href="#"><u>Development</u></a> <a href="#"><u>Response to</u></a> <a href="#"><u>COVID-19,</u></a> <a href="#"><u>updated on</u></a> <a href="#"><u>March 30, 2020,</u></a> <a href="#"><u>information can</u></a> <a href="#"><u>be found here.</u></a>
<a href="#"><u>Temporary</u></a> <a href="#"><u>Emergency Funding</u></a> <a href="#"><u>for Child Care</u></a> <a href="#"><u>Providers</u></a>	Child care providers that stay open will: <ul style="list-style-type: none"><li>• Receive enhanced funding to keep operations going. These centres are eligible to receive seven times their average monthly funding from government, which is expected to cover approximately 75% of a group facility's average monthly operating expenses;</li></ul>	Licensed group child care providers and smaller home-based child care providers are eligible for temporary emergency funding to keep operations going or maintain their business while closed.	<a href="#"><u>Information on</u></a> <a href="#"><u>BC's Child Care</u></a> <a href="#"><u>Response to</u></a> <a href="#"><u>COVID-19 for</u></a> <a href="#"><u>Providers can</u></a> <a href="#"><u>be found here.</u></a>  <a href="#"><u>Information on</u></a> <a href="#"><u>CCFRI</u></a>

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	<ul style="list-style-type: none"> <li>Continue to receive Child Care Fee Reduction Initiative (CCFRI) payments; and</li> <li>Continue to receive Early Childhood Educator (ECE) wage enhancements for their staff.</li> </ul> <p>Child Care providers that close will:</p> <ul style="list-style-type: none"> <li>Be eligible to receive two times their average monthly government funding; and</li> <li>This is expected to cover approximately 20% of an average group facility's monthly operating expenses</li> </ul>		<p><a href="#">payments can be found here.</a></p> <p><a href="#">Information on the Early Childhood Educator Wage Enhancement can be found here.</a></p>
<p><u>Support for Essential Workers who Need Child Care</u></p>	<p>Parents who work in essential services can apply for Temporary Emergency Child Care in order to request a space in child care centres for their children.</p>	<p>To apply with the Provincial Form: <a href="#">Temporary Emergency Child Care for Essential Workers</a></p> <p>To apply with the City of Vancouver only form: <a href="#">Temporary Emergency Child Care for Essential Workers</a> (for ages 0-12)</p> <p>Spaces will be prioritized for children whose parents work in public health and health services, social services, law enforcement, first response and emergency response sectors. Additional spaces will then be given to families working in other crucial roles, defined as essential service workers.</p>	<p><a href="#">Information on BC's Child Care Response to COVID-19 for Parents can be found here.</a></p> <p><a href="#">The List of COVID-19 Essential Services can be found here.</a></p>
<p><u>Extended Supports for Youth in Care and in the AYA Program</u></p>	<p>On March 30, 2020, the Minister of Children and Family Development announced Youth and young adults from care will continue receiving the same level of service during the pandemic, even if they were set to age out.</p> <p>The measures are supported out of the BC government's \$5-billion COVID-19 Action Plan.</p>	<p>Youth currently living in foster care, contracted residential agencies or with relatives through the Extended Family program will be able to stay where they are. Social workers are modifying agreements to allow youth and caregivers to extend their</p>	<p><a href="#">The June 22, 2020, news release on BC extending the interim measures can be found here.</a></p>

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	<p>On June 22, 2020, BC announced it is extending the interim measures in a new round of funding, through to August 31, 2020.</p>	<p>current living arrangements once a youth reaches 19 years old.</p> <p>Young adults between the ages of 19 and 27 years who are enrolled in the Agreements with Young Adults (AYA) program will continue to receive financial support despite school closures and other training program interruptions caused by the pandemic. These young adults may also be eligible to receive an extension of AYA support beyond the current maximum of 48 months.</p>	<p><a href="#"><u>March 30, 2020 BC Children and Family Development new release can be found here.</u></a></p> <p><a href="#"><u>March 30, 2020 Youth &amp; Young Adults – MCFD Response to COVID-19 release can be found here.</u></a></p> <p><a href="#"><u>British Columbia's release on Support for Youth in Care, updated April 16, 2020, can be found here.</u></a></p> <p><a href="#"><u>More details about support for youth in care or in the AYA program is found here.</u></a></p>
<p><u>Keeping Kids Learning During In-Class Suspensions</u></p>	<p>While teachers and schools have primary responsibility for continuous learning, the government has launched Keep Learning BC, where families can find ideas for everyday educational activities, annotated links to free</p>		<p><a href="#"><u>Access to Keep Learning BC can be found here.</u></a></p>

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	learning resources, as well as tips on how to support kids' well-being while they are at home.		
<u>Support for Families with Children and Special Needs</u>	<p>Eligible B.C. families with children with special needs can access the Emergency Relief Support Fund, which provides \$225 per month for the next three months (April to August 31, 2020). The emergency funding will support 50% more of the eligible families that are currently awaiting services. This includes:</p> <ul style="list-style-type: none"> <li>Families with children in care on a special needs agreement or a voluntary care agreement will not have to make monthly maintenance payments for the duration of the pandemic period.</li> <li>Supported Child Development and Aboriginal Supported Child Development programs will be able to extend extra staffing during school hours to help with the reduced availability of school-based services.</li> <li>Eligibility and access to At Home Program medical benefits will be relaxed, and any families receiving benefits will continue to do so without the need for a reassessment during the pandemic period.</li> <li>Parameters on services purchased with Autism Funding will be expanded, allowing families to use up to 35% of funding to purchase equipment and items that assist in home learning and virtual instructional approaches.</li> <li>Families may direct their child's Autism Funding to access family counselling and therapy services with a qualified provider.</li> </ul>	<p>Priority will be given to those families who had previously been prioritized for various support services that have not yet been put in place, as well as those families who are currently receiving support but are experiencing additional vulnerabilities as a result of COVID-19.</p> <p>This is a short-term relief fund that is offered to families who require extra support during the period of April 1, 2020 to June 30, 2020.</p> <p>Families who have already been deemed eligible to receive CYSN Family Support Services can call their CYSN Worker who will support prioritized families to access the emergency relief funding.</p>	<p><a href="#"><u>The June 22, 2020, news release on BC extending the interim measures can be found here.</u></a></p> <p><a href="#"><u>British Columbia's release on Children &amp; Youth with Special Needs – MCFD Response to COVID-19, last updated April 14, 2020, can be found here.</u></a></p>

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	On June 22, 2020, BC announced it is extending the interim measures in a new round of funding, through to August 31, 2020.		
<u>Family Caregivers of BC</u>	<p>Funding for Family Caregivers of B.C. is doubled to \$1 million to support people who are caring for elderly loved ones, family or friends.</p> <p>Increased support includes:</p> <ul style="list-style-type: none"><li>• Toll-free support line hours</li><li>• Virtual connections to bring caregivers together</li><li>• Emotional supports</li><li>• Health care navigation</li></ul>	Caregivers are eligible.	<a href="#"><u>Access Family Caregivers of B.C. services here.</u></a>
<u>Phase 2 – Students Have the Option to Return to School</u>	Parents will have the choice of bringing their children back to class on a part-time basis this school year as part of BC's Restart Plan, with the goal of returning to full-time classes in September 2020, provided it is safe to do so.		<a href="#"><u>For more information on health and safety standards for K-12 schools, plus accurate, timely information about schools, programs and educational services, including regularly updated frequently asked questions in multiple</u></a>

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			<a href="#"><u>languages, see here.</u></a>  <a href="#"><u>For more information on health and safety standards for child care, plus the latest COVID-19 related child care information, see here.</u></a>  <a href="#"><u>For the May 15, 2020, news release, see here.</u></a>
<b>PROVIDING RELIEF FOR LOCAL GOVERNMENTS</b>			
<a href="#"><u>Authorizing Local Governments to Borrow Interest-Free</u></a>	The British Columbia government has authorized local governments to borrow, interest-free, from their existing capital reserves to help pay for operating expenses, such as employee salaries.		<a href="#"><u>See information on British Columbia providing relief for local governments, updated April 16, 2020, here.</u></a>
<a href="#"><u>Delaying Provincial School Tax Remittances</u></a>	Delaying provincial school tax remittances until the end of the year. This will provide significant relief to local governments facing cash flow issues.		<a href="#"><u>See information on British Columbia providing relief for local</u></a>

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			<a href="#"><u>governments, updated April 16, 2020, here.</u></a>
<b>MUNICIPAL MEASURES: THE CITY OF VANCOUVER</b>			
<p><b>Outline:</b></p> <p>On March 19, 2020, the Vancouver City Council <a href="#"><u>declared a local state of emergency.</u></a></p> <p>The Province of BC has suspended local states of emergency specific to the COVID-19 pandemic, except for the City of Vancouver.</p> <p>On May 25, 2020, Vancouver launched <a href="#"><u>Restart Smart Vancouver</u></a> as the City's phased approach to economic recovery in Vancouver. Vancouver is seeking input from residents and businesses in the <a href="#"><u>Measuring Ongoing Impacts of COVID-19 Survey.</u></a></p>			
<a href="#"><u>Temporary Emergency Childcare Referral System for Essential Services</u></a>	The City of Vancouver launched Temporary Emergency Childcare for Essential Workers in response to COVID-19. The referral system will connect Essential Service Workers meeting the program's criteria, with licensed childcare providers that are open and available for childcare during this public health crisis.	Parents or guardians of children ages 0-12 who are eligible, should submit the Westcoast Child Care Resource Centre (WCCRC) online request form.	<a href="#"><u>The March 27, 2020 news release can be found here.</u></a>  <a href="#"><u>The WCCRC online request form can be found here.</u></a>
<a href="#"><u>Social Resilience Task Force Delivering Essential Needs for Vancouver Residents</u></a>	<p>Two emergency response centres are opening in Downtown Vancouver to create additional capacity and provide a safer place for those experiencing homelessness.</p> <p>In addition to the referral centres, the City's Social Resilience Task Force has deployed teams to work on the following areas:</p> <ul style="list-style-type: none"> <li>• Food security;</li> <li>• Single room occupancy hotels;</li> </ul>		<a href="#"><u>The March 26, 2020 news release can be found here.</u></a>  <a href="#"><u>Information on the Emergency Response Centres and Locations can be found here.</u></a>

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	<ul style="list-style-type: none"> <li>• Supportive housing needs; and</li> <li>• Community.</li> </ul>		<a href="#"><u>Information on the Food Security Task Force can be found here.</u></a>
<a href="#"><u>City Launches Office to Support Local Businesses</u></a>	<p>The City established the COVID-19 Business Communications and Support Office to assist local businesses.</p> <p>The office is a single point of contact for Vancouver's local business owners to get information from the City of Vancouver regarding business support programs, to learn what City-run business services are currently available, and to make suggestions to the City concerning business and the economy.</p>	<a href="#"><u>Local businesses seeking help can connect with the office by visiting the webpage, or calling 3-1-1, or emailing COVIDResponseforBusiness@vancouver.ca</u></a>	<a href="#"><u>Information of the City of Vancouver's COVID-19 Business Communications and Support Office can be found here.</u></a>
<a href="#"><u>Community Resilience Measures</u></a>	The City of Vancouver has partnered with Vancouver Coastal Health and BC Housing on a multi-agency public partner task force to implement an immediate plan of action and information-distribution network that focuses on residents of the Downtown Eastside (DTES) and populations that are most at risk.		<a href="#"><u>Information on the City of Vancouver's Community Resilience program can be found here.</u></a>
<a href="#"><u>Tax Measures for Businesses and Individuals</u></a>	Property tax payments for both residential and commercial property taxes will be deferred for 60 days, moving the new tax payment deadline to September 30, 2020.		<a href="#"><u>April 29, 2020, announcement on the Vancouver City Council approving the delay, can be found here.</u></a>

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			<a href="#"><u>City of Vancouver information on property tax deferral can be found here.</u></a> <a href="#"><u>The May 1, 2020, report of the City Council approving the 2019 Property Tax Exemptions can be found here.</u></a>
<a href="#"><u>Vancouver Improves Range of Grocery and Meal Programs for Downtown Eastside</u></a>	The Food Security and Access team, which is part of the City's COVID-19 Community Resilience Branch, is working on a number of scalable programs that will improve access to healthy and regular meals on a daily basis.	These programs will focus on residents who are marginalized and/or made more vulnerable through the crisis, including those who are in self-isolation, ill or can't have their needs met because services are diminishing.	<a href="#"><u>April 6, 2020, news release can be found here.</u></a>
<a href="#"><u>Stanley Park and Beach Avenue Temporary Shared Roadways for Vehicles and Cyclists</u></a>	The Vancouver Park Board passed a motion on Friday, June 19 to reopen Stanley Park with temporary measures to provide modified access to vehicle traffic to support businesses, individuals, and park partner needs. The reopen will see one lane of Park Drive designated for vehicles, while the other will be reserved for cyclists to allow for adequate physical distancing inside the park as the province readies itself to enter phase three of the BC Restart Plan.		<a href="#"><u>The June 19, 2020, news release can be found here.</u></a> <a href="#"><u>Closure of roads information can be found here.</u></a>
<a href="#"><u>City Debuts Give a Hand Vancouver</u></a>	The City launched Give a Hand Vancouver, an initiative dedicated to accepting community offers from		<a href="#"><u>April 2, 2020, news release</u></a>

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	businesses and organizations in support of continued efforts to curb the spread of COVID-19.		<a href="#"><u>can be found here.</u></a> <a href="#"><u>Give a Hand Vancouver can be found here.</u></a>
<a href="#"><u>City introduces new measures in the Downtown Eastside</u></a>	<p>The City is taking steps to help ensure residents can access essential services and information, and stay safe, during the COVID-19 pandemic. These include:</p> <ul style="list-style-type: none"> <li>• Collecting and cashing Income Assistance cheques;</li> <li>• Accessing critical information and services, including overdose prevention; and</li> <li>• Providing safe spaces.</li> </ul>		<a href="#"><u>The April 22, 2020, news release that details the measures the City of Vancouver is taking in the Downtown Eastside can be found here.</u></a>
<a href="#"><u>Mobi by Shaw Go and City of Vancouver offers free bike share pass to essential workers</u></a>	<p>Mobi by Shaw Go, in partnership with the City of Vancouver, has launched the Mobi by Shaw Go Essential Services Membership Program today to provide COVID-19 essential service employees with a free 90-day pass.</p>	<p>Designated essential workers who must travel at this time such as those working in healthcare, transit, and grocery stores, can obtain a free 90-day pass by signing up through their employers.</p> <p>Employers of essential services professionals should email <a href="mailto:grouprates@mobibikes.com"><u>mailto:grouprates@mobibikes.com</u></a> to obtain enrollment information to distribute to staff.</p>	<a href="#"><u>The April 21, 2020, new release that details the bike share pass to essential workers can be found here.</u></a>
<a href="#"><u>City Dashboard to highlight COVID-19 Issues and Responses</u></a>	<p>The City released an online dashboard for you to track our emergency response and efforts to curb to the spread of COVID-19 (Coronavirus). As the City takes unprecedented steps to adapt services and mobilize resources to help support everyone impacted by this public health emergency, this tool provides a snapshot</p>		<a href="#"><u>April 17, 2020, news release on the dashboard to highlight COVID-19 issues and</u></a>

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	view of integral services and will be updated regularly to keep people informed and up to date on the latest information.		<a href="#"><i>responses can be found here.</i></a> <a href="#"><i>The City of Vancouver's dashboard can be found here.</i></a>
<a href="#"><u>Map of Food Resources</u></a>	The City created a map of food resources in order to direct people and organizations to resources across the city where they can find information on how to find, grow, buy, and donate food or volunteer and apply for grants.		<a href="#"><i>The April 17, 2020, news release on the map of free and low-cost meals available can be found here.</i></a> <a href="#"><i>The City's COVID-19 food resource page can be found here.</i></a>
<a href="#"><u>Park Board to Reopen Golf Courses and VanDusen Botanical Garden</u></a>	<p>The Vancouver Park Board is reopening Fraserview and McCleery golf courses and VanDusen Botanical Garden for public use on Friday, May 1. The sites will operate with new physical distancing procedures for users and staff to ensure a safe experience.</p> <p>Langara Gold Course will reopen to public use on Friday, May 15.</p>		<a href="#"><i>The April 27, 2020, news release on the reopening of the golf courses and garden can be found here.</i></a> <a href="#"><i>The May 7, 2020, news release on the reopening of the Langara Golf</i></a>

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			<a href="#"><u>Course can be found here.</u></a>
<a href="#"><u>Emergency Response Centres for People Experiencing Homelessness</u></a>	<p>The Vancouver Community Resilience team has partnered with Vancouver Coastal Health (VCH) and B.C. Housing to temporarily use City facilities as emergency response centres.</p> <p>Roundhouse and Coal Harbour community centres were selected as centres to house people who are experiencing homelessness.</p>		<p><a href="#"><u>For more information on the COVID-19 Community Support's work, including the two emergency response centres, see here.</u></a></p> <p><a href="#"><u>For the three-stage approach Vancouver has planned to meet urgent housing needs, announced April 29, 2020, see here.</u></a></p>
<a href="#"><u>Tennis Courts in Vancouver to Open</u></a>	<p>The Vancouver Park Board is reopening tennis and pickleball courts in neighborhoods across Vancouver this weekend, with a phased approach that will see 53 courts in action across seven locations beginning Saturday, May 9.</p>		<a href="#"><u>For the May 8, 2020, news release on tennis returning to Vancouver, see here.</u></a>
<a href="#"><u>City of Vancouver Offers Micro-Weddings Summer 2020</u></a>	<p>The City of Vancouver is making the Helena Gutteridge Plaza outdoor venue adjacent to City Hall available for micro-weddings of up to 10 people total.</p>		<a href="#"><u>To book the space for your wedding, see here.</u></a>

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			<a href="#"><u>For the May 8, 2020, news release, see here.</u></a>
<a href="#"><u>City of Vancouver to Provide Safer Washroom Facilities in the Downtown Eastside and Kingsway</u></a>	Starting next week, porta-potties and portable handwashing stations, which were quickly installed weeks ago as an initial urgent COVID-19 (Coronavirus) emergency response measure, will be replaced with washroom trailers equipped with toilets, soap, and handwashing basins		<a href="#"><u>For the May 14, 2020, news release, see here.</u></a>
<a href="#"><u>City Rescinds Emergency Order to Shut Down Restaurant Table Service</u></a>	The City is rescinding the order issued on March 20 that shut down all restaurant table service as a result of COVID-19 (Coronavirus). The City is rescinding this order in order to provide clarity to Vancouver's business owners and operators under the Phase 2 orders issued by Dr. Bonnie Henry, which allows food service establishments to restart in-person service under new conditions as of Tuesday, May 19, 2020.		<a href="#"><u>For the May 19, 2020, news release, see here.</u></a>
<a href="#"><u>Approval of Public Alcohol Consumption</u></a>	Vancouver City Council has approved a temporary pilot program allowing public consumption of alcohol in select locations from August 10 to mid-October 2020.  The intent of the pilot program is to give people an opportunity to enjoy alcohol outside where physical distancing is easier.		<a href="#"><u>For the July 30, 2020, news release on the public consumption of alcohol, see here.</u></a>
<a href="#"><u>Temporary Expedited Patio Program</u></a>	Between now and October 31, 2020, businesses can apply online for their temporary small, large, curbside, or private patio permit. This includes breweries, wineries, and distilleries.	<a href="#"><u>Submit an application for the Province's temporary service area expansion here.</u></a>  Businesses intending to serve alcohol on their patio must also meet <a href="#"><u>Provincial liquor licensing requirements</u></a> , and obtain provincial	<a href="#"><u>For the July 24, 2020, news release, see here.</u></a>

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	<p>Applicants who meet the mandatory requirements for public patios can expect to receive their permit within two business days of submitting their completed application.</p> <p>Since launched the Temporary Expedited Patio Permit Program on June 1, the City has received issued 280 temporary expedited patio permits and expanded the program to patios on private property.</p> <p>As part of Vancouver's efforts to expand the program and support more businesses, breweries with a manufacturing licence are now eligible to apply for a temporary expedited patio permit.</p>	approval for a temporary service area expansion.`	<p><a href="#"><i>For the July 17, 2020, news release, see here.</i></a></p> <p><a href="#"><i>For the July 3, 2020, news release, see here.</i></a></p> <p><a href="#"><i>For the June 19, 2020, news release, see here.</i></a></p> <p><a href="#"><i>For the June 12, 2020, news release, see here.</i></a></p> <p><a href="#"><i>For the June 4, 2020, news release, see here.</i></a></p> <p><a href="#"><i>For the June 1, 2020, news release, see here.</i></a></p> <p><a href="#"><i>For the May 22, 2020, new release, see here.</i></a></p>
<u>Outdoor Recreation Facilities to Open for Casual Use</u>	The Vancouver Park Board will begin reopening more than 320 outdoor recreation amenities across the city on Friday, May 29 including skate parks, synthetic		<p><a href="#"><i>For the May 28, 2020, news</i></a></p>

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	sports fields, basketball and volleyball courts, disc golf, roller hockey, multisport courts, and 166 playgrounds.		<a href="#">release, see here.</a>
<a href="#">The City of Vancouver Announced Plans for 50 km of Slow Streets and Use Roadways for Patios</a>	<p>Vancouver is introducing 50 kilometers of “slow streets” that will free up parking space and travel lanes for patio and sidewalk areas, allowing for easier adherence to physical distancing.</p> <p>This includes on Granville Street, Beach Avenue, and Stanley Park.</p>		<p><a href="#">See the overview of the temporary road closures and changes here.</a></p> <p><a href="#">See the May 25, 2020, news release here.</a></p>
<a href="#">Pop-Up Plazas and Parklets</a>	<p>Vancouver is installing its first temporary pop-up plaza, to help residents safely return to community life.</p> <p>Pop-up plazas are the latest measure Vancouver is taking to provide people with more space to resume everyday activities. The plazas will be designed with temporary seating to give people the opportunity to eat, visit, rest, and enjoy the weather while maintaining a safe distance from others.</p> <p>Four more plazas were installed on June 23, 2020.</p>		<p><a href="#">The June 23, 2020, news release can be found here.</a></p> <p><a href="#">The June 12, 2020, news release on pop-up plazas can be found here.</a></p>
<a href="#">Outdoor Sport Facility Permits</a>	<p>Beginning July 1, the Vancouver Park Board will resume outdoor sport facility permits which allow groups, such as sports teams and childcare programs, to reserve:</p> <ul style="list-style-type: none"> <li>• Sport fields</li> <li>• Diamonds</li> <li>• Courts for modified training, camps, and play.</li> </ul> <p>All Park Board permits were initially suspended in March as part of the Park Board’s response to COVID-19.</p>	<p><a href="#">To apply for an outdoor facility rental permit, see here.</a></p> <p><a href="#">First, you must review the facility schedules for availability.</a></p> <p><a href="#">Second, you must complete an online reservation request.</a> This will require <a href="#">proof of insurance.</a></p>	<p><a href="#">For the status of services and facilities impacted by COVID-19, see here.</a></p> <p><a href="#">For the June 15, 2020, news release on outdoor sport</a></p>

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			<a href="#"><u>facility permits, see here.</u></a>
<a href="#"><u>COVID-19 Recovery Committee</u></a>	<p>Vancouver City Council has created a special committee to gather advice and insight from experts and stakeholders, as it continues to push forward the city's recovery from the pandemic.</p> <p>The Council COVID-19 Recovery Committee (CCRC) is made up of all Council members and began work on May 22. The Committee will be hearing from experts and stakeholders on a range of issues, and has already received advice from leading economic advisors.</p>		<a href="#"><u>For the June 5, 2020, news release on the COVID-19 Recovery Committee, see here.</u></a>
<a href="#"><u>Day Camps for Children Offered this Summer</u></a>	<p>Day camps are set to begin operating this summer at 18 neighbourhood parks in Vancouver and VanDusen Botanical Garden.</p> <p>The Vancouver Park Board and Community Centre Associations will operate day camps in parks for seven weeks beginning July 20, while the Vancouver Botanical Gardens Association will operate nature camps for eight weeks at VanDusen Garden beginning June 29.</p>		<a href="#"><u>For the June 25, 2020, news release on day camps, see here.</u></a>
<a href="#"><u>Park Board to Resume Food Services at Concession Stands and Golf Courses</u></a>	Beginning in July, the Vancouver Park Board will welcome diners to its concession stands and golf course restaurants throughout the city. Food services will resume with some changes.		<a href="#"><u>For the June 30, 2020, news release on resuming food services, see here.</u></a>
<a href="#"><u>Childcare Services Returning to Community Centres in September</u></a>	Licensed childcare and preschool services will be able to reopen at 20 community centres across Vancouver starting September 1.	Some childcare and preschool services may already be filled as parents and guardians registered their children at the start of the year.	<a href="#"><u>See the July 23, 2020, news release on</u></a>

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	<p>The majority of childcare services that operate out of Park Board community centres were closed in March in response to the COVID-19 (Coronavirus) pandemic, with the exception of Britannia, Creekside, Mount Pleasant, and Ray-Cam, which provided childcare to children of essential service workers.</p>	<p>More details regarding registration will be posted when finalized at <a href="https://vancouver.ca/covid19">vancouver.ca/covid19</a>.</p>	<p><a href="#"><u>childcare services here.</u></a></p>
<p><u>Priority Programs to Restart in September</u></p>	<p>Programs and services focusing on children, youth, seniors, and food security, are scheduled to restart September 8 at 24 community centres across Vancouver.</p> <p>Program offerings such as Happy Hearts, yoga for seniors, osteofit, seniors' social, Minds in Motion External website, opens in new tab, seniors' lunch, food hamper, and youth social and leadership activities might be limited due to new COVID-19 protocols, room capacity, and safety precautions</p>		<p><a href="#"><u>See the July 30, 2020, news release on priority programs restarting here.</u></a></p>
<p><u>Making Streets for People Initiative</u></p>	<p>As part of the "Marking Streets for People" initiative, the City of Vancouver has supported and adapted to evolving needs, including:</p> <ul style="list-style-type: none"> <li>• approving over 360 new temporary patios so more people can dine out and so that many restaurants can come closer to their pre-COVID occupancy;</li> <li>• creating pop-up plazas and parklets so people can gather outside;</li> <li>• calming traffic to make 'slow streets' more comfortable for people walking, biking, and rolling;</li> <li>• making more room to line up and board buses at key bus stops;</li> </ul>		<p><a href="#"><u>See the August 19, 2020, news release on Making Streets for People initiative.</u></a></p> <p><a href="#"><u>To offer feedback on these temporary changes, see here.</u></a></p>

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	<ul style="list-style-type: none"><li>• repurposing street space for more walking, rolling, and cycling along Beach Avenue; and</li><li>• making more room where there is queuing on narrow sidewalks.</li></ul>		
<u>Vancouver Police Department Enforcement of COVID-19 Orders</u>	<p>As of August 21, 2020, the Vancouver Police Department (VPD) will have the authority to enforce provincial health orders with specified penalties such as tickets.</p> <p>If enforcement is escalated, the \$2,000 fines set by the Province to owners, operators and organizers contravening provincial health orders will include:</p> <ul style="list-style-type: none"><li>• Hosting a private party or public event in excess of 50 people</li><li>• Failing to provide appropriate hand sanitation and washroom facilities</li><li>• Failing to provide sufficient space in the venue for physical distancing</li><li>• Failing to obtain a list of names and contacts at large event</li><li>• Having more than five guests gathered in a vacation accommodation</li></ul> <p>\$200 violation tickets for individuals will be for those who:</p> <ul style="list-style-type: none"><li>• Actively encourage others to attend gatherings or events that do not comply with health orders</li><li>• Refuse to leave or disperse when directed to do so by enforcement officers</li></ul>	<p>The City and the VPD strongly urge residents and businesses to report all complaints and concerns via <a href="#">VanConnect, online or by mobile app</a>, or by calling 3-1-1.</p>	<p><a href="#">For more information on penalties, see here.</a></p> <p><a href="#">See the August 21, 2020 news release on VPD enforcement here.</a></p>

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	<ul style="list-style-type: none"><li>• Refuse to comply with requirements for a restaurant, bar or other licensed establishment</li><li>• Respond with abusive behaviour towards employees</li></ul>		
<u>Pandemic Recovery Funding</u>	Province of British Columbia will provide more than half a billion dollars in funding to local governments and transit agencies, as part of the pandemic recovery program.		<a href="#">See the September 17, 2020 news release here</a>  <a href="#">For more information about the City of Vancouver's COVID-19 support and recovery efforts, see here.</a>
<u>Revised Capital Investment Plan</u>	City Council proposed adjustments to the current capital plan, in response to an estimated \$219 million in reduced development and partner contributions as a result of significantly decreased development activity and the economic downturn brought on by the pandemic. The \$254 million reduction in the capital plan reduces the four-year capital investment from \$2.9 billion to \$2.6 billion.	Examples of projects that have been scaled back or delayed to a future capital plan include: <ul style="list-style-type: none"><li>• City facilities renovation and construction projects including Manitoba Yards and work on City Hall campus buildings for a total of \$3.25 million in savings</li><li>• Delayed construction for a number of parks for a total of \$26.3 million in savings</li><li>• Gastown complete streets project with no construction this capital plan for \$7.2 million savings</li></ul>	<a href="#">See the September 18, 2020 news release here.</a>  <a href="#">For a complete list of adjustments by program and by project, see here.</a>

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		<ul style="list-style-type: none"> <li>Georgia Gateway West complete streets project for savings of \$4.5 million.</li> </ul>	
<u><a href="#">Reduced Fare Transit Pilot</a></u>	<p>The Reduced Fare Transit Pilot will be funded through \$50,000 provided by the Union of British Columbia Municipalities.</p> <p>The Reduced Fare Transit Pilot will seek to design, test, evaluate and make recommendations for free or subsidized single-zone transit passes in Vancouver for 50-100 people experiencing poverty, with Indigenous and racialized residents prioritized.</p>		<p><a href="#">See the September 15, 2020 news release here.</a></p> <p><a href="#">For a full Reduced-Fare Transit Pilot Project report, see here.</a></p>
<u><a href="#">Cultural Impact Critical Assistance (CICA) Program</a></u>	<p>The COVID-19 Cultural Impact Critical Assistance (CICA) program aims to provide one-time funding for cultural nonprofit organizations that have been most impacted by COVID-19 and those who provide critical programs, services, and space to some of the most impacted artists and groups in the city.</p>	<p>CICA grants are open to all Vancouver-based arts and cultural nonprofit organizations, including groups that already receive funding from the City of Vancouver and those that have never applied or received funding before. Most of these one-time grants will be up to \$25,000.</p> <p>To apply, organizations must complete a brief Expression of Interest (EOI) form before November 4, 2020. These submissions are the first in a two stage process for consideration of funding, therefore we encourage organizations to submit their EOIs as early as possible in order to complete an application, where applicable, before November 18th.</p>	<p><a href="#">For more information about the CICA program, see here..</a></p> <p><a href="#">For information on applying for the one-time grant, see here.</a></p>
<u><a href="#">Renter Services Grant Program</a></u>	<p>The Renter Services grant program is intended to augment and enhance an organization's capacity to support and advocate for Vancouver renters, and aim to</p>	<p>Application closes for 2021 Renter Services grant on October 23, 2020</p>	<p><a href="#">For more information about how to apply for the</a></p>

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	<p>address three main priorities and outcomes for renters in Vancouver:</p> <ul style="list-style-type: none"><li>• Renters understand their rights: renters know and understand their rights and what impacts them as renters under municipal and provincial jurisdiction</li><li>• Renters pursue their rights: renters assert and pursue their legal rights as renters</li><li>• Renters have security of housing: renters who face barriers to maintaining their tenancies are supported to remain housed or find alternative affordable rental housing.</li></ul>		<a href="#"><u>Renters Services Grant Program, see here.</u></a>
<b>ALBERTA</b>			
<p><b>Outline</b></p> <p>On March 17, 2020, Alberta declared a state of emergency under the <i>Public Health Act</i>.</p> <p>On May 14, 2020, Alberta entered Stage 1 of its Relaunch Strategy. Under this stage, some businesses are allowed to resume operations with enhanced infection prevention and controls in place. Calgary and Brooks did not enter Stage 1 with the rest of Alberta due to higher case numbers.</p> <p>On June 1, 2020, Calgary and Brooks entered Stage 1 of Alberta's Relaunch Strategy.</p> <p>On June 12, 2020, Alberta entered Stage 2 of its Relaunch Strategy. Under this stage, additional businesses and services are allowed to reopen with physical distancing requirements and public health guidelines in place. Under Stage 2, event and gathering sizes have increased to 50 people maximum for indoor gatherings and 100 people maximum for outdoor gatherings.</p> <p>On June 15, 2020, Alberta's state of emergency ended.</p> <p>On July 13, 2020, Premier Jason Kenney announced there is no target date set for Stage 3 of Alberta's the Relaunch Strategy. Alberta will commence its second phase to distribute free non-medical masks across the province. 20 million mask will be circulated to A&amp;W, McDonald's and Tim Hortons chains for distribution to the public.</p>			

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On August 27, 2020, [Alberta updated its school \(K-12\) re-entry plan](#). The plan includes a statement on PPE for schools and guidelines on non-medical mask use for Grade 4 to 12 students, staff, and visitors in indoor spaces.

On September 24, 2020 the Government of Alberta released a [document providing "Advice for Safe Holiday Entertaining"](#).

