

COVID-19: Overview of Government Relief Programs

Updated April 16, 2020, 9:00 a.m. ET



The Government of Canada has announced **Canada's COVID-19 Economic Response Plan**, which includes a comprehensive set of economic measures to help combat the economic effects of the COVID-19 pandemic. Many provinces have also announced additional economic measures and relief programs. This document provides an overview of government relief programs in Canada and is intended for general informational purposes only.

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FEDERAL BENEFITS PROGRAMS AVAILABLE TO EMPLOYER

Canada Emergency Wage Subsidy (CEWS)

For complete information on the program, please visit

<https://www.canada.ca/en/department-finance/news/2020/04/the-canada-emergency-wage-subsidy.html>

For more information from CREA, please visit

<http://view.comms.crea.ca/?qs=ec210010907a9b50cbaa24dd88ac5f5e21884cec382d7949b22f24c2c61407987159bfe16de03a1ab6dfbb2ea5d4430d5f8c12b2d033be9ac0ba826196b081c945cd320982c858f0ada994a32c2dedca>

On April 11, 2020, Parliament enacted the Canada Emergency Wage Subsidy (“CEWS”) into law (Bill C-14), and it is significantly broader than the framework previously announced by the Department of Finance. Most notably, the legislation relaxes the revenue test for the month of March and provides flexibility in determining revenue.

What is CEWS?

The CEWS provides a qualifying entity with a wage subsidy of **up to 75% of eligible remuneration** paid to an eligible employee in a week for the period between **March 15 to June 6, 2020**, up to a maximum of \$847 per week.

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Employers must make their best effort to top up each employee's salary to bring them to pre-pandemic levels.

The goal of this program is to prevent further job losses, encourage employers to re-hire workers previously laid off as a result of COVID-19, and to help put companies in a better position to resume normal operations after the pandemic ends.

From an economic and people standpoint, the program also provides a greater benefit to employees and individuals facing job loss and hardship during COVID-19. For example, the Canada Emergency Response Benefit (CERB) provides individuals with a benefit of up to \$2,000 a month for up to four months, whereas the wage subsidy program may maintain the individual's current salary or at least provide the employee with 75% of their pre-crisis wages.

The Government has stated - "We encourage all eligible employers to rehire employees as quickly as possible and to apply for the Canada Emergency Wage Subsidy if they are eligible. To ensure that the Canada Emergency Response Benefit (CERB) applies as intended, the Government will consider implementing an approach to limit duplication. This could include a process to allow individuals rehired by their employer during the same eligibility period to cancel their CERB claim and repay that amount."

In order to encourage employers to bring employees back on to their payroll as quickly as possible and avoid duplication, the government is considering a process to allow individuals, who may have applied for the CERB but are brought back onto their employer's payroll as a result of the CEWS, to cancel their CERB claim and repay any amount received. However, the government's backgrounder also states, "Eligibility for the CEWS of an employee's remuneration, will be limited to employees that have not been without remuneration for more than 14 consecutive days in the eligibility period, i.e., from March 15 to April 11, from April 12 to May 9, and from May 10 to June 6." This softens the previously announced restriction, which would have prevented an employer from claiming the CEWS for remuneration paid to an employee during one of the four-week CERB periods. It is not clear whether this rule will be changed further if the government does proceed to permit repayment of the CERB as noted in the paragraph above.

Eligible Employers

- Eligible employers include individuals, taxable corporations, and partnerships consisting of eligible employers as well as non-profit organizations and registered charities.

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- Eligible employers that experience a prescribed reduction in revenue (e.g. generally 15% in March and 30% in April and May) may receive the CEWS.

The following is generally the list of eligible employers:

1. a corporation (other than a tax-exempt corporation or public institution);
 2. an individual;
 3. a registered charity (other than a public institution);
 4. a partnership, all of the members of which are eligible employers
- When applying for the subsidy, employers must attest to the decline in revenue.
 - No limit to the number of workers the business employs.

Revenue Reduction

The employer must experience a **15% reduction in qualifying revenue for March 2020** compared to March 2019 and a **30% reduction in qualifying revenue in April and May 2020** compared to April and May of 2019, respectively.

Alternatively, an employer may elect to use the average revenues earned in January and February 2020 as the baseline instead of March, April and May 2019 in making the comparison. An employer must elect to use average revenues for January and February 2020 for all three months of the program. Businesses that did not operate a year ago do not need to elect.

Revenue is generally to be determined on an accrual basis for each period measured, but the legislation contemplates that an employer may elect to use the cash method if that would produce a more favourable result. Corporate groups can choose whether to apply the combined group's results for each member, or alternatively allow each member of the group to determine results on a standalone basis. While revenue is generally defined to exclude internal group revenues and non-arm's length revenue, the legislation does provide a means of computing revenue reductions to account for these situations. The Department of Finance promised flexibility and, at first blush, it appears to have delivered.

