

# 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 HYDRO CUSTOMER  
CRISIS PROGRAM**

**WHAT IS IT?**

Grant program for individuals finding themselves in temporary hardship.

**AMOUNT**

Up to \$600 (for electrically heated homes) or up to \$500 (for non-electrically heated homes)

**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](#)

**AFFORDABLE CHILD CARE  
BENEFIT**

**WHAT IS IT?**

The Affordable Child Care Benefit is a monthly payment to help eligible families with the cost of child care.

**AMOUNT**

Maximum monthly funding of \$1250

**EFFECTIVE DATE**

May 14, 2020

**WHO IS ELIGIBLE?**

Changes to the Affordable Child Care Benefit (ACCB) mean that families may continue receiving the benefit even if:

- The child was, or will be, absent for over two weeks due to COVID-19
- The parent no longer has a valid reason for child care due to COVID-19

**HOW TO APPLY/  
MORE INFORMATION**

For more information click [here](#).

SHELTER AID FOR ELDERLY RENTERS (SAFER)

**WHAT IS IT?**

SAFER provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over and who pay rent for their homes.

**AMOUNT**  
Rent subsidy

**EFFECTIVE DATE**  
Ongoing

**WHO IS ELIGIBLE?**

- You are age 60 or older.
- You have lived in British Columbia for the full 12 months immediately preceding your application.
- You and your spouse (with whom you are living) meet the citizenship requirements
- You pay more than 30% of your gross (before tax) monthly household income towards the rent for your home, including the cost of pad rental for a manufactured home (trailer) that you own and occupy

**HOW TO APPLY/  
MORE INFORMATION**

Apply through BC Housing by calling 604-433-2218 or 1-800-257-7756.

Click [here](#) for more information.

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](#)

**RENTAL ASSISTANCE  
PROGRAM (RAP)**

**WHAT IS IT?**

The Rental Assistance Program provides eligible low-income, working families with cash assistance to help with their monthly rent payments.

**AMOUNT**

The Rental Assistance Program reimburses a percentage of the difference 30 percent of your gross household income and your rent, subject to the maximum rent ceilings.

**EFFECTIVE DATE**

Ongoing

**WHO IS ELIGIBLE?**

To qualify, families must have a gross household income of \$35,000 or less (maximum income increases to \$40,000 effective September 2018), have at least one dependent child, and have been employed at some point over the last year.

**HOW TO APPLY/  
MORE INFORMATION**

Apply through BC Housing by calling 604-433-2218 or 1-800-257-7756.

Click [here](#) for more information.

## Provincial (British Columbia)

### FOR BUSINESSES

#### BC HYDRO PAYMENT PLANS

#### WHAT IS IT?

BC Hydro offers catch-up payment plans

#### AMOUNT

Payment Plan

#### EFFECTIVE DATE

Ongoing

#### WHO IS ELIGIBLE?

If you can't pay the total amount owing, BC Hydro can typically offer flexible payment arrangements so the user can pay the overdue amount over time in a series of payments.

Your bill will show the status of your catch-up payments and your regular billing amount, so that you'll know how much is due in your payment plan.

#### HOW TO APPLY/ MORE INFORMATION

Log in to MyHydro to set up a catch-up payment plan online, or request a plan by calling 1-800-BCHYDRO (1 800 224 9376).

Click [here](#) for more information.

#### DELAYED CARBON TAX INCREASE

#### WHAT IS IT?

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

#### AMOUNT

Delay

#### EFFECTIVE DATE

March 23, 2020

#### WHO IS ELIGIBLE?

Will remain at their current levels until March 31, 2021.

#### HOW TO APPLY/ MORE INFORMATION

[Ministry of Finance Tax Notice](#)

**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

**EFFECTIVE DATE**

April 1, 2020

**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.

**INCREASED EMPLOYMENT INCENTIVE**

**WHAT IS IT?**

As part of B.C.'s economic recovery plan, the B.C. Increased Employment Incentive is a refundable tax credit for employers that encourages the creation of new jobs for B.C. workers or increases in payroll for existing low- or medium-income employees.

**AMOUNT**

Tax credit is calculated at 15% of the amount by which the employer's qualifying B.C. remuneration exceeds the employer's base remuneration.

**EFFECTIVE DATE**

Online Applications start in March 2021

**WHO IS ELIGIBLE?**

All private sector employers—including most charities and non-profits—that create new jobs or increase their pay of their existing low- or medium-income employees over the last quarter (October to December) of 2020

**HOW TO APPLY/  
MORE INFORMATION**

For more information, click [here](#).

