

COMPILED COVID-19 ECONOMIC MEASURES IN CANADA

Below is a compiled list of COVID-19 economic measures provided by institutions and government. You are all encouraged to review the list and the corresponding URLs for applying or accessing more information. With more information we are able to make effective decisions as it applies to our individual lives and businesses. We are reminded even at a time like this in *Proverbs 4:7*, that “Wisdom is the principal thing, therefore get wisdom and with all thy getting get understanding”

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FEDERAL

MEASURE	SUMMARY DETAILS	EFFECTIVE DATE	MORE INFORMATION
Canada Emergency Business Account	This program will provide interest-free loans of up to \$40,000 to small businesses and not-for-profits. Additional details will be available soon.		https://www.canada.ca/en/department-finance/economic-response-plan.html

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<p>Canada Emergency Response Benefit (CERB)</p> <p>Note: This replaces the previously announced Emergency Care Benefit and Emergency Support Benefit.</p>	<p>The federal government is providing a taxable benefit of \$2,000 per month for up to sixteen weeks to workers who have had to stop working due to covid-19.</p> <p>This benefit is available to wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for EI. Whether you are EI-eligible or not, you will be able to receive the CERB for the time being.</p>	<p>April 6, 2020</p> <p>(benefits will be available for the period from March 15, 2020 to October 3, 2020)</p>	<p>https://www.canada.ca/en/rev-enue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA</p>
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Canada Emergency Wage Subsidy*	The federal government announced an up to 75 per cent wage subsidy, for businesses that have lost at least 30% of their gross revenue since April last year, for up to 3 months. This should help businesses to keep and return workers to the payroll.	May 2020 (subsidy will be retroactive to March 15, 2020)	https://www.canada.ca/en/revenue-agency/services/e-services/e-services-businesses/business-account.html
Canada Student Loans payment deferral	The government is pausing the repayment of Canada Student Loans for six months, with no accrual of interest.	March 30, 2020– September 30, 2020	
Deferral of sales tax remittance and customs duty payments	Businesses, including self- employed individuals, can defer until June 30, 2020 payments of the Goods and Services Tax / Harmonized Sales Tax (GST/HST), as well as customs duties owing on their imports.		https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html
EI caregiving benefits	You can receive 55% of your past year earnings, up to a maximum of \$573 a week, to provide care or support to a critically ill or injured person or someone needing end-of-life care.		https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html

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El regular benefits	El benefits of 55% of your past- year earnings, to a maximum of \$573 a week, continue to be available to those who are laid off or have reduced hours.	Immediately	https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA
El sickness benefits	Employment Insurance (EI) sickness benefits provide up to 15 weeks of income replacement and are available to eligible claimants who are unable to work due of sickness, injury or quarantine. Canadians quarantined because of COVID-19 can apply for Employment Insurance (EI) sickness benefits.	Immediately	https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA
Extension of El Work-Sharing Program	<p>Work-Sharing is a three-party agreement between employers, employees and Service Canada.</p> <p>This program provides EI benefits to workers who agree to reduce their normal working hours as a result of developments beyond the control of their employers.</p>	March 15, 2020 to March 14, 2021	https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=EMP5100

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Increased Canada Child Benefit (CCB)	Eligible recipients will receive \$300 more per child with their regular May CCB payment.	May 2020	
Increased GST credit	The government will be providing a one-time special payment for low- and modest- income families, doubling maximum annual GST credit payment amounts for 2019–2020 benefit year.	By early May 2020	https://www.canada.ca/en/revenue-agency/services/child-family-benefits/gsthstc-apply.html
Lower RRIF minimum withdrawal amounts	This will reduce required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020.	Immediately	

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<p>Mortgage deferrals</p>	<p>Individuals who have mortgages with BMO, CIBC, NBC, Scotiabank, RBC, and TD can apply to their bank for deferral of their mortgage payments.</p> <p>https://cba.ca/mortgage-deferral-to-help-canadians-experiencing-financial-hardship-due-to-covid-19</p> 	<p>Immediately (no deadline to apply)</p>	<p>www.bmo.com/main/personal/bmo-branches-coronavirus-update</p> <p>www.cibc.com/en/personal-banking/advice-centre/covid-19.html</p> <p>www.nbc.ca/personal/notice.html</p> <p>www.scotiabank.com/ca/en/personal/scotia-support/latest-updates.html</p> <p>https://cba.ca/mortgage-deferral-to-help-canadians-experiencing-financial-hardship-due-to-covid-19</p> <p>www.rbc.com/covid-19</p> <p>www.td.com/ca/en/personal-banking/covid-19</p>
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<p>Small and Medium-sized Enterprise Loan and Guarantee Program</p>	<p>Eligible businesses may obtain incremental credit amounts. Export Development Canada is also supporting businesses by offering their bank a guarantee on loans so that companies can access more cash immediately.</p>		<p>https://www.canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html</p> <p>https://www.edc.ca/en/about-us/newsroom/edc-covid-business-support.html</p>
<p>Tax payment deferral</p>	<p>For individuals, the return filing due date will be deferred until June 1, 2020.</p>	<p>Immediately— August 31, 2020</p>	<p>www.cra.ca</p>

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Unpaid job-protected COVID-19-related leave with no requirement for medical note (federally regulated workers)	Federally regulated workers, including airline employees, will be entitled to a leave of absence from employment for up to 16 weeks if the worker is unable or unavailable to work for reasons related to COVID-19.	Immediately	
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PROVINCIAL

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Electricity relief	Suspension of electricity disconnections as well as extended off-peak rate for at least 45 days.	Immediately	https://news.ontario.ca/opo/en/2020/03/ontario-providing-electricity-relief-to-families-small-businesses-and-farms-during-covid-19.html