Revenue for purposes of the CEWS means the inflow of cash, receivables or other consideration arising in the course of the ordinary activities of the employer—generally from the sale of goods, the rendering of services and the use by others of resources of the employer.

Revenue excludes extraordinary items and amounts derived from persons or partnerships not dealing at arm's length with the employer. However, if all or substantially all of an employer's qualifying revenue is from one or more particular persons or partnerships with

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which it does not deal at arm's length and each particular person or partnership jointly elects with the employer, then the employer's revenue from such non-arm's length sources may qualify as revenue if the non-arm's length person or partnership experiences a revenue loss from arm's length sources based on the applicable threshold amounts described above. This is intended to allow businesses to receive the CEWS where the employees are employed by a separate entity in the corporate group.

Revenue is to be determined in accordance with the employer's normal accounting practices, which typically (but not always) use the accrual method of accounting. However, the legislation offers some flexibility in determining revenue. First, an employer may elect to use the cash method of accounting for purposes of determining its revenues, but the cash method must be used throughout the program period. Second, if a group of eligible entities normally prepares consolidated financial statements, each member of the group may determine its qualifying revenue separately as long as each member of the group determines its qualifying revenue on that basis. Finally, if an eligible entity is a member of an affiliated group of eligible entities and each member jointly elects, the qualifying revenue of the group determined on a consolidated basis in accordance with relevant accounting principles may be used for each member of the group.

Eligible Periods

Eligibility for the CEWS is based on three four-week periods beginning on March 15. If an employer is eligible for a particular period, it will automatically qualify for the next period of the program. For example, an employer with a revenue drop of more than 15% in March will qualify for the first and second periods of the program, covering remuneration paid between March 15 and May 9. Similarly, an employer with a revenue drop of 30% in April will qualify for the second and third periods of the program, covering remuneration paid between April 12 to June 6. **It is possible for the business to qualify within one period but not other periods.**

	Claiming Period	Required Reduction in Revenue	Reference Period for Eligibility
Period 1	March 15 to April 11	15%	March 2020 over: <ul style="list-style-type: none">• March 2019 or• Average of January and February 2020

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Period 2	April 12 to May 9	30%	Eligible for Period 1 OR April 2020 over: <ul style="list-style-type: none"> • April 2019 or • Average of January and February 2020
Period 3	May 10 to June 6	30%	Eligible for Period 2 OR May 2020 over: <ul style="list-style-type: none"> • May 2019 or • Average of January and February 2020

How much is CEWS?

The CEWS applies to employees employed in Canada, and will include eligible new hires.

The amount of the CEWS depends on whether the employee was employed before March 15, 2020 or is a new hire. The CEWS for a pre-existing employee is the lesser of: (A) the amount of remuneration paid, to a maximum of \$847 per week, and (B) 75% of the employee’s baseline weekly remuneration. The subsidy for a new hire is 75% of the amount of remuneration paid, up to a maximum of \$847 per week.

The baseline weekly remuneration for a given employee is based on the average weekly remuneration paid between January 1 and March 15, inclusively, excluding any seven-day period in respect of which the employee did not receive remuneration.

Eligible remuneration means salary, wages or other remuneration such as taxable benefits, as well as fees, commissions or other amounts for employment services. These are amounts for which employers would generally be required to withhold or deduct amounts to remit to the Receiver General on account of the employee’s income tax obligation. Eligible remuneration does not include a retiring allowance, severance pay or items such as stock option benefits or the personal use of a corporate vehicle. Also, it does not include any accelerated remuneration paid to an employee that is in excess of the employee’s baseline

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remuneration where one of the main purposes for the accelerated payment is to increase the amount of the CEWS.

A special rule will apply to employees that do not deal at arm's length with the employer. Family corporations and professional corporations are the most common examples. The CEWS amount for such employees will be limited to the eligible remuneration paid in any week between March 15 and June 6, 2020, up to a maximum benefit of the lesser of \$847 per week and 75% of the employee's baseline weekly remuneration. The subsidy would only be available in respect of non-arm's length employees employed prior to March 15, 2020.

How to Apply

Eligible employers can apply for the Canada Emergency Wage Subsidy through the Canada Revenue Agency's *My Business Account* portal or a web-based application. Employers must keep records demonstrating their reduction in arm's-length revenues and remuneration paid to employees.

The employer must: (A) file an application with the Canada Revenue Agency ("CRA") in respect of a qualifying period before October 2020; (B) attest that the application is complete and accurate in all material respects; and (C) have had on March 15, 2020, a business number registered with the CRA to make remittances for income tax source deductions.

Visit the government official website for details on the application process.

