

# PROVINCIAL / FEDERAL COVID-19 BENEFIT CHART\*

Yellow high-lights indicate most recent update.

Harper Grey LLP

Provincial (British Columbia)

## FOR INDIVIDUALS

### BC CLIMATE ACTION TAX CREDIT (BCCATC)

#### WHAT IS IT?

Helps offset the impact of the carbon taxes paid by individuals or families.

#### AMOUNT

Adult: up to \$218.00  
(increased from \$43.50)  
Child: \$64.00  
(increased from \$12.75)

#### EFFECTIVE DATE

July 2020

#### WHO IS ELIGIBLE?

Residents of BC, low- to moderate-income families, are 19 years of age or older, or have a spouse or common-law partner, or are a parent who resides with your child.

#### HOW TO APPLY/ MORE INFORMATION

To apply, file your income tax return for 2019.

[Climate Action Tax Credit](#)  
[One-Time Enhanced July 2020 Payment for the Climate Action Tax Credit](#)

### BC EMERGENCY BENEFIT

#### WHAT IS IT?

A one-time, tax-free payment for BC residents who are unable to work due to COVID-19.

#### AMOUNT

\$1,000

#### EFFECTIVE DATE

May 1, 2020

#### WHO IS ELIGIBLE?

Eligibility requirements include:

1. Resident of British Columbia on March 15, 2020
2. Approved for the CERB
3. At least 15 years old
4. Have filed, or agree to file, a 2019 B.C. income tax return
5. Not receiving provincial income assistance or disability assistance

#### HOW TO APPLY/ MORE INFORMATION

Online and telephone applications are now open

[BC Emergency Benefit for Workers](#)

**BC-TEMPORARY  
RENTAL SUPPLEMENT  
(BC-TRS) PROGRAM**

**WHAT IS IT?**

This program will provide a temporary rental supplement to assist renters struggling to pay rent as a result of income loss or income reduction due to COVID-19. Along with this supplement, the province is also halting evictions for non-payment of rent, and freezing rent increases.

**AMOUNT**

\$500.00, paid directly to the landlord (at this time) for a period of 3 months

**EFFECTIVE DATE**

April 9, 2020

**WHO IS ELIGIBLE?**

Eligibility requirements include:

- A 2019 gross household income of less than: \$74,150 for singles and couples without dependents, or \$113,040 for households with dependents.
- As a result of COVID-19:
  - Receiving or eligible for EI; or
  - Receiving or eligible for the CERB; or
  - Experienced a drop of at least 25% in monthly household employment income
- Paying more than 30% of current household income towards rents.
- Renting a primary residence in B.C.
- Not receiving rent subsidies through any other government program

**HOW TO APPLY/  
MORE INFORMATION**

Tenants must start the online application. Once an application has been reviewed and assessed as eligible, an e-mail will be sent to the landlord asking them to complete the application process.

[BC Housing](#)

Lower mainland: 778-452-2836

Toll Free: 1-877-757-2577

**BC HYDRO COVID-19  
CUSTOMER  
ASSISTANCE PROGRAM**

**WHAT IS IT?**

This program provides customers the option to defer bill payments or arrange for flexible payment plans with no penalty.

**AMOUNT**

Payment deferral

**EFFECTIVE DATE**

March 13, 2020

**WHO IS ELIGIBLE?**

Customers experiencing financial hardship during the Coronavirus outbreak.

**HOW TO APPLY/  
MORE INFORMATION**

Call to apply 1.800.BCHYDRO (1.800.224.9376)

[BC Hydro News](#)

**BC HYDRO  
COVID-19 RELIEF FUND**

**WHAT IS IT?**

Bill credit based on average consumption for individuals facing job loss due to COVID-19.

**AMOUNT**

Bill credit for up to 3 months based on average consumption

**EFFECTIVE DATE**

Applications accepted from April 8 to June 30, 2020

**WHO IS ELIGIBLE?**

Eligibility requirements include:

- Must be a residential account holder as of March 31, 2020
- Must be eligible for EI, CERB, or B.C. Emergency Benefit for Workers
- Account holder (or their spouse/partner) must have stopped working due to COVID-19
- Average monthly electricity consumption does not exceed 2,500 kWh

**HOW TO APPLY/  
MORE INFORMATION**

Apply on the [BC Hydro website](#)

**BC HYDRO CUSTOMER  
CRISIS PROGRAM**

**WHAT IS IT?**

Grant program for individuals finding themselves in temporary hardship.

**AMOUNT**

\$600.00

**EFFECTIVE DATE**

Ongoing

**WHO IS ELIGIBLE?**

The person applying must be the residential account holder and can only apply for the primary residence.

Eligibility requirements include:

- Account must have overdue payments and facing disconnection
- Experienced a life event, within last 12 months, causing temporary financial crisis
- Outstanding balance of \$1,000 or less, with some attempt to make payments towards bill

**HOW TO APPLY/  
MORE INFORMATION**

Apply online or by mail.

[BC Hydro News](#)

**CHILD CARE RESPONSE**

**WHAT IS IT?**

Licensed child care providers receiving Temporary Emergency Funding must not charge parents fees for vacant spaces, including when a parent temporarily withdraws a child due to COVID-19.