[See the Government of Alberta's Relaunch Strategy here.](#)

### ***ECONOMIC SUPPORT FOR BUSINESSES***

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u><a href="#">Corporate Income Tax Deferral</a></u>	<p>On March 18, 2020, the Government of Alberta announced that the collection of corporate income tax balances and instalment payments due between March 18, 2020 and August 31, 2020 are deferred until August 31, 2020.</p> <p>Payments deferred will not be subject to penalties or interest.</p>	<p>Alberta businesses with corporate income tax balances that become owing on or after March 18, 2020 or installment payments coming due between March 18, 2020 and August 31, 2020, can defer making these payments until August 31, 2020.</p> <p>This deferral measure is not available in respect of tax balances or installment payments coming due during the deferral period for which payments were made to government prior to March 18, 2020.</p>	<p><a href="#">See the Government of Alberta's special notice here.</a></p>
<u><a href="#">ATB Customer Relief Program</a></u>	<p>On March 18, 2020, ATB Financial announced that small business customers effected by the COVID-19 crisis can apply for a deferral on their ATB loans, lines of credit, and mortgages for up to six months.</p> <p>Small business customers, in addition to payment deferrals on loans and lines of credit, will be provided access to additional working capital.</p> <p>Interest will continue to accrue during the period of deferral of payments.</p>	<p>Small business customers whose business has been interrupted in any way as a result of COVID-19 are encourage to contact ATB to discuss deferring payments and accessing working capital.</p> <p>Other business and agriculture customers can contact their ATB Relationship Manager to discuss their situation, needs, and potential solutions.</p>	<p><a href="#">See ATB Financials information page about the Customer Relief Program here.</a></p>

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<u>Relief for the Energy Sector</u>	<p>On March 20, 2020, the Government of Alberta announced multiple programs established in light of challenges facing the energy sector due to COVID-19 and an ongoing international price war.</p> <p><b>Alberta Energy Regulator Levy:</b> AER industry levy will be funded by the Government for six months, providing \$113M in industry relief .</p> <p><b>Resource Tenures Extended:</b> the terms of mineral agreements expiring in 2020 are extended by one year in order to allow additional time to raise capital and plan future activities.</p> <p><b>Orphan Well Association Loan:</b> \$100M loan, announced March 3, is expected to increase current reclamation efforts, decommission 1000 additional wells and commence 1000 environmental assessments.</p>		<a href="#"><u>See the Government of Alberta's info page about the relief to the energy sector here.</u></a>
<u>WCB Premiums Deferral</u>	<p>On March 23, 2020, the Government of Alberta announced that payments required by private sector employers for WCB premiums are deferred until early 2021.</p> <p>No interest charges will be applied for unpaid 2020 premiums.</p> <p>The government will cover 50% of the 2020 premium when due in 2021 for small and medium sized businesses (&lt;\$10M in insurable earnings) which is expected to save small and medium sized businesses \$350M.</p>	<p>All private sector employers are eligible. This includes businesses with coverage only in place for business owners and directors (personal coverage), as well as those in voluntary industries with coverage in place on or before March 23, 2020.</p> <p>No application will be required for the deferral or the 50% payment in 2021.</p> <p>Payments already made towards 2020 premiums will be automatically refunded to employers (expected to be mailed the week of April 6, 2020).</p>	<a href="#"><u>See the Worker's Compensation Board – Alberta info sheet here.</u></a>

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<u>Education Property Tax Freeze and Education Property Tax Deferral for Businesses</u>	On March 23, 2020, the Government of Alberta announced that education property taxes will be frozen at 2019 levels rather than proceeding with the 3.4% population and inflation adjustment set out in Budget 2020 and that effective immediately, education property tax payable by businesses will be deferred for six months.	Education property taxes are automatically deferred for businesses, however, businesses capable of paying their taxes in full are encouraged to do so in order to assist the province in being able to support Albertans through this pandemic.  Commercial landlords are encouraged to pass savings on to tenants through reduced/deferred rent payments to assist employers in paying employees and staying in business during the COVID-19 crisis.	<a href="#">See the Government of Alberta's info page about the education property tax freeze/deferral here.</a>
<u>Emergency Funding for Social Services</u>	On March 17, 2020, the Government of Alberta announced \$30M in emergency funding to charities, not-for-profits and civil society organizations to provide help and services to individuals, seniors, families and other vulnerable Albertans who are isolated or impacted by measures to contain COVID-19.  This is in addition to \$25M in funding for adult homeless shelters and \$5M in funding for women's emergency shelters.	Eligible services must address the social well-being of those disproportionately affected by COVID-19 and the measures implemented to help the spread.  Will be distributed as grants from Family and Community Support Services (FCSS) in Edmonton and Calgary and Family and Community Support Services Association of Alberta (FCSSAA) for the remainder of the province. Organizations should contact a local FCSS program to request funding for programs or services in their community.	<a href="#">See the Government of Alberta's overview of the program here.</a>  <a href="#">See the Government of Alberta's funding criteria here.</a>
<u>Relief for Forest Companies</u>	On April 4, 2020, the Government of Alberta announced that it will defer timber dues for six months in order to help forest companies continue operating and retain staff during the COVID-19 pandemic.	Businesses are encouraged to submit a request for relief to the Revenue Analyst responsible for their account.	<a href="#">See the Government of Alberta's overview of the program here</a>  <a href="#">See the letter to all timber</a>

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			<a href="#"><u>disposition holders here.</u></a>
<a href="#"><u>Relief for Continuing Care Facilities</u></a>	<p>On April 20, 2020, the Government of Alberta announced that it will advance \$24.5 million to operators of continuing care facilities to address the cost of pressures caused by COVID-19.</p> <p>In addition, the province is providing additional provincial healthcare funding for continuing and acute care facilities to be used to increase health-care aide staffing levels, provide a \$2/hour wage top up to health-care aides, and create up to 1000 paid student practicum positions.</p>		<p><a href="#"><u>See the Government of Alberta's release about the funding here</u></a></p>
<a href="#"><u>Rent Relief for Small Businesses</u></a>	<p>On April 24, 2020, the Government of Alberta announced it will be supporting the federal government's Canada Emergency Commercial Rent Assistance (CECRA) program and expects to commit up to \$67 million dollars.</p>	<p>The CECRA program will support small business by providing a loan supporting 50% of monthly commercial rental costs for April, May, and June 2020. Eligible landlords and tenants would each be responsible for 25% of the remaining costs.</p> <p>The loan will be forgivable if the property owner and tenant come to a rent forgiveness agreement that lowers the eligible small business's rent by 75% for the three month and includes a moratorium on eviction.</p> <p>The program will be administered by the Canada Mortgage and Housing Corporation.</p> <p>The Canada Emergency Commercial Rent Assistance (CECRA) expired on Wednesday September 30, and there's no replacement ready. Another emergency bill to address rent</p>	<p><a href="#"><u>See the Government of Alberta's release about the funding here</u></a></p>

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		relief for small businesses is likely be tabled in the House of Commons sometime soon.	
<u><a href="#">Site Rehabilitation Program</a></u>	<p>On April 28, 2020, the Government of Alberta announced the Site Rehabilitation Program which will provide grants to oil field service contractors to perform well, pipeline, and oil and gas site closure and reclamation work.</p> <p>The program has up to \$1 billion in funding available from the federal government's COVID-19 Economic Response Plan for eligible abandonment and reclamation projects, which will be available in \$100 million increments.</p> <p>Next application period: opening July 2020.</p>	<p>Oil field services contractors who do work such as upstream oil and gas infrastructure abandonment (well/pipeline/facility abandonment and pipeline segment removal) or environmental work (Phase 1 and 2 environmental site assessments, remediation, and reclamation) can apply for the grant.</p> <p>Eligible costs included materials and supplies, wages, equipment rentals, laboratory analyses, and transportation.</p> <p>Oil and gas sites must be located in Alberta and put Albertans to work.</p>	<u><a href="#">See the Government of Alberta's overview of the program here</a></u>
<u><a href="#">Utility Payment Deferral Program Act</a></u>	<p>On May 6, 2020, the Government of Alberta introduced the <i>Bill 14: Utility Payment Deferral Program Act</i>. If passed, the Act will allow electricity and natural gas providers to apply for loans to allow them to support Albertans participating in the Utility Payment Deferral Program.</p> <p>Deferred payments are anticipated to reach about \$337 million. To cover this amount, up to \$119 million has been approved for loans through the Balancing Pool and a further \$104 million has been provided by government. It is estimated that utilities, including the Alberta Electric System Operator, will defer about \$114 million.</p>	<p>Utilities providers may apply to the Alberta Utilities Commission to access loans from the Balancing Pool (for electricity providers) or the Associate Minister of Natural Gas and Electricity (for natural gas providers).</p> <p>Loans to retailers will be recovered over a 12-month period after the program concludes, as customers pay down their deferred balances.</p>	<u><a href="#">See the Government of Alberta's page about the Utility Payment Deferral Program Act here</a></u>

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<u>Relief for the Child Care Sector</u>	<p>On May 6, 2020, the Government of Alberta announced that it will provide \$17.8 million in grants over three phases to child care centres and approved family day home agencies to assist in safely restarting operations and supporting families through Alberta's economic recovery from COVID-19.</p> <p>Once child care centres reopen, they will be required to adhere to public health guidelines developed by Children's Services and Alberta Health.</p>	<p>Day care centres and out-of-school care centres be provided with grants administered in 3 phases.</p> <ul style="list-style-type: none"> <li>• Phase 1, provided immediately, will cover 25 per cent of overhead costs like rent and utilities.</li> <li>• Phase 2, provided upon reopening, will provide grants for cleaning and sanitation supplies and for staff recruitment and training.</li> <li>• In Phase 3, centres may receive a grant to offset deferred bill and address unforeseen operational issues.</li> </ul> <p>Approved family day home agencies will also be able to access funding, up to \$1 million total.</p>	<p><a href="#">See the Government of Alberta's overview of the program here.</a></p>
<u>Supports for Farmers and Ranchers</u>	<p>On May 7, 2020, the Government of Alberta introduced a new fed cattle set-aside program to compensate beef producers forced to hold on to cattle due to reduced processing capacity. Cattle producers will be compensated for the extraordinary costs incurred due to holding onto additional cattle until the backed-up inventory is cleared.</p> <p>The interim payments under Agristability will also be increased from 50% to 75% for the hog sector.</p> <p>The Government will also increase the advance payment under AgriStability from 50% to 75% for the potato industry.</p>		<p><a href="#">See the Government of Alberta's information page about the program here</a></p>
<u>Funding for Front-Line Non-Profits</u>	<p>The Government of Alberta announced on May 12, 2020, that the money from the Community Initiatives</p>	<p>The May and September intakes of the Community Initiatives Program Operating grant will be combined into one intake in</p>	<p><a href="#">See the Government of Alberta's news</a></p>

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	<p>Program Project-based Grant (approximately \$8 million) will be reallocated to the Community Initiatives Program Operating Grant in order to help front-line charities and non-profits during the COVID-19 epidemic.</p> <p>The limit for Community Initiatives Program Operating grant requests will be increased from \$60,000 to \$75,000.</p>	<p>June. Funding for this one-time intake will be prioritized for small and medium-sized organizations that focus on food security, shelter and housing, and addictions and mental health supports so they can continue to care for vulnerable Albertans.</p> <p>The three-year eligibility period for the Community Initiatives Program will be waived to allow all organizations in need of operational funding to apply for this one-time intake.</p> <p>The January 2020 Community Initiatives Program Operating intake is being reviewed for funding. Applicants for this grant will be notified in May regarding grant decisions.</p>	<a href="#">release about the changes here.</a>
<a href="#">Funding to Help Support Vulnerable Seniors</a>	<p>On May 19, 2020, the Government of Alberta announced \$170 million in funding to support vulnerable seniors in the province. Funding will go towards enhancing staffing, providing more cleaning supplies and addressing lost accommodation revenue at long-term care facilities, designated supportive living facilities and seniors lodges across Alberta.</p> <p>The funding is retroactively available from March 15, and will see \$14.2 million per month allocated to senior facilities across the province.</p>	<p>The funding will be distributed in coordination with Alberta Health Services and the Ministry of Seniors and Housing.</p> <p>There will be a requirement to report on the use of these funds, and facilities will need to return money not spent on COVID-related purposes.</p>	<a href="#">See the Government of Alberta's news release about the funding here</a>
<a href="#">Relief for the Tourism Industry</a>	<p>On May 19, 2020, the Government of Alberta announced that hotels and lodging providers will be allowed to keep tourism levy amounts collected between March 1, 2020 and December 31, 2020. This</p>	<p>Accommodation providers are still expected to file returns throughout 2020, as required by legislation, and will be expected to resume regular tourism levy payments in 2021.</p>	<a href="#">See the Government of Alberta's May 19, 2020</a>

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	<p>measure is expected to free up between \$16 million and \$27 million in additional cash flow for the hospitality sector.</p> <p>Amounts collected prior to March 1, 2020 that are being deferred under the previously announced deferral program (March 27, 2020 announcement) can continue to be deferred until August 31, 2020.</p>		<p><a href="#">announcement about the changes here.</a></p> <p>See <a href="#">the Government of Alberta's March 27, 2020 announcement about the changes here.</a></p>
<u><b>Relaunch Supports and Commercial Tenancy Measures</b></u>	<p>On June 5, 2020, the Government of Alberta announced that it will commit \$200 million in funding to eligible businesses and non-profits to access up to \$5,000 to offset a portion of their relaunch cost.</p> <p>The Government is also planning to introduce legislation to ensure commercial tenants will not face rent increases or be evicted for non-payment of rent due to the COVID-19 public health emergency.</p>	<p>The program's online application is expected to be available in the coming weeks as the Government finalizes eligibility details.</p> <p>Funds can be used for implementing measures to minimize the risk of virus transmission, (such as physical barriers, personal protective equipment and disinfecting supplies), rent, employee wages or replacement of inventory.</p>	<p>See <a href="#">the Government of Alberta's announcement about the supports here.</a></p>
<u><b>Support for Beekeepers</b></u>	<p>On June 5, 2020, the Government of Alberta announced a new Canadian Agricultural Partnership program that will include up to \$1 million to help beekeepers offset the costs of increased colony replacements due to COVID-19, which has made importing colony replacements from typically affordable sources like Australia and New Zealand more difficult.</p>	<p>The program, available this summer, will be retroactive to cover issues faced in spring 2020.</p> <p>It is anticipated that the \$1-million program will be able to support about 13,000 replacement colonies.</p>	<p>See <a href="#">the Government of Alberta's announcement about the new program here.</a></p>
<u><b>Reinstating Environmental Monitoring</b></u>	<p>On June 23, 2020, the Alberta Energy Regulator announced its decision to end its temporary suspension of reporting and monitoring requirements for industries.</p>		<p>See <a href="#">the Ministerial Order reinstating the monitoring</a></p>

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	Effective July 15, 2020 reporting and monitoring requirements will come back into effect.		<a href="#">requirements here.</a>
<a href="#">Guidance for Restaurants, Cafes, and Bars</a>	On June 29, 2020, the Government of Alberta announced additional guidance for restaurants, cafes, and bars.		<a href="#">See the Government of Alberta's information page on the guidance here.</a>
<a href="#">Alberta Recovery Plan</a>	<p>On June 29, 2020, the Government of Alberta released its Alberta Recovery Plan which provides details on the government's plan to address the economic challenges faced by the Province due to the COVID-19 pandemic and the decline in oil prices. The purpose of the plan is to diversify and create jobs in Alberta.</p> <p>The Alberta Recovery Plan includes supports for small and medium businesses, tax cuts, increasing opportunities for investment in Alberta, and reforms to employment legislation.</p>		<a href="#">See the Government of Alberta's Recovery Plan here.</a>
<a href="#">Accelerate the Job Creation Tax Cut</a>	On July 1, 2020, as part of the Alberta Recovery Plan, the Government of Alberta will decrease the corporate tax rate from 10% to 8%. This change makes Alberta the most tax-competitive business jurisdiction in Canada and lower than almost all states in the United States.		<a href="#">See the Government of Alberta's Job Creation Tax Cut page here.</a>
<a href="#">Small and Medium Enterprise Relaunch Grant</a>	The Small and Medium Enterprise Relaunch Grant offers financial assistance to business, cooperatives, and non-profit organization that were ordered to close or curtail operations as a result of Covid-19.	This funding is available to businesses, cooperatives, and non-profits that were ordered to close or curtail operations, and that experienced a revenue reduction of at least 50%, as a result of Covid-19.	<a href="#">See the Government of Alberta's Small and Medium Enterprise Relaunch</a>

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	Eligible organizations can apply for 15% of their pre-Covid-19 revenue, up to a maximum of \$5,000 of funding.	Applications will remain open until the later of: (i) August 31, 2020; or (ii) for four (4) weeks following the start of Phase 3 of Alberta's Relaunch strategy.	<a href="#">Program Guidelines here.</a>
<a href="#">Additional Funding for Municipal Stimulus Program to Help Create Jobs and Cope with Covid-19</a>	On July 28, 2020, the Government of Alberta announced it will be providing municipalities and Metis Settlements with an additional \$500 million in funding to build shovel-ready infrastructure projects starting in 2020. This funding is part of Alberta's Recovery Plan.	Construction of eligible projects must begin in 2020 or 2021 and applicants must attest the project would have not gone forward without the support of the stimulus program.	<a href="#">See the Municipal Stimulus Program Eligibility and Application webpage here.</a>  <a href="#">See the Additional Funding Announcement Here.</a>
<a href="#">Infrastructure Spending for Central Alberta</a>	Joint federal and provincial funding of \$152 million for 20 infrastructure projects in central Alberta. Alberta's portion of the funding (\$69.7 million) is part of Alberta's Recovery Plan.	Not applicable. The 20 infrastructure projects have been named as of the date of the announcement of funding.	<a href="#">See the additional funding announcement Here.</a>
<a href="#">Smart Sustainable Resilient Infrastructure Funding</a>	Alberta Innovates and Western Economic Diversification Canada are providing funding to the Smart Sustainable Resilient Infrastructure Association as part of Alberta's Recovery Plan. The \$6.3 million will create immediate and future jobs in Alberta for testing energy-efficient innovation and technology in the construction centre.	See project funding application process at <a href="https://www.ssria.ca/project-funding">https://www.ssria.ca/project-funding</a> .	

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<u>Funding for 5 New High Schools</u>	Alberta's government is inviting industry to submit qualifications to deliver five new high schools through a public-private partnership. The schools will be part of the more than \$10 billion infrastructure spending announced as part of Alberta's Recovery Plan. The schools are anticipated to open in September 2024 with a total student capacity of 6,938 students.	Apply with a RFQ (Request for Qualifications) through <a href="http://www.purchasingconnection.ca/">http://www.purchasingconnection.ca/</a> .	
<u>Alberta Investment and Growth Strategy</u>	Alberta's Investment and Growth Strategy (IGS) is a \$75-million initiative led by the Ministry of Jobs, Economy and Innovation. The IGS focuses on driving investment and diversification in Alberta as well as a consultation on modernizing intellectual property in the province.		<a href="#"><u>See the Government of Alberta's Investment and Growth Strategy here.</u></a>
<u>U of L, Medicine Hat College, Red Crow Community College, French community-based college in Calgary</u>	The Government of Canada and Government of Alberta announced \$52.7 million in infrastructure funding through the Canada Infrastructure Program (ICIP). The projects focus on post-secondary institutions.		<a href="#"><u>See the Government of Alberta's October 1, 2020 press release here.</u></a>
<u>Natural Gas Vision and Strategy</u>	The Government of Alberta announced its Natural Gas Vision and Strategy as part of Alberta's Recovery Plan. The Plan details the actions Alberta's government will take to grow the sector and seize emerging opportunities for clean hydrogen, petrochemical manufacturing, liquefied natural gas (LNG) and plastics recycling.		<a href="#"><u>See the Government of Alberta's October 6, 2020 press release here.</u></a>
<u>Support for Energy Companies</u>	The Government of Alberta announced that energy companies will be exempt from property taxes for three years when drilling new wells and building new pipelines. The government will also eliminate the Well		<a href="#"><u>See the Government of Alberta's October 19,</u></a>

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	Drilling Equipment Tax province-wide for newly drilled wells. The government will also lower assessments for less productive oil and gas wells while continuing the recently implemented 35 percent assessment reduction on shallow gas well for three years.		<a href="#">2020 press release here.</a>
<a href="#"><u>Changes to the Builders' Lien Act</u></a>	The Government of Alberta has released proposed changes to the <i>Builders' Lien Act</i> . The proposed legislation eliminates the need for contracted payment timelines, extends the deadline for unpaid contractors to file liens against a project, prohibits "pay-when-paid" clauses from construction contracts, and establishes an adjudication system to resolve disputes.		<a href="#">See the Government of Alberta's October 21, 2020 press release here.</a>
<a href="#"><u>Lifting Oil Curtailment Program</u></a>	The Government of Alberta has announced that it will stop setting monthly oil production limits to allow producers to utilize available pipeline capacity and create jobs.		<a href="#">See the Government of Alberta's October 23, 2020 press release here.</a>
<a href="#"><u>Technology Innovation and Emissions Reduction (TIER)</u></a>	The Government of Alberta is spending \$50 million from the industry-funded Technology Innovation and Emissions Reduction system to create jobs and grow the clean-tech industry.	New project applications can be submitted to the <a href="#">Alberta Innovates Application Portal</a> until Nov. 30, 2020.	<a href="#">See the Government of Alberta's October 27, 2020 press release here.</a>
<a href="#"><u>Prioritizing Jobs for Albertans</u></a>	The Government of Alberta is launching two new immigration streams to spur job-creating entrepreneurship, tech startup ventures and boost economic growth.		<a href="#">See the Government of Alberta's October 26, 2020 Press Release here.</a>

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<a href="#"><u>Alberta Petrochemicals Incentive Program</u></a>	<p>The Government of Alberta has announced that the APIP will offer direct financial incentives to new petrochemical or fertilizer facilities:</p> <ul style="list-style-type: none"> <li>• Once a project is up and running, companies that have successfully applied will receive grants worth 12 per cent of their eligible capital costs.</li> <li>• The grant will be issued in the final step in the process, ensuring that only projects already built and employing Albertans receive funds.</li> <li>• Prior to the grant, companies will need to show their project meets the program requirements by detailing the scope and expected cost of the project.</li> <li>• The application window for small projects (between \$50 million and \$150 million in capital costs) will be open for five years. Applications for larger projects will be open for 10 years.</li> </ul>	<p>Companies can apply to the program through the <a href="#"><u>Electronic Transfer System</u></a>. Companies will have to first register for an APIP account through the ETS. Further details on eligibility and applications can be found <a href="#"><u>here</u></a>.</p>	<p><i>See <a href="#"><u>the Government of Alberta's October 30, 2020 Press Release here.</u></a></i></p>
<a href="#"><u>Creating Jobs with Green Tech</u></a>	<p>Alberta's Government is using up to \$280 million from the TIER system and LCEL to fund three Emissions Reduction Alberta (ERA) programs.</p> <ul style="list-style-type: none"> <li>• Shovel Ready Challenge - \$150MM</li> <li>• Energy Savings for Business Program - \$55MM</li> <li>• Partnership Intake Program - \$75MM</li> </ul>	<p>Details and applications for each program are available as follows:</p> <ul style="list-style-type: none"> <li>• <a href="#"><u>Shovel Ready Challenge</u></a></li> <li>• <a href="#"><u>Energy Savings for Business Program</u></a></li> <li>• <a href="#"><u>Partnership Intake Program</u></a></li> </ul>	<p><i>See <a href="#"><u>the Government of Alberta's November 2, 2020 Press Release here.</u></a></i></p>
<b><i>ECONOMIC SUPPORT FOR INDIVIDUALS</i></b>			

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<u>Job-Protected Leave</u>	<p>Alberta will allow full-time and part-time employees to take up to 14 consecutive days of unpaid, job-protected leave if:</p> <ul style="list-style-type: none"><li>• The employee is required to self-isolate; or</li><li>• The employee is caring for a child or a dependent adult that is required to self-isolate.</li></ul> <p>The leave may be extended based on the advice of Alberta's chief medical officer.</p>	<p>Employees do not need to have worked for their employer for a minimum period of time in order to qualify, and employers cannot request a medical note as evidence of entitlement to the leave. The leave is retroactive to March 5, 2020.</p>	<p><a href="#">See the Government of Alberta's "Support for Employers and Employees" webpage here.</a></p>
<u>Changes to the Eviction Process</u>	<p>Landlords are no longer required to develop a payment plan when a tenant is struggling to pay rent but landlords and tenants are still encouraged to do so. Scheduled rent increase may now take effect with proper notice.</p>		<p><a href="#">See the Government of Alberta's webpage on Rental Eviction here.</a></p>
<u>Protections for Tenants Facing Financial Hardship</u>	<p>Landlords can now apply late fees that are a reasonable estimate of the landlord's losses if it was set out in the rental agreement. Late fees cannot be applied retroactively for the period between April through June.</p>		<p><a href="#">See the Government of Alberta's webpage on Tenant Protections here.</a></p>
<u>Student Loans Payment Deferral</u>	<p>The Government of Alberta has implemented a 6 month, interest free moratorium on Alberta student loan payments beginning March 30, 2020.</p> <p>All payments are deferred and interest will not be accrued until September 30, 2020.</p>	<p>Students do not need to apply for the repayment pause.</p> <p>Borrowers may continue making payments during this period if they choose and this will not affect their eligibility to receive the benefit.</p>	<p><a href="#">See the Government of Alberta's webpage on Post-Secondary Learning During Covid-19 here.</a></p>

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<u><b>Food Bank Funding</b></u>	On April 10, 2020, the Government of Alberta announced that it is providing \$5 million in funding to support food banks and community organizations in their food supply efforts during the COVID-19 pandemic and ensure safe food distribution and secure access to food for vulnerable Albertans.	Organizations should contact a local FCSS program to request funding for programs or services in their community.	<a href="#"><u>See the Government of Alberta's info page about providing access to food during the COVID-19 crisis here</u></a>
<u><b>Increasing Mental Health Supports</b></u>	On April 15, 2020, the Government of Alberta announced that it is spending more than \$53 million to implement more online, phone and in-person mental health and addiction recovery support to make it easier for Albertans to access services from anywhere in Alberta during and after the COVID-19 pandemic.	Services including the Addiction Helpline, the Mental Health Helpline, the Kids Help Phone and the Community and Social Services Helpline (Alberta 211) can be accessed by phone or online.	<a href="#"><u>See the Government of Alberta's release about mental health services funding here</u></a>
<u><b>Increased support for Alberta caregivers</b></u>	On April 14, 2020, the Government of Alberta announced it will provide \$3 million to Caregivers Alberta to expand the supports that it provides to the nearly one million Albertans who are caregivers for family and friends.  The increased funding is expected to allow Caregivers Alberta to expand and update support programs, develop a coaching program for caregivers, expand the hours of its hotline, compile an inventory of supports across the province, and establish a referral system to link caregivers and the organization through healthcare referrals.	Psychosocial, along with other peer and community supports, are currently available through the toll-free caregiver advisor line and <a href="#"><u>online</u></a> for all caregivers, including those caring for someone with COVID-19 or in self-isolation.  Medical concerns or questions about COVID-19 or how best to care for someone with COVID-19, are best directed to Alberta Health Services' Health Link at 811.	<a href="#"><u>See the Government of Alberta's release about increased supports to Caregivers Alberta here</u></a>
<u><b>Utility Payment Deferral Program Act</b></u>	On May 6, 2020, the Government of Alberta introduced the <i>Bill 14: Utility Payment Deferral Program Act</i> . If passed, the Act establishes the right of Residential, farm, and small commercial customers to defer payments to utilities provides in respect of their	Residential, farm, and small commercial customers experiencing financial hardship as a direct result of COVID-19 can request deferrals by contacting their utility provider.	<a href="#"><u>See the Government of Alberta's page about the Utility Payment</u></a>

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	<p>electricity and natural gas accounts. The <i>Bill</i> also provides that electricity and gas services providers are prohibited from disconnecting customers during the deferral period which shall end June 18, 2020.</p> <p>The <i>Bill</i> also sets out the repayment criteria for those who defer payments through the program. Once the deferral program ends on June 18, 2020, repayment may occur by way of equal monthly repayments or a plan agreed to by the customer and the provider.</p>	All deferred payments must be paid back by June 18, 2021.	<a href="#"><u>Deferral Program Act here</u></a>
<a href="#"><u>Additional Covid-19 Homelessness Supports</u></a>	<p>On August 5, 2020, the Government of Alberta announced It would be providing an addition \$48 million to continue providing supports for people struggling with homelessness during the pandemic.</p> <p>This funding is in addition to the \$25 million announced in March 2020.</p>	Edmonton, Calgary, Red Deer, Lethbridge, Grand Prairie, Lac La Biche, Lloydminster, and Drayton Valley.	<a href="#"><u>See the Government of Alberta's page about the Additional Homelessness Supports here</u></a>
<b>MUNICIPAL MEASURES: THE CITY OF CALGARY</b>			
<a href="#"><u>Business Improvement Area late payments cancelled</u></a>	<p>Calgary City Council approved the cancellation of any Business Improvement Area (<b>BIA</b>) Tax penalties between April 1 and June 30.</p> <p>A penalty of 7% would apply to taxes outstanding as of July 1, 2020.</p>	Any business that has not already paid their BIA tax has until June 30, 2020 to pay penalty free.	<a href="#"><u>See the City of Calgary's COVID-19 Business news and updates page here.</u></a>
<a href="#"><u>Tax Instalment Payment Plan payments decreasing</u></a>	<p>As a result of the Government of Alberta deferring the education property tax, installment payments for businesses enrolled in the Tax Instalment Payment Plan will decrease as of April 1.</p>	Non-residential property owners participating in the Tax Instalment Payment Plan will see a decrease in the April 1 instalment equal to the provincial property tax portion as a result of its deferral.	<a href="#"><u>See the City of Calgary's COVID-19 Business news and updates page here.</u></a>

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<u>Rollover of City of Calgary utilities payments</u>	<p>City utilities (water/wastewater/stormwater and waste/recycling/organics) for April, May, and June can be deferred without interest or penalty.</p> <p>The amounts owing will be rolled into the remaining bills for 2020.</p>	<p>All ratepayers may elect to pay all, a portion, or none of their City Utilities for April, May, and June by contacting ENMAX.</p>	<p><a href="#">See ENMAX's announcement here.</a></p> <p><a href="#">See the City of Calgary's COVID-19 Support for businesses page here.</a></p>
<u>Property Tax Payment Deadline Extended</u>	<p>The 2020 tax payment deadline has been extended from June 30 to September 30, without late payment penalties.</p>	<p>The deadline is extended for all property owners, however, those that can pay before the June 30 deadline are encourage to do so to help support essential City services.</p>	<p><a href="#">See the City of Calgary's COVID-19 Support for businesses page here.</a></p>
<u>Waiver/Simplification of Planning &amp; Development Fees</u>	<p>Planning &amp; Development is deferring and/or waiving fee payments in 2020, specifically enhancing flexibility on building permits.</p> <p>No payment is required from May 1 to Oct. 31, 2020 for applications in respect of Certificates of Compliance, Change of Use Development Permits, Home Occupation (Class 2) Development Permits and CPAG Pre-applications</p> <p>Fees in respect of Building Permits, Development Permits, Land Use, Outline Plan, Road Closures, and Subdivisions by instrument or tentative plan will be partially mostly deferred such that only 25% of the fee will be payable upfront.</p>	<p>Applicants can call the Planning Services Centre and work directly with an agent to complete the intake process.</p>	<p><a href="#">See the City of Calgary's information page about the changes here.</a></p>

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<u>Fee and Building Permit Relief Package</u>	<p>The City of Calgary is waiving the following fees until April 2021:</p> <ul style="list-style-type: none"><li>• Development Permit Fees for:<ul style="list-style-type: none"><li>○ Outdoor cafes</li><li>○ Change of Use – Permitted &amp; Discretionary</li><li>○ CPAG Pre-Applications</li></ul></li><li>• Building Permit Fees Related to Outdoor Cases, Outdoor and Interior Partitions<ul style="list-style-type: none"><li>○ Installation of interior partitions intended to minimize the risk of spread of COVID-19.</li><li>○ Construction that is intended to extend the patio season</li></ul></li></ul> <p>No Building Permits are required for tents/structures covering new and existing patios that are:</p> <ul style="list-style-type: none"><li>• A structure not more than 10 sq.m. in area (e.g. a 10'x10' tent)</li><li>• Tents that are:<ul style="list-style-type: none"><li>• more than 3 metres from another structure, AND</li><li>• do not cover more than 60 square metres of ground (whether it is one tent or a group of tents), AND</li><li>• do not contain commercial cooking equipment, BBQ's or any heating elements. There are some cooking,</li></ul></li></ul>		<p><a href="#"><u>See the City of Calgary's Announcement: COVID-19: Supporting businesses through winter 2020-2021.</u></a></p>
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	heating and lighting exemptions listed in this advisory bulletin.		
<b>MUNICIPAL MEASURES: THE CITY OF EDMONTON</b>			
<u>Temporary Outdoor Patios, Sidewalk Cafes and Retail Expansions</u>	Rules around temporary patios, sidewalk cafes and outdoor retail expansions are relaxed so that businesses can create more space for their customers in alignment with Alberta Health Services guidelines.  This will be in effect until the end of 2020.	Businesses must sign a declaration form and follow the Temporary Outdoor Patio & Temporary Sidewalk Café Guidelines or the Temporary Outdoor Retail Guidelines.	<a href="#">See the City of Edmonton's page Temporary Outdoor Patios, Sidewalk Cafes and Retail Space for more details.</a>
<u>Property Tax Delay</u>	The City of Edmonton is delaying penalties to property tax payments for citizens experiencing major financial difficulties due to the COVID-19 crisis.  Tax notices will be mailed in May and no late fees will be charged to tax payments made by August 31.		<a href="#">See the City of Edmonton's COVID-19 response page here.</a>
<u>Vehicle for Hire Services</u>	On May 24th, 2020, the City of Edmonton released new guidance on vehicle for hire services. Guidance applies to taxis, limos, rideshares, and commuting.  On October 5, 2020, City Council approved a 100% reduction in 2020 dispatch and vehicle licence fees for	Drivers are asked to pre-screen their passengers and encourage passengers to stay up to date with developments related to Covid-19. Guidance document provides Covid-19 risk mitigation suggestions for drivers and passengers.  The fee reductions will be applied when licensees renew their dispatch and vehicle licences or apply for a new licence. For	<a href="#">See the City of Edmonton's COVID-19 response page here.</a>  <a href="#">See the City of Edmonton's COVID-19</a>

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	limousines and a 50% reduction in these fees for all other vehicles for hire.	licensees who have already paid their 2020 fees, a credit will be applied to their 2021 fees. The fee reductions are one way the City is helping to relieve concerns about financial strain raised by the industry due to COVID-19.	<a href="#">response page here.</a>
<u>Curbside and EPark zone parking fees suspended</u>	Effective June 8, EPark fees will be reinstated at EPark curbside zones and City-owned parkades.  The first 30 minutes of every parking session in curbside EPark zones will be free. This is being done to support businesses and customers who continue to use curbside pickup as their primary method of business.		<a href="#">See the City of Edmonton's COVID-19 response page here.</a>
<u>Edmonton Economic Recovery Grant</u>	On May 27, 2020 the City of Edmonton announced the Edmonton Economic Recovery Grant that will provide grants of up to \$25,000 for businesses struggling to reopen or pivot their business as a result of COVID-19. Businesses who receive the grant will be required to match the grant amount.  Grants of up to \$75,000 will also be available to local business associations that deliver projects or programs that directly support the grant program criteria. Associations will not be required to match the grant amount.	Phase 1 of the Grant program will begin June 10, 2020 and is intended to support the most immediate needs the business community is facing for the remainder of 2020.  Phase 2 will run in 2021 and will diversify and help future-proof local business.  The next intake period begins on July 6, 2020 at 9:00am.	<a href="#">See the Edmonton Economic Recovery Grant application page here.</a>
<u>Business Licence Fee Reduction</u>	On May 27, 2020 the City of Edmonton announced that it will offer a 50 percent business licence fee reduction upon request for businesses that renew or apply for a new business licence between June 1 and December 31, 2020.	Businesses must contact the city to take advantage of the reduced fee option.	<a href="#">See the City of Edmonton's COVID-19 response page here.</a>

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<u>Support for People Who Use Public Transit</u>	<p>ETS announced it will resume regular bus service levels on August 30, 2020.</p> <p>ETS is offering Late Night Supplement Service to essential health care workers. Eligible workers can take one-way trips between 10pm and 1am. This program is to supplement the adjustments to LRT and Late Night Owl bus services.</p> <p>On June 15, 2020, ETS will resume fare collection on buses, LRT, and DATS.</p>	<p>ETS School Special bus service starts on the first day of school. LRT will return to regular end of service, approximately 1:30 a.m., but will operate on reduced frequencies to accommodate the Stadium LRT Station Redevelopment project.</p> <p>Essential health care workers can call 311 for eligibility and to register for the Late Night Supplement Service.</p>	<p><a href="#">See the City of Edmonton's website for information on ETS services here.</a></p> <p><a href="#">See the City of Edmonton's website for information on the Late Night Supplement Service here.</a></p> <p><a href="#">See the City of Edmonton's website for information on ETS fares here.</a></p>
<u>City Introduces Temporary Mask and Face Coverings Bylaw</u>	<p>On August 12, 2020 the City will stop face covering exemption card distribution through recreation centres.</p> <p>Effective August 1, 2020, wearing a mask or face covering will be mandatory in all indoor public places and public vehicles. Certain exemptions apply to the bylaw.</p>	<p>City expressed that they “trust that those with legitimate exemptions have been able to obtain a card up to this point”. They are reassessing the program and distribution mechanisms for those with a legitimate exemption. Cards distributed August 8-12, 2020 remain valid.</p> <p>Businesses will not be responsible for enforcing the bylaw and may choose whether to deny service to those who choose not to comply with the bylaw.</p> <p>The proposed fined is \$100.</p>	<p><a href="#">See the City of Edmonton's website for more information of exemption cards here.</a></p> <p><a href="#">See the Temporary Mask and Face Coverings Bylaw and Associated</a></p>

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			<a href="#"><u>Exemptions here.</u></a>
<a href="#"><u>Alberta Health Services New Measures</u></a>	<p>On November 6, 2020, the province asked all Edmontonians to stop holding social gatherings within their homes, voluntarily.</p> <p>On October 8, 2020 with the number of COVID-19 cases in Edmonton having increased sharply, Alberta Health Services has recommended new, voluntary measures for Edmontonians.</p>	<p>There is still a mandatory 15-person limit on all social gatherings in Edmonton. The mandatory limit is temporary and will be reassessed at the end of November.</p> <p>The new measures include:</p> <ul style="list-style-type: none"> <li>• Limiting social and family gatherings to no more than 15 people</li> <li>• Wearing non-medical masks in all indoor work settings, except when alone in workspaces such as offices or cubicles where you can be safely distanced from others or an appropriate barrier is in place</li> <li>• Limiting the number of cohorts to no more than three (a core/household cohort, a school/work cohort, and one additional sport, social or other cohort)</li> </ul>	<p><a href="#"><u>See the City of Edmonton's website for more information.</u></a></p> <p><a href="#"><u>See the City of Edmonton's website for more information.</u></a></p>
<b>MANITOBA</b>			
Manitoba declared a State of Emergency on March 20, 2020 under <i>the Emergency Measures Act</i> . It was further extended on April 20, May 17, June 15, July 14, August 12, September 10, October 9, and November 6.			
<b>PROGRAM</b>	<b>DESCRIPTION</b>	<b>ACCESS AND ELIGIBILITY</b>	<b>LINKS</b>
<a href="#"><u>Conservation and Climate Fund</u></a>	On July 9, 2020 the Government of Manitoba announced that it will provide up to \$600,000 during the fiscal year to organizations for local green initiatives.	<p>Eligible applicants include:</p> <ul style="list-style-type: none"> <li>• incorporated non-profit organizations,</li> </ul>	<a href="#"><u>See the Government of</u></a>

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	<p>Grants will be available for projects that support current priorities and fit in one or more of the following categories:</p> <ul style="list-style-type: none"> <li>• climate and green technology,</li> <li>• water, and</li> <li>• nature and resilient landscapes.</li> </ul>	<ul style="list-style-type: none"> <li>• academic and educational institutions,</li> <li>• Manitoba municipalities,</li> <li>• Northern Affairs and Indigenous communities in Manitoba, and</li> <li>• businesses.</li> </ul>	<a href="#">Manitoba's news release here.</a>
<a href="#">Ban on Commercial Evictions</a>	<p>On June 26, 2020, the Government of Manitoba introduced a temporary ban on commercial evictions as part of an effort to drive increased participation in the federal-provincial cost-shared Canadian Emergency Commercial Rent Assistance (CECRA) program.</p>	<p>Applies to all commercial tenants.</p>	<a href="#">See the Government of Manitoba's news release here.</a>
<a href="#">Manitoba Back to Work this Summer</a>	<p>On September 14, 202, the Government of Manitoba again extended the Back to Work Wage Subsidy Program.</p> <p>On September 1, 2020, the Province announced an \$8 million investment through the Manitoba Restart Program to support safer detention centres.</p>	<p>The province extended the program by two months until Dec. 31 and announced employers are now able to rehire students previously hired through the Manitoba Summer Student Recovery Jobs Program, Canada Summer Job Program and Green Team Program. The province confirmed new start-up companies are eligible, providing they have a business number.</p> <p>The Manitoba government is providing law enforcement agencies in Brandon and Winnipeg with more than \$8 million through the Manitoba Restart Program to support the construction of new or enhancement of existing police detention facilities. The support includes \$4.4 million for the Brandon Police Service to create a new permanent detention</p>	<p><a href="#">See the Government of Manitoba's news release dated September 14, 2020 here.</a></p> <p><a href="#">See the Government of Manitoba's news release dated September 1, 2020 here.</a></p>

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	<p>On August 26, 2020 the Manitoba Government announced it was enhancing the Back to Work program by doubling the amount of subsidized employees to 20, and increasing the maximum level of financial support available to employers from \$50,000 to \$100,000.</p> <p>On July 15, 2020, the program was expanded to reimburse up to \$5,000 for up to 10 new workers to a maximum of \$50,000 per business, not for profit or charity.</p> <p>On June 18, 2020, the Government of Manitoba announced the launch of the “Manitoba Back to Work this Summer” program. Employers can apply to receive funding for up to five employees hired or rehired after June 18. The program will reimburse 50 per cent of the total wages paid from June 18 until Aug. 30, to a maximum of \$5,000 per worker and \$25,000 per business.</p> <p>A total of \$120 million is available for this initiative and the Summer Student Recovery Program.</p>	<p>facility as part of its headquarters and \$3.5 million for the Winnipeg Police Service to facilitate updates to its Central Processing Unit.</p> <ul style="list-style-type: none"> <li>• Return to work at least 30 hours per week in order to be eligible for the first \$500 payment; Complete a simple declaration for each of the following two week periods to receive the next three \$500 payments;</li> <li>• No longer receive CERB, CESB or similar COVID-19 related support from the federal government;</li> <li>• Follow Manitoba’s COVID-19 health guidelines in the workplace; and</li> <li>• Continue residing permanently in Manitoba and be legally entitled to work in Canada.</li> </ul>	<p><a href="#">See the Government of Manitoba’s news release dated August 26, 2020 here.</a></p> <p><a href="#">See the Government of Manitoba’s news release dated July 15, 2020 here.</a></p> <p><a href="#">See the Government of Manitoba’s new release dated June 18, 2020 here.</a></p>
<u>Summer Student Recovery Plan</u>	<p>On June 15, 2020, the Government of Manitoba announced that it was increasing access and eligibility to the Summer Student Recovery Plan which was originally announced on April 24, 2020.</p>	<p>Qualifying threshold increased to a total pre-tax employment income of less than \$5,000 per month, or \$12,500 total during the 2.5-month eligibility period, and excludes overtime from the total gross income calculation.</p>	<p><a href="#">See the Government of Manitoba’s news release here.</a></p>