Example: An employee earns \$65,000 per year, which equals \$5,416.66 per month before taxes. If the employee is sick, cannot work, or is laid off, they are eligible to apply for the CERB and would receive \$2,000.00 per month. If the employee is maintained on the company's payroll and the employer qualifies, the Canada Emergency Wage Subsidy program provides the business with \$3,388.00 towards the employee's wages. The employee receives at least \$3,388.00 before taxes; if the employer tops up their earnings, they receive their full salary of \$5,416.66.

How do employers receive the CEWS?

The CEWS is deemed by the legislation to be an overpayment of tax by the employer. The legislation contemplates further that if at any time an overpayment under the CEWS is deemed to arise, the Minister may refund to the employer all or any part of it.

Refund for Certain Payroll Contributions

The enacted law now provides an additional amount to compensate employers for their contributions to the Canada Pension Plan, Employment Insurance, Quebec Pension Plan

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and Quebec Parental Insurance Plan paid in respect of eligible employees who are on leave with pay due to COVID-19 and not working at all.

As announced, this refund would cover 100 percent of employer-paid contributions for eligible employees for each week throughout which those employees are on leave with pay and for which the employer is eligible to claim for the CEWS for those employees.

Anti-Avoidance Measures and Penalties

Bill C-14 introduces two anti-avoidance rules that will deny the CEWS to an employer, if applicable.

The CEWS will be denied to an employer where: (A) a person or partnership not dealing at arm's length with the employer enters into a transaction or participates in an event (or a series of transactions or events) or takes an action (or fails to take an action) that has the effect of reducing the qualifying revenues of the employer for a reference period; and (B) it is reasonable to conclude that one of the main purposes of the transaction, event, series or action is to cause the employer to qualify for the CEWS.

Employers that engage in artificial transactions to reduce revenue for the purpose of claiming the CEWS will be subject to a penalty equal to 25% of the value of the CEWS amount claimed, in addition to the requirement to repay in full the CEWS that was improperly claimed.

Best Practices

- Get in early - Processing times, government manpower, and being on the right side of the wave are all key
- All businesses should register for direct deposit to ensure money can be sent electronically, to avoid further delay
- Employers must keep records demonstrating their revenue declines and remuneration paid to employees. Employers will not be expected to submit any paperwork to the CRA at the time of application, but may need to later verify its attestation in the event of an audit by the CRA.
- "Built on trust" - be prepared to defend actions, documentary track record will be important = entity's due diligence and reasonable behaviour regarding criteria. Requirement to repay amounts paid if they do not meet the eligibility requirements and pay their employees accordingly. Penalties may apply in cases of fraudulent claims. In addition, anti-abuse rules will be proposed to ensure that the subsidy is not inappropriately obtained and to ensure that employees are paid the amounts they are owed, including fine and imprisonment.

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Temporary Wage Subsidy For Employers (TWSE)

For complete information on the program, please visit

<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html>.

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).

Eligible Employers

Eligible employers include: individual (excluding trusts), partnership (see note below), non-profit organization, registered charity, or Canadian-controlled private corporation (CCPC) (including a cooperative corporation) eligible for the small business deduction; 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 eligible employee.

An eligible employee is an individual who is employed in Canada.

How it works

The Temporary Wage Subsidy for Employers is available to all employers even if they haven't seen a drop in revenue in recent weeks.

- Maximum subsidy is \$1,375 per employee and \$25,000 per employer. Associated Canadian Controlled Private Corporations (CCPCs) will not be required to share the maximum subsidy of \$25,000 per employer.
- Applies to remuneration paid from March 18, 2020 to June 19, 2020
- Employers simply reduce current payroll remittance of federal, provincial, or territorial income tax that is normally remitted to the CRA by the amount of the subsidy. This means that a business is not required to apply for the TWSE subsidy.
- Continue deducting income tax, CPP and EI from remuneration paid to employees
- Subsidy is calculated when these amounts are remitted to the CRA

Important – You cannot reduce your remittance of CPP contributions or EI premiums. You must continue remitting the CPP contributions and EI premiums that you deducted from your employees, as well as your share of CPP contributions and EI premiums, to the CRA.

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Example: A company has 8 eligible employees each earning monthly salaries of \$4,750 for a total monthly payroll of \$38,000. The company's wage subsidy for the month will be 10% of \$38,000, or \$3,800. For the subsidy's three-month period, where payroll information remains the same in each month, the company will pay \$114,000 of remuneration. Therefore, 10% of the remuneration paid in the three-month period is \$11,400. Since \$11,400 is above the maximum allowable amount of \$11,000 (\$1,375 x 8 employees), the company's total wage subsidy for the three-month period will be capped at \$11,000. (Note: The maximum total subsidy is \$25,000).

