

COVID-19 Provincial Benefits

UPDATED AS AT MAY 13, 2020

BRITISH COLUMBIA

Type of Benefit	Basic Eligibility	Details	URLs
B.C. Emergency Benefit for Workers	<p>Applicants must have been a resident of British Columbia on March 15, 2020, and:</p> <ul style="list-style-type: none"> • Meet the eligibility requirements for the Canada Emergency Response Benefit (CERB) • Have been approved for the Canada Emergency Response Benefit, even if you haven't received a federal benefit payment yet • Be at least 15 years old on the date you apply • Have filed, or agree to file, a 2019 B.C. income tax return • Not be receiving provincial income assistance or disability assistance • Not be incarcerated in a correctional facility for a period of 90 days or longer that includes March 15, 2020 	<p>Tax-free, one-time \$1,000 payment to people who lost income because of COVID-19</p> <ul style="list-style-type: none"> • Applications online and by phone open as of May 1, 2020 	<p>BC's Financial Supports in Response to COVID-19 document</p> <p>B.C. Emergency Benefit for Workers</p>

BRITISH COLUMBIA continued

Type of Benefit	Basic Eligibility	Details	URLs
Climate Action Tax Credit enhancement	BC residents who are considered to be “moderate to low-income families”	One-time enhancement to be paid in July 2020 Adults will receive \$218.00 (increase of \$43.50), and children will receive \$64.00 (increase of \$12.75)	BC’s Financial Supports in Response to COVID-19 document One-Time Enhanced July 2020 Payment for the Climate Action Tax Credit
Provincial student loan payment freeze	Provincial student loan borrowers	Effective March 30th, 2020, payments are automatically frozen for six months.	BC’s Financial Supports in Response to COVID-19 document StudentAidBC’s COVID-19 Information Bulletin
BC Temporary Rental Supplement Program (BC-TRS)	On a per-household basis, the following must all be met: <ul style="list-style-type: none"> receiving or eligible for Employment Insurance, the Canada Emergency Response Benefit or experiencing a 25% reduction in monthly employment income as a result of COVID-19; 2019 household income of less than \$74,150 for households with no dependents and \$113,040 for households with dependents; paying more than 30% of current/reduced gross monthly income towards rent; and not receiving any other rent subsidy from any level of government, including subsidized housing or rent supplements, such as Shelter Aid for Elderly Renters (SAFER) or the Rental Assistance Program (RAP). 	The program will provide \$300 per month for eligible households with no dependents and \$500 per month for eligible households with dependents. Eligible roommates will each be able to apply for the supplement. Eligible individuals can apply via BC Housing’s portal (applications opened April 9) The program will cover April, May and June, and individuals eligible for April may apply even if rent has already been paid for the month	BC’s COVID-19 Support for Renters and Landlords document BC Housing - BC Temporary Rental Supplement Program

BRITISH COLUMBIA continued

Type of Benefit	Basic Eligibility	Details	URLs
BC Hydro payment deferrals and grants	<p>All customers can defer bill payments with no penalty (or arrange flexible payment plans)</p> <p>Grants available to customers experiencing job loss, illness or lost wages due to COVID-19</p>	<p>Effective immediately, grants available up to \$600 per affected customer</p> <p>BC Hydro rates have been reduced by 1% effective April 1, 2020</p>	<p>BC's Financial Supports in Response to COVID-19 document</p> <p>BC Hydro announces bill help for customers affected by COVID-19</p> <p>BC Hydro statement on one per cent rate reduction</p>
ICBC auto insurance payment deferrals	<p>All customers with monthly payments and up to date accounts facing financial challenges due to COVID-19</p>	<p>Monthly payments may be deferred up to 90 days without penalty</p>	<p>BC's Financial Supports in Response to COVID-19 document</p> <p>ICBC's Update on COVID-19</p>
Deferred tax filing and payment deadlines for select taxes	<p>Taxpayers required to file the applicable returns</p>	<p>Employer Health Tax – September 30, 2020</p> <p>Sales tax returns for the Provincial sales tax, Carbon tax, Motor fuel tax, and Tobacco tax – September 30, 2020</p>	<p>BC's COVID-19 Action Plan – Provincial Tax Changes document</p>
Provincial carbon tax rates freeze	<p>Businesses required to pay provincial carbon tax</p>	<p>Carbon tax rates will remain at current levels until further notice. Budget announcements regarding alignment with the federal carbon pricing backstop will be postponed indefinitely</p>	<p>BC's COVID-19 Action Plan – Provincial Tax Changes document</p>
Reduced school tax rates for commercial properties	<p>Commercial properties paying 2020 property taxes</p>	<p>Class 4, 5 and 6 commercial properties - school tax rates reduced by 50% for 2020</p> <p>On April 16, BC announced that they would further reduce the school property tax rate for commercial properties to achieve an average 25% reduction in the total property tax bill for most businesses.</p> <p>Date that late payment penalties apply postponed for classes 4, 5, 6, 7 and 8 until October 1, 2020</p>	<p>BC's COVID-19 Action Plan – Provincial Tax Changes document</p> <p>BC press release - New COVID-19 supports for businesses, local governments</p>

BRITISH COLUMBIA continued

Type of Benefit	Basic Eligibility	Details	URLs
BC Hydro payment relief	<p>Residential customers that have lost their jobs, or are unable to work as a result of COVID-19</p> <p>Small business that have been forced to close due to COVID-19</p> <p>Major industries affected by COVID-19</p>	<p>Eligible residential customers will receive a credit to cover three times their average monthly bill over the past year, and the credit will not need to be repaid</p> <p>Eligible small businesses will have their power bills forgiven for three months (April to June)</p> <ul style="list-style-type: none"> BC Hydro small business portal will accept applications until June 30, 2020 <p>Major industries will have the opportunity to defer 50% of their bill payments for three months</p>	<p>BC Press release – Province supporting people with relief on power bills during COVID-19</p> <p>BC Hydro - COVID-19 Relief Fund for small businesses</p>
COVID-19 Support for Income and Disability Assistance	<p>Individuals receiving Income Assistance, Disability Assistance, Comforts Allowance, or the BC Senior's Supplement</p> <p>Cannot be receiving federal EI or the Canada Emergency Response Benefit</p>	<p>Eligible individuals will receive a \$300 supplemental monthly cheque issued for April, May, and June</p> <p>Those on Disability Assistance and receiving a BC Bus Pass will also receive a credit of \$52 as a Transportation Supplement</p>	<p>BC's COVID-19 Support for Income and Disability Assistance document</p>

ALBERTA

Type of Benefit	Basic Eligibility	Details	URLs
Emergency isolation support payment (closed April 7, 2020)	Albertan residents who experience total or significant loss of income as a result of having to self-isolate (or are the sole caregiver of a dependent who is self-isolating), and have no other source of compensation (such as workplace sick leave benefits or federal EI)	One-time payment of \$1,146 available immediately (48 hours after application approved) until the Canada Emergency Response Benefit is available. This program is now closed, effective April 7.	COVID-19 supports for Albertans Emergency isolation support
Utility payment deferrals	Individuals, families, farms, and small businesses who are experiencing financial hardship as a direct result of COVID-19	Electricity and natural gas payments can be deferred until June 18, 2020	COVID-19 supports for Albertans Utility payment deferral
Provincial student loan payment freeze	Provincial student loan borrowers	Effective March 30th, 2020, payments are automatically frozen for six months. Interest will not accrue for six months.	COVID-19 supports for Albertans
ATB and credit union payment deferrals	ATB personal banking customers and credit union members ATB small business customers	ATB personal banking customers can apply for a deferral on ATB loans, lines of credit and mortgages for up to six months Credit union members will have access to a variety of programs to ease short-term cash flow issues. Local credit unions must be contacted. ATB small business customers can apply for payment deferral on loans and lines of credit for up to six months. As well, additional working capital is being made available.	COVID-19 supports for Albertans COVID-19 supports for businesses
Education property tax rates freeze	All education property taxpayers	Rates will remain at 2019 levels and the 3.4% increase will be cancelled for 2020	COVID-19 supports for Albertans
Corporate income tax payment deferral and filing extensions	Corporate taxpayers with instalment payments due between March 18 and August 31 Corporate taxpayers with corporate income tax returns due after March 18 and before June 1	All balances and instalment payments due between March 18 and August 31 are deferred until August 31 Corporate income tax returns due after March 18 and before June 1 have received a filing extension until June 1	COVID-19 support for employers and employees COVID-19 supports for businesses

