

COVID-19 Response Measures - Summary

[Last Updated April 24th, 2020*]

Note: This document provides a rolling summary of Covid-19 response measures for businesses, individuals, and vulnerable communities from the Government of Canada, Government of Nova Scotia, and other relevant sectors. This document will be updated regularly. Items added/updated since the last circulation are indicated next to their title in **highlighted italics**.

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Government of Nova Scotia

Government of Nova Scotia Covid-19 webpage: <https://novascotia.ca/coronavirus/>

1. NS Supports for Businesses

Covid-19 Small Business Rental Deferral Support Program (CRDSP)

The program will indemnify qualified commercial landlords for losses incurred as a result of granting a rent deferral to qualified businesses directly impacted by an order issued under the *Health Protection Act* related to the COVID-19 pandemic. This program provides a government guarantee to rents deferred by way of Rent Deferral Agreement for the months of April, May, and June 2020. Participating landlords will be able to claim losses of up to \$5,000 per month, if the renting business does not continue operating.

In order to qualify for the government-backed guarantee, the Rental Deferral Agreements must be in place by April 1 and intent registered with the Department of Business by 5 p.m. on Friday, April 3, by emailing NSRentDeferral@novascotia.ca. The requirement for the tenant businesses to have 5 or more employees to be eligible for the program has been removed. Find more information on the program [here](#).

***Note:** See the recently announced [Canada Emergency Commercial Rent Assistance Program](#) below.

Nova Scotia Small Business Loan Guarantee Program

The Province has made an additional \$10 million in credit available to small businesses experiencing financial uncertainty as a result of the COVID-19 outbreak. Administered through credit unions, new loans and lines of credit will be issued through the program, allowing businesses to access credit up to

\$500,000. The government will 100% guarantee the first \$100,000 of the funds. In addition, businesses with existing loans under the program are eligible for up to a 90-day deferral on principle and interest payments. All NS owned companies are eligible with the exception of businesses with 50 per cent or more of their sales being from alcohol. You can find details on the small business loan program [here](#).

Worker Emergency Bridge Fund

A \$20 million Worker Emergency Bridge Fund to help the self-employed and laid-off workers who do not qualify for EI by providing a one-time \$1,000 payment to bridge the gap between being laid off and the Federal Government's Canada Emergency Response Benefit. The goal is to get these funds into the hands of the impacted workers as quickly as possible, with all funds being dispersed by the end of April. The fund is administered through Dalhousie University and forms part of a larger \$50 million fund. The program is open for applications as of April 10th. More information on the Worker Emergency Bridge Fund available [here](#).

Small Business Impact Grant

A \$20 million fund called the Small Business Impact Grant. Eligible small businesses will receive a grant of up to 15 per cent of their gross revenues, either from April 2019 or February 2020, up to a maximum of \$5,000. This will be a flexible grant that can be used for any purpose. The grant is administered through Dalhousie University and forms part of a larger \$50 million fund. The program is open for applications as of April 10th. The deadline for applications is **April 25, 2020**. More information on the Small Business Impact Grant available [here](#).

*Note: The remaining \$10 million of the \$50 million fund administered by Dalhousie University will be allocated at a future date.

Covid-19 Employer Assessment Tool

Businesses and non-profits need clarity on how they can comply with the Public Health Order. An on-line tool has been posted to the provincial Covid-19 website which helps employers quickly determine if they may remain open, and whether they are in compliance with current workplace safety requirements. You can find the assessment tool here: <https://covid19-employer-assessment.novascotia.ca/en>

Business Navigators

[Business Navigators](#) are available to help Nova Scotia businesses with any questions they may have and to assist with navigating government regulations. They can be reached Monday to Friday, 8 am to 5 pm at 1-844-628-7347, 902-424-4475 or by email at BusNavigation@novascotia.ca.

Workers' Compensation Deferrals

Workers' compensation premiums are being deferred until July 2020. [Source](#). Information and updates on workers' compensation issues related to COVID-19 can be found on the [WCB website](#). You can find answers there to questions like:

- Are workers eligible for WCB benefits if they have COVID-19?
- What happens if a worker files a claim?
- Are quarantined or self-isolated workers eligible for benefits?
- And more.

Additional NS Supports for Business:

- Government will defer payments for all government loans until June 30, 2020, including those under the Farm Loan Board, Fisheries and Aquaculture Loan Board, Jobs Fund, Nova Scotia Business Fund, Municipal Finance Corp. and Housing Nova Scotia.
- Government will defer payments until June 30 for small business renewal fees, including business registration renewal fees and workers compensation premiums (a list of fees will be posted online early next week).
- Small businesses which do business with the government will be paid within five days instead of the standard 30 days.
- Government is providing \$15 million in funding for high-speed internet as an incentive to providers to speed up projects under the Internet for Nova Scotia Initiative and complete them as soon as possible.
- Landlords are not permitted to change locks or seize property of businesses who cannot pay rent, if the business closed directly because of COVID public health orders.
- The Nova Scotia Securities Commission launches COVID-19 [investing information webpage](#), the goal of which is to make it as easy as possible for investors, registrants, issuers, and other industry members to find COVID-19 investing information in one place.

