

COVID-19 GOVERNMENT RELIEF FOR BUSINESSES

FEDERAL PROGRAMS

MEASURE	DESCRIPTION	ELIGIBILITY	HOW TO APPLY	MORE INFORMATION
CANADA EMERGENCY WAGE SUBSIDY (CEWS)	The Canada Emergency Wage Subsidy (CEWS) covers 75% of an employee's wages – up to \$847 per week – for employers of all sizes and across all sectors who have suffered a drop in gross revenues of at least 15% in March, and 30% in April and May.	Eligible employers includes: <ul style="list-style-type: none"> • Individuals • Taxable corporations • Partnerships consisting of eligible employers, non-profit organizations and registered charities. 	Eligible employers will be able to apply for the CEWS through the Canada Revenue Agency's My Business Account portal. More details about the application process will be made available shortly.	https://www.canada.ca/en/departement-finance/economic-response-plan/wage-subsidy.html
TEMPORARY 10% WAGE SUBSIDY	The Temporary 10% Wage Subsidy is a three-month measure that will allow eligible employers to reduce the amount of payroll deduction required to be remitted to the Canada Revenue Agency (CRA).	You are an eligible employer if you are a(n): <ul style="list-style-type: none"> • individual (excluding trusts), • partnership, • non-profit organization • registered charity, or • Canadian-controlled private corporation (including a cooperative corporation) that is eligible for the small business deduction. 	You do not need to apply for the subsidy. You will continue deducting income tax, Canada Pension Plan (CPP) contributions, and Employment Insurance (EI) premiums from salary, wages, bonuses, or other remuneration paid to your employees, as you currently do. The subsidy is calculated when you remit these amounts to the CRA.	https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html
CANADA EMERGENCY BUSINESS ACCOUNT (CEBA)	The new Canada Emergency Business Account will provide interest-free loans of up to \$40,000 to small businesses and not-for-profits, to help cover their operating costs during a period where their revenues have been temporarily reduced. Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25 percent (up to \$10,000).	Businesses that have federal tax registration and a payroll in the 2019 calendar year of between \$20,000 and \$1.5 million, verifiable by Canada Revenue Agency documentation (a T4 summary of remuneration paid, or T4SUM), are eligible.	Business owners can apply for support from the Canada Emergency Business Account through their banks and credit unions.	https://ceba-cuec.ca/
BUSINESS CREDIT AVAILABILITY PROGRAM (BCAP)	The federal government established a Business Credit Availability Program (BCAP) to provide \$40 billion of additional support through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC). The program includes Loan Guarantee for Small and Medium-Sized Enterprises and a Co-Lending Program for Small And Medium-Sized Enterprises.	BCAP will support access to financing for Canadian businesses in all sectors and regions.	For additional information on any of the BCAP programs or to apply, businesses should contact their primary lender, where they have a pre-existing relationship.	https://www.canada.ca/en/departement-finance/programs/financial-sector-policy/business-credit-availability-program.html

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FEDERAL PROGRAMS continued

MEASURE	DESCRIPTION	ELIGIBILITY	HOW TO APPLY	MORE INFORMATION
CANADA EMERGENCY RESPONSE BENEFIT (CERB)	<p>The CERB will cover people who have lost their job, people who are sick or quarantined, and parents who must stay home without pay to care for children because of COVID-19. The CERB also covers workers who have no income due to the COVID-19 slowdown, but who haven't yet been officially laid off. It will cover employees, contract workers, and self-employed workers.</p> <p>It provides a payment of \$2,000 for a 4-week period (the same as \$500 a week) for up to 16 weeks.</p> <p>After you apply, you should get your payment in 3 business days if you signed up for direct deposit. Without direct deposit, you should receive a cheque within 10 business days.</p>	<p>To be eligible, you must meet the following requirements:</p> <ul style="list-style-type: none"> You did not apply for, no receive, CERB or EI benefits from Service Canada for the same eligibility period You did not quit your job voluntarily You reside in Canada and are at least 15 years old You 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: employment income, self-employment income, provincial or federal benefits related to maternity or paternity leave <p>AND you stopped or will stop working due to COVID-19, and you are either:</p> <ul style="list-style-type: none"> Applying for the first time: For at least 15 days in a row during the 4-week payment period, you do not expect to receive more than \$1,000 (before taxes) from employment and self-employment income; or, You are reapplying for another period: You do not expect your 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. 	<p>There are two ways to apply for the CERB:</p> <ul style="list-style-type: none"> Online through your CRA My Account Over the phone with an automated phone service. 	<p>https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html</p>
DEFERRAL OF SALES TAX REMITTANCE AND CUSTOMS DUTY PAYMENTS UNTIL JUNE 30	<p>Business, including self-employed individuals, are permitted to defer until June 30, 2020 payments of the GST/HST, as well as customs duty owing on their imports.</p> <p>Any GST/HST payment that becomes owing from March 27 until the end of May can be deferred until the end of June. For GST and customs duty payments for imported goods, deferral will include amounts owing for March, April and May.</p>	<p>All business owners.</p>	<p>Business owners need not apply, as the Sales Tax Remittance and Customs Duty deadline has been extended until June 30, 2020.</p>	<p>https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-gst-hst.html#toc7</p>
INCOME TAX DEADLINE EXTENDED TO AUGUST 31	<p>All business are permitted to 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. This relief would apply to tax balances due, as well as instalments, under Part I of the Income Tax Act.</p> <p>No interest or penalties will accumulate on these amounts during this period.</p>	<p>All business owners.</p>	<p>Business owners need not apply, as the income tax deadline has been extended until August 31, 2020.</p>	<p>https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html</p>