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		The program has also been expanded to include hotel workers and Business Improvement Zone staff.	
<u><a href="#">Tax Payment Filing Extension</a></u>	<p>On March 22, 2020, the Government of Manitoba announced that the tax filing deadlines for business impacted by COVID-19 would be extended by two months.</p> <p>Businesses will have up to two additional months to remit retail sales taxes and payroll taxes.</p>	Small and medium-sized businesses with monthly remittances of no more than \$10,000.	<u><a href="#">See the Government of Manitoba's news release here.</a></u>
<u><a href="#">Temporary Exception To Employment Standards Layoff Rules</a></u>	<p>On March 27, 2020, the Finance Minister announced that it is adding a temporary exception to the employment standards regulations in order to provide flexibility to employers to recall employees once work picks up again.</p> <p>Any period of layoff occurring after March 1, 2020, will not be counted toward the period after which a temporary layoff would become a permanent termination, requiring employers to provide pay in lieu of notice.</p>		<u><a href="#">See the Government of Manitoba's news release here.</a></u>
<u><a href="#">Postponement of Eviction Hearings</a></u>	<p>The Manitoba Residential Tenancies Branch (RTB) and Residential Tenancies Commission (RTC) will postpone hearings for non-urgent matters to halt evictions. All scheduled RTB and RTC hearings will be delayed, with certain exceptions to deal with urgent issues that involve the health and safety of tenants.</p> <p>The measures to suspend non-urgent eviction hearings will be in place until May 31, 2020. This timeline will be</p>	Tenants may continue to reach out to the RTB to resolve urgent situations regarding involving the health and safety of landlords and tenants. This could include landlords illegally shutting off utilities, locking tenants out of a rental unit, or situations where a tenant is conducting illegal activities from their rental unit.	<u><a href="#">See the Government of Manitoba's news release dated march 24, 2020 here.</a></u>

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	monitored by the province to determine if additional adjustments are required.		
<u>Freezes on Rent Increases</u>	The province has suspended any rent increases scheduled to take effect on April 1, 2020 or later and is postponing all non-urgent eviction hearings		<a href="#">See the Government of Manitoba's news release dated march 24, 2020 here.</a>
<u>Childcare for Essential Workers</u>	The province is investing \$27.6 million to help provide child care to essential front-line workers who are supporting the province's COVID-19 response. The funding will be distributed in a number of ways:	<p>Eligible early childhood educators can apply to receive a grant of up to \$3,000 to provide care to children at their homes or at other appropriate spaces.</p> <p>The grants can be used to purchase supplies for meeting health and safety requirements, such as a fire extinguisher or first aid kits, or to undertake minor upgrades to physical spaces or to provide quality learning and care items such as high chairs, mats or books.</p>	<a href="#">See the Government of Manitoba's news release dated March 20, 2020 here and the application page here</a>
<u>Suspended student loan repayment</u>	The province is suspending repayment of Manitoba Student Aid loans for six months. Manitoba Student Loans remain interest free.	<p>Students do not need to apply for the repayment pause.</p> <p>During the deferral period, the program will accept payments from borrowers who choose to continue repaying loans.</p>	<a href="#">See the Government of Manitoba's news release dated April 7, 2020 here</a>
<u>Paid administrative leave for Healthcare staff</u>	The Manitoba government will now compensate health-care workers who are required to self-isolate for 14 days due to possible exposure to COVID-19 in the workplace	The Manitoba government will provide health-care staff paid administrative leave for the full 14-day period of asymptomatic self-isolation. Should a worker become symptomatic during self-isolation, the individual will be	<a href="#">See the Government of Manitoba's news release dated April 14, 2020 here</a>

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		compensated by sick leave benefits, pursuant to their collective agreement	
<u>Workers Compensation Board Surplus Return and additional supports</u>	<p>On April 21, 2020, the Workers Compensation Board of Manitoba announced that it is returning a \$37-million surplus to eligible employers in the province to provide financial relief</p> <p>The Workers Compensation Board of Manitoba will also defer premium payments until the end of May, not charge business interest and/or penalties for non-payment until October, extend the payroll-reporting deadline until the end of May and ensure that coverage remains active for accounts that choose to defer payments until the end of October</p>	In May, eligible employers will receive a credit to their account based on 20 per cent of their 2019 premium. To be eligible to receive the surplus, employers must have fulfilled their payroll reporting responsibilities for 2019 and paid a WCB premium in 2019. Employers can still report their 2019 payroll to receive the surplus distribution.	<a href="#">See the Government of Manitoba's news release dated April 21, 2020 here</a>
<u>Support for small and medium sized business</u>	<p>On April 22, 2020, the Government of Manitoba announced it will provide up to \$120 million to support Manitoba's small and medium-sized businesses that are facing significant challenges posed by the COVID-19 pandemic.</p> <p>Through the Manitoba Gap Protection Program (MGPP) the province will advance each eligible business a non-interest bearing forgivable loan of \$6,000. The loan will be forgiven on Dec. 31, 2020, if the recipient attests at that time the business has not received any major non-repayable COVID-19 federal supports such as the Canada Emergency Wage Subsidy and the Canada Emergency Business Account, as well as sector-specific grant federal programs specifically developed in response to the pandemic. If the applicant has received benefits under a federal COVID program, then the loan will be added to the recipient's 2020 tax bill.</p>	<p>To be eligible for the MGPP funding, a business must:</p> <ul style="list-style-type: none"> <li>• have been operational on March 20, 2020, the date the Manitoba government declared a province wide state of emergency;</li> <li>• have temporarily ceased/curtailed operations as a result of a COVID-19 public health order and have been harmed by the health order;</li> <li>• be registered and in good standing with the Manitoba Business and Corporate Registry;</li> <li>• have not qualified for federal government COVID-19 grant support; and</li> </ul>	<a href="#">See the Government of Manitoba's news release dated April 22, 2020 here</a>

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		<ul style="list-style-type: none"> <li>have an email address and a bank account.</li> </ul> <p>Businesses can apply for MGPP loans <a href="#">here</a>.</p>	
<u>Manitoba Public Insurance Rebates</u>	On April 23, 2020, the Government of Manitoba announced that Manitoba Public Insurance (MPI) is returning up to \$110 million to provide financial relief to its policyholders.	Rebates cheques will be provided at the end of May to early June and will be based on what policyholders paid last year and expected to be around 11 per cent, or between \$140 to \$160, per average policyholder.	<a href="#">See the Government of Manitoba's news release dated April 23, 2020 here</a>
<u>Canada Emergency Response Benefit (CERB) to be treated as income for Employment and Income Assistance (EIA)</u>	<p>Manitoba extends supports as part of pandemic response.</p> <p>On April 24, 2020, the Government of Manitoba announced it that the federal CERB benefit will be treated as earned income under EIA. As a result, EIA</p>	<p>The federal government's new Canada Recovery Benefit, Canada Recovery Sickness Benefit and Canada Recovery Caregiving Benefit will be treated as earned income under EIA for existing clients and for anyone who may apply for benefits in the disability category. Clients will also continue to receive EIA health benefits, including prescription, dental and optical, under the Rewarding Work Health Plan. Individuals with disabilities will receive the same enhanced earnings exemption as existing clients. This change will make it easier for people with disabilities whose employment has been affected by COVID-19 to receive EIA benefits in addition to the new federal benefits.</p> <p>The province will work with clients to help them navigate the federal process and explain how it will affect their EIA benefits. This will include helping them resume receiving</p>	<p><a href="#">See the Government of Manitoba's news release dated October 9, 2020 here.</a></p> <p><a href="#">See the Government of Manitoba's news release dated April 24, 2020 here</a></p>

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	<p>clients who receive the CERB benefit will receive more than they would on EIA alone.</p> <p>Families will also be able to keep the increased Canada Child Benefit and GST rebate without any impact to their EIA benefits</p>	<p>support from EIA once the CERB benefits end.</p>	
<u><a href="#">Summer Student Recovery Plan</a></u>	<p>On April 24, 2020, the Government of Manitoba announced the Summer Student Recovery Plan to provide wage subsidies to support high school and post-secondary students employed in the private and non-profit sectors.</p> <p>Up to \$120 million is available for employers to access a \$7 per hour wage subsidy, up to a maximum of \$5,000 per student.</p>	<p>The program is open to Manitoba students aged 15 to 29, with an employment period from May 1 to September 4.</p> <p>Employers can be subsidized to hire up to five students. Reimbursement will be provided at the end of the employment period, upon proof of payment of student wages.</p> <p>Employers must place students in jobs that can be accommodated under current public health orders and be able to adapt to recommendations provided by public health officials over the summer.</p> <p>For the first two weeks of the program, priority will be given to employers who do not qualify for the various federal government assistance programs.</p>	<p><a href="#">See the Government of Manitoba's news release dated April 24, 2020 here</a></p>
<u><a href="#">Seniors Economic Recovery Credit</a></u>	<p>On May 5, 2020, the Government of Manitoba announced that it will provide \$45 million in direct financial support to Manitoba seniors through the Seniors Economic Recovery Credit (<b>SERC</b>).</p> <p>The SERC will provide every Manitoban aged 65 and older with a one-time, refundable tax credit of \$200.</p>	<p>The Manitoba Department of Finance will proactively mail a cheque for the SERC as a credit advance to each senior who filed a 2018 income tax return prior to April 1, 2020.</p> <p>The Province of Manitoba expects that almost all seniors will receive the SERC in May. The \$200 credit will not be counted taxable as income and will not be used in assessing income-tested benefits to seniors.</p>	<p><a href="#">See the Government of Manitoba's new release dated May 5, 2020.</a></p>

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<u>Relief for vehicle registration</u>	<p>On May 12, 2020, the Government of Manitoba announced a \$11-million program beginning July 1 that will reduce vehicle registration fees by 10%.</p>	<p>Most Manitobans will benefit from a \$15 decrease to the existing \$154 vehicle registration fee</p> <p>The registration fee applies to non-commercial vehicles and trucks, resulting in an annual registration fee of \$139. Non-commercial vehicles include passenger cars, sport utility vehicles, light trucks, farm vehicles, motorcycles/mopeds and personal-use trailers and trucks.</p> <p>The existing fee for the registration of government and municipal vehicles will continue.</p>	<p><a href="#">See the Government of Manitoba's news release dated May 12, 2020.</a></p>
<u>Building Sustainable Communities Program</u>	<p>On May 20, 2020, the Government of Manitoba announced it will provide \$10 million in grants through the Building Sustainable Communities Program.</p> <p>The Building Sustainable Communities program will provide grants to non-profit and charitable organizations, municipalities, and Northern Affairs community councils to finance their community development projects.</p> <p>The maximum contribution from the government is up to 50% of total eligible project costs to a maximum grant of \$75,000.</p>	<p>To receive funding, organizations must comply with physical distancing requirements and practices for the pandemic as directed by the chief provincial public health officer. Organizations that cannot comply with public health orders will be invited to resubmit alternative project proposals that support community development activities.</p>	<p><a href="#">See the Government of Manitoba's news release dated May 20, 2020 here</a></p>
<u>Increased Investment in the 2020-2021 Canada-Manitoba Job Grants Program</u>	<p>On June 3, 2020, the Government of Manitoba announced it will provide \$5.7 million to the Canada-Manitoba Job Grant program to better assist businesses with staff training costs as they recover from the COVID-19 pandemic, a \$2 million dollar increase from the previous year.</p>	<p>Applications are now available for <a href="#">Canada-Manitoba Job Grants</a> for 2020-21. The application deadline is July 3.</p>	<p><a href="#">See the Government of Manitoba's news release dated June 3, 2020 here.</a></p>

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	The program allows employers to apply for up to \$10,000 for each of their employees, to a maximum grant of \$100,000. Eligible costs include tuition fees, textbooks, software and other required materials, exam fees, and travel costs for the training of individuals in northern and remote communities.		
<u>Relief for small liquor producers</u>	<p>On June 5, 2020 the Government of Manitoba announced that it will be reducing and streamlining markup rates and extending the zero-markup for public sales to include outdoor markets.</p> <p>The Government is adding new micro-producer discounted markups that support craft producers of wine, mead and cider and reducing markups for craft distillers, mirroring what currently exists for the local craft brewing segment of the market.</p> <p>Additional the exempted markups for the sale of liquor made and sold on-premises by local producers will be extended to producers selling at outdoor markets and other temporary locations</p>	Changes are expected to take effect July 1.	<a href="#">See the Government of Manitoba's news release dated June 5, 2020 here.</a>
<u>Safe Schools Fund</u>	<p>On September 21, 2020 the Province of Manitoba began distribution of millions of dollars for safe schools to support staff and students.</p> <p>The Manitoba Government has prepared a number of informational materials for students, parents and</p>	<p>The minister said of the \$52 million made available, \$12 million is estimated for masks and personal protective equipment, \$32 million for school divisions and independent schools to access up to a per-pupil maximum, and \$8 million to address serious and urgent health and safety measures over and above the school division allocation. All school division will be able to access the supports.</p> <p>The province has prepared information with a focus on the fundamentals of learning and</p>	<p><a href="#">See the Government of Manitoba's news release dated September 21, 2020 here.</a></p> <p><a href="#">See the Government of</a></p>

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	<p>teachers as they prepare for a safe and informed return to the classroom.</p> <p>On August 24, 2020 the Government of Manitoba announced the creation of a “Safe Schools fund”. It will provide \$100 million in funds that will be used to support schools, teachers, and students by providing non-medical and medical masks and PPE, enhancing cleaning and sanitization, including more staffing, increasing bus transportation capacity, including additional bus drivers and routes, and ensuring substitute teachers and educational staff are available to keep schools open and children learning.</p>	<p>working around COVID-19 including: Parent Guide, Mask Use Guide, Easy Reference for Parents to the Pandemic Response Notification System, COVID-19 Screening Questions and COVID-19 in Schools and Early Learning and Child Care Centres. The materials are available <a href="#">here</a>.</p> <p>All school divisions will be able to access the Safe Schools funding, which consists of \$48 million in preparedness savings already set aside for this purpose, plus an additional \$52 million.</p>	<p><a href="#">Manitoba's news release dated September 2, 2020.</a></p> <p><a href="#">See the Government of Manitoba's news release dated August 24, 2020 here.</a></p>
<a href="#"><u>Support for Quality Early Learning and Child Care</u></a>	<p>On August 24, 2020 the Government of Canada and the Government of Manitoba announced additional support for early learning and child care through the one-year Canada-Manitoba Early Learning and Child Care Agreement. The agreement allocates over \$15 million in 2020–21 for early learning and child care investments in Manitoba.</p>	<p>The province will continue to invest in creating inclusive child care spaces, maintain its free online Science of Early Development living textbook, expand its core professional development program and mentorship program for at-home providers, and create a one-time, \$1.5 million COVID-19 Response Grant for facilities that have re-opened during the pandemic.</p>	<p><a href="#">See the Government of Manitoba's news release dated August 24, 2020.</a></p>
<a href="#"><u>Mask Use Mandated at Hospitals and Health Centres</u></a>	<p>On August 24, 2020 the Health, Seniors and Active Living Minister Cameron Friesen announced that beginning September 1, 2020 visitors to all hospitals</p>	<p>Requirement will not apply to children under two or anyone with an underlying medical health condition.</p>	<p><a href="#">See the Government of Manitoba's news release dated</a></p>

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	and health-care facilities will be required to wear non-medical masks	Visitors are asked to arrive at facilities with their own non-medical mask. Those who do not have a mask will be notified of locations where they may be purchased. In certain circumstances, they will be provided with one.	<a href="#">August 24, 2020 here.</a>
<u>Emergency Measures Act Orders</u>	<p>The Manitoba government has made regulatory amendments to allow municipal bylaw enforcement officers to enforce public health orders in an effort to reduce the spread of COVID-19.</p> <p>As part of its response to the COVID-19 pandemic, the Manitoba government has renewed a number of orders under the Emergency Measures Act to help individuals, business and government cope with challenges presented by the pandemic and to help reduce the spread of COVID-19.</p>	<p>Regulatory amendments empower municipal bylaw enforcement officers to issue tickets for the violation of public health emergency orders and emergency health hazard orders including the following:</p> <ul style="list-style-type: none"> <li>• orders limiting the size of gatherings;</li> <li>• orders imposing health protection measures on business (e.g. social distancing, capacity limits, patrons to remain seated at bars, etc.);</li> <li>• orders requiring people with a positive COVID-19 test, or those advised they are a close contact, to self-isolate;</li> <li>• orders requiring people travelling into Manitoba to self-isolate according to public health; and</li> <li>• orders prohibiting travel to northern Manitoba.</li> </ul> <p>The orders being renewed until March/April 2021 include: Manitoba Conservation and Climate; Manitoba Education; Manitoba Families; Manitoba Finance; Manitoba Health, Seniors and Active Living; Manitoba Justice.</p> <p>The temporary suspension of the International Fuel Tax Agreement (IFTA) credential provision is extended until No. 15, 2020.</p>	<p><a href="#">See the Government of Manitoba's news release dated October 23, 2020 here.</a></p> <p><a href="#">See the Government of Manitoba's news release dated September 10, 2020 here.</a></p>

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<u>Manitoba Investing In Care Homes</u>	The Government of Manitoba is investing \$17.9 million for the development and construction of all-season shelters at personal care homes to allow residents to safely visit with loved ones.	Visitation shelters will consist of single-use shipping containers repurposed and fitted-out for a completely finished visiting facility. Each unit will have a visiting room with space for one resident and up to five visitors. Visitors will enter the visiting room from the outside of the personal care home, while an enclosed link will ensure residents have direct access from the personal care home.	<a href="#">See the Government of Manitoba's news release dated September 15, 2020 here.</a>
<u>Support for Recycling and Waste Diversion</u>	On September 14, 2020, the Government of Manitoba announced it will provide \$10 million toward recycling and waste diversion during the COVID-19 pandemic.	Applies to various regional, grassroots, and non-profit programs and community members.	<a href="#">See the Government of Manitoba's news release dated September 14, 2020 here.</a>
<u>Support for Homeless Shelters</u>	On September 17, 2020, the Manitoba Government announced it was investing an additional \$1.5 million to support the ongoing and expanded needs of homeless shelters.	<p>The funding includes:</p> <ul style="list-style-type: none"><li>• \$726,000 for the continued operation of an isolation space on Sargent Avenue provided by Manitoba Housing, for individuals who have or are suspected to have COVID-19;</li><li>• \$54,000 for a daytime drop-in program at Main Street Project;</li><li>• \$228,114 for 50 overnight shelter beds at MSP;</li><li>• \$150,000 to continue to support 50 overnight shelter beds at Siloam Mission; and</li><li>• \$360,000 for the ongoing operations of Salvation Army.</li></ul>	<a href="#">See the Government of Manitoba's news release dated September 17, 2020 here.</a>

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<u>Home Nutrition and Learning Program</u>	On September 23, 2020, the Manitoba Government announced it will invest more than \$1.4 million to extend the Home Nutrition and Learning Program until the end of the year, ensuring that participating children will continue to have access to nutritious breakfast packages.	The extended pilot project builds on the government's \$2.5-million program that was announced in June. It is being delivered by Andrews Street Family Centre Inc. and Ma Mawi Wi Chi Itata Centre Inc. in Winnipeg, Samaritan House in Brandon, Cross Lake Community Council in partnership with Food Matters Manitoba in the community of Cross Lake, and Bayline Regional Round Table in Thicket Portage, Pikwitonei, Ilford/War Lake and Wabowden.	<a href="#"><u>See the Government of Manitoba's news release dated September 23, 2020 here.</u></a>
<u>COVID Alert App</u>	On October 2, 2020, the Health, Seniors and Active Living Minister Cameron Frieson announced that the Health Canada COVID Alert app is now available to Manitoba residents.	The app will provide digital COVID-19 exposure alerts once the app is downloaded to a smartphone. The national COVID Alert app uses Bluetooth technology to detect when users are near each other. If a user tests positive for COVID-19, they can choose to let other users know about potential exposure risk without sharing any personal information.	<a href="#"><u>See the Government of Manitoba's news release dated October 1, 2020 here.</u></a>
<u>COVID Testing</u>	Manitoba has set out its strategic plan to immediately distribute and begin rapid COVID-19 testing, as part of the province's comprehensive plan to help protect Manitobans at greatest risk from the virus.	Manitoba just received 13 rapid test devices, called the Abbott ID NOW, along with enough supplies for more than 4,000 tests. Based on public health advice, most devices will be located in remote communities, including Swan River, The Pas, Churchill, Thompson, Lynn Lake, Gillam and Flin Flon, where delays due to transportation issues, weather or other factors could affect access to traditional testing and a timely public health	<a href="#"><u>See the Government of Manitoba's news release dated November 3, 2020 here.</u></a>

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	<p>Province advises of new COVID test site.</p> <p>The Manitoba government and Doctors Manitoba are working together to enable COVID-19 testing at community medical clinics by physicians.</p> <p>The Manitoba government is introducing new, more convenient ways for people to access COVID-19 testing in Winnipeg and positive test results online</p> <p>The Government of Manitoba opened a new testing site in Brandon, Manitoba as of October 16, 2020.</p>	<p>response. These communities also have existing lab infrastructure, which is needed for rapid tests.</p> <p>A new drive-thru COVID-19 testing site will open Oct. 31 at the Manitoba Public Insurance building at 125 King Edward St. in Winnipeg. The new site will operate from 7 a.m. to 7 p.m. daily and will add immediate additional capacity in Winnipeg, performing up to 400 tests per day once fully established.</p> <p>Dakota Medical Centre at 17-845 Dakota St. in Winnipeg will be the first to introduce dedicated COVID-19 testing in community clinics. Testing at this location will become available in the coming days and more information about how to access testing will be available soon, the minister added.</p> <p>A new, appointment-based scheduling system for COVID-19 tests will be implemented. The system is rolling out in Winnipeg first to help address the high demand for tests across the city.</p> <p>A new drive-up site for COVID-19 testing opened at Keystone Centre, 1175-18th St. in Brandon. The new Keystone Centre testing site will operate from 9 a.m. to 5 p.m. on Monday, Wednesday, Friday and weekends,</p>	<p><a href="#"><u>See the Government of Manitoba's news release dated October 29, 2020 here.</u></a></p> <p><a href="#"><u>See the Government of Manitoba's news release dated October 19, 2020 here.</u></a></p> <p><a href="#"><u>See the Government of Manitoba's news release dated October 19, 2020 here.</u></a></p> <p><a href="#"><u>See the Government of Manitoba's news release dated</u></a></p>
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	<p>The Government of Manitoba announced that a new mobile testing site for COVID-19 will open on September 30, 2020.</p>	<p>and from noon to 8 p.m. on Tuesdays and Thursdays. The site will add immediate additional capacity in Brandon, performing up to 120 tests per day once fully established, adding to the overall system capacity in Manitoba's second-largest city.</p> <p>The mobile testing site is located at 1181 Portage Ave. in Winnipeg operating from 8 a.m. to 4 p.m., seven days a week. The locations of the additional new drive-thru sites will include one site in east Winnipeg on Regent Avenue West, one in the Polo Park area on King Edward Street and one in the south part of the city, with the option to add a fourth site in Winnipeg if needed.</p>	<p><a href="#"><u>October 16, 2020 here.</u></a></p> <p><a href="#"><u>See the Government of Manitoba's news release dated September 30, 2020 here.</u></a></p>
<p><u>2020-2021 Budget Implementation Bill</u></p>	<p>The Manitoba government has introduced legislation required to implement the tax cuts announced in Budget 2020 and bring relief to Manitoba households and businesses.</p>	<p>The proposed budget implementation and tax statutes amendment act, 2020 is the procedural legislation that supports the summary budget and amends tax legislation.</p> <p>The act would:</p> <p>confirm a commitment made in March to raise the thresholds of the Health and Post-Secondary Education Tax Levy, which will benefit approximately 1,000 Manitoba medium-sized businesses and exempt 220 employers from the payroll tax;</p> <ul style="list-style-type: none"><li>• formalize the Seniors Economic Recovery Credit that was advanced to more than 226,000 Manitobans in May in response to COVID-19;</li></ul>	<p><a href="#"><u>See the Government of Manitoba's news release dated October 9, 2020 here.</u></a></p>

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		<ul style="list-style-type: none"><li>• eliminate probate fees on approximately 3,500 estates each year;</li><li>• energize the film sector by increasing the Film and Video Production Tax Credit to 38 per cent of eligible production costs for Manitoba production corporations;</li><li>• increase the number of child-care spaces eligible for the Child Care Centre Development Tax Credit to 682; and</li><li>• improve accountability by remediating funds used by the previous government to collect various fees and levies that were not being used for their intended purposes. This also includes the Manitoba Health Services Insurance Fund, as recommended by Manitoba's auditor general, to remove an unnecessary and unique-to-Manitoba procedural step in health service funding unrelated to health care or health coverage.</li></ul>	
<u>Flu Vaccination Campaign</u>	The Province of Manitoba launched a new flu vaccination campaign on October 15, 2020, in response to the upcoming flu season.	<p>The 2020-21 campaign will be targeted to those most vulnerable and their caregivers, including specific outreach to the health-care sector and the public service. In an effort to protect those most at risk and to reduce the strain on the health-care system, the province has increased its vaccination order by 20 per cent.</p> <p>This year, the high-dose influenza vaccine criteria is expanding for the 2020-21 influenza season to allow more seniors to get the high-dose influenza vaccine for free starting this fall. In addition to those who were eligible</p>	<a href="#"><u>See the Government of Manitoba's news release dated October 15, 2020 here.</u></a>

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		<p>previously, Manitobans 65 years of age and older who meet one of the following criteria are now also eligible:</p> <ul style="list-style-type: none"><li>• residents of supportive and assisted living housing;</li><li>• those who are newly incarcerated or transferred from other federal or out of province correctional facilities;</li><li>• those receiving home care services while on a waiting list for admission into a long-term care facility;</li><li>• those living on a First Nation or in a remote or isolated community; and</li><li>• those living north of the 53rd parallel of latitude.</li></ul>	
<u><b>Tax Relief</b></u>	<p>On October 13, 2020, the Finance Minister, Scott Fielding announced that Manitobans no longer have to pay the provincial sales tax when they get their personal income tax returns prepared.</p>	<p>The minister noted this exemption builds on other steps taken to provide tax relief for Manitobans as part of the \$2,020 Tax Rollback Guarantee, such as:</p> <ul style="list-style-type: none"><li>• the continued indexing of the Basic Personal Amount and personal income tax brackets;</li><li>• reducing the sales tax rate to seven per cent from eight per cent;</li><li>• removing the sales tax from will preparation;</li><li>• removing the sales tax from home and commercial property insurance; and</li><li>• reducing vehicle registration fees.</li></ul> <p>The province plans to implement further tax relief measures during this legislative session</p>	<p><a href="#"><u>See the Government of Manitoba's news release dated October 13, 2020 here.</u></a></p>

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		including the elimination of probate fees on estates and phasing out the education property tax.	
<u><a href="#">Electronic Business Submissions</a></u>	Manitoba Finance is permanently implementing measures introduced as part of the COVID-19 response to reduce red tape and allow more work to be handled electronically.	Changes to the Companies Office and Financial Institutions Regulation Branch will allow businesses to submit information and documents with electronic signatures or without signatures where appropriate, and issue certificates, documents and information electronically.	<a href="#">See the Government of Manitoba's news release dated October 19, 2020 here.</a>
<u><a href="#">Safe Restart Funding</a></u>	The Manitoba government is flowing over \$100 million to Manitoba municipalities as part of the federal Safe Restart Agreement.	As part of the Safe Restart Agreement, Manitoba has received \$106 million for municipalities and public transit. Of that, \$72.6 million will flow directly to Manitoba's 137 municipalities on a per-capita basis. The remaining \$33.4 million will be allocated for public transit in the five Manitoba municipalities with eligible public transit systems. The formula for this allocation is being finalized and will consider factors such as ridership as well as projected losses compared to pre-COVID levels.	<a href="#">See the Government of Manitoba's news release dated October 22, 2020 here.</a>
<u><a href="#">Changes to Halt the Spread</a></u>	Manitoba's chief provincial public health officer Dr. Brent Roussin announced province wide changes to the #RestartMB Pandemic Response System today in order to halt the growing community transmission of COVID-19 in Manitoba.	The announcement included: <ul style="list-style-type: none"> <li>• Critical level (red) in the Winnipeg Metro Region – Effective Monday, Nov. 2, the Winnipeg Metro Region will move to the Critical level (red) on the #RestartMB Pandemic Response System. This includes the following changes:</li> </ul>	<a href="#">See the Government of Manitoba's news release dated October 30, 2020 here.</a>

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		<ul style="list-style-type: none"><li>- Bars and restaurants will be closed except for take-out and delivery.</li><li>- Most retail will be reduced to 25 per cent capacity.</li><li>- Sports and recreation programming will be suspended.</li><li>- Gyms and fitness centres will have reduced capacity to 25 per cent and masks will be mandatory, even when exercising.</li><li>- Movie theatres and concert halls will close.</li><li>- Personal services have no change and stay at 50 per cent capacity.</li><li>- Non-urgent and elective surgeries and diagnostics will be suspended. Scheduled surgeries in a number of essential and time-sensitive areas will continue to be performed including cancer, cardiac and trauma. Patients will be contacted directly if their scheduled surgeries are affected.</li><li>- Visitation at all hospitals in the Winnipeg Metro Region has been suspended, with exceptions made on a case-by-case basis for patients receiving end-of-life care, in labour and delivery, as well as in pediatrics.</li><li>- Faith-based gatherings are reduced to 15 per cent or 100 people, whichever is lower.</li></ul>	
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<u>Youth Futurpreneur Project</u>	The Manitoba government is providing \$750,000 to Futurpreneur to support a three-year youth economic recovery project to combat the economic effects of COVID-19.	Manitoba's support will leverage a total of \$4 million in federal government and private-sector investments and is expected to result in 150 new businesses and 400 jobs over three years.	<a href="#">See the Government of Manitoba's news release dated October 27, 2020 here.</a>
<u>Job Protected Leave</u>	The Manitoba government plans to introduce amendments today to the Employment Standards Code so more workers can take protected leave due to the COVID-19 pandemic and apply for federal benefits.	To align with federal eligibility criteria, the amendments would extend provincial leave entitlements to include workers who are more susceptible to COVID-19 because of underlying health conditions, ongoing medical treatments or other illnesses.	<a href="#">See the Government of Manitoba's news release dated October 26, 2020 here.</a>
<u>Increased Enforcement of Public Health Orders</u>	The Manitoba Government announced it will invest \$2.5 million and grant public health enforcement powers to over 275 additional personnel to help protect Manitobans as COVID-19 cases continue to rise.	Additional enforcement powers will be granted to provincial staff including motor carrier enforcement officers, fire safety inspectors and water resources officers. The province will also empower bylaw officers, including municipally contracted officers, to help enforce the public health orders. Over 275 additional personnel will be able to assist with enforcement of measures to protect the public during the COVID-19 pandemic.	<a href="#">See the Government of Manitoba's news release dated November 5, 2020 here.</a>
<u>Access to Mental Health</u>	The Manitoba Government announced it is partnering with a number of organizations to further expand a hub model for integrated youth services, including mental health and addiction services for youth and young adults.	The Manitoba government is investing \$1.55 million in the expansion, with \$2.65 million in additional funding coming from the philanthropic partners. Manitoba's first youth hub providing integrated services was established at NorWest Co-Op Community Health in Winnipeg in 2017. Through this initiative, three additional youth hub sites will	<a href="#">See the Government of Manitoba's news release dated November 4, 2020 here.</a>

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		be established in Manitoba. The youth hubs will bring together mental health care, addiction services, primary care, peer support and other social services in a way that provides access to integrated services for young people and their families in a youth-friendly, 'one-stop-shop' model.	
<u>Virtual Care Options</u>	The Manitoba Government announced it is working with physicians to ensure Manitobans can stay connected to their doctor with more virtual care options.	The new options will allow both specialists and family physicians to offer more comprehensive visits virtually, with more time to take a full patient history, review the results of testing with patients and discuss treatment options. Family physicians can offer extended visits to patients over the age of 65, recognizing seniors often have more medical concerns and may require additional time with their physician than other patients.	<a href="#">See the Government of Manitoba's news release dated November 6, 2020 here.</a>

## ONTARIO

Ontario declared a provincial state of emergency under the province's *Emergency Management and Civil Protection Act* on March 17th, 2020. On April 11, 2020 the Ontario government announced that all emergency orders that have been put in place to date under s.7.0.4 of the *Emergency Management and Civil Protection Act* will be extended until April 23, 2020. On [May 12, 2020 the Ontario Government announced](#) that the declaration of emergency will be extended further until June 2, 2020. On [May 19, 2020, the Ontario Government announced](#) that all emergency orders that are currently in force have been extended until May 29, 2020. On [May 27, 2020, the Government announced](#) that all emergency orders that are currently in force under s.7.0.2(4) of the *Emergency Management and Civil Protection Act* have been extended until June 9, 2020. On [June 2, 2020, the Ontario Government announced](#) that all emergency orders that are currently in force have been extended until June 30, 2020. On [June 6, 2020, the Ontario Government announced](#) that all emergency orders currently in force under s.7.0.2(4) of the *Emergency Management and Civil Protection Act* have been extended until June 19, 2020. Additionally, due to COVI-19's unprecedented impact on the justice system, the province is extending the suspension of limitation periods and time periods in proceedings until September 11, 2020 under s.7.1 of the *Emergency and Civil Protection Act*. [On June 24, 2020, the Ontario Government announced](#) that all emergency orders currently in force under s.7.0.7 of the *Emergency Management and Civil Protection Act* have been extended until July 15, 2020. [On July 9, 2020, the Ontario government extended](#) all emergency orders currently in force that were made under s.7.0.2(4) of the *Emergency Management and Civil Protection Act* to July

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22, 2020. [On July 16, 2020, the Ontario Government announced](#) the extension of most emergency orders currently in force under s.7.0.2 (4) of the *Emergency Management and Civil Protection Act (EMCPA)* until July 29, 2020.

On March 25, 2020, Ontario's Minister of Finance announced the [March 2020 Economic and Fiscal Update, "Ontario's Action Plan 2020: Responding to COVID-19."](#)

[On April 27, 2020](#), the Ontario Government released [A Framework for Reopening our Province](#) which outlines the criteria Ontario's Chief Medical Officer of Health and health experts will use to advise the government on the loosening of emergency measures, as well as guiding principles for the safe, gradual reopening of business, services and public spaces. Ontario [officially entered stage one](#) of its *Framework for Reopening the Province* on May 19, 2020.

On July 21, 2020, the Ontario Government passed Bill 195 [Reopening Ontario \(A Flexible Response to COVID-19\) Act, 2020](#) and Bill 197 [COVID-19 Economic Recovery Act, 2020](#).

The purpose of *Reopening Ontario (A Flexible Response to COVID-19) Act, 2020* is to ensure important measures remain in place to address the threat of COVID-19 once the provincial declaration of emergency has ended. These measures provide the province with the necessary flexibility to address the ongoing risks and effects of the COVID-19 outbreak as Ontario moves towards recovery. The Act will come into force on July 24, 2020 to coincide with the termination of the declared provincial emergency. On August 20<sup>th</sup>, the [Ontario government administered a press release](#) on the extension of the *Reopening Ontario (A Flexible Response to COVID-19) Act, 2020* until September 22<sup>nd</sup>, 2020. However, the Education Sector order will end on August 31<sup>st</sup>, 2020, and the Limitation Periods order will end and suspended time periods will resume running on September 14<sup>th</sup>, 2020. Most orders passed under this Act were again extended on October 20, 2020 until November 21, 2020, as [announced by a press release from the Ontario government](#). The orders were also amended to clarify that dance classes were permitted, with conditions, under the modified Stage 2 regulations.

The *COVID-19 Economic Recovery Act, 2020* will help create jobs and generate development by getting key infrastructure projects built faster. It will also strengthen communities by ensuring municipalities are equipped with the tools they need to continue to provide critical services, along with protecting consumers, modernizing services, improving the education system and removing social and economic barriers for young people.

On September 25, 2020, the Government of Ontario announced new operating restrictions on restaurants, bars, and night clubs, effective September 26, 2020. Strip clubs were ordered to be closed from September 26, 2020.

On October 2, 2020, the Ontario Government announced, [through a press release](#), a pause on any further reopening for an additional 28 days. Face coverings were made mandatory in all public indoor settings across the province, including businesses, facilities, and workplaces. Effective October 3, 2020, businesses in Ottawa, Peel, and Toronto were placed under additional restrictions. Indoor capacity at restaurants and other food and drink establishments was limited the greater of the number of patrons who can maintain a physical distance of at least 2 meters or 100 patrons, no more than 6 patrons at a table, and requiring the collection of contact tracing information. Seating at event and meeting facilities was

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limited to six people per table and 50 people per facility. All group exercise classes were limited to 10 individuals, and a maximum of 50 people per facility.

On October 9, 2020, the Ontario government [announced](#) modified Stage 2 restrictions in Toronto, Ottawa, and Peel. Effective October 10, 2020 all indoor gyms and fitness facilities, cinemas, casinos, performing arts centres, spectator areas in racing venues, and interactive exhibits with a “high risk of personal contact” in museums, galleries, and zoos were required to close. Restaurants, bars, and other food service venues were prohibited from offering service indoors. Personal care services where face coverings must be removed for service, including beard trimming, facials, and makeup application, were also prohibited. Limits on social gatherings in these areas were lowered to a maximum of 10 people indoors and 25 people outdoors where physical distancing can be maintained. The measures are expected to remain in place for at least 28 days, and will be reviewed on an ongoing basis.

On October 16, 2020, the Ontario government [announced](#) that the modified Stage 2 restrictions would also apply to York Region, effective at 12:01 a.m. on October 19, 2020.

On November 3, 2020, the Ontario government announced changes to the levels of restrictions aimed at slowing the spread of COVID-19. Instead of the previous 3-stage framework, the new guidelines have 5 stages ranging from “Prevent”, which was similar to the previous Stage 3, to “Lockdown”, which is similar to the modified Stage 2. The decision to enter a new phase is based on a variety of criteria which includes the weekly incidence of new cases, the R0 rate, test positivity, hospital and ICU capacity, and the ability of public health units to process tests. Comprehensive details about the criteria used for each stage, and what is permitted in each can be found on a [PowerPoint presentation dated November 3, 2020](#). As of November 9, 2020, only the Peel and Toronto Regions are at a modified Stage 2/Control. The applicable restrictions for each public health unit will continue to be updated on the [COVID-19 Levels by Region webpage](#).

