

Navigating Government Support Information Guide

This guide focuses on key financial supports from the federal and provincial governments in response to COVID-19 that eligible BC not-for-profit organizations can access. **Please note** that information is constantly changing and thus, while care and effort is made to keep this resource page updated, the information can become outdated quickly. Please provide us with feedback by emailing info@thevantagepoint.ca. Recent updates of this guide have been made in part through the generous giving of time and support from our volunteer Information Navigators and Policy Analysts – thank you all for your invaluable contributions!

Last Updated: May 21st, 2020

Highlights & Upcoming Reminders

- See updates and the new section added this week on the [Emergency Community Support Fund](#)
- New tools from Government of Canada:
 - Get a tailored list of government programs and services for your organization [here](#)
 - Federal programs navigator for individuals [here](#)
- [Repaying the CERB](#) if you no longer meet eligibility
- [Repaying the BC Emergency Benefit for Workers](#) if you no longer meet eligibility
- For further support with the Canada Emergency Wage Subsidy, consult the [Application Guide](#) and [FAQ \(Technical Guide\)](#), or call 1-833-966-2099 for support with general questions, and 1-800-959-5525 business inquiry line for specific questions
- [Apply/re-apply online](#) for the next CERB claim period of May 10 to June 6
- [Apply](#) for the one-time BC Emergency Benefit for workers

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1. Emergency Community Support Fund (ECSF)

Introduction

The Emergency Community Support Fund (ECSF) is \$350 million from the federal government that is being distributed through three partner intermediaries: **United Way Centraide Canada, Canadian Red Cross, and Community Foundations Canada**. Eligible community organizations (including qualified donees, charities, and not-for-profits) can apply through these national partners, or through local entities if they exist in your area.

Who can apply?

Generally, funding will be prioritized for organizations (**not-for-profits, registered charities, qualified donees***) that are:

- addressing pressing **social inclusion/well-being need** caused by COVID-19;
- serving one or more **vulnerable populations**** during COVID-19;
- carrying out activities in **short timeframe** and with reasonable budget;
- and **can attest to not having secured funds** to cover activity costs for which they have applied from another intermediary/ another federal COVID-19 response program/ a different source.

- ❖ **Each partner has unique eligibility criteria and guidelines, and some local entities have further specific guidelines.** Please see the detailed sub-sections below and review eligibility (listed under “Who?”) and contact local entities in your region.
- ❖ See Employment and Social Development Canada’s summary of the ECSF [here](#)
- ❖ See the official “Who should apply” infographic [here](#)

*Who are [qualified donees](#)?

- a registered charity (including a registered national arts service organization)
- a registered Canadian amateur athletic association
- a registered housing corporation resident in Canada constituted exclusively to provide low-cost housing for the aged
- a registered Canadian municipality
- a registered municipal or public body performing a function of government in Canada
- a registered university outside Canada, the student body of which ordinarily includes students from Canada
- a registered charitable organization outside Canada to which Her Majesty in right of Canada has made a gift
- Her Majesty in right of Canada, a province, or a territory
- the United Nations and its agencies

****Who are vulnerable populations?** Generally, vulnerable Canadians include seniors, persons with disabilities, veterans, newcomers, refugees, women, children and youth, LGBTQ2 people, Indigenous people, racialized people, such as Black Canadians, persons experiencing homelessness, persons living in remote or rural areas, persons from an official language minority community. **See specific application definitions.**

Overview of Different ECSF Streams

Intermediaries & Streams:	A) Canadian Red Cross: Granting Program for Non-profits	B) Canadian Red Cross: Preventing Disease Transmission Training and Equipment	C) Community Foundation Canada	D) United Way Centraide Canada
Eligibility:	Not-for-profits that meet eligibility criteria	Not-for-profits, registered charities , qualified donees that meet eligibility criteria	Qualified donees, including registered charities that meet eligibility criteria	Not-for-profits with a trustee that is a qualified donee, registered charities , qualified donees that meet eligibility criteria
Funding amount and eligible activities/projects:	\$5,000 to \$100,000 for providing frontline services to vulnerable populations, or addresses pressing social inclusion/well-being needs	Masks, gloves, and 40 min disease transmission prevention training (self-study, online, or in-person) for organizations with frontline workers working with vulnerable populations in low to medium risk environments	Check with local Community Foundation. Generally, up to \$40,000 in small communities <15,000 residents and up to \$75,000 in larger cities/regions for projects serving vulnerable populations, or addresses pressing social inclusion/well-being needs	Check with your local United Way for specific funding amounts and eligible activities: Ex. Lower Mainland: \$10,000 to \$50,000 (\$6.6 million total) for providing food security, mental health, wellness Ex. Northern BC: no set maximums (\$708,088 total) Ex. Central & Northern Vancouver Island CNVI: Up to \$50,000 (\$904,527 total)
Application deadline:	June 21, 2020	June 21, 2020	July 27, 2020 (can apply for more than one grant, as long as each application is for distinct project)	Check with your local United Way Ex. Lower Mainland: July 10 at 4:30PM Ex. Northern BC: June 2 Ex. CNVI: June 15 at 12:00pm
Funding timeline:	April 1, 2020 to October 31, 2020	60 day supply of PPE (can only apply once)	April 1, 2020 – March 31, 2021	By March 31, 2021
Program guidelines:	See here	See here	See here	Available through your local United Way's website Ex. UW Lower Mainland see here , Northern BC see here , CNVI see here
Official webpage & application portal:	See here	See here	See here	Available through your local United Way's website