Interaction between CEWS (75% Subsidy) and TWSE (10% Subsidy)

- For employers that are eligible for both the CEWS and the TWSE for a period, any benefit from the TWSE for remuneration paid in a specific period would generally reduce the amount available to be claimed under the CEWS in that same period.

Interaction between CEWS and the Canadian Emergency Response Benefit (CERB) (details below)

- An employer would not be eligible to claim the CEWS for remuneration paid to an employee in a week that falls within a 4-week period for which the employee is eligible for the CEWS
- Employers who are not eligible for the CEWS would still be able to lay-off employees who will receive up to \$2,000 a month

Note: If an employer paid wages during the eligible period and prior to laying off employees, the employer could still claim the 75% subsidy for that period, despite the fact that they don't currently employ the employee. In order to claim more in future, the employee would need to be re-hired. When making this decision, be mindful of cash flow for the period between when the employer must pay the employee and receiving the subsidy.

EI Work-Sharing Program (WS)

For complete information on the program, please visit

<https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html#h4.01ailed>

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<https://www.canada.ca/en/employment-social-development/services/work-sharing/guide-applicant.html#hb3>

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 Employment Insurance benefits who work a temporarily reduced workweek while their employer recovers.

WS is a three-party agreement involving employers, employees, and Service Canada. Employees on a WS agreement must agree to a reduced schedule of work and to share the available work over a specified period of time.

The government of Canada has put in place WS temporary special measures for employers affected by the downturn in business due to COVID-19.

These measures extend the duration of WS agreements by an additional 38 weeks, for a total of 76 weeks. The mandatory waiting period has also been waived so that employers with a recently expired agreement may immediately apply for a new agreement without waiting between applications. The application response has been reduced from a minimum of 30 days to 10 days. Temporary special measures are effective March 15, 2020, to March 14, 2021.

Eligible Employers

You are eligible to apply if you are experiencing a downturn in business activity related to the global outbreak of COVID-19, and have:

- WS agreements signed between March 15, 2020, and March 13, 2021;
- WS agreements that began or ended between March 15, 2020, and March 14, 2021; or
- WS agreements that ended between June 23, 2019, and March 14, 2020, and are in their mandatory cooling-off period.

Who can apply for work-sharing?

Employers and employees may apply to participate in work-sharing (WS).

Employers may apply for WS if they meet certain criteria. To be eligible for a WS agreement, your business must:

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- Be experiencing a recent decline in business activity of at least 10%;
- Be experiencing a recent decline in business activity directly or indirectly related to the effects of COVID-19 that is beyond your control and not a cyclical or recurring slowdown;
- Demonstrate that the shortage of work is temporary, beyond your control, and not a cyclical or recurring slowdown;
- Be a year-round business in Canada for at least two years;
- Be a private business, a publicly held company, or a not-for-profit organization;
- Have at least two employees in the WS unit; and
- Be willing to implement a recovery plan to support the ongoing operations and viability of the business.

To be eligible for WS, your employees must:

- Be year-round, permanent, full-time or part-time employees needed to carry out the day-to-day functions of the business (your "core staff");
- Be eligible to receive EI benefits; and
- Agree to reduce their normal working hours by the same percentage and to share the available work.

Canada Emergency Business Account (CEBA)

The Canada Emergency Business Account (CEBA) loan is now available to eligible small businesses and not-for-profits (collectively, Eligible Businesses) in Canada. Eligible businesses can now apply for CEBA online at their primary financial institution.

This program will offer \$40,000 loans to small businesses and non-profits, which will be guaranteed by the federal government and interest free for the first year. To qualify, businesses need to have paid between \$50,000 and \$1 million in total payroll in 2019 – based on 2019 T4 SUM Summary of Remuneration Paid. Businesses will be forgiven for up to 25% of the loan, or \$10,000, if the balance of the loan is repaid on or before December 31, 2022.

Key Terms (CEBA)

Loan Amount: Eligible Businesses can obtain a loan of \$40,000.

Interest: The annual interest rate is 0% until December 31, 2022. After December 31, 2022, the loan will be converted into a three-year term loan with an annual interest rate of 5%.

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Repayment: There are no minimum monthly principal or interest payments until December 31, 2022. No principal payments are required until December 31, 2025, however, the Eligible Business can prepay the CEBA loan at any time without penalty.

Loan forgiveness: 25% of the loan (\$10,000) is eligible for forgiveness if \$30,000 is fully repaid on or before December 31, 2022.

Permitted use of loan proceeds: The CEBA loan can only be used by Eligible Businesses for operating costs that cannot be deferred, such as payroll, rent, utilities, insurance, regularly scheduled debt service and property tax.

How to apply: Eligible Businesses must apply for the CEBA loan online only through their primary financial institution and cannot obtain multiple CEBA loans from different financial institutions. Once the loan application is submitted online, it may take up to five business days for the application to be processed for funding.

