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FEDERAL PROGRAMS

Overview:

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

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.

ECONOMIC SUPPORT FOR BUSINESSES

BANK OF CANADA

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
Changes to the Standing Liquidity Facility Collateral Policy	<p>The following interventions, effective immediately:</p> <ul style="list-style-type: none">• 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.• 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.		<p><i>See the Bank of Canada's press release dated March 31, 2020 here</i></p> <p><i>See the Bank of Canada's press release dated March 30, 2020 here</i></p> <p><i>See the Department of Finance's Support for Canadians and Businesses page here</i></p> <p><i>See the Bank of Canada's Additional Temporary Changes</i></p>

	<ul style="list-style-type: none"> 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 securities that are currently subject to concentration limits. <p>The Bank of Canada also increased the target for the minimum daily level of settlement balances from \$1 billion to \$2 billion</p>		<p><i>notice dated March 18, 2020 here</i></p>
<p><u>Expansion to List of Eligible Securities for Term Repo Operations</u></p>	<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>For details of the March 10, 2020 operation, please see the Bank of Canada's market notice.</p>	<p><i>See the Bank of Canada's market notice dated March 18, 2020 here</i></p> <p><i>See the Bank of Canada's market notice dated March 16, 2020 here</i></p>
<p><u>Support to Canada mortgage bond market</u></p>	<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.</p> <p>This support includes purchases of CMBs in the secondary market, as required. Such purchases have been ongoing since March 17, 2020.</p>		<p><i>See the Bank of Canada's market notice dated March 16, 2020 here</i></p>
<p><u>The Commercial Paper Purchase Program</u></p>	<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</p>	<p>The CPPP is effective as of April 2, 2020</p> <p><i>Eligible issuers</i></p>	<p><i>See the Bank of Canada's market notice dated March 31, 2020 here</i></p>

	<p>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 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>	<p>include any of the following issuers with an outstanding Canadian dollar-denominated commercial paper program:</p> <ul style="list-style-type: none"> • Canadian incorporated firms • Canadian municipalities • Canadian provincial agencies <p>Eligible issuers should access the program through their dealers.</p>	<p>See the Bank of Canada's Commercial Paper Program website here</p> <p>See Bank of Canada's Notice dated March 27, 2020 here</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>See Bank of Canada's press release dated March 27, 2020 here</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"> • A switch buyback operation on Monday, March 30th in the 10-year sector. • A cash buyback operation on Wednesday, April 1st in the 5-year sector. • A switch buyback operation on Monday, April 6th in the 30-year sector. • A cash buyback operation on Wednesday, April 8th in the 2-year sector. 		<p>See the Bank of Canada's market notice on the operational details of the buyback program dated March 25, 2020 here</p> <p>See the Bank of Canada's announcement on March 18, 2020 here</p>

****Current as of April 6, 2020****

	The Bank will announce the specific operational details ahead of each operation through its regular Call for Tenders process.		
<u>Provincial Money Market Purchase Program (PMMP)</u>	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>See the Bank of Canada's published results as of March 30, 2020 here</p> <p>See the Bank of Canada's announcement dated March 24, 2020 here</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.</p> <p>BAPF operations will continue to be conducted weekly until market conditions improve.</p>	<p>Eligible counterparties</p> <ul style="list-style-type: none"> Canadian primary dealers in Government of Canada securities. 	<p>See the Terms and Conditions for the Banker's Acceptance Purchase Facility here</p> <p>See details of the next operation under the BAPF here</p>
<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>See the Bank of Canada's announcement dated March 27, 2020 here</p> <p>For updated details on these purchases see the Bank of Canada's notice dated March 31, 2020 here</p>
BUSINESS DEVELOPMENT BANK OF CANADA (BDC) and EXPORT DEVELOPMENT CANADA (EDC)			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS

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<u>Changes to the Canada Account</u>	The Minister of Finance is now able to determine the limit of the Canada Account in order to deal with exceptional circumstances. The Canada Account is administered by EDC and is used to support exporters when deemed to be in the national interest.	Exporters can contact EDC directly by phone at 1-800-229-0575 or by e-mail at tradeadvisor-conseiller@edc.ca	See <i>Export Development Canada's webpage dedicated to COVID-19 measures</i> here
THE BUSINESS CREDIT AVAILABILITY PROGRAM			
<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 transportation, and tourism. The program is supported through BDC in cooperation with EDC.	<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>BMO's COVID-19 webpage</p> <p>CIBC's COVID-19 webpage</p> <p>National Bank's COVID-19 webpage</p> <p>RBC's COVID-19 webpage</p> <p>Scotiabank's COVID-19 webpage</p> <p>TD's COVID-19 webpage</p>	<p>See the March 27, 2020 Press Release here</p> <p>See "Support to Businesses" under the Response Plan on the Government of Canada's website here</p> <p>See the Department of Finance's Description of BCAP here</p> <p>Also see BDC's Special Support for entrepreneurs impacted by COVID-19 here</p>
<u>BCAP: Canada Emergency Business Account</u>			
<u>Canada Emergency Business Account</u>	The Canada Emergency Business Account is a new loan program that will provide interest-free loans of up to \$40,000 to small businesses and not-for-profits to help cover operating costs.	Small businesses and not-for-profits should contact their financial institution to apply for these loans.	See "Support to Businesses" under the Response Plan on the Government of Canada's website here

	<p>To qualify, these organizations will need to demonstrate they paid between \$50,000 to \$1 million in total payroll in 2019.</p> <p>The program will be implemented by eligible financial institutions in cooperation with EDC/BDC.</p>	<p>Financial institutions are aiming for access to the Canada Emergency Business Account starting in April.</p> <p>See, for example: CIBC's CEBA webpage</p>	
<u>BCAP: Small and Medium Enterprise Loan and Guarantee Program</u>			
<u>BDC Co-Lending Program</u>	<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>See BDC's March 27, 2020 Press Release here</p> <p>See BDC's Special Support for entrepreneurs impacted by COVID-19 here</p>
<u>EDC Guarantee Program</u>	<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>Applications for the program are available on EDC's website here. 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>See the March 27, 2020 Press Release here</p> <p>See a full list of approved financial institutions and updates on EDC's website here</p> <p>Also see BDC's Special Support for entrepreneurs impacted by COVID-19 here</p>
EMPLOYMENT AND SOCIAL DEVELOPMENT CANADA			

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>The Work-Sharing Program</u>	<p>The Work Sharing Program may be offered to workers who agree to reduce their working hours due to circumstances beyond their employers' control.</p> <p>The maximum duration of this program has been extended from 38 to now 76 weeks. The requirements for eligibility have also been expanded to accept businesses that have been in business for only one year, rather than 2, and remove the burden of having to provide sales/production figures at the same time.</p>	<p>Eligible employers To be eligible for a WS agreement, your business must:</p> <ul style="list-style-type: none"> • be a year-round business in Canada for at least 1 year • be a private business, a publicly held company or a not-for-profit organization, and • have at least 2 employees in the WS unit <p>Ineligible employers Businesses experiencing a reduction in business activity due to:</p> <ul style="list-style-type: none"> • a labour dispute • a seasonal shortage of work • a pre-existing and/or recurring production slowdown, or • the decrease in business activity is due to a recent increase in the size of the workforce 	<p>See <i>Employment and Social Development Canada's COVID-19 webpage</i> here</p> <p>See the notice from <i>Employment and Development Canada</i> here</p> <p>See "Support to Businesses" under the <i>Response Plan on the Government of Canada's website</i> here</p> <p>See here for information on how to apply</p>