2. NS Supports for Communities/Vulnerable Individuals

Virtual School Meal Program Pilot

The Department of Business and the Department of Education and Early Childhood Development have partnered with Click2Order - a tech start-up - to pilot a program in the CBRM to deliver healthy meals to students that normally participate in school lunch programs. \$300,000 has been allocated for the pilot, with the program being offered to 1,400 eligible students from 10 schools in the CBRM. Participants sign up through Click2Order to receive a \$10 credit to order one meal per day (Monday through Friday) from a participating restaurant in their community. The pilot is scheduled to run until May 1st, but may be extended. More information about the program available [here](#).

Additional NS Supports for Communities/Vulnerable Individuals:

- \$1 million has been allocated to Feed Nova Scotia to purchase food and hire more staff. An additional \$55,000 has been allocated to support 12 smaller community food banks as well.
- [\[Update – April 17, 2020\]](#) The Province has provided \$535,000 to support transition houses and other organizations that serve vulnerable women and children; \$235,000 in March and \$300,000 so far in April.
- Every individual and family member on income assistance will receive an additional \$50 starting Friday, 20 March. Recipients do not need to apply to receive the increased amount.
- Nova Scotia Student Loan payments are suspended until 30 September 2020. Loans will not accrue interest during this time and there is no need to apply.
- The Province is investing \$230,000 into the Community Links and Seniors' Safety Programs that responds to the needs of vulnerable older adults across the province. This includes supports and services like volunteers for delivering groceries, technological options for keeping people connected by phone, responding to other social issues as they emerge.
- [\[April 17, 2020\]](#) Nova Scotia Power, EfficiencyOne and the province are redirecting \$3 million from the HomeWarming program to fund organizations that deliver prepared meals, operate soup kitchens, help the homeless and provide other services.

- prepared meal delivery services, such as Meals on Wheels and the VON's Frozen Favorites, will receive \$1.36 million to help hire staff, buy food and make meal deliveries.
- the United Way will receive \$1 million for its Atlantic Compassion Fund to help vulnerable families and youth in Nova Scotia.
- shelters, soup kitchens and other service organizations will receive \$400,000.
- Seniors' Safety Programs and Community Links will receive \$180,000 and \$60,000 respectively to help meet the needs of vulnerable older Nova Scotians.
- **[April 22, 2020]** The Province will now cover the \$5 prescription co-pay for clients on Income Assistance and those enrolled in the Low-Income Pharmacare for Children program. Additionally, in response to the recommendation from the Nova Scotia College of Pharmacists that prescriptions be dispensed for shorter 30-day periods to protect the drug supply, the Province will now cover extra dispensing fees for prescription refills that would usually be filled for longer periods. These temporary measures take effect on April 23.
- **[April 24, 2020]** The Province is extending the deadline for some registry of motor vehicle services until further notice. A full list of these extensions is available through the update link, but some include:
 - All driver licenses expiring in March, April, May and June will have a 5-month extension from the original expiry date.
 - Motor vehicle inspections expiring in March, April or May will now be valid until June 30.

Government of Canada

Government of Canada Covid-19 webpage: <https://www.canada.ca/en/department-finance/economic-response-plan.html>

1. Federal Supports for Individuals

The Canada Emergency Response Benefit (CERB)

The CERB provides a taxable benefit of \$2,000 a month for up to 4 months to eligible workers who have ceased working/lost their income due to COVID-19, whether they are EI-eligible or not. This will replace the emergency care benefit and the emergency support benefit previously announced. The CERB is being jointly administered by Service Canada and the Canada Revenue Agency which will leverage the government of Canada's two largest payment systems allowing for a timelier delivery of this benefit.

Who is eligible?

The benefit will be available to workers:

- Residing in Canada, who are at least 15 years old;
- Who have stopped working because of COVID-19 and have not voluntarily quit their job;
- Who had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and
- Who are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, they expect to have no employment income.

[Update – April 15, 2020] To make the CERB benefit more accessible, the government has announced the following changes to the eligibility rules:

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

These changes will be retroactive to March 15, 2020.

How do I apply?

They will start accepting applications on April 6. The portal for accessing the CERB will be available in early April as well. Canadians will begin to receive their CERB payments within 10 days of application. The CERB will be paid every 4 weeks and be available until October 3, 2020. In order to receive your benefit faster, make sure that you have signed-up for direct deposit with CRA and that the information you provided is up to date. More details [here](#). Link to [CERB webpage](#).