A. Granting Program for Non-profits (via Canadian Red Cross)

Who?	<p>Not-for-profits (community organizations, associations, societies or trusts that are, whether incorporated or unincorporated, organized and operated exclusively for social welfare, civic improvement, pleasure, recreation, or any other purpose except profit) that meet the following criteria:</p> <ul style="list-style-type: none"> • Be incorporated or established in Canada, or have a principaled registered office address in Canada; • Have annual revenues of \$1,500,000 or less; • Have been in operation on or before December 31, 2019; • Regularly dedicate at least 50% of core activities to direct service delivery; • Require a minimum grant of \$5,000; • Have a governance structure with at least three people on the board or management committee, etc.; • Have internal accountability measure such as practices and procedures for internal controls and accountability; and • Conduct activities that fall into at least one of the activity areas listed above. <p>Registered charities and other qualified donees are ineligible</p>
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What?	<p>Grants for following activities that have a budget of \$5,000 to \$100,000:</p> <ul style="list-style-type: none"> • Responding to increased demand for vital goods and services as a result of COVID-19. • Adapting or realigning existing service delivery and programming to a COVID-19 reality. • Delivering new vital services or programming as a result of new needs or losses arising as a result of COVID-19. • Recruiting, engaging, and supporting volunteers to deliver services required to respond to COVID-19. • Supporting efforts to increase community awareness, information and education related to COVID-19 <p>that will ensure community-based supports to vulnerable populations¹, or addresses pressing social inclusion/well-being needs.</p>
When?	Apply by June 21, 2020. Activities must take place between April 1, 2020 to October 31, 2020
Where?	Canadian Red Cross's portal here
How?	<p>1. Register for online application portal, 2. Complete the eligibility form and upload supporting documents, 3. Complete project application form and upload budget and supporting documents, all through Canadian Red Cross by June 21, 2020</p> <p>See Program Guidelines here</p>

¹ Vulnerable populations is defined as “communities in Canada that experience physical, economic and social barriers that would typically include those living in poverty (i.e. low income cut-off (LICO) and diverse marginalized groups who are at risk of being socially excluded to inclusion, such as seniors, youth, Indigenous, veterans, visible minorities, women, LGBTQ2+, low income, unemployed, single parent families, newcomers to Canada, individuals living with a disability, experiencing homelessness, living in remote and/or rural areas, or from an official language minority community (OLMC).”

B. Preventing Disease Transmission Training and Equipment (via Canadian Red Cross)

Who?	<p>Organizations (not-for-profits, registered charities, qualified donees) that are organized and operated exclusively for social welfare, civic improvement, pleasure, recreation, or any other purpose except profit and meet ALL of the following:</p> <ul style="list-style-type: none">• Be incorporated or established in Canada, or have a principled registered office address in Canada;• Have annual revenues of \$1,500,000 or less;• Have been in operation on or before December 31, 2019;• Regularly dedicate at least 50% of core activities to direct service delivery;• Have a governance structure with at least three people on the board or management committee, etc.;• Have an internal accountability measure such as practices and procedures for internal controls and accountability; and• Be working with clients in low to medium risk environments. <p>Preference will be given to organizations that are: undertaking vital direct service delivery or essential supports; addressing a pressing social inclusion or wellbeing need caused by COVID-19 through their direct service delivery; supporting vulnerable populations² through direct service delivery; and/or have unrestricted cash reserves of less than 20% of their annual operating budget (as an indication of financial vulnerability).</p> <p>Individuals, for-profit businesses, organizations that conduct direct or indirect partisan political activities (i.e. support for a candidate or political party) are ineligible.</p>
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² Vulnerable populations is defined as “communities in Canada that experience physical, economic and social barriers that would typically include those living in poverty (i.e. low income cut-off (LICO) and diverse marginalized groups who are at risk of being socially excluded to inclusion, such as seniors, youth, Indigenous, veterans, visible minorities, women, LGBTQ2+, low income, unemployed, single parent families, newcomers to Canada, individuals living with a disability, experiencing homelessness, living in remote and/or rural areas, or from an official language minority community (OLMC).”