#### **Ontario’s Action Plan: Responding to COVID-19**

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<b>HEALTH CARE</b>			
<u>COVID-19 Contingency Fund</u>	Ontario’s Minister of Finance announced on March 25, 2020 that the province would dedicate \$1 billion to a COVID-19 contingency fund for emerging needs related to the COVID-19 outbreak		<a href="#">March 26, 2020 news release can be found here.</a>  <a href="#">The Ontario Government’s March 25, 2020</a>

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			<a href="#"><u>news release can be found here.</u></a>
<a href="#"><u>Increased Investment into Healthcare</u></a>	<p>Ontario's Minister of Finance announced on March 25, 2020 that the provincial government is taking the following measures:</p> <ul style="list-style-type: none"> <li>Investing \$935 million for the hospital sector. The funds will be used to address capacity issues, increase the number of critical and acute care beds, and add additional assessment centers;</li> <li>Increasing public health funding by \$160 million to support COVID-19 monitoring, surveillance and laboratory and home testing, while also investing in virtual care and Telehealth Ontario;</li> <li>Investing \$243 million for surge capacity in the long-term care sector, funding 24/7 screening, increasing staffing to support infection control, and providing supplies and equipment; and</li> <li>Investing \$75 million to supply personal protective equipment and critical medical supplies to front-line staff.</li> </ul>		<p><a href="#"><u>See the Government of Ontario's news release dated April 22, 2020 here for more information on how this funding is being distributed in the long term care sector.</u></a></p> <p><a href="#"><u>The Ontario Government's March 26, 2020 news release can be found here.</u></a></p> <p><a href="#"><u>The Ontario Government's March 25, 2020 news release can be found here.</u></a></p>
<a href="#"><u>Measures to Protect First Responders</u></a>	The Ontario government has made an emergency order that will allow police, firefighters and paramedics to obtain COVID-19 positive status information about individuals with whom they are coming into contact	Once the declaration of emergency is lifted, this data will be made inaccessible to first responders.	<a href="#"><u>The Ontario Government's April 6, 2020 news release</u></a>

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	The information disclosed will be limited to an individual's name, address, date of birth, and whether the individual has had a positive COVID-19 test result.		<a href="#"><i>can be found here.</i></a>
<a href="#"><u>Creation of Ontario Together</u></a>	<p>The Government of Ontario has created a new website, Ontario Together, to assist the government and manufacturing sector partners with redirecting resources towards the production of essential medical equipment.</p> <p>On June 2, 2020, the Ontario Government announced that three companies, Sterling Industries, SRB Technologies, and Southmedic will be receiving support from Ontario together to re-tool their processes and increase their capacity to make personal protective equipment.</p>		<p><a href="#"><i>The Ontario Government's June 2, 2020 news release can be found here.</i></a></p> <p><a href="#"><i>Visit Ontario Together here.</i></a></p>
<a href="#"><u>Support for Mental Health and Addictions</u></a>	The Government of Ontario is providing an additional \$14.75 million to increase access to mental health and addictions services across the province. The investment is provided through the Support for People and Jobs Fund.	<p>According to the government's news release, the funding is being distributed as follows:</p> <ul style="list-style-type: none"><li>• \$7 million to safely expand in-person mental health and addictions services to bridge current gaps brought on by COVID-19, including community-based services, congregate living and supportive housing;</li><li>• \$4.75 million to support culturally safe services for Indigenous communities, with a focus on children and youth; and</li><li>• \$3 million to expand virtual and online services including addictions supports, Internet-based Cognitive Behavioural Therapy (iCBT) and an online peer support community for mental health.</li></ul>	<p><a href="#"><i>The Ontario Government's September 10, 2020 news release can be found here.</i></a></p>

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<u><a href="#">A Roadmap to Wellness</a></u>	The Government of Ontario is providing an additional \$176 million this year to expand access for mental health and addictions supports during the pandemic. The funding is part of a broader initiative that will invest \$3.8 billion over 10 years to build a modernized and comprehensive mental health and addictions system.	Funding commitments include: <ul style="list-style-type: none"><li>• \$4 million for nurse practitioners for detox services;</li><li>• \$8 million for addictions day and evening care;</li><li>• \$3.5 million for in-home/mobile withdrawal management services;</li><li>• Over \$900,000 for an additional four inpatient beds at the Centre for Addiction and Mental Health (CAMH); and</li><li>• \$24.3 million in investments to address eating disorders and other mental health challenges faced by children and youth.</li></ul>	<u><a href="#">The Ontario Government's October 7, 2020 news release can be found here.</a></u>  <u><a href="#">The Ontario Government's October 21, 2020 news release can be found here.</a></u>
<u><a href="#">Keeping Ontarians Safe: Preparing for Future Waves of COVID-19</a></u>	The province has announced a suite of investments as part of its COVID-19 fall preparedness plan. The plan is designed to help the province quickly identify, prevent, and respond to any scenario in order to protect communities.	Funding commitments have been made to a variety of areas, including: <ul style="list-style-type: none"><li>• \$1.07 billion to expand COVID-19 testing and case and contact management;</li><li>• \$30 million to prevent and manage outbreaks in priority sectors, including long-term care homes, retirement homes, and schools;</li><li>• \$30 million to identify and contain COVID-19 outbreaks;</li></ul>	<u><a href="#">The Ontario Government's September 22, 2020 news release can be found here.</a></u>  <u><a href="#">The Ontario Government's September 24, 2020 news release can be found here.</a></u>  <u><a href="#">The Ontario Government's September 24,</a></u>

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		<ul style="list-style-type: none"> <li>• \$70 million to purchase flu vaccines, plus a further \$26.5 million if additional vaccines are required;</li> <li>• \$540 million to protect residents, caregivers, and staff in long-term care homes;</li> <li>• \$461 million to temporarily enhance the wages of personal support workers (PSWs);</li> <li>• Funding to hire an additional 600 contact tracers between mid-October and mid-November;</li> <li>• \$116.5 million to create 766 more hospital beds at 32 hospitals and alternate health facilities; and</li> <li>• \$234.5 million for 139 critical care beds and 1,349 hospital beds.</li> </ul>	<a href="#"><u>2020 news release can be found here.</u></a>  <a href="#"><u>The Ontario Government's October 1, 2020 news release can be found here.</u></a>  <a href="#"><u>The Ontario Government's October 14, 2020 news release can be found here.</u></a>  <a href="#"><u>The Ontario Government's October 27, 2020 news release can be found here.</u></a>
<a href="#"><u>Ontario's Action Plan: Protect, Support, Recover</u></a>	The Ontario government announced a variety of funding measures, projected at \$15.2 billion, to support health care services as part of its 2020 budget.	<p>Key budget measures related to health care include:</p> <ul style="list-style-type: none"> <li>• An additional \$572 million for Ontario's hospitals to support testing, assessment centers, laboratory and medical equipment, and PPE;</li> <li>• \$18 billion over 10 years for to improve expanded hospital infrastructure;</li> </ul>	<a href="#"><u>The Ontario government's highlights of its 2020 budget dated November 5, 2020 can be found here.</u></a>

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		<ul style="list-style-type: none"> <li>• \$500 million to improve infection control and purchase more PPE;</li> <li>• A contingency fund of \$4 billion for 2020/2021, with \$2 billion for each additional year of the pandemic.</li> </ul>	
<b>ECONOMIC SUPPORT FOR BUSINESSES</b>			
<u>Legislative Changes to allow Corporations to Operate Virtually and Electronically</u>	<p>The province is permitting Ontario corporations to conduct virtual meetings and to defer certain annual meetings in specified circumstances and is allowing the Ministry of Government and Consumer Services to accept copies of documents, electronic signatures on documents, and electronic filing of documents. These changes are part of <i>COVID-19 Response and Reforms to Modernize Ontario Act, 2020</i>.</p> <p>Additionally, the <i>COVID-19 Response and Reforms to Modernize Ontario Act, 2020</i> will permanently allow the Ministry to accept copies of documents signed by electronic signature, providing greater flexibility to businesses moving forward.</p> <p>Legislative amendments to the <i>Corporations Act</i>, the <i>Business Corporations Act</i>, the <i>Co-operative Corporations Act</i> and the <i>Condominium Act, 1998</i> related to virtual meetings and the deferral of annual meetings in some circumstances, are in force and retroactive to March 17, 2020, the day the Declaration of Emergency came into effect.</p> <p>To enable businesses to file copies of documents, documents signed by electronic signature and temporary electronic filing to the Ministry, the <i>Alternative Filing Methods for Business Act</i> was introduced along with legislative amendments to the</p>		<p><a href="#"><u>The Ontario Government's May 22, 2020 news release can be found here.</u></a></p> <p><a href="#"><u>The COVID-19 Response and Reforms to Modernize Ontario Act, 2020, SO 2020, c 7 – Bill 190</u></a></p>

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	<i>Business Corporations Act, Business Names Act, Corporations Act, Corporations Information Act, Co-operative Corporations Act, Extra-Provincial Corporations Act, Limited Partnerships Act, and the unproclaimed Not-for-Profit Corporations Act, 2010 (to take effect upon proclamation).</i>		
<u>Flexibility for Corporations Conducting Director and Shareholder Meetings</u>	<p>On March 31, 2020, the Ontario Government issued a temporary order suspending certain provisions of the Ontario <i>Business Corporations Act</i> and the <i>Corporations Act</i>.</p> <p>The temporary changes permit corporations to conduct shareholder and director meetings through virtual or electronic means, despite conflicting provisions in a corporation's by-laws or constating documents. The order also extends deadlines for director and shareholder meetings.</p>	The temporary changes apply retroactively as of March 17, 2020	<a href="#">See O. Reg 107/20 – Meetings for Corporations here.</a>
<u>Temporary Doubling of the Employer Health Tax Exemption</u>	The government proposes to retroactively raise the EHT exemption from \$490,000 to \$1 million for 2020. The exemption would return to its current level of \$490,000 on January 1, 2021.	Private-sector employers (except registered charities) with total annual Ontario remuneration over \$5 million, and public-sector employers are not eligible for the exemption.	<p><a href="#">The Ontario Government's March 25, 2020 news release can be found here.</a></p> <p><a href="#">An overview of the exemption in the Annex to the March 2020 Economic and Fiscal Update can be found here.</a></p>

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<u>Interest and Penalty Relief from Provincially Administered Taxes</u>	<p>Commencing April 1, 2020 the penalties and interest will not apply to Ontario businesses that miss filing or remittance deadlines under the following provincially administered taxes:</p> <ul style="list-style-type: none"> <li>• Employer Health Tax;</li> <li>• Tobacco Tax;</li> <li>• Fuel Tax;</li> <li>• Gas Tax;</li> <li>• Beer, Wine and Spirits Taxes;</li> <li>• Mining Tax;</li> <li>• Insurance Premium Tax;</li> <li>• International Fuel Tax Agreement;</li> <li>• Retail Sales Tax on Insurance Contracts and Benefit Plans; and</li> <li>• Race Tracks Tax.</li> </ul> <p>The relief period will run for 5 months. During the relief period, penalties and interest will not apply to late returns or remittances made under these tax programs.</p>	<p>The relief period is available to all Ontario businesses that are required to file returns and make remittances under the listed tax programs.</p> <p>Businesses will not be required to provide any documentation supporting their reasons for late-filing or payments and they will not be required to advise the Ontario Ministry of Finance of their inability to meet their deadline(s).</p>	<p><a href="#"><u>An overview of the exemption in the Annex to March 2020 Economic and Fiscal Update can be found here.</u></a></p>
<u>Regional Opportunities Investment Tax Credit</u>	<p>The province will be helping to support regions lagging in employment growth with a proposed new Corporate Income Tax Credit, the Regional Opportunities Investment Tax Credit. The credit is a 10 per cent refundable credit for capital investments in regions of the province where employment growth has been significantly below the provincial average; the credit would be available to eligible businesses that construct, renovate or acquire commercial and industrial buildings in designated regions.</p>	<p><i>Eligible Corporations</i></p> <p>- A Canadian-controlled private corporation that makes qualifying investments that become available for use on or after March 25, 2020 in specified regions<sup>i</sup> of Ontario</p> <p><i>Qualifying Investments</i></p> <p>- Eligible expenditures for capital property included in Class 1 and Class 6 for the purposes of calculating capital cost allowance.</p> <p><i>Spending Requirement</i></p>	<p><a href="#"><u>The Ontario Government's March 25, 2020 news release can be found here.</u></a></p> <p><a href="#"><u>An overview of the exemption in the Annex to March 2020 Economic and Fiscal Update</u></a></p>

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		- Expenditures in excess of \$50,000 and up to a limit of \$500,000 in the taxation year.	<a href="#">can be found here.</a> <a href="#">Information about the Regional Opportunities Investment Tax Credit can be found here.</a>
<u>Postponement of Property Tax Reassessment</u>	Assessments for the 2021 taxation year will continue to be based on the same valuation date that was in effect for the 2020 taxation year.	All property taxpayers	<a href="#">An overview of the exemption in the Annex to March 2020 Economic and Fiscal Update can be found here.</a>
<u>Deferrals on Workplace Insurance Premiums</u>	<p>The province will be making available \$1.9 billion in support through deferrals on workplace insurance premiums.</p> <p>The measure will run through the Workplace Safety and Insurance Board (WSIB) allowing employers to defer premium payments for up to six months. The WSIB will cease interest accrual on all outstanding premium payments and will not charge penalties during the six-month period.</p>	<p>All businesses covered by the WSIB's workplace insurance are automatically eligible.</p> <p>No action is required from eligible businesses to take advantage of this financial relief package, however participation is optional.</p> <p><a href="#">For more information see WSIB's website.</a></p>	<p><a href="#">The Ontario Government's March 26, 2020 updated news release can be found here.</a></p> <p><a href="#">The Ontario Government's March 25, 2020 news release can be found here.</a></p>

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<u><b>Acceleration of Essential Construction Projects</b></u>	<p>The government of Ontario is extending construction hours for essential construction projects to 24 hours a day.</p> <p>The government will temporarily limit local noise bylaws from applying to these types of essential construction activities, beginning April 7, 2020.</p>	<p>The extension of hours will only apply to projects deemed to be essential construction projects such as new hospital builds, expansions, and temporary COVID-19 assessment centres.</p>	<p><a href="#"><u>The Ontario Government's April 8, 2020 news release can be found here</u></a></p>
<u><b>Support for the Agri-food Sector Supply Chain</b></u>	<p>The governments of Canada and Ontario are investing up to \$1 million in new funding to connect workers with in-demand jobs in the agri-food sector during the COVID-19 pandemic.</p> <p>The program will be implemented through the Canadian Agriculture Partnership. The program will help primarily agriculture, food processing companies and grocery retailers to recruit and train workers who are important to keeping the essential food supply chain functioning.</p>	<p>Through the Partnership's <a href="#"><u>Place to Grow: Agri-Food Innovation Initiative</u></a>, the Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA) will immediately accept applications and will expedite the approval process to help address sector labour concerns quickly.</p>	<p><a href="#"><u>The Ontario's Governments April 17, 2020 news release can be found here.</u></a></p> <p><a href="#"><u>See the Ministry of Agriculture, Food and Rural Affairs Place to Grow: Agri-Food Innovative Initiative webpage here</u></a></p>
<u><b>COVID-19 Rapid Research Fund</b></u>	<p>The Ontario COVID-19 Rapid Research Fund provides research institutions with funding to contribute to global efforts to contain the COVID-19 pandemic.</p> <p>Applicants are invited to submit proposals that:</p> <ul style="list-style-type: none"> <li>• contribute to the global response to the COVID-19 outbreak to mitigate the rapid spread and its potential negative consequences</li> <li>• provide evidence to inform the clinical and public health response (including, but not limited to, research in medical, social and policy countermeasures), or inform decision-making</li> </ul>	<p>Eligible Institutions include:</p> <ul style="list-style-type: none"> <li>• universities and colleges;</li> <li>• research hospitals;</li> <li>• non-profit research institutions.</li> </ul> <p>The Ontario COVID-19 Rapid Research Fund will pay the requested eligible:</p> <ul style="list-style-type: none"> <li>• direct operating costs, including: <ul style="list-style-type: none"> <li>○ up to 100% for salaries and benefits</li> <li>○ up to 10% for facilities and equipment</li> </ul> </li> </ul>	<p><a href="#"><u>The Ontario Government's April 18, 2020 news release can be found here</u></a></p> <p><a href="#"><u>See the Ontario Governments COVID-19 Rapid Research</u></a></p>

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	<p>and planning at the provincial, national and international levels</p> <ul style="list-style-type: none"><li>• are highly feasible with immediately achievable and important results</li><li>• are supported by the vice president of research, CEO or scientific director at the applicant's institution</li></ul>	<ul style="list-style-type: none"><li>○ up to 10% for management and administration</li><li>• up to 40% of indirect (overhead) costs</li></ul> <p>The program's contribution includes both direct and indirect cost support.</p> <p>There is no maximum funding amount that you can request per grant. All funding requests will be considered on a case-by-case basis.</p> <p>This program does not have a match component. However, where applicable, you should outline in your application whether the proposed project is co-funded by any other funding agency.</p> <p>Applicants can submit an application through the Ontario Together portal <a href="#">here</a>.</p>	<a href="#">Fund webpage here</a>
<a href="#"><u>Staffing Flexibility for Retirement Homes</u></a>	<p>A temporary order has been made under the <i>Emergency Management and Civil Protection Act</i> to help retirement homes address emergency staffing needs.</p> <p>The order provides retirement homes with more flexibility to recruit and reassign staff to address the impacts of COVID-19.</p>		<p><a href="#">The Ontario Government's April 3, 2020 news release can be found here.</a></p> <p><a href="#">O. Reg 118/20 – Work Deployment Measures in Retirement Homes can be found here.</a></p>

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<u><b>Mandatory Management Orders for Long-Term Care Homes</b></u>	<p>On May 13, 2020, the Ontario government adopted an emergency order allowing the province to issue a mandatory management order for a long-term care home struggling to deal with a COVID-19 outbreak.</p> <p>The order makes amendments to the <i>Long Term Care Homes Act, 2007</i>.</p> <p>This measure is in addition to the actions under the mandate of the Incident Management System Long-Term Care Table. This table is composed of health care professionals who make immediate decisions to deal with issues related to staffing levels, infection management and resources during the COVID-19 outbreak. The IMS table also facilitated assistance from the Canadian Armed Forces into five homes and deployed 150 hospital teams to support staff in other long-term care homes.</p>		<p><a href="#"><u>The Ontario Government's May 28, 2020 news release can be found here.</u></a></p> <p><a href="#"><u>The Ontario Government's May 13, 2020 news release can be found here.</u></a></p>
<u><b>Regulatory Amendments to the Retirement Homes Act, 2010</b></u>	<p>On May 30, 2020, the Ontario government made amendments to the <i>Retirement Homes Act, 2010</i> regulation, enabling the Retirement Homes Regulatory Authority (RHRA) to better support seniors living in retirement homes during the COVID-19 outbreak. The regulation change increases the emergency payment the RHRA can pay to eligible retirement home residents from \$2,000 to \$3,500. In the event of an emergency, such as an outbreak, this funding can be used to support residents to cover costs for transportation, alternative accommodation or temporary care. The regulation change also requires retirement homes to report infectious disease outbreaks to the RHRA during COVID-19 and beyond.</p>		<p><a href="#"><u>The Ontario Government's May 30, 2020 news release can be found here.</u></a></p>

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<u>Staffing Flexibility for Services Providing Supports to Adults with Disabilities</u>	A temporary order has been made under the <i>Emergency Management and Civil Protection Act</i> to help services providing supports to adults with disabilities address emergency staffing needs.		<a href="#"><u>O. Reg 121/20 – Service Agencies Providing Services and Supports to Adults with Developmental Disabilities can be found here.</u></a>
<u>Relief for Non-Profit Social Services Organizations and Charities</u>	Ontario's Minister of Finance announced on March 25, 2020 that the province will enhance funding by \$148 million for charitable and non-profit social services organizations such as food banks, homeless shelters, churches and emergency services to improve their ability to respond to COVID-19, by providing funding directly to Consolidated Municipal Service Managers and District Social Service Administration Boards who would allocate this funding based on local needs.		<a href="#"><u>The Ontario Government's March 25, 2020 news release can be found here.</u></a>
<u>Ontario-Canada Emergency Commercial Rent Assistance Program (OCECRA)</u>	<p>The Ontario Government is partnering with the Canadian Government to provide urgent rent relief to small businesses and landlords. The province is committing \$241 million through the new Ontario-Canada Emergency Commercial Rent Assistance Program (OCECRA). The total amount of provincial-federal relief that would be provided is more than \$900 million, helping to ensure small businesses are ready to reopen their doors when the emergency measures are lifted.</p> <p>The OCECRA will provide forgivable loans to eligible commercial property owners experiencing potential rent</p>	<p>The OCECRA would be administered by the CMHC and would be available until September 30, 2020.</p> <p>Support would be retroactive to April 1, covering April, May and June 2020.</p> <p><b>Eligibility requirements</b></p> <ul style="list-style-type: none"> <li>• The OCECRA would apply to commercial properties with small business tenants.</li> <li>• Commercial properties with a residential component, and residential</li> </ul>	<a href="#"><u>The Ontario Government's June 17, 2020 news release can be found here</u></a>  <a href="#"><u>The Ontario Government's June 8, 2020 new release can be found here</u></a>

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	<p>shortfalls because their small business tenants have been heavily impacted by the COVID-19 crisis.</p>	<p>mixed-use properties with a 30 per cent commercial component, would be equally eligible for support with respect to their commercial tenants.</p> <ul style="list-style-type: none"><li>• The property owner must be the registered owner and landlord of the residential or commercial real estate property.</li><li>• If a property owner does not have a mortgage secured by a commercial rental property, the property owner should contact CMHC to discuss program options, which may include applying funds against other forms of debt facilities or fixed cost payment obligations (e.g. utilities).</li></ul> <p>To receive the loan, property owners will be required to reduce the rental costs of small business tenants for April to June 2020 by at least 75 per cent and commit to a moratorium on evictions for three months.</p> <p>For more information on eligibility, see the Ontario Government's <a href="#">backgrounder on OCECRA here</a>.</p> <p>Applications for the program opened on May 29, 2020. Applicants can visit the <a href="#">Ontario Government's Website here</a> to determine how much rent support they may be eligible for.</p>	<p><a href="#">The Ontario Government's May 29, 2020 news release can be found here.</a></p> <p><a href="#">The Ontario Government's April 24, 2020 news release can be found here.</a></p> <p><a href="#">See the Ontario Government's backgrounder on OCECRA here.</a></p> <p><a href="#">See the Prime Minister's announcement on April 24, 2020 here.</a></p>
<p><a href="#">Agri-Food Open for E-Business Initiative</a></p>	<p>The governments of Canada and Ontario are investing up to \$2.5 million through the Canadian Agricultural Partnership to help the agri-food sector expand online.</p>	<p>The Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA) will immediately accept applications and expedite the approval</p>	<p><a href="#">The Ontario Government's April 24, 2020</a></p>

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	<p>The Agri-Food Open for E-Business initiative will help food producers, farmers markets, retailers, garden centres, greenhouses, nurseries, and agricultural associations develop online business, providing consumers with greater access to a wide variety of food and agriculture products.</p> <p>This targeted application intake features two funding streams:</p> <p>Bring Your Business Online: Eligible organizations and businesses can apply for a grant of up to \$5,000 to establish an online e-business and marketing presence. Funding under this stream will be quick and responsive for those needing immediate solutions.</p> <p>Develop Online Business Opportunities: Eligible organizations, businesses and collaborations can apply for cost-share funding of up to \$75,000 to implement high-impact projects.</p>	<p>process to help businesses and organizations develop, expand and enhance their current online presence.</p> <p>See OMAFRA's website <a href="#">here</a> for information on how to apply.</p>	<p><a href="#">news release can be found here.</a></p> <p><a href="#">See Agriculture and Agri-Food Canada's news release dated April 24, 2020 here.</a></p>
<p><u>New Tool to Support Trucking Industry</u></p>	<p>The Ontario government is offering a new free 511 app which will provide truck drivers immediate access to the information they need to stay safe, fed and rested while delivering essential goods across the province during the COVID-19 outbreak.</p> <p>The Ontario 511 app provides images from over 600 cameras and includes up-to-date highway information on construction, collisions and road closures. It also identifies open rest areas and locations throughout the province that offer food and fuel. The app includes an easy to use map view and features a drive mode that provides hands free audio alerts.</p>	<p>The Ontario 511 pilot app is available for free on the App Store and Google Play.</p>	<p><a href="#">The Ontario Government's April 30, 2020 news release can be found here.</a></p>

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<a href="#"><u>COVID-19 Tracking the Barriers website</u></a>	<p>The Ontario government is launching the COVID-19: Tackling the Barriers website to help businesses overcome the unique challenges created by the global pandemic. Businesses working to retool their operations to produce health-related products, or those that want to continue their operations in this new environment of physical distancing, can submit any potential roadblocks to the website. The province is prepared to allow temporary changes to provincial rules and regulations in order to remove any barriers that are hindering business and negatively impacting Ontario's supply chain.</p>		<p><a href="#"><u>The Ontario Government's April 28, 2020 news release can be found here.</u></a></p> <p><a href="#"><u>Visit COVID-19: Tracking the Barriers here.</u></a></p>
<a href="#"><u>The COVID-19 Energy Assistance Program – Small Businesses</u></a>	<p>The Government of Ontario has announced that it will provide \$8 million in funding to provide support to businesses struggling with bill payments as a result of the COVID-19 outbreak.</p>	<p>Applications for this program will be made available in the coming months.</p>	<p><a href="#"><u>The Ontario Government's June 1, 2020 news release can be found here.</u></a></p>
<a href="#"><u>Support for Industrial and Commercial Electricity Consumers</u></a>	<p>The Ontario Government is taking steps to defer a portion of Global Adjustment (GA) charges for industrial and commercial electricity consumers that do not participate in the Regulated Price Plan for the period starting April 2020.</p> <p>The initiative will provide companies with temporary immediate relief on their monthly electricity bills in April, May and June, 2020.</p> <p>The government intends to keep the emergency order in place until May 31, 2020, and subsequent regulatory amendments would, if approved, provide for the deferral of these charges for June 2020 as well.</p>	<p>The GA rate for smaller industrial and commercial consumers (i.e., Class B) has been set at \$115 per megawatt-hour, which is roughly in line with the March 2020 value. Large industrial and commercial consumers (i.e., Class A) will receive the same percentage reduction in GA charges as Class B consumers.</p> <p>Subject to the approval of subsequent amendments, deferred costs would be recovered over a 12-month period beginning in January 2021.</p>	<p><a href="#"><u>The Ontario Government's May 1, 2020 news release can be found here.</u></a></p>

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<u>Protective Measures in Place for Workers During Tree Planting Season</u>	<p>The Ontario Government is making \$3.5 million available to help put protective measures in place for the workers who plant trees this season.</p> <p>Funds will be used for larger camp facilities and additional kitchens to provide more space, as well as extra personal protective equipment, plastic partitions for transporting workers and more wash stations.</p>		<p><a href="#"><u>The Ontario Government's May 7, 2020 news release can be found here.</u></a></p>
<u>Agri-food Workplace Protection Program</u>	<p>The governments of Canada and Ontario are investing \$2.25 million in provincially licensed meat processing plants to better protect employees and ensure the continued supply of healthy products for consumers during the COVID-19 outbreak.</p> <p>Through the Canadian Agricultural Partnership (the Partnership), the first stream of the Agri-food Workplace Protection Program will provide funding to implement COVID-19 health and safety measures in provincially licensed meat plants, including purchasing additional personal protective equipment, redesigning workstations, supporting employees who require mandatory isolation, and work-site mobility and transportation.</p> <p>In addition, the federal and provincial governments are further investing up to \$2.25 million to help farmers better protect employees and ensure the continued supply of healthy food products for consumers during the COVID-19 outbreak.</p> <p>The second intake of the Agri-food Workplace Protection Program aims to help farmers enhance health and safety measures to prevent the spread of the virus. The funding will be used for initiatives like purchasing personal protective equipment, enhanced</p>	<p>The Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA) will begin accepting applications on May 12, 2020 and will expedite the approval process to get the necessary support to the agri-food sector faster. Eligible applications will be received and assessed on a continuous basis, while funding is available.</p> <p>More details on the program are available on the Ontario Government's website <a href="#"><u>here</u></a>.</p>	<p><a href="#"><u>The Government of Ontario's May 14, 2020 news release can be found here.</u></a></p> <p><a href="#"><u>The Government of Ontario's May 8, 2020 news release can be found here.</u></a></p> <p><a href="#"><u>See Agriculture and Agri-Food Canada's May 14, 2020 news release here.</u></a></p> <p><a href="#"><u>See Agriculture and Agri-Food Canada's May 8, 2020 news release here.</u></a></p> <p><a href="#"><u>See the Government of</u></a></p>

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	<p>cleaning and disinfection, and redesigning workstations.</p> <p>Support is also available for farmers who experience unexpected costs for housing and transportation as a result of a COVID-19 outbreak among on-farm employees.</p> <p>The Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA) is now accepting applications and will expedite the approval process to help support workplace health and safety in the agri-food sector. Eligible applications will be received and assessed on a continuous basis, while funding is available.</p> <p>On June 12, 2020, the Government of Ontario announced that it is expanding the Agri-food Workplace Protection Program and committing up to \$15 million to enhance health and safety measures on farms and in food processing facilities. The Enhanced Agri-food Workplace Protection program provides cost-share funding for farmers to purchase Personal Protective Equipment (PPE) and implement workplace modifications and other measures.</p>		<p><a href="#"><u>Ontario's June 12, 2020 news release here.</u></a></p> <p><a href="#"><u>See details on the Enhanced Agri-food Workplace Protection Program here.</u></a></p>
<p><a href="#"><u>Canada-Ontario Job Grant Program</u></a></p>	<p>The Canada-Ontario Job Grant provides direct financial support to individual employers or employer consortia who wish to purchase training for their employees. It is available to small, medium and large businesses with a plan to deliver short-term training to existing and new employees.</p> <p>Employers can get up to \$10,000 in government support per person for training costs. The training that is implemented must be delivered by an eligible, third party trainer. Employers with over 100 employees need to contribute ½ of the training costs. Small</p>	<p>Employer Eligibility Requirements:</p> <ul style="list-style-type: none"> <li>• You are licensed to operate your business in Ontario;</li> <li>• You are applying to train an Ontario resident you employ or will employ;</li> <li>• You are applying for training that will be delivered in Ontario and is related to a job that is also located in Ontario;</li> </ul>	<p><a href="#"><u>For more details on the Canada-Ontario Job Grant Program visit the Government of Ontario's website here.</u></a></p>

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	<p>employers with less than 100 employees need to contribute <math>\frac{1}{6}</math> of the training costs.</p> <p>For employer groups who want to apply for training supports the government offers a COJG Consortium Stream. The Consortium Stream allows a group of employers (two or more employers) to pool their resources to support common training objectives and goals. To apply as a consortium, the intermediary organization needs to ensure all the participating employers and trainees meet COJG requirements, and are able to make their required contribution towards the training cost.</p>	<ul style="list-style-type: none"><li>• You are in compliance with the Occupational Health and Safety Act and the Employment Standards Act;</li><li>• You are in compliance with all applicable federal and provincial human rights legislation, regulations, and any other relevant standards;</li><li>• You have adequate third-party liability insurance as advised by your insurance broker;</li><li>• You have Workplace Safety Insurance coverage;</li><li>• You are not a federal, provincial, or municipal government or agency;</li><li>• You are not a designated broader public sector organization, as defined by the Broader Public Sector Accountability Act;</li><li>• You are not a district social services administration board established under the District Social Services Administration Boards Act, notwithstanding their exclusion under the Broader Public Sector Accountability Act;</li><li>• You are not an Employment Service or a Canada-Ontario Job Grant service provider;</li><li>• You are not in receipt of other government funds related to the same</li></ul>	
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		<p>skills training for the same individual(s); and</p> <ul style="list-style-type: none"> <li>You must not use training participants to displace existing staff or replace staff currently on lay-off.</li> </ul> <p>Employers can apply online through the Ontario Government's website <a href="#">here</a>.</p> <p>For more detailed information on the Canada-Ontario Job Grant Program see the <a href="#">Employer Overview Presentation 2019-2020 Guidelines</a>, <a href="#">Questions and Answers for Employers</a>, and <a href="#">COJG Employer and Training Provider Information Sheet</a>.</p>	
<p><u>The Eastern Ontario Development Fund (EODF): Business Stream</u></p>	<p>Through the Business Stream of the Eastern Ontario Development Fund, the Province of Ontario will provide up to 15% of eligible costs for projects that support business investment and economic development in the region.</p> <p>All applications made to the EODF – Business Stream will be assessed on the following criteria:</p> <p>(i) Prospects for the proposed project to help the business grow, move forward or transition to new markets/lines of business</p> <ul style="list-style-type: none"> <li>Quality of business plan – understanding/assessment of business environment and plan to address it, prospects for ongoing business success</li> <li>Feasibility/viability of project – technical, market-related, degree of innovation</li> </ul>	<p>Businesses that are eligible to apply to the EODF Business- Stream must:</p> <ul style="list-style-type: none"> <li>be a for profit business registered to carry out business in Ontario;</li> <li>located in Eastern Ontario or will be locating in Eastern Ontario by the time the project starts;</li> <li>have a minimum of three years of operating experience in an eligible industry/sector supported by three years of financial statements;</li> <li>must either: <ul style="list-style-type: none"> <li>employ at least 10 full-time equivalent (FTE) employees at the time of the application; or</li> </ul> </li> </ul>	<p><a href="#">For more details on the EODF, visit the Government of Ontario's website here.</a></p>

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	<ul style="list-style-type: none"><li>• Indirect impacts on area/region/sector</li></ul> <p>Project budget</p> <ul style="list-style-type: none"><li>• Costs reasonable, within accepted industry norms, within EODF limits</li><li>• Proportion of support consistent with EODF criteria – EODF support will not exceed 15% of eligible costs</li><li>• Financial feasibility/viability of project</li></ul> <p>Prospects for the proposed project to meet performance measures related to:</p> <ul style="list-style-type: none"><li>• New investment in the business/local economy</li><li>• Number of jobs created</li></ul> <p>Risk Assessment</p> <ul style="list-style-type: none"><li>• Technical, managerial, financial expertise to carry out the project</li><li>• Solvency/stability of business</li><li>• Attestations from corporate officer of correctness and completeness of the application materials</li><li>• Disclosure of legal or other impediments to successful project implementation</li></ul>	<ul style="list-style-type: none"><li>○ Fit the requirements of the Small Community Pilot;</li></ul> <ul style="list-style-type: none"><li>• be in substantial compliance with all applicable laws, and free of any fees, levies or taxes owed to Her Majesty the Queen in right of Ontario or her agencies;</li><li>• if previously approved for a project under the EODF, must have successfully completed this project, and in addition, must not have more than two approved projects within a four-year period;</li><li>• Not be an academic/research institution or a federal or provincial government agency.</li></ul> <p>Sectors eligible for funding include:</p> <ul style="list-style-type: none"><li>• Advanced Manufacturing (automotive, aerospace, plastics, clean technologies, etc.)</li><li>• Life Sciences</li><li>• Processing (primary and secondary)</li><li>• Tourism</li><li>• Information and Communication Technology</li><li>• Cultural Industries</li></ul> <p>For the purposes of the EODF program, “Eastern Ontario” is defined as the area comprising the following 15 geographic areas</p>	
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		under the Territorial Division Act, 2002: Frontenac; Haliburton; Hastings; Kawartha Lakes; Lanark; Leeds and Grenville; Lennox and Addington; Muskoka; Northumberland; Ottawa; Peterborough; Prescott and Russell; Prince Edward; Renfrew and Stormont, Dundas and Glengarry.	
<u>Southwestern Ontario Development Fund (SODF)</u>	<p>The Southwestern Ontario Development Fund provides support for projects and investments to businesses, municipalities and not-for-profit organizations for economic development in southwestern Ontario.</p> <p>Business projects can receive up to 15% of eligible project costs through either loans or grants.</p> <p>Loans:</p> <p>Those eligible for loans can receive up to 15% funding to a maximum of \$5M, interest free during the project period (up to 4 years). If the business achieves their investment and job targets, up to 30% of the loan (to a maximum of \$500,000) may be forgiven.</p> <p>Grants</p> <p>Grants are available only for specific circumstances, up to 15% to a maximum:</p> <ul style="list-style-type: none"> <li>• Of \$500,000 if your company has fewer than 100 employees and is based in rural Ontario (population of your community is less than 100,000 or population density is less than 100 people per square kilometre)</li> <li>• Of \$1,500,000 for strategic projects that are foreign direct investments or from companies</li> </ul>	<p>To be eligible, businesses need to:</p> <ul style="list-style-type: none"> <li>• have at least 3 years of operations/financial statements</li> <li>• employ at least 10 people (or 5 if you are in rural Ontario)</li> <li>• commit to creating at least 5 new jobs (or 30% increase for companies with fewer than 15 employees)</li> <li>• invest at least \$500,000 in their project (or \$200,000 if you are in rural Ontario)</li> <li>• be located in, or plan to locate in, a community in southwestern Ontario</li> </ul> <p>Southwestern Ontario includes the following 18 geographic areas:</p> <p>Brant; Bruce; Chatham-Kent; Dufferin; Elgin; Essex; Grey; Haldimand; Huron; Lambton; Middlesex; Niagara; Norfolk; Oxford; Perth; Simcoe; Waterloo; Wellington.</p> <p>Application period 2 runs from March 5, 2020 to May 29, 2020.</p>	<p><a href="#"><i>For more details on the SODF visit the Ontario Government's webpage here.</i></a></p>

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	<p>competing against other jurisdictions (in limited circumstances)</p> <p>SODF is not available in combination with any other provincial programs.</p>	<p>For more details on how to apply, visit the Ontario Governments webpage <a href="#">here</a>.</p>	
<p><u>The Northern Business Opportunity Program – Business Expansion Projects</u></p>	<p>The Northern Ontario Heritage Fund Corporation (NOHFC) assists existing businesses in Ontario that intend to expand and or retain their operations within Northern Ontario to improve competitiveness, increase productivity, export, grow revenues and create jobs.</p> <p>NOHFC assistance will generally not exceed 50% of total eligible project costs up to a maximum of \$1 million per project. In exceptional circumstances, the NOHFC may consider exceeding the \$1 million maximum on a case-by-case basis.</p> <p>NOHFC assistance under this program can be provided through three funding options:</p> <ol style="list-style-type: none"> <li>1. Funding in the form of a conditional grant only to a maximum of 20% of total eligible costs OR \$400,000, whichever is less.</li> <li>2. Funding in the form of a conditional grant to a maximum of 20% of total eligible costs OR \$400,000, whichever is less, plus a repayable loan to a maximum of 30% of total eligible costs OR \$600,000, whichever is less.</li> <li>3. Funding in the form of repayable loan only to a maximum of 50% of total eligible costs OR \$1,000,000, whichever is less.</li> </ol>	<p>Eligibility requirements for applicants:</p> <p>Existing businesses in Ontario that intend to expand and/or retain their operations within Northern Ontario to improve competitiveness, grow revenues and create jobs in the following sectors:</p> <ul style="list-style-type: none"> <li>• advanced manufacturing</li> <li>• agriculture, aquaculture and food processing</li> <li>• arts, culture and creative industries</li> <li>• digital economy</li> <li>• forestry and value-added forestry-related industries</li> <li>• health sciences</li> <li>• minerals sector and mining supply and services</li> <li>• renewable energy and services</li> <li>• tourism</li> <li>• transportation, aviation and aerospace</li> <li>• water technologies and services</li> </ul> <p>And other business activities that, in the opinion of the NOHFC Board of Directors, will</p>	<p><a href="#">Find more details on the Business Expansion Project on NOHFC's website here.</a></p>

