

# COVID-19 Relief Program Table

Below you will find short descriptions and links to COVID-19 Relief Programs administered to small-medium business enterprises, not-for-profit organizations, and charities. Be sure to conduct additional research as eligibility for some of the programs relied on specific amount of revenue loss, employee reduction, and other criteria.

## Financial Relief

### Interest and penalty relief

Businesses will get [five months of interest and penalty relief](#) to file and make payments for the majority of provincially administered taxes.

<https://budget.ontario.ca/2020/marchupdate/relief-measures.html>

### Education property tax deferrals

We have [deferred the June 30 property tax payments](#) municipalities make to school boards by 90 days.

<https://www.ontario.ca/page/covid-19-support-businesses#section-2>

### WSIB payment deferrals

Employers can [defer Workplace Safety and Insurance Board \(WSIB\) payments for up to six months](#).

<https://www.wsib.ca/en/financialrelief>

All employers covered by the WSIB's workplace insurance are automatically eligible for the financial relief package.

- [Schedule 1 employers](#) who owe premiums to the WSIB will be allowed to defer reporting and payments until August 1, 2020.
- [Schedule 2 businesses](#) that pay WSIB for the cost related to their workplace injury and illness claims can defer reporting and payments until August 31, 2020.

No interest will be accrued on outstanding premium payments and no penalties will be charged during this six-month deferral period.

### Affordable electricity bills

From March 24 to May 8, 2020, residential, farm and small business time-of-use customers will get the lowest rate — also known as the off-peak price — 24 hours a day. That means you will pay 10.1 ¢/kWh no matter what time of day you use electricity.

**This rate will be automatically applied to your bill.**

## **Tax relief**

### **Employer Health Tax relief**

We're increasing the [Employer Health Tax \(EHT\)](#) exemption for 2020 from \$490,000 to \$1 million. As an employer, this means relief of up to \$9,945.

<https://www.fin.gov.on.ca/en/tax/eh/index.html>

### **What this means for you**

The annual tax return form is not changing. Only the amount for the exemption claimed will change. Eligibility for the tax exemption, tax rates and everything else remains the same.

You will begin making your instalment payments after your payroll has exceeded the new \$1 million exemption level.

If your business no longer needs to make instalment payments as a result of the increased exemption amount, you do not need to notify the Ministry of Finance.

### **If you have already filed a final or special return for 2020**

The ministry will be reviewing all 2020 EHT returns and correcting the returns for the new exemption level.

[Find out how you can apply the new exemption.](#)

## **Regional Opportunities Investment Tax Credit**

If you are building, renovating or acquiring commercial or industrial buildings in designated regions in Ontario, you could be eligible to save up to \$50,000 this year.

**You can apply for this tax credit when you file your tax return.**

[Learn more about the tax credit and if your project qualifies.](#)

<https://budget.ontario.ca/2020/marchupdate/annex.html#section-3>

## **Canadian Emergency Business Account (CEBA)**

**What is it?**

- The Government of Canada is providing businesses with interest-free loans of up to \$40,000 to help cover operating costs during a period where their revenues have been temporarily reduced due to COVID-19. This will better position companies to quickly return to providing services to their communities and create employment.

**Who is eligible?**

- This program is for businesses with a total payroll between \$20,000 to \$1.5 million in 2019.
- Repayment of the loan on or before December 31, 2022 will result in loan forgiveness of 25% (up to \$10,000).

**How to apply?**

- Apply now through your primary financial institution.

[More information is available on the official CEBA website, here.](#)

<https://ceba-cuec.ca/>

**Canada Emergency Wage Subsidy**

The [Canada Emergency Wage Subsidy](#) (CEWS) is a wage subsidy program, available for a period of twelve weeks from March 15, 2020 to June 6 2020, that will provide a subsidy of 75% of the eligible remuneration paid by an eligible entity (eligible employer) to each employee – to a maximum of \$847 per week.