Increased Tax Credits/Benefits

Increase Canada Child Benefit Credit

The Canada Child Benefit (CCB) will be increased by \$300 per child for 2019-2020. This benefit will be delivered as part of the scheduled CCB payment in May. There is no need to apply as the increased benefit will be applied automatically.

Special Goods and Services Tax Credit Payment

A one-time special payment starting April 9 through the Goods and Services Tax credit for low and modest-income families. The average additional benefit will be close to \$400 for single individuals and close to \$600 for couples. There is no need to apply as the increase will be applied automatically.

Extra time to file income tax returns

The filing due date for 2019 individual tax returns will be delayed until June 1, 2020. Any new income tax balances due, or instalments, will be deferred until after August 31, 2020 without incurring interest or penalties.

Improved Access to EI Sickness Benefits

The requirements to access EI sick benefits have been relaxed to assist those who are sick, quarantined or have been directed to self-isolate. The one-week waiting period has been waived for 6 months for workers in imposed quarantine or those who have been directed to self-isolate. Additionally, there is no need for a medical certificate to apply to access these benefits. People who cannot complete their claim for EI sickness benefits due to quarantine may apply later and have their EI claim backdated to cover the period of delay. If you have a new regular or sickness EI claim starting March 15, 2020 or after, your benefits will be delivered as part of the Government of Canada's Canada Emergency Response Benefit (CERB). Find more information [here](#).

Moratorium on the repayment of Canada Student Loans

Effective March 30, there will be a 6-month interest-free moratorium on the repayment of Canada Student Loans for all student loan borrowers. No payment will be required and interest will not accrue during this time. Students do not need to apply for the repayment pause. Find more information [here](#).

Additional Supports for Post-secondary Students and Recent Graduates [April 22, 2020]

The government has announced nearly \$9 billion in comprehensive support for post-secondary students and recent graduates in response to the Covid-19 pandemic. The funding will create new student support initiatives, as well as expand existing federal programs. These include:

- A new **Canada Emergency Student Benefit**, which would provide support to students and new graduates who are not eligible for the Canada Emergency Response Benefit. This benefit would provide \$1,250 per month for eligible students or \$1,750 per month for eligible students with dependents or disabilities. The benefit would be available from May to August 2020. Further details to be announced.
- A **new Canada Student Service Grant**, which will provide a grant of up to \$5,000 to students who choose to undertake national service/serve their communities during the Covid-19 pandemic. The grant will be applied to education expenses for the fall of 2020. Further details to be announced.
- Doubling existing [Canada Student Grants](#) for all eligible full-time students up to \$6,000 and \$3,600 for part-time students in 2020-21. The Canada Student Grants for Students with Permanent Disabilities and Students with Dependents would also be doubled.
- Raising the maximum weekly amount that can be provided to a student under the Canada Student Loans Program from \$210 to \$350 for 2020-21.
- Additional \$153.7 million for the [Youth Employment and Skills Strategy](#), which will create over 6,000 additional job placements and support a range of measures in high-demand sectors such as agriculture, technology, health and essential services.
- \$80 million for the [Student Work Placement Program](#) to support up to 20,000 post-secondary students across Canada to obtain paid work experience related to their field of study.
- Additional support for the Canada Service Corps to expand support for meaningful youth service projects that have positive impacts in communities across Canada, including increasing the number of microgrants from 1,800 to 15,000, and providing stipends to participants.
- \$40 million to Innovation, Science and Economic Development to support [Mitacs](#) in order to create 5,000 new job placements. The [Business/Higher Education Roundtable \(BHER\)](#) will also create a further 5,000 to 10,000 new student placements, by reorienting existing federal support and building online tools.
- \$75.2 million in additional funding for existing distinctions-based support programs for First Nations, Inuit, and Métis Nation students pursuing post-secondary education in 2020-21.
- \$291.6 million in additional funding to the federal granting councils to extend expiring federal graduate research scholarships and postdoctoral fellowships, and supplement existing federal research grants.

Together, these initiatives aim to create up to 116,000 jobs, placements, and other training opportunities to help students find employment and develop skills during the summer of 2020 and over the coming months. Further details are yet to be announced. [Source 1.](#) [Source 2.](#)

*Also see Temporary Changes to Canada Summer Jobs Program [below](#).

Reduced Requirements for Registered Retirement Income Funds (RRIF) Withdrawals

To provide additional financial flexibility and support to seniors, the required minimum withdrawals from Registered Retirement Income Funds (RRIFs) will be reduced by 25% for 2020.