What?	<p>Personal protective equipment supply and training:</p> <p>1) 60-day supply of personal protective equipment (PPE) that includes one mask and two pairs of gloves, and</p> <p>2) 40 minute Preventing Disease Transmission Training on how to use equipment via online (self-study), virtual classroom (instructor-led for groups of up to 20 participants), and in-person (when necessary and possible)</p>
When?	Apply by June 21, 2020
Where?	Canadian Red Cross's portal here
How?	<p>1. Register for online application portal, 2. Complete the eligibility form and upload supporting documents, 3. Complete project application form and upload budget and supporting documents, all through Canadian Red Cross by June 21, 2020.</p> <p>See Program Guidelines here</p>

C. ECSF via Community Foundation Canada

Who?	Qualified eligible donees including registered charities, registered Canadian amateur athletic associations, registered Canadian municipalities, registered municipal or public bodies performing a function of government in Canada for example. Eligible qualified donees must be registered on the CRA's list of qualified donees, see more here .
What?	<p>Eligible projects will satisfy the following three criteria: clearly address a pressing social inclusion or well-being need caused by COVID-19; serve one or more vulnerable groups³; and be carried out in a short timeframe with a reasonable budget, before March 31, 2021.</p> <p>Consider the list of eligible and ineligible expenses for projects.</p> <p>Grants are assessed on a case by case basis and maximums usually range between \$40,000 to \$75,000 based on the region.</p>
When?	Apply by June 27, 2020. Activities must take place between April 1, 2020 and March 31, 2021.
Where?	Apply here
How?	<p>Reach out and discuss your project and application with your local community foundation, and apply here.</p> <p>Organizations may apply for more than one grant as long each application describes a distinct project. Results should be released within 10 business days.</p> <p>See Application Guide here</p>

³ Vulnerable groups include "Children, Youth or Elderly, vulnerable workers, populations requiring specific care or supports and marginalized communities in Canada."

D. ECSF via United Way Centraide Canada

Who?	Registered charities, qualified donees, and not-for-profits with a trustee that is a qualified donee may apply to have projects funded by ECSF grants in this stream.
What?	<p>Each United Way has various grant amounts, please check with your local United Way.</p> <p>For example, United Way of the Lower Mainland is allocated \$6.6 million. Grant eligibility offered by UWLM focuses on local food security and youth mental health and well-being. More people in the Lower Mainland are at risk of hunger posing a need for access to healthy, local, sustainable, culturally diverse food. With increased stress at home, uncertainty and social isolation, youth need more access to community-based mental health and wellness support. In response, funds between \$10,000 and \$50,000 are available to provide community support covering eligible expenses.⁴ Funds must be used, and activities completed by March 31, 2020.</p>
When?	<p>Check application deadline with your local United Way.</p> <p>Find your local United Way here.</p>
Where?	<p>Through your local United Way.</p> <p>Find your local United Way here.</p>
How?	<p>Through your local United Way.</p> <p>Find your local United Way here.</p>

⁴ Eligible expenses include staffing, equipment, supplies, and related operating costs that allow organizations to provide and deliver services that respond to the current crisis.

2. Federal Support for Employers and Employment Continuity

Temporary Wage Subsidy for Employers (10%)

Who?	<p>All non-profit employers that have an existing business number and payroll program account with CRA on March 18, 2020, and pay salary, wages, bonuses, or other remuneration to an eligible employee. Eligible employees: must be employed in Canada.</p> <p>May 7th update: We have confirmed that employers must be compensating employees through payroll in order to use this subsidy. In other words, if there are workers in your organization compensated through contracts, this subsidy would not be applicable.</p>
What?	<p>Wage subsidy measure: reduce current payroll remittance of federal, provincial income tax that is sent to CRA by the amount of the calculated subsidy (i.e. pay less) for eligible period of March 18 to June 19, 2020.</p> <p>Amount: 10% of gross payroll, up to max \$1375 for each employee. Overall maximum is \$25,000 total per employer for entire eligible period.</p> <p>Note: Only reduces remittance of federal, provincial or territorial income tax, not Canada Pension Plan contributions or Employment Insurance premiums – continue remitting those as normal.</p>
When?	<p>Whenever your organization remits to CRA for payroll between eligible period of March 18 to June 19, 2020</p>
Where?	<p>More info here: https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html</p>
How?	<p>No application required. Manually calculate the subsidy based on the CRA's guidelines and use the subsidy by remitting less through employees' income tax. Keep records of all information used to determine the subsidy: total remuneration paid during applicable period, taxes that deducted, # of employees who were paid. Please review official website above.</p>

FAQ: 10% Temporary Wage Subsidy for Employers

Do the 10% and 75% wage subsidies only apply to formal employees? My non-profit only has one paid person, our admin assistant, who is compensated by way of contract (20hr/month)

Both apply to organizations who have employees still being compensated through payroll. One of the employer eligibility criteria is you must have an open payroll program account with the CRA on March 15, 2020. In this case, the admin assistant compensated by way of contract would not be able to be compensated through the two wage subsidy measures.

If we have already remitted for March and April, are we still able to take the deduction off the May remittance?