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		<p>result in an economic development advantage for Northern Ontario will be considered.</p> <p>Eligible Projects:</p> <p>Eligible project costs include but are not limited to:</p> <ul style="list-style-type: none"><li>• capital construction</li><li>• leasehold improvements</li><li>• new or used equipment</li><li>• training costs incurred with third parties</li><li>• land servicing costs</li><li>• information &amp; communications technology investments including, but not limited to, software</li></ul>	
<p><u>The Northern Business Opportunity Program – Small Business Start-up Projects</u></p>	<p>The Northern Ontario Heritage Fund Corporation (NOHFC) assists new businesses in Northern Ontario that intend to commence operations in existing and emerging priority economic sectors.</p> <p>To access this funding, applicants are required to provide a minimum equity contribution in the amount of 15% of eligible project costs. The proposed new business should not unreasonably impact existing Northern Ontario businesses, and should result in net economic benefits for Northern Ontario.</p> <p>NOHFC assistance through the Small Business Start Up Projects program will be in the form of a conditional</p>	<p>Eligibility requirements for applicants:</p> <p>New businesses in Northern Ontario that intend to commence operations in existing and emerging priority economic sectors:</p> <ul style="list-style-type: none"><li>• advanced manufacturing</li><li>• agriculture, aquaculture and food processing</li><li>• arts, culture and creative industries</li><li>• digital economy</li><li>• forestry and value-added forestry-related industries</li></ul>	<p><a href="#"><u>Find more details on the Small Business Start-Up Projects Program on NOHFC's website here.</u></a></p>

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	contribution and will generally not exceed 50% of eligible project costs up to a maximum of \$200,000.	<ul style="list-style-type: none"><li>• health sciences</li><li>• minerals sector and mining supply and services</li><li>• renewable energy and services</li><li>• tourism</li><li>• transportation, aviation and aerospace</li><li>• water technologies and services</li></ul> <p>And other business activities that, in the opinion of the NOHFC Board of Directors, will result in an economic development advantage for Northern Ontario will be considered.</p> <p>Eligible Projects:</p> <p>Eligible project costs related to the start-up of a business that creates jobs in Northern Ontario include, but are not limited to:</p> <ul style="list-style-type: none"><li>• leasehold improvements</li><li>• new or used equipment</li><li>• training costs incurred with third parties</li><li>• information and communications technology investments including, but not limited to, software</li><li>• marketing costs</li></ul>	
<u>The Northern Business Opportunity Program</u>	The Northern Ontario Heritage Fund Corporation (NOHFC) assists competitive businesses that currently do not have a presence in Ontario, expand operations to Northern Ontario and create jobs.	Eligibility requirements for applicants: Competitive businesses that currently do not have a presence in Ontario that will expand	<a href="#"><u>Find more details on the New Investments</u></a>

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<u>– New Investments Projects program</u>	Through the New Investments Projects Program, NOHFC will provide assistance in the form of a conditional grant or a combination of a conditional grant and term loan/incentive term loan on a case-by-case basis.	<p>operations to Northern Ontario and create jobs.</p> <p>Eligible Projects:</p> <p>Preference is given to those projects that demonstrate the following:</p> <ul style="list-style-type: none"><li>• creation of new jobs</li><li>• ability to become a new anchor for investments and/or support regional cluster development</li><li>• alignment with the existing and emerging priority economic sectors including:</li><li>• advanced manufacturing</li><li>• agriculture, aquaculture and food processing</li><li>• arts, culture and creative industries</li><li>• digital economy</li><li>• forestry and value-added forestry-related industries</li><li>• health sciences</li><li>• minerals sector and mining supply and services</li><li>• renewable energy and services</li><li>• tourism</li><li>• transportation, aviation and aerospace</li><li>• water technologies and services</li></ul>	<a href="#"><u>Projects Program on NOHFC's website here.</u></a>
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		<p>And other business activities that, in the opinion of the NOHFC Board of Directors, will result in an economic development advantage for Northern Ontario will be considered.</p> <p>Applicants are required to have a pre-application consultation session with NOHFC staff prior to submitting an application. Applicants are directed to contact NOHFC at 1-800-461-8329 to schedule their consultation.</p>	
<u><a href="#">Ontario Eases Restrictions on Professional Sports Training Facilities</a></u>	<p>As of May 8, 2020 in Ontario, professional sport training facilities will be permitted to reopen, provided their respective sports leagues have established health and safety protocols in response to COVID-19</p>		<p><a href="#"><u>The Ontario Government's May 8, 2020 news release can be found here.</u></a></p>
<u><a href="#">Collaboration with Med-Tech Innovation Hub</a></u>	<p>The Ontario government is working with Medical Innovation Xchange (MIX), Canada's first industry-led hub for med-tech start-ups, to provide non-medical manufacturing companies free support as they retool to provide essential supplies and equipment to health care facilities during COVID-19.</p> <p>Non-medical manufacturing companies that have received funding through the Ontario Together Fund, or a Purchase Order with the Province of Ontario, can access MIX members' medical advisory services, including assistance navigating regulatory hurdles and increasing efficiencies. By taking advantage of these opportunities, companies can accelerate the delivery of much needed medical supplies and products to the front lines.</p>	<p>For more information on the mentorship and facilitation services being offered by MIX, visit their <a href="#"><u>webpage here.</u></a></p>	<p><a href="#"><u>The Ontario Government's May 19, 2020 news release can be found here.</u></a></p>

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<u><a href="#">\$57-million investment in Digital Main Street by Ontario and Canada to help small business go digital</a></u>	<p>The Ontario government, in partnership with the federal government, is helping small businesses reach more customers through the Digital Main Street platform. It is a \$57-million program which will help up to 22,900 Ontario businesses create and enhance their online presence and generate jobs for more than 1,400 students.</p> <p>Through the <a href="#">Digital Main Street</a> platform, businesses will be able to take advantage of three new programs to support their digital transformation:</p> <ol style="list-style-type: none"> <li>1. shopHERE powered by Google;</li> <li>2. Digital Main Street Grant; and</li> <li>3. Future-Proofing Main Street.</li> </ol>		<p><a href="#">See the Ontario Government's June 11, 2020 news release here.</a></p> <p><a href="#">See the Government of Canada's June 11, 2020 backgrounder here.</a></p> <p><a href="#">See the Government of Canada's June 11, 2020 news release here.</a></p>
<u><a href="#">Ontario Government pauses commercial evictions</a></u>	<p>The Ontario government passed the <i>Protecting Small Business Act</i>, which temporarily halts or reverses evictions of commercial tenants and protects them from being locked out or having their assets seized during COVID-19.</p>	<p>The legislation applies to businesses that are eligible for federal/provincial rent assistance for evictions from May 1, 2020 until August 31, 2020. The changes protect businesses that are eligible for the Emergency Commercial Rent Assistance (CECRA) program. The legislation reverses evictions that occurred on or after June 3, 2020 and remains in effect until August 31, 2020.</p>	<p><a href="#">See the Ontario Government's June 17, 202 news release here</a></p>
<u><a href="#">Support for Indigenous-owned small and medium sized businesses</a></u>	<p>The government of Ontario is providing up to \$10 million to Indigenous-owned small and medium sized businesses as the province begins to reopen.</p>	<p>Loans of up to \$50,000 will be available to businesses that are ineligible for, or unable to access federal and provincial COVID-19 response initiatives for small businesses. The</p>	<p><a href="#">See the Ontario Government's June 19 news release here</a></p>

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		funding is being delivered through the Support for People and Jobs Fund.	
<u><a href="#">2020-21 Francophone Community Grants Program</a></u>	The government of Ontario is launching the 2020-21 edition of the Francophone Community Grants Program. The program supports francophone businesses and community organizations in Ontario. Businesses that serve French-speaking Ontarians are also eligible. Changes have been made to the qualifying criteria for the 2020-21 edition.	Businesses can qualify for funding under two streams: the Community and Culture Stream and the Economic Stream. Under the Community and Culture Stream, the minimum operating budget required has been reduced to \$10,000; under the Economic Development Stream, the minimum annual revenue required has been lowered to \$50,000. The minimum number of full-time employees (FTEs) has been reduced to one. Not-for-profit organizations are now also eligible through the Economic Development stream. Applicants under both streams can request funding of up to \$50,000.	<a href="#">Find information about the 2020-21 Program here</a>
<u><a href="#">Seniors Community Grant Program</a></u>	The Ontario Government is providing up to \$4 million for the Seniors Community Grant Program. This funding will help non-profit organizations, local services boards, or Indigenous groups develop programs for seniors that focus on combatting social isolation, promoting seniors' safety and well-being, improving financial security and making communities age-friendly.	The application period for the Seniors Community Grant Program is now open until August 7, 2020. Unincorporated and incorporated not-for-profit organizations, local services boards, or Indigenous groups must submit applications to <a href="#">Transfer Payment Ontario</a> . Grants through the program will range from \$1,000 to \$100,000.	<a href="#">See the Ontario Government's June 26 news release here</a>
<u><a href="#">Investment in Online Health and Safety Training</a></u>	The Ontario Government has invested \$3 million to provide online health and safety training services. This program is designed to allow workers and job seekers to get qualifications while practicing physical distancing.	Job seekers can contact an <a href="#">Employment Ontario service provider</a> in their area to enroll in any of the 10 courses offered. Courses include infection control, conducting health and safety incident investigations, ladder safety, slips, trips and falls prevention, and	<a href="#">See the Ontario Government's July 3 news release here</a>

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		preventing workplace violence and harassment.	
<u><b>Enhanced Insurance Protection for Farmers</b></u>	<p>The Ontario Government is working with the Government of Canada to help Ontario farmers by enhancing AgrilInsurance coverage for the 2020 growing season to include labour shortages due to COVID-19.</p> <p>Added insurance coverage will include:</p> <ul style="list-style-type: none"><li>• Inability to attract sufficient on-farm labour due to COVID-19; and</li><li>• Illness or quarantine of on-farm labour and the producer due to COVID-19.</li></ul>	<p>Ontario farmers who are enrolled in an eligible production insurance plan who suffer from crop losses due to labour disruptions during the 2020 season due to COVID-19 can <a href="#">access further insurance coverage through Agricorp</a>.</p> <p>If farmers experience labour disruptions related to COVID-19, they will be expected to contact Agricorp as soon as possible.</p>	<p><a href="#">See the Ontario Government's July 9 news release here</a></p>
<u><b>Support for the launch of Ontario Made program</b></u>	<p>As reopening continues, the Ontario Government is encouraging consumers and supply chain partners to support Ontario manufacturers. The Ontario Government announced its support for the launch of the <i>Ontario Made</i> program by Canadian Manufacturers &amp; Exporters (CME). The program was launched with the support of the Ontario Government's Ontario Together Fund.</p> <p>The program is designed to assist Ontario manufacturers by:</p> <ul style="list-style-type: none"><li>• Creating a new Ontario Made logo to identify made-in-Ontario products;</li></ul>	<p>The Ontario Government encourages businesses to visit <a href="#">SupportOntarioMade.ca</a></p>	<p><a href="#">See the Ontario Government's July 10 news release here</a></p>

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	<ul style="list-style-type: none"><li>• Launching <a href="https://supportontariomade.ca">SupportOntarioMade.ca</a> to create a directory connecting Ontario manufacturers with supply chain partners and consumers;</li><li>• Creating a digital newsletter to raise awareness of made-in-Ontario goods and products.</li></ul>		
<u>Government announces Stage 3 reopening of Ontario economy</u>	<p>Stage 3 includes reopening most remaining workplaces and community spaces such as indoor dining for restaurants and pubs, gyms and fitness centres, recreational facilities, tour and guide services, while maintaining continued protections for vulnerable populations.</p> <p>Public health advice and workplace safety guidance will remain in place and available. Restrictions on gatherings will be eased except for large public gatherings such as concerts and sporting events that will continue to be restricted for the foreseeable future.</p>		Guidance for Stage 3 reopening can be found <a href="#">here</a>
<u>Support for business that are struggling to open in Stage 3</u>	<p>Businesses that are struggling to open in Stage 3 are encouraged to visit the <a href="#">Reopening Ontario webpage</a> to submit a reopening proposal. Businesses that submit a proposal will be able to work collaboratively with government officials to develop a reopening plan. The webpage has resources and guidance materials for businesses as they enter Stage 3 of reopening.</p>		Guidance for Stage 3 reopening can be found <a href="#">here</a>
<u>Ontario Trillium Fund (OTF) Investment in Non-Profits</u>	<p>Premier Ford announced the Ontario Government is investing \$83 million through the Ontario Trillium Foundation (OTF) to provide grants to help non-profit organizations recover from COVID-19 and continue the delivery of vital programming in their communities.</p>	<p>The OTF's Resilient Communities Fund will provide grants of up to \$150,000 to help eligible non-profit organizations recover from the impacts of COVID-19. Examples of eligible non-profits include:</p>	<p>The Ontario Government's August 5 news release can be found <a href="#">here</a></p>

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		<ul style="list-style-type: none"> <li>• Food banks</li> <li>• Child and youth programs</li> <li>• Royal Canadian Legion branches</li> </ul>	
<u><a href="#">Support for Tourism Industry During COVID-19 Recovery</a></u>	The Ontario Government is providing \$1.5 million in funding through the new Tourism Economic Development Recovery Fund and offering promotional incentives at provincial attractions to help the province's tourism industry and welcome back visitors after the COVID-19 pandemic.	<p>Applicants for funding must complete a Tourism and Economic Development Recovery Fund Application here: <a href="#">Tourism Economic Development and Recovery Fund – Application Guide</a></p> <p>Applicants are asked to contact their Regional Development Advisor before applying to review the eligibility of their project. Regional Advisor contact information is available <a href="#">here</a></p>	Read the Ontario Government August 6 news release <a href="#">here</a>
<u><a href="#">Health and Safety Support for the Child Care and Early Years Sector During Reopening</a></u>	The Ontario Government, in partnership with the Government of Canada, is investing \$234.6 million to support additional health and safety measures in child care and early years centres.	Funding will help child care operators, EarlyON Child and Family Centres, and First Nations Child and Family Programs increase cleaning and infection control, ensure staff have access to personal protective equipment, promote physical distancing, purchase additional cleaning supplies, and support staffing needs.	Read the Ontario Government's <a href="#">August 7 news release</a>
<u><a href="#">Funding for Municipalities</a></u>	The Ontario Government announced that \$1.6 million in funding will be provided to municipalities to address families' needs in the first round of Emergency funding. Of this amount, \$695 million will address local priorities, such as health and well-being of the people of Ontario. \$660 million will support transit systems and public transit and \$212 million will go through the Social Relief Fund to help vulnerable people find shelter.		<a href="#">See the Ontario Government's press release on funding for municipalities here.</a>

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	<p>The Minister of Finance stated that public transit is a pillar of economic recovery. \$2 billion is being transferred from the federal government in two separate phases to keep the public transit system functional and to ensure the safety and security of workers.</p> <p>He also stated that funds will be provided to municipalities to address undue economic pressures in phase two. Municipalities are working with the province on the management of the funds and it will help municipalities deal with the financial deficit. \$400 million will go to Toronto to ensure safe and reliable public transit.</p>		
<u>Connecting Links Program</u>	<p>The Ontario government announced the investment of \$30 million to support these programs across the province for 2021-2022. The objective is to help municipalities build and repair designated municipal roadways and bridges that connect two ends of a provincial highway through a community or to a border crossing.</p> <p>In 2020-21, the province provided \$30 million in Connecting Links funding, plus an additional \$10 million announced as part of Ontario's Action Plan: Responding to COVID-19, to support projects in 33 municipalities across Ontario.</p> <p>The Connecting Links program funding covers up to 90 per cent of eligible project costs, to a maximum of \$3 million and, new for this round, up to \$5 million for bridge projects. Funding is provided for the design,</p>		<p><a href="#"><u>See the Ontario Government's press release on the Connecting Links Program here.</u></a></p>

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	construction, renewal, rehabilitation and replacement of connecting link infrastructure.		
<u>Ontario Amateur Sport Fund</u>	<p>The Ontario government is investing 8 million dollars in the Ontario Amateur Sport Fund to support the health and well-being of the population. As access to sports and recreational facilities increases, the funding will help them continue delivering high-quality programming and competitions to develop athletes, coaches and officials, and to promote health and wellness in communities across the province.</p> <p>Based on community needs, some municipalities and local medical officers of health have implemented additional restrictions or requirements, such as mandatory face coverings in commercial establishments and indoor public places.</p>		<a href="#"><u>Please see the Ontario Government's press release on its investment in the Ontario Amateur Sport Fund here.</u></a>
<u>Supporting Ontario's Recovery and Municipal Elections Act</u>	The Ontario government has proposed legislation which would protect people and businesses from the actions of an individual who was exposed to or who had contracted COVID-19.	The protections would only apply if the person or business followed the relevant public health guidelines in good faith and were not grossly negligent. If passed, the provision would apply retroactively to March 17, 2020.	<a href="#"><u>See Bill 218, Schedule 1</u></a>
<u>Help for Businesses in Stage 2, Control, or Lockdown</u>	The Ontario government \$300 million in relief for businesses who were required to close or significantly curtail their operations because their public health unit was placed in Stage 2, Control, or Lockdown.	Starting November 16, 2020, businesses will be able to apply to receive rebates for municipal and education property taxes, as well as energy costs. The funding will cover the entire length of time that the regionally targeted public health restrictions are in place.	<a href="#"><u>More information can be found at the Ontario Government's page for Businesses and COVID-19.</u></a>

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<u>Ontario's Action Plan: Protect, Support, Recover</u>	The Ontario government's 2020 budget set forward funding in a variety of areas designed to help businesses.	<p>Funding streams announced for business include:</p> <ul style="list-style-type: none"><li>• \$60 million for one-time grants of up to \$1,000 for eligible small businesses to offset the costs of PPE;</li><li>• \$50 million in support for businesses who need to retool their businesses to manufacture essential medical supplies and equipment through the Ontario Together Fund;</li><li>• \$1 billion in infrastructure funding to support health and safety in the accelerated delivery of municipal projects, and retrofits for schools and long-term care homes;</li><li>• \$1.8 billion for the Support for People and Jobs fund for the next two years; and</li><li>• \$57 million to help small businesses increase their online presence through the Digital Main Street program.</li></ul> <p>The following tax relief measures are also available:</p> <ul style="list-style-type: none"><li>• The Business Education Tax rates are lowered for over 200,000 employers to 0.88%;</li><li>• Municipalities are now permitted to cut property taxes for small businesses with the province potentially matching the cuts;</li></ul>	<a href="#"><u>The highlights of Ontario's 2020 budget are available at the attached link dated November 5, 2020.</u></a>
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		<ul style="list-style-type: none"> <li>• The exemption increase on the Employer Health Tax is now permanent at \$1 million;</li> <li>• Six-month interest and penalty holiday on payments for most provincially administered taxes; and</li> <li>• A six-month deferral of WSIB premiums.</li> </ul>	
<b><i>ECONOMIC SUPPORT FOR INDIVIDUALS</i></b>			
<u>Expansion of the Ontario Works program</u>	Ontario's Minister of Finance announced on March 25, 2020 that the province will expand access to the emergency assistance program administered by Ontario Works to provide financial support to people facing economic hardship. The program will be used to help people meet basic needs such as food and rent.		<a href="#"><u>The Ontario Government's March 25, 2020 news release can be found here.</u></a>
<u>Emergency Leave for Declared Emergencies</u>	<p>Ontario provides employees with an unpaid, job-protected leave of absence for reasons related to designated infectious diseases, including COVID-19.</p> <p>An employer may require an employee to provide evidence that is reasonable in the circumstances that the employee is entitled to leave, but shall not require an employee to provide a medical certificate.</p> <p>The leave is retroactive to January 25, 2020. Leave entitlement ends on the day that the declared emergency is terminated.</p> <p>On June 1, 2020, the government announced that it has enacted a new regulatory amendment that will put non-unionized employees on Infectious Disease Emergency Leave during the COVID-19 outbreak any</p>	<p>Employees are entitled to this leave if:</p> <ul style="list-style-type: none"> <li>• The employee is under individual medical investigation, supervision or treatment related to the designated infectious disease;</li> <li>• The employee is acting in accordance with an order under section 22 or 35 of the Health Protection and Promotion Act that relates to the designated infectious disease;</li> <li>• The employee is in quarantine or isolation or is subject to a control measure (which may include, but is not limited to, self-isolation), and the</li> </ul>	<p><a href="#"><u>The Ontario Government's June 1, 2020 news release can be found here.</u></a></p> <p><a href="#"><u>See Ontario's Employment Standards Act, Section 50.1 here.</u></a></p>

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	<p>time their hours of work are temporarily reduced by their employer due to COVID-19. This will ensure businesses aren't forced to terminate employees after their ESA temporary layoff periods have expired.</p> <p>Terminations triggered when temporary layoffs exceed the permitted length under the <i>Employment Standards Act</i> can result in costly payouts. Under the new regulatory change to the <i>Employment Standards Act</i>, non-unionized employees who have had their hours reduced or eliminated because of the pandemic will be deemed to be on Infectious Disease Emergency Leave. Workers will remain employed with legal protections and be eligible for federal emergency income support programs.</p> <p>The regulatory amendment applies retroactively to March 1, 2020 and will expire six weeks after the declared emergency ends. The regulatory amendments do not include employees represented by a trade union.</p>	<p>quarantine, isolation or control measure was implemented as a result of information or directions related to the designated infectious disease issued to the public, in whole or in part, or to one or more individuals, by a public health official, a qualified health practitioner, Telehealth Ontario, the Government of Ontario, the Government of Canada, a municipal council or a board of health, whether through print, electronic, broadcast or other means;</p> <ul style="list-style-type: none"><li>• The employee is under a direction given by his or her employer in response to a concern of the employer that the employee may expose other individuals in the workplace to the designated infectious disease;</li><li>• The employee is providing care or support to a specified individual (as defined in the legislation) because of a matter related to the designated infectious disease that concerns that individual, including, but not limited to, school or day care closures; or</li><li>• The employee is directly affected by travel restrictions related to the designated infectious disease and, under the circumstances, cannot reasonably be expected to travel back to Ontario.</li></ul>	
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<u><a href="#">Suspension on the Enforcement of Residential Evictions</a></u>	The Ontario Ministry of the Attorney General has been granted an order suspending the enforcement of all residential evictions until ordered otherwise by the court. Furthermore, Tribunals Ontario will not issue any new eviction orders until further notice, and Sheriff's offices across the province were asked to postpone any scheduled enforcement of eviction orders occurring the week of March 19 <sup>th</sup> , 2020.		<a href="#">See the Ontario Government's statement dated March 19, 2020 here.</a>
<u><a href="#">Introduction of Online Portal to Connect Workers with Employers looking to fill positions in the Agri-Food Sector</a></u>	The Government of Ontario has announced that a new web portal will be launched, making it easier to match people to essential jobs and training resources throughout the provincial food supply chain.	<a href="#">Individuals can visit the Agriculture and Food Jobs in Ontario website for links to openings.</a>	<a href="#">The Government of Ontario's news release dated April 4, 2020 can be found here.</a>
<u><a href="#">The COVID-19 Residential Relief Fund</a></u>	<p>The Province of Ontario is investing up to \$40 million to support organizations that provide residential services for children and youth, people with developmental disabilities and emergency shelters for women and families fleeing domestic violence.</p> <p>The Residential Relief Fund will cover costs such as additional staffing, residential respite for caregivers; personal protective equipment and supplies; initiatives to support physical distancing and transportation to minimize client exposure.</p>		<a href="#">The Government of Ontario's news release dated April 4, 2020 can be found here.</a>
<u><a href="#">Relief for Remote Northern Property Tax Payers</a></u>	The Ontario government is deferring \$15 million in property taxes for people and businesses in parts of Northern Ontario located outside of municipal boundaries.	<p>This action is complementary to the various municipal property tax relief programs that have been announced.</p> <p>Eligible taxpayers who would be required to pay the April 7<sup>th</sup> property tax installment will</p>	<a href="#">The Government of Ontario's news release dated April 6, 2020</a>

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	Taxpayers in unincorporated areas will have an extra 90 days to pay property taxes without incurring interest or penalties.	have until July 6 <sup>th</sup> to pay without interest or penalties.	<a href="#"><u>can be found here.</u></a>
<a href="#"><u>Enabling Auto Insurance Companies to Provide Driver Rebates</u></a>	The Ontario Government has amended a regulation under the <i>Insurance Act</i> to allow insurance companies to provide auto insurance premium rebates to consumers for up to 12 months after the declared emergency has ended.	The Government of Ontario and the Financial Services Regulatory Authority of Ontario (FRSA) are working together to monitor how the auto insurance sector responds to the amendment.	<a href="#"><u>The Government of Ontario's news release dated April 16, 2020 can be found here</u></a>
<a href="#"><u>Pandemic Pay for Frontline Staff</u></a>	<p>The Ontario Government is providing frontline staff with a temporary increase in payment. The increase will provide \$4 per hour worked on top of existing hourly wages, regardless of the qualified employee's hourly wage.</p> <p>In addition, employees working over 100 hours per month would receive lump sum payments of \$250 per month.</p> <p>The Pandemic Pay will be effective for 16 weeks, from April 24, 2020 until August 13, 2020.</p>	<p>Those eligible to receive the payment will be staff working in long-term care homes, retirement homes, emergency shelters, supportive housing, social services congregate care settings, corrections institutions and youth justice facilities, as well as those providing home and community care and some staff in hospitals.</p> <p>For more information on eligibility see the Government of Ontario's <a href="#"><u>backgrounder here</u></a>.</p> <p>The additional compensation started on April 24, 2020 and will continue for 16 weeks.</p>	<a href="#"><u>The Government of Ontario's April 25, 2020 news release can be found here.</u></a>
<a href="#"><u>Ontario Tools Grant</u></a>	<p>The government is providing an Ontario Tools Grant of \$2.5 million in 2020-21 and \$7.5 million in 2021-22 and ongoing. This will help new eligible apprentices purchase the equipment they need to start their careers. The funding amounts will be distributed as follows:</p> <ul style="list-style-type: none"> <li>• \$1,000 for those in motive power sector trades;</li> </ul>	<p>To be eligible for the new grant, apprentices must have:</p> <ul style="list-style-type: none"> <li>• completed level 1 training on or after April 1, 2020;</li> <li>• an active registered training agreement; and</li> </ul>	<a href="#"><u>The Ontario Government's May 22, 2020 news release can be found here.</u></a>

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	<ul style="list-style-type: none"> <li>• \$600 for those in construction and industrial sector trades;</li> <li>• \$400 for those in service sector trades.</li> </ul> <p>The government is also forgiving more than \$10 million in outstanding loans owed by apprentices for tool purchases made at the beginning of their careers. The Loans for Tools Program allowed thousands of new apprentices to buy tools, equipment, clothing, manuals and code books required for their trade. About 19,000 apprentices who participated in the program owed, on average, \$495.</p>	<ul style="list-style-type: none"> <li>• been registered as an apprentice for at least 12 months.</li> </ul>	
<u>Virtual Action Centre</u>	<p>The government is investing nearly \$2 million to open a Virtual Action Centre in partnership with UNITE HERE Local 75. This virtual job training resource will provide up to 7,000 unemployed workers in the hospitality sector with access to a wide range of services and supports online and over the phone, including:</p> <ul style="list-style-type: none"> <li>• Stress management and mental health resources through video conferencing;</li> <li>• Immediate health and safety online training for workers who return to work at designated quarantined sites;</li> <li>• Technical skills online training;</li> <li>• Online training to upgrade English language and digital skills;</li> <li>• Peer group facilitation and employment preparation through videoconferencing.</li> </ul>	<p>UNITE HERE will operate the Virtual Action Centre. UNITE HERE is a union that represents workers in hotels, restaurants, racetracks and casinos, laundry and food service companies, airport concessions and apparel, textile and general manufacturing and distribution centers.</p>	<p><a href="#"><u>The Ontario Government's May 22, 2020 news release can be found here.</u></a></p>
<u>Seniors</u>	<p>Ontario's Minister of Finance announced on March 25, 2020 that the province is proposing to double the</p>		<p><a href="#"><u>The Ontario Government's</u></a></p>

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	Guaranteed Annual Income System (GAINS) payment for low-income seniors for six months.		<a href="#"><u>March 25, 2020 news release can be found here.</u></a>
<u>Students</u>	During this unprecedented period, the government is providing a six-month temporary deferral of OSAP loan payments and interest accrual on OSAP loans from March 30-September 30, 2020 to support OSAP borrowers in good standing. The province has also worked with postsecondary institutions to support virtual learning and virtual exams.	Applications for the Ontario Student Assistance Program (OSAP) for the 2020-21 school year opened May 20, 2020.  Visit the <a href="#"><u>OSAP page</u></a> to learn more and to apply.	<a href="#"><u>The Ontario Government's May 20, 2020 news release can be found here.</u></a>  <a href="#"><u>The Ontario Government's March 25, 2020 news release can be found here.</u></a>
<u>Indigenous Peoples</u>	As part of Ontario's Action Plan, the Ontario government is investing over \$37 million to support outbreak planning, prevention and mitigation efforts to ensure the health and well-being of Indigenous peoples and communities.  The total of \$37.8 million includes: <ul style="list-style-type: none"><li>• \$16.4 million from the Ministry of Indigenous Affairs to provide emergency funds for food, household goods, critical supplies, transportation, and support and care, responsive services and supports for urban Indigenous people, self-isolation facilities in remote and northern communities, prevention and awareness efforts, and pandemic planning;</li></ul>		<a href="#"><u>The Ontario Government's April 7, 2020 news release can be found here</u></a>  <a href="#"><u>The Ontario Government's March 25, 2020 news release can be found here.</u></a>

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	<ul style="list-style-type: none"><li>• \$10 million from the Ministry of Children, Community and Social Services to support Indigenous communities and agencies in responding to the needs of vulnerable children, families and elders during the outbreak;</li><li>• \$7.4 million from the Ministry of Municipal Affairs and Housing to help social service providers, charities and non-profits delivering critical housing services to Indigenous people living off-reserve; and</li><li>• \$4 million from the Ministry of Transportation to ensure continued service to remote and northern airports, enabling essential goods and services to continue reaching isolated communities.</li></ul>		
<u>Electricity Cost Relief and Response to Concerns Regarding Time of Use Metering</u>	<p>The province will temporarily reduce Time-of-Use pricing to the lowest rate (off-peak pricing) for residential, farm and small business electricity consumers</p> <p>The government recently announced that it will continue the suspension of time-of-use electricity rates and, starting on June 1, 2020, customers will be billed based on a new fixed COVID-19 Recovery Rate of 12.8 cents per kilowatt hour</p> <p>Starting June 1, 2020, the new COVID-19 Recovery Rate comes into effect for electricity customers who pay TOU rates. This fixed rate will apply to TOU customer bills 24 hours a day, seven days a week, providing stability and certainty for consumers as the government restarts the economy and supports individuals and families who continue to spend more time at home.</p>	Only small business consumers, farmers, and residential consumers are eligible for this program	<p><a href="#"><u>The Ontario Government's March 25, 2020 news release can be found here.</u></a></p> <p><a href="#"><u>See Hydro One's statement here.</u></a></p> <p><a href="#"><u>See Ontario Energy Board's statement here.</u></a></p>

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	The COVID-19 Recovery Rate will be in place until October 31, 2020, followed by a new customer choice initiative. Starting November 1, 2020, customers will be able to choose a plan that best suits their household and lifestyle with the option of either TOU electricity rates or tiered pricing, which will provide a set rate for electricity up to a certain level of consumption.		
<u>The COVID-19 Recovery Rate</u>	<p>The Government of Ontario has introduced a fixed electricity price, known as the COVID-19 Recovery Rate, of 12.8 cents per kWh, which will be automatically applied to all time-of-use customers 24 hours a day, 7 days a week. This fixed electricity price will be in place from June 1 - October 31, 2020.</p> <p>The COVID-19 Recovery Rate of 12.8¢/kWh is based on the average cost of electricity, set by the Ontario Energy Board. This fixed rate will continue to suspend time-of-use prices in a fiscally responsible manner. By introducing this new fixed rate, consumers will have greater flexibility to use electricity when they need it without paying on-peak and mid-peak prices.</p>		<a href="#"><u>The Ontario Government's May 30, 2020 news release can be found here.</u></a>
<u>The COVID-19 Energy Assistance Program (CEAP)</u>	The province announced that it will provide \$9 million for the COVID-19 Energy Assistance Program to support consumers struggling to pay their energy bills during the pandemic. CEAP will provide one-time payments to consumers to help pay down any electricity bill debt incurred over the COVID-19 period.	Applications will be available through local utilities in the upcoming months.  More information will be made available through the <a href="#"><u>Ontario Energy Board website.</u></a>	<a href="#"><u>The Ontario Government's June 1, 2020 news release can be found here.</u></a>
<u>Expanded Eligibility for the Low-Income Energy Assistance Program</u>	The province announced that it will expand eligibility for the Low-income Energy Assistance Program (LEAP) and ensuring that their electricity and natural gas services are not disconnected for nonpayment during the COVID-19 outbreak.		<a href="#"><u>The Ontario Government's April 6, 2020 news release</u></a>

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			<a href="#"><i>can be found here.</i></a> <a href="#"><i>The Ontario Government's March 25, 2020 news release can be found here.</i></a> <a href="#"><i>The Ontario Government's March 25, 2020 news release can be found here.</i></a> <a href="#"><i>At the time of writing, the LEAP webpage has not yet been updated.</i></a>
<a href="#"><u>Supports for Children and Youth</u></a>	The Ontario Government is investing \$1 million to improve access to healthy meals and snacks for school-age children and youth during the COVID-19 outbreak.		<a href="#"><u>See the Ontario Government's June 12, 2020 news release here.</u></a>
<a href="#"><u>Supports for Restaurants and Small Businesses Affected by the Public Health Restrictions</u></a>	The Ontario Government is investing \$300 million for restaurants and other small businesses impacted by the new public health measures in Ottawa, Peel, Toronto, and York Region. These funds will be used to help offset fixed costs, including property taxes, hydro, and natural gas bills.		<a href="#"><u>The Ontario Government's October 13, 2020 news release can be found here.</u></a>

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<b><i>ECONOMIC SUPPORT FOR FAMILIES / CHILD CARE</i></b>			
<u>Childcare Support</u>	The province will provide a one-time payment of \$200 per child up to 12 years of age, and \$250 for those with special needs, including children enrolled in private schools.	Families can complete an online application at <a href="#">Ontario's Support for Families webpage</a>	<a href="#">The Ontario Government's March 25, 2020 news release can be found here.</a>
<u>Preventing Child Care Operators from Charging Fees while Child Cares are Closed</u>	The Ontario government issued an emergency order that immediately prevents any child care operator from charging parents fees where care is not being provided. The order also means that parents cannot lose their child care space because they are not paying fees during this period.		<a href="#">The Ontario Governments April 10, 2020 news release can be found here</a>
<u>Health Care Workers</u>	The province will provide emergency child care options to support parents working in occupations such as health care workers, police officers, firefighters and correctional officers.		<a href="#">The Ontario Government's March 25, 2020 news release can be found here.</a>
<b>SUPPORT MEASURES OFFERED BY OTHER ONTARIO ORGANIZATIONS</b>			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>Ontario Centres of Excellence: Voucher for Innovation and Productivity Program (VIP)</u>	The Voucher for Innovation and Productivity (VIP) program helps companies develop, implement and commercialize technical innovations by supporting partnerships between Ontario's industry and publicly funded post-secondary institutions. VIP projects are intended to generate economic benefit for companies in Ontario (including job creation/retention, new revenue	<p>The basic eligibility requirements for VIP are:</p> <ul style="list-style-type: none"> <li>Research Partner: <ul style="list-style-type: none"> <li>Principal investigator at Ontario publicly funded university/research hospital, or</li> </ul> </li> </ul>	<a href="#">See the Ontario Centres for Excellence VIP webpage here.</a>

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	<p>generation, investment attraction, cost savings, value chain development), in the short-to-medium term (e.g. within three years of project completion).</p> <p>The VIP offers between \$20,000 and \$150,000 to the post-secondary institution (minimum \$20,000 per year) for projects with a duration of 6-24 months.</p>	<p>applied research officer at Ontario publicly funded college</p> <ul style="list-style-type: none"> <li>• Industry Partner: <ul style="list-style-type: none"> <li>○ For-profit company</li> <li>○ Incorporated in Ontario for a minimum of two years, and five full-time equivalent (FTE) employees in Ontario</li> <li>○ Operations and/or R&amp;D in Ontario with capacity to commercialize results of the project</li> </ul> </li> <li>• Project: <ul style="list-style-type: none"> <li>○ Utilizes unique skills/resources of post-secondary institution to meet industry innovation and commercialization needs</li> </ul> </li> </ul> <p>For detailed information on how to apply for VIP visit the <a href="#">OCE's website here</a>.</p> <p>The program is currently open for expedited COVID-19 applications, due by Thursday, May 28, 2020.</p>	
<p><u>Ontario Centres of Excellence: TalentEdge Fellowship Program (TFP)</u></p>	<p>The TalentEdge Fellowship Program (TFP) stream of the Autonomous Vehicle Innovation Network (AVIN) program provides support for PhD graduates and post-doctoral fellows, to work on industry-driven research and development projects related to Connected and Autonomous Vehicle (CAV) technologies. Companies can tap into world-class talent coming out of Ontario's publicly-funded post-secondary institutions and</p>	<p>The basic eligibility requirements for TFP are as follows:</p> <ul style="list-style-type: none"> <li>• Fellow: <ul style="list-style-type: none"> <li>○ Received PhD within the last five years from an accredited,</li> </ul> </li> </ul>	<p><a href="#">See the Ontario Centres for Excellence TFP webpage here.</a></p>

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	<p>strengthen their capacity to develop new products, services and processes, while fellows receive hands-on industry experience and mentorship opportunities in areas such as software and hardware development, artificial intelligence and data analytics.</p> <p>TFP offers \$35,000 per 12-month unit, to the applicant (institution or company), up to a maximum of \$70,000 (two units) per application.</p> <p>The Projects duration is 12 months per unit, up to 24 months total per project.</p> <p>TFP's matching requirement is \$25,000 cash plus \$25,000 in-kind from the company per 12-month unit.</p>	<p>publicly-funded Ontario university</p> <ul style="list-style-type: none"> <li>• Applicant/Industry Partner: <ul style="list-style-type: none"> <li>○ Institution-based Fellowship: <ul style="list-style-type: none"> <li>▪ Applicant: principal investigator at an accredited, publicly-funded Ontario university</li> <li>▪ Industry Partner: for-profit company with operations in Ontario</li> </ul> </li> <li>○ Company-based Fellowship: <ul style="list-style-type: none"> <li>▪ Applicant: for-profit company with operations in Ontario</li> </ul> </li> </ul> </li> <li>• Project: <ul style="list-style-type: none"> <li>○ Project-based, with clearly defined R&amp;D activities, milestones and outcomes to be completed within the fellowship duration</li> </ul> </li> </ul> <p>For detailed information on how to apply for TFP visit the <a href="#">OCE's website here.</a></p>	
<p><u>Ontario Centres of Excellence:</u> <u>TalentEdge</u> <u>Internship Program (TIP)</u></p>	<p>The TalentEdge Internship Program (TIP) provides support for current college and university students and recent undergraduate or Masters graduates, to work on industry-driven research and development projects. Companies can tap into world-class talent coming out</p>	<p>The basic eligibility requirements for TIP are as follows:</p> <ul style="list-style-type: none"> <li>• Intern:</li> </ul>	<p><a href="#">See the Ontario Centres for Excellence TIP webpage here.</a></p>