ALBERTA continued

Type of Benefit	Basic Eligibility	Details	URLs
Education property tax deferral	Non-residential education property taxpayers	Collection of non-residential education property tax for businesses will be deferred for six months. Deferred amounts will be repaid in future tax years. Commercial landlords are encouraged to pass savings on to tenants via reduced or deferred payments.	COVID-19 supports for businesses
WCB premium payment deferral until 2021	Small, medium and large private sector employers	Small and medium businesses – government will cover 50% of 2020 premium and defer the remaining amount until 2021 Large employers – deferral until 2021 Employers who have already paid 2020 premiums are eligible for a rebate or credit	COVID-19 supports for businesses WCB premium relief for employers
Tourism levy deferral	Hotels and other lodging providers required to collect the tourism levy	Amounts due on or after March 27, 2020 are deferred until August 31, 2020 without penalty or interest. Must still collect tourism levy from guests staying at properties during this period	COVID-19 support for employers and employees Alberta Tourism Levy
AgriRecovery Initiative	Farmers and Ranchers that produce cattle	Increase interim payments under AgriStability from 50% to 75%	Supporting Alberta's Agriculture Industry
Relief for the childcare sector	Day care centres and out-of-school care centres	Phase 1 – centres will receive a one-time grant to cover up to 25% of overhead costs Phase 2 – Upon opening will receive a grant for cleaning and sanitation supplies as well as to assist with staff recruitment and training Phase 3 – After 3 months of being open, a grant will be offered to offset deferred bills and to address unforeseen operational issues (\$500) This program is in addition to federal funding	Relief for the childcare sector

SASKATCHEWAN

Type of Benefit	Basic Eligibility	Details	URLs
Self-Isolation Support Program	<p>All workers forced to self-isolate due to COVID-19 and who are not eligible for EI or other supports (including sick leave, or private insurance).</p> <p>Intended to provide assistance prior to the Canada Emergency Response Benefit coming into effect on April 6.</p> <p>Workers must have either contracted COVID-19 (or showing symptoms), been in contact with an individual infected with COVID-19, or recently returned from international travel.</p> <p>Only available to workers aged 18 and over.</p>	<p>The program provides support of \$450 per week, for a maximum of two weeks.</p> <p>Applications accepted until June 30, 2020.</p>	<p>Saskatchewan's Support for Workers document</p> <p>Self-Isolation Support Program</p>
Provincial student loan payment freeze and emergency bursaries	<p>Provincial student loan borrowers</p> <p>Eligibility requirements and application details for bursaries will be available to students through their post-secondary educational institution.</p>	<p>Effective March 30, 2020, payments are automatically frozen for six months. Interest will not accrue for six months.</p> <p>Emergency bursaries for students will be available from April 1, 2020 to September 30, 2020.</p>	<p>Saskatchewan's Support for Workers document</p> <p>Saskatchewan press release – Emergency Aid Available for Saskatchewan Post-Secondary Students</p>
Provincial Training Allowance and Skills Training Benefit Programs Repayment Moratorium	<p>Individuals with amounts due April 6 onwards, and will be revisited in three months.</p>	<p>Repayment moratorium for the Provincial Training Allowance and Skills Training Benefit Programs. This moratorium will initially last three months however, more information is expected to follow.</p>	<p>Saskatchewan's Support for Workers document</p>
Provincial Sales Tax penalty and interest relief for businesses	<p>Saskatchewan businesses who are unable to remit PST due to cashflow concerns</p>	<p>Three-month relief from penalty and interest charges on PST remittances.</p> <p>Monthly filers with payments due for February, March and April 2020 reporting periods may defer until July 31, 2020.</p> <p>Quarterly filers with payments due for the January 1, 2020 to March 31, 2020 reporting period may defer until July 31, 2020.</p> <p>Businesses are not required to submit a request for relief from penalty and interest charges for these returns.</p>	<p>Saskatchewan's Support for Businesses document</p>

SASKATCHEWAN continued

Type of Benefit	Basic Eligibility	Details	URLs
Saskatchewan Small Business Emergency Payment (SSBEP)	<p>To be eligible for the SSBEP, a business must:</p> <ul style="list-style-type: none"> • have been fully operational on February 29, 2020; • have ceased or curtailed operations as a result of the COVID-19 public health order; • have less than 500 employees; • commit to reopen business operations following the cancellation of the COVID-19 public health order; and • Have not received any payments or amounts from any other sources, including insurance, to replace or compensate for the loss of sales revenue other than amounts from other government assistance programs 	<p>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% of a business' monthly sales revenue, to a maximum of \$5,000.</p> <p>For seasonal businesses, a one-time grant for 15% of business's average sales revenues for the operating months in the previous year, to a maximum of \$5,000.</p> <p>Extended to include May</p> <p>Applications must be completed on or before July 31, 2020.</p>	<p>Saskatchewan's Support for Businesses document</p> <p>Saskatchewan's Emergency Support Program for Saskatchewan Small Businesses document</p> <p>Saskatchewan Small Business Emergency Payment Program (SSBEP)</p>
Bill-deferral programs for Crown utilities	Saskatchewan business customers whose ability to make bill payments may be impacted by COVID-19	Bill-deferral programs to allow zero-interest bill deferral for up to six months.	Saskatchewan's Support for Businesses document
WCB premium penalties waived	All employers that owe premiums between April 1 and June 30	<p>All premium penalties for employers will be waived effective April 1 until June 30.</p> <p>Interest and penalties incurred for later payments in March will be forgiven.</p> <p>Suspending payroll audits until further notice unless an employer may be eligible for a refund.</p>	<p>Saskatchewan's Support for Businesses document</p> <p>WCB's Employer Relief Measures</p>

MANITOBA

Type of Benefit	Basic Eligibility	Details	URLs
RST filing deadline extension	<p>Small and medium businesses with monthly RST remittances of no more than \$10,000.</p> <p>Businesses with quarterly returns with a due date of April 20, 2020</p>	<p>Deadline extended until June 22, 2020 without penalty or interest for the retail sales tax, and the Health and Post-Secondary Education Tax Levy (payroll tax)</p> <p>Interest will continue to accrue on all outstanding tax debts established prior to March remittance deadlines.</p> <p>If above the \$10,000 cap, the finance department will work with businesses regarding repayment flexibility.</p>	<p>Bulletin providing notice to RST remitters</p> <p>Manitoba press release – Manitoba Government Extends Tax Payment Filing Deadlines for Businesses</p>
Manitoba Hydro, Centra Gas and Manitoba Public Insurance interest and penalty waiver	All Manitobans unable to pay at this time	<p>Interest and penalties will not be charged on amounts owing until October 1, 2020.</p> <p>Customers will not be disconnected because of past amounts owed during this time.</p>	<p>Manitoba press release – Province Announces over \$100 Million in Support and Relief for Manitoba's Fight Against COVID-19</p> <p>Manitoba Hydro - Our response to COVID-19</p>
Provincial income tax and corporate income tax filing and payment extensions	All taxpayers required to file provincial income tax or corporate income tax	Deadlines extended until August 31 (subject to further extension with federal governments approval)	Manitoba press release – Province Announces over \$100 Million in Support and Relief for Manitoba's Fight Against COVID-19
Provincial student loan repayment suspension	Provincial student loan borrowers	<p>All mandatory repayments are suspended under the Manitoba Student Aid Program from April 1 – September 30, 2020</p> <p>Manitoba Student Loans remain interest free</p>	<p>Manitoba press release – Student Loan Repayments Suspended to Lessen Cost Burden During Pandemic</p> <p>Payment Pause information</p>
Workers Compensation Board surplus premiums refund to eligible employers, and premium payment deferrals	<p>Eligible employers for return of premiums:</p> <ul style="list-style-type: none"> • Must have fulfilled payroll reporting responsibilities for 2019 and paid a WCB premium in 2019. Employers can still report 2019 payroll to receive surplus distribution. • All employers paying premiums are eligible for premium payment deferrals 	<p>Eligible employers will receive a credit to their account based on 20% of their 2019 premium</p> <p>Premium payments deferred until the end of May</p> <p>No interest and/or penalties until further notice, and extension of payroll-reporting deadline until the end of May</p>	<p>Manitoba press release – Workers Compensation Board of Manitoba Returns \$37-Million Surplus to Provide Financial Relief to Employers</p> <p>WCB's Response to the COVID-19 Pandemic</p>