**AMOUNT**

Payment cessation

**EFFECTIVE DATE**

April 1, 2020

**WHO IS ELIGIBLE?**

N/A

**HOW TO APPLY/  
MORE INFORMATION**

N/A

[Child Care Response to COVID-19](#)

TEMPORARY SALARY TOP-UP FOR  
LOW-INCOME ESSENTIAL WORKERS

**WHAT IS IT?**

Temporary top up to the salaries of low-income essential workers, making less than \$2,500 per month on a full time basis.

No application required. The Government provides the funds to employers, who are then responsible for distributing the funds to eligible employees as lump sum payments.

**AMOUNT**

Lump-sum payment equivalent to about \$4 per hour for straight time hours worked

**EFFECTIVE DATE**

March 15, 2020 to July 5, 2020

**WHO IS ELIGIBLE?**

To receive temporary pandemic pay, an employee must:

- Have been working straight-time hours at any point during the 16-week period starting on March 15, 2020, at the height of the Province’s response to the pandemic.
- Work in an eligible sector, workplace and role delivering in-person, front-line care in health, social services and corrections.
- Provide additional support and relief to front-line workers by working in ways that directly serve vulnerable populations.

**HOW TO APPLY/  
MORE INFORMATION**  
[BC COVID-19 Temporary  
Pandemic Pay](#)

**FORTIS COVID-19 CUSTOMER RECOVERY FUND**

**WHAT IS IT?**

Bill deferral program to assist residential customers that are unable to work or have lost their job.

**AMOUNT**

Payment deferral

**EFFECTIVE DATE**

April 1 to June 30, 2020

**WHO IS ELIGIBLE?**

To be eligible for this program customers acknowledge loss of employment, livelihood or being forced to take a voluntary leave due to the COVID-19 outbreak and agree to enter into a payment arrangement for the deferred balance.

**HOW TO APPLY/  
MORE INFORMATION**

[Apply online](#) or by telephone at 1-888-292-4101 (natural gas) or 1-888-292-4105 (electricity)

**ICBC AUTOPLAN FEE WAIVERS**

**WHAT IS IT?**

ICBC will waive the \$30 cancellation fee for cancelling insurance and the \$18 re-plating fee when reinstating the policy on a vehicle.

**AMOUNT**

Fee waiver

**EFFECTIVE DATE**

April 23, 2020

**WHO IS ELIGIBLE?**

N/A

**HOW TO APPLY/  
MORE INFORMATION**

Call your Autoplan broker.  
[Learn more at ICBC Update](#)

**ICBC AUTOPLAN PAYMENT PLAN**

**WHAT IS IT?**

Customers on a monthly Autoplan payment plan, who are facing financial challenges due to COVID-19, can defer their payments for up to 90 days with no penalty.

**AMOUNT**

Payment deferral

**EFFECTIVE DATE**

March 31, 2020

**WHO IS ELIGIBLE?**

Currently no screening process. The website specifies people experiencing hardship but no information needs to be provided on application.

**HOW TO APPLY/  
MORE INFORMATION**

Apply online.  
[ICBC Payment Plan Deferral Date Request](#)  
[Learn more at ICBC Update](#)

## Provincial (British Columbia)

### FOR STUDENTS

#### BC STUDENT LOANS

#### WHAT IS IT?

No payments will be required for these loans and interest that currently applies will not accrue. Repayment will be paused automatically.

#### AMOUNT

Payment deferral

#### EFFECTIVE DATE

March 30 –  
September 30,  
2020

#### WHO IS ELIGIBLE?

All British Columbia student loan borrowers.

#### HOW TO APPLY/ MORE INFORMATION

No need to apply, automatic enrollment.

[Student Aid BC](#)

## Provincial (British Columbia)

### FOR BUSINESSES

#### BC HYDRO COVID-19 CUSTOMER ASSISTANCE PROGRAM

#### WHAT IS IT?

This program provides customers the option to defer bill payments or arrange for flexible payment plans with no penalty.

#### AMOUNT

Deferred bill payments or flexible payment plans, without penalty

#### EFFECTIVE DATE

March 13, 2020

#### WHO IS ELIGIBLE?

Must be a residential or commercial customer that does not qualify for the BC Hydro COVID-19 Relief Fund

#### HOW TO APPLY/ MORE INFORMATION

Call BC Hydro customer service at 1.800.224.9376

[BC Hydro News](#)

**BC HYDRO COVID-19  
RELIEF FUND**

**WHAT IS IT?**

This program allows small businesses to apply to waive electricity use charges for up to three months.

**AMOUNT**

Waiver of up to three months of electricity use charges

**EFFECTIVE DATE**

Applications accepted from April 14 to June 20, 2020

**WHO IS ELIGIBLE?**

- Must be a business account holder as of March 31, 2020
- Business must have been closed for at least 14 consecutive days, ceased most operations, and not earning any revenue
- Proof that business has been closed
- If you have more than one eligible account, you need to submit an application for each account. You can get the charges waived for up to 10 accounts.