Of note, some financial institutions are requiring consent and confirmation from only one signing officer of the Eligible Business and will not accept multiple signatures. As such, if the Eligible Business is structured such that two or more persons are required to sign agreements and bind the business, then the Eligible Business may need to prepare resolutions that allow a key officer to apply for the loan online and be given the authority to bind the Eligible Business to the loan agreement.

For more information regarding the CEBA loan and the applicable terms and conditions, businesses should visit the website of their primary financial institution.

In addition to CEBA, the government, through BDC and EDC is developing: **Loan Guarantee to Small and Medium-Sized Enterprises** – EDC is providing new operating credit and cash flow term loans up to \$6.25 million for small to medium-sized enterprises, and offering banks a guarantee on loans up to \$5 million to ensure these businesses can access cash immediately; and **Co-Lending Program for SMEs:** BDC is working with financial institutions to co-lend term loans, of up to \$6.25 million, to small and medium-sized enterprises, to help meet their operational cash flow requirements.

Business Tax Deadlines

- Filing date for current tax year – June 1, 2020 (extended) - For corporations that would have had a filing due date between March 18 and June 1.

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- Payment date for current tax year –September 1,2020 (extended) - For balances and instalments under Part 1 of the Income Tax Act between March 18 and September1,2020.

CRA Link for all tax filing deadlines:

<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html>

Deferral of Sales Tax Remittance and Customs Duty Payments

- Payments deferred until June 30, 2020
 - Monthly filers – Applies to GST/HST remittances for the February, March and April 2020 reporting periods
 - Quarterly filers –Applies to GST/HST remittances for the January 1, 2020 through March 31, 2020 reporting period
 - Annual filers –applies to the amounts collected and owing for their previous fiscal year and instalments for the current fiscal year.

Canada Summer Jobs Program

For more information:

<https://www.canada.ca/en/employment-social-development/services/funding/canada-summer-jobs.html>

<https://pm.gc.ca/en/news/news-releases/2020/04/08/changes-canada-summer-jobs-program-help-businesses-and-young>

The Government of Canada is taking unprecedented action to support workers, businesses, and all Canadians impacted by the COVID-19 pandemic.

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

Canada's small businesses increasingly depend on the employment of young Canadians. The changes to the Canada Summer Jobs program will help small businesses hire and keep the workers they need so they can continue to deliver essential services.

The temporary changes to the program for this year include:

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- an increase to the wage subsidy, so that private and public sector employers can also receive up to 100 percent 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
- allowing employers to hire staff on a part-time basis

FEDERAL ASSISTANCE: EMPLOYEE

Canada Emergency Response Benefit (CERB)

For complete information on the program, please visit

<https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

For more information from CREA, please visit

<http://view.comms.crea.ca/?qs=ec210010907a9b50cbaa24dd88ac5f5e21884cec382d7949b22f24c2c61407987159bfe16de03a1ab6dfbb2ea5d4430d5f8c12b2d033be9ac0ba826196b081c945cd320982c858f0ada994a32c2dedca>

- A taxable benefit of \$2,000 a month for up to 4 months
- CERB is not part of the Employment Insurance (EI) regime, and an eligible employee does not need to meet the EI insurable hours' eligibility rules to qualify
- applies to any four-week period falling within the period beginning March 15, 2020 and ending October 3, 2020
- available to employees and self-employed workers who:
 - have stopped working because of COVID-19
 - have not voluntarily quit their job or are eligible for EI regular or sickness benefits
 - 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 or self-employment income.

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On April 15, the federal government announced changes to the eligibility rules to:

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

FAQ - CERB

For more detailed FAQ, please visit

<https://www.canada.ca/en/services/benefits/ei/cerb-application/questions.html>

1. Can I have other income while receiving CERB?
 - On April 15 the government announced that people could earn up to \$1,000 per month while collecting CERB. Previously, the employee must have stopped working as a result of COVID-19 and be without employment income for at least 14 consecutive days within the initial four-week period (including income from paid leave, self-employment income or collection of any Employment Insurance benefits).
2. If I am an agent or broker who collects my commissions through a corporation and I pay myself a salary, am I eligible for the CERB?
 - If you meet the other criteria, you may be eligible in the same way as an agent or broker that does not operate through a corporation.
3. If I am an agent or broker who collects my commissions through a corporation and I pay myself with dividends, am I eligible for the CERB?
 - Yes, as long as the dividends are non-eligible dividends (generally, those paid out of corporate income taxed at the small business rate). An individual could count this income towards the \$5,000 income requirement to be eligible for CERB.
4. If I am not eligible for the initial period, from March 15 to April 11, does that disqualify me for subsequent periods?
 - No. The benefit is available in cycles during the eligibility period (March 15, 2020 - October 2, 2020). If you receive income, including commissions, during the initial period but nothing after that, you can apply for the subsequent periods.
5. If I don't apply for the benefit in April, are those potential benefits lost forever?
 - No. Applications can be made retroactively until December 2, 2020 (for the period starting on March 15, 2020 and ending on October 3, 2020).
6. Is the CERB taxable?