MANITOBA continued

Type of Benefit	Basic Eligibility	Details	URLs
<p>Manitoba Gap Protection Plan (MGPP)</p>	<p>To be eligible, a business must:</p> <ul style="list-style-type: none"> • be a permanent, Manitoba-based business operating in the province of Manitoba • have been operational on March 20, 2020, the date the Manitoba government declared a provincewide state of emergency; • be a for profit sole proprietor, partnership, corporation, or co-operative; • have temporarily ceased or curtailed operations as a result of a COVID-19 public health order and have been harmed by the health order; • be registered and in good standing with the Companies Office and possess a valid Business Number; • have not qualified for federal government COVID-19 grant support; and • have an email address and a bank account. 	<p>Each eligible business will receive a non-interest bearing forgivable loan of \$6,000. The loan will be forgiven on Dec. 31, 2020, if the recipient has not received any non-repayable COVID-19 federal supports greater than \$6,000.</p> <p>If the applicant has received, or receives, benefits under a federal COVID program, then the loan will be added to the recipient's 2020 tax bill.</p> <p>Some businesses may not be eligible (even if met criteria above) as noted on the MGPP page</p> <p>Application can be completed here</p> <p>Application deadline is July 31, 2020 (subject to change)</p>	<p>Manitoba press release – Province to Provide \$120 Million of Support to Small and Medium-Sized Businesses Harmed by COVID-19</p> <p>Manitoba Gap Protection Program (MGPP)</p>
<p>Manitoba Summer Student Recovery Jobs Program</p>	<p>Businesses that employ Manitoba students aged 15 to 29, with an employment period from May 1 to September 4</p> <p>Program covers five students per business</p>	<p>Employers can receive a \$7 per hour wage subsidy , up to a maximum of \$5,000 per student</p> <p>Employers will be reimbursed at the end of the employment period, upon proof of payment of student wages</p> <p>Initial priority will be given to employers who do not qualify for the various federal government assistance programs</p> <p>Applications can be completed here</p>	<p>Manitoba's Information for Businesses – Manitoba Summer Student Recovery Jobs Program</p> <p>Manitoba press release – Province Announces up to \$120 Million for Manitoba Summer Student Recovery Plan</p> <p>Manitoba Summer Student Recovery Jobs Program</p>

MANITOBA continued

Type of Benefit	Basic Eligibility	Details	URLs
Seniors Economic Recovery Credit	<p>Eligible if:</p> <ul style="list-style-type: none"> • Aged 65+ in 2020 • Live in Manitoba in 2020 • File income tax returns as a Manitoba resident 	<p>Provides a \$200 one-time, refundable tax credit to Manitoba seniors, intended to help offset additional costs due to COVID-19 such as grocery deliveries and technology to stay connected with loved ones</p> <p>Cheque automatically mailed to address on 2018 tax return</p> <p>If address changed, notify Manitoba Finance by May 12, 2020</p> <p>Seniors who became a resident of Manitoba after 2018 will not receive a cheque but will be able to claim the credit when they file their 2020 income tax return.</p>	<p>Seniors Economic Recovery Credit</p> <p>Information and Support for Manitobans</p>
Temporary Child Care Services Grant	<p>Eligible if:</p> <ul style="list-style-type: none"> • Existing Child Care Assistant or Early Child Educator • Identify and secure appropriate space for providing care • Complete and meet safety assessment criteria <p>Confirmation of enrolment of children of critical service workers required prior to payment</p>	<p>A new \$3,000 grant to help childhood educators begin independently offering childcare services in their homes or communities.</p> <p>Application available here</p>	<p>Temporary Child Care Grant</p>
Employment Standards Regulation Temporary Exemption	<p>Manitoba employers</p>	<p>Temporary exemption to employment standards to allow employers more time to recall laid off employees as a result of COVID-19 prior to it being deemed a termination.</p> <p>Exemption ends on the day on which the declaration of a state of emergency was declared under The Emergency Measures Act concerning COVID-19 is terminated</p>	<p>Employment Standards Regulation Temporary Exemption</p>

MANITOBA continued

Type of Benefit	Basic Eligibility	Details	URLs
<p>Manitoba Scholarship and Bursary Initiative (MSBI) - increased funding for 2020-21 academic year</p>	<p>Students</p>	<p>Government will now match each dollar a university or college raises for the next school year (instead of one dollar for every two raised)</p> <p>Increases financial supports amid fundraising challenges faced by post-secondary institutions due to the pandemic</p>	<p>Manitoba press release – Province Supporting Students, Post-secondary institutions with Increased Bursary Funding</p>
<p>Reduced Vehicle Registration Fees</p>	<p>Families with owned vehicles</p>	<p>Reduction in registration fee by 10%</p>	<p>Manitoba government to lower vehicle registration fees by 10 per cent</p>

ONTARIO

Type of Benefit	Basic Eligibility	Details	URLs
Guaranteed Annual Income System (GAINS) payment increase	<p>Qualifying low income seniors:</p> <ul style="list-style-type: none"> • Aged 65+ • Lived in Ontario for the past 12 months or for a total of 20 years since turning 18 • Canadian resident for 10 years or more • Receive OAS pension and GIS payments • Have an annual private income of up to \$1,992 if you are a single senior or up to \$3,984 if you are a senior couple. • Must file your return before April 30, every year • Complete GIS application and send it to your nearest Service Canada Office 	<p>Doubling the maximum payment for 6 months, to \$166 per month for individuals, and \$332 per month for couples</p> <p>Beginning in April (first payment on April 24, 2020) and ending September</p>	<p>Ontario's Action Plan: Responding to COVID-19</p> <p>Ontario Guaranteed Annual Income System payments for seniors</p> <p>COVID-19: Support for people</p>
Family support	Qualifying parents	<p>One-time \$200 payment per child up to 12 years old to help offset cost of buying materials to support children's learning while away from school</p> <p>One-time \$250 payment per child with special needs, aged 0-21 including kids enrolled in private schools</p> <p>No income cap for this program</p> <p>Application can be completed here</p>	<p>Ontario's Action Plan: Responding to COVID-19</p> <p>Ontario Government Supports Families in Response to COVID-19</p> <p>Ontario.ca - "Get support for families"</p>
Ontario Student Assistance Program (OSAP) – student loan payment deferral	Provincial student loan borrowers	<p>Six months of principal and interest accrual payment deferral, in coordination with the federal government's measures</p> <p>No repayments required from March 30 – September 30, 2020</p>	<p>Ontario's Action Plan: Responding to COVID-19</p> <p>OSAP: Ontario Student COVID-19 support for people</p>
Electricity cost relief & off-peak pricing	Eligible residential, farm, and small business consumers	<p>Increase to electricity cost relief programs</p> <p>Electricity prices set for time-of-use customers at the lowest rate (known as the off-peak price) for 24 hours a day from March 24 up to and including May 31, 2020</p> <p>The off-peak price of 10.1 ¢/kWh will be automatically applied to bill</p>	<p>Ontario's Action Plan: Responding to COVID-19</p> <p>Oeb.ca - COVID-19 - Off-peak electricity pricing extended to May 31, 2020</p> <p>COVID-19 support for people</p>