FARM CREDIT CANADA (FCC)

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</p>	<p>FCC requests existing customers with financial concerns to contact the organization</p> <p>FCC Customer Service Centre, call 1-888-332-3301.</p>	<p>See the <i>FCC News Release</i> posted March 23, 2020 here</p> <p>See <i>Agriculture and Agri-Food Canada's fact sheet on APP</i> here</p>

	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.		See the Message from the Prime Minister's office dated March 23, 2020 here
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OFFICE OF THE SUPERINTENDENT OF FINANCIAL INSTITUTIONS (OFSI)

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<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"> lowering the Domestic Stability Buffer by 1.25% of Risk Weighted Assets, effective immediately; suspending consultation on the minimum qualifying rate for uninsured mortgages; and reviewing its supervisory and regulatory priorities to align with current conditions. 		<p>See OFSI news release dated March 13, 2020 here</p> <p>See "Support for Canadians and Businesses" on the Government of Canada's website here</p>

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>The CMHC requests that all inquiries related to IMPP be sent to impp@cmhc-schl.gc.ca</p> <p><u>NHA MBS Purchase Operation</u></p> <p>Eligibility, participation rules, and deadlines for offer submission are outlined on CMHC's website.</p>	<p>See CMHC's press release dated March 26, 2020 here</p> <p>See CMHC's press release dated March 20, 2020 here</p> <p>See the Department of Finance's news release</p>

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	CMHC also announced that it would expand the issuance of Canada Mortgage Bonds to a total annual issuance of up to \$60 billion. The additional issuance will be dependent on market conditions and investor demand.	<p><u>Portfolio Insurance</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"> • Low loan-to-value mortgages with a maximum amortization term up to 30 years commencing from when the loan was funded; and • Low loan-to-value mortgages whose purpose includes the purchase of a property, subsequent renewal of such a loan, or refinancing. <p>The revised eligibility criteria will remain in force until December 31, 2020.</p>	<p><i>dated March 20, 2020 here</i></p> <p><i>See CMHC's press release dated March 16, 2020 here</i></p> <p><i>For Purchase Operations details visit the CMHC's webpage here</i></p>
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CANADIAN HERITAGE

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>Support to Canada's Air Telecommunications Sector</u>	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.		<i>See Canadian Heritage's news release dated March 30, 2020 here</i>

TRANSPORT CANADA

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
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<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 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>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. Rents are based on revenues earned from operating the airports and related lands, which are owned by the government.</p>	<p><i>See the Department of Finance's webpage updated March 30, 2020 here</i></p> <p><i>See the Department of Finance's news release dated March 30, 2020 here</i></p>
<u>New Measures for Ferries and Commercial Passenger Vehicles</u>	<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">• 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.• 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.• 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	<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">• essential passenger vessels such as ferries, water taxis, and medical-use vessels;• 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;• Canadian commercial passenger vessels, without passengers, moving for repairs or repositioning;• Canadian commercial passenger vessels that are not in service; and	<p><i>See Transport Canada's news release dated April 5, 2020 here</i></p>

	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.	<ul style="list-style-type: none"> pleasure craft (e.g. non-commercial vessels). 	
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 (\$847 per week).</p> <p>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"> 75% of the amount of remuneration paid, up to a maximum benefit of \$847/week 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 <p>This program will be applied retroactively as of March 15, 2020 for a period of up to 3 months.</p>	<p>Eligible employers include:</p> <ul style="list-style-type: none"> All businesses "whether big or small" including non-profits and charities companies that can show that a revenue decrease of at least 30% in March, April or May (when compared to the same months in 2019) due to COVID-19 the subsidy is not based on the number of employees <p>Eligible employers will be able to apply for the CEWS through the CRA's My Business Account portal. More details on the application process are expected soon.</p>	<p>See the Government of Canada's backgrounder on CEWS here</p> <p>See the Government of Canada's news release dated April 1, 2020 here</p> <p>See Global News' coverage on the wage subsidy here</p>
<u>Temporary Wage Subsidy for Employers</u>	<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>Eligible employers must be</p> <ul style="list-style-type: none"> An individual, non-profit organization, registered charity, or Canadian-controlled private corporations (CCPC); 	<p>See the CRA's FAQs on the Temporary Wage Subsidy here</p> <p>See the Department of Finance Canada's March</p>

	<p>The wage subsidy proposed will be equal to 10% of remuneration paid during that period, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer.</p>	<ul style="list-style-type: none"> • have an existing business number and payroll program account with the CRA on March 18, 2020; and • pay salary, wages, bonuses, or other remuneration to an employee. <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>18, 2020 press release here</p>
<u>Deferral on Tax Payments</u>	<p>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.</p> <p>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.</p>	<p>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.</p>	<p>See the CRA's webpage on <i>Income Tax Filing and Payment Dates</i> here</p> <p>Also see the Department of Finance's Press Release dated March 18, 2020 here</p>
<u>Deferral of Administrative Tax Measures</u>	<p>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.</p>		<p>See the Department of Finance's <i>Additional Support for Canadian Businesses</i> webpage here</p>
<u>Deferral of the Goods and Services Tax (GST)/ Harmonized Sales Tax</u>	<p>The CRA will allow all businesses to defer any GST/HST remittances and customs duty payments that become owing on or after March 27, 2020 and before June, 2020.</p>	<p>Businesses in need of information about their particular obligations may contact the Canada Revenue Agency or refer to its website.</p>	<p>See the CRA's webpage "Support for Employers"</p>

<u>(HST) Remittances and Customs Duty Payments</u>	No interest will apply if payments or remittances are made by the end of June, 2020.	Businesses in need of information about their particular accounting and payment obligations on imported goods may contact the Canada Border Services Agency for more details.	<i>dated March 31, 2020</i> here <i>See the Department of Finance's Additional Support for Canadian Businesses webpage</i> here
<u>Relief from the Requirement to Pay (RTP)</u>	Banks and employers do not need to comply or remit on existing RTPs during this time.		<i>See the Department of Finance's Additional Support for Canadian Businesses webpage</i> here
<u>Suspension on Collection and Audits</u>	<p>Collections 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>Audits 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>Objections 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 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.</p>		<i>See the CRA's webpage on Collections, audit, objections and appeals</i> here