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- Yes, the benefit will be added to your taxable income at the end of the year and you will have to pay the tax owed at that time, based on your tax bracket.
- 7. Does the amount of income I earned impact my eligibility?
 - Earned income is not an eligibility criteria. Provided all other eligibility criteria is met, you may be eligible for CERB.
 - For example, an agent or broker receiving commissions of \$500,000 in January 2020, may still be eligible for CERB provided the remaining eligibility criteria is met.
- 8. If I am waiting to receive commissions, can I ask my brokerage or agency to withhold that money to make sure that I don't receive income for at least 14 days so I am eligible?
 - No. You cannot manipulate when you receive income to make yourself eligible. As noted, this program is managed by the Canada Revenue Agency, which has exceptional powers to investigate the applicant and recall any money distributed if it determines that the applicant was not entitled to receive it. In addition, there could be criminal consequences for individuals who have deliberately manipulated their income to make themselves eligible. Canada Revenue Agency can also access prior year records. Our industry cannot be complicit in this type of manipulation. This approach must be avoided in the procedures you follow.
- 9. If I work as part of a team, can I assign 100% of the commissions to one individual so the others qualify for the CERB?
 - No. As with above, you cannot manipulate income to make yourself or others eligible. As noted, this program is managed by the Canada Revenue Agency, which has exceptional powers to investigate the applicant and recall any money distributed if it determines that the applicant was not entitled to receive it. In addition, there could be criminal consequences for individuals who have deliberately manipulated their income to make themselves eligible. Canada Revenue Agency can also access prior year records. Our industry cannot be complicit in this type of manipulation. This approach must be avoided in the procedures you follow.
- 10. EI benefits or the Canada Emergency Response Benefit?
 - You should apply for CERB whether or not you are eligible for Employment Insurance. CERB is available for the period from March 15, 2020 to October 3, 2020.

How to apply

Apply through Service Canada starting April 6, 2020

There are 2 ways to apply:

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1. Online with CRA My Account

(<https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>)

Instructions once you have access to CRA My Account

1. Go to COVID-19: Canada Emergency Response Benefit in the alert banner at the top of the page
2. Select the period you want to apply for
3. Declare that you qualify for the benefit
4. Confirm they have the right payment information

2. Over the phone with an automated phone service - telephone number: 1.800.959.2019

Instructions:

1. Select your language preference (English or French)
2. Follow the prompts to enter your information including your SIN, confirmation of your postal code and the period you are apply for
3. Declare that you qualify for the benefit

For more information on how to apply:

<https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html>

Employment Insurance (EI):

Regular EI benefits remain available to eligible employees. Employees who became eligible for EI regular or sickness benefits on March 15, 2020 or later, will be automatically processed through the CERB. Other EI benefits (maternity, parental, caregiving, and work-sharing) continue to apply.

PROVINCIAL RELIEF PROGRAMS

Provincial governments have announced a number of economic measures to help combat the economic effects of the COVID-19 pandemic.

British Columbia

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- **Supports for people (\$1.1 billion)**
 - New B.C. Emergency Benefit for Workers will provide a tax-free \$1,000 payment to workers who have been laid-off, sick, quarantined, etc.
 - Increasing and expanding the B.C. Climate Action Tax Credit in July 2020 (families, \$564; individuals, \$218)
 - ICBC is extending deferrals to up to 90 days
- **Supports for business (\$2.2 billion)**
 - Businesses with a payroll over \$500,000 can defer their employer health tax payments until Sept. 30, 2020.
 - Businesses with a payroll under this threshold are already exempt from the tax.
 - Extending tax filing and payment deadlines for the provincial sales tax (PST), municipal and regional district tax on short-term accommodation, tobacco tax, motor fuel tax and carbon tax until Sept. 30, 2020.
 - Deferred the increase to the provincial carbon tax, along with new PST registration requirements on e-commerce and the implementation of PST on sweetened carbonated drinks, will be delayed and their timing will be reviewed by Sept. 30, 2020.
 - Business and light- and major-industry property classes will see their school tax cut in half.
 - Provides \$500 million in immediate relief for business.
 - Allows commercial landlords to immediately pass savings on to their tenants in triple-net leases.

Applications are now open for the temporary rental supplement - <https://news.gov.bc.ca/releases/2020MAH0050-000669>. Renters who are experiencing a loss of income during the COVID-19 pandemic can now apply for the Province's new temporary rental supplement on the BC Housing website.