ONTARIO continued

Type of Benefit	Basic Eligibility	Details	URLs
Low-income Energy Assistance Program (LEAP)	<p>Qualifying low-income individuals based on household after tax income and the number of people living in home</p> <ul style="list-style-type: none"> Received LEAP assistance within past few years Receiving OESP assistance <p>Eligibility chart can be found here</p>	<p>Expanded eligibility for LEAP</p> <p>Ensuring electricity and natural gas services are not disconnected for non-payment during COVID-19</p> <p>If behind on bills or in arrears (facing service disconnection), may qualify for up to \$500 for electricity bills (up to \$600 if home heated electrically) and \$500 for natural gas bills</p> <p>Waiving all reconnection fees</p>	<p>Ontario's Action Plan: Responding to COVID-19</p> <p>COVID-19: Support for people</p> <p>Low-income Energy Assistance Program</p>
Employer Health Tax (EHT) exemption	<p>Eligible private-sector employers with annual payrolls of up to \$5 million</p>	<p>Retroactive temporary increase to the EHT exemption from \$490,000 to \$1 million for 2020</p> <p>Maximum relief would increase by up to \$9,945 per eligible employer</p> <p>Five-month relief period for Ontario businesses who are unable to file or remit their provincial taxes on time due to their special circumstances caused by COVID-19 (Until August 25, 2020)</p>	<p>Ontario's Action Plan: Responding to COVID-19</p> <p>Annex: Details of Tax Measures</p> <p>COVID-19: Support for businesses</p> <p>Ministry of Finance - Employer Health Tax</p>
Regional Opportunities Investment Tax Credit	<p>Eligible businesses that construct, renovate, or acquire qualifying commercial and industrial buildings in designated regions of the province</p> <p>CCPCs that make qualifying investments that become available for use on or after March 25, 2020 in specified regions</p>	<p>10% refundable corporate income tax credit</p> <p>Credit available for expenditures in excess of \$50,000, up to \$500,000</p> <p>Qualifying investments would be eligible expenditures for capital property included in Class 1 and Class 6</p> <p>Supports regions lagging in employment growth (below provincial average)</p>	<p>Ontario's Action Plan: Responding to COVID-19</p> <p>Annex: Details of Tax Measures</p> <p>COVID-19 support for business</p>

ONTARIO continued

Type of Benefit	Basic Eligibility	Details	URLs
<p>Interest and penalty relief on provincially administered taxes:</p> <ul style="list-style-type: none"> - Employer Health Tax - Tobacco Tax - Fuel Tax - Gas Tax - Beer, Wine & Spirits Tax - Mining Tax - Insurance Premium Tax - International Fuel Tax - Retail Sales Tax on Insurance Contracts and Benefit Plans - Race Tracks Tax 	<p>All businesses that are required to file returns and make remittances for these programs</p>	<p>Five-month interest and penalty-free period to make payments for certain provincially administered taxes, from April 1 – August 31, 2020</p> <p>No supporting documentation required and not required to advise Ontario Ministry of Finance</p>	<p>Ontario's Action Plan: Responding to COVID-19</p> <p>COVID-19: Support for businesses</p> <p>Interest and Penalty Relief for Businesses</p>
<p>Education property tax remittance deferral</p>	<p>Municipalities (indirectly property taxpayers)</p>	<p>Deferring the June 30, 2020 quarterly remittance of education property tax to school boards by 90 days.</p> <p>Allows municipalities to introduce measures to defer property tax payments for property taxpayers</p>	<p>Ontario's Action Plan: Responding to COVID-19</p> <p>COVID-19: support for business</p>
<p>Deferral of Workplace Safety and Insurance Board (WSIB) premiums</p>	<p>Employers covered by WSIB insurance, or pay WSIB for costs of claims ("Schedule 1" & "Schedule 2" employers)</p>	<p>Payment and reporting deferral for 6 months until August 31, 2020</p> <p>No interest accrual or penalties will be charged during this period</p>	<p>Ontario's Action Plan: Responding to COVID-19</p> <p>Businesses: WSIB financial relief package</p>

ONTARIO continued

Type of Benefit	Basic Eligibility	Details	URLs
<p>Ontario-Canada Emergency Commercial Rent Assistance Program (OCECRA)</p>	<p>Commercial property owners experiencing rent shortfalls because their small business tenants have been heavily impacted by COVID-19</p> <p>Property owner eligibility:</p> <ul style="list-style-type: none"> • Required to reduce the rental costs of small business tenants for April, May and June by at least 75% • Commit to a moratorium on eviction for three months <p>Eligible Tenants;</p> <ul style="list-style-type: none"> • Pays monthly rents not exceeding \$50,000 • Generates no more than \$20 million in gross annual revenues • Non-essential business that has temporarily closed, or is experiencing a 70% drop in revenues or a non-profit or charity 	<p>Forgivable loan where the government pays 50% of the rent</p> <p>Tenant pays 25% and landlord covers remaining 25%</p>	<p>Ontario Provides Urgent Relief for Small Businesses and Landlords</p> <p>Ontario-Canada Emergency Commercial Rent Assistance Program</p>
<p>Temporary pandemic pay for frontline workers</p>	<p>Frontline staff working during the COVID-19 outbreak, including workers in:</p> <ul style="list-style-type: none"> • Long-term care homes • Retirement homes • Emergency shelters • Supportive housing • Social services congregate care settings • Correction institutions • Youth justice facilities • Home and community care • Hospitals (some workers) <p>A full list of eligible workers can be found here</p>	<p>Additional \$4/hour wage on top of existing hourly wages</p> <p>Additional \$250 lump sum payment each month for next four months if employee works over 100 hours each month</p>	<p>Ontario Supporting Frontline Heroes of COVID-19 with Pandemic Pay</p> <p>Pandemic Pay Provides Support for Frontline Workers Fighting COVID-19</p>

QUEBEC

Type of Benefit	Basic Eligibility	Details	URLs
Tax filing and payment deadlines deferrals - Partnerships (Deferral now closed as of May 1, 2020)	Certain partnership information returns	Deadline to file Partnership Information Return (form TP-600-V) for 2019 extended to May 1, 2020	COVID-19 – Relief Measures for Individuals and Businesses COVID-19: FAQ
Tax filing and payment deadlines deferrals - Corporations	Corporations whose tax installment or tax is due between March 17, 2020 and August 31, 2020	Deadline for filing income tax returns extended to June 1, 2020 for corporations whose deadline would otherwise be during the period March 17, 2020 and ending May 31, 2020 Deadline to pay tax balances owing during the period March 17, 2020 and ending August 31, 2020, is extended to September 1, 2020	COVID-19 – Relief Measures for Individuals and Businesses COVID-19: FAQ
Tax filing and payment deadlines deferrals - Individuals	Individuals	Deadline for filing income tax returns extended to June 1, 2020 for individuals whose deadline would otherwise be April 30, 2020 Deadline for filing income tax returns remains at June 15, 2020 for individuals whose deadline would otherwise be June 15, 2020 Deadline for filing income tax returns extended to June 1, 2020 for deceased individuals who died before December 1, 2019 Deadline to pay tax balances owing extended to September 1, 2020 June 15, 2020 installment payments extended to September 1, 2020	COVID-19 – Relief Measures for Individuals and Businesses COVID-19: FAQ
Tax filing and payment deadlines deferrals – Trusts	Trusts (other than SIFTs)	Deadline for filing income tax returns extended to May 1, 2020 for most trusts Deadline to pay tax balances for 2019 tax year extended to September 1, 2020 June 15, 2020 installment payments extended to September 1, 2020	COVID-19 – Relief Measures for Individuals and Businesses COVID-19: FAQ

QUEBEC continued

Type of Benefit	Basic Eligibility	Details	URLs
Mining tax payment deferral	Companies that pay mining tax	Deadline to pay tax balance and installments extended to September 1, 2020	COVID-19 – Relief Measures for Individuals and Businesses COVID-19: FAQ
Logging tax deferral	Companies that pay logging tax	Deadline to pay logging tax in respect of forest operations that would otherwise be payable in the period beginning March 17, and ending August 31, 2020 is extended to September 1, 2020	COVID-19 – Relief Measures for Individuals and Businesses COVID-19: FAQ
QST tax filing and payment deferral	Taxpayers who pay QST	<p>Deadline for remitting QST extended to June 30, 2020 for statements produced from March 27 to June 1, 2020</p> <p>Same applies for installment payments</p> <p>Filing deadline extended to June 30, for QST returns and payments respecting the March 31, April 30, and May 31 remittances</p> <p>No interest or penalties</p>	COVID-19 – Relief Measures for Individuals and Businesses COVID-19: FAQ Quebec.ca - Situation of the coronavirus (COVID-19) in Québec
Tax filing and payment deadlines deferrals – Charities	Registered charities	<p>Deadline for filing the Registered Charities and Other Donees Information Return (TP-985.22) extended to December 31, 2020 for registered charities required to file no later than between March 17 and December 30, 2020</p> <p>Applies to other donees required to file form TP-985.22-V</p>	COVID-19 – Relief Measures for Individuals and Businesses COVID-19: FAQ
Provincial student loan repayment suspension	All Aide financière aux études clients	<p>No payments required for the next 6 months</p> <p>No interest will be calculated or added to student loan</p>	Quebec.ca - Repayment of a student loan
Hydro-Québec administration charge relief & payment deferral	All customers	<p>Administration charges for unpaid bills will not apply until further notice</p> <p>Customers unable to pay bills will not be penalized</p> <p>Payment deferral can be arranged, and power will not be cut off for non-payment</p>	COVID-19 - Hydro-Québec