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PROVINCIAL PROGRAMS

MEASURE	DESCRIPTION	ELIGIBILITY	HOW TO APPLY	MORE INFORMATION
INTEREST AND PENALTY RELIEF FOR BUSINESSES	<p>Businesses will get five months of interest and penalty relief to file and make payments for the majority of provincially administered taxes.</p> <p>Between April 1, 2020 and August 31, 2020, the province will not apply any penalty or interest on any late-filed returns or incomplete or late tax payments under select provincially administered taxes, such as Employer Health Tax, Tobacco Tax and Gas Tax.</p>	All business owners.	If a business is unable to file their return or remittance during the relief period, they do not need to contact or notify the Ministry of Finance. Penalties and interest will be waived automatically for all late returns or remittances by Ontario businesses during the relief period.	https://budget.ontario.ca/2020/marchupdate/relief-measures.html
WSIB PAYMENT DEFERRALS	The financial relief package allows businesses to defer premium Workplace Safety and Insurance Board (WSIB) reporting and payments until August 31, 2020. Businesses who report and pay monthly, quarterly or annually based on their insurable earnings are eligible for this deferral for up to six months.	All businesses covered by the WSIB's workplace insurance are automatically eligible for the financial package.	No action is required from businesses to receive the financial relief.	https://www.ontario.ca/page/covid-19-support-businesses
EMPLOYER HEALTH TAX (EHT) RELIEF	The Ontario government has temporarily increased the EHT exemption for 2020 from \$490,000 to \$1 million due to the special circumstances caused by the coronavirus (COVID-19) in Ontario. The exemption will return to the previous amount of \$490,000 on January 1, 2021, and will be adjusted according to inflation again in 2024 using the Ontario Consumer Price Index.	To be able to claim the tax exemption, employers must be eligible employers as defined under the EHT Act.	The Ministry of Finance will mail you a personalized annual return. If you did not receive a return, you should contact the Ministry of Finance. You should also contact the ministry when your Ontario payroll for the year exceeds your allowable exemption amount.	https://www.fin.gov.on.ca/en/tax/eh/index.html
MUNICIPAL PROPERTY ASSESSMENT CORPORATION (MPAC) ASSESSMENTS POSTPONED	The Ontario government has announced that the 2020 Assessment Update has been postponed. They have indicated that property assessments for the 2021 property tax year will continue to be based on the fully phased-in January 1, 2016 current values. This means your property assessment for the 2021 property tax year will be the same as the 2020 tax year, unless there have been changes to your property.	Your Property Assessment Notice has important information for you as a property owner. Please review it and file it away for your records. No action is required unless you have questions about your assessment.	The Ministry of Finance will mail you a personalized annual return. If you did not receive a return, you should contact the Ministry of Finance. You should also contact the ministry when your Ontario payroll for the year exceeds your allowable exemption amount.	https://www.mpac.ca/HowAssessmentWorks/2020AssessmentUpdate

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MUNICIPAL PROGRAMS

MEASURE	DESCRIPTION	ELIGIBILITY	HOW TO APPLY	MORE INFORMATION
2020 PROPERTY TAX HARDSHIP DEFERRAL PROGRAM	The City is offering a Property Tax Hardship Deferral Program for City of Ottawa residential property owners and small business property owners (assessed property value of up to \$7.5M) that have been financially affected as a result of the COVID-19 pandemic. The program will extend the interim property tax and final property tax deadlines of March 19, 2020 and June 18, 2020 to Friday, October 30, 2020.	Click here for a list of eligibility requirements.	Property owners must apply for the deferral before July 31, 2020 to be considered. Click here to apply now!	https://forms.ottawa.ca/en/form/finance/property-tax-hardship-deferral-program-application-form
CITY OF OTTAWA ECONOMIC TASK FORCE	The City of Ottawa has developed an Economic Partners Task Force to support small businesses, and their employees, who are feeling the impact of the COVID-19 pandemic. Co-chaired by Mayor Watson and Councillor El-Chantiry, the task force will advise city staff on measures to support small businesses during the crisis. The task force will be composed of the following leaders of the Ottawa business community	N/A	N/A	https://ottawa.ca/en/business/economic-support-and-recovery

PUBLIC HEALTH RESOURCES

PUBLIC HEALTH AGENCY OF CANADA	GOVERNMENT OF CANADA	ONTARIO MINISTRY OF HEALTH	OTTAWA PUBLIC HEALTH	CITY OF OTTAWA
Website	Website	Website	Website	Website
Twitter	Twitter	Twitter	Twitter	Twitter
Facebook	Facebook	Facebook	Facebook	Facebook