<u>Tax Filing and Electronic Signatures</u>	On a temporary basis, the CRA will recognize electronic signatures as having met the signature requirement of the <i>Income Tax Act</i> .		See the CRA's webpage on electronic signatures here
<i>ECONOMIC SUPPORT FOR INDIVIDUALS</i>			
CANADA REVENUE AGENCY (CRA)			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	NOTES
<u>Filing and Payment Deferrals</u>	<p>Individuals: Filing date for the 2019 tax year has been extended to Jun 1, 2020, with payments due on September 1, 2020.</p> <p>Self-Employed: 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>See the CRA's <i>Income Tax Filing and Payment Dates</i> page here</p> <p>Also see the Department of Finance's Press Release dated March 18, 2020 here</p>
<u>The Canada Emergency Response Benefit (CERB)</u>	<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>The following individuals may be eligible to receive this benefit:</p> <ul style="list-style-type: none"> Workers who have been unemployed as a result of the pandemic and do not have access to income support; Working parents who do not have access to child care; Workers who are sick or quarantined, or taking care of a loved one who is sick with COVID-19; and Workers who still have their employment but are not being paid because there is currently not sufficient work and their employer has asked them not to come to work; 	<p>See the Government of Canada's news release dated April 6, 2020 here</p> <p>See the Government of Canada's news release dated April 1, 2020 here</p> <p>See the Government of Canada's backgrounder on the CERB program here</p> <p>See the Government of Canada's CERB webpage here</p> <p>See the Government of Canada's "Support for</p>

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		<ul style="list-style-type: none">Self-employed individuals who would not otherwise be eligible for Employment Insurance ("EI"). <p>The CERB program launched on April 6, 2020. To help manage the volume of 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><i>Individuals" webpage here</i></p> <p><i>See also Gowling WLGs Article COVID-19: Canadian Tax Relief here</i></p>
<p><u>Changes to the Criteria for Employment Insurance (EI) Sickness Benefits</u></p>	<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">People claiming EI sickness benefits due to quarantine will not have to provide a medical certificate as would normally be the casePeople who cannot complete their claim for EI sickness benefits due to quarantine may apply later and have		<p><i>See Employment and Social Development Canada's COVID-19 webpage here</i></p>

	<p>their EI claim backdated to cover the period of delay</p> <ul style="list-style-type: none"> 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. 		
<u>Increases to the Canada Child Benefit (CCB)</u>	Families receiving CCB will receive an extra \$300 per child as part of the scheduled CCB payment on May 20, 2020.	Those that already receive CCB do not need to re-apply	<p>See the Government of Canada's "Support for Individuals" webpage here</p> <p>Details on applying for CCB can be found on the CRA's website here</p>
<u>The Special Goods and Services Tax Credit Payment</u>	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.	See the Government of Canada's "Support for Individuals" webpage here
<u>Mortgage Support</u>	<p>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.</p> <p>The Canadian Bankers Association has stated that COVID-19 mortgage deferral is available for an indefinite period, and customers will not face a deadline for having to seek relief.</p>	The Canadian Bankers Association directs individuals to their financial institutions for more information.	See the Canadian Bankers Association's website for details here
<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.		See the CRA's RRIF website here

<u>Moratorium on Canada Student Loans</u>	As of March 30, students and recent graduates repaying their Canada Student Loans will be granted with a 6 month interest-free moratorium		See the National Student Loan Service Centre website here
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CANADA BORDER SERVICES AGENCY (CBCA)

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>Helping Canadians Get Home</u>	<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>	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>See the Government of Canada's news release updated April 6, 2020 here</p> <p>See the CBCA's memorandum here</p> <p>See the Temporary Importation of Conveyances by Residents of Canada Regulation here</p>

EMPLOYMENT AND SOCIAL DEVELOPMENT CANADA

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	NOTES
<u>Expansion of the New Horizons for Seniors Program (NHSP)</u>	<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</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"> supporting seniors in staying connected with their community 	<p>See the Government of Canada's news release dated April 6, 2020 here</p> <p>See Employment and Social Development Canada's backgrounder on NHSP here</p>

	community-based stream to provide immediate and essential services to seniors impacted by COVID-19.	and family by providing electronic devices, virtual activities and remote tutorials; <ul style="list-style-type: none">• supporting the delivery of food and medication to self-isolated seniors at home;• assisting seniors to undertake essential activities, such as visits to the doctor;• hiring staff to replace a loss of a senior volunteer due to the outbreak;• providing information to seniors regarding how to care for themselves during the pandemic.	
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GLOBAL AFFAIRS CANADA

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>COVID-19 Emergency Loan Program</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.	<i>See the Government of Canada's FAQs page <u>here</u></i>

BRITISH COLUMBIA

Outline

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

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.

British Columbia's COVID-19 Action Plan

HEALTH CARE

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<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.		<i>March 31, 2020 news update can be found here</i> <i>March 23 and 26, 2020 news update can be found here</i> <i>March 23, 2020 news release can be found here</i>
<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.	To see if you are eligible, click here	<i>The Medical Services Plan – British Columbia Response to COVID-19 temporary measures can be found here</i>
<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.		<i>The March 23, 2020 news release can be found here.</i>

<i>ECONOMIC SUPPORT FOR BUSINESSES</i>			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>COVID -19 Action Plan: BC's First Step to Support People, Businesses.</u>	<p>The BC government has allocated \$1.5 billion for economic recovery. The recovery plan will immediately help businesses by deferring taxes. In the long term, it will target particularly hard-hit areas of the economy, such as: tourism, hospitality, and culture sectors.</p> <p>The BC government is partnering with businesses and labour leaders to build the economic stimulus plan.</p>		<p><i>The March 27, 2020 BC COVID-19: Supports for Small Businesses in BC compilation can be found here</i></p> <p><i>The March 23 and March 26, 2020, COVID-19 Action Plan: BC's first step to support people, businesses, can be found here</i></p>
<u>COVID -19 Action Plan – Provincial Tax Changes</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.	<i>April 1, 2020 information on effective provincial tax changes can be found here</i>
<u>Deferral of all Employer Health Tax Payments</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"> • Employers that declare bankruptcy or cease to have a permanent establishment in B.C. in 2020 on or before September 29, 2020; and • Employers required to make instalment payments won't need to make them until after September 30, 2020. 	<p>All businesses with a payroll over \$500,000.</p> <p>To contact the BC government about questions on this tax change: Call: 1-877-387-3332 Email: ITBTaxQuestions@gov.bc.ca</p>	<p><i>April 1, 2020 information on effective provincial tax changes can be found here</i></p> <p><i>Information on how COVID has changed health tax payments can be found here</i></p>

<u>Extension of Tax Filing and Payment Deadlines on Sales Taxes</u>	Effective March 23, 2020, tax filing and payment deadlines for the following sales taxes are all extended until September 30, 2020: <ul style="list-style-type: none">• provincial sales tax;• municipal and regional district tax;• tobacco tax; and• motor fuel tax.	To contact the BC government about questions on this tax change: Call: 1-877-388-4440 Email: CTBTaxQuestions@gov.bc.ca	<i>April 1, 2020 information on effective provincial tax changes can be found here</i>
<u>Delayed PST Budget 2020 Tax Changes</u>	The following tax changes announced in the BC Budget 2020 will be postponed until further notice: <ul style="list-style-type: none">• Eliminating the PST exemption for carbonated beverages that contain sugar, natural sweeteners or artificial sweeteners; and• Expanded registration requirements for Canadian sellers of goods, along with Canadian and foreign sellers of software and telecommunication services.		<i>April 1, 2020 information on effective provincial tax changes can be found here</i> <i>The BC Budget 2020 can be found here</i>
<u>Delayed Carbon Tax Increase</u>	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.	To contact the BC government about questions on this tax change: Call: 1-877-388-4440 Email: CTBTaxQuestions@gov.bc.ca	<i>April 1, 2020 information on effective provincial tax changes can be found here</i> <i>Information on the Carbon Tax can be found here and here</i>
<u>Reduced School Tax Rates for Businesses</u>	School tax rates for commercial properties (Classes 4, 5 and 6) will be reduced by 50% for the 2020 tax year.	This intends to be relief for commercial property owners and tenants.	<i>March 23, 2020 news release can be found here</i>