QUEBEC continued

Type of Benefit	Basic Eligibility	Details	URLs
Concerted temporary action program for businesses (PACTE)	<p>Businesses whose liquidity is affected by repercussions of COVID-19</p> <ul style="list-style-type: none"> • Must demonstrate that financial structure offers realistic prospects for profitability • Cannot be under the protection of the companies' Creditors Arrangement Act or Bankruptcy Insolvency Act 	<p>Loan guarantee or loan from Investissement Québec (minimum amount is \$50,000)</p> <p>Designed to shore up business's working capital</p> <p>Available to businesses operating in Québec (including cooperatives and other social economy enterprises)</p> <p>Applications reviewed on a case-by-case basis</p>	<p>Investissement Quebec – Concerted temporary action program for businesses</p>
Temporary Aid for Workers Program (closed April 10, 2020)	<p>Workers aged 18 or over who must self-isolate and cannot earn all their work income, and are not eligible for another financial assistance program (such as E.I.)</p>	<p>Lump-sum amount of \$1,146 for 14 days of isolation (\$573 per week)</p>	<p>Quebec.ca - Temporary Aid for Workers Program</p>
Bonuses for full-time health care workers	<p>Quebec hospital workers who fit the following job categories:</p> <ul style="list-style-type: none"> • Nurses; • Clinicians and auxiliaries; • Respiratory therapists; • Beneficiary attendants; • Health and social service assistants; • Service attendants; • Maintenance attendants. <p>Must be working full time</p>	<p>Will receive an additional \$100 a week</p> <p>Additional \$200 more for two consecutive weeks of fulltime work in CHSLD hot zoned areas (\$400 more after four weeks).</p> <p>If someone transfers from a 'cold zoned area' to a 'hot zoned area' the government will provide an additional \$2,000/month added to the other bonuses</p>	<p>COVID-19 Pandemic - Premier François Legault announces bonuses for full-time health care workers fighting the virus</p>

QUEBEC continued

Type of Benefit	Basic Eligibility	Details	URLs
Incentive Program to Retain Essential Workers (IPREW)	<p>Individuals working essential service jobs during the COVID-19 pandemic (part-time or full-time)</p> <p>Cannot be receiving CERB for the week to qualify</p> <p>Receiving gross wages of \$550 or less per week</p> <p>Need annual employment income of at least \$5,000 for 2020</p> <p>Total annual income of no more than \$28,600 for 2020</p> <p>Be at least 15 years old</p> <p>Resident of Quebec on December 31, 2019 and plan to reside in Quebec throughout 2020</p>	<p>Makes up difference between the Canada Emergency Response Benefit (CERB) and eligible individuals wages.</p> <p>Applications begin May 19</p> <p>\$100 for each week (\$400 per month) of qualifying work beginning March 15, 2020 up to maximum of 16 weeks</p> <p>Payments made every 2 weeks starting May 27, 2020</p> <p>Can apply here</p>	<p>Incentive Program to Retain Essential Workers (IPREW)</p> <p>COVID-19: FAQ for Individuals</p>
Non-subsidized childcare services	<p>Childcare centres</p>	<p>Increasing the financing of \$5.95 per day to \$10.10 per day for each seat for cold zones beginning May 11, 2020, and hot zones on May 25, 2020</p> <p>Increased aid will apply until June 19, 2020</p>	<p>Non-subsidized childcare services</p>

NEWFOUNDLAND AND LABRADOR

Type of Benefit	Basic Eligibility	Details	URLs
Compensation for workers in COVID-19 isolation	Private-sector employers (to pay affected employees)	<p>Compensation for private sector employers to ensure continuation of pay for employees required to self-isolate</p> <p>Employees should retain documents regarding their travel to facilitate reimbursement</p>	<p>Gov.nl.ca - Provincial Government to Provide Compensation to Workers in COVID-19 Self-Isolation</p> <p>COVID-19- Business Supports</p>
Provincial student loan repayment suspension	Students with provincial loans	<p>No repayments required for the next 6 months, effective March 30 – September 30, 2020</p> <p>No interest will accrue during this period (provincial government does not charge interest)</p> <p>No application necessary for repayment suspension</p>	<p>Gov.nl.ca - Provincial Government Announces Temporary Suspension of Repayment of Provincial Portion of Student Loans</p>
Financial support for childcare sector (Closed as of April 30, 2020)	Childcare centres, family childcare homes, & families with children in childcare	<p>Funding to regulated childcare centres and family childcare homes at childcare subsidy program rates for all licensed spaces, to ensure families do not have to pay fees during closure period (in place until April 30, and will be reassessed if closures still in place at that time)</p> <p>Reimbursement for any fees paid after childcare closure date from provider (March 17 for childcare centres & March 19 for family childcare homes)</p> <p>Assistance in place until April 30, 2020</p>	<p>Gov.nl.ca - Minister Warr Announces Financial Supports for Child Care Sector (March 22, 2020)</p> <p>COVID-19 Business Supports</p>
Fuel Tax Exemption Permits extended	Fuel Tax Exemption Permit holders	<p>Expiry date has been extended from March 31 to June 30, 2020</p>	<p>Gov.nl.ca - Public Advisory: Deadline Extended for Fuel Tax Exemption Permits (March 30, 2020)</p> <p>COVID-19 Business Supports</p>
Aquaculture licences extended	Aquaculture licence holders	<p>All current existing aquaculture licences extended from March 31 to May 31, 2020</p>	<p>Gov.nl.ca - Public Advisory: Deadline Extended for Current Aquaculture Licences (April 3, 2020)</p> <p>COVID-19 Business Supports</p>

NEWFOUNDLAND AND LABRADOR continued

Type of Benefit	Basic Eligibility	Details	URLs
Eviction suspensions	Tenants of rental properties	Tenants of rental properties cannot be evicted if they have lost income resulting from COVID-19 and cannot pay rent	Gov.nl.ca - Urgent Legislative Sitting Supports Social and Economic Well-Being of Newfoundlanders and Labradorians (March 26, 2020)
Newfoundland and Labrador Liquor Corporation (NLC) fee waivers	Businesses with liquor licenses	NLC will waive license fees for the 2020-21 fiscal year Waving warehousing service fees for microbreweries with annual production of 1,000 hectoliters or less Increase in product commission discounts for craft breweries, wineries, distilleries and cideries producing 1,000 hectoliters or less to 55% for non-NLC distributed products	Provincial Government Announces Changes at the Newfoundland and Labrador Liquor Corporation that will Support Local Business COVID-19 > Business Supports
Innovation and Business Investment Fund Loans	Businesses with a Innovation and Business Investment Corporation loan	Deferral of loan payments under the Innovation and Business Investment Corporation's Business Investment Fund for six months	Provincial Government Announces Support for Businesses Impacted by COVID-19 COVID-19 > Business Supports
Hiring eligibility and cost coverage for commercial Research and Development projects increased	Eligible Research and Development projects	Salary support for up to six positions may be considered for eligible commercial R&D projects May include existing or new employees Temporary policy pertains to applications approved between April 1 and September 30, 2020 Eligible costs temporarily increased from 50% to 75% coverage until September 30, 2020	Provincial Government Announces Support for Businesses Impacted by COVID-19 COVID-19 > Business Supports
Vegetable Transplant Program Expansion	Commercial vegetable producers	Doubling the number of accepted applicants for the Vegetable Transplant Program Priority will be given to farmers who demonstrated strong compliance with the 2019 program.	Public Advisory: Vegetable Transplant Program Expanding to Provide More Assistance to Farmers during Pandemic COVID-19 > Business Supports