Mortgage Supports

While not a specific program, the Government of Canada has been working closely with Canadian banks to encourage their commitment to provide flexibility to their customers on a case-by-case basis to find solutions to help manage hardships caused by COVID-19. Specifically, banks are being encouraged to extend flexibility for mortgage deferrals as needed. More information available [here](#).

For mortgages insured by Canada Mortgage and Housing Corporation (CMHC), CMHC mortgage professionals are providing tools to make timely decisions when working with lenders and mortgagors to find solutions for each financial situation. More information can be found [here](#).

2. Federal Supports for Vulnerable Communities

Enhancing the Reaching Home Initiative

An additional \$157.5 million in emergency funding has been allocated to enhance the Reaching Home Initiative to support those experiencing homelessness during the COVID-19 outbreak. The funding may be used for a range of urgent needs arising out of the COVID-19 crisis, such as purchasing beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters.

The Reaching Home Initiative is part of Canada's Homelessness Strategy. It is a community-based program aimed at preventing and reducing homelessness across Canada. This program provides funding to urban, Indigenous, rural and remote communities to help them address their local homelessness needs. Find more information [here](#).

[Update – April 4, 2020] Of the \$157.5 million in Reaching Home funding, Canada's largest cities will receive allocations in the following amounts: Ottawa (\$7,213,954), Toronto (\$22,169,573), Hamilton (\$2,548,685), Vancouver (\$13,522,453), Winnipeg (\$2,936,322), Calgary (\$13,517,143), Edmonton (\$7,572,510), Halifax (\$1,557,674), St. John's (\$979,047), Moncton (\$669,162).

New Indigenous Community Support Fund

\$305 million has been allocated for a new distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit, and Métis Nation communities. The purpose of the fund is to help Indigenous communities prevent, prepare and respond to the Covid-19 pandemic. These funds will flow directly to indigenous communities and groups across the country. Find more information on the fund [here](#).

Support for Women's Shelters and Sexual Assault Centres

\$50 million will be allocated to support women's shelters and sexual assault centres, including those on reserves, to help with their capacity to manage or prevent an outbreak in their facilities. Of this, \$40 million will go to Women and Gender Equality Canada (WAGE), up to \$30 million of which will address immediate needs of shelters and sexual assault centres as follows:

- Up to \$26 million to Women's Shelters Canada to distribute to approximately 575 violence against women shelters across the country.
- Up to \$4 million to the Canadian Women's Foundation to distribute the funding to sexual assault centres across the country.

Find more information on this funding [here](#).

Funding for Delivery of Items and Personal Outreach

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

Improving Access to Essential Food Support

\$100 million will be provided to national, regional, and local organizations across Canada to purchase and distribute food and other necessities, hire temporary staff, and implement Covid-19 safety measures. Recipient organizations will include, but are not limited to Food Banks Canada, Salvation Army, Second Harvest, Community Food Centres Canada, and Breakfast Club of Canada. [Source.](#)

New Horizons for Seniors Program (NHSP)

NHSP is a federal grants and contributions program that supports projects designed by and for seniors by providing project funding up to \$25,000. In response to the Covid-19 pandemic, the government has announced flexibility for the use of funding previously received through the community-based stream. Regardless of the nature of the previously approved project, these funds can now be used to provide immediate and essential services to seniors impacted by COVID-19. [Source.](#)

COVID-19 Disability Advisory Group

To ensure that the interests and needs of persons with disabilities are considered and incorporate into the pandemic response decision-making process, the Government of Canada has announced the establishment of the COVID-19 Disability Advisory Group (CDAG). The CDAG will advise the Minister on the real-time lived experiences of persons with disabilities during this crisis on disability-specific issues, challenges and systemic gaps and on strategies, measures and steps to be taken. More information on the CDAG available [here.](#)

Wellness Together Canada Online Portal

A new online portal dedicated to mental wellness and substance abuse issues during the Covid-19 pandemic. The portal provides free online resources, tools, apps and connects Canadians to peer support workers, social workers, psychologists and other professionals for confidential chat sessions or phone calls, and will make it easier to find credible information and help address mental health and substance use issues. [Webpage.](#)

Emergency Community Support Fund (ECSF) [April 21, 2020]

*See discussion of Emergency Community Support Fund [below.](#)

[3. Federal Supports for Businesses](#)

Canada Emergency Wage Subsidy (CEWS) [Updated – April 21, 2020]

This program will provide a 75 per cent wage subsidy to eligible employers for up to 12 weeks, retroactive to March 15, 2020, (from March 15 to June 6, 2020) to help businesses keep and return workers to their payroll through the challenges posed by the COVID-19 pandemic.