**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. For rural area properties, late payment penalties for classes 4, 5, 6, 7 and 8 are postponed to November 3, 2020.

**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 are postponed and will not take effect until April 1, 2021.

**AMOUNT**

Delay

**EFFECTIVE DATE**

Immediately

**WHO IS ELIGIBLE?**

N/A

**HOW TO APPLY/  
MORE INFORMATION**

[Provincial Tax and Revenue Updates](#)

**PST REBATE ON SELECT  
MACHINERY AND EQUIPMENT**

**WHAT IS IT?**

Temporary provincial sales tax (PST) program to help corporations recover from the financial impacts of COVID-19.

**AMOUNT**

Refund

**EFFECTIVE DATE**

Apply until April 1, 2021

**WHO IS ELIGIBLE?**

Under this temporary program, corporations can apply to receive an amount equal to the PST they paid between Sept. 17, 2020 and Sept. 30, 2021 on qualifying machinery and equipment.

**HOW TO APPLY/  
MORE INFORMATION**

Click [here](#) for more information.

**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

Employers who report payroll and make payments on a quarterly basis can defer their Q1 and Q2 payments without penalty until October 20, 2020

**EFFECTIVE DATE**

March 26, 2020

**WHO IS ELIGIBLE?**

BC Businesses

**HOW TO APPLY/  
MORE INFORMATION**

[WorkSafe BC](https://www.worksafebc.com)

Federal

FOR INDIVIDUALS

CANADA RECOVERY BENEFIT (CRB)

**WHAT IS IT?**

Income support if you are self-employed or are not eligible for Employment Insurance (EI).

**AMOUNT**

\$500 per week, for up to 26 weeks

**EFFECTIVE DATE**

September 27, 2020

**WHO IS ELIGIBLE?**

- not employed or self-employed due to COVID-19 AND who are not eligible for EI,
- OR had their employment/self-employment income reduced by at least 50% due to COVID-19.
- Not eligible for EI
- Did not apply for or receive CRSB, CRCSB, short-term disability, workers' compensation or EI benefits
- You have not quit your job or reduced your hours voluntarily on or after September 27, 2020, unless it was reasonable to do so
- Seeking work during the period and have not turned down reasonable work in the last 2 week period

**HOW TO APPLY/  
MORE INFORMATION**

Can apply online through your CRA My Account or by phone, 1-800-959-2019 or 1-800-959-2041

For more information, click [here](#).

CANADA RECOVERY CAREGIVING BENEFIT (CRCB)

**WHAT IS IT?**

Income support if you must stop work to care for dependants due to closures, high risk and caregiver availability.

**AMOUNT**

\$500 per week (taxable, tax deducted at source) for up to 26 weeks per household

**EFFECTIVE DATE**

September 27, 2020

**WHO IS ELIGIBLE?**

- Unable to work at least 50% of your scheduled work week because you are caring for a family member
- Caring for your child under 12 years old, or a family member who needs supervised care
- Did not apply for or receive CRB, CRCSB, short-term disability, workers' compensation or EI benefits
- At least 15 years old
- Reside in Canada
- Have a valid SIN
- Earned at least \$5000 in the past year
- Not receiving paid leave from your employer

**HOW TO APPLY/  
MORE INFORMATION**

Can apply online through your CRA My Account or by phone, 1-800-959-2019 or 1-800-959-2041

For more information, click [here](#).

CANADA RECOVERY SICKNESS BENEFIT (CRSB)

**WHAT IS IT?**

The Canada Recovery Sickness Benefit (CRSB) is for workers who are unable to work for at least 50% of the week because they contracted COVID-19, self-isolated for reasons related to COVID-19, or have underlying conditions, are undergoing treatments or have contracted other sicknesses that, in the opinion of a medical practitioner, nurse practitioner, person in authority, government or public health authority, would make them more susceptible to COVID-19.

**AMOUNT**

\$500 per week (taxable, tax deducted at source) for up to 26 weeks per household

**EFFECTIVE DATE**

September 27, 2020

**WHO IS ELIGIBLE?**

- You are unable to work at least 50% of your scheduled work week because you're self-isolating for one of the following reasons:
  - You are sick with COVID-19 or may have COVID-19
  - You are advised to self-isolate due to COVID-19
  - You have an underlying health condition that puts you at greater risk of getting COVID-19.