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	<p>of Ontario's publicly-funded post-secondary institutions and strengthen their capacity to develop new products, services and processes while interns receive hands-on industry experience and mentorship opportunities.</p> <p>The TalentEdge Internship Program is open to students and recent graduates from across all disciplines, and all areas of specialization. The TalentEdge Internship Program also has the following sector-specific streams: Autonomous Vehicle Innovation Network (AVIN), ENCQOR 5G and Next Generation Network Program.</p> <p>OCE, through TIP will offer \$10,000 per four-month unit to the applicant (institution or company) to a maximum of \$60,000 (six units) per application. The project duration is four months per unit, up to 24 months total per project. TIP has a matching requirement of \$5,000 cash plus \$5,000 in-kind from the company per four-month unit.</p>	<ul style="list-style-type: none"><li>○ Final-year undergraduate student; Masters or PhD student; or within three years of graduation from an undergraduate or Masters program from an Ontario college, university or research hospital</li><li>● Applicant/Industry Partner:<ul style="list-style-type: none"><li>○ Institution-based Internship:<ul style="list-style-type: none"><li>▪ Applicant: principal investigator at an Ontario-accredited, publicly-funded college, university or research hospital</li><li>▪ Industry partner: for-profit company with operations in Ontario</li></ul></li><li>○ Company-based Internship:<ul style="list-style-type: none"><li>▪ Applicant: for-profit company with operations in Ontario</li></ul></li></ul></li><li>● Project:<ul style="list-style-type: none"><li>○ Project-based, with clearly defined R&amp;D activities, milestones and outcomes to be completed within the internship duration</li></ul></li></ul>	
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		For detailed information on how to apply for TIP visit the <a href="#">OCE's website here</a> .	
<p><u>Ontario Centres for Excellence</u>  <u>ENCQOR 5G SME Technology Development Program</u></p>	<p>The ENCQOR 5G SME Technology Development Program (5G SDP) partners Ontario-based small- and medium-sized enterprises (SMEs) with ENCQOR 5G Anchor Firms on 5G technology development projects. Areas of technology interest are defined in Challenge Statements submitted to OCE by the ENCQOR 5G Anchor Firms and posted to the OCE website on a rolling basis.</p> <p>The maximum funding per project is defined by posted Challenge Statements. Funding available for Challenges ranges from \$50,000 to \$500,000 for SME based projects. Funding is available for projects with a duration of up to 24 months.</p>	<p>The basic eligibility requirements for 5G SDP are:</p> <ul style="list-style-type: none"> <li>Applicant: <ul style="list-style-type: none"> <li>The applicant company must be an Ontario-based for-profit company (More than 50% of employees based in Ontario)</li> <li>The applicant company must be SME scale (less than 500 employees in Ontario)</li> <li>Additional eligibility criteria may be applied by Challenge Statement</li> </ul> </li> </ul> <p>Project Partner:</p> <ul style="list-style-type: none"> <li>Partners are defined in the posted Challenge Statement</li> <li>Applicants must partner with an ENCQOR 5G Anchor Firm (Ciena, Ericsson, Thales)</li> <li>The ENCQOR 5G anchor firm must use the results of the project for the economic, environmental or social benefit of Ontario</li> </ul> <p>Project:</p>	<p><a href="#">See the Ontario Centres for Excellence 5G SDP webpage here.</a></p>

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		<ul style="list-style-type: none"> <li>• Projects must be developed in response to the posted Challenge Statement</li> <li>• Areas of technology interest and expected project outcomes will be defined in posted Challenge Statements</li> <li>• Projects must drive the development, integration, testing or validation of pre-commercial technologies that form the Innovation Platform as a Service (iPaaS) testbed and must be within TRL level 1-7</li> <li>• Projects must show the potential for commercial impact for the applicant, ENCQOR 5G Anchor Firm and economic benefit for Ontario</li> </ul> <p>Intern (Optional)</p> <ul style="list-style-type: none"> <li>• Applicants may select to apply for funding to support an intern as part of the project.</li> <li>• Full detail about OCE's TalentEdge Program and Intern Eligibility can be found in the program guidelines</li> </ul> <p>The list of current Challenge Statements can be found <a href="#">here</a>.</p> <p>For detailed information on how to apply for 5G SDP visit the OCE's website <a href="#">here</a>.</p>	
<u>Ontario Centres for Excellence Market</u>	Market Readiness is a competitive co-investment fund. On behalf of the Government of Ontario, OCE supports	Eligibility requirements:	<a href="#">See the Market Readiness</a>

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<u>Readiness (MR) Program</u>	early-stage companies that are raising pre-seed and seed investments (total round sizes range from \$500,000 to \$2 million).	<ul style="list-style-type: none"> <li>Companies that have raised less than \$1 million in third-party capital (excludes friends and family).</li> <li>Companies incorporated for no more than five years (Ontario or Canadian for-profit incorporation) and have principal operations in Ontario</li> <li>Companies currently or previously affiliated with a university, college or research hospital campus linked accelerator or incubator, in Ontario</li> <li>Companies with their team/IP origin at a university (“university spin-out”), college or research hospital are also eligible, even if not campus affiliated.</li> </ul>	<a href="#">website here for more information.</a>
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### **MUNICIPAL MEASURES: THE CITY OF TORONTO**

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>Creation of the Economic Support and Recovery Task Force</u>	<p>Mayor John Tory has announced an economic task force to help aid businesses and workers affected by the coronavirus outbreak.</p> <p>The Economic Support and Recovery Task Force will “identify immediate and long-term economic strategies for residents and businesses, with a focus on supporting those segments of the economy that are most strongly impacted by COVID-19, such as tourism, hospitality, and entertainment.”</p>		<a href="#">See the Mayor of Toronto’s statement posted on March 16, 2020 here</a>
<u>Municipal Tax Measures</u>	On March 20, 2020 the Mayor of Toronto announced that businesses and property owners in the City of Toronto will have a 60-day grace period of their City of	The 60-day grace period for property tax, utility bill payments and late penalties extended by the City during the COVID-19	<a href="#">See the City of Toronto’s news release dated</a>

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	<p>Toronto property tax, Toronto Water, and Solid Waste bill payments as of March 16, 2020.</p> <p>Also starting March 16, 2020, payment penalties on residential and business properties will be waived for 60 days.</p>	<p>response ends on May 15. There are important changes to instalment amounts and due dates for customers on all payment schedules. All customers will receive a mailed notification of their revised interim bill due dates. Final tax bills will be mailed in mid-May as usual.</p> <p>Property taxes for the remainder of 2020 will be due on the following dates:</p> <ul style="list-style-type: none"><li>• Two-instalment plan: August 4</li><li>• Six-instalment plan: June 1, July 2, August 4, September 1 and October 1</li><li>• Eleven-instalment plan: June 15, July 15, August 17, September 15, October 15, November 16 and December 15.</li></ul> <p>Customers on the 11-instalment plan will have their original May and June interim instalment amounts combined with the final billing and spread evenly over July through December payments.</p> <p>Customers who are already enrolled in the City's pre-authorized payment plan don't have to re-enroll – payments will start again automatically on the new due date. Customers who have sent the City post-dated cheques do not need to re-send cheques for the revised due dates, as any cheques previously submitted will be processed on the new due dates. Any cheques received after April 1, 2020 will be cashed according to the date on the cheque.</p>	<p><a href="#">May 5, 2020 here.</a></p> <p><a href="#">See the City of Toronto's website here.</a></p> <p><a href="#">And the City's Economic Support and Recovery for Businesses page here.</a></p>
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		Those who pay their taxes via their mortgage payment should contact their mortgage company or financial institution to understand how this grace period will affect their mortgage amount and/or mortgage payment schedule.	
<u>Suspension of Electricity Disconnections for Low-Volume Small Business Customers</u>	Toronto Hydro has extended its current suspension of electricity disconnections for low-volume small business customers until July 31.	Toronto Hydro encourages business customers to contact their Customer Care team directly at 416-542-8000 for help with billing concerns and payment options.	<a href="#">See the City of Toronto's COVID-19: Bills &amp; Tax Relief for Businesses page here</a>
<u>24-Hour Retail Delivery Exemption</u>	Effective immediately and until further notice, all retail businesses are exempt from the City of Toronto's Noise Bylaw to facilitate after hour deliveries.		<a href="#">City's Economic Support and Recovery for Businesses page here.</a>
<u>Expand the City's Small Business Advisory Services</u>	The City of Toronto has announced that it will be expanding the City's small business and advisory services to help businesses as they plan to recover from impacts		<a href="#">See the City's Economic Support and Recovery for Businesses page here.</a>
<u>Launch of BusinessTo Support Centre</u>	The City's new BusinessTO Support Centre will be available for all sectors, including not-for-profit, creative/cultural, manufacturing, technology, retail, hospitality, tourism, main street businesses and consulting services.	The BusinessTO Support Centre is available online <a href="#">here</a> .	<a href="#">See the City of Toronto's news release dated April 22, 2020 here</a>

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	<p>The centre will help businesses apply for government support programs such as:</p> <ul style="list-style-type: none"><li>• Canada Emergency Wage Subsidy Program</li><li>• Canada's Work-Sharing Program</li><li>• Canada's Emergency Business Account Program</li></ul> <p>In addition to this virtual one-on-one support, the BusinessTO Support Centre will offer a weekly webinar series to provide information about these available government programs and the requirements to apply.</p> <p>The centre will also inform businesses about how they can support the City's COVID-19 response and provide general business support and information about other City programs.</p>		
<u>Increased Support to Digital Main Street</u>	<p>Digital Main Street was created by the City of Toronto and the Toronto Association of Business Improvement Areas (TABIA) in 2016 to assist main street businesses in growing their operations through technology with easy to use tools and resources. The program is also supported by Google, Mastercard, Shopify and Microsoft.</p> <p>In the wake of the COVID-19 pandemic, funding for Digital Main Street in Toronto has been tripled. The budget for the program will go from \$240,000 to \$825,000 this year. The funding will be used to expand the Digital Service Squad to support Toronto's main street businesses through one-on-one virtual support.</p> <p>On June 11, 2020, the Ontario and federal governments announced a \$57-million investment to help small businesses across Ontario go digital by</p>	<p>Local businesses can complete the Digital Main Street onboarding process and receive a free Digital Assessment and recommended to-do list <a href="#">here</a>.</p>	<p><a href="#">See the City of Toronto's news release dated April 16, 2020 here</a></p> <p><a href="#">See the City of Toronto's June 11, 2020 news release here</a>.</p>

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	building on Toronto's investments into Digital Main Street. For more details, see <a href="#">here</a> .		
<u>Reopening of Debenture Offerings</u>	<p>The City of Toronto is reopening one of its recently settled debenture offerings for an additional \$200 million.</p> <p>This \$200 million bond issue has a fixed coupon of 2.65 per cent and a maturity of November 9, 2029. This reissuance brings the bond's outstanding amount to \$600 million.</p> <p>Investors paid a price of \$108.92 to yield 1.631 per cent, which is the lowest borrowing cost the City of Toronto has ever secured.</p> <p>These bonds will help fund critical capital projects for a number of City divisions, including:</p> <ul style="list-style-type: none"> <li>• Toronto Transit Commission</li> <li>• Toronto Public Health</li> <li>• Long-Term Care Homes</li> <li>• Solid Waste Management Services</li> <li>• Toronto Public Library</li> <li>• Toronto's Sustainable Energy Plan and many others.</li> </ul>		<a href="#">See the City of Toronto's news release dated May 4, 2020 here.</a>
<u>Launch of DonateTO: COVID-19 portal</u>	The City of Toronto has launched DonateTO: a portal that allows businesses and residents to make donations of product, service and funds in support of the City's pandemic relief efforts.	<p>Residents and business wanting to help support the City's COVID-19 response and recovery efforts can visit <a href="https://toronto.ca/covid-19">toronto.ca/covid-19</a> to make their gift or find out more about volunteer opportunities.</p> <p>Questions about donations can be directed to <a href="mailto:donate@toronto.ca">donate@toronto.ca</a>.</p>	<a href="#">See the City of Toronto's news release dated April 15, 2020 here</a>

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<u><a href="#">Licensed Child Care Centres for Children of Essential Workers</a></u>	<p>The City of Toronto opened four licensed child care centres to provide care for the children of essential and critical service workers on March 31, 2020.</p> <p>On April 13, 2020, the City of Toronto received authorization from the Government of Ontario to open two additional centres. The centres will be located in existing city-run licensed child care facilities and staffed by City of Toronto child care workers.</p>	<p>Emergency child care services are reserved exclusively for children of essential and critical service workers identified in the Province of Ontario's "List of Workers Eligible for Emergency Child Care," who have no other alternatives.</p> <p>A complete list of workers eligible for emergency child care is available <a href="#">here</a>.</p>	<p><a href="#">See the City of Toronto's April 13, 2020 news release here</a></p> <p><a href="#">See the City of Toronto's March 31, 2020 news release here</a></p> <p><a href="#">For more information on the Emergency Child Care program visit the City of Toronto's website here.</a></p>
<u><a href="#">Establish a Contingency Fund</a></u>	<p>The City of Toronto has announced that they will establish a contingency fund to support businesses and affected groups</p>	<p>There is little information available on the contingency fund at this time, the City has stated that the fund will be based on consultations to determine need and scale</p>	<p><a href="#">City's Economic Support and Recovery for Businesses page here.</a></p>
<u><a href="#">The Housing Stabilization Fund</a></u>	<p>The Housing Stabilization Fund is a pre-existing program that remains available. The Housing Stabilization Fund provides money for emergency housing needs to people receiving financial assistance through Ontario Works or income support through Ontario Disability Support Program in the city.</p>	<p>More information on the HSF and how to apply can be found <a href="#">here</a>.</p>	<p><a href="#">See the City of Toronto's Financial Support for Renters webpage here</a></p>
<u><a href="#">Interest-Free Loans for Low-Income Households Facing Eviction</a></u>	<p>The Toronto Rent Bank is a pre-existing program that remains available. The Toronto Rent Bank provides limited, interest-free repayable loans to eligible low-income households facing imminent eviction for rental</p>	<p>People receiving social assistance or living in rent-geared-to-income units are not eligible for Rent Bank loans.</p>	<p><a href="#">See the City of Toronto's Financial Support for</a></p>

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	<p>arrears, including seniors, individuals, and families. The maximum loan is two months' rent.</p> <p>Emergency Rental Deposit Loans are also available for eligible low-income households requiring first and/or last month's rent deposit to move into more affordable/stable housing.</p>	<p>Access the Toronto Rent Bank through the Neighbourhood Information Post, found <a href="#">here</a>.</p>	<p><a href="#">Renters webpage here</a></p>
<p><u><a href="#">Energy-Related Emergency Help for Low-Income Residents</a></u></p>	<p>Low-income Toronto residents may qualify for help from the City of Toronto with energy-related emergencies to reconnect, prevent disconnection or to assist in the payment of energy arrears for hydro, gas or oil services. This is a pre-existing program that remains available during the emergency.</p>	<p>Low income residents of Toronto who are not receiving assistance from Ontario Works or Ontario Disability Support Program (ODSP) can apply, regardless of their immigration status in Canada.</p> <p>Eligible residents must have received a disconnection notice or have already been disconnected or have energy arrears and do not have enough money to pay the arrears.</p> <p>To apply for the Emergency Energy Fund call 416-338-8888. Assessments are done over the phone.</p>	<p><a href="#">See the City of Toronto's Financial Support for Renters webpage here</a></p>
<p><u><a href="#">Assistance for Toronto Community Housing Market Rent and Rent-Geared-to-Income Tenants</a></u></p>	<p>Toronto Community Housing (TCHC) has confirmed that it will be flexible and work with market rent and rent-geared-to-income (RGI) tenants whose employment income has been impacted by COVID-19.</p> <p>For rent-geared-to-income households, which make up about 90 per cent of TCHC tenants, the housing corporation will recalculate their rent based on employment income changes owing to job loss or layoff incurred because of COVID-19. Rent will be adjusted or deferred in order to respond to the economic impact of COVID-19.</p>		<p><a href="#">See the City of Toronto's news release dated March 24, 2020 here</a></p>

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	For market rent tenants whose income has been reduced as a result of a job loss or layoff because of the COVID-19 response, TCHC will consider various case-specific options to assist them, which may include arranging for payment deferment plans that suit their situation over the next few months.		
<u>Support for Individuals Experiencing Homelessness</u>	<p>The City's Shelter, Support &amp; Housing Administration (SSHA) is leading a three-tiered approach to protecting vulnerable people experiencing homelessness. The three tiers – prevention, mitigation and recovery – allow the City, community partners, and healthcare providers to respond to each stage of the pandemic.</p> <p>SSHA is assisting with relocating individuals for necessary isolation, and the City has distributed \$1.2 million among shelters, 24-hour respites, and drop-ins for cleaning supplies, personal protective equipment (PPE), and wage increases for frontline staff.</p> <p>The Rapid Housing Access Initiative, introduced at the start of the pandemic prioritizes housing for individuals in the shelter system.</p>	Housing referrals for the Rapid Housing Initiative are made through the Coordinated Access system.	<p><a href="#">See the City of Toronto's news release dated April 14, 2020 here</a></p> <p><a href="#">See recent details on the City of Toronto's COVID-19 response for people experiencing homelessness here.</a></p>
<u>City-Community Response Table</u>	The City has established the City-Community Response Table which is comprised of 30 community agencies and many City divisions. The group works to identify new and emerging issues affecting vulnerable Torontonians during the emergency and to plan city-wide responses to address issues such as food security and community resource needs.		<a href="#">See the City of Toronto's COVID-19: Seniors and Vulnerable People webpage here</a>
<u>Community Co-ordination Plan</u>	The City has developed a Community Coordination Plan that will involve dedicated coordinators working at the community and neighborhood level to ensure the		<a href="#">See the City of Toronto's COVID-19:</a>

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	<p>needs of the City's most vulnerable and isolated residents are met.</p> <p>The Plan organizes the City into 10 geographic Community Clusters with an additional three Clusters focused on city-wide agencies, Indigenous-serving organizations and a Black resilience cluster. The coordinators will:</p> <ul style="list-style-type: none"><li>• work with community organizations to identify and respond to local priorities</li><li>• communicate with other service providers, community organizations and councillors</li></ul>		<a href="#"><u>Seniors and Vulnerable People webpage here</u></a>
<a href="#"><u>Food Access Strategy</u></a>	<p>The City has developed a food access strategy that includes the establishment of a group consisting of large-scale community groups that works to identify ways to prevent food banks from being closed, support those that are running, and troubleshoot issues as they arise.</p> <p>The group is working on multiple food access programs including:</p> <ul style="list-style-type: none"><li>• Food delivery</li><li>• Increasing access to food banks</li><li>• Creating a map of food banks</li></ul>		<a href="#"><u>See the City of Toronto's COVID-19: Seniors and Vulnerable People webpage here</u></a>
<a href="#"><u>Food for Kids Program</u></a>	<p>The City is working with student nutrition program partners to support the Food For Kids Program, which is sending \$50 grocery gift cards (per child) to families of children in need who attend school in Toronto and were previously enrolled in the program.</p>		<a href="#"><u>See the City of Toronto's COVID-19: Seniors and Vulnerable People webpage here</u></a>

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<u>Internet Access for Vulnerable Populations</u>	The City of Toronto has partnered with technology and telecommunications companies to provide free temporary internet access for many vulnerable Torontonians. These partnerships will provide free access for residents in lower-income neighbourhoods, seniors in long-term care homes and clients in many City-operated shelters.		<a href="#">See the City of Toronto's news release dated April 28, 2020 here.</a>
<u>Interim Housing for People Sleeping in Encampments</u>	The City is providing interim housing for people sleeping outdoors. The new interim housing is located in two vacant apartment buildings in Midtown Toronto. There are a total of 125 furnished units for clients. The buildings are being leased by the City from a local developer. The support is being offered for up to 6 months.		<a href="#">See the City of Toronto's news release dated April 29, 2020 here.</a>
<u>Implementation Plan for Modular Supportive Housing Initiative</u>	Mayor John Tory announced on April 24, 2020 the proposed implementation plan for a modular supportive housing initiative to create 110 modular homes on two City-owned sites. The new modular homes are expected to be ready for occupancy by September 2020 and will provide stable, affordable housing and support services to individuals experiencing homelessness.		<a href="#">See the City of Toronto's news release dated April 24, 2020 here.</a> <a href="#">Further details on the proposed implementation plan can be found in the staff report here.</a>
<u>Launch of ActiveTO</u>	On May 6, 2020, Mayor John Tory announced the new ActiveTO program being developed by Toronto Public Health and Transportation Services to provide more space for people walking and cycling as well as transit		<a href="#">See the City of Toronto's news release dated May 6, 2020 here.</a>

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	riders to allow for better physical distancing as part of the city's restart and recovery.		<a href="#">See the City of Toronto's most recent update on the ActiveTO initiative here.</a>
<a href="#">Re-Opening of Community and Allotment Gardens</a>	The City of Toronto will open its community and allotment gardens for the 2020 gardening season. The City will follow a phased approach in opening its 81 community gardens and 12 allotment gardens to ensure public safety while providing access to an essential source of fresh food.	Community gardens will begin to open this week on a location-by-location basis. Allotment gardens will begin to open during the week of May 11.	<a href="#">See the City of Toronto's news release dated May 4, 2020 here.</a>
<a href="#">Support For Retail Stores Re-Opening For Pickup And Delivery Service</a>	Starting Saturday, May 9, hardware stores and safety supply stores will be permitted to open for in-store payment and purchases. On Monday, May 11, all retail stores with a street entrance can also begin to offer curbside pickup and delivery. Garden centres and nurseries are already permitted to be open for in-store payment and purchases and are operating under the same guidelines that grocery stores and pharmacies have been following.		<a href="#">See the City of Toronto's news release dated May 8, 2020 here.</a>
<a href="#">City of Toronto partners with GlobalMedic and University of Toronto Scarborough to provide food to Scarborough residents</a>	<p>The City of Toronto, GlobalMedic and the University of Toronto Scarborough launched CARES – Collective Action and Response for Everyone in Scarborough.</p> <p>CARES will be packaging food at the University of Toronto Scarborough's Highland Hall Events Centre. The food, supplied by GlobalMedic, will be distributing to food banks across Scarborough.</p> <p>CARES is one of the many programs that came to fruition after the City launched a robust plan to address the ongoing need for emergency food security during the COVID-19 pandemic. Since the beginning of the</p>		<a href="#">See the City of Toronto's news release dated May 9, 2020 here.</a>

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	<p>pandemic, the City has been working closely with community and corporate partners to ensure that residents have access to food and to address food security gaps in vulnerable communities</p> <p>City of Toronto staff along with University of Toronto Scarborough staff volunteers helped launch the program, which has a daily output of 1,000 pounds of food. Over the coming weeks, City of Toronto staff will return to their regular duties and will transition food packaging to volunteer staff and students from University of Toronto Scarborough and community volunteers.</p> <p>CARES is spearheaded by the David McAntony Gibson Foundation, which operates as GlobalMedic, a registered Canadian charity that has provided disaster relief and life-saving humanitarian aid since 2002.</p>		
<p><u>City Of Toronto Launches Shophere To Help Local Businesses And Artists Open Free Online Stores</u></p>	<p>On May 11, 2020, Mayor John Tory announced the launch of ShopHERE, a program to help Toronto independent businesses and artists open a free online store to minimize the economic impact of the COVID-19 pandemic.</p> <p>ShopHERE will provide Toronto independent businesses and artists the opportunity to develop an online store, which will be built and launched for free in just a matter of days. Hands-on support will be provided throughout the entire process from volunteer website developers and marketing and business students.</p> <p>ShopHERE is supported by a number of community and corporate partners, including Toronto Association of Business Improvement Areas, Shopify, Google, Mastercard, Microsoft, Facebook, eBay, Ritual, Trufan,</p>	<p>The ShopHERE program will be delivered via the Digital Main Street platform. Toronto independent businesses and artists can sign up for their free online store <a href="#">here</a>.</p>	<p><a href="#">See the City of Toronto's May 11, 2020 news release here.</a></p>

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	<p>eShipper, Snapchat, Magnet and Schulich School of Business - York University.</p> <p>The program will provide Toronto's independent businesses and artists with:</p> <ul style="list-style-type: none"><li>• A template to develop an online store on Shopify, customized with their information, branding, logo, etc.</li><li>• Hands-on assistance setting up and launching their online store</li><li>• Training and support for digital marketing, shipping and operating an online store</li><li>• Access to free tools and online advertising credits to support the launch of their online store.</li></ul> <p>An estimated 49,501 Toronto business, 7,371 of them restaurants, bars or cafes, are eligible for the ShopHERE program.</p> <p>The initial program is available now through the end of August and the City's goal is to develop 3,000 online stores for Toronto independent businesses and artists.</p>		
<u>Adoption of the Social Debenture Framework</u>	<p>Toronto is the first municipality in Canada to establish a Social Debenture Program, allowing the City to further its leadership in sustainable finance and promote positive socioeconomic outcomes.</p> <p>The Social Debenture Framework was verified by Sustainalytics, a global leader in environmental, social and governance research and ratings. This verification ensures the City's framework aligns with the International Capital Markets Association Social Bond Principles.</p> <p>The Social Debenture Program demonstrates the City's commitment to advance positive socioeconomic</p>	<p>For more information on the Social Debenture Framework and the Project Evaluation and Selection process, visit the City of Toronto's website <a href="#">here</a>.</p>	<p><a href="#">See the City of Toronto's May 13, 2020 news release here.</a></p>

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	<p>outcomes for all Torontonians. Eligible projects are capital projects for various social initiatives, including:</p> <ul style="list-style-type: none"><li>• social and affordable housing</li><li>• affordable basic infrastructure (access to clean drinking water, sewage and sanitation systems and transit)</li><li>• access to essential services (long-term care, senior services and emergency shelters) and</li><li>• Socioeconomic advancement and empowerment (public libraries and community hubs).</li></ul>		
<u>Partnership with Ritual</u>	<p>The City of Toronto, earlier this week, announced a new partnership with Toronto start-up Ritual to help local businesses accept digital orders online and onsite. The partnership is one of many initiatives to help businesses, led by Mayor Tory's Economic Support and Recovery Task Force.</p> <p>The City is encouraging all restaurants and food services businesses, including grocers, butchers, and bakeries, to sign up for Ritual ONE as early as possible. Businesses that sign up by June 1 will receive the service free for life and will not pay any commission or monthly subscription fees on Ritual ONE orders. Businesses are also provided with a dedicated expert to help support them during the onboarding process.</p>	<p>Toronto businesses can sign up for Ritual ONE <a href="#">here</a>.</p> <p>Businesses enrolled in the City's ShopHERE program are eligible for Ritual ONE and a lifetime exemption from commission and subscription fees. Toronto independent businesses and artists can sign up for their free online ShopHERE store <a href="#">here</a>.</p>	<p><a href="#">See the City of Toronto's May 17, 2020 news release here.</a></p>
<u>CampTO</u>	<p>The City of Toronto is cancelling all planned 2020 summer camps and preparing an alternative program to get children safely back to camp through a new CampTO program. Details of the program are being developed and are dependent on the lifting of current</p>	<p>Registration details for the CampTO program will be announced once the Province is able to safely remove restrictions on day camps, and an estimated four weeks to prepare for their opening. Preparation activities include readying facilities, client registration, staff</p>	<p><a href="#">See the City of Toronto's news release dated May 15, 2020 here.</a></p>

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	<p>provincial orders and recommendations from Toronto Public Health.</p> <p>CampTO would provide children with a high-quality camp experience, inclusive of traditional camp activities, that incorporate public health measures designed to reduce the risk of virus spread, including physical distancing, smaller group sizes, daily health assessments and more extensive cleaning and hygiene measures. If permitted to operate, CampTO will provide 5,300 camp spaces per week for children ages 6 to 12 representing approximately 50 per cent of the typical City of Toronto camp capacity.</p> <p>On June 10, 2020, the City of Toronto announced that it will begin to offer summer camps across the city starting on July 13 as part of its CampTO initiative.</p>	<p>hiring and training and site-specific program modifications.</p> <p>On June 10, 2020, the City of Toronto announced that programs will be available for viewing on Saturday, June 13, at <a href="https://toronto.ca/camps">Toronto.ca/camps</a>. Registration for CampTO will take place beginning at 7 a.m. on: Wednesday, June 24 for Etobicoke/York and Scarborough districts; and Thursday, June 25 for Toronto/East York, West Toronto/York and North York Districts. The quickest and easiest way to register is online at <a href="https://efun.toronto.ca">efun.toronto.ca</a>. For more details, see <a href="#">here</a>.</p>	<p><a href="#">See the City of Toronto's June 10, 2020 news release here.</a></p>
<p><u>CafeTO</u></p>	<p>On June 4, 2020, the City of Toronto launched CaféTO a quick-start program that will make it easier for restaurant and bar owners to open patios, to expand them, and to access additional space for physical distancing and for that matter revenue generation during the summer months ahead.</p> <p>Significant work has already taken place including:</p> <ul style="list-style-type: none"><li>• Creating a cross-divisional action team to oversee the program quickly and efficiently.</li><li>• Conducting a review of a number of current requirements and determining how the City can better support businesses, including waiving patio fees which would otherwise be levied on expanded space so as to help struggling businesses.</li></ul>	<p>The City plans to provide local restaurant/bar owners with a set of guidelines for the installation of a temporary sidewalk café or curb lane café. A registration process for businesses to sign up for CaféTO will be communicated to business owners when finalized. The City will also work with business owners to understand enforcement, accessibility and cleaning requirements, and how to maintain physical distancing, within the space, to keep customers and employees safe.</p> <p>More information will be available next week <a href="#">here</a>.</p>	<p><a href="#">See the City of Toronto's news release dated June 4, 2020 here.</a></p>

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	<ul style="list-style-type: none"> <li>• Undertaking planning for reallocation of curb lanes for patios to maximize space and further help the industry.</li> <li>• Consulting with BIAs and other key stakeholders including TABIA and restaurant industry associations to help coordinate this important economic rescue initiative. They will be key to ensuring restaurants in appropriate locations across the city can sign up quickly for expanded space.</li> <li>• Establishing the essential café placements guidelines that will ensure these patios can be operational as soon as possible after they are permitted.</li> </ul> <p>A key feature of CaféTO will be to allow businesses to establish options for café configurations within the right-of-way and in accordance with public health guidelines. This may potentially include waiving regular permit and application fees in order to install the cafes.</p>		
<u>SwimTO</u>	On June 10, 2020, the City of Toronto launched SwimTO, a quick-start program that will expedite the opening of the City's beaches, outdoor pools, wading pools and splash pads. The plan will ensure that all Torontonians can safely access outdoor aquatic recreation and cool down during hot summer temperatures as Toronto begins to reopen. For details on the program, see <a href="#">here</a> .		<a href="#">See the City of Toronto's June 10, 2020 news release here.</a>
<u>Community Crisis Response Fund updated COVID-19 Criteria</u>	On May 29, 2020, the City of Toronto opened applications for its Community Crisis Response Fund to help communities to respond to the impact of violent	Organizations eligible for funding include not-for-profit and faith-based organizations in partnership with community agencies.	<a href="#">See the City of Toronto's May 29, 2020 news release here.</a>

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	<p>incidents and associated crises during the COVID-19 pandemic.</p> <p>The Fund, first established in 2016, provides financial assistance of up to \$3,000 for initiatives that address the impact of a violent traumatic incident within a neighbourhood or across multiple communities.</p> <p>A total of \$200,000 is available through the Community Crisis Response Fund. There are two funding streams: general, and youth-led. In 2020, Toronto City Council allocated \$2 million for youth violence prevention grants and an additional \$100,000 to fund the creation of this new youth-led Community Crisis Response Fund.</p> <p>Due to the ongoing COVID-19 emergency, the types of community initiatives eligible for funding has been revised to reflect the need for physical distancing. Examples of virtual initiatives and activities now eligible for funding include: community-based healing sessions to support coping, resident engagement activities; training or workshops; and community mobilizing and/or planning activities. Applications are encouraged to deliver culturally responsive activities that are reflective of the ethno-racial communities impacted by community crisis incidents.</p> <p>These new funding parameters will be in place until September 1, 2020, or as amended with direction from the Medical Officer of Health. Funding is available to help communities coordinate a local response to the impacts of violent incidents that have occurred since February 1, 2020.</p>	<p>Potential applicants can join a virtual information session on June 12 to learn more about the fund and how to apply.</p> <p>For more information about the Community Crisis Response fund, visit the City's <a href="#">Community Crisis Response Fund Website</a>.</p>	
<a href="#">City of Toronto and United Way Greater Toronto Shelter</a>	The City of Toronto and United Way Greater Toronto (UWGT) have partnered to develop a COVID-19 Shelter Interim Recovery Strategy. When complete, the		<a href="#">The City of Toronto's June 1, 2020 news</a>

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<u>Interim Recovery Strategy</u>	<p>strategy will guide City and partner agency response to homelessness over the next six- to 12-month interim recovery period.</p> <p>The input and feedback gathered from surveys, discussions and public meetings will shape the development of a COVID-19 Shelter Interim Recovery Strategy that equips the City, led by the Shelter, Support &amp; Housing Administration (SSHA) division, and community partners to continue to deliver the next phase of our homelessness response through 2020 into spring 2021. A public report on the strategy and what we heard through the engagement process will be released in July.</p>		<a href="#"><u>release can be found here.</u></a>
<u>Expansion of the Creative Co-Location Facilities Property Tax Subclasses to Live Music Venues</u>	<p>On May 29, 2020 Toronto City Council approved recommendations to help address the unprecedented challenges threatening live music venues in Toronto. Council expanded the Creative Co-Location Facilities Property Tax Subclasses to provide property tax relief for live music venues.</p> <p>The Creative Co-Location Facilities Property Tax Subclasses were established by City Council and the Province of Ontario to support the affordability and sustainability of cultural and creative spaces in Toronto. This tax relief mechanism was first made available in 2018 for qualifying properties acting as creative hubs with creative tenants. In 2019, the criteria were expanded to include membership-based co-working facilities for creative workers and enterprises.</p> <p>The expansion of the Creative Co-Location Facilities Property Tax Subclasses to include live music venues is part of the City's COVID-19 recovery efforts and is consistent with Council directives to promote Toronto</p>	<p>The deadline for eligible live music venues to apply is June 19.</p> <p>Applications are available on the City's website <a href="#"><u>here</u></a>.</p>	<a href="#"><u>The City of Toronto's May 29, 2020 news release can be found here.</u></a>

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	as a city that values music and musicians. It is intended that this measure will remain in place beyond this year to support the long-term viability of the live music sector.		
<u><a href="#">Reopening of the City of Toronto – Phase 2</a></u>	<p>On Monday June 22nd, Ontario Premier Doug Ford announced that the City of Toronto and Peel Region will enter Stage 2 as part of Ontario's approach to reopening. Several of Toronto and Peel Region's businesses and services are permitted to reopen, with the appropriate health and safety measures in place. The businesses and services permitted to reopen include, but are not limited to: outdoor dine-in services, select personal care services, shopping malls, tour and guide services, outdoor recreational facilities, camping and private campgrounds and beaches.</p> <p>On Monday June 30<sup>th</sup>, Mayor John Tory announced mandatory face coverings in enclosed public spaces in Toronto. The temporary By-law will be effective on July 7<sup>th</sup> in order to prevent the resurgence of Covid-19 cases.</p>		<p><a href="#">Read more about Phase 2 reopening of the City of Toronto and Peel Region here</a></p> <p><a href="#">Read more about the temporary By-law requiring mandatory face coverings here</a></p>
<u><a href="#">By-laws to prevent continued COVID-19 resurgence</a></u>	<p>On September 30 2020, Toronto City council voted unanimously to strengthen bylaws to prevent continued COVID-19 resurgence by approving new restrictions aimed at limiting the spread of the virus within bars and restaurants and passing a five-point plan to help the struggling industry to survive.</p> <p>On the recommendations of Toronto Medical Officer of Health Dr. Eillen de Villa, City council approved lowering the allowed capacity at restaurants and bars from 100 to 75 and the maximum number of people permitted at any one table from 10 to six. Restaurants and bars are also required to collect contact information</p>		

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	for each patron they serve as opposed to one per person per table while reducing the noise of background music to no louder than normal conversation.		
<b>MUNICIPAL MEASURES: THE CITY OF OTTAWA</b>			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u><a href="#">Creation of the Economic Partners Task Force</a></u>	The Mayor of Ottawa has created the Economic Partners Task Force composed of leaders of the business community. The task force will advise city staff on how the city can help the business community as the pandemic evolves.		<u><a href="#">See the City of Ottawa's Economic Support and Recovery page here.</a></u>
<u><a href="#">Municipal Tax Measures</a></u>	<p>The City of Ottawa has offered a penalty free payment grace period on all 2020 interim property tax bills for all property owners until April 15, 2020.</p> <p>The City of Ottawa has also offered a Property Tax Hardship Deferral Program of residential and small business property owners with an assessed property value of up to \$7.5 million that have been financially affected as a result of the COVID-19 pandemic. The program extends the interim property tax and final property tax deadlines to October 30, 2020.</p>	<p>In order to qualify for the Property Tax Hardship Deferral Program, a property owner must apply before July 31, 2020 and must meet the following criteria:</p> <ul style="list-style-type: none"> <li>• experienced financial hardship directly related to the COVID-19 pandemic.</li> <li>• Property taxes must have been paid up to date before the March 2020 interim installment.</li> <li>• The property must be either: (i) A taxable residential property with a residential structure; or (ii) A taxable property assessed in the following tax classes; occupied commercial, shopping, office, industrial, multi-residential or new multi-residential class and have a total taxable 2020</li> </ul>	<p><u><a href="#">See the City of Ottawa's webpage on COVID-19 Property Tax Relief here.</a></u></p> <p><u><a href="#">See the City of Ottawa's latest news release on the Property Tax Hardship Deferral Plan here.</a></u></p>