<b>Period 3</b>	May 10 to June 6, 2020	30%	May 2020 over May 2019	May 2020 over average of January and February 2020
-----------------	------------------------	-----	------------------------	--

Eligible employers are able to apply for the CEWS through the Canada Revenue Agency's (CRA) My Business Account or Represent a Client portals or by going on-line and using a Web Access Code. If you have more than one payroll account number ("RP" number) you will need to do a separate application for each number (15-digit BN). However, the application of the CEWS program rules such as the revenue test and employer eligibility is determined at the legal entity level (9-digit BN), subject to special rules for the revenue test (subsection 125.7(4)) for, for example, corporate groups and non-arm's length revenue.

Confirm that the eligible employer qualifies for the CEWS:

An eligible employer includes an individual (including trusts), a corporation other than a corporation exempt from tax, a non-profit organization and a registered charity, as well as the following additional tax-exempt entities:

- agricultural organizations;
- boards of trade;

- chambers of commerce;
- non-profit scientific research and experimental development corporations;
- labour organizations or societies; and
- benevolent or fraternal benefit societies or orders.

A partnership will be considered an eligible employer if all of its members are eligible employers as described above.

A public institution such as a municipality, a local government, a Crown corporation, a public university, a college, a school, a school board, a health authority and a hospital are not eligible for the subsidy.

### **Business Credit Availability Program**

- The Business Credit Availability Program (BCAP) is targeted at small and medium-sized businesses. The Government of Canada defines small businesses as companies having less than 99 employees and medium-sized businesses as companies with between 100 and 499 employees. For more information, see the Government of Canada's [website](#). The BCAP will provide more than \$10 billion in support.
- The program is a collaboration between EDC, the Business Development Bank of Canada (BDC), and private sector lenders. The goal is to provide credit solutions for individual businesses in sectors such as oil and gas, air transportation, and tourism.

### **EDC Loan Guarantee for Small and Medium-Sized Enterprises (“SMEs”)**

- EDC will guarantee new operating credit and cash flow term loans that financial institutions extend to small and medium-sized enterprises affected by the impact of COVID-19 up to \$6.25 million with 80% guaranteed by EDC. For export sector and domestic companies, the program cap will be a total of \$20 billion. This money is to be used for operational expenses only. Statistics Canada defines SMEs as Enterprises with 1-499 employees. For more information about the thresholds, see the 2017 Statistics Canada survey [here](#).
- This program is now available through various financial institutions and credit unions.
- *For more information, see the Government of Canada's "[Business Credit Availability Program](#)" website.*

[https://www.bdc.ca/en/about/mediaroom/news\\_releases/pages/new-small-medium-sized-enterprise-loan-guarantee-program-help-ease-access-credit-entrepreneurs-impacted-covid-19.aspx](https://www.bdc.ca/en/about/mediaroom/news_releases/pages/new-small-medium-sized-enterprise-loan-guarantee-program-help-ease-access-credit-entrepreneurs-impacted-covid-19.aspx)

### **BDC Co-Lending Program for Small and Medium Enterprises**

- The purpose of this program is to provide term loans for operating and liquidity to businesses that were financially viable and generating income prior to the COVID pandemic. The program has three components:
  - loans of up to \$312,500 to businesses with revenues of less than \$1 million;
  - loans up to \$3.125 million for businesses with revenues between \$1 million and \$50 million;
  - loans up to \$6.25 million for businesses with revenues over \$50 million.
- Interest will not accrue for the first 12 months of the loan and the loan will be repayable over 10 years. The financial institutions will be releasing additional information in the coming days.
- *For more information, see the Government of Canada's "[Business Credit Availability Program](#)" website.*

<https://www.bdc.ca/en/documents/special-support/BCAP-program-overview-external.pdf>

#### ***Support for food banks and local food organizations***

- The Prime Minister announced an investment of \$100 million to improve access to food for Canadians facing social, economic, and health impacts of the COVID-19 pandemic.
- The Government of Canada will provide funding national, regional, and local organization across Canada that are able to reach people and communities experiencing food insecurity.
- *For more information, including examples of supported organizations, see the Prime Minister of Canada's [news release](#) of April 3, 2020.*

<http://www.agr.gc.ca/eng/agricultural-programs-and-services/local-food-infrastructure-fund-infrastructure-and-equipment-improvement-projects/?id=1560701480448>

#### **Support for Tourism Industry Operators**

- **Tourism Operators:** The Government of Canada is working with tourism operators in national parks, historic sites, and marine conservation areas to defer payments on commercial leases and licences of occupation without interest until September 1, 2020. *For more information, see the Government of Canada's [support for industries](#)*

#### **COVID-19 Tourism Relief Fund**

The Tourism Relief Fund provides once-off capped grant assistance to Small Micro and Medium Sized Enterprises (SMMEs) in the tourism value chain to ensure their sustainability during and post the implementation of government measures to curb the spread of Covid-19 in South Africa.