		To contact the BC government about questions on this tax change: Call: 1-888-355-2700 Email: RuralTax@gov.bc.ca	<i>Information on school tax rates can be found here</i>
<u>Climate Action Tax Credit</u>	<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 Columbias 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 B.C. climate action tax credit, you'll be eligible for the one-time enhanced July 2020 payment.</p> <p>To see if you're eligible for the BC climate action tax credit, click here.</p>	<i>For the March 31, 2020 update on the One-Time Enhanced July 2020 Payment for the Climate Action Tax Credit, click here.</i>
<u>BC Hydro Provides Support for Power Bills</u>	<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.</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><i>April 1, 2020 New Release can be found here</i></p> <p><i>BC Hydro's Customer Update on all COVID-19 responses can be found here</i></p>

<u>Support of Non-Profits and Service Delivery Agencies</u>	<p>To support non-profits, service delivery agencies and child care providers, the Province will continue to 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>March 23, 2020 news release can be found here</p>
<u>Minister of Tourism, Arts and Culture Support for Sport Sector</u>	<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>The April 1, 2020 news release can be found here</p> <p>The March 26, 2020 BC Arts Council Grant Recipients new release can be found here</p>
<u>Sustainability of the Existing Rent Bank Network</u>	<p>As part of B.C.'s poverty reduction strategy, the Province provided \$10 million to Vancity to administer funding and ensure the sustainability of the existing rent bank network.</p>	Vancity Credit Union	<p>The March 23, 2020 news release can be found here.</p>
<u>WorkSafeBC Payment Deadlines Postponed</u>	<p>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.</p>		<p>The March 26, 2020 news release can be found here</p>
<i>ECONOMIC SUPPORT FOR INDIVIDUALS</i>			
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.	Information about the emergency benefit is not yet available. To be notified about eligibility requirements and how to apply for the benefit, subscribe to this page here .	<i>April 1, 2020 information on BC Emergency Benefit for Workers can be found here</i>
<u>Renters, Homeowners and People Experiencing Homelessness</u>	Funding for housing supports are increased to ensure people can maintain their housing in the event of job or income loss. This includes: <ul style="list-style-type: none">• BC Housing has temporarily suspended evictions of tenants in subsidized and affordable housing due to non-payment of rent;• New annual rent increases are frozen during the state of emergency; and• 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 who do not qualify for existing rental assistance programs.	Applications for the temporary rent supplement will open soon on the BC Housing website .	<i>Information on the BC Housing suspensions and subsidizations can be found here</i> <i>Information on COVID-19 Support for Renters and Landlords can be found here</i> <i>Information on COVID-19 and Tenancies can be found here</i>
<u>Enhanced BC Climate Action Tax Credit</u>	A one-time enhancement to the climate action tax credit will be paid in July 2020 for moderate to low-income families: <ul style="list-style-type: none">• An adult will receive up to \$218.00 (increased from \$43.50)• A child will receive \$64.00 (increased from \$12.75)	Moderate to- low-income families.	<i>April 1, 2020 information on effective provincial tax changes can be found here</i>

	The previously scheduled credit increase effective July 2020 remains the same.		
<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>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"> • The employee continues to get any wage or benefit increases that they would normally receive. • 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. • Employers continue to calculate annual vacation, termination entitlements, pension, benefits or length of service the same as if they normally would. 	<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"> • 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. • 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 guidelines from the Public Health Agency of Canada. • Their employer has directed them not to work due to concern about their exposure to others. • 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. 	<p><i>The BC government's guidelines on leave of absences due to COVID can be found here</i></p> <p><i>The WorkSafeBC resource can be found here.</i></p> <p><i>The Employment Standards Act, RSBC 1996 c 113 changed in response to COVID. See here for the Act and here for the summary of changes.</i></p>

		They are outside of BC and unable to return to work due to travel or border restrictions	
<u>For Students</u>	Starting March 30, 2020, BC student loan payments are automatically frozen for six months.		<i>March 26, 2020 Information Bulletin from StudentAid BC can be found here</i>
<u>Monthly Bills – BC Hydro</u>	<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>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>	All customers may apply to defer.	<p><i>The April 1, 2020 news release can be found here</i></p> <p><i>March 13, 2020 news release of BC Hydro announcing the bill for customers affected by COVID-19 can be found here</i></p> <p><i>The Customer Crisis Fund can be found here</i></p>
<u>Monthly Bills - ICBC</u>	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.	All customers on a monthly plan.	<i>March 31, 2020 news release of ICBC's update on COVID-19 can be found here</i>
<u>Monthly Bills – FortisBC</u>	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.	All British Columbians.	<i>The FortisBC news release can be found here</i>
<i>ECONOMIC SUPPORT FOR FAMILIES/CHILD CARE</i>			

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PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>Ministry of Children & Family Development Response to COVID-19</u>	Temporary emergency funding is available for child care centres and families.		<i>BC Ministry of Children & Family Development Response to COVID-19, updated on March 30, 2020, information can be found here</i>
<u>Temporary Emergency Funding for Child Care Providers</u>	<p>Child care providers that stay open will:</p> <ul style="list-style-type: none">• 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;• Continue to receive Child Care Fee Reduction Initiative (CCFRI) payments; and• Continue to receive Early Childhood Educator (ECE) wage enhancements for their staff. <p>Child Care providers that close will:</p> <ul style="list-style-type: none">• Be eligible to receive two times their average monthly government funding; and• This is expected to cover approximately 20% of an average group facility's monthly operating expenses	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.	<p><i>Information on BC's Child Care Response to COVID-19 for Providers can be found here</i></p> <p><i>Information on CCFRI payments can be found here</i></p> <p><i>Information on the Early Childhood Educator Wage Enhancement can be found here</i></p>

<u>Child Care Response to COVID-19 for Parents</u>	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.	To apply with the Provincial Form: Temporary Emergency Child Care for Essential Workers To apply with the City of Vancouver only form: Temporary Emergency Child Care for Essential Workers (for ages 0-12)	<i>Information on BC's Child Care Response to COVID-19 for Parents can be found here</i>
<u>Extended Supports for Youth in Care and Youth Who Have Recently Aged Out</u>	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. The measures are supported out of the BC government's \$5-billion COVID-19 Action Plan.		<i>March 30, 2020 BC Children and Family Development new release can be found here March 30, 2020 Youth & Young Adults – MCFD Response to COVID-19 release can be found here</i>
MUNICIPAL MEASURES: THE CITY OF VANCOUVER			
Outline: On March 19, 2020, the Vancouver City Council declared a local state of emergency . The Province of BC has suspended local states of emergency specific to the COVID-19 pandemic, except for the City of Vancouver.			
<u>Temporary Emergency Childcare Referral System for Essential Services</u>	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.	<i>The March 27, 2020 news release can be found here The WCCRC online request form can be found here</i>