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		<p>property assessment value equal to or under \$7.5 million.</p> <ul style="list-style-type: none"><li>• All other property tax classes and sub classes do not qualify for the deferral; these include but are not limited to farm, landfill, pipeline, managed forest, parking, vacant land, excess land, farmland awaiting development and all payment in lieu.</li><li>• Property owners must be experiencing hardship in one or more of the following categories; temporary suspension of pay, loss of employment, excessive business revenue loss or temporary business closure.</li><li>• Property owners who have received compensation from Business Interruption Insurance towards the payment of property taxes will not qualify.</li><li>• Property owners must not be enrolled in the Farm Grant Program or the Low-Income People with Disabilities Tax Deferral program.</li><li>• Eligible Property owners must apply for the deferral before July 31, 2020 to be considered.</li><li>• The property will be ineligible if false or inaccurate information is provided in the application.</li></ul>	
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		<ul style="list-style-type: none"> <li>Property owners with tenants who do not pass on the deferral are deemed ineligible and all taxes, penalty and interest are payable immediately</li> </ul>	
<u><a href="#">Suspension on Water Service Disconnections</a></u>	The City of Ottawa has suspended all water service disconnections due to non-payment until further notice.		<a href="#">See the City of Ottawa's Economic Support and Recovery webpage here.</a>
<u><a href="#">Water Bill Grace Period</a></u>	Revenue Services is extending an interest free 30-day payment grace period for all unpaid bills issued before April 1, 2020 and a 30-day due date extension, for all water bills issued between April 1, 2020 and October 30, 2020, providing residents with 47 days to pay their bill.		<a href="#">See the City of Ottawa's COVID-19 Water Bill Relief webpage here</a>
<u><a href="#">Corporate Accounts Receivable Invoices Grace Period</a></u>	Revenue Services is extending an interest free 30-day grace period for all unpaid Corporate Accounts Receivable Invoices issued before April 1, 2020 and a 30-day due date extension for all Corporate Accounts Receivable invoices issued between April 1, 2020, and April 30, 2020.		<a href="#">See the City of Ottawa's Accounts Receivable webpage here</a>
<u><a href="#">Property Tax and Water Utility Deferral Programs to assist Low-Income Seniors and Persons with Disabilities</a></u>	<p><b>Property Tax Deferral Program:</b> The City of Ottawa offers two deferral programs for property taxes for low-income seniors and low-income people with disabilities.</p> <ol style="list-style-type: none"> <li>The Full Property Tax Deferral Program allows eligible homeowners to defer payment of annual property taxes, at a reduced interest rate.</li> <li>The Partial Property Tax Deferral Program offers a partial deferral of property taxes. Relief</li> </ol>	The City of Ottawa's Property Tax and Water Utility Deferral Programs webpage outlines the specific eligibility requirements, terms and relief available under each program.	<a href="#">See the City of Ottawa's Property Tax and Water Utility Deferral Programs webpage here</a>

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	<p>is based on the total tax increase over the previous year rather than a total deferral program.</p> <p><b>Water Utility Bill Deferral Program:</b> The City of Ottawa offers a deferral program for water utility bills for low-income seniors and low-income people with disabilities. Eligible homeowners may apply for deferral of their water utility bills.</p>		
<p><u>The Farm Grant Program</u></p>	<p>Ottawa City Council approved a Farm Grant Program to provide financial relief to working farmers. The grant program will assist eligible farm property owners by allowing the June final tax instalment to be paid in December.</p>	<p>To qualify for the grant, the following conditions must be met:</p> <ul style="list-style-type: none"> <li>• The property must be defined by the Municipal Property Assessment Corporation in the farmlands property class</li> <li>• The property must not be owned by a commercial enterprise</li> <li>• Taxes have been paid up to date before the June instalment</li> <li>• The final tax instalment bill (mailed in May) is paid in full in early December</li> </ul> <p>The City of Ottawa directs inquires to Revenue Services by phone at 613-580-2444</p>	<p><a href="#">See the City of Ottawa's webpage on the Farm Grant Program here.</a></p>
<p><u>Suspension of Enforcement of Overtime Parking on Residential Streets</u></p>	<p>All overtime parking, signed or unsigned, will no longer be enforced on residential streets until further notice. This is to encourage and support residents to stay at home to further prevent the spread of COVID-19. All other parking restrictions remain in effect, such as No Stopping, No Parking, Fire Route, Accessible Parking,</p>		<p><a href="#">See the City of Ottawa's Economic Support and Recovery webpage here.</a></p>

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	Hydrants, Sidewalks to maintain emergency access and traffic flow.		
<u>Suspension on Particular Building Inspections</u>	<p>Ottawa Building Code Services will not enter occupied areas of the following building types until further notice:</p> <ul style="list-style-type: none"><li>• Personal dwellings, including homes, apartments and condo units</li><li>• Long-term care facilities, seniors' residences and retirement homes</li><li>• Hospitals</li><li>• Daycare facilities</li></ul>		<a href="#"><u>See the City of Ottawa's Economic Support and Recovery webpage here.</u></a>
<u>License Renewal Periods</u>	<p>The City of Ottawa has extended the renewal period for a number of business licenses until June 30, 2020.</p>	<p>The following business licenses are eligible for the extension:</p> <ul style="list-style-type: none"><li>• Amusement Place</li><li>• Auctioneer</li><li>• Body-rub parlour</li><li>• Food Premises</li><li>• Kennels (Boarding, In-home Breeding, Recreational)</li><li>• Public Garage</li><li>• Rickshaw Owner, Operator</li><li>• Rooming House</li><li>• Second Hand Goods Shop</li><li>• Taxicab: Drivers, Plate Holders, Brokers</li></ul>	<a href="#"><u>See the City of Ottawa's Economic Support and Recovery webpage here.</u></a>

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<u>Corporate Real Estate</u>	<p>The City of Ottawa will provide rental adjustments for any businesses that rent space within a City facility that has closed in response to COVID-19. The adjustment will reflect the amount of time these facilities remained open.</p>		<a href="#"><u>See the City of Ottawa's Support and Assistance webpage here</u></a>
<u>Support for Individuals Experiencing Homelessness</u>	<p>The City of Ottawa is supporting residents experiencing homelessness or at risk of becoming homeless through emergency shelters, support services, and outreach. Households and landlords will get housing allowances and rent supplements one week early to assist with cash flow.</p> <p>There will be no evictions from social housing during this time.</p> <p>Ottawa Inner City Health is visiting shelters with a mobile assessment van and has a nurse on call during evenings and weekends.</p> <p>On March 23, 2020, the Routhier Community Centre was converted to a temporary isolation centre for single homeless people that need to self-isolate.</p> <p>On April 24, the shower and washroom facilities at McNabb Arena (180 Percy Street) opened for use to people experiencing homelessness or people who are precariously housed.</p> <p>On May 2, the Jim Durrell Recreation Centre opened as a temporary physical distancing shelter for single men. The Centre offers sleeping facilities, dining space, bathrooms, showers and access to computers for up to 140 men, to help alleviate overcrowding in Ottawa's emergency shelter system.</p>		<a href="#"><u>See the City of Ottawa's Support and Assistance webpage here</u></a> <a href="#"><u>See the City of Ottawa's news release on initiatives undertaken by its Human Needs Task Force here</u></a>

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	Ottawa's Human Needs Task Force is offering much-needed support to Ottawa's most vulnerable. See the list of current and planned measures <a href="#">here</a> .		
<u><a href="#">Human Needs Task Force</a></u>	<p>A Human Needs Task Force has been implemented as part of the City's Emergency Management Plan and emergency response to COVID-19. The task force is focused on service coordination for immediate, medium and long-term response associated with five emerging needs:</p> <ul style="list-style-type: none"> <li>(1) outreach to isolated seniors;</li> <li>(2) food security;</li> <li>(3) transportation;</li> <li>(4) volunteer coordination;</li> <li>(5) housing and homeless needs.</li> </ul> <p>The Human Needs Task Force is currently seeking donations of cloth masks for vulnerable residents.</p>		<p><a href="#">See the City of Ottawa's support and assistance webpage to learn more about the Human Needs Task Force and Task Force Partners here</a></p> <p><a href="#">Donate cloth masks here</a></p>
<u><a href="#">Social Services Relief Fund and \$11.4M investment in COVID-19-related social services</a></u>	<p>The City of Ottawa is inviting funding applications from established, local non-profit agencies that are currently open and providing essential services to clients and can have the biggest impact through the following:</p> <ul style="list-style-type: none"> <li>• focus specifically on serving individuals and families who are experiencing homelessness or are at risk of homelessness; and/or</li> <li>• provide services and supports to other at-risk residents and equity-seeking communities during the COVID-19 crisis.</li> </ul>	<p>Funding is available to help agencies meet extraordinary COVID-19-related expenses. For a detailed list of funding eligibility requirements and a list of "eligible" versus "ineligible" costs, see pages 5 through 7 of the COVID-19 Social Services Relief Fund Terms of Reference <a href="#">here</a>.</p> <p>There are two funding categories:</p> <ol style="list-style-type: none"> <li>1. For homelessness service providers and Residential Services Homes</li> </ol>	<p><a href="#">See the City of Ottawa's news release here</a></p> <p><a href="#">The Application Form and Terms of Reference are available here</a></p>

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	<p>This COVID-19-related funding is combined from two sources:</p> <ul style="list-style-type: none"> <li>• Federal Reaching Home (RG) COVID019 funding - \$4.8M</li> <li>• Provincial Social Services Relief Fund (through the Community Homelessness Prevention Initiative (CHPI) funding - \$6.6M (out of total \$13.2M commitment) <ul style="list-style-type: none"> <li>○ Total of \$11.4M in immediate funding available.</li> </ul> </li> </ul> <p><b>The Social Services Relief Fund funding process will allocate up to \$3M.</b></p> <p>The City will use the rest of the \$11.4M for the following:</p> <ul style="list-style-type: none"> <li>• emergency shelter needs;</li> <li>• COVID-19 Isolation Centres and hotel rooms for self-isolation;</li> <li>• physical distancing centres and hotels for individuals and families experiencing homelessness; and</li> <li>• housing and homelessness outreach, basic needs, and day programs.</li> </ul>	<p>2. For agencies providing “essential services and supports” for “at-risk residents and equity-seeking communities”</p> <p>For category 2 , “Essential Supports and Services” is defined as: food security, service coordination to meet extraordinary needs, and direct services for isolated seniors and other at-risk residents and equity seeking communities.</p> <p>“At-risk resident and equity seeking communities” are defined as: Indigenous people (Métis, First Nations, and Inuit), and other equity-seeking communities such as people who are homeless or at risk of housing loss, low-income households, 2SGLBTQ+ households, seniors, women (including those fleeing violence), youth, people living with disabilities, immigrants/newcomers, and rural residents.</p> <p>Timelines:</p> <ul style="list-style-type: none"> <li>• April 27, 2020, 11:59 p.m. – <b>deadline</b> for submission of email applications</li> <li>• May 6, 2020 – allocation decisions are made</li> <li>• May 7, 2020 – applicants are advised of results</li> </ul>	
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		The City's goal is to disburse funding to its partners in early May.	
<u><a href="#">Innovation Pilot Program</a></u>	<p>The City of Ottawa's Innovation Pilot Program (IPP), managed by Economic Development Services, is shifting its focus towards COVID-19 economic recovery efforts. The Recovery Stream provides companies the opportunity to test and quickly deploy their technology innovations in real-life testing environment with the City or one of its economic development partners.</p> <p>The IPP is seeking proposals for technology innovations that will accelerate Ottawa's ability to get the workforce back to work and safely resume business operations.</p> <p>Areas of focus include technology innovations for public health and economic recovery. Priority sectors include health, tourism, festivals and events, restaurants, retail, construction, transportation and food supply.</p> <p>See <a href="#">here</a> for an overview of the IPP Recovery Stream process.</p>	<p>Proposal deadline was Wednesday, May 20, 2020, 4:00 p.m. The call for pilot proposals is now closed.</p> <p>Applicants must meet certain criteria to be eligible for the program:</p> <ul style="list-style-type: none"> <li>• Products and companies are market-ready at the time the application is submitted or can be market-ready within three months or less of approval;</li> <li>• The technology is innovative and not available on the market;</li> <li>• Pilot scope is realistic, feasible, and implementable, with no direct (or very minimal) cost to the City or participating partners;</li> <li>• Company and technology can scale, generate future sales, and local jobs;</li> <li>• Pilot poses an acceptable level of risk to the City or partners</li> </ul> <p>For restrictions on funding, see <a href="#">here</a>:</p>	<p><a href="#">See the City of Ottawa's Innovation Pilot Program webpage for a description of how the program works, eligibility requirements and information on funding here</a></p> <p><a href="#">Innovation Pilot Program Application Form available here</a></p>

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		<ul style="list-style-type: none"><li>The IPP Recovery Stream is not a grant program. Funding is not to exceed \$5,000.00.</li></ul>	
<u><a href="#">Impacted City facilities and services</a></u>	See the City of Ottawa's list of impacted City facilities and services to stay up-to-date.		<u><a href="#">See the City of Ottawa's list of impacted City facilities and services here</a></u>
<u><a href="#">Business Reopening Toolkit</a></u>	The City has developed a business reopening toolkit, in consultation with Ottawa Public Health, to help businesses answer critical questions before they can reopen safely. The toolkit provides guidance on preparing your workplace, employees and operations to resume while ensuring physical distancing and also provides links to official resources such as public health signage, sector-specific guidelines and government financial assistance programs.		<u><a href="#">See the Business Reopening Toolkit Here</a></u>
<u><a href="#">Buy Local</a></u>	The City is encouraging the community to support the local business community by buying locally.		<u><a href="#">See the City of Ottawa's Buy Local support webpage here.</a></u>
<u><a href="#">Summer Camp Programs</a></u>	<p>The City cancelled its originally-planned summer camp programs, scheduled to run from June 29 to August 28.</p> <p>The City introduced a modified summer camp program that is reformatted around COVID-19 public health measures.</p>	To see details on the new program, view the City's Camp Summer Fun Recreation eGuide at <a href="http://Ottawa.ca/SummerCamps">Ottawa.ca/SummerCamps</a> and <u><a href="#">here</a></u> .	<u><a href="#">See the City of Ottawa's update on summer camp programs here.</a></u> <u><a href="#">See the City of Ottawa's June 9, 2020</a></u>

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			<a href="#"><u>announcement here.</u></a>
<a href="#"><u>OC Transpo COVID-19 Transit Service Recovery Plan</u></a>	Transit Commission has approved OC Transpo's Transit Service Recovery Plan, which is an integral part of the City of Ottawa's roadmap for the recovery phase of the COVID-19 pandemic. During the COVID-19 pandemic, OC Transpo service was modified to reflect lower than usual ridership levels and to ensure an availability of resources in case of widespread illness. OC Transpo's recovery plan will accommodate the increase in ridership and will be adjusted through a multi-phased approach. Health and safety measures will be in place prior to the increase in ridership. The plan will be adjusted as Ottawa Public Health recommendations change and as the COVID-19 situation evolves.		<a href="#"><u>See details on the OC Transpo's Transit Service Recovery Plan here.</u></a>
<a href="#"><u>Guidelines for opening restaurants</u></a>	The City of Ottawa has provided its guidelines for reopening restaurants. Part 1 provides City of Ottawa advice for preparing food service, and Part 2 provides guidance on preparing and modifying restaurants in order to reduce the risk of spreading COVID-19. This guidance is not intended to supersede the restrictions in place by the Government of Ontario.		<a href="#"><u>See City of Ottawa guidance here. This document is subject to updates.</u></a>
<a href="#"><u>City introduces mandatory mask by-law</u></a>	The City of Ottawa has <a href="#"><u>implemented a by-law</u></a> of temporary application mandating face masks in certain enclosed public spaces.	<p>The City of Ottawa is providing regularly updated guidance about face masks for business owners and operators <a href="#"><u>here</u></a></p> <p>City of Ottawa guidance includes a <a href="#"><u>letter of instruction</u></a> for operators from the Medical Officer of Health, <a href="#"><u>sample signage</u></a> for</p>	<a href="#"><u>See up-to-date information from the City of Ottawa about masks here</u></a>

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		businesses, and a <a href="#">sample mandatory mask policy</a> for businesses.	
<b>QUEBEC</b>			
<p>Quebec declared a provincial state of emergency under the Decree declaring a state of health emergency through Quebec on March 13th, 2020. This decree had been renewed on March 20 and 29, 2020.</p> <p>General information available <a href="#">here</a>.</p> <p>The Government of Quebec has put in place certain measures aimed at the resumption of activities. General information regarding gradual resumption of activities under the COVID-19-related pause is available <a href="#">here</a>. As such:</p> <ul style="list-style-type: none"><li>- On May 13, the government announced a plan for the gradual resumption of certain outdoor sports, recreation and outdoor activities;</li><li>- Gatherings of up to 10 people are permitted from 22 May;</li><li>- As of May 25, retail businesses in the Communauté métropolitaine de Montréal with direct access to the outdoors usually used by customers will be able to resume their activities; and manufacturing companies in all regions of Quebec will be allowed to resume their activities without any restriction as to the number of employees present to ensure their operations.</li><li>- As of June 1, companies located outside the Communauté métropolitaine de Montréal offering private health care as well as body and aesthetic care will be able to resume their activities.</li><li>- Some indoor gatherings of up to 50 people in public places may be permitted as early as June 22 while indoor gatherings of 250 people could be authorized in mid-July, subject to the evolution of epidemiological data.</li><li>- Physical distancing could be reduced to 1.5 meters in some areas where there is little movement of individuals. These include, for example, classrooms, CEGEPs, universities, theatres and cinemas. However, the 2-meter physical distancing rule will remain in areas where there is increased traffic, such as common areas, waiting lines or restaurants. Children under the age of 16 will be allowed to be less than one meter apart from each other. This measure will apply to schools and summer camps.</li><li>- Starting from June 19, 2020, Quebecers will be able to enjoy the following tourism activities: zoos, gardens, visits to artisanal processors and agro-tourism farms, tourist welcome and information centers. Maritime excursions will also be able to resume their activities starting from July 1, 2020.</li></ul>			

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- The Government announced the resumption of team sports, the reopening of gym facilities, pools and beaches as of June 22, 2020. Combat sports remain prohibited until further notice although training is permitted.
- As of June 22nd, 2020 all sectors of the economy are allowed to reopen, except for festivals and major events, overnight stays at holiday camps, and combat sports.
- At present, access is allowed to all regions of Québec, with the exception of the Cree Territory of James Bay and Nunavik.
- On July 23rd, 2020 the government of Québec issued a press release announcing an easing of restrictions for indoor and outdoor public gatherings effective August 3rd, which will increase indoor and outdoor gathering limits to a maximum of 250 people, subject to compliance with health and safety protocols. Said easing of restrictions do not apply to private gatherings in homes and cottages, where the limit remains at a maximum of 10 people. Restrictions on large public gatherings such as festival and concerts will continue to apply until August 31, 2020.
- On August 5th, 2020 the government of Québec issued a press release announcing that a maximum of 250 people will now be able to gather in outdoor public places. However, physical distancing of two meters must continue to be respected. The government is also lifting restrictions on festivals and events for all regions of Quebec, but organizers will have to ensure that the capacity of the site allows a physical distance of two meters between the people gathered and must end the activity as soon as public health measures become impossible to respect. In addition, responsible authorities will be prohibited from issuing permits or authorizations required in certain cases, especially when the site capacity does not allow a distance of two meters to be maintained between participants. Fines between \$1,000 and \$6,000 could be imposed for non-compliance.
- On August 10th, 2020 Dr. Arruda announced that children aged 10 and over will now be required to wear masks in enclosed public places and on public transit as of August 24th, 2020
- On August 10th, 2020 the Government of Québec announced its back-to-school plan, by which the use of masks will be mandatory for students from grade 5 to Secondary 5, as well as for adult education. Masks will be mandatory in common areas, in hallways, on school buses, but not in classrooms. In addition, teachers and school staff will also be required to wear masks in common areas and hallways. The Minister of Education highlighted that it will be up to school boards to provide masks free of charge. Regarding group size, groups of 20 to 25 students will be formed and will remain in the same room for the entire school year. It will be the teachers and staff who will move from one room to another. Parents and relatives who live at the same address and who are medically vulnerable may refuse to send their child to school if proof of a medical exemption is provided to the school. Students will have access to "distance education" to take advantage of online courses and access to a teacher.

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- On August 12th, the Québec Prime Minister, François Legault, announced that the government has not yet taken a position on the COVID-Alert tracing application. Update: On August 25th, Minister Clair announced that they had decided not to adopt said application, but that the government is ready to deploy such an application rapidly in the event of a surge in cases.
- On August 17th, the Québec Government unveiled the second phase of the province's plan for students' return, which will include a new funding of \$20 million to hire more technicians, tutors, teachers and specialist educators for the 2020-2021 school year.
- On August 18th, the Québec government unveiled their Action Plan for a Second Wave ("Action Plan"), which includes an assessment of the difficulties encountered and the initiatives implemented during the first wave of the pandemic. It also identifies issues and priority actions to prepare the province for a possible second wave. The Action Plan includes nine areas of intervention: living conditions for the elderly, vulnerable people, the labour force, screening, prevention and management of outbreaks, clinical organization, supply, governance and communications. Several measures are already underway, and all will be implemented by September 30, 2020. For each measure, the government promises that an authorized person will be responsible and accountable.
- On August 18th the Québec government also announced that Public Health will receive \$ 106 million in funding to ensure the protection of the health of the population and better support regional public health directors in their mandate. The funding will make it possible to hire more staff and acquire material resources.
- On August 20th, The Government of Québec issued a press release announcing that it will advance one billion dollars under the Quebec Infrastructure Plan to renovate schools during the 2020-2021 school year and thus contribute to the economic recovery of the province. As a result, 42 new schools will be built and 31 others expanded to promote the socialization of students and their sense of belonging. The "new generation" schools will have an architectural identity that will highlight "accents of blue" and materials from Quebec, mainly "wood and aluminum."
- On August 28th, Minister of Education Jean-François Roberge announced that Quebec would use its share of the \$2 billion federal fund for the safe reopening of schools to improve school transportation and purchase more protective and disinfecting equipment.
- On September 2nd, Quebec Premier François Legault mentioned that in the event of a second wave, the government does not plan to close all businesses at once. It will take a much more targeted approach that will vary from one region to another in order to avoid ending up in situations that will create adverse effects due to confinement and closures. In fact, the government will soon announce the establishment of a system of alert levels that will classify the regions of Quebec into four color groups: red, green, yellow and blue, with red representing the highest level of risk. More details will be announced shortly.
- On September 3rd, with respect to the September 8-9 Ontario-Québec summit, the Premier stated that there would be two priority topics. The first, health transfers. The federal government's financial support for health care is non-recurring. The Quebec government finances 88%

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of health care spending. These are increasing by 5-6% per year while revenues are increasing by 3%. There is therefore a readjustment to be made and the Premier believes that a common front with the provinces can only be profitable. The second subject concerns economy and infrastructure. The provinces would like to have additional amounts with all the flexibility to help them accelerate certain infrastructure projects in order to stimulate the economy.

- On September 3rd, it has been revealed that well-known Montreal lawyer, Julius Grey, is currently representing parents who are litigating for online courses for all children. Questioned about this issue, the Premier replied that due to a shortage of teachers in the system, these professionals cannot offer both online and in-person courses.
- On September 8th, The Minister of Health and Social Services Christian Dubé unveiled the government's Progressive 4-Level Regional Alert and Intervention System.
- On September 9th, in a news conference held in Mississauga at the conclusion of the first-ever Ontario-Québec Summit, Ontario Premier Doug Ford and Québec Premier François Legault announced their governments agreed to collaborate on accelerating economic recovery and job creation, working towards increasing health care funding sustainability and preparedness, and advancing infrastructure renewal for the people of Ontario and Québec. Premier Legault explained that the 80-20 funding formula for health care must be amended to address the structural pressures provinces are facing in the delivery of health care. Provincial health care expenditures of \$200 billion consistently outstrip provincial revenues. This structural imbalance is due to the evolution in drugs, technology and the pressures of an aging population on the health care system. Federal funding of \$40 billion is no longer sufficient to meet the needs of the provinces.
- On September 10th, Premier Legault said that Deputy Premier and Minister of Public Safety Geneviève Guilbault is working with the Directeur des poursuites criminelles et pénales (DPCP) to determine the legal framework under which fines for failing to comply with the requirement to wear masks can be issued. Premier Legault admitted that he has no intention of adding law enforcement personnel to monitor compliance with public health measures. He wants to make it difficult for people to fight the fines.
- On same day, Premier Legault said the government is not contemplating a provincial-wide lockdown similar to the one it imposed in the spring. He also said that there are no plans to close bars and nightclubs in the short term as owners and patrons are complying with the public health guidelines. Karaoke bars are another matter. Premier Legault indicated that a decision regarding karaoke bars will be made shortly.
- On September, 11th, the Ministry of Health and Social Services issued a press release formally announcing a ban on karaoke in public venues and a requirement for bar owners to keep a customer register — a measure that had previously been recommended but not obligatory. Ministerial Order 2020-063 orders the ban and the requirement for bar owners to keep a customer register.

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- On September 15th, Minister Dubé indicated that there would be more police interventions, more inspections, more targeted screening, a ban on the sale of food after midnight in bars and tighter traffic control in certain areas that are currently in the yellow COVID-19 alert level.
- On September 17th, in his press briefing, Health and Social Services Minister Christian Dubé clarified that all bars, restaurants and microbreweries will no longer be allowed to serve alcohol after midnight.
- On September 18th, Deputy Premier and Public Security Minister Geneviève Guilbault announced the launch of a “massive and visible” police operation called OSCAR (Opération systématisée de comportements à risque) targeting 1,000 licensed establishments that serve alcohol (bars and restaurants) over the weekend to enforce compliance with public health measures. Deputy Premier Guilbault reminded reporters that police officers have the power to impose fines ranging from \$400 to \$6,000 for non-compliance.
- On September 21st, Minister of Health and Social Services Christian Dubé, National Public Health Director Dr. Horacio Arruda and the Medical Advisor of Public Health Branch, Dr. Litvak held a press briefing in which they announced that outdoor gatherings were reduced from 250 to 50 people throughout the province. In addition, bars and restaurants must stop serving alcohol at 11:00 p.m.
- On September 22nd, Minister Dubé announced that discussions will resume with opposition parties regarding the possibility of implementing a COVID tracing app adapted to Quebec. This implies the Quebec government does not intend to use the national COVID-Alert app.
- On September 28th, Premier Legault announced that the Montreal Metropolitan area, the Capitale-Nationale area (Quebec City) but excluding Portneuf and Charlevoix and the Chaudières-Appalaches region (south of Quebec City) were being elevated the “red” alert level, the maximum alert. He said, “The situation is critical. This rise in cases could lead to an increase of hospitalizations and deaths and the government must act quickly in the interest of all Quebecers.”
- In response to this situation, the following new measures will take effect in the three regions on Wednesday at midnight for a 28-day period :
  - o Ban on home gatherings, with some exceptions such as a single caregiver allowed per visit.
  - o All bars, casinos and restaurants are closed (takeout only).
  - o Premier Legault confirmed the government is working on measures to compensate owners.
  - o Libraries, museums, cinemas and theatres will also be closed.

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- Being less than two metres apart will be prohibited. Masks will be mandatory during demonstrations
  - Houses of worship and venues for events like funerals and weddings will have a 25-person limit
  - Hair salons, hotels and other such businesses will stay open
  - Schools will remain open.
- On September 29th, Premier Legault said the province would likely adopt the “COVID-19 Alert App”, promoted by the federal government.
- On September 30th, Quebec Premier François Legault announced that fines will range from \$1,000 to \$6,000 for those not complying with the new COVID-19 measures. Deputy Premier and Minister of Public Safety Geneviève Guilbault and National Director of Public Health Dr. Arruda joined the Premier.
- On same day, the Gouvernement of Quebec announced that social gatherings are banned in public parks. Only people who live in the same home can gather in public parks. Movement between regions for people who live in the “red” alert zones is banned. They are in lockdown within their zone.
- Moreover, the Quebec government announced that anti-mask demonstrators will be fined \$1,000 if they fail to wear a mask during demonstrations. This applies to all regions of Quebec regardless of their COVID-19 alert level.
- On October 5th, the province introduced further restrictions in red zones, including banning organized sports and leisure activities as well as tightening COVID-19 restrictions in high schools, CEGEPs and universities. Effective October 8th, organized team sports are prohibited in Quebec's red zones until Oct. 28. Fitness centers will be required to close for that time period.
- As of October 8, higher education establishments in the red zone must apply their planned emergency protocols, Minister McCann announced. In addition to limiting the physical presence of students in universities and colleges, the movement of students and staff will be limited when they are on the premises. Universities and colleges will have to hold their classes virtually, unless the presence of students is essential. These new measures will be in effect until October 28.
- On same day, the Quebec government announced a tightening of health measures in schools, which include mandatory masks for all high school students in classes and on school property. Grade 10 and 11 students will attend courses virtually one out of every two days. All extra-curricular activities and class trips will be temporarily suspended, though specialized programs like Sport Etudes and Art Etudes can

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be maintained as long as schools respect classroom groupings and two-meter distancing guidelines. The measures will take place for 20 days, until Oct. 28, at which point the situation will be re-evaluated.

- On October 13<sup>th</sup>, Premier Legault announced that the regions of the Montérégie, all of Centre-du-Québec and the Capitale-Nationale, including Charlevoix were elevated to the red-zone, the maximum COVID-19 alert level. Saguenay-Lac-St-Jean was elevated to the orange zone. The restrictions linked to the orange and red-alert levels should be in force by the end of the week.
- On October 20<sup>th</sup>, Premier Legault announced that the Treasury Board President, Sonia Lebel, was in negotiations with unions to reduce the workload of nurses. He emphasized that the salaries of nurses cannot be increased above the inflation level. He added that resources and services were available for those struggling with mental health problems during the pandemic. The Premier also confirmed that the shortage of personnel in testing centers or assigned to contact tracing had been addressed.
- On October 21<sup>st</sup>, While Minister Fitzgibbon said there were less bankruptcies at this time of the year than in 2019, he did emphasize that Quebec businesses were more vulnerable now than they were a year ago. He reiterated the government's commitment to compensate for the loss of private investment in the economy.
- On same day, Minister Fitzgibbon confirmed there were no plans to extend the financial support provided to businesses that closed because of the mandatory lockdown in COVID-19 red zones as the government has not made decision to extend restrictions beyond October 28.
- On October 26<sup>th</sup>, the Quebec government announced that red-zone restrictions will be extended for another 28 days, to November 23. The government however confirmed that aid for businesses impacted said the restrictions will continue.
- On same day, Regarding the impact of COVID-19 on school attendance, Premier Legault announced that 891 classes are currently closed, which means that 97% of students are still attending school. He added that high school students are more likely to transmit the virus than younger children. For this reason, Premier Legault announced that Grade 9 students in red zones will start attending in-person classes every other day starting on Monday, November 2nd, as their Grade 10 and 11 peers have done since the beginning of the fall semester.
- On November 4<sup>th</sup>, Premier Legault noted that 15 per cent of Quebec's population reported suffering from mental health problems. He reported this is a significant increase from the pre-pandemic level of 2 per cent. The Premier said that explains why the government decided to invest \$100 million to improve mental health support services in the province. (in reference with August 18<sup>th</sup>, 2020 announcement)

#### **Quebec's Action Plan: Responding to COVID-19**

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
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<b><i>ECONOMIC SUPPORT FOR BUSINESSES</i></b>			
<u>Financial aid for municipalities and public transit organizations</u>	On September 25th, Finance Minister Eric Girard announced \$2.3 billion in financial aid for municipalities and public transit organizations, 50 per cent of which is funded by the federal government under the Safe Restart Agreement with the provinces and territories.	Details are to follow.	<a href="#"><i>For more information about the Financial aid for municipalities and public transit organizations</i></a>
<u>Forgivable loan for bars and restaurants that must close because of the new lockdown measures in red zone</u>	<p>On September 30<sup>th</sup>, the Quebec government announced that it would reimburse 80 per cent of the rent, taxes, and electricity for bars and restaurants that must close because of new lockdown measures in red zones. It is not clear yet whether this additional aid will be provided through this program.</p> <p>Economy Minister Pierre Fitzgibbon said the measure will cost between \$80 million and \$100 million. The funds will be distributed via forgivable loans to an estimated 12,000 companies that must partially or completely close because they are in red-alert regions.</p>	<p>The loans will cover fixed expenses including municipal taxes, mortgage interest, electricity and rent that are not covered by an existing federal program. Up to 80 per cent of the loan amount — to a maximum of \$15,000 — will not have to be repaid if conditions are met.</p> <p>Details are to follow.</p>	<a href="#"><i>For more information about the forgivable loan for bars and restaurants that must close because of the new lockdown measures in red zone</i></a>
<u>Aide aux entreprises en régions en alerte maximale (AERAM)</u>	On October 1 <sup>st</sup> , the Quebec government announced the adoption of this program, which will enable businesses subject to closure orders to obtain non-refundable assistance to pay their fixed costs.	<p>The program will take the form of a loan forgiveness which will apply to financial assistance granted through the PACTE and the PAUPME programs;</p> <p>the loan forgiveness will be equivalent to certain fixed fees disbursed for the closing period in question, i.e. :</p> <ul style="list-style-type: none"> <li>• municipal and school taxes;</li> </ul>	<a href="#"><i>For more information about the Aide aux entreprises en régions en alerte maximale (AERAM)</i></a>

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		<ul style="list-style-type: none"> <li>• rent (the portion not covered by another government program);</li> <li>• interest paid on mortgage loans;</li> <li>• utility costs (e.g., electricity and gas);</li> <li>• insurance;</li> <li>• telecommunication costs;</li> <li>• permits and association fees.</li> </ul> <p>The forgiveness may not exceed 80% of the amount of the loan or \$15,000.</p>	
<u>Financial aid to Quebec theatres and cultural venues</u>	On October 2 <sup>nd</sup> , the Quebec government announced that it will be providing an additional \$50 million to Quebec theatres and cultural venues to compensate for losses caused by the latest COVID-19 shutdown. Premier Legault said the government will give the cultural promoters 75 per cent of the revenue from tickets the venues would have sold if the lockdown had not happened. In other words, they will pay out 75 per cent of the revenue from ticket sales in the year-earlier period. The program will run for six months, from Oct. 1 to March 31, 2021.	<p>This funding will not only apply to venues and theatres in the red zone but to cultural outlets across Quebec. For example, if in a yellow zone where a venue is allowed a capacity of 250 people, the government will reimburse 75 per cent of the difference in revenue from last year.</p> <p>More details to follow.</p>	<a href="#">For more information about this program</a>
<u>Assistance to the music industry</u>	This program is intended for for-profit companies involved in the production and marketing of musical or variety content and shows, artist management companies and performance agencies. By virtue of their role in Québec's cultural industry, these businesses play a strategic role in the career development of Québec artists.	<p>Businesses that meet the following conditions are eligible for financial support:</p> <ul style="list-style-type: none"> <li>• be majority controlled by Canadian citizens or permanent residents whose tax residence is in Québec;</li> <li>• have its head office in Québec</li> <li>• in the case of the production of musical or variety content, demonstrate that the works</li> </ul>	<a href="#">For more information on the music industry assistance program</a>

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		<p>are marketed to the general public through a distribution agreement or an agreement with a relevant partner (record company, aggregator, digital retailer, platform, etc.);</p> <ul style="list-style-type: none"> <li>• if applicable, have submitted reports on the use of grants obtained in previous years;</li> <li>• comply with the terms and conditions of the program;</li> <li>• submit only one application per SODEC fiscal year.</li> </ul>	
<p><u>Assistance Program for Maintaining Essential Regional Air Services in Times of Health Emergency</u></p>	<p>The purpose of this program is to support carriers so that they can provide essential air services in the regions of Quebec during the period of the COVID-19 health emergency. In particular, it is imperative to ensure the maintenance of regional air services to the most remote and isolated communities in Quebec that depend on these services, whether it be for the transportation of patients requiring health care and the transportation of medical personnel as well as the movement of goods and food.</p> <p>Eligible air services are those whose final destination is one of the following isolated regions:</p> <p>Northern Quebec</p> <p>Nunavik;</p> <p>Eeyou Istchee James Bay;</p> <p>Lower North Shore;</p> <p>Anticosti Island;</p> <p>Magdalen Islands;</p>	<p>The program ends on the earlier of October 31, 2020 or 30 days after the end of the state of emergency related to COVID-19.</p> <p>To be eligible, carriers must meet the following conditions:</p> <ul style="list-style-type: none"> <li>• be a Quebec-owned carrier offering scheduled commercial air services to the regions of Quebec;</li> <li>• hold a licence issued by the Canadian Transportation Agency to operate scheduled flights.</li> </ul> <p>Air carriers operating international commercial flights are not eligible.</p> <p>The following expenses are eligible :</p> <ul style="list-style-type: none"> <li>• operating costs;</li> <li>• administrative costs;</li> <li>• aircraft cleaning and disinfection costs;</li> </ul>	<p><a href="#">See more information on the Essential Regional Air Services Program</a></p>

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	<p>Fermont; Schefferville.</p> <p>The Ministère des Transports reserves the right to modify the list of eligible destinations, depending on the evolution of the health emergency.</p>	<ul style="list-style-type: none"><li>costs related to COVID-19 screening measures.</li></ul>	
<p><u>Temporary assistance in the audiovisual sector (cinema and television)</u></p>	<p>This program aims to facilitate the resumption of preparation, production, post-production and dubbing activities in the film and television industry and to ensure the economic recovery of this sector.</p> <p>This program has two components:</p> <p>Component 1 - Support for maintaining production capacity in the audiovisual sector</p> <p>Temporary financial support strand relating to the maintenance of production capacity in the audiovisual sector (cinema and television).</p> <p>Component 2 - Temporary pilot component (interruption of filming due to COVID-19)</p> <p>Provides financial assistance to producers covering a portion of eligible expenses related to a temporary or permanent interruption of filming on Quebec territory, as of July 15, 2020, when this interruption is the direct consequence of contamination of one or more actors or directors by COVID-19 declared under a valid insurance policy, and when this interruption is not covered by the general audiovisual production insurance in effect for the production.</p>		<p><a href="#">See more information on the program</a></p>

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<p><u>Adjustments to certain tax measures for businesses</u></p>	<p>First, to limit the impact of the temporary cessation of activities of corporations on their small business deduction, where applicable, a one-time adjustment will be made to the calculation of hours paid, an eligibility criterion for this measure.</p> <p>Second, so as not to penalize companies that have had to temporarily cease or modify their operations because of the pandemic and that would therefore have difficulty meeting certain sectoral parameters necessary to obtain a tax incentive, the Government will provide <u>temporary discretion</u> to the departments and agencies responsible for administering these parameters in order to that they may, on an exceptional basis, authorize the eligibility of these corporations.</p>		<p><a href="#">See the Ministry of Finance's Information Bulletin 2020-9</a></p>
<p><u>Emergency Intercity Bus Assistance Program</u></p>	<p>The general objective of the program is to ensure the revival of intercity bus transportation services in Quebec in order to guarantee post-COVID-19 inter-regional mobility for the population and thus contribute to the province's economic recovery.</p> <p>The program has two components that are aimed more specifically at:</p> <ul style="list-style-type: none"> <li>- supporting the revitalization of the main routes identified by carriers as having the highest ridership and the greatest potential for profitability and interconnections (component 1);</li> <li>- maintaining the resources needed to revive secondary links, i.e., those connecting mainly rural regions with low ridership and little potential for interconnections, which are generally unprofitable or unprofitable (component 2).</li> </ul>	<p>Organizations eligible for financial assistance are intercity bus carriers that:</p> <ul style="list-style-type: none"> <li>- hold a current "interurban" permit issued by the Commission des transports du Québec (CTQ) under the Regulation respecting bus transportation (chapter T-12, r. 16);</li> <li>- were providing intercity bus service when the state of public health emergency was declared on March 13, 2020.</li> </ul> <p>To receive financial assistance, eligible carriers must submit an application that includes: the routes, the monthly ridership observed from January 1, 2019 to March 13, 2020 on each of these routes, their revenues</p>	<p><a href="#">See more information on the Emergency Intercity Bus Assistance Program</a></p>