When doing your May remittance, you cannot retroactively remit less for March and April (assuming you have a remittance in May, because remittance dates vary for organizations). You would be able to remit less on your May remittance but only for remuneration paid in that current period. The 10% Temporary Wage Subsidy for Employers is a reduction on any of your federal and provincial income tax remittances for remuneration paid between the eligible period of March 18 to June 19, 2020. See [here for more on eligible period](#).

If employers didn't take advantage of the 10% subsidy when they remitted their payroll taxes for March, can they deduct that 10% Subsidy for March 18-31 when they file their April payroll taxes due, for example, May 15?

When remitting payroll the first time during the eligible period, the employer "missed" the subsidy (remitted full amount without reducing anything), then what was done, is done. The next time they are remitting, they would still only be able to reduce just 10% solely for that current period they are remitting for. However, the CRA website does say the following:

"If you are an eligible employer, but choose not to reduce your payroll remittances during the year, you can still calculate the 10% Temporary Wage Subsidy for Employers on remuneration paid from March 18, 2020 to June 19, 2020. At the end of the year, the CRA will pay the amount to you or transfer it to your next year's remittance."

If this is true, then in theory, if you "missed" any periods, you could still calculate the amount you could've used, and the CRA can "pay" you that amount or "transfer" it to your remittance in the next year. See [here for more on not applying the subsidy](#).

Do we calculate one month at a time or do all three eligible months at once?

You would calculate and "use" the subsidy (i.e. remit less) one month at a time, assuming your remittance is monthly. Remittance dates vary for organizations. You would calculate and use the subsidy following your organization's remittance dates. See [here for more on remittance dates](#).

Once calculated, do we just subtract that from the current month owed and only pay the difference?
How does that work when reporting? Do we show the 10% subtraction?

Yes. There is no application involved. You would just calculate the amount and use the subsidy by remitting less of provincial and federal income taxes. The 10% Temporary Wage Subsidy for Employers applies as a remittance reduction on federal and provincial income tax to the CRA within the eligible period. Note that you will continue deducting income tax, Canada Pension Plan (CPP) contributions, and Employment Insurance (EI) premiums. See [here for more on how to receive the subsidy](#).

You can start “using” the subsidy (i.e. reducing remittances) by your organization’s first remittance date that includes remuneration paid between the eligible period of March 18 to June 19, 2020. Remittance dates vary for organizations. You cannot retroactively apply it to any remittances already completed prior to the current remittance. See [here for more on remittance dates](#).

You can choose to “use” the subsidy (i.e. reduce remittances) on remittance dates during the eligible period of March 18 to June 19, 2020. You can also choose to not use the subsidy and only calculate the subsidy amount. In that case, at the end of the year, the CRA will pay the amount to you or transfer it to your next year’s remittance. This is also true if you’ve missed using the subsidy for a previous remittance. See [here for more on not applying the subsidy](#).

You will need to keep information to support your subsidy calculation. This includes: the total remuneration paid from March 18, 2020 to June 19, 2020; the federal, provincial, or territorial income tax that was deducted from that remuneration; and the number of eligible employees employed in that period. The CRA is currently updating reporting requirements. More information on how to report this subsidy will be released in the near future [here](#).

Canada Emergency Wage Subsidy (75% CEWS)

<p>Who?</p>	<p>All non-profit employers experiencing at least 30% reduction in monthly revenues (15% for March 15 to April 11) as compared to the preceding year, OR compared to average revenue in January and February 2020.</p> <p>Eligible employees: existing and new employees on payroll employed in Canada, except if they are without remuneration for 14 or more consecutive days.</p> <p>Who Applies: the employer who satisfies the above requirements must apply through CRA's My Business account portal before October 2020</p> <p>May 7th update:</p> <ul style="list-style-type: none"> • We have confirmed that employers must be compensating employees through payroll in order to use this subsidy. In other words, if there are workers in your organization compensated through contracts, this subsidy would not be applicable. • Hired-back employees: employers can hire back employees and pay them retroactively. • Employees receiving the CERB: an employee who is no longer eligible for the CERB currently or retroactively, they will have to return or repay the CERB amount. See here for how to return or repay the CERB. • Employees receiving the CERB: For the most part, employees cannot receive both the CERB and CEWS concurrently. An employee who is qualified and receives the CEWS currently or retroactively will no longer be eligible for the CERB for any of the concurrent periods. They will have to return or repay the CERB amount. See here for how to return or repay the CERB • See section 14 to 15 here for more details about employee eligibility
<p>What?</p>	<p><i>Wage subsidy measure:</i> 75% wage subsidy for eligible remuneration including salary, hourly wages, taxable benefits (not repayable allowances, retirement/severance allowances/employee stock options). Up to \$847/week per employee on payroll.</p> <p><i>CEWS interaction with 10% wage subsidy:</i> For each claim period, if eligible for both the 10% Wage Subsidy and the CEWS Wage Subsidy, the 10% wage subsidy, whether you received it or not, is deducted from the claim for the CEWS wage subsidy. Eligible employers will be entitled to claim the 10% Wage Subsidy even after this subsidy period. CRA will eventually provide paperwork to allow employers to claim this subsidy which will be credited to their Payroll tax account.</p>