**HOW TO APPLY/  
MORE INFORMATION**

Can apply online through your CRA My Account or by phone, 1-800-959-2019 or 1-800-959-2041

For more information, click [here](#).

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](#).

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  
At least \$500 per week, before taxes

**EFFECTIVE DATE**

As of September 27, 2020 You only need 120 insured hours to qualify for benefits because you'll get a one-time credit of 300 insured hours to help you meet the required 420 insured hours of work

**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**

September 27, 2020

**WHO IS ELIGIBLE?**

You only need 120 insured hours to qualify for benefits because you'll receive a one-time credit of:  
 300 insured hours if you're applying for regular benefits  
 480 insured hours if you're applying for sickness, maternity, parental or caregiving benefits

You'll receive at least \$500 per week before taxes, or \$300 per week before taxes for extended parental benefits but you could receive more

If you're applying for sickness benefits, you do not need to submit a medical certificate

**HOW TO APPLY/  
MORE INFORMATION**

[EI Sickness Benefits - Apply](#)

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](#)

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

For needs-based COVID-19 support funding, applicants are asked to submit their applications by November 30, as funding must be disbursed by Indigenous Services Canada by December 31, 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.

Homeowners facing financial hardship may be eligible for a mortgage payment deferral of up to six months.

**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](#)

[Canadian Mortgage and Housing Corporation](#)

**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

**EFFECTIVE DATE**

April 1, 2020

**WHO IS ELIGIBLE?**

N/A

**HOW TO APPLY/  
MORE INFORMATION**

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



CANADA EMERGENCY RENT SUBSIDY

**WHAT IS IT?**

Canadian businesses, non-profit organizations, or charities who have seen a drop in revenue due to the COVID-19 pandemic may be eligible for a subsidy to cover part of their commercial rent or property expenses, starting on September 27, 2020, until June 2021.

**AMOUNT**

The CERS covers a portion of eligible expenses in respect of a claim period for each qualifying property, subject to certain maximums. The CERS is calculated on a property by property basis.

**EFFECTIVE DATE**

September 27, 2020

**WHO IS ELIGIBLE?**

This subsidy will provide payments directly to qualifying renters and property owners, without requiring the participation of landlords.

**HOW TO APPLY/  
MORE INFORMATION**

For more information click [here](#).

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

**EFFECTIVE DATE**

Announced March 29, 2020

**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](#).

**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](#).

**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 in emergency funding for organizations providing supports and services to those experiencing gender-based violence.

**EFFECTIVE DATE**

Initial funding was distributed in May 2020  
Additional funding was announced in October 2020 and details regarding distribution are still being determined.

**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](#)

Federal

FOR STUDENTS

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 Grants and Loans](#)

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 Student Grants and Loans](#)

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**

[Support for Students and Recent Graduated Impacted by COVID-19](#)

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](#)

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 Business Credit Availability Program](#)

[EDC COVID-19 Relief](#)

[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.

The Canada Emergency Business Account (CEBA) provides interest-free, partially forgivable, loans of up to \$60,000, to small businesses and not-for-profits, that have experienced diminished revenues due to COVID-19 but face ongoing non-deferrable costs, such as rent, utilities, insurance, taxes and wages.

They recently expanded CEBA to include an additional interest-free \$20,000 loan, 50% of which would be forgivable if repaid by December 31, 2022.

**AMOUNT**

Up to \$60,000.00

**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 65% 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**

65% 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  
 New changes  
 November 19,  
 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;

**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](#).

CANADA EMERGENCY  
WAGE SUBSIDY (CEWS)

- 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.

**EMERGENCY COMMUNITY SUPPORT FUND:  
FOR CHARITIES AND NON-PROFITS ORGANIZATIONS****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

**EFFECTIVE DATE**

March 18, 2020

**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](#)

**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

**EFFECTIVE DATE**

Applications now open as of May 20, 2020

**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](#).

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.

On November 6, 2020, the Government of Canada announced over \$155 million to extend Innovation Assistance Program funding for existing recipients.

**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 \(IAP\)](#)

**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**  
Effective March 15, 2020 to March 14, 2021

**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](#)

**WAIVING TARIFFS ON CERTAIN  
MEDICAL GOODS**

**WHAT IS IT?**  
Waiving tariffs on certain medical goods, including PPE such as masks and gloves.  
  
This will reduce the cost of imported PPE for Canadians, help protect workers, and ensure our supply chains can keep functioning well.