<u>Social Resilience Task Force Delivering Essential Needs for Vancouver Residents</u>	<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">• Food security;• Single room occupancy hotels;• Supportive housing needs; and• Community.		<p><i>The March 26, 2020 news release can be found here</i></p> <p><i>Information on the Emergency Response Centres and Locations can be found here</i></p> <p><i>Information on the Food Security Task Force can be found here</i></p>
<u>Community Resilience Measures</u>	<p>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.</p>		<p><i>Information on the City of Vancouver's Community Resilience program can be found here</i></p>
<u>Tax Measures for Businesses and Individuals</u>	<p>Vancouver Mayor Kennedy Stewart announced on March 20, 2020, that property tax payments will be deferred for 60 days.</p>		<p><i>March 20, 2020 news release can be found here</i></p>

ALBERTA

Alberta declared a state of emergency under the *Public Health Act* on March 17, 2020

ECONOMIC SUPPORT FOR BUSINESSES

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
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<u>Corporate Income Tax Deferral</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><i>See the Government of Alberta's special notice here</i></p>
<u>ATB Customer Relief Program</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><i>See ATB Financial's information page about the Customer Relief Program here</i></p>
<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>Alberta Energy Regulator Levy: AER industry levy will be funded by the Government for six months, providing \$113M in industry relief</p>		<p><i>See the Government of Alberta's info page about the relief to the energy sector here</i></p>

	<p>Resource Tenures Extended: 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>Orphan Well Association Loan: \$100M loan, announced March 3, is expected to increase current reclamation efforts, decommission 1000 additional wells and commence 1000 environmental assessments</p>		
<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 (<\$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>	<p><i>See the Worker's Compensation Board – Alberta info sheet here</i></p>
<u>Tourism Levy Deferral</u>	<p>On March 27, 2020, the Government of Alberta announced that hotels and other lodging providers can delay paying the tourism levy payable to the Government until August 31, 2020 for amounts that become due on or after March 27</p> <p>Payments deferred until August 31, 2020 will not be subject to penalties or interest</p>	<p>Businesses must continue to collect the tourism levy from guests during this period and file returns as required</p>	<p><i>See the Government of Alberta's info page about the tourism levy deferral here</i></p>

<p><u>Education Property Tax Freeze and Education Property Tax Deferral for Businesses</u></p>	<p>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</p>	<p>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.</p> <p>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</p>	<p><i>See the Government of Alberta's info page about the education property tax freeze/deferral here</i></p>
<p><u>Utility Payment Deferral</u></p>	<p>On March 18, 2020, the Government of Alberta announced that residential, farm, and small commercial customers can defer utility payments for up to 90 days, through to June 18, 2020.</p> <p>The Government and the Alberta Utilities Commission will work with utility companies to develop approaches for repayments that will help consumers pay back their deferred utilities within a reasonable time period.</p> <p>No customers will be cut off from utility services for non-payment during this period.</p>	<p>Customers are encouraged to contact their natural gas or electricity provider directly. In situations where rent and utilities are combined, customers are encouraged to contact their landlord directly to discuss the circumstances.</p> <p>Albertans in arrears or behind in payments before the deferral program launched on March 18 are also eligible for a deferral.</p> <p>Eligible customers are those who consume less than 250,000 kilowatt hours (electricity) or consume less than 2,500 gigajoules (natural gas) per year</p>	<p><i>See the Government of Alberta's info page about the utility payment deferral program here</i></p>
<p><u>Emergency Funding for Social Services</u></p>	<p>On March 17, 2020, the Government of Alberta announced \$30M in emergency funding to charities, not-for-profits and civil society</p>	<p>Eligible services must address the social well-being of those disproportionately affected by COVID-</p>	<p><i>See the Government of Alberta's overview of the</i></p>

	<p>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.</p> <p>This is in addition to \$25M in funding for adult homeless shelters and \$5M in funding for women's emergency shelters</p>	<p>19 and the measures implemented to help the spread</p> <p>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.</p>	<p>program here and funding criteria here</p>
<i>ECONOMIC SUPPORT FOR INDIVIDUALS</i>			
<u>Emergency Isolation Support</u>	<p>Eligible working Albertans can receive a one-time emergency isolation support payment of \$1,146 if they are required to self-isolate or are the sole caregiver of someone in self-isolation and they have no other source of pay or compensation.</p> <p>This is a <u>temporary</u> program to bridge the gap until the CERB is available in April.</p>	<p>You are eligible for the emergency isolation support program if you have experienced total or significant loss of income and are not receiving compensation from any other source because you:</p> <ul style="list-style-type: none"> • have been diagnosed with COVID-19 • have been directed by health authorities to self-isolate • are the sole caregiver of a dependent who is in self-isolation 	<p>See the Government of Alberta's "Support for Employers and Employees" webpage here</p>
<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"> • The employee is required to self-isolate; or 	<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</p>	<p>See the Government of Alberta's "Support for Employers and Employees" webpage here</p>

	<ul style="list-style-type: none">The employee is caring for a child or a dependent adult that is required to self-isolate. <p>The leave may be extended based on the advice of Alberta's chief medical officer.</p>	entitlement to the leave. The leave is retroactive to March 5, 2020.	
<u>Utility Payment Deferral</u>	<p>On March 18, 2020, the Government of Alberta announced that residential, farm, and small commercial customers can defer utility payments for up to 90 days, through to June 18, 2020.</p> <p>The Government and the Alberta Utilities Commission will work with utility companies to develop approaches for repayments that will help consumers pay back their deferred utilities within a reasonable time period.</p> <p>No customers will be cut off from utility services for non-payment during this period.</p>	<p>Customers are encouraged to contact their natural gas or electricity provider directly. In situations where rent and utilities are combined, customers are encouraged to contact their landlord directly to discuss the circumstances.</p> <p>Albertans in arrears or behind in payments before the deferral program launched on March 18 are also eligible for a deferral.</p> <p>Eligible customers are those who consume less than 250,000 kilowatt hours (electricity) or consume less than 2,500 gigajoules (natural gas) per year</p>	<p>See the Government of Alberta's info page about the utility payment deferral program here</p>
<u>Changes to the Eviction Process</u>	<p>Effective immediately, and until the state of public health emergency is lifted, landlords are required to work with residential and mobile home site tenants to work out a payment plan before an application for possession of the premises due to non-payment of rent will be considered.</p>		<p>See the Government of Alberta's webpage on Suspending Eviction Enforcement here</p>
<u>Suspension of Civil Enforcements of Evictions</u>	<p>The Government of Alberta has suspended civil enforcements of evictions for non-payment of residential rent until April 30, 2020.</p> <p>Landlords who already have an order for possession of the premises from either the</p>		<p>See the Government of Alberta's webpage on Suspending Eviction Enforcement here</p>