**HOW TO APPLY/  
MORE INFORMATION**

[Apply on the BC Hydro website](#)

**BC LOGGING  
TAX DEFERRAL**

**WHAT IS IT?**

The BC Logging tax filing deadline has been extended. Logging tax returns are now due by September 1, 2020.

**AMOUNT**

Tax deferral

**EFFECTIVE DATE**

March 18, 2020 to August 31, 2020

**WHO IS ELIGIBLE?**

Individuals or corporations that have income from logging operations on private or Crown land.

**HOW TO APPLY/  
MORE INFORMATION**

[Provincial Tax and Revenue Update](#)



**DELAYED CARBON TAX INCREASE**

**WHAT IS IT?**

Carbon tax rates will remain at their current levels until further notice.

**AMOUNT**

Delay

**WHO IS ELIGIBLE?**

N/A

**HOW TO APPLY/  
MORE INFORMATION**

[Ministry of Finance Tax Notice](#)

**EFFECTIVE DATE**

March 23, 2020

**CHILD CARE PROVIDER EMERGENCY FUNDING**

**WHAT IS IT?**

Licensed group child care providers and smaller home-based child care providers are eligible for temporary emergency funding to keep operations going or to maintain their businesses while closed.

**AMOUNT**

Two times their average monthly government funding

**WHO IS ELIGIBLE?**

Licensed child care providers who have a 2020/21 funding agreement through the Child Care Operating Funding Program.

**HOW TO APPLY/  
MORE INFORMATION**

[Temporary Emergency Funding Guidelines](#)

(updated June 1, 2020)

The link to the sign-up form will be emailed to all providers who have an active CCOF Funding Agreement.

**EFFECTIVE DATE**

April 1, 2020

**DEFERRED EMPLOYER HEALTH TAX AND SALES TAX PAYMENTS**

**WHAT IS IT?**

Extension of time for filing and payment for the Employer Health Tax and Sales taxes including provincial sales tax, carbon tax, motor fuel tax and tobacco tax.

**AMOUNT**

Payment deferral

**WHO IS ELIGIBLE?**

BC businesses.

**HOW TO APPLY/  
MORE INFORMATION**

[Ministry of Finance Tax Notice](#)

**EFFECTIVE DATE**

March 31, 2020

**FORTIS COVID-19  
CUSTOMER RECOVERY FUND**

**WHAT IS IT?**

Bill credit and deferral program for small business that have experienced income loss or been forced to close.

**AMOUNT**

Bill credits and payment deferral

**EFFECTIVE DATE**

April 1 to June 30, 2020

**WHO IS ELIGIBLE?**

Must be a small business that has lost income or has been forced to close due to COVID-19 and must agree to enter into a payment arrangement for the deferred balance.

**HOW TO APPLY/  
MORE INFORMATION**

[Apply online](#) or by telephone at 1-888-292-4101 (natural gas) or 1-888-292-4105 (electricity)

If you are a small business owner in the program, you have the option to:

- receive support in the form of bill credits;
- defer your bill payments from April 1 to June 30, 2020. When you apply for the program, you will automatically be entered into a repayment plan that will be spread out over the next 12 months.

**ICBC DEFERRED  
PAYMENT PLAN**

**WHAT IS IT?**

Customers on a monthly Autoplan payment plan, who are facing financial challenges due to COVID-19, can defer their payments for up to 90 days with no penalty (includes premiums for fleets of vehicles).

**AMOUNT**

Payment deferral

**EFFECTIVE DATE**

March 31, 2020

**WHO IS ELIGIBLE?**

Must be up to date on premium payments

**HOW TO APPLY/  
MORE INFORMATION**

[Apply on the ICBC website](#)

**PROPERTY TAX  
REDUCTION AND DEFERRAL**

**WHAT IS IT?**

Reduced property taxes for commercial properties (average 25% reduction) and deferred payment of property tax on commercial properties in classes 4-8 until October 1, 2020, without penalty.

**AMOUNT**

Tax reduction and payment deferral

**EFFECTIVE DATE**

Immediately

**WHO IS ELIGIBLE?**

All businesses that own commercial properties

**HOW TO APPLY/  
MORE INFORMATION**

No application necessary  
For more information click [here](#)

**DELAYED PST  
BUDGET 2020  
TAX CHANGES**

**WHAT IS IT?**

Tax changes announced in Budget 2020 will be postponed until further notice.

**AMOUNT**

Delay

**EFFECTIVE DATE**

Immediately

**WHO IS ELIGIBLE?**

N/A

**HOW TO APPLY/  
MORE INFORMATION**

[Provincial Tax and Revenue Updates](#)

**REDUCED  
SCHOOL TAX  
RATES**

**WHAT IS IT?**

School Tax rates for commercial properties will be reduced by 50% for the 2020 tax year.

**AMOUNT**

Delay

**EFFECTIVE DATE**

March 23, 2020

**WHO IS ELIGIBLE?**

Commercial Properties

**HOW TO APPLY/  
MORE INFORMATION**

[Provincial Tax and Revenue Updates](#)

WORKSAFE BC DEFERRED PAYMENTS

**WHAT IS IT?**

Employers can defer payment without penalty of their first quarter premiums until June 30, 2020.