Who is eligible? - [Infographic](#)

Employers (businesses, regardless of the number of employees, not-for-profit organizations, and charities) that experience a drop in gross revenues of at least 15 per cent in March, or 30 per cent in April or May, when compared to the same months in 2019 due to the Covid-19 pandemic. If there were no revenues from 2019, then revenues from January and February 2020 may be considered. Employers will also be eligible for a subsidy of up to 75 per cent of salaries and wages paid to new employees. Public sector entities are not eligible.

[\[Update – April 8, 2020\]](#) The Government announced new measures allowing for greater flexibility in accessing/qualifying for CEWS, which mainly focus on how revenue loss is calculated. For further detail on additional eligibility changes, follow the update link.

How much can I receive? - [Infographic](#)

The 75 per cent wage subsidy applies to the first \$58,700 normally earned by employees, representing a benefit of up to \$847 per week. Note that if an employee earns more than \$58,700 per year, they will receive less than 75% in wage subsidy.

[\[Update – April 21, 2020\]](#) The [CEWS calculator](#) has been launched to support employers in making timely informed decisions about retaining and re-hiring workers and applying for CEWS.

How to access this program?

[\[Update – April 21, 2020\]](#) Eligible employers will be able to access the CEWS by applying through a Canada Revenue Agency [online portal](#). The CRA will open the application process on April 27, 2020. CEWS claims will be subject to verification by the CRA. Funds for approved applications will begin to be released on May 5.

Find more information on the CEWS [here](#).

10% Temporary Wage Subsidy for Employers (TWS)

Separate from the CEWS, the Temporary Wage Subsidy is a 3-month measure aimed at assisting small and medium-sized employers with their payrolls by reducing the amount of payroll deductions required to be remitted to the CRA.

Who is eligible?

Employers (individuals, partnerships, Canadian-controlled private corporations, not-for-profit organizations, and registered charities) that have an existing business number and payroll program account with the CRA on March 18, 2020.

[\[Update – April 8, 2020\]](#) Some employers may be eligible for both the CEWS and the TWS. The Government has stated that any benefit from the TWS for remuneration paid in a specific period would generally reduce the amount available to be claimed under the CEWS in that same period. Employers that do not qualified under CEWS (i.e. have not lost 30 per cent in revenue) may still be eligible for TWS.

How much can I receive?

The subsidy is equal to 10% of the remuneration paid from March 18, 2020 to June 19, 2020, up to \$1,375 for each eligible employee to a maximum of \$25,000 total per employer.

Find more information on the Temporary Wage Subsidy [here](#).

Extending the Work-Sharing Program

The Government of Canada introduced temporary special measures that extend the maximum duration of Work-Sharing agreements from 38 weeks to 76 weeks across Canada for those businesses affected by the downturn in business due to COVID-19 and for the forestry and steel and aluminum sector. Work-Sharing (WS) is an adjustment program designed to help employers and employees avoid layoffs when there is a temporary reduction in the normal level of business activity that is beyond the control of the employer. The measure provides income support to employees eligible for EI benefits who work a temporarily reduced work week while their employer recovers. It is a three-party agreement involving employers, employees and Service Canada (and the union, if applicable).

Who is eligible?

Employers which include private businesses, publicly-held companies, and not-for-profit organizations that have been in business in Canada year-round for at least 2 years. Employers must demonstrate a recent decrease in business activity of approximately 10 per cent and that the resulting shortage of work is temporary and beyond their control. For employees to be eligible, they must be “core employees” and must be eligible to receive EI benefits.

How to access this program?

The employer and the employees (and the union, if applicable) must agree to participate in a Work-Sharing agreement and must apply together. An application for a Work-Sharing agreement must be submitted a minimum of 30 days prior to the requested start date. The employers must submit and implement a recovery plan designed to return the Work-Sharing unit(s) to normal working hours by the end of the Work-Sharing agreement. Completed applications are submitted to ESDC.TP-ATL-WS-TP.EDSC@servicecanada.gc.ca.

[Update - April 8, 2020] For employers and employees that are participating in a Work-Sharing program, EI benefits received by employees through the Work-Sharing program will reduce the benefit that their employer is entitled to receive under the CEWS.

Find more information on the Work-Sharing Program [here](#).

Supplemental Unemployment Benefit Program (SUB)

Employers can increase their employees’ weekly earnings when they are unemployed due to a temporary stoppage of work, training, illness, injury or quarantine. SUB plans must be registered with Service Canada. Payments under SUB plans are not considered as earnings and are not deducted from EI benefits. Find more information on the SUB program [here](#).

Temporary Changes to the Canada Summer Jobs Program

The government has announced temporary changes to the Canada Summer Jobs Program geared towards helping employers adapt to the realities of COVID-19 while ensuring that young Canadians stay connected to the labour market. Through increased wage subsidies, expanded eligibility and new flexibilities for employers, the program will help create up to 70,000 jobs for youth between 15 and 30 years of age in 2020-21. These new measures are being supported by a reallocation of existing resources.