	court or the Residential Tenancy Dispute Resolution Service cannot have a civil enforcement agency remove the tenant from the premises until April 30, 2020.		
MUNICIPAL MEASURES: THE CITY OF CALGARY			
<u>Business Improvement Area late payments cancelled</u>	Calgary City Council approved the cancellation of any Business Improvement Area (BIA) Tax penalties between April 1 and June 30. A penalty of 7% would apply to taxes outstanding as of July 1, 2020.	Any business that has not already paid their BIA tax has until June 30, 2020 to pay penalty free.	See the City of Calgary's COVID-19 Business news and updates page here
<u>Tax Instalment Payment Plan payments decreasing</u>	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.	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.	See the City of Calgary's COVID-19 Business news and updates page here
<u>Rollover of City of Calgary utilities payments</u>	City utilities (water/wastewater/stormwater and waste/recycling/organics) for April, May, and June can be deferred without interest or penalty. The amounts owing will be rolled into the remaining bills for 2020.	All ratepayers may elect to pay all, a portion, or none of their City Utilities for April, May, and June by contacting ENMAX	See ENMAX's announcement here and the City of Calgary's COVID-19 Support for businesses page here
MUNICIPAL MEASURES: THE CITY OF EDMONTON			
<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.		See the City of Edmonton's COVID-19 response page here

	Tax notices will be mailed in May and no late fees will be charged to tax payments made by August 31.		
<u>Vehicle for Hire Services</u>	Effective April 1, 2020, the City of Edmonton issued a State of Local Emergency Order placing limits on vehicle for hire services, including that no more than one passenger will be allowed per vehicle unless additional passengers are members of the same household, individuals in a close personal relationship, or a required caregiver or the size and capacity of the vehicle allows for 2 metres between each passenger and the driver	All taxis, limousines, private transportation providers and shuttle service providers, as well as ride sharing services such as Uber and Tapp vehicles must adhere to new restrictions.	See the City of Edmonton's COVID-19 response page here
MANITOBA			
Manitoba declared a State of Emergency on March 20, 2020 under <i>the Emergency Measures Act</i>			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>Tax Payment Filing Extension</u>	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. Businesses will have up to two additional months to remit retail sales taxes and payroll taxes.	Small and medium-sized businesses with monthly remittances of no more than \$10,000.	See the Government of Manitoba's news release here
<u>Temporary Exception To Employment Standards Layoff Rules</u>	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.		See the Government of Manitoba's news release here

	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.		
<u>Postponement of Eviction Hearings</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 monitored by the province to determine if additional adjustments are required.</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.	See the Government of Manitoba's news release dated march 24, 2020 here
<u>Freezes on Rent Increases</u>	The province has suspended any rent increases scheduled to take effect on April 1, 2020 or later		See the Government of Manitoba's news release dated march 24, 2020 here

ONTARIO

Ontario declared a provincial state of emergency under the province's *Emergency Management and Civil Protection Act* on March 17th, 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"](#)

Ontario's Action Plan: Responding to COVID-19

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
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HEALTH CARE			
<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		<i>March 26, 2020 news release can be found here</i> <i>The Ontario Government's March 25, 2020 news release can be found here</i>
<u>Increased Investment into Healthcare</u>	Ontario's Minister of Finance announced on March 25, 2020 that the provincial government is taking the following measures: <ul style="list-style-type: none">- 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;- 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;- 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- Investing \$75 million to supply personal protective equipment and critical medical supplies to front-line staff.		<i>The Ontario Government's March 26, 2020 news release can be found here</i> <i>The Ontario Government's March 25, 2020 news release can be found here</i>

<u>Measures to Protect First Responders</u>	<p>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</p> <p>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.</p>	Once the declaration of emergency is lifted, this data will be made inaccessible to first responders.	<i>The Ontario Government's April 6, 2020 news release can be found here</i>
<i>ECONOMIC SUPPORT FOR BUSINESSES</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	See O. Reg 107/20 – Meetings for Corporations here
<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><i>The Ontario Government's March 25, 2020 news release can be found here</i></p> <p><i>An overview of the exemption in the Annex to the March 2020 Economic and Fiscal Update can be found here</i></p>

<p><u>Interest and Penalty Relief from Provincially Administered Taxes</u></p>	<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"> • Employer Health Tax; • Tobacco Tax; • Fuel Tax; • Gas Tax; • Beer, Wine and Spirits Taxes; • Mining Tax; • Insurance Premium Tax; • International Fuel Tax Agreement; • Retail Sales Tax on Insurance Contracts and Benefit Plans; and • Race Tracks Tax. <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><i>An overview of the exemption in the Annex to March 2020 Economic and Fiscal Update can be found here</i></p>
<p><u>Regional Opportunities Investment Tax Credit</u></p>	<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> <ul style="list-style-type: none"> - A Canadian-controlled private corporation that makes qualifying investments that become available for use on or after March 25, 2020 in specified regionsⁱ of Ontario <p><i>Qualifying Investments</i></p> <ul style="list-style-type: none"> - Eligible expenditures for capital property included in Class 1 and Class 6 for the purposes of calculating capital cost allowance. <p><i>Spending Requirement</i></p>	<p><i>The Ontario Government's March 25, 2020 news release can be found here</i></p> <p><i>An overview of the exemption in the Annex to March 2020 Economic and Fiscal Update can be found here</i></p> <p><i>Information about the Regional Opportunities Investment Tax Credit can be found here</i></p>

		- Expenditures in excess of \$50,000 and up to a limit of \$500,000 in the taxation year.	
<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	<i>An overview of the exemption in the Annex to March 2020 Economic and Fiscal Update can be found here</i>
<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>For more information see WSIB's website</p>	<p><i>The Ontario Government's March 26, 2020 updated news release can be found here</i></p> <p><i>The Ontario Government's March 25, 2020 news release can be found here</i></p>
<u>Staffing Flexibility for Retirement Homes</u>	<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><i>The Ontario Government's April 3, 2020 news release can be found here</i></p> <p><i>O. Reg 118/20 – Work Deployment Measures in Retirement Homes can be found here</i></p>
<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.		<i>O. Reg 121/20 – Service Agencies Providing Services and Supports to Adults with Developmental</i>

			<i>Disabilities can be found here</i>
<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.		<i>The Ontario Government's March 25, 2020 news release can be found here</i>
<i>ECONOMIC SUPPORT FOR INDIVIDUALS</i>			
<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.		<i>The Ontario Government's March 25, 2020 news release can be found here</i>
<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>Employees are entitled to this leave if:</p> <ul style="list-style-type: none"> • The employee is under individual medical investigation, supervision or treatment related to the designated infectious disease; • The employee is acting in accordance with an order under section 22 or 35 of the Health Protection and Promotion Act 	<i>See Ontario's Employment Standards Act, Section 50.1 here</i>