Employers who report payroll on an annual basis do not need to report their 2020 payroll or pay their 2020 premiums until March 2021.

Also, holders of Personal Optional Protection coverage can defer payment of premiums that are due on April 20 until June 30, 2020.

**AMOUNT**

Payment deferral

**EFFECTIVE DATE**

March 26, 2020

**WHO IS ELIGIBLE?**

BC Businesses

**HOW TO APPLY/  
MORE INFORMATION**

[WorkSafe BC](#)

Federal

FOR INDIVIDUALS

INCREASED CANADA  
CHILD BENEFIT

**WHAT IS IT?**

Increased child support for 2019-2020 which will be delivered as party of the scheduled CCB payment in May.

**AMOUNT**

\$300.00 per child

**EFFECTIVE DATE**

May 2020

**WHO IS ELIGIBLE?**

Any family who has a child living with them.

**HOW TO APPLY/  
MORE INFORMATION**

If you are already receiving the CCB you do not need to do anything.

If you are not already receiving the CCB, you can begin the application process [here](#).

CANADA EMERGENCY RESPONSE BENEFIT (CERB)

**WHAT IS IT?**

Temporary emergency benefit for those individuals not entitled to EI or CEWS.

**AMOUNT**

\$2,000.00 per month

**EFFECTIVE DATE**

Applications open April 6, 2020

**WHO IS ELIGIBLE?**

The April 15, 2020 changes to eligibility requirements are retroactive to March 15, 2020.

Eligibility requirements include:

1. resident of Canada;
2. 15 years of age or older;
3. have stopped work due to COVID-19 or is eligible for EI benefits, either regular or sickness;
4. has not voluntarily quit their job;
5. have had a total income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application;
6. not earning more than \$1,000 per month while in receipt of the CERB;
7. seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work as a result of COVID-19; workers who have recently exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19.

**HOW TO APPLY/  
MORE INFORMATION**

Applications open as of April 6, 2020.

You can apply online with CRA My Account or by telephone at 1-800-959-2019

[Apply for Canada Emergency Response Benefit \(CERB\) with CRA](#)

**EMPLOYMENT  
INSURANCE BENEFITS**

**WHAT IS IT?**

Provision of benefits to individuals who lose their jobs through no fault of their own.

**AMOUNT**

55% of average insurance weekly earnings up to a maximum of \$573.00 per week

**EFFECTIVE DATE**

Immediately

**WHO IS ELIGIBLE?**

- Were employed in insurable employment
  - Lost your job through no fault of your own
- Have been without work and without pay for at least 7 consecutive days
  - Between 420 and 700 hours of insurable employment based on the unemployment rate in your area during the qualifying period.
- Ready, willing and capable of working

**HOW TO APPLY/  
MORE INFORMATION**

[EI Regular Benefits - Apply](#)

**IMPROVED ACCESS TO  
EMPLOYMENT INSURANCE  
SICKNESS BENEFITS**

**WHAT IS IT?**

Waiver of requirement to provide a medical certificate to access EI sickness benefits.

**AMOUNT**

55% of average insurance weekly earnings up to a maximum of \$573.00 per week

**EFFECTIVE DATE**

Immediately

**WHO IS ELIGIBLE?**

If you are sick, quarantined or have been directed to self-isolate.

**HOW TO APPLY/  
MORE INFORMATION**

[EI Sickness Benefits - Apply](#)

**TEMPORARY SALARY  
TOP-UP FOR LOW-INCOME  
ESSENTIAL WORKERS**

**WHAT IS IT?**

Temporary top up to the salaries of low-income essential workers, making less than \$2,500 per month on a full time basis.

**AMOUNT**

More details to follow

**EFFECTIVE DATE**

More details to follow

**WHO IS ELIGIBLE?**

More details to follow.

**HOW TO APPLY/  
MORE INFORMATION**

[Click here for more information](#)

**GOODS AND  
SERVICES TAX  
CREDIT PAYMENT**

**WHAT IS IT?**

One-time special payment through the Goods and Services Tax credit for low- and modest-income families.

**AMOUNT**

\$400.00 - \$600.00

**EFFECTIVE DATE**

April 9, 2020

**WHO IS ELIGIBLE?**

Those eligible for the Goods and Services Tax Credit.

**HOW TO APPLY/  
MORE INFORMATION**

There is no need to apply for this payment. If you are eligible, you will receive it automatically.

[GST / HST Credit - Eligibility](#)

**EXTRA TIME TO FILE  
INCOME TAX RETURNS**

**WHAT IS IT?**

Deferral of the filing date for 2019 tax returns until June 1, 2020 with deferral of income tax balances until August 31, 2020 without incurring interest or penalties.

**AMOUNT**

Filing deferral

**EFFECTIVE DATE**

June 1, 2020

**WHO IS ELIGIBLE?**

All individuals who are required to file tax returns in Canada.

**HOW TO APPLY/  
MORE INFORMATION**

[CRA - COVID-19 Changes to Canadian Tax and Benefits](#)

**INDIGENOUS COMMUNITY SUPPORT FUND**

**WHAT IS IT?**

Distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit and Metis Nation communities.