	<p><i>CEWS interaction with Work-Sharing Program:</i> EI benefits received by employees reduce the benefit the employer is entitled to receive under CEWS.</p> <p><i>CEWS interaction with CERB:</i> employees no longer eligible for CERB, whether due to employment or otherwise, have to return/repay the CERB.</p>
When?	<p>Updated May 21st: To be extended until August 29, 2020, see here</p> <p>Up to 12 weeks between March 15 to June 6, 2020, for three 4-week periods:</p> <p>Period 1: March 15-April 11, 2020 (15% revenue reduction required for March 2020)</p> <p>Period 2: April 12-May 9, 2020 (30% revenue reduction required for April 2020)</p> <p>Period 3: May 10-June 6, 2020 (30% revenue reduction required for May 2020)</p>
Where?	<p>More info here: https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html</p> <p>Application guide: https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy/cews-apply-guide.html</p> <p>Official FAQ: https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy/cews-frequently-asked-questions.html</p>
How?	Application now open. Please review official website above.

FAQ: 75% Canada Emergency Wage Subsidy

Do the 10% and 75% wage subsidies only apply to formal employees? My non-profit only has one paid person, our admin assistant, who is compensated by way of contract (20hr/month).

Both apply to organizations who have employees still being compensated through payroll. One of the employer eligibility criteria is you must have an open payroll program account with the CRA on March 15, 2020.

Our charity is currently able to pay our employees because we receive grants. Those grants will run out in the fall. So right now, we can't show a decrease in income in comparison to 2019. Which funding would be available to us?

There are two methods for proving decreased income for the purposes of qualifying for the wage subsidy. The first method is a comparison to the same month in 2019. If there is a 15% or 30% reduction of income as prescribed by the period, this avenue is appropriate.

The second method is comparing the average revenues in January and February of 2020, and assessing the whether there has been a 15% or 30% reduction as prescribed by the period.

The method that best proves your loss of income may be utilized to apply for the wage subsidy.

Further, you might be eligible for the 10% Temporary Wage Subsidy for Employers. You might be eligible for the Extended Work-Sharing Program.

We would like to hire new staff, is there any government funding?

Both wage subsidy measures would apply to new staff that you compensate through payroll.

What kinds of government support income does NOT need to be included in calculation of income?

It is your choice. Registered charities and not-for-profits profit may choose to include OR exclude revenue from government sources, such as grants. Once chosen, you must take the same approach for each subsequent period you are applying for. Call the business inquiry line for more clarity about this: 1-800-959-5525

We have a number of streams mostly government funded and some not. Would all employees be eligible even if we opt not to include government revenue to calculate the revenue loss? Or only employees in the stream with the revenue reduction?

Call the business inquiry line for more clarity about this: 1-800-959-5525

If you have an employee that also works for another organization that is also applying for CEWS, who is responsible for working out who/how much is applied for each organization?

So long as the organizations do NOT share an arms-length relationship (at arms length: where two entities act independently without one party influencing the other, standing on equal footing), each organization can apply for the CEWS independently. Call the business inquiry line for more clarity about this: 1-800-959-5525

Do you know if there is another method (ex. paper form) that an organization can apply for the CEWS, if they don't have My Business Portal set up?

There are three methods to apply, and all three are online. One is through the My Business Account, or business representatives can apply using Represent a Client, or by using the Web Forms application. See here for more information on [how to apply](#).

Extended Work-Sharing Program

Who?	<p>All non-profit employers experiencing shortage of work due to a reduction of activity and/or reduction in revenue levels due to COVID-19.</p> <p>Eligible employees: EI eligible core staff or staff essential to recovery/operations who must agree to reduce normal working hours by same percentage as other employees and share available work. Ineligible employees: seasonal, co-op/summer students, hired for casual/on-call/through temporary help agency, self-employed.</p>
What?	<p><i>Reduced work and work sharing measure:</i> eligible employees agree to reduce normal working hours, as well as share available reduced work with other employees. Employees are paid EI benefits.</p>
When?	Up to 76 weeks (17 months) between eligible period of March 15, 2020 to March 14, 2021.
Where?	More info here: https://www.canada.ca/en/employment-social-development/services/work-sharing.html
How?	<p>Application now open. Must be submitted at least 30 days prior to requested start date. Please review official website above. Additional info here: <u>Norton Rose Fulbright's legal update (March 31, 2020)</u></p>

3. Federal Support for Employers and Accessing Credit and Flexibility

Canada Emergency Business Account (CEBA)

Who?	<p>Organizations that can demonstrate total 2019 payroll is between \$20k to \$1.5 million, and other specific requirements.</p> <p>Updated May 21st:</p> <p>Sole proprietors with income under \$20k, businesses that rely on contractors, and family-owned corporations that pay employees in dividends rather than payroll are also eligible.</p> <p>Eligibility requirements: an operating account at a participating financial institution, a Canada Revenue Agency business number, to have filed a 2018 or 2019 tax return, eligible non-deferrable expenses between \$40,000 and \$1.5 million, and eligible non-deferrable expenses such as rent, property taxes, utilities, and insurance.</p>
What?	Interest-free loan: up to \$40k for operating costs, 25% of loan will be forgiven if the loan is repaid by December 31, 2022
When?	Now available through financial institutions.
Where?	More info here: https://ceba-cuec.ca/
How?	Contact your current financial institution.