	<p>The leave is retroactive to January 25, 2020. Leave entitlement ends on the day that the declared emergency is terminated.</p>	<p>that relates to the designated infectious disease;</p> <ul style="list-style-type: none">• 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 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;• 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;• The employee is providing care or support to a specified individual (as defined in the legislation) because of a matter	
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		<p>related to the designated infectious disease that concerns that individual, including, but not limited to, school or day care closures; or</p> <ul style="list-style-type: none">• 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.	
<u>Suspension on the Enforcement of Residential Evictions</u>	<p>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 19th, 2020.</p>		<p><i>See the Ontario Government's statement dated March 19, 2020 here</i></p>
<u>Introduction of Online Portal to Connect Workers with Employers looking to fill positions in the Agri-Food Sector</u>	<p>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.</p>	<p>Individuals can visit the Agriculture and Food Jobs in Ontario website for links to openings</p>	<p><i>The Government of Ontario's news release dated April 4, 2020 can be found here</i></p>
<u>The COVID-19 Residential Relief Fund</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><i>The Government of Ontario's news release dated April 4, 2020 can be found here</i></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.		
<u>Relief for Remote Northern Property Tax Payers</u>	<p>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> <p>Taxpayers in unincorporated areas will have an extra 90 days to pay property taxes without incurring interest or penalties.</p>	<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 7th property tax installment will have until July 6th to pay without interest or penalties.</p>	<i>The Government of Ontario's news release dated April 6, 2020 can be found here</i>
<u>Seniors</u>	Ontario's Minister of Finance announced on March 25, 2020 that the province is proposing to double the Guaranteed Annual Income System (GAINS) payment for low-income seniors for six months.		<i>The Ontario Government's March 25, 2020 news release can be found here</i>
<u>Students</u>	Ontario's Minister of Finance announced on March 25, 2020 that the province will provide six months of Ontario Student Assistance Program (OSAP) loan and interest accrual relief for students, leaving more money in people's pockets.		<i>The Ontario Government's March 25, 2020 news release can be found here</i>
<u>Indigenous Peoples</u>	Ontario's Minister of Finance announced on March 25, 2020 that the province will provide additional supports of \$26 million to Indigenous peoples and communities, including emergency assistance for urban Indigenous people in financial need, and costs for health care professionals and critical supplies to reach remote First Nations.		<i>The Ontario Government's March 25, 2020 news release can be found here</i>

<u>Electricity Cost Relief and Response to Concerns Regarding Time of Use Metering</u>	The province will temporarily reduce Time-of-Use pricing to the lowest rate (off-peak pricing) for residential, farm and small business electricity consumers	Only small business consumers, farmers, and residential consumers are eligible for this program	<i>The Ontario Government's March 25, 2020 news release can be found here</i> <i>See Hydro One's statement here</i> <i>See Ontario Energy Board's statement here</i>
<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.		<i>The Ontario Government's April 6, 2020 news release can be found here</i> <i>The Ontario Government's March 25, 2020 news release can be found here</i> <i>The Ontario Government's March 25, 2020 news release can be found here</i> <i>At the time of writing, the LEAP webpage has not yet been updated</i>
<i>ECONOMIC SUPPORT FOR FAMILIES / CHILD CARE</i>			
<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 Ontario's Support for Families webpage	
<u>Health Care Workers</u>	The province will provide emergency child care options to support parents working in		<i>The Ontario Government's March 25,</i>

	occupations such as health care workers, police officers, firefighters and correctional officers.		2020 news release can be found here
MUNICIPAL MEASURES: THE CITY OF TORONTO			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<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 Toronto property tax, Toronto Water, and Solid Waste bill payments as of March 16, 2020. Also starting March 16, 2020, payment penalties on residential and business properties will be waived for 60 days.		See the City of Toronto's website here And the City's Economic Support and Recovery for Businesses page here
<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.		City's Economic Support and Recovery for Businesses page here
<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		See the City's Economic Support and Recovery for Businesses page here
<u>Establish a Contingency Fund</u>	The City of Toronto has announced that they will establish a contingency fund to support businesses and affected groups	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	City's Economic Support and Recovery for Businesses page here
MUNICIPAL MEASURES: THE CITY OF OTTAWA			

PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<u>Creation of the Economic Partners Task Force</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.		See the City of Ottawa's Economic Support and Recovery page here
<u>Municipal Tax Measures</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">• experienced financial hardship directly related to the COVID-19 pandemic.• Property taxes must have been paid up to date before the March 2020 interim installment.• 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 property assessment value equal to or under \$7.5 million.• All other property tax classes and sub classes do not qualify for the deferral; these include	See the City of Ottawa's webpage on COVID-19 Property Tax Relief here

		<p>but are not limited to farm, landfill, pipeline, managed forest, parking, vacant land, excess land, farmland awaiting development and all payment in lieu.</p> <ul style="list-style-type: none">• 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.• Property owners who have received compensation from Business Interruption Insurance towards the payment of property taxes will not qualify.• Property owners must not be enrolled in the Farm Grant Program or the Low-Income People with Disabilities Tax Deferral program.• Eligible Property owners must apply for the deferral before July 31, 2020 to be considered.• The property will be ineligible if false or inaccurate information is provided in the application.• Property owners with tenants who do not pass on the deferral are deemed ineligible and all	
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		taxes, penalty and interest are payable immediately	
<u>Suspension on Water Service Disconnections</u>	The City of Ottawa has suspended all water service disconnections due to non-payment until further notice		<i>See the City of Ottawa's Economic Support and Recovery webpage here</i>
<u>The Farm Grant Program</u>	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>To qualify for the grant, the following conditions must be met:</p> <ul style="list-style-type: none">• The property must be defined by the Municipal Property Assessment Corporation in the farmlands property class• The property must not be owned by a commercial enterprise• Taxes have been paid up to date before the June instalment• The final tax instalment bill (mailed in May) is paid in full in early December <p>The City of Ottawa directs inquires to Revenue Services by phone at 613-580-2444</p>	<i>See the City of Ottawa's webpage on the Farm Grant Program here</i>
<u>Suspension of Enforcement of Overtime Parking on Residential Streets</u>	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, Hydrants, Sidewalks to maintain emergency access and traffic flow.		<i>See the City of Ottawa's Economic Support and Recovery webpage here</i>

<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">• Personal dwellings, including homes, apartments and condo units• Long-term care facilities, seniors' residences and retirement homes• Hospitals• Daycare facilities		<p>See the City of Ottawa's Economic Support and Recovery webpage here</p>
<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">• Amusement Place• Auctioneer• Body-rub parlour• Food Premises• Kennels (Boarding, In-home Breeding, Recreational)• Public Garage• Rickshaw Owner, Operator• Rooming House• Second Hand Goods Shop• Taxicab: Drivers, Plate Holders, Brokers	<p>See the City of Ottawa's Economic Support and Recovery webpage here</p>
<u>Municipal Tax Measures</u>	<p>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 Toronto property</p>		<p>See the City of Toronto's website here</p>