The temporary changes to the program include:

- an increase to the wage subsidy, so that private and public sector employers can also receive up to 100 per cent of the provincial or territorial minimum hourly wage for each employee;
- an extension to the end date for employment to February 28, 2021;
- allowing employers to adapt their projects and job activities to support essential services; and
- allowing employers to hire staff on a part-time basis. [Source.](#)

*Also see Additional Supports for Post-secondary Students and Recent Graduates [above.](#)

Temporary Changes for International Student Employment [\[April 22, 2020\]](#)

The government has temporarily removed the restriction that limits international students to a maximum of 20 working hours per week while classes are in session, provided they are working in an essential service or function, such as health care, critical infrastructure, or the supply of food or other critical goods. The aim of this measure is to provide access to additional well-trained workers at a time when they are badly needed. This temporary rule change will be in place until August 31, 2020. [Source.](#)

Temporary Foreign Workers Funding and Exemptions

To help strengthen Canada's food supply chain and avoid labour shortages in this sector, the government has announced \$50 million to help farmers, fish harvesters, and all food production and processing employers, to put in place the measures necessary to follow the mandatory 14-day isolation period required of all workers arriving from abroad. Employers can receive \$1,500 to assist with the 14-day isolation for each temporary foreign worker. [Source.](#)

Wage Boost for Essential Workers

The government has announced that it will work with provinces and territories through a new transfer to cost-share a temporary top up to the salaries of low-income essential workers that the provinces and territories have deemed essential in the fight against COVID-19. Through this transfer, the Federal Government will cover a portion of the cost of providing temporary financial support to these low-income essential workers (those who earn less than \$2,500 per month). More details to follow. [Source.](#)

Canada Emergency Commercial Rent Assistance Program (CECRA) [\[Update – April 24, 2020\]](#)

The government has announced its intent to introduce the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses, which will seek to provide loans, including forgivable loans, to commercial property owners who in turn will lower or forgo the rent of small businesses for the months of April (retroactive), May, and June. The program will involve a partnership between the federal government and provincial and territorial governments, who have jurisdiction in regulating property owner-tenant relationships. [Source.](#)

[\[Update – April 24, 2020\]](#) The federal government has reached an agreement in principle with all provinces and territories to implement the CECRA for small businesses. Additional details on the program include:

- The CECRA will provide forgivable loans to qualifying commercial property owners to cover 50 per cent of 3 monthly rent payments that are payable by eligible small business tenants who are experiencing financial hardship during April, May, and June;
- The loans will be forgiven if the mortgaged property owner agrees to reduce the eligible small business tenants' rent by at least 75 per cent for the 3 corresponding months under a rent

forgiveness agreement, which will include a term not to evict the tenant while the agreement is in place;

- Under a rent forgiveness agreement, the tenant would be responsible for covering 25 per cent, the property owner 25 per cent, while the federal government and provinces would share the remaining 50 per cent (Total rent reduction of 75 per cent for small businesses);
- Eligible small business tenants are those paying less than \$50,000 per month in rent and who have temporarily ceased operations or have experienced at least a 70 per cent drop in pre-COVID-19 revenues; and
- The CECRA will also be available to non-profit and charitable organizations;
- Although the CECRA is a collaboration between the federal, provincial, and territorial governments, the program will be administered and delivered through the Canada Mortgage and Housing Corporation; and
- It is expected that CECRA will be operational by mid-May.

Further details on CECRA will be made available in the near future once final terms and conditions are available.

***Note:** Nova Scotia and Saskatchewan have been the only Provincial Governments to date to come forward with their own commercial rental assistance/deferral programs (See NS [Small Business Rental Deferral Support Program](#) above.). Until further details on the CECRA are released, it remains to be seen how the CECRA will interact with the Provincial program.

Deferral of Payments to Canada's Regional Development Agencies

All Regional Development Agencies (RDAs), including ACOA, will apply a deferral of 3 months on all payments due to the Government, as of April 1, 2020. This moratorium will defer payments and related interest charges to relieve some of the pressure business may be facing. ACOA will work with businesses to formalize deferrals into an amended repayment schedule. [Source.](#)

Regional Relief and Recovery Fund (RRRF) [Update – April 17, 2020]

The government has announced the new RRRF fund of nearly \$1 billion to provide additional support to businesses and communities impacted by the Covid-19 pandemic, which may not otherwise be able to access the government's broader Covid-19 support measures announced to date. The RRRF will be implemented through Canada's 6 Regional Development Agencies (RDAs), including ACOA. The fund includes two components:

- \$675 million to support the work of the RDAs and the businesses and community organizations they serve. This will enable the RDAs to provide equivalent bridge financing support to businesses and community organizations unable to access the government's broader support measures. [Source.](#)
- \$287 million to support the national network of Community Futures Development Corporations, funded through the RDAs, to provide targeted assistance to rural businesses and communities who do not qualify for the government's broader support measures. This will allow these rural organizations to access capital and operational assistance during these challenging times. More information on the Community Futures Network [here.](#) [Source.](#)

More details on the RRRF are to be announced, but further information is available [here.](#)

COVID-19 Emergency Support Fund for Cultural, Heritage and Sport Organizations [April 17, 2020]

The government announced a new \$500 million fund to help address the financial needs of affected cultural, heritage and sport organizations facing challenges accessing Canada's broader support measures such as the Canada Emergency Wage Subsidy because of unique seasonal revenues and costs. The fund will be administered by Canadian Heritage via contribution agreements, and support will be provided in a manner consistent with other COVID-19 supports such as the Canada Emergency Wage Subsidy and the Canada Emergency Business Account (CEBA). Further details to be announced. [Source.](#)

New Funding for Futurpreneur Canada [April 17, 2020]

The government is providing \$20.1 million in additional support for Futurpreneur Canada to continue supporting young entrepreneurs across Canada who are facing challenges due to COVID-19. The funding will allow Futurpreneur Canada to provide payment relief for its clients for up to 12 months. Further information on Futurpreneur Canada available [here](#). [Source.](#)

National Research Council Canada Innovation Assistance Program [April 17, 2020]

The government has announced \$250 million in funding for a new Innovation Assistance Program (IAP), which forms part of the Industrial Research Assistance Program (IRAP) administered by the National Research Council of Canada (NRC). The fund will assist innovative, early-stage small and medium-sized Canadian businesses that are unable to access other COVID-19 business supports under the Canada Emergency Wage Subsidy and the Business Credit Availability Program by providing a wage subsidy to eligible employers for up to 12 weeks. NRC will be accepting applications beginning on April 22, 2020. Further information on the IAP available [here](#). [Source.](#)

Support for Small and Medium-sized Indigenous Businesses [April 18, 2020]

The government has announced \$306.8 million in funding to help small and medium-sized Indigenous businesses, and to support Aboriginal Financial Institutions that offer financing to these businesses. The funding will allow for short-term, interest-free loans and non-repayable contributions to help Indigenous businesses unable to access the government's existing COVID-19 support measures. Funding will be made available through Aboriginal Financial Institutions and will be administered by the National Aboriginal Capital Corporations Association and the Métis capital corporations in partnership with Indigenous Services Canada. [Source.](#)

Emergency Community Support Fund (ECSF) [April 21, 2020]

The government has announced the new \$350 million Emergency Community Support Fund to provide additional assistance to charities and non-profit organizations that serve vulnerable populations. The investment will flow through national intermediaries with networks across the country that have the ability to get funds quickly to local organizations, including United Way Canada, the Canadian Red Cross, and the Community Foundations of Canada. Funding will be utilized to support a variety of Covid-19 response activities, including:

- Increasing volunteer-based home deliveries of groceries and medications;
- Providing transportation services, like accompanying or driving seniors or persons with disabilities to appointments;
- Helping vulnerable Canadians access government benefits;
- Providing training, supplies, and other required supports to volunteers so they can continue to support the COVID-19 response; and

- Replacing in-person, one-on-one contact and social gatherings with virtual contact through phone calls, teleconferences, or the Internet.

Further details on the Emergency Community Support Fund are yet to be announced. [Source.](#)

Launch of Pandemic Info Share Web Resource [April 21, 2020]

The Canadian Centre for Occupational Health and Safety (CCOHS) has launched a [new webpage](#) which provides an online space for businesses to share their pandemic-related good practices and resources. The goal is to assist other workplaces in the development and implementation of processes which will allow for safe operations during this pandemic. [Source.](#)

Business Credit Availability Program (BCAP)

The BCAP will help Canadian businesses obtain financing during the current period of significant uncertainty. Through this program, Export Development Canada (EDC) and the Business Development Bank of Canada (BDC) will provide \$65 billion in direct lending and other types of financial support at market rates to businesses with viable business models whose access to financing would otherwise be restricted. To do so, BDC and EDC are working with private sector lenders to coordinate on credit solutions for individual businesses in all sectors and regions. Find more details on the BCAP [here.](#)

Initiatives offered under the BCAP program include:

➤ **Canada Emergency Business Account (CEBA)**

The Canada Emergency Business Account will offer \$25 billion to eligible financial institutions so they can provide interest-free loans of up to \$40,000 to small businesses and not-for-profits to help cover their operating costs during a period where their revenues have been temporarily reduced. The Canada Emergency Business Account launched on April 9, 2020. Find more details [here.](#)

[\[Update – April 16, 2020\]](#) - The eligibility criteria for businesses and not-for-profits to qualify for the CEBA have been expanded to make the program more accessible. Whereas organizations previously had to demonstrate that they paid between \$50,000 and \$1 million in total payroll in 2019 to qualify, the range has now been increased to \$20,000 to \$1.5 million. This will allow for thousands of additional small business and not-for-profits to access the program.