**AMOUNT**  
Waiver of tariff

**EFFECTIVE DATE**  
May 5, 2020

**WHO IS ELIGIBLE?**  
Certain Goods Remission Order (COVID-19) allows for the relief of customs duty for eligible goods which were imported on or after May 5, 2020. This relief can be claimed at the time of importation or within two years of the date of importation.

**HOW TO APPLY/  
MORE INFORMATION**  
[Customs Notice 20-19](#)

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](#).

Please see a list of discontinued services and support in the following pages of this document.



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

Last Updated: December 9, 2020 at 10:00am

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# DISCONTINUED PROVINCIAL/FEDERAL COVID-19 BENEFITS\*

Harper Grey LLP

Discontinued Services and Support

## PROVINCIAL (BRITISH COLUMBIA) - FOR INDIVIDUALS

BC EMERGENCY BENEFIT  
FOR WORKERS

### 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

**Applications closed  
December 2, 2020.**

Note that applicants who received the benefit and were not eligible are issued a Notice of Determination. They are required to pay the amount back with interest. Penalties may apply.

[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

**This program ended August 31, 2020.**

[BC Housing](#)

Lower mainland: 778-452-2836

Toll Free: 1-877-757-2577

The ban on issuing evictions for non-payment of rent ended on August 18, 2020 and renters are expected to pay rent in full as of September 1, 2020.

**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.

**This program closed as of June 30, 2020.**

For more information click [here](#).

**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

**The program was available April 1 - June 30, 2020. It is now closed.**

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

**Temporary Emergency Funding was available until August, 21, 2020**

[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.

**Eligibility under the B.C. Temporary Pandemic Pay program has now ended.**

**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

**This ended on October 19, 2020.**

**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.

Note, Fortis has waived late payment fees for natural gas, electricity and propane bills

**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.

Customers who took part in the program have been automatically enrolled in an interest-free repayment program, with payments spread over one year from July 1, 2020 to July 1, 2021.

**The deferral period ended on  
June 30, 2020.**

Click [here](#) for more information.

# Discontinued Services and Support

## 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.

British Columbia has provided a total of \$3.5 million in emergency student financial assistance for eligible students studying at B.C.'s 25 public post-secondary institutions.

**Regular monthly payments resumed in October 2020 and federal interest began to accrue on October 1, 2020.**

[Student Aid BC](#)

## Discontinued Services and Support

### 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

**This program is closed as of **June 30, 2020.****

For more information, click [here](#).

**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.

**This program is closed as of June 30, 2020.**

For more information, click [here](#).

**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

**EFFECTIVE DATE**

March 31, 2020

**WHO IS ELIGIBLE?**

BC businesses.

**Deferral ended September 30, 2020.**

[Ministry of Finance Tax Notice](#)



**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.

Customers who took part in the program have been automatically enrolled in an interest-free repayment program, with payments spread over one year from July 1, 2020 to July 1, 2021.

**This program ended on June 30, 2020.**

**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**

**Deadline to submit tax returns has passed.**

[Provincial Tax and Revenue Update](#)

Discontinued Services and Support

FEDERAL - FOR INDIVIDUALS

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**

March 15 to September 26, 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

**The CERB closed to retroactive applications on December 2, 2020. You can no longer apply for this benefit.**

This has transitioned to new benefits – EI, CRB, CRCB and CRSB.

CANADA EMERGENCY  
RESPONSE BENEFIT (CERB)

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.

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.

Update: the CRA extended the payment due date for 2019 individual tax returns and 2019 or 2020 corporation, or trust returns, as well as for instalment payments, from September 1, 2020, to September 30, 2020.

**AMOUNT**

Filing deferral

**WHO IS ELIGIBLE?**

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

**EFFECTIVE DATE**

June 1, 2020

**Deferral deadline has passed.**

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

## Discontinued Services and Support

### FEDERAL - 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.

**Closed on September 30, 2020**

[Canada Emergency Student Benefit](#)

#### STUDENT LOAN REPAYMENT

##### WHAT IS IT?

Student loan repayment was suspended until September 30, 2020 and no interest was 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.

**This deferral period ended September 30, 2020**

[National Students Loan Service Centre](#)

# Discontinued Services and Support

## FEDERAL - FOR BUSINESSES

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.

The CRA will not charge late-filing penalties where a 2019 individual return or a 2019 or 2020 corporation, or trust return is filed late as long as it is filed by September 30, 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.

### EFFECTIVE DATE

March 18, 2020

**The deadline for this deferral has passed.**

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