**AMOUNT**

\$305 million

**EFFECTIVE DATE**

April 1, 2020

**WHO IS ELIGIBLE?**

Funds will flow directly to Indigenous communities and groups across the country and will provide Indigenous leadership with the flexibility needed as they prepare for and react to the spread of COVID-19.

**HOW TO APPLY/  
MORE INFORMATION**

Funding will flow through existing agreements.

[Indigenous Community Support Fund](#)

**MORTGAGE SUPPORT**

**WHAT IS IT?**

Canadian banks have committed to work with their customers on a case by case basis to find solutions to help them manage hardships caused by COVID-19.

**AMOUNT**

Deferral

**EFFECTIVE DATE**

April 1, 2020

**WHO IS ELIGIBLE?**

Canadians who are impacted by COVID-19 and experiencing financial hardship as a result.

**HOW TO APPLY/  
MORE INFORMATION**

Contact your financial institution regarding flexibility for a mortgage deferral.

[Canadian Bankers Association](#)

**ENHANCING THE REACHING HOME INITIATIVE**

**WHAT IS IT?**

Support for people experiencing homelessness during the COVID-19 outbreak.

**AMOUNT**

\$157.5 million

**EFFECTIVE DATE**

April 1, 2020

**WHO IS ELIGIBLE?**

Funding can be used for a range of needs such as purchasing beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters.

**HOW TO APPLY/  
MORE INFORMATION**

[About Reaching Home: Canada's Homelessness Strategy](#)



**REDUCED  
MINIMUM WITHDRAWALS FROM  
REGISTERED RETIREMENT  
INCOME FUNDS**

**WHAT IS IT?**

Reduction in required minimum withdrawals for 2020 by 25%.

**AMOUNT**

Reduction in required withdrawal

**WHO IS ELIGIBLE?**

N/A

**HOW TO APPLY/  
MORE INFORMATION**

[Registered Retirement Income Fund \(RRIF\)](#)

**EFFECTIVE DATE**

April 1, 2020

**DELIVERY AND PERSONAL  
OUTREACH FOR SENIORS**

**WHAT IS IT?**

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

**AMOUNT**

\$9 million

**WHO IS ELIGIBLE?**

N/A

**HOW TO APPLY/  
MORE INFORMATION**

Contact your local organization for access to services:

[The United Way](#)

Find more information [here](#).

**EFFECTIVE DATE**

Announced March 29, 2020

SENIORS' ONE-TIME  
TAX-FREE PAYMENT

**WHAT IS IT?**

A one-time, tax-free payment of up to \$500 to qualifying individuals.

**AMOUNT**

Up to \$500 to qualifying individuals.

**EFFECTIVE DATE**

To be announced

**WHO IS ELIGIBLE?**

Individuals eligible for Old Age Security Pension may receive \$300 and those eligible for the Guaranteed Income Supplement are eligible for an additional \$200.

**HOW TO APPLY/  
MORE INFORMATION**

No application necessary. All individuals who are eligible to receive Old Age Security or the Guaranteed Income Supplement in June 2020 will receive the one-time payment for seniors. Find more information [here](#).

STUDENT LOAN REPAYMENT

**WHAT IS IT?**

Student loan repayment will be suspended until September 30, 2020 and no interest will be charged on loans from March 30, 2020 to September 30, 2020.

**AMOUNT**

Payment deferral

**EFFECTIVE DATE**

March 30, 2020

**WHO IS ELIGIBLE?**

Anyone with a National Student Loan.

**HOW TO APPLY/  
MORE INFORMATION**

If you are registered for pre-authorized debit payments they will be stopped automatically. If you are making payments by cheque or other means, you are not required to make payments during the suspension period. [National Students Loan Service Centre](#)

SUPPORT FOR WOMEN'S  
SHELTERS AND SEXUAL  
ASSAULT CENTRES

**WHAT IS IT?**

Support for women and children fleeing violence, by providing increased funding to women's shelters and sexual assault centres to help with their capacity to manage or prevent an outbreak in their facilities.

**AMOUNT**

\$50 million

**EFFECTIVE DATE**

April to May 2020 (funding has been distributed)

**WHO IS ELIGIBLE?**

WAGE worked with the provincial and territorial counterparts and stakeholders to identify women's shelters and sexual assault centres in each jurisdiction who were eligible for funding.

**HOW TO APPLY/  
MORE INFORMATION**

[Supporting women's shelters and sexual assault centres across Canada during COVID-19 pandemic](#)

## FOR STUDENTS

CANADA EMERGENCY  
STUDENT BENEFIT (CESB)**WHAT IS IT?**

Creation of this benefit to provide financial support to eligible post-secondary students experiencing financial hardship over the summer of 2020 due to COVID-19. See also “Support for Students” section.

**AMOUNT**

\$1,250 per month for eligible students  
\$2,000 per month for eligible students with dependents and those with permanent disabilities

**EFFECTIVE DATE**

May through August 2020

**WHO IS ELIGIBLE?**

Eligibility requirements include:

- post-secondary student or recent graduate; and
- ineligible for the Canada Emergency Response Benefit or Employment Insurance; and
- unable to find full-time employment or are unable to work due to COVID-19.