Canada Emergency Commercial Rent Assistance (CECRA)

Who?	<p>Landlord Requirements</p> <p>Requirements to be fulfilled by the landlord include that they own the commercial property which is occupied by the impacted small business tenant; enter (or have already entered) into a rent reduction agreement, reducing an impacted small business tenant's rent by at least 75%; ensure the rent reduction agreement with impacted tenants includes a moratorium on eviction; have declared rental income on their tax return (personal or corporate) for tax years 2018 and/or 2019.</p> <p>Tenant Requirements</p> <p>Impacted small business tenants are organizations paying no more than \$50,000 in monthly gross rent per location (as defined by a valid and enforceable lease agreement); generate no more than \$20 million in gross annual revenues, calculated on a consolidated basis (at the ultimate parent level); and have temporarily ceased operations (i.e. generating no revenues) OR have experienced at least a 70% decline in pre-COVID-19 revenues.</p> <p>Sub-tenants can also apply if they meet the eligibility criteria.</p>
What?	<p>75% rent decrease for tenants</p> <p>50% of small business' rent forgivable loan for landlords</p>
When?	<p>April, May, June 2020 (can be applied retroactively), with potential for extension if eligibility is proved.</p> <p>Commercial property owners must apply by August 31, 2020. Ask your property owner if they've applied.</p>
Where?	<p>Updated May 21st: application portal opening May 25th 8AM EDT</p> <p>More info here: https://www.cmhc-schl.gc.ca/en/finance-and-investing/covid19-cecra-small-business</p>
How?	<p>Once granted, commercial property owners will refund the amounts paid for eligible periods or grant credit for future month's rent.</p>

FAQ: Canada Emergency Commercial Rent Assistance (CECRA)

As a commercial tenant, what I will I be asked to produce for the landlord to be able to apply?

Signed rent reduction agreement – the landlord is responsible for providing a legally binding agreement where each impacted tenant confirms rent reduction in accordance with program terms and conditions.

Tenant attestation – the tenant is responsible for attesting to their eligibility with the program requirements (70% reduction in revenue OR temporarily ceased operations).

Tennant information – tenant contact information, registered business name, lease area and the monthly gross rent for the period of April, May and June 2020.

Does the program still apply if my landlord is not paying a mortgage on the property?

Yes, CECRA for small businesses is administered whether or not the landlord has a mortgage, other form of debt or no mortgage at all on the property.

How do you calculate the 70% reduction in revenues?

If you are a small business, you can calculate your revenue loss by:

- comparing your gross revenues from April, May and June of 2020 to your revenues of April, May and June of 2019, or alternatively
- compared to average gross revenues for January and February 2020

How is revenue calculated for a not-for-profit organization?

This calculation includes most forms of revenue, excluding revenues from non-arm's length persons. The organizations would then be allowed to choose to include revenue from government sources as part of the calculation.

Other Federal Support for Accessing Credit and Flexibility

Support	Eligibility	More info here
Small Medium Sized Enterprises Loan and Guarantee Programs	Social enterprises	Please see official website
Deferring T1044 and T2 filing: extended until June 1	All organizations that were scheduled to file between March 18 and May 31 2020	Please see official website
Deferring GST/HST remittances: extended until June 30, 2020	All organizations that charge GST/HST for programs/services/products and scheduled to remit	Please see official website Please see official FAQ
Deferring business income tax: extended until September 2020	Social enterprises that have income tax payments that become owing on or after March 18 and before September 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the <i>Income Tax Act</i> .	Please see official website
Deferring T3010 filing: extended until December 31, 2020	Registered charities with Form T3010 due between March 18 and December 31, 2020	Please see official website
Temporary flexibilities for Canada Summer Jobs 2020	Organizations with Canada Summer Jobs 2020 projects	Please see official website

Other Provincial Support for Accessing Credit and Flexibility

Support	Eligibility	More info here
General operating funds	If your organization receives funding from the Government of BC: funding will continue	Details TBA, March 24, 2020
Temporary Emergency Funding for Child Care Providers Available now – click to apply/more info!	If your organization is a licensed child care provider: enhanced operating funding available from Government of BC. See here for full eligibility details.	Please see official website
BC Arts Council and Ministry of Tourism, Arts and Culture’s COVID-19 Response Plan Available now – click to apply/more info!	BC Arts Council Arts and Culture grant recipients and applicants	Please see official website
Deferring Employer Health Tax instalment payments until October 2020	Charitable and non-profit employers that must pay instalments if their employer health tax in the previous calendar year exceeded \$2,925	Please see official website
Other tax and revenue changes Check for latest info here		Please see official website