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Emergency childcare options for front-line essential workers	Ontario is providing emergency childcare options to enable parents who are front-line workers to report for work, such as health care workers, police officers, fire fighters and correctional officers.		https://secure.toronto.ca/children/ecc/
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<p>Expansion of social assistance</p>	<p>Ontario is expanding access to existing Emergency Assistance under the current provisions of Ontario Works. This is available to people with limited income, assets or credit who are in crisis or an emergency situation. Ontario is providing additional resources and expanding access to Emergency Assistance for those facing a COVID-19 related financial emergency by:</p> <ul style="list-style-type: none"> • Suspending the rule that limits emergency assistance provision to only once in a six-month period for individuals and families affected by COVID-19; and • Allowing people to receive emergency assistance for longer (48 days) without submitting a full Ontario Works application. 	<p>Immediately and until further notice</p>	<p>https://www.mcsc.gov.on.ca/en/mcsc/programs/social/applyonline.aspx</p> <p>http://www.officelocator.mcsc.gov.on.ca/?lang=en</p> <p>https://mybenefits.mcsc.gov.on.ca/auth/login</p> <p>https://www.mcsc.gov.on.ca/en/mcsc/programs/social/applyonline.aspx</p> <p>https://news.ontario.ca/opo/en/2020/03/changes-to-ontarios-emergency-assistance-program-in-response-to-covid-19.html</p>
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<p>Freeze on evictions</p>	<p>There is a freeze on evictions in Ontario.</p> <p>The Landlord and Tenant Board is suspending:</p> <ul style="list-style-type: none"> • All hearings related to eviction applications, unless the matter relates to an urgent issue such as an illegal act or serious impairment of safety; and • The issuance of eviction applications, unless the matter relates to an urgent issue such as an illegal act or serious impairment of safety. 	<p>Immediately</p>	<p>https://toronto.ctvnews.ca/ontario-freezes-evictions-temporarily-halts-scheduled-orders-due-to-covid-19-1.4856404</p>
<p>Increase to Ontario Guaranteed Annual Income System (GAINS) payments for seniors</p>	<p>Ontario government announced a temporary top-up to payments made through the GAINS.</p> <p>Beginning in April 2020, monthly GAINS payment amounts will be doubled for a period of six months.</p>	<p>April 2020</p>	<p>https://www.ontario.ca/page/guaranteed-annual-income-system-payments-seniors</p>

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Low-income Energy Assistance Program (LEAP)	Low-income customers can get up to \$500 in emergency assistance for their electricity bills (\$600 if your home is heated electrically) and \$500 for their natural gas bills.		https://www.oeb.ca/rates-and-your-bill/help-low-income-consumers/low-income-energy-assistance-program
One-time payments of \$200–\$250 per child for parents	To help parents pay for the extra costs associated with the closure of schools and daycares during the COVID-19 outbreak, the government is providing a one-time payment of \$200 per child up to 12 years of age, and \$250 for those with special needs, including kids enrolled in private schools.		https://www.ontario.ca/page/get-support-families
OSAP loan and interest accrual suspension	OSAP payments are suspended for six months.	Immediately	https://www.ontario.ca/page/learn-about-osap
Telehealth Ontario	Telehealth Ontario is adding 1,300 phone lines and 130 nurses.	Immediately	https://toronto.ctvnews.ca/telehealth-ontario-adds-1-300-lines-to-accomodate-covid-19-concerns-1.4859682

MUNICIPAL

City direction to social and affordable	The City cannot direct landlords, but has issued a broad direction to housing providers to be flexible and exercise discretion in working with households whose income is affected due to COVID-19.		
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housing providers			
Extension of due dates for property tax and utility payments	There is a 60-day grace period for City of Toronto property tax and utility bill payments.	Immediately	https://www.toronto.ca/home/covid-19/economic-support-recovery/
Grace period for businesses	Businesses will receive a 30-day grace period to pay taxes and other City of Toronto payments.	Immediately	
Paid shifts for City workers	The City is paying for cancelled shifts that were planned for City- run daycares, museums, and recreation centres.	Immediately	
Property tax relief	If you are sick or experiencing extreme poverty you can apply to the Assessment Review Board (ARB) for property tax relief.	Immediately	https://www.toronto.ca/services-payments/property-taxes-utilities/property-tax/property-tax-rebates-and-relief-programs/property-tax-appeal-sickness-or-extreme-poverty/

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<p>Toronto Community Housing Corporation (TCHC) flexibility</p>	<p>For rent-geared-to-income households, TCHC will recalculate rent based on employment income changes owing to job loss or layoff because of COVID-19. Rent will be adjusted or deferred to respond to the economic impact of COVID-19.</p> <p>For market rent tenants whose income has been reduced as a result of a job loss or layoff because of the COVID-19 response, TCHC will consider various case-specific options to assist them, which may include arranging for payment deferment plans that suit their situation over the next few months.</p>	<p>Immediately</p>	<p>https://www.torontohousing.ca/news/whatsnew/Pages/News-Release-by-Toronto-Community-Housing---Program-to-help-tenants-with-employment-income-loss.aspx</p>
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BANKS

<p>Flexibility on credit products</p>	<p>Bank of Montreal, CIBC, National Bank of Canada, RBC Royal Bank, Scotiabank and TD Bank have made a commitment to work with personal and small business banking customers on a case-by-case basis to provide “flexible solutions” to help through challenges, including:</p> <ul style="list-style-type: none"> • pay disruption due to COVID-19; • childcare disruption due to school closures; or illness from COVID-19. 	<p>Immediately</p>	<p>Visit your banks website.</p>
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