NEWFOUNDLAND AND LABRADOR continued

Type of Benefit	Basic Eligibility	Details	URLs
<p>Changes to tax return filing deadlines</p> <ul style="list-style-type: none"> • International Fuel Tax Agreement returns (Q1) • Other applicable returns: <ul style="list-style-type: none"> • Gasoline Tax • Carbon Tax 	Applicable taxpayers	<p>International Fuel Tax Agreement returns for Q1 previously due on April 30 are now due and payable on June 1, 2020</p> <p>All other tax returns falling under the Revenue Administration Act and Regulations, which would otherwise be due March 20, 2020</p>	<p>Gov.nl.ca - Changes Made to Tax Return Filing Deadlines and Remission of Interest and Penalties</p>
<p>Remission of interest and penalties</p>	Taxpayers prevented from making a payment due to COVID-19	<p>Remission of interest and penalties granted on a case-by-case basis</p> <p>Requests should be submitted by e-mailing to taxadmin@gov.nl.ca</p> <p>Requests must be submitted to the government</p>	<p>Gov.nl.ca - Changes Made to Tax Return Filing Deadlines and Remission of Interest and Penalties</p>
<p>Changes to defaulted student loan account collections</p>	Individuals with provincial student loans in default and who file income tax returns with CRA from April 9, 2020 to September 30, 2020 resulting in a "refund"	<p>CRA will send refunds and GST credits directly to individuals instead of the Provincial Government</p> <p>Automatic pause for eligible individuals</p>	<p>Gov.nl.ca - Provincial Government Announces Changes to Defaulted Student Loan Account Collections</p>

NEW BRUNSWICK

Type of Benefit	Basic Eligibility	Details	URLs
<p>New Brunswick Workers Emergency Income Benefit (closed April 9, 2020)</p>	<p>Workers or self-employed</p>	<p>One-time \$900 benefit for workers or self-employed who have lost their job due to state of emergency (age 18 or older, resident of New Brunswick)</p> <p>Must have lost job, laid off, or lost all revenues on or after March 15th</p> <p>Income from employment, self-employment, or EI must have been at least \$5,000 in the last 12 months or last calendar year</p> <p>Must have applied (or plan to) for benefits through Federal Government</p> <p>Payment administered through the Canadian Red Cross</p> <p>Bridge between loss of employment or close of business after March 15, to when the federal benefit comes into effect</p> <p>Applications closed on April 9, 2020</p>	<p>March 24 - Update on COVID-19</p> <p>March 24 - Update on COVID-19</p> <p>March 26 - Seven new cases of COVID-19; financial support for impacted workers and businesses</p> <p>The New Brunswick Workers Emergency Income Benefit</p> <p>REVISED / Fifteen new cases of COVID-19</p> <p>Measures to assist in preventing spread of COVID-19; two new cases</p>
<p>WorkSafeNB premium deferral</p>	<p>Employers</p>	<p>Deferral of premiums for 3 months from March, April and May</p> <p>Interest rate will be reduced to 0% to align with 3-month deferral (normally prime plus 3 per cent)</p>	<p>March 26 - Seven new cases of COVID-19; financial support for impacted workers and businesses</p> <p>COVID-19 Guidance for Businesses</p>
<p>Government of New Brunswick loan deferrals</p>	<p>Businesses with government loans</p>	<p>Case-by-case principal and interest payment deferral, for up to 6 months</p> <p>Request made to government department that issued loan</p>	<p>March 26 - Seven new cases of COVID-19; financial support for impacted workers and businesses</p> <p>COVID-19 Guidance for Businesses</p>
<p>New Brunswick Small Business Emergency Working Capital Program</p>	<p>Small businesses employing 1 to 49 employees, with sales less than \$10 million</p>	<p>Small business owners can apply for loans up to \$100,000</p> <p>Will not be required to pay principal on loans for up to 12 months</p> <p>Not required to pay interest for first 6 months, after becomes 4% per annum</p> <p>Applications to be made to here</p>	<p>COVID-19 Guidance for Businesses</p> <p>Government of New Brunswick Small Business Emergency Working Capital Program</p>

NEW BRUNSWICK continued

Type of Benefit	Basic Eligibility	Details	URLs
Opportunities NB's COVID-19 Working Capital Loans	<p>Private company employers</p> <p>Been in business for at least 24 months</p> <p>Must have employees</p> <p>Not publicly traded</p>	<p>Working capital in excess of \$100,000, up to a maximum of \$1,000,000 is available</p> <p>Will not be required to pay principal on loans for up to 12 months</p> <p>Not required to pay interest (4%) for first 6 months</p> <p>After 12 months, loan balance including capitalized interest from the first 6 months will be amortized over 48 blended principal and interest payments (max term of 5 years)</p> <p>Applications to be made to Opportunities NB</p>	<p>COVID-19 Guidance for Businesses</p> <p>Opportunities NB's COVID-19 Working Capital Loans</p>
Late penalties on property taxes waived	<p>Businesses with property taxes</p>	<p>Business property taxes must be paid by May 31, however late penalties will be reviewed on a case-by-case basis if due to undue financial challenges such as COVID-19</p>	<p>COVID-19 Guidance for Businesses</p> <p>Business Property Tax Penalty Relief Program</p>
Emergency Bridging Fund for Vulnerable Post-Secondary Students	<p>Vulnerable post-secondary students</p>	<p>One-time payment of up to \$750/student</p> <p>Eligible students who demonstrate a financial gap in meeting their basis needs</p> <p>Assessed on a case-by-case basis</p> <p>To be eligible, cannot qualify for the \$900 provincial emergency fund as of March 30</p> <p>To be eligible, cannot access money through student loans, EI, personal savings, or other COVID-19 financial assistance programs</p>	<p>Four new cases of COVID-19, assistance for post-secondary students</p>
Electricity bill payment deferrals and suspension of disconnections for non-payment	<p>NB Power customers</p>	<p>Disconnections for non-payment have been suspended</p> <p>Bill payments for residential, seasonal and small business customers deferred for up to 90 days for impacted customers</p> <p>Interest waived for past due balances and late payment charges issued after March 19, 2020 for impacted customers</p>	<p>NB Power – Supporting our customers</p>

PRINCE EDWARD ISLAND

Type of Benefit	Basic Eligibility	Details	URLs
Employee Gift Card Program (in partnership with Sobeys)	Employers who have issued an ROE to layoff 1 or more employees as a result of COVID-19, between April 15 – 30, 2020	\$100 Sobeys gift card to any employee living and working in PEI, who has been laid off as a result of COVID-19 Issued by employer	Province announces additional supports for individuals and families Employee Gift Card Program
COVID-19 Income Support Fund (closed April 30, 2020)	Individuals who lost their job or were laid off on or after March 13, 2020 due to the state of emergency Individuals whose E.I. benefits have expired and have no job to return to due to the state of emergency Self-employed individuals who have lost all revenues through self-employment on or after March 13, 2020 due to the state of emergency and have not already accessed the Emergency Income Relief for the Self-Employed, and have applied for support through the Federal government (E.I. or CERB)	One-time taxable lump sum payment of \$750, effective March 13, 2020 Earned a minimum of \$5,000 gross earnings in the last 12 months or calendar year Lost primary source of income Individuals must be 18 years of age or older and resident of PEI for tax purposes as of December 31, 2019	COVID-19 Income Support Fund COVID-19 Income Support Fund Frequently Asked Questions
COVID-19 Special Situation Fund for individuals (closed May 8, 2020)	Individuals not eligible for other federal or provincial funding support Over the age of 16, not eligible for EI, and a PEI resident for tax purposes as of December 31, 2019	Up to \$1,000 for Islanders who have experienced urgent income loss as a result of COVID-19 Eligibility period from March 16 to June 16, 2020	COVID-19 Special Situation Fund for individuals
Emergency Income Relief Fund for the self-employed (closed as of April 30, 2020)	Self-employed individuals	Maximum of \$500 per week for period of March 16-29, 2020 Business income must have been declared on most recent tax return, must be primary source of income, able to demonstrate financial losses as a result of COVID-19, not be EI eligible or receiving other income support	Emergency Income Relief Fund for the self-employed