**HOW TO APPLY/  
MORE INFORMATION**

Application process and more information to be posted in the coming weeks.

[Canada's COVID-19 Economic Response Plan - Youth, post-secondary students and recent graduates section](#)

CANADA STUDENT  
LOANS PROGRAM (CSLP)**WHAT IS IT?**

Enhancing student financial assistance for the fall of 2020 with changes to this program's eligibility requirements for 2020-21 to allow more students to qualify for support and be eligible for greater amounts. See also “Support for Students” section.

**AMOUNT**

Canada Student Grants have been increased to \$6000 for all eligible full-time students and \$3600 for part-time students in 2020-21  
Weekly maximum that can be provided to a student raised from \$210 to \$350

**EFFECTIVE DATE**

2020 to 2021

**WHO IS ELIGIBLE?**

Eligibility for student financial assistance has been broadened by removing the expected student's and spouse's contributions in 2020-2021.

All student loan borrowers will automatically have their loan repayments and interest suspended until September 30, 2020.

**HOW TO APPLY/  
MORE INFORMATION**

[Canada's COVID-19 Economic Response Plan - Youth, post-secondary students and recent graduates section](#)

CANADA STUDENT  
SERVICE GRANT (CSSG)

**WHAT IS IT?**

Created to help students gain valuable work experience and skills while they help their communities during the COVID-19 pandemic. See also “Support for Students” section.

**AMOUNT**

Up to \$5,000 to support eligible students’ post-secondary education costs in the fall of 2020

**EFFECTIVE DATE**

More details to follow

**WHO IS ELIGIBLE?**

For students who choose to do national service and serve their communities.

**HOW TO APPLY/  
MORE INFORMATION**

[Canada’s COVID-19 Economic Response Plan – Youth, post-secondary students and recent graduates section.](#)

INTERNATIONAL  
STUDENTS

**WHAT IS IT?**

A temporary rule change allowing international students to work in excess of the current maximum of 20 hours per week provided they are working in an essential service or function, until August 31, 2020. See also “Support for Students” section.

**AMOUNT**

Rule change

**EFFECTIVE DATE**

Immediately

**WHO IS ELIGIBLE?**

International students.

**HOW TO APPLY/  
MORE INFORMATION**

[Canada’s COVID-19 Economic Response Plan – Youth, post-secondary students and recent graduates section](#)

SUPPORT FOR STUDENTS

**WHAT IS IT?**

As part of its COVID-19 Emergency Response Plan, the Federal government has announced a series of measures to aid post-secondary students and recent graduates impacted by COVID-19.

**AMOUNT**

\$9 billion

**EFFECTIVE DATE**

April 23, 2020

**WHO IS ELIGIBLE?**

Students and recent graduates.

**HOW TO APPLY/  
MORE INFORMATION**

[Prime Minister Trudeau announces support for students and new grads affected by COVID-19](#)

**SUPPORT FOR  
STUDENTS - MEASURE 1**

**WHAT IS IT?**

Expanded student and youth programming with an aim to creating and connecting students to meaningful employment and service opportunities.

**AMOUNT**

More details to follow

**EFFECTIVE DATE**

More details to follow

**WHO IS ELIGIBLE?**

More details to follow.

**HOW TO APPLY/  
MORE INFORMATION**

[Support for students and recent graduates impacted by COVID-19](#)

Federal

FOR BUSINESSES

10% TEMPORARY WAGE  
SUBSIDY FOR EMPLOYERS

**WHAT IS IT?**

A three-month measure allowing eligible employers to reduce the amount of payroll deductions required to be remitted to the Canada Revenue Agency (CRA).

Note: The Canada Emergency Wage Subsidy, which provides a 75% wage subsidy to eligible employers for up to 12 weeks, is a separate program.

**AMOUNT**

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

Note: Associated CCPCs will not be required to share the maximum subsidy of \$25,000 per employer.

**EFFECTIVE DATE**

April 1, 2020

**WHO IS ELIGIBLE?**

You are an eligible employer if you:

are a(n):

- individual (excluding trusts),
  - partnership (see note below),
  - non-profit organization,
  - registered charity, or
  - Canadian-controlled private corporation (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 TO APPLY/  
MORE INFORMATION**

[Details on how to receive the subsidy.](#)

**BUSINESS CREDIT  
AVAILABILITY  
PROGRAM (BCAP)**

**WHAT IS IT?**

Program to provide additional support through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC).

**AMOUNT**

The amount of credit for qualified businesses supported by the BCAP cannot exceed \$6.25 million

EDC or BDC provides an 80% guarantee to the business' financial institution on the money they borrow and the financial institution takes on the remaining 20% of the risk.

**EFFECTIVE DATE**

April 2020

**WHO IS ELIGIBLE?**

Loan guarantee for small and medium sized enterprises to issue new operating credit and cash flow term loans.

Co-Lending Program for small and medium sized enterprises for operational cash flow requirements.

**HOW TO APPLY/  
MORE INFORMATION**

Businesses should work with their current financial institutions.