The Province will invest \$5 million to expand existing mental health programs and services and launch new services to support British Columbians - <https://news.gov.bc.ca/releases/2020MMHA0009-000655>. This will provide more options for people living with mental health challenges who are currently unable to access in-person supports, and will focus on adults, youth, front-line health care workers, and will increase access for Indigenous communities and those living in rural and remote parts of the province. Several services are available and online, while others will come online April 20, 2020.

Alberta

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- Education property tax deferral for business for six months.
 - Encouraging commercial landlords to pass on these savings to their tenants
- WCB premiums deferral until early 2021.
 - Employers who have paid can get a rebate or credit
 - SME's - government will cover 50% of the premium
- Payment of corporate income tax deferred until Aug. 31, 2020.
- \$50 million to support emergency isolation for those who must self-isolate.
- Utility payment deferral for residential, farm, and small commercial customers for the next 90 days.
- Six-month, interest-free moratorium on Alberta student loan payments.

Saskatchewan

- Managing Staff Leave – resources for staffing, work-sharing, layoffs and leave and EI benefits
 - <https://www.saskatchewan.ca/government/health-care-administration-and-provider-resources/treatment-procedures-and-guidelines/emerging-public-health-issues/2019-novel-coronavirus/covid-19-information-for-businesses-and-workers/managing-staffing-and-leave>
- Provincial Taxes
 - Provincial Sales Tax – three-month relief from penalty and interest charges.
 - Provincial Tax Returns – Businesses may submit a request for relief from penalty and interest charges.
 - Audits have been suspended.
- Provincial Utilities - All Crown utilities will implement bill-deferral programs allowing a zero-interest bill deferral for up to six months.
- Self-Isolation Support Program - For workers forced to self-isolate and who are not covered by federal EI programs can receive \$450 per week, for a maximum of two weeks or \$900.

Saskatchewan small businesses will receive additional provincial support to help deal with current COVID-19 challenges through the new Saskatchewan Small Business Emergency Payment (SSBEP), which is a \$50 million program -

<https://www.saskatchewan.ca/government/news-and-media/2020/april/09/small-business-support>.

The SSBEP provides a one-time grant for small and medium-sized enterprises directly affected by government public health orders related to COVID-19. Grants will be paid based on 15 percent of a business' monthly sales revenue, to a maximum of \$5,000. Further details and applications will be available on April 13.

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Manitoba

- Tax Filing Deadline Extension - Extended the April and May tax filing deadlines until June 22, 2020 for small and medium businesses with monthly RST remittances of no more than \$10,000.
- Businesses that file on a quarterly basis that have a due date of April 20, 2020 have had the due date extended to June 22, 2020. Please see this bulletin for full details - <https://www.gov.mb.ca/finance/taxation/pubs/bulletins/noticerst2003.pdf>.

Ontario

<https://budget.ontario.ca/2020/marchupdate/action-plan.html#section-4>

- five-month interest and penalty-free period to make payment on the majority of provincially administered taxes (<https://budget.ontario.ca/2020/marchupdate/relief-measures.html>)
- Deferring the upcoming quarterly (June 30) remittance of education property tax to school boards by 90 days.
- WSIB premium payment deferral for up to 6 months.
- Ontario suspended time-of-use electricity rates, holding electricity prices to the off-peak rate of 10.1 cents-per-kilowatt-hour.

The Government has launched a new Ontario Jobs and Recovery Committee which will focus on getting businesses up and running and people back to work after the COVID-19 pandemic is over. This new committee will be developing a plan to stimulate economic growth and job creation in the weeks and months ahead. The Government of Ontario is partnering with SPARK Ontario to help seniors and the most vulnerable stay connected and healthy as they self isolate during the COVID-19 outbreak. SPARK Ontario is the province's first bilingual volunteer hub designed to direct volunteers to where they are needed most.

Quebec

- Concerted temporary action program for business (PACTE) - <https://www.investquebec.com/quebec/en/financial-products/all-our-solutions/Concerted-temporary-action-program-for-businesses.html>
 - New emergency funding measure provides ad hoc and exceptional support for businesses affected by the repercussions of COVID-19.
 - Preference given to providing loan guarantees.