PRINCE EDWARD ISLAND continued

Type of Benefit	Basic Eligibility	Details	URLs
Temporary Rental Assistance Benefit	Eligible tenants	<p>Up to \$1,000 per household to help cover the cost of rent for a 3-month period (\$500 in first month, \$250 in the following 2 months)</p> <p>Payment made directly to landlords of eligible tenants</p> <p>Must be in receipt of or applying for EI or the CERB as a result of COVID-19 (for students, this criteria is waived)</p> <p>Must rent primary residence in PEI and rent cannot be subsidized for any other government program, or assisted by othering funding sources such as a non-governmental organization, non-profit organization</p> <p>Must be a resident of PEI (provincial health number required to demonstrate residency)</p>	<p>COVID-19 Supports for Renters and Landlords</p> <p>Temporary Rental Assistance Benefit</p>
Emergency Relief Worker Assistance Program (closed as of April 30, 2020)	Employers in order to assist employees (private sector or non-profit)	<p>Financial support to employers to assist employed workers who have been impacted by reduced hours as a result of COVID-19</p> <p>\$250 per week for each employed worker with a reduction of at least 8 hours per week, during the 2-week period from March 16-29, 2020</p>	Emergency Relief - Worker Assistance Program
Emergency Working Capital Financing	Existing small businesses that registered to conduct business within PEI, with revenues in PEI, with a satisfactory credit rating and no defaulted debt (no start-ups)	<p>Working capital loans of up to \$100,000 per company</p> <p>Fixed interest rate of 4% to assist with operating costs (payroll, rent, utilities, etc.)</p> <p>Principal and interest payments deferred for 12 months</p> <p>Balance paid over 5 years (starting 1 year after first disbursement)</p>	Emergency Working Capital Financing
Property tax & fee payment deferral	Property taxpayers	<p>Payments deferred until December 31, 2020</p> <p>Interest relief for tax year 2020 including all past due amounts</p>	Province provides COVID-19 economic update, confirms property tax relief

PRINCE EDWARD ISLAND continued

Type of Benefit	Basic Eligibility	Details	URLs
<p>COVID-19 Special Situation Fund for businesses and organizations (closed as of April 15, 2020)</p>	<p>Businesses, community groups and non-government organizations</p>	<p>Experienced urgent income loss as a result of COVID-19 and are not eligible for other federal and provincial funding support</p> <p>Eligibility period from March 16 to April 15, 2020</p> <p>Businesses must have declared business income on most recent tax return</p> <p>Community groups and non-government organizations must have been operating in PEI as of December 31, 2019</p> <p>Closed as of April 15, 2020</p>	<p>COVID-19 Special Situation Fund for businesses and organizations</p>
<p>Commercial Lease Rent Deferral Program / COVID-19 Small Business Rental Deferral Guarantee Program (closed as of April 30, 2020)</p>	<p>Landlords who defer rent payments for their commercial tenants for three months (May – July)</p>	<p>Up to \$50,000 per landlord and \$15,000 per tenant in financial assistance if rent cannot be recovered</p> <p>Closed as of April 30, 2020</p>	<p>Province announces rental support measures Commercial Lease Rent Deferral Program</p>
<p>COVID-19 Business Adaptation Advice Program</p>	<p>Businesses, entrepreneurs, not-for-profit, non-governmental organizations who hire professional advice to adapt/recover from impacts of COVID-19</p>	<p>Up to 100% of the cost (max of \$2,500) to engage a professional business consultant</p> <p>Applications due by July 31, 2020</p> <p>Projects must be completed by December 31, 2020</p> <p>Projects must be claimed by January 31, 2020</p>	<p>COVID-19 Business Adaptation Advice Program</p>
<p>Prince Edward Island Fish Emergency Loan Program Fish harvesters</p>	<p>Fish harvesters</p>	<p>Up to \$25,000 to Islander harvesters at 4% interest over a 5-year term</p> <p>Principle will be deferred for 18 months</p> <p>Interest will be paid by Department of Fisheries and Communities on behalf of the borrower for the first 18 months</p>	<p>Province announces support for essential workers, small business and fisheries</p>

PRINCE EDWARD ISLAND continued

Type of Benefit	Basic Eligibility	Details	URLs
<p>COVID-19 Support for Essential Workers earning \$3,000 per month or less</p>	<p>Essential workers who make less than \$3,000/ four-week period</p> <p>Eligible employees must:</p> <ul style="list-style-type: none"> • Be a resident of PEI and legally authorized to work in Canada • Employed in an organization providing “essential services” • Have earnings less than \$3,000 in a consecutive four-week period during eligibility period of April 6, 2020 to July 26, 2020 • Have an hourly wage of less than \$18.75/hour • Have worked a minimum of 60 hours during the four-week period selected 	<p>Employees receive a one-time payment of \$1,000 through their employers</p> <p>Employers also eligible for 10% administrative costs to cover the Mandatory Employer Related Costs (MERC's)</p> <p>Employers must complete application on behalf of employees and applications can be submitted here until August 28, 2020</p> <p>Program eligibility period is from April 6 – July 26, 2020</p>	<p>Province announces support for essential workers, small business and fisheries</p> <p>COVID-19 Support for Essential Workers - Earning \$3,000/Month or Less</p>
<p>COVID-19 Workplace Adaption Assistance Fund</p>	<p>Businesses, not-for-profits, and non-governmental organizations with some exceptions</p>	<p>Up to \$2,000 grant (based on 75% of eligible project costs) towards implementing safety measures of a COVID-19 Operational Plan (physical changes, equipment, services, PPE, signage)</p> <p>Application deadline is October 30, 2020</p>	<p>Province announces support for essential workers, small business and fisheries</p> <p>COVID-19 Workspace Adaption Assistance Fund</p>
<p>Provincial student loan payment deferral</p>	<p>Provincial student loan holders</p>	<p>Payments automatically suspended on P.E.I student loans from March 30, 2020 to September 30, 2020</p>	<p>Province announces supports for post-secondary students</p> <p>Student Loan Repayment</p>

PRINCE EDWARD ISLAND continued

Type of Benefit	Basic Eligibility	Details	URLs
<p>Fisheries Interest Relief Program</p>	<p>Eligible fish harvesters who meet the following criteria:</p> <ul style="list-style-type: none"> • Can show a 30% decrease in fish related revenues for 2020 fishing season (compared to 2019) • Must provide documentation to validate debt is with an arm's length entity • Must provide documentation to validate debt was incurred for the purpose of earning income on PEI for fishing activities • Must demonstrate operations in PEI within one of the following sectors: <ul style="list-style-type: none"> • Lobster; • Rock crab; • Tuna; • Herring; • Mackerel; • Silverside; • Mussels; • Clams and quahogs; • Oysters and other aquaculture; 	<p>Reimbursement of interest expenses incurred for 12 months on existing term debt (lines of credit excluded) incurred on or before May 1, 2020</p> <p>Eligible loans through Finance PEI will also qualify for principal payment deferral for same 12 month period (May 1 – April 30, 2021)</p>	<p>Province announces support for essential workers, small business and fisheries</p> <p>Fisheries Interest Relief Program</p>

NOVA SCOTIA

Type of Benefit	Basic Eligibility	Details	URLs
Income assistance additional payment	Low-income individuals on income assistance	Additional \$50 payment for people on income assistance, starting March 20, 2020 Do not need to apply	COVID-19 - Support for Nova Scotians, businesses and health care
Worker Emergency Bridge Fund	Self-employed or laid-off individuals who don't qualify for EI <ul style="list-style-type: none"> • Age 18 or older Nova Scotia Residents that were employed and laid off, or self-employed and lost all revenue because of COVID-19 on or after March 16 • Have earned a minimum of \$5,000 and less than \$34,000 • Have applied for the Canada Emergency Response Benefit (CERB) 	One-time taxable payment of \$1,000 to bridge gap between layoff/closure and the Canada Emergency Response Benefit (CERB)	COVID-19 - Support for Nova Scotians, businesses and health care Measures to Help Citizens, Businesses Affected by COVID-19 COVID-19: Worker Emergency Bridge Fund
Suspending Nova Scotia student loan payments	Students with student loans	Payments will be suspended until September 30, 2020 Interest will not accrue during this period Automatic - do not need to apply	COVID-19 - Support for Nova Scotians, businesses and health care
Commercial rent deferral (closed as of April 3, 2020)	Landlords to support small and medium-sized businesses	Landlords encouraged to deferred rent for commercial tenants for 3 months Deferred rent would be spread out over rest of lease term If deferred due to tenant's business closure by Health Protection Act order, may be eligible for coverage up to a maximum of \$50,000 per landlord and \$15,000 per tenant To be eligible for the COVID-19 Small Business Rental Deferral Guarantee Program, landlords must register with the Department of Business	COVID-19 - Support for Nova Scotians, businesses and health care Rent Deferral Program