****Current as of April 6, 2020****

	tax, Toronto Water, and Solid Waste bill payments as of March 16, 2020. Also starting March 16, 2020, payment penalties on residential and business properties will be waived for 60 days.		<i>And the City's Economic Support and Recovery for Businesses page here</i>
<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.		<i>City's Economic Support and Recovery for Businesses page here</i>
<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		<i>See the City's Economic Support and Recovery for Businesses page here</i>
<u>Establish a Contingency Fund</u>	The City of Toronto has announced that they will establish a contingency fund to support businesses and affected groups	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	<i>City's Economic Support and Recovery for Businesses page here</i>
QUEBEC			
Quebec declared a provincial state of emergency under the <i>Decree declaring a state of health emergency through Quebec</i> on March 13th, 2020. This decree had been renewed on March 20 and 29, 2020. General information available here .			
Quebec's Action Plan: Responding to COVID-19			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<i>ECONOMIC SUPPORT FOR BUSINESSES</i>			

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<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">• A loan guarantee is the preferred form of financing. Financing can also take the form of a loan from Investissement Québec.• Investissement Québec aims to work in close cooperation with financial institutions and federal authorities in order to share risks.• The minimum funding amount is \$50,000.• Refinancing is prohibited.• This measure is designed to shore up the business's working capital. <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><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">• A problem involving the supply of raw materials or products (goods or services);• An inability, or a substantially decreased ability, to deliver goods, products or services; <p>Applications will be reviewed on a case-by-case basis, according to the business's 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">• Weapons manufacturing or distribution;• Games of chance and gambling, combat sports, bars, racing and other similar activities;• 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&D	<p><i>See more information on the Concerted temporary action program for businesses here</i></p>
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		<p>projects licensed by Health Canada;</p> <ul style="list-style-type: none">• Any activity whose main purpose is protected by the Canadian Charter of Rights and Freedoms (religion, politics, human rights advocacy, etc.);• Any other activity that may offend public morals.	
<u>Measures To Relax The Terms And Conditions Of Loans Already Granted Through Local Investment Funds</u>	<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). 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>		<p><i>See more information on measures to relax the terms and conditions of loans already granted through Local Investment Funds here</i></p>

<u>Tourism Development Strategy Support Program</u>	<p>The Ministère du Tourisme is endeavouring to put measures in place with the goal of assisting the tourism industry.</p> <p>Some will have immediate effects to enable the industry to get through the crisis. Others will be implemented upon resumption of operations with the aim of favouring a faster recovery.</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 advisor (French only) in their region. Because the duration of the present crisis is uncertain for now, no deadline is provided regarding these postponements</p>		<p>See information on Tourism Development Strategy Support Program here and here</p>
<i>ECONOMIC SUPPORT FOR INDIVIDUALS</i>			
<u>Temporary Aid for Workers Program (PATT)</u>	<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</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">• they have been contact with an infected person;• they have returned from abroad	<p>See information on the Temporary Aid for Workers Program (PATT) here and here</p>

	<p>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>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">• they are not receiving compensation from your employer• they do not have private insurance• they are not covered by another government program, such as employment insurance <p>This hyperlink will open in a new window. from the federal government</p> <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>To be eligible under the program, you must:</p> <ul style="list-style-type: none">• work part-time or full-time in one of the essential service <p>This link will open a new tab sectors during the program period;</p>	<p><i>See information on the Program to Retain Essential Workers (PIRTE) here</i></p>

		<ul style="list-style-type: none"> • receive gross wages of \$550 or less per week; • have an annual employment income of at least \$5,000 for 2020; • have a total annual income of no more than \$28,600 for 2020; • be at least 15 years old when you apply for assistance under the IPREW; and • have been resident in Québec on December 31, 2019, and plan to reside in Québec throughout 2020. <p>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.</p>	
<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.	See information on the deferral of student loan payment on the official website of the Gouvernement du Québec here
<u>Coverage, By The Régie De L'assurance Maladie Du Québec (RAMQ), Of</u>	COVID-19 screening tests are covered for all persons present on Quebec territory, whether they have a health insurance card or not.		See the Régie de l'assurance maladie du Québec website here

<u>Health Services Related To VIDOC-19 Provided By Mail Or By Telecommunications</u>			
TAX MEASURES			
<u>Postponement Of Administrative Tax Measures</u>	<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"> • corporate income tax returns; • elections provided for by Quebec tax legislation or regulations, such as a rollover (except for QST elections that are harmonized with the GST); • application for a tax credit on presentation of documents (12-month deadline); • application for a fuel tax refund; • responding to requests for information from Revenu Québec; <p>Amongst others</p>		<p>See the Revenu Quebec website here (French only).</p>

<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">• Priority is given to the processing of individual income tax returns for which a refund is owed to the individual.• Claims for business tax credits and refunds are processed on an expedited basis.• 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.• 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.• 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.• The information sessions usually given in person to individuals and businesses are now offered by telephone.		<p>See <i>information regarding the administrative measures taken by Revenu Québec here and here</i></p>
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	<ul style="list-style-type: none">• Revenu Québec's Small and Medium-Sized Business Coaching Program is now available by telephone.		
SUPPORT MEASURES OFFERED BY OTHER QUEBEC ORGANIZATIONS			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	LINKS
<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">• It will not cut off power to anyone for non payment.• There will be no planned service interruptions for system maintenance, with the exception of those that are absolutely necessary.• Starting Monday, March 23, Hydro-Quebec will stop applying administration charges for unpaid 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.		See <i>Hydro Québec</i> website here
<u>Relief Measures For Ivanhoé Cambridge Tenants</u>	<p>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,</p>		See <i>Ivanhoé Cambridge</i> page regarding measures taken here

	according to their respective situation, and for a period to be determined according to the evolution of the situation.		
<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.		See the Fonds de solidarité du Québec page here
<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"> • be profitable before the start of the Covid-19 crisis; • have promising growth prospects in its sector; • be seeking financing of \$5 million or more. 	See the CDPQ's website here
<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</p>		See Fondaction website here and the agribusiness fund information here

	need of \$500,000 or more by setting up a fund financed up to \$40 million. Through this fund, Fondation aims to help companies that feed Quebecers.	Companies that may qualify for financing must meet the following criteria: 1. Demonstrate profitability before the crisis; 2. Have good growth prospects; 3. Present a strong management team; and 4. To meet the mission of the Fondation fund in question.	
<u>Cargom Storage And Workforce Project</u>	The logistics and transportation cluster is offering assistance to businesses with storage and workforce needs.		See Cargom's page regarding Covid-19 here
MUNICIPAL MEASURES: THE CITY OF MONTREAL			
PROGRAM	DESCRIPTION	ACCESS AND ELIGIBILITY	NOTES
<u>Emergency Financial Assistance</u>	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		See the City of Montréal's page regarding the support measures taken for Montréal business here
<u>Second Instalment Of Municipal Taxes Postponed</u>	Owners have until July 2, 2020 to pay the second instalment of their annual property taxes. The deadlines for other invoices remain unchanged.	This change applies to all property owners in Montréal. Whether you are an individual or a business, you have until July 2, 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.	See the City of Montréal's page regarding when and how to pay your municipal tax account here

<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>		<p><i>See the City of Montréal's page regarding the support measures taken for Montréal business here</i></p>
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ⁱ 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

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- District of Kenora
 - 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