➤ **Small and Medium-sized Enterprise Loan and Guarantee Program**

The program will provide guarantees to Canada's financial institutions, so they can issue new operating credit and cash flow term loans of up to \$6.25 million to small and medium-sized businesses. These loans will be 80 per cent guaranteed by EDC, to be repaid within one year.

In order to be eligible, businesses must have been impacted directly or indirectly by recent events and have been financially viable prior to the impact from COVID-19. To access these loans, business owners must contact their primary financial institution which will assess their situation and deploy the financing as appropriate. Since most businesses already have a relationship with a financial institution, the process will be simpler and will leverage their existing workforce to deploy funds. Find more details [here.](#)

➤ **Co-Lending Program for Small and Medium-Sized Enterprises**

Small and medium-sized businesses can get support through a new Co-Lending Program that will bring the BDC together with financial institutions to co-lend term loans to these businesses for their operational cash flow requirements. Eligible businesses may obtain incremental credit amounts of up to \$6.25 million through the program, which will be risk-shared at 80 per cent between the BDC and the financial institutions. Eligible financial institutions will conduct the underwriting and funding directly for customers. Find more details [here](#).

Eligible businesses could obtain up to \$12.5 million through the Loan Guarantee program and the Co-lending program. These programs are now available and interested businesses are advised to work with their current financial institutions.

Tax Filing

Income Tax Deadline Extensions and Payment Deferrals

- Individuals have until June 1, 2020, to submit their income tax return.
- For trusts (having a taxation year ending on December 31, 2019), tax filing is deferred until May 1, 2020.
- Individuals and businesses will be able to defer payment of their income tax payable (for taxes owed between March 18, 2020 and September 2020) until after August 31, 2020. No interest or penalties will accumulate on these amounts during this period.

Deferral of GST/HST Remittance and Customs Duty Payments

Businesses, including self-employed individuals, will have until June 30, 2020 to remit GST/HST due to the government, as well as customs duties owing on their imports. This applies to:

- Monthly filers for amount collected in February, March and April;
- Quarterly filers for amount collected between January 1 and March 31; and
- Annual filers, whose GST/HST return or instalment are due in March, April or May.

Insured Mortgage Purchase Program (IMPP)

The mortgage insurance eligibility criteria, as set out in regulations made under the *National Housing Act* and *Protection of Residential Mortgage or Hypothecary Insurance Act*, will be amended to allow mortgage lenders to pool previously uninsured mortgages into National Housing Act Mortgage-Backed Securities (NHA MBS). Under the \$50 billion IMPP, the Canada Mortgage and Housing Corporation (CMHC) can then purchase these new securities as a means to help provide stable funding and liquidity to financial institutions and mortgage lenders and support continued lending to Canadian businesses and consumers. Find more details on this program [here](#).

Other Organizational Supports

Canadian Bank Support Measures

In response to the Covid-19 crisis, the 6 largest Canadian banks have committed to work with consumer and business clients impacted by COVID-19 to offer flexibility and immediate financial relief. An overview of these measures is available here: <https://www.mentorworks.ca/blog/business-consulting/canada-bank-releif-covid19/>

Halifax Water

Halifax Water has announced the following Covid-19 response measures:

- Customers may defer payments on overdue accounts from March 13 to July 31, 2020;
- No interest will be charged on overdue accounts and dishonoured payment fees will be waived from March 13 to July 31, 2020; and
- Disconnection of service for non-payment is suspended until July 31, 2020.

Link: <https://www.halifaxwater.ca/alert/maintaining-critical-services-amid-covid-19>

Nova Scotia Power

For at least the next 90 days, NS Power will not be disconnecting customers for nonpayment and are committed to being flexible, relaxing payment timelines, waiving penalties and fees on unpaid bills, and providing options for residential and small business customers. A further \$500,000 has been donated to the Home Energy Assistance Top-up (HEAT Fund), which is a partnership between the Government of Nova Scotia, Nova Scotia Power and The Salvation Army, and provides emergency assistance for all forms of home heating, including electric, propane, oil, wood, and natural gas.

Link: <https://www.nspower.ca/about-us/safety/covid-19-response>

Note: Most phone and internet companies are also providing relief during this time. Visit the webpage of individual providers for more information.