NOVA SCOTIA continued

Type of Benefit	Basic Eligibility	Details	URLs
Deferred payments for government loans	Entities with government loans	Deferred payments until June 30 for all government loans, 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	COVID-19 - Support for Nova Scotians, businesses and health care
Small Business Impact Grant (closed as of April 25, 2020)	Eligible small businesses and social enterprises	15% of revenue from sales either from April 2019 or February 2020, up to a maximum of \$5,000 One-time grant can be used for any purpose	Measures to Help Citizens, Businesses Affected by COVID-19
Small Business Loan Guarantee Program deferrals (temporarily closed while Province of Nova Scotia assesses funding)	Small businesses	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	COVID-19 - Support for Nova Scotians, businesses and health care Small Business Loan Guarantee Program
Health Care Worker Bonus	Eligible health care workers (full-time and part-time)	Combined Federal and Provincial program Essential Health Care Workers will receive a bonus of up to \$2,000 after a four-month period, beginning March 13, 2020	New Program Gives Health-care Workers Up to \$2,000 Bonus
Deferred payments on small business renewal fees	Small businesses	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 sometime soon).	COVID-19 - Support for Nova Scotians, businesses and health care

YUKON

Type of Benefit	Basic Eligibility	Details	URLs
Paid Sick Leave Rebate	<p>Employers with employees that do not currently have existing paid sick leave days.</p> <p>Employees requiring time off for sickness or for self-isolation due to COVID-19</p> <p>Employer and employees must be Yukon-based.</p> <p>Self-employed people are also eligible.</p>	<p>Employers will be reimbursed for paid wages of 10 days maximum per employee to allow for sick leave. The maximum daily rebate will be \$378.13 per day per employee.</p> <p>The program is in place for six months effective March 11 until September 11, 2020.</p>	<p>Paid Sick Leave Rebate for employers</p> <p>Yukon press release – Premier Silver announces a stimulus package to support businesses and workers</p>
Workers' Compensation Health and Safety premium payment changes	<p>All employers facing financial pressures due to COVID-19</p>	<p>Deferral of assessment premiums without penalty or interest until a date deemed appropriate for a business' situation</p> <p>Reimbursement of premiums paid-up front, waiver of penalties and interest with approval from the Board</p> <p>Opportunity to revise annual payroll estimates.</p>	<p>Yukon press release – Premier Silver announces a stimulus package to support businesses and workers</p> <p>WCB press release – Yukon Workers' Compensation Health and Safety Board proud to participate in COVID-19 economic stimulus package</p>
Temporary Support for Events Funding Program	<p>Businesses with costs from the cancellation of major events due to COVID-19</p> <p>Major events are any gatherings of more than 50 people</p> <p>All Yukon businesses and NGOs are eligible</p>	<p>Any business with major events cancelled may apply to recover costs incurred as a result of COVID-19. The costs must relate specifically to perishable goods or the cancellation of accommodation and services</p> <p>Application due before August 31, 2020 here</p>	<p>Yukon press release – Yukon businesses to benefit from funding for cancelled events</p> <p>Business support for cancelled events</p>
Property tax payment dead-line extension	<p>All Yukon citizens and business-es with property tax payments due July 2, 2020 that have had incomes affected by COVID-19</p>	<p>Deadline extended until September 2, 2020 without penalty</p>	<p>Yukon press release – Property tax payment deadline extended to September 2</p>

YUKON continued

Type of Benefit	Basic Eligibility	Details	URLs
<p>Yukon Business Relief Program</p>	<p>Yukon businesses, including home-based businesses, which have faced a minimum of 30 per cent loss in gross revenue due to the COVID-19 pandemic. Must meet the following:</p> <ul style="list-style-type: none"> • has an office with a physical address in Yukon; • is subject to the Yukon Income Tax Act; • is registered as per the Business Corporations Act or the Partnership and Business Name Act, where applicable; and • has a valid municipal business license, where applicable. <p>The program does not include not-for-profits, religious organizations, the finance and insurance industries, real estate, utilities, telecommunications, or mining.</p>	<p>Eligible Yukon businesses will receive between 75 and 100 per cent of their fixed costs up to a maximum of \$30,000 per month.</p> <p>The program will cover eligible costs incurred from March 23 to May 22. Applications are open until June 30.</p>	<p>Yukon Business Relief Program</p>
<p>Tenant Support</p>	<p>Tenants living in private non-subsidized market rental housing in Yukon who have lost 30% or more of their income due to COVID-19</p>	<p>Grant available to cover rent from April-June 2020</p> <p>Can receive 50% of the median market rent based on unit size using the Whitehorse median market rent</p> <ul style="list-style-type: none"> • \$415 – room or bachelor • \$500 – 1 Bedroom • \$600 – 2 Bedroom • \$800 – 3 Bedroom or larger • Paid directly towards landlords 	<p>New support will help tenants pay rent during COVID-19</p>

NORTHWEST TERRITORIES

Type of Benefit	Basic Eligibility	Details	URLs
BDIC Working Capital Loans	<p>Businesses with working capital concerns as a result of COVID-19. Businesses must provide:</p> <ul style="list-style-type: none"> • Demonstration of financial need for a 30-60 day period due to cash flows issues resulting from the COVID-19 crisis, ideally backed up by supporting documents; • A completed loan application form; • A summary of other business relief that you have applied for or received due to COVID-19; and • A copy of your NWT business license. • Maximum of 50 employees 	<p>Low interest loans to businesses to help offset one month of COVID-19 impacts. Loans are for a maximum of \$25,000 at a rate of 1.75%.</p> <p>Priority given to businesses with fewer than 20 employees</p>	<p>Northwest Territories COVID-19 Economic Relief</p> <p>Northwest Territories COVID-19 Economic Relief</p> <p>Northwest Territories Applying for COVID-19 Business Relief</p>
BDIC Loan payment deferral	All existing business loans qualify (no need to demonstrate hardship)	<p>All borrowers can apply to reduce or defer (up to 3 months) loan payments without penalty or additional interest charges between April 1 and September 24.</p> <p>Regular interest will still be charged.</p>	<p>Northwest Territories COVID-19 Economic Relief</p> <p>Northwest Territories COVID-19 Economic Relief</p>
WSCC Employer payment deferral (Deferral closed as of May 1, 2020)	All employers with assessment payments due April 1, 2020	April 1, 2020 payment deferred until May 1, 2020	Update on WSCC Services for Claimants and Employers
One-time emergency allowance for Income Assistance recipients	Allowance available to all individuals currently on Income Assistance	<p>\$500 payment to single recipients and \$1000 to households with two or more people</p> <p>Gifts and unearned income removed from calculation of earned income until June 30, 2020</p>	Update to Northwest Territories COVID-19 Economic Relief
Waiver of interest charges on all late tax returns	All taxpayers with late tax returns between March 15 and June 30 (including fuel tax and payroll tax)	Waiver of all interest charges on all late tax returns due between March 15 and June 30	Update to Northwest Territories COVID-19 Economic Relief

NORTHWEST TERRITORIES continued

Type of Benefit	Basic Eligibility	Details	URLs
Provincial student loan payment freeze	Provincial student loan borrowers	Effective immediately, payments are automatically frozen until September 30, 2020. Interest will not accrue during this time.	Information for NWT Residents – Information for Post-Secondary Students Post-Secondary Students Need to Know About Their Loans
Temporary regulations to allow tenants to defer rent with landlord knowledge	Tenants who are experiencing financial hardship as a result of COVID-19. This requires job loss or a significant decline in income. Tenant must notify landlord in writing and include a future plan for payment	Tenants may defer rental payments until their circumstances change, or when the pandemic eases and the temporary regulation is revoked Letter must be written to landlord, and evidence may be requested	New Temporary Regulation allows tenants to defer their rent with landlord's knowledge
Support for Entrepreneurs and Economic Development (SEED)	Businesses proposals meant to promote employment or economic recovery	Funding ranging from \$30,000-\$75,000 will be given to successful applicants	SEED Program Guidelines Support for Entrepreneurs and Economic Development (SEED)
Funding for low wage workers	Available for those who make under \$18/hour and are over the age of 15	Temporary funding to increase wages to \$18/hour for a maximum of 16 weeks	GNWT Provides Funding for Low Wage Workers

NUNAVUT

Type of Benefit	Basic Eligibility	Details	URLs
Small Business Support Program	Small businesses owned by Nunavut residents	Eligible businesses can apply for up to \$5,000 in non-repayable support	COVID-19 Department of Economic Development and Transportation services update Small Business Support Program
Student loans grace period	Students with loans	Student loan repayments will be suspended for six months until September 30, 2020	Post-Secondary Students Need to Know About Their Loans