4. Federal Support for Workers

EI eligible and non-EI eligible workers who have stopped working because they are sick/self-isolating/quarantine/caring for sick/caring for children who cannot go to daycare or school/laid off and need to access temporary income support:

Canada Emergency Response Benefit (CERB)

Unless an individual became EI eligible before March 15, EI Sickness and EI Regular benefits will be automatically processed as CERB starting April 6th. All other EI benefits, including maternity, parental, caregiving, fishing and work sharing, will continue to be processed as EI.

Who?	<p>Workers who:</p> <ul style="list-style-type: none">• Did not apply for, nor receive, CERB or EI benefits from Service Canada for the same eligibility period• Did not quit your job voluntarily• Reside in Canada, at least 15 years old when applying, and earned a minimum of \$5,000 (before taxes) income in the last 12 months or in 2019 from one or more of the following sources: a) employment income, b) self-employment income, c) provincial or federal benefits related to maternity or paternity leave <p>AND meet the criteria of 1 OR 2 below:</p> <ul style="list-style-type: none">• 1. Stopped or will stop working due to COVID-19, and:<ul style="list-style-type: none">• A) When applying for the first time<ul style="list-style-type: none">○ For at least 14 days in a row during the 4-week payment period, do not expect to receive more than \$1,000 (before taxes) from employment and self-employment income• B) When re-applying for another period<ul style="list-style-type: none">○ Do not expect their situation to change during this 4-week period and you do not expect to receive more than \$1,000 (before taxes) from employment and self-employment income• 2. Received regular or fishing EI benefits for at least 1 week since December 29, 2019 and are no longer eligible for EI benefits
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What?	\$2000 for 4 weeks (taxable benefit)
When?	Up to 16 weeks for eligible period between March 15 to October 3, 2020, for the following 4-week periods: Period 1: March 15, 2020 to April 11, 2020 Period 2: April 12, 2020 to May 9, 2020 Period 3: May 10, 2020 to June 6, 2020 Period 4: June 7, 2020 to July 4, 2020 Period 5: July 5, 2020 to August 1, 2020 Period 6: August 2, 2020 to August 29, 2020 Period 7: August 30, 2020 to September 26, 2020
Where?	More info here: https://www.canada.ca/en/services/benefits/ei/cerb-application.html
How?	See official website above. Must apply for every 4-week period on different weekdays based on your month of birth. If cannot apply online, call: 1-800-622-6232. Payments by direct deposit or cheque; direct deposit will be faster. If situation continues after 16 weeks, can go on EI benefits if eligible. More info here: Dr. Jennifer Robson's Benefit Information Guide

FAQ: Canada Emergency Response Benefit (CERB)

For CERB, can you apply if your income was honoraria based and receive a T4A?

1. There are two eligibility and eligible remuneration criteria you have to consider: a) for assessing if you made at least \$5,000 in 2019 or the past 12 months, and b) for assessing if you are making/expecting to make within \$1,000 during the 4-week period in which you are applying for CERB.
 - a. a) Eligible remuneration for \$5,000: all employment and self-employment income. This includes among others: tips you have declared as income; non-eligible dividends; honoraria (e.g., nominal amounts paid to emergency service volunteers); and royalties (e.g., paid to artists). If you are not eligible for Employment Insurance, you may also include maternity and parental benefits you received from the Employment Insurance program and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan. Pensions, student loans and bursaries are not considered employment income and should not be included.
 - b. b) Eligible remuneration for \$1,000: employment and/or self-employment income. This includes among others: tips you may earn while working; non-eligible dividends; honoraria (e.g., nominal amounts paid to emergency service volunteers); and royalties (e.g., paid to artists). However, royalty payments received from work that took place before the period for which a person applies for the CERB do not count as income during that specific benefit period. Pensions, student loans and bursaries are not employment income and therefore, should not be included in the \$1000. Applications will be verified against tax records to confirm income.
 - c. See [here for more on eligible remuneration](#)

What if you had two part time jobs and you were laid off from one of the part time jobs due to COVID-19, but you are still being paid with your other part time job. Do you qualify for any support? Current income is about 600 dollars per week/1200 biweekly take home pay.

You must make within \$1,000 for the four-week period of the claim to be eligible. Further, when submitting the first claim, **you cannot have earned more than \$1,000 in employment and/or self-employment income for 14 or more consecutive days within the four-week benefit period of your claim.** When submitting subsequent claims, you **cannot have earned more than \$1,000 in employment and/or self-employment income for the entire four-week benefit period of your new claim.** See [here](#) for more on eligibility.