[Business Credit  
Availability Program](#)

[EDC](#)

[BDC](#)

CANADA EMERGENCY COMMERCIAL RENT ASSISTANCE (CECRA)

**WHAT IS IT?**

Seeks to provide loans and/or forgivable loans to commercial property owners who in turn will lower or forgo the rent of small businesses for the months of April (retroactive), May, and June.

**AMOUNT**

This program provides eligible tenants with a 75% reduction in their rent. In turn, commercial property owners are provided with 50% of the rent they would typically receive from the tenant in the form of a forgivable loan.

**EFFECTIVE DATE**

The application portal is now open; it is requested that applicants stagger their registration based upon their geographic location.

**WHO IS ELIGIBLE?**

Small Businesses and commercial property owners

**HOW TO APPLY/  
MORE INFORMATION**

[Canada Emergency Commercial Rent Assistance](https://www.cmhc-schl.gc.ca/en/finance-and-investing/covid19-cecra-small-business)  
<https://www.cmhc-schl.gc.ca/en/finance-and-investing/covid19-cecra-small-business>



CANADA EMERGENCY BUSINESS ACCOUNT

**WHAT IS IT?**

Interest free loans to small businesses and not for profits to help cover operating costs during a period where their revenues have been temporarily reduced.

**AMOUNT**

Up to \$40,000.00 backed by the government and with \$10,000 of the loan being forgivable.

**EFFECTIVE DATE**

Approx.  
April 21, 2020

**WHO IS ELIGIBLE?**

The program has now been expanded to be available to businesses with payrolls between \$20,000 and \$1.5 million in 2019.

On May 19, the government announced a further expansion to businesses with a payroll of less than \$20,000. The launch date and details for this expansion are expected to be announced in the coming days.

**HOW TO APPLY/  
MORE INFORMATION**

Businesses should work with their current financial institutions.

[Canada Emergency Business Account](#)

[May 19, 2020 - Announcement](#)

Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25% (up to \$10,000)

**WHAT IS IT?**

Provision of a wage subsidy of 75% up to a maximum for Canadian businesses.

Put in place to enable employers to rehire workers who were previously laid off as a result of COVID-19, to help prevent further job losses and to put employers in a better position to resume normal operations after the pandemic.

**AMOUNT**

75% of wages of an employee’s wages, up to a maximum benefit of \$847.00 per employee per week, for a period of 24 weeks, retroactive from March 15 to August 29, 2020.

**EFFECTIVE DATE**

April 27, 2020

**WHO IS ELIGIBLE?**

Applicable to all Canadian businesses as well as non-profit organizations and registered charities. Eligibility for the subsidy is determined based on a revenue reduction of 15% in March and 30% in April and May.

Public bodies are not eligible.

Eligibility for CEWS was expanded on May 15, 2020 to include the following groups:

- Partnerships that are up to 50-per-cent owned by non-eligible members;
- Indigenous government-owned corporations that are carrying on a business, as well as partnerships where the partners are Indigenous governments and eligible employers;
- Registered Canadian Amateur Athletic Associations;
- Registered Journalism Organizations; and
- Non-public colleges and schools, including institutions that offer specialized services, such as arts schools, driving schools, language schools or flight schools.

**HOW TO APPLY/  
MORE INFORMATION**

Applications can now be made through the CRA. For calculating your subsidy and more details on how to apply click [here](#).

**WHAT IS IT?**

An emergency fund to help charities and non-profit organizations continue helping vulnerable Canadian populations during the COVID-19 pandemic.

A portion of the funds will go directly to small independent organizations, and the remainders will go to national intermediaries such as the United Way Canada, the Canadian Red Cross, and the Community Foundations of Canada. These organizations will then disburse the funds to local community-based groups that focus on working with vulnerable populations.

**AMOUNT**

\$350 million

**EFFECTIVE DATE**

Applications are now open

**WHO IS ELIGIBLE?**

To receive funding from an intermediary, a community organization must have a project that:

- addresses a pressing social inclusion or well-being need caused by COVID-19, by supplying the necessities of life and supporting activities of daily living, such as:
  - through education materials for children in low-income homes
  - mental health supports for people in crisis, and
  - accessibility services to persons with disabilities
  - serves one or more vulnerable populations during COVID-19
- can be carried out in a short timeframe with a reasonable budget, and
- can attest to not having secured funds to cover the costs of the activities for which they have applied from another intermediary, another federal COVID-19 response program or a different source

**HOW TO APPLY/  
MORE INFORMATION**

Emergency Community Support Fund  
More details can be found [here](#).

**INCREASING  
CREDIT AVAILABLE  
FOR FARMERS**

**WHAT IS IT?**

Allowing an additional \$5 billion in lending capacity to producers, agricultural businesses and food processors.

**AMOUNT**

Increased lending

**WHO IS ELIGIBLE?**

Will provide increased flexibility to farmers who face cashflow issues and to processors who are impacted by lost sales.

**HOW TO APPLY/  
MORE INFORMATION**

[FCC Latest Updates](#)

**EFFECTIVE DATE**

March 18, 2020

**MORE TIME TO PAY  
INCOME TAXES**

**WHAT IS IT?**

Businesses can defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 18 and before September 2020.

**AMOUNT**

Payment deferral

**WHO IS ELIGIBLE?**

The deferral applies to tax balances due as well as installments.