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- The minimum funding amount is \$50,000.
- Income Tax Deadlines
 - Individuals – filing deadline has been extended to June 1, 2020
 - Businesses - filing deadline has been extended to July 31, 2020
- Temporary Aid for Workers Program –
(<https://www.quebec.ca/en/family-and-support-for-individuals/financial-assistance/temporary-aid-for-workers-program/>) - financial assistance for workers in isolation and not eligible for another financial assistance program

New Brunswick

- Waiving late penalties on property taxes: - must be paid by May 31, late penalties will be reviewed on a case-by-case basis.
- Deferring interest and principal payments on existing loans for up to six months on existing provincial loans.
- New operating loans for small business.
 - will provide operating loans of up to \$200,000.
 - Payments of interest and principal will not be required during the first 12 months.
 - Administered through Opportunities New Brunswick (ONB)
- Injecting needed working capital for mid-to-large employers - ONB can provide working capital in excess of \$200,000 to help large employers.
- WorkSafeNB has announced assessment premiums deferred for three months without interest charges -
<https://www.worksafenb.ca/about-us/news-and-events/news/2020/as-we-face-the-global-pandemic-of-covid-19-worksafenb-defers-premium-payments-for-three-months-with-qa/>

Nova Scotia

- Rent Deferral Program
 - Encourages landlords to defer rent for three months for businesses forced to close under the public health order.
 - Province guarantees up to \$5,000 a month for landlords if that business goes under.
 - Template agreements are available
 - Rent Deferral Agreement (Gross Lease) -
<https://novascotia.ca/coronavirus/docs/Rent-Deferral-Agreement-Gross-Lease.pdf>

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- Rent Deferral Agreement (Net Lease) -
<https://novascotia.ca/coronavirus/docs/Rent-Deferral-Agreement-Net-Lease.pdf>
 - Landlords are not permitted to change locks or seize property of businesses who cannot pay rent.
 - Franchised businesses are eligible.
- Worker Emergency Bridge Fund
 - \$20 million to help self-employed people and laid-off workers who don't qualify for Employment Insurance. Provides a one-time payment of \$1,000 to bridge between layoffs and Canada Emergency Response Benefit
- Small Business Impact Grant
 - new \$20-million program, eligible small businesses and social enterprises will receive a grant of 15 per cent of their revenue from sales, either from April 2019 or February 2020, up to a maximum of \$5,000.
- Government will defer payments on all government loans and small business fees until June 30, 2020
- Changes to the Small Business Loan Guarantee Program, administered through credit unions, include:
 - deferring principal and interest payments until June 30
 - enhancing the program to make it easier for businesses to access credit up to \$500,000 those who might not qualify for a loan, government will guarantee the first \$100,000

Some new measures announced on **April 9, 2020** include:

- Applications for the \$40 million Worker Emergency Bridge Fund and Small Business Impact Grant will be available and accepted starting Friday, April 10.
- Payment for more than 480 small-business fees will be deferred until June 30 to keep cash in small business hands.
- The order under the Health Protection Act has been amended to require workers in the fishing and offshore industries to self-isolate when they enter the province.

Prince Edward Island

- **Commercial Lease Rent Deferral Program** -
<https://www.princeedwardisland.ca/en/information/finance-pei/commercial-lease-rent-deferral-program>
 - To support small and medium-sized businesses, landlords are encouraged to defer rent payments from their commercial tenants for 3 months, spreading the deferred rent amount over the rest of the lease term.
 - Franchised businesses are currently not eligible.

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- **COVID-19 Business Adaptation Advice Program -**
<https://www.princeedwardisland.ca/en/service/covid-19-business-adaptation-advice-program>
 - The COVID-19 Business Adaptation program provides a non-repayable contribution toward the cost of hiring a professional to provide advice and support on how to recover from Covid-19.
- **Emergency Working Capital Financing –**
<https://www.princeedwardisland.ca/en/service/emergency-working-capital-financing>
 - a financing program to provide emergency working capital financing of up to \$100,000 to assist PEI's small business
- **Emergency Income Relief for the Self-Employed –**
<https://www.princeedwardisland.ca/en/service/emergency-income-relief-self-employed>
- a temporary program put in place to support the self-employed affected by Covid-19
- **Emergency Relief - Worker Assistance Program –**
<https://www.princeedwardisland.ca/en/service/emergency-relief-worker-assistance-program> - a temporary program to provide financial support to employers to assist their employed workers who have been impacted by reduced hours at work as a result of COVID-19
- **COVID-19 Income Support Fund -**
<https://www.princeedwardisland.ca/en/service/covid-19-income-support-fund> - one-time lump sum payment of \$750 to bridge the gap between the job loss and CERB or EI

Newfoundland and Labrador

- **Compensation to Workers in COVID-19 Self-Isolation -**
<https://www.gov.nl.ca/fin/news/provincial-government-to-provide-compensation-to-workers-in-covid-19-self-isolation/>

Yukon

Yukon businesses impacted by the COVID-19 pandemic will receive funding from the Government of Yukon to cover fixed business costs, including rent, utilities and business insurance. The Yukon Business Relief Program will help Yukon businesses that have experienced a 30 per cent reduction in revenue and require immediate relief. Eligible businesses can apply for a grant of up to \$30,000 per month to cover fixed costs from March 23 to May 22, 2020.

Given the frequency and speed at which the government program changes are announced, this document will be reviewed and updated often.

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