Other Federal Support for Workers

Support	Eligibility	More info here
<p><u>EI Caregiver Benefit</u> <u>Apply now – click to apply/more info!</u></p> <p>Temporary income support: Between 15 to 35 weeks; up to 55% of earnings or \$573 a week, whichever less</p>	<p>Workers who cannot work because caring for someone who is sick, AND are EI eligible (paid into EI and worked at least 600 hours in last 52 weeks). If you are not eligible for this, apply for the CERB (see above).</p> <p><u>Additional EI caregiver supplement/top-up: ask your employer about this</u></p>	<p><u>Please review official website</u></p> <p><u>Dr. Jennifer Robson's Benefit Information Guide</u></p>
<p><u>Supplemental Unemployment Benefit Program</u> <u>Available now</u></p> <p>Temporary income support: Employer-paid supplement/top-up to increase employee's earnings when they are unemployed due to a temporary stoppage of work, training, illness, injury or quarantine</p>	<p>Employees who are on EI Sickness or EI Regular benefits</p>	<p><u>Please review official website</u></p> <p><u>Norton Rose Fulbright's legal update (March 31, 2020)</u></p>

5. Provincial Support for Workers

BC Emergency Benefit for Workers

Who?	British Columbians (as of March 15, 2020) who meet the eligibility requirements for the Canada Emergency Response Benefit (CERB); have been approved for the Canada Emergency Response Benefit, even if you haven't received a federal benefit payment yet; at least 15 years old when applying; have filed, or agree to file, a 2019 B.C. income tax return; not be receiving provincial income assistance or disability assistance; not be incarcerated in a provincial/federal correctional facility for a period of 90 days or longer that includes March 15, 2020
What?	One-time, tax-free payment of \$1,000
When?	Apply now until December 2, 2020
Where?	More info here: https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports/emergency-benefit-workers Call 1-855-955-3545 (within B.C. only)
How?	Apply online. See official website above. Phone applications available starting May 4, Monday to Friday 8:30AM-4:30PM at 1-855-955-3545

New COVID-19 Leave

Who?	<p>Workers unable to work for any of following:</p> <ul style="list-style-type: none"> • Diagnosed with COVID-19 and following medical instructions • Quarantined/self-isolating • Directed not to work by employer • Provide care to minor child/dependent adult who is their child or former foster child for COVID-19 related reasons • Outside of BC and unable to work due to travel/border restrictions • Can take this leave as long as needed • Doctor's note not required
What?	New type of unpaid, job-protected leave under the BC Employment Standards Act
When?	Indefinitely starting January 27, 2020
Where?	<p>More info here: https://www2.gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/time-off/leaves-of-absence?bcgovtm=20200319_GCPE_AM_COVID_4_NOTIFICATION_BCGOV_BCGOV_EN_BC_NOTIFICATION#covid19</p>
How?	During this public health emergency, employees can take this job-protected leave for the reasons above as long as they need it, without putting their job at risk. Once it is no longer needed, this leave will be removed from the Employment Standards Act.

6. Additional FAQ

Canada Summer Jobs

We missed the deadline for summer student jobs; is the government going to extend the deadline or any other funding we can apply for?

The current status of call for applications is closed. See [here](#).

If you are approved for Canada Summer Jobs, see [here for more on temporary flexibilities for Canada Summer Jobs](#).

Funding for different types of employees

Wondering about workers who may be in a sole proprietorship, i.e., a counsellor who is in private practice? Where would they fit into the support scheme, i.e., if they have either had their practice collapse or reduce significantly?

1. Canada Emergency Response Benefit
 - a. See [here](#)
2. Sole proprietors with employees on payroll and a CRA payroll account could be eligible for the wage subsidy programs; however, sole proprietors who do not have a CRA payroll account (i.e. self-employed with no other employees) would not be eligible for wage subsidy programs.
 - a. Contact [Small Business BC's BC Business COVID-19 Support Service](#)

If we have a contractor who was supporting us for 20 hours. We need to let them go because we cannot pay them. They were able to received CERB, however they are asking us if they can volunteer in the meantime so they can do something. They actually were volunteers before and then we hired them as contractors but we let them go because of this situation.

Please consult your organization's volunteer policies if those are available. If you access the wage subsidy measures to hire back this contractor (if they are added onto your payroll – this would be irrelevant if they are paid by way of contract) then they may potentially have to return/repay their CERB amount.

7. Useful Links

Other federal benefits from [Canada's COVID-19 Economic Response Plan](#)

1. [Support for individuals](#)
2. [Support for families](#)
3. [Support for industries](#)

Other provincial benefits from [BC's COVID-19 Action Plan](#)

1. [COVID-19 Economic Development Resources for B.C. Businesses and Communities](#)

Other resources about COVID-19 benefits

1. [MLA Bowinn Ma's Government Financial Supports Summary](#)
2. [Harris & Company LLP's COVID-19 Benefit Options Summary](#) and [COVID-19 updates](#)
3. [Dr. Jennifer Robson's Benefit Information Guide](#)
4. [CBC News: Financial help for Canadians affected by COVID-19](#)