Capped at R50 000 per entity, grant funding can be utilised to subsidise expenses towards fixed costs, operational costs, supplies and other pressure cost items.

Guided by the Tourism Broad Based Black Economic Empowerment (B-BBEE) Codes of Good Practices approved by the Minister of Trade and Industries in 2015 (in line with the BBBEE Act No.53 of 2003), the Tourism Relief Fund is administered in line with the objectives of Economic Transformation, and our vision to ensure sustainable and inclusive tourism development.

Categories eligible to apply for the Tourism Relief Fund include the following:

Accommodation establishments: Hotels, Lodges, Bed and Breakfast (B&B's), Guest Houses and Backpackers.

Hospitality and related services: Restaurants (not attached to hotels); Conference venues (not attached to hotels); Professional catering; and Attractions

Travel and related services: Tour operators; Travel agents; Tourist guiding; Car rental companies; and Coach Operators.

<https://www.tourism.gov.za/Pages/COVID19TOURISMRELIEFFUND.aspx>

### **Support for Cultural, Heritage, and Sport Organizations**

**Cultural, heritage and sport organizations:** The COVID-19 Emergency Support Fund for Cultural, Heritage and Sport Organizations will provide \$500 million, administered by Canadian Heritage via contribution agreements, to help address the financial needs of affected organizations in the cultural, heritage and sport sectors. The funds were made available to partner organizations on May 8, 2020 to be distributed as quickly as possible using existing channels. *For more information about the specific distribution of funding, see the Government of Canada's [news release](#) of May 8, 2020.*

### **Urgent relief for small businesses and landlords**

- The Government of Ontario announced on April 24, 2020 that it is partnering with the federal government to provide urgent relief for small businesses and landlords affected by the COVID-19 outbreak.
- The Ontario-Canada Emergency Commercial Rent Assistance program (OCECRA) will provide forgivable loans to eligible commercial property owners experiencing rent shortfalls because their small business tenants have been heavily impacted by the COVID-19 crisis. To receive the loan, property owners will be required to reduce the rental costs of small business tenants by at least 75% and commit to a moratorium on evictions for three months.
- *For more information, see the Government of Canada's [news release](#) of April 17, 2020. For detailed information about this program, see also our real estate group's publication, [here](#).*

## **Emergency Community Support Fund**

Deliver essential services to those in need.

The investment will flow through national organizations that have the ability to get funds quickly to local organizations that serve vulnerable populations. It will support a variety of activities, such as:

- increasing volunteer-based home deliveries of groceries and medications
- providing transportation services, like accompanying or driving seniors or persons with disabilities to appointments
- scaling up help lines that provide information and support
- helping vulnerable Canadians access government benefits
- providing training, supplies, and other required supports to volunteers so they can continue to make their invaluable contributions to the COVID-19 response
- replacing in-person, one-on-one contact and social gatherings with virtual contact through phone calls, texts, teleconferences, or the Internet

## **Regional Relief and Recovery Fund**

Eligible applicants include businesses (such as incorporated companies, corporations or co-operatives,) Indigenous organizations (like Indigenous/First Nation/Métis Settlement-owned businesses,) as well as various not-for-profit entities. The RRRF will support a variety of costs or activities to help SMEs and not-for-profit organizations stay solvent over a period of six months and/or begin preparing for recovery beyond the COVID-19 pandemic. The full details are now available on the [FedNor website](#).

- CFDCs will focus on providing assistance to SMEs such as “main street” including for example, retail shops, restaurants, corner stores, etc., and businesses of strategic importance to the community.
- As per Ts&Cs - Small and medium-sized enterprises are defined as having