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		and expenses by budget item on a monthly basis for the year 2019, etc.	
<u>Financial aid to the tourism industry</u>	<p>Two components are proposed to support tourism businesses that are experiencing the effects of the COVID-19: support for tourism small and medium sized enterprises (SMEs) for the opening of the 2020 season and collective adjustment projects for SMEs.</p> <p>A third component is intended for collective projects demonstrating financial benefits for businesses in several regions or sectors.</p> <p>The projects submitted must be structuring and contribute to renewing and improving the region's tourism offer. They must help achieve the following objectives:</p> <ul style="list-style-type: none"> <li>• Stimulate the regional economy by maintaining a quality tourism offering, developing an innovative tourism offering, and developing new niches for tourism enterprises.</li> <li>• Encourage the development of an original, complementary tourism offering that is respectful of sustainable development.</li> </ul>	<p>Eligible recipients are:</p> <ul style="list-style-type: none"> <li>• for-profit organizations (NPOs);</li> <li>• non-profit organizations (NPOs);</li> <li>• cooperatives;</li> <li>• municipalities;</li> <li>• Aboriginal communities and nations recognized by the National Assembly as well as Aboriginal organizations and businesses;</li> <li>• any grouping of these clientele;</li> <li>• sectoral tourism associations (STAs), regional tourism associations (RTAs) and agents recognized by the Ministère du Tourisme or a group of them.</li> </ul>	<p><a href="#">See the Regional Tourism Partnership Agreement</a> for more information</p>
<u>Bill-61, "An Act to restart Québec's economy and to mitigate the consequences of the public health emergency declared on 13 March 2020 because of the</u>	<p>Bill 61, which <u>has not yet been enacted into law</u>, provides for the acceleration of several infrastructure projects that have the potential to promote Québec's economic recovery. Among other things, it reduces the length of environmental assessments and grants exceptional powers to the government.</p> <p>Premier François Legault reiterated on July 9<sup>th</sup>, on August 13<sup>th</sup>, August 21<sup>th</sup> and on August 25<sup>th</sup> that his government intends to reintroduce Bill 61 in the fall.</p>		<p><a href="#">For a summary of measures proposed by Bill 61</a></p>

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<u>COVID-19 pandemic</u>	On September 11 <sup>th</sup> , Premier Legault confirmed that the Minister Responsible for Government Administration Sonia Lebel will table a replacement bill to Bill 61. Premier Legault said the replacement bill will provide guidelines to speed up the approval of the 200 infrastructure projects regarding schools, hospitals, seniors' homes, roads and public transit across the province.		
<u>Provincial enhancement to the Canada Emergency Commercial Rent Assistance (CECRA / AUCLC)</u>	<p>The government of Québec announced its contribution to the Canada Emergency Commercial Rent Assistance ("CECRA") program, whereby landlords who agreed to absorb a 25% loss by registering with the CECRA program would receive an amount equivalent to 12.5% of the rent, reducing their loss by half.</p> <p><u>Update:</u> On July 28th, 2020 the Quebec government announced that it has reached an agreement with the federal government in order to facilitate the application process to this effect.</p> <p><u>Update:</u> On November 2<sup>nd</sup>, 2020, the government of Québec announced that the enhancement program is now available.</p>	The owners of commercial buildings located in Québec who submitted an application to the CECRA program are eligible to this additional assistance.	<p><a href="#"><u>For more information on eligibility criteria and registration procedures</u></a></p> <p><a href="#"><u>The program is now available</u></a></p>
<u>Financial assistance for festivals and tourism events for the winter-spring 2020-2021 season</u>	This call for projects is being issued despite the current context of the COVID-19 pandemic in order to maintain the development and diversity of Quebec's tourism offering. The program has been made more flexible in order to support promoters if their activities are affected by the health regulations in effect at the time.	Promoters whose festivals and events are scheduled between November 1, 2020, and April 30, 2021 have until July 20, 2020 to apply for financial assistance through the Government of Quebec's Web site.	<a href="#"><u>For more information on eligibility criteria and registration procedures</u></a>
<u>Cultural Enterprise Assistance Program</u>	The <i>Société de développement des entreprises culturelles</i> (SODEC) has deployed the Cultural Enterprise Assistance - Temporary Working Capital Support - COVID-19 program, under which it can provide	<p>To be eligible, an enterprise must:</p> <ul style="list-style-type: none"> <li>• Be a legally incorporated company, for-profit or not-for-profit, operating mainly in</li> </ul>	<a href="#"><u>For more information about SODEC's financial</u></a>

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	loans at advantageous rates to cultural enterprises that are in a precarious financial situation or experiencing difficulties as a result of COVID-19. With an initial envelope of \$50 million, the program will be increased by \$50 million.	<p>SODEC's fields of activity. Sole proprietorships are not eligible, except in the field of fine crafts.</p> <ul style="list-style-type: none"> <li>• Have its head office in Québec and demonstrate that effective control of the business is mainly held by persons having their tax residence in Québec. A head office is defined as the place where the decision-making centre is located and where the actual management of the business is exercised.</li> <li>• Be in operation for at least one year.</li> <li>• Presenting a precarious situation and in temporary difficulty because of COVID-19.</li> <li>• Demonstrates that its financial structure has good prospects for profitability.</li> </ul>	<a href="#"><u>assistance program</u></a>
<u>Concerted Temporary Action Program For Businesses</u>	<p>The Government of Quebec announced on March 19, 2020 the implementation of support measures for Quebec businesses, including a \$2.5 billion program to support those affected by the impacts of COVID-19.</p> <p>New emergency funding measure which provides ad hoc and exceptional support for businesses affected by the repercussions of COVID-19.</p> <p>Details of Financial Assistance:</p> <ul style="list-style-type: none"> <li>• A loan guarantee is the preferred form of financing. Financing can also take the form of a loan from Investissement Québec.</li> </ul>	<p><u>Eligible Projects:</u></p> <p>Businesses must show that their cash flow issues are temporary and that the liquidity shortage stems from:</p> <ul style="list-style-type: none"> <li>• A problem involving the supply of raw materials or products (goods or services);</li> <li>• An inability, or a substantially decreased ability, to deliver goods, products or services;</li> </ul> <p>Applications will be reviewed on a case-by-case basis, according to the business's</p>	<a href="#"><u>See more information on the Concerted temporary action program for businesses here.</u></a>

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	<ul style="list-style-type: none"> <li>Investissement Québec aims to work in close cooperation with financial institutions and federal authorities in order to share risks.</li> <li>The minimum funding amount is \$50,000.</li> <li>Refinancing is prohibited.</li> <li>This measure is designed to shore up the business's working capital.</li> </ul> <p>All outstanding loans granted by Investissement Québec will be eligible for a moratorium on payment of principal and interest to be negotiated on a case by case basis.</p>	<p>circumstances and Investissement Québec's management practices.</p> <p><u>Eligible Industries.</u></p> <p>All industries are eligible, except for the following:</p> <ul style="list-style-type: none"> <li>Weapons manufacturing or distribution;</li> <li>Games of chance and gambling, combat sports, bars, racing and other similar activities;</li> <li>Production and sale of tobacco and drugs along with services related to their use, except for projects involving pharmaceutical-grade products approved by Health Canada and having a DIN, or their ingredients, as well as R&amp;D projects licensed by Health Canada;</li> <li>Any activity whose main purpose is protected by the Canadian Charter of Rights and Freedoms (religion, politics, human rights advocacy, etc.);</li> <li>Any other activity that may offend public morals.</li> </ul>	
<p><u>Measures To Relax The Terms And Conditions Of Loans Already Granted Through Local Investment Funds</u></p>	<p>In order to support businesses affected by the impacts of COVID-19, flexibilities for outstanding loans and loan guarantees are being put in place.</p> <p>A six-month moratorium has been put in place for the repayment (principal and interest) of loans already granted through the Local Investment Fund (LIF).</p>		<p><a href="#"><u>See more information on measures to relax the terms and conditions of loans already</u></a></p>

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	<p>Interest accrued during this period will be added to the loan balance. This measure is in addition to the moratorium already in place under most investment policies in effect in the Regional County Municipalities (RCM), which can be as long as twelve months.</p> <p>The LFI is the main financial tool of the RCMs set up to support businesses in their territory.</p> <p>Each LFI was established with a loan from the Québec government.</p> <p>The LFI aims to stimulate local entrepreneurship by promoting access to capital for the start-up or growth of traditional or social economy businesses and for support for the next generation of entrepreneurs.</p>		<a href="#"><u>granted through Local Investment Funds here.</u></a>
<a href="#"><u>Emergency Assistance to Small and Medium Enterprises (SME) (PAUPME)</u></a>	<p>The Emergency Assistance for Small and Medium Enterprises program is designed to support, for a limited period of time, eligible businesses in financial difficulty due to COVID-19 that require less than \$50,000 in cash.</p>	<p><a href="#"><u>Eligible Clients</u></a></p> <ul style="list-style-type: none"><li>- businesses in all sectors of activity;</li><li>- social economy enterprises, including cooperatives and non-profit organizations engaged in commercial activities.</li></ul> <p>To be eligible, the business must</p> <ul style="list-style-type: none"><li>- have been in operation in Québec for at least one year;</li><li>- be temporarily closed, likely to close or showing signs of closure;</li><li>- be in a context of maintaining, consolidating or relaunching its activities;</li><li>- have demonstrated a causal link between its financial or operational problems and the COVID-19 pandemic.</li></ul>	<a href="#"><u>See more information on the Emergency Assistance to Small and Medium Enterprises (SME) here.</u></a>

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		<p>Applicants who are under the protection of the Companies' Creditors Arrangement Act (CRA, 1985, Chapter 36) or the Bankruptcy and Insolvency Act (CRA, 1985, Chapter B-3) are excluded.</p> <p><u>Eligible Funding</u></p> <p>Financing is based on the company's cash requirements and is determined on the basis of justified and reasonable expenses.</p> <p>It shall make it possible to make up for the lack of liquidity caused by :</p> <ul style="list-style-type: none"> <li>- an impossibility or a substantial reduction in the capacity to deliver products (goods or services) or merchandise;</li> <li>- a problem in the supply of raw materials or products (goods or services).</li> </ul> <p>Assistance will be provided in the form of a loan or loan guarantee of up to \$50,000.</p>	
<p><u>Concerted Action Program for Maintaining Employment (PACME-COVID-19)</u></p>	<p>The PACME aims to provide direct support to businesses that are experiencing a reduction in their activities due to the effects of the COVID-19 pandemic, including self-employed workers, particularly through collective promoters recognized by the Commission des partenaires du marché du travail (CPMT), i.e. organizations whose actions affect several businesses and individuals in employment.</p> <p>This program of the Ministère du Travail, de l'Emploi et de la Solidarité sociale is offered in collaboration with the Commission des partenaires du marché du travail. It</p>	<p><u>Business Component</u></p> <p>The programme provides direct assistance to businesses for their human resource management and worker skills development activities, whether on the job, online or remotely, so that they can use the current pause to upgrade the skills of their workforce and thus be ready for the economic recovery. In addition, it will help reduce the negative impacts that the health crisis or economic downturn could have on businesses.</p>	<p><a href="#"><u>See more information on the PACME here.</u></a></p>

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	<p>provides direct financial support to promote training and the implementation of good human resources management practices and optimize the operation of businesses and the labour market.</p> <p>The company's usual activities must have been affected by the COVID-19 pandemic, whether through a suspension, decrease, increase or diversification of activity.</p> <p>This program may be combined with and complementary to any other federal or provincial government measures announced during the period in question.</p> <p><u>Reimbursement of eligible expenses for business training projects :</u></p> <ul style="list-style-type: none"> <li>- 100% of expenses of \$100,000 or less;</li> <li>- 50% of expenditures between \$100,000 and \$500,000.</li> </ul> <p><u>Eligible Expenses :</u></p> <p>Reimbursement of up to</p> <ul style="list-style-type: none"> <li>- 25% of the payroll of workers in training (maximum eligible wage of \$25 per hour), if the company receives the 75% emergency wage subsidy from Canada;</li> <li>- 90% of the payroll of workers in training, if the company receives the 10% temporary Canadian wage subsidy;</li> <li>- 100% of the wages of the workers in training, if the company does not receive a federal wage subsidy.</li> </ul> <p>Reimbursement of up to 100% of training expenses, related costs and costs related to human resources</p>	<p>The program can also support businesses that will, in the short or medium term, have to make changes to their usual activities in order to continue their operations, as well as businesses that, once the current crisis has subsided, will want to resume their activities and increase their business revenues. In all cases of on-the-job training, the terms and conditions will have to comply in all respects with public health guidelines.</p> <p>Eligible clients for the Business component</p> <ul style="list-style-type: none"> <li>- Employers</li> <li>- Self-employed workers (incorporated or unincorporated) with employees</li> <li>- Co-operatives</li> <li>- Social economy enterprises</li> <li>- Non-profit and community organizations active in communities</li> <li>- Employee and employer associations</li> <li>- Professional associations</li> <li>- Employer groups</li> <li>- Workers' organisations.</li> </ul> <p><u>Collective Developers Component</u></p> <p>The Labour Market Partners Commission is committed, among other things, to a collective approach to meeting the training needs of companies and the workforce. This emergency programme is thus aimed at organisations</p>	
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	<p>management activities, according to the applicable scales (e.g. professional fees).</p> <p>Projects are accepted until September 30, 2020, or until the \$100 million budget envelope is exhausted.</p> <p>Training or human resources management projects submitted may be of variable duration (from a few days to a few weeks or months) depending on the needs identified.</p>	<p>whose actions affect several businesses and people in employment in order to generate a multiplier effect. Its flexibility will enable promoters to respond quickly to the needs of their clienteles.</p> <p><u>Eligible Clienteles for the Group Promoters Component</u></p> <ul style="list-style-type: none"> <li>- Sectoral labour force committees</li> <li>- Joint committees set up following a decree</li> <li>- Training mutuals recognized under the Regulation respecting training mutuals</li> <li>- Community organizations that sit on the CPMT</li> <li>- Employers' associations recognized by the CPMT</li> <li>- Legally constituted workers' associations</li> <li>- Franchisors, who operate a business under the name of</li> <li>- Clients who have an approved training service and who organise training courses for small and medium-sized enterprises (SMEs) in their industrial field.</li> </ul>	
<p><u>Tourism Development Strategy Support Program</u></p>	<p>\$446 million is provided for the creation of an emergency component for accommodation establishments and tourist attractions under the Temporary Collaborative Action Program for Enterprises (PACTE). This component will enable enterprises to obtain loans and loan guarantees on favourable terms.</p>		<p>See information on <a href="#"><u>Tourism Development Strategy Support Program here.</u></a></p>

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	<p>It includes even more advantageous borrowing conditions for the tourism industry.</p> <p>Support of \$200 million for the year 2020-2021 will be devoted to investment in business tourism in hotels. This is a new component of the Programme d'appui au développement des attraits touristiques (PADAT), with a residual envelope of \$48 million. Managed by Investissement Québec, this new component of the PADAT is designed to provide financial support for the renovation or upgrading of hotel establishments. It will make it possible to obtain loans, on advantageous terms, to cover up to 80% of eligible expenses for projects with a minimum cost of \$125,000.</p> <p>At the same time, hotels will be able to receive a \$50,000 grant under the Tourist Establishment Accessibility Program for eligible work to make their establishments accessible to people with disabilities.</p> <p>In order to allow tourist accommodation establishments to conserve cash, the Quebec government has decided to pay a subsidy equivalent to the amount of the tax on tourist accommodation that hotel and bed and breakfast establishments will have paid for the first quarter of 2020. This financial assistance is estimated at \$13.8 million.</p> <p>Businesses that have received a confirmation of financial assistance under the Tourism Development Strategy Support Program will benefit from a postponement of the start or end date of the work. The Ministère du Tourisme will also allow deadline extensions for businesses that must complete the financial setup of projects within a prescribed period. Businesses that wish to take advantage of this relief measure must send an email to the tourism development</p>		<p><a href="#"><u>For further information on Tourism Development Strategy Support, see here.</u></a></p>
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	advisor (French only) in their region. Because the duration of the present crisis is uncertain for now, no deadline is provided regarding these postponements		
<u>Conversion of industrial activities</u>	<p>Pursuant to section 31.0.12 of the Environment Quality Act, companies that are reorganizing their operations to provide essential products related to the pandemic are not required to obtain ministerial authorization if they are in one of the following two situations:</p> <ul style="list-style-type: none"><li>- Increasing production of a product that they were already producing;</li><li>- Temporary modification of routine activities to provide a new product. These include equipment that could be modified or facilities that could be quickly reorganized to meet medical needs, including the manufacture of personal protective equipment such as gloves, masks and gowns, disinfectants, wipes, respirators and other medical equipment and supplies. These activities are identified on the Government of Quebec's Web site.</li></ul>		<a href="#"><u>See more information on the conversion of industrial activities here.</u></a>
<u>Promote buying locally with LePanierBleu.ca</u>	<p>The Blue Basket is an initiative supported by the Government of Quebec to boost local commerce.</p> <p>LePanierBleu.ca is a comprehensive directory of local merchants throughout the province. A powerful search engine will quickly be added to help locate products sold by our merchants and thus simplify as never before the local purchase. It is also a universal tool to easily identify local merchants who, during the crisis, are maintaining their sales activities. The first objective of the Blue Basket is to guide consumers to Quebec merchants in order to stimulate their sales.</p>		<a href="#"><u>See more information on LePanierBleu.ca website here (only in French).</u></a>

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<p><u>Workers urgently needed in the context of COVID-19</u></p>	<p>The Ministère du Travail, de l'Emploi et de la Solidarité sociale is proposing a temporary web platform enabling businesses offering essential services or commercial activities to publish job offers that quickly reach workers looking for a job.</p>	<p>If you would like to publish job offers, you need to fill out the appropriate request form. You will be required to provide:</p> <ul style="list-style-type: none"> <li>- A list of jobs to be filled at your company;</li> <li>- The name of the person to contact;</li> <li>- A link to your website (if you have one).</li> </ul> <p>Once submitted, your request will be verified and, if accepted, the job offers will be posted.</p> <p>Information to be verified includes:</p> <ul style="list-style-type: none"> <li>- The legal existence of the business;</li> <li>- The business's status as an essential service or commercial activity.</li> </ul> <p>You will be informed by email whether or not your request has been accepted.</p>	<p><a href="#">See more information on the temporary web platform enabling businesses offering essential services or commercial activities to publish job offers here.</a></p>
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### ***ECONOMIC SUPPORT FOR INDIVIDUALS***

<p><u>Interest-free loan offered to tenants by the Quebec Housing Society (SHQ)</u></p>	<p>The Quebec Housing Society (SHQ) aims to ensure that all Quebecers can find housing on July 1st. In particular, it offers an interest-free loan of \$1,500 to tenants whose income is reduced because of COVID-19. This loan corresponds to two months' rent, i.e., the months of May and June.</p> <p>A financial support measure is also available for households waiting for their principal residence. This measure consists of a reimbursement of temporary</p>	<p>To benefit from this program, tenants must fill out the SHQ loan form no later than July 15, 2020.</p> <p>To apply, a person must be:</p> <ul style="list-style-type: none"> <li>• a natural person;</li> <li>• who resides in Quebec;</li> <li>• who receives or is eligible to receive the Canadian Emergency Response Benefit</li> </ul>	<p><a href="#">For more information on the SHQ</a></p> <p><a href="#">For more information on the loan program</a></p>
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	<p>accommodation and storage or moving costs to households whose plans to move into their principal residence (including a dwelling) are delayed because of COVID-19.</p> <p>Tenants agree to repay the loan to the SHQ no later than August 1, 2021. No interest will be charged on the loan until August 1, 2021. As of August 2, 2021, interest corresponding to the legal rate will be applied.</p>	<p>(CERB) or Employment Insurance benefits from the Government of Canada related to the COVID-19 pandemic;</p> <ul style="list-style-type: none"> <li>• who is a tenant in an eligible dwelling. In this regard, the applicant must have a residential lease in effect on May 1, 2020 at the time of application.</li> </ul> <p>Is not admissible :</p> <ul style="list-style-type: none"> <li>• a residential unit located in a low-income housing complex (HLM);</li> <li>• a dwelling subsidized by the Rent Supplement program of the Quebec Housing Society (SHQ).</li> </ul>	
<p><u>Temporary Aid for Workers Program (PATT)</u></p>	<p>This program offers financial assistance to meet the needs of workers who, because they are in isolation to counter the propagation of the COVID-19 virus, cannot earn all of their work income and are not eligible for another financial assistance program.</p> <p>The lump-sum amount granted to an eligible person is \$573 per week, for a period of 14 days of isolation. If justified by your state of health, the coverage period for an eligible person could be extended to a maximum of 28 days.</p> <p>The PATT program will end on April 10, 2020 at 4 PM. All requests sent before the end date will be processed.</p>	<p>This program is for workers who reside in Québec and are in isolation for one of the following reasons:</p> <p>they have contracted the virus or present symptoms;</p> <ul style="list-style-type: none"> <li>• they have been contact with an infected person;</li> <li>• they have returned from abroad</li> </ul> <p>In addition, workers who are in isolation or likely to be under the above criteria are eligible for the PATT COVID-19 if</p> <ul style="list-style-type: none"> <li>• they are not receiving compensation from your employer</li> <li>• they do not have private insurance</li> </ul>	<p><a href="#">See information on the Temporary Aid for Workers Program (PATT) here.</a></p> <p><a href="#">Also see information on the Temporary Aid for Workers Program (PATT) here.</a></p>

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		<ul style="list-style-type: none"> <li>they are not covered by another government program, such as employment insurance This hyperlink will open in a new window. from the federal government</li> </ul> <p>The program only applies to adult workers aged 18 or over.</p> <p>The order to self-isolate must have been given by the Government of Canada, the Gouvernement du Québec or another responsible authority.</p>	
<p><u>Incentive Program to Retain Essential Workers (PIRTE)</u></p>	<p>This program offers new financial assistance to individuals working in essential jobs during the COVID-19 pandemic. The assistance will make up the difference between the Canada emergency Response Benefit (CERB) and the eligible individual wages.</p> <p>The program will provide \$100 for each week of qualifying work beginning March 15, 2020 and extending for a maximum of 16 weeks.</p> <p><u>Update:</u> The government is announcing that it will not extend the Retention Incentive Program for Essential Workers (PIRTE), whose application period ended on July 4.</p> <p>This decision is explained by a context that is no longer the same as when the PIRTE was created on April 3, 2020. Québec is in "economic recovery" mode, and has already begun deconfining the vast majority of sectors.</p> <p>The program covered the period between March 15 and July 4, 2020. For workers who have not been able to do so until now, it is still possible to apply online on the Revenu Québec website until November 15, 2020,</p>	<p>To be eligible under the program, you must:</p> <ul style="list-style-type: none"> <li>work part-time or full-time in one of the essential service This link will open a new tab sectors during the program period;</li> <li>receive gross wages of \$550 or less per week;</li> <li>have an annual employment income of at least \$5,000 for 2020;</li> <li>have a total annual income of no more than \$28,600 for 2020;</li> <li>be at least 15 years old when you apply for assistance under the IPREW; and</li> <li>have been resident in Québec on December 31, 2019, and plan to reside in Québec throughout 2020.</li> </ul>	<p><a href="#">See information on the Program to Retain Essential Workers (PIRTE) here.</a></p> <p><a href="#">More information on the non-renewal of this program</a></p>

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	which is the end of the admission period for this temporary program.	To receive this assistance for a given week covered by the program, you must not have received amounts under the CERB or the temporary aid for workers program for that same week. Note that you are eligible for the program even if your employer receives assistance through the Canada Emergency Wage Subsidy.	
<u>Deferral of Student Loan Payments</u>	Due to COVID-19, the government is postponing student loan debt repayment, which means that you will have no payments to make during the next six months. In addition, no interest will be calculated or added to your loan debt.	The measure automatically applies to all Aide financière aux études clients.	<a href="#">See information on the deferral of student loan payment on the official website of the Gouvernement du Québec here.</a>
<u>Coverage, By The Régie De L'assurance Maladie Du Québec (RAMQ), Of Health Services Related To COVID-19 Provided By Mail Or By Telecommunications</u>	COVID-19 screening tests are covered for all persons present on Quebec territory, whether they have a health insurance card or not.		<a href="#">See the Régie de l'assurance maladie du Québec website here.</a>
<b>TAX MEASURES</b>			
<u>Adjustments to certain tax measures for individuals</u>	Tax legislation will be amended to adapt the refundable tax credit for childcare expenses and the deduction for childcare expenses to support a person with a disability to the reality of long-distance education. This expansion is a response to the accelerating		<a href="#">See the Ministry of Finance's Information Bulletin 2020-9</a>

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	<p>technological shift and to the significant increase in distance learning offered by several educational establishments to comply with health and safety regulations and to ensure the distancing related to the COVID-19 pandemic.</p> <p>Information Bulletin 2020-9 also confirms the harmonization of Quebec's tax legislation with the federal tax legislation so that the measure allowing a 25% reduction, in 2020, of the amount of the mandatory withdrawal from a registered retirement income fund (RRIF) is implemented.</p>		
<p><u>Postponement Of Administrative Tax Measures</u></p>	<p>Revenu Québec is postponing to June 1, 2020 the deadline applicable to all administrative tax measures (other than returns otherwise subject to a deferral) that would otherwise fall due in the period beginning on March 17, 2020 and ending on May 31, 2020.</p> <p>This deferral does not apply to the payment of any amount in respect of various taxes, assessments, contributions or deductions at source. This broad deferral will cover, among other things, the following administrative tax measures:</p> <ul style="list-style-type: none"><li>• corporate income tax returns;</li><li>• elections provided for by Quebec tax legislation or regulations, such as a rollover (except for QST elections that are harmonized with the GST);</li><li>• application for a tax credit on presentation of documents (12-month deadline);</li><li>• application for a fuel tax refund;</li></ul>		<p><a href="#">See the Revenu Quebec website here</a> (French only).</p>

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	<ul style="list-style-type: none"><li>• responding to requests for information from Revenu Québec;</li></ul> Amongst others		
<u>Administrative Measures Taken By Revenu Québec</u>	<p>Following an announcement by the Minister of Finance on March 27, 2020, Revenu Québec will apply new relief measures for individuals and businesses to help them deal with the uncertainty surrounding the COVID-19 pandemic:</p> <ul style="list-style-type: none"><li>• Priority is given to the processing of individual income tax returns for which a refund is owed to the individual.</li><li>• Claims for business tax credits and refunds are processed on an expedited basis.</li><li>• Revenu Québec has suspended its audit activities, except in situations involving a risk of fraud. No contact will be initiated with clients, except when necessary for the processing of a refund.</li><li>• Revenu Québec has also suspended its collection measures. Revenu Québec will also be open and flexible with respect to the usual duration of payment arrangements related to tax debts.</li><li>• Flexibility measures are planned for tax return preparers. Revenu Québec will accept an electronic signature on the forms that preparers must have their clients sign.</li><li>• The information sessions usually given in person to individuals and businesses are now offered by telephone.</li></ul>		<p><a href="#">See information regarding the administrative measures taken by Revenu Québec here.</a></p> <p><a href="#">Also see information regarding the administrative measures taken by Revenu Québec here.</a></p>

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	<ul style="list-style-type: none"> <li>• Revenu Québec's Small and Medium-Sized Business Coaching Program is now available by telephone.</li> </ul>		
SUPPORT MEASURES OFFERED BY OTHER QUEBEC ORGANIZATIONS			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>Fondaction: \$30 million investment fund for circular economy businesses</u>	<p>In collaboration with the City of Montréal, Fondaction is preparing the launch of an investment fund dedicated to the circular economy to support economic recovery and ecological transition in the metropolitan region.</p> <p>Targeting a capitalization of \$30 million, this new investment vehicle will aim to finance and support small and medium enterprises (SMEs) with innovative business models or those that wish to transform their model by integrating circularity principles, particularly to reduce greenhouse gas emissions or the production of residual materials.</p> <p>To begin, the fund will target the sectors that proved to be critical in Montreal during the pandemic: agri-food, waste management and sustainable mobility.</p>		<a href="#">See Fondaction website here</a> and the <a href="#">circular economy fund information here</a>
<u>Measures To Help Hydro-Québec Customers</u>	<p>Hydro-Québec is putting the following measures in place to help those affected:</p> <ul style="list-style-type: none"> <li>• It will not cut off power to anyone for non payment.</li> <li>• There will be no planned service interruptions for system maintenance, with the exception of those that are absolutely necessary.</li> <li>• Starting Monday, March 23, Hydro-Quebec will stop applying administration charges for unpaid</li> </ul>		<a href="#">See Hydro Québec website here.</a>

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	bills until further notice for all customers. Customers unable to pay their electricity bills over the coming months will thus not be penalized. They can enter into a payment arrangement with Hydro Québec to defer payment.		
<u>Relief Measures For Ivanhoé Cambridge Tenants</u>	Ivanhoé Cambridge wants to contribute to the collective effort to support the Quebec economy, and will be deploying measures to alleviate the immediate financial pressure for its tenants in its Québec shopping centres. As such, Ivanhoé Cambridge announces that it will be granting a deferral of the rent payable by those tenants of its retail properties in Quebec, until a later date to be identified in the future, according to their respective situation, and for a period to be determined according to the evolution of the situation.		<a href="#">See Ivanhoé Cambridge page regarding measures taken here.</a>
<u>FTQ Loans: Principal Payment Postponed</u>	Businesses that have a loan with the FTQ will be granted a six-month suspension of their principal and interest payments.		<a href="#">See the Fonds de solidarité du Québec page here.</a>
<u>Caisse De Dépôt Et Placement Du Québec (CDPQ) - Support For Québec Businesses</u>	<p>The CDPQ has earmarked \$4 billion to aid companies looking for funding over \$5 million.</p> <p>This envelope, which complements the other programs announced by several financial institutions and other investors, is intended for businesses throughout Québec and in all sectors of activity.</p>	<p>Companies that may qualify for financing must meet the following criteria:</p> <ul style="list-style-type: none"> <li>• be profitable before the start of the Covid-19 crisis;</li> <li>• have promising growth prospects in its sector;</li> <li>• be seeking financing of \$5 million or more.</li> </ul>	<a href="#">See the CDPQ's website here.</a>

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<u>Fondaction: Relief For Three Months and Agribusiness fund</u>	<p>In the context of the COVID-19 pandemic, Fondaction is strengthening its support for the companies in its portfolio to help them meet the challenges they face.</p> <p>Thus, Fondaction announces the postponement, for a period of three months starting March 13, 2020 of loan payments, principal and interest, for all the companies it directly finances. This measure will provide more than 200 Québec SMEs with increased liquidity. It is one of the specific support measures that Fondaction is implementing in support of its partners.</p> <p>Fondaction also offers companies in the agri-food sector financing for projects with a capital need of \$500,000 or more by setting up a fund financed up to \$40 million. Through this fund, Fondaction aims to help companies that feed Quebecers.</p>	<p>Companies that may qualify for financing must meet the following criteria:</p> <ol style="list-style-type: none"> <li>1. Demonstrate profitability before the crisis;</li> <li>2. Have good growth prospects;</li> <li>3. Present a strong management team; and</li> <li>4. To meet the mission of the Fondaction fund in question.</li> </ol>	<p><a href="#">See Fondaction website here</a> and <a href="#">the agribusiness fund information here.</a></p>
<u>Cargom Storage And Workforce Project</u>	<p>The logistics and transportation cluster is offering assistance to businesses with storage and workforce needs.</p>		<p><a href="#">See Cargom's page regarding Covid-19 here.</a></p>
<b>MUNICIPAL MEASURES: THE CITY OF MONTREAL</b>			
<b>PROGRAM</b>	<b>DESCRIPTION</b>	<b>ACCESS AND ELIGIBILITY</b>	<b>NOTES</b>
<u>Financial support of \$200,000 to Commercial Development Corporations (SDC)</u>	<p>To support the activities of Montréal's Commercial Development Corporations (SDC) and promote the revitalization of the city's commercial arteries, the City of Montréal is providing financial support of \$200,000 to the Association des Sociétés de développement commercial de Montréal (ASDCM), which brings together 20 SDCs and some 12,500 businesses.</p>		<p><a href="#">For more information</a></p> <p><a href="#">See the City of Montréal's Economic Recovery Plan</a></p>

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	This financial support will enable the ASDCM to promote local purchasing, set up local and solidarity urban delivery services, support voluntary associations of merchants, develop and update its data, prepare for Montreal's economic recovery and support and accompany SDCs.		<a href="#">or an <u>English Summary</u></a>
<a href="#"><u>Easing of the eligibility criteria of the Social Economy Development Fund.</u></a>	<p>As part of Montréal's economic recovery plan (enacted on June 17<sup>th</sup>, 2020)</p> <p>The Social Economy Development Fund (FDES) of PME MTL offers grants of up to \$50,000 for start-up, growth or consolidation projects. To help consolidating businesses in the face of the COVID-19 crisis, the capital down payment required is being increased from 20% to 10%. The assistance is provided by PME MTL, the City of Montréal's business support network.</p> <p>This fund will also be expanded by the three levels of government.</p>		<p><a href="#">For more information on this measure</a></p> <p><a href="#">See the City of Montréal's Economic Recovery Plan or an <u>English Summary</u></a></p>
<a href="#"><u>Creation of a vacant commercial space registry</u></a>	<p>As part of Montréal's economic recovery plan (enacted on June 17<sup>th</sup>, 2020)</p> <p>The City of Montréal wishes to acquire a central tool to collect and update consistent and reliable data on business activity, and the occupation of commercial premises.</p> <p>This data is essential to monitor developments, to understand the issues related to vacancies and business vitality, and to better direct the decisions and measures to support trade. This tool, which is intended to be accessible publicly online in a second phase, may also be of great value in the future and useful for entrepreneurs looking for commercial space.</p>		<a href="#">See the City of Montréal's Economic Recovery Plan or an <u>English Summary</u></a>

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<u>Increase the range of support services available to Montréal businesses with a view to resilience and innovation</u>	<p>As part of Montréal's economic recovery plan (enacted on June 17<sup>th</sup>, 2020)</p> <p>Through workshops, training and personalized support, this initiative will help indebted businesses recover from the crisis. Thanks to the support of experts, it will also offer guidance to SMEs that wish to make changes in their business model.</p>	<p>More information on eligibility will be available once the City enters into agreements with Montréal economic development agencies.</p>	<p><a href="#">See the City of Montréal's Economic Recovery Plan or an English Summary</a></p>
<u>Assistance program for private theatres, alternative theatres and independent cinemas</u>	<p>As part of Montréal's economic recovery plan (enacted on June 17<sup>th</sup>, 2020)</p> <p>Financial aid has been earmarked for private theatres, alternative theatres and independent cinemas. Lump sum payments will be provided to independent cinemas and alternative theatres.</p>	<p>As this program is not yet fully established, more information on eligibility will be available at a later date.</p>	<p><a href="#">See the City of Montréal's Economic Recovery Plan or an English Summary</a></p>
<u>Emergency Financial Assistance</u>	<p>The city of Montreal has created a \$5 million assistance fund to support sectors that have been hit hardest in the short term: retail businesses, social economy, creative and cultural industries and tourism</p>		<p><a href="#">See the City of Montréal's page regarding the support measures taken for Montréal business here.</a></p>
<u>Second Instalment Of Municipal Taxes Postponed</u>	<p>Owners have until September 1, 2020 to pay the second instalment of their annual property taxes. The deadlines for other invoices remain unchanged.</p>	<p>This change applies to all property owners in Montréal. Whether you are an individual or a business, you have until September 1, 2020 to pay the second instalment of your property taxes. This pertains to the tax account you have received at the beginning of the year.</p>	<p><a href="#">See the City of Montréal's page regarding when and how to pay your municipal tax account here.</a></p>

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<u>Automatic Moratorium On Capital And Interest</u>	<p>The PME MTL network is offering an automatic, six-month moratorium on capital and interest to private and social economy businesses who have received a loan through the PME MTL fund, Fonds Locaux de Solidarité and Fonds de commercialisation des innovations.</p> <p>The city will pay the portion of interest during this period.</p>		<a href="#">See the City of Montréal's page regarding the support measures taken for Montréal business here.</a>
<u>Enhancement of the Emergency Assistance to Small and Medium Enterprises Program</u>	<p>The city of Montréal is enhancing the measure introduced by the Québec government to support, for a limited period, eligible companies that need cash flow of less than \$50,000. An envelope of \$60 million is earmarked for Montréal companies. The assistance, granted in the form of a loan at a rate of 3%, will be provided by PME MTL, the City of Montréal's business support network. A six-month moratorium will be granted on all loans and the city will assume the interest during this period.</p>	<p>Emergency assistance to small and medium-sized enterprises is in the form of loans of up to \$50,000 at an interest rate of 3%.</p> <p>A 6-month moratorium on principal and interest will automatically apply on all loan agreements. An additional moratorium of up to 12 months on principal may be granted.</p> <p>An amortization of 36 months, excluding the repayment moratorium, must be provided for. Exceptionally, amortization could be up to 60 months, excluding the repayment moratorium.</p> <p>The financing will have to make up for the lack of liquidity caused by :</p> <ul style="list-style-type: none"> <li>- an impossibility or a substantial reduction in the capacity to deliver products (goods or services) or merchandise;</li> <li>- a problem in the supply of raw materials or products (goods or services).</li> </ul> <p>The assistance granted may not be combined with assistance obtained under the Government of Quebec's temporary concerted action program for businesses (PACTE).</p>	<a href="#">See more information about the emergency assistance to small and medium enterprises here.</a>

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<u>Fonds de consolidation des activités commerciales</u>	The Fonds de consolidation des activités commerciales offers subsidies of up to \$10,000 to support Montréal merchants. A sum of \$3 million will be available starting in June. Eligibility criteria are flexible in order to support as many commercial entrepreneurs as possible. Support is also offered by specialized advisors from PME MTL, the City of Montréal's business support network.	The funds will be available until September 30, 2020. Coaching will be offered by specialized advisors.	<a href="#">See more information about the Fonds de consolidation des activités commerciales here.</a>
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<sup>i</sup> Areas of the province where investments would be eligible are:

- City of Kawartha Lakes
- County of Bruce
- County of Elgin together with the City of St. Thomas
- County of Essex together with the City of Windsor and Township of Pelee
- County of Frontenac together with the City of Kingston
- County of Grey
- County of Haliburton
- County of Hastings together with the City of Belleville and City of Quinte West
- County of Huron
- County of Lambton
- County of Lanark together with the Town of Smiths Falls
- County of Lennox and Addington
- County of Middlesex together with the City of London
- County of Northumberland
- County of Oxford
- County of Perth together with the City of Stratford and the Town of St. Marys
- County of Peterborough together with the City of Peterborough
- County of Prince Edward
- County of Renfrew together with the City of Pembroke
- District of Algoma
- District of Cochrane
- District of Kenora

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- District of Manitoulin
  - District of Muskoka
  - District of Nipissing
  - District of Parry Sound
  - District of Rainy River
  - District of Sudbury together with the City of Greater Sudbury
  - District of Thunder Bay
  - District of Timiskaming
  - Municipality of Chatham-Kent
  - United Counties of Leeds and Grenville together with the City of Brockville, the Town of Gananoque and the Town of Prescott
  - United Counties of Prescott and Russell
  - United Counties of Stormont, Dundas and Glengarry together with the City of Cornwall

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