No interest or penalties will accumulate on these amounts during this period.

**HOW TO APPLY/  
MORE INFORMATION**

[Income tax filing and payment dates: CRA and COVID-19](#)

**EFFECTIVE DATE**

March 18, 2020

**LARGE EMPLOYER EMERGENCY  
FINANCING FACILITY ("LEEFF")**

**WHAT IS IT?**

LEEFF provides bridge financing to companies where their financial needs are not being met by private-sector lenders and conventional financing.

The objective is to help keep Canada's largest employers operating, avoid bankruptcy of otherwise viable firms if possible, and protect Canadian jobs by allowing businesses to keep their employees on payroll.

**AMOUNT**

Up to \$60 million in bridge financing

**WHO IS ELIGIBLE?**

Canadian for-profit businesses that:

- Are seeking financing of \$60 million or more
- Have annual revenues generally in the order of \$300 million or higher
- Have significant operations or workforce in Canada
- Are not involved in ongoing insolvency proceedings

**HOW TO APPLY/  
MORE INFORMATION**

More details can be found [here](#) and [here](#).

**EFFECTIVE DATE**

Applications now open as of May 20, 2020

NRC IRAP INNOVATION ASSISTANCE PROGRAM (IAP)

**WHAT IS IT?**

The call for applications is now closed

On April 17, 2020, the Government of Canada announced \$250 million in funding for the Innovation Assistance Program (IAP) to assist Canadian small and medium-sized enterprises (SMEs).

IRAP IAP provides a wage subsidy to eligible employers for up to 12 weeks.

**AMOUNT**  
\$250 million

**EFFECTIVE DATE**

The call for applications is now closed

**WHO IS ELIGIBLE?**

Your company must meet the following to be eligible:

- Be ineligible for the Canada Emergency Wage Subsidy
- Be an incorporated, profit-oriented small or medium-sized business in Canada
- Be a company with 500 or fewer full-time equivalent employees
  - Plan to pursue growth and profit by developing and commercializing innovative, technology-driven new or improved products, services or processes in Canada
  - Lack sufficient financial resources to sustain operations from April 1, 2020 to June 23, 2020 inclusive
  - Have a Canada Revenue Agency business number
- Be incorporated by no later than March 1, 2020

**HOW TO APPLY/  
MORE INFORMATION**

[NRC IRAP Innovation Assistance Program \(IAP\)](#)

REGIONAL RELIEF AND RECOVERY FUND

**WHAT IS IT?**

An interest free repayable contribution of up to \$40,000 for eligible businesses to assist with easing the hardship caused by COVID-19.

**AMOUNT**

Interest free repayable contribution of up to \$40,000 for small and medium enterprises. The total government funding is \$962 million.

**EFFECTIVE DATE**

May 13, 2020

**WHO IS ELIGIBLE?**

This program is only open to businesses that do not qualify for the Canadian Emergency Business Account program or RRRF Community Futures stream.

The business must have less than 500 full time employees, have experienced financial hardship due to COVID-19, be located in Western Canada and intend to continue to operate in Western Canada, not be located in an area which is serviced by a Community Futures Office, have been declined funding from the Canada Emergency Business Account or was not eligible to receive funding, and was operational on March 1, 2020.

**HOW TO APPLY/  
MORE INFORMATION**

More details can be found [here](#).

**DEFERRED SALES TAX  
REMITTANCE AND CUSTOMS  
DUTY PAYMENTS**

**WHAT IS IT?**

Extension of time for payment of GST/HST and customs duty owing on imports until June 30, 2020.

**AMOUNT**

Payment deferral

**EFFECTIVE DATE**

Any GST/HST or customs duty payments that become owing from March 27 to May 31, 2020

**WHO IS ELIGIBLE?**

N/A

**HOW TO APPLY/  
MORE INFORMATION**

More details can be found [here](#).

**EXTENDING THE  
WORK-SHARING  
PROGRAM**

**WHAT IS IT?**

Extension of the maximum duration of the Work-Sharing program from 38 weeks to 76 weeks.

**AMOUNT**

Extension of program length

**EFFECTIVE DATE**

April 1, 2020

**WHO IS ELIGIBLE?**

The Work-Sharing program is offered to workers who agree to reduce their normal working hours because of developments beyond the control of their employers.

**HOW TO APPLY/  
MORE INFORMATION**

The Work-Sharing program allows workers to receive wages that are not deductible from the EI benefits that they are receiving.

[Work Sharing - Apply](#)

SUPPORT FOR  
YOUNG ENTREPRENEURS

**WHAT IS IT?**

Support for Futurpreneur Canada to continue supporting young entrepreneurs across Canada who are facing challenges due to COVID-19.

The funding will allow Futurpreneur Canada to provide payment relief for its clients for up to 12 months.

**AMOUNT**

\$20.1 million

**EFFECTIVE DATE**

Announced  
April 17, 2020

**WHO IS ELIGIBLE?**

More details about the program and eligibility can be found on [Futurpreneur Canada's website](#).

**HOW TO APPLY/  
MORE INFORMATION**

More details [here](#).



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\* The information contained in this Chart is current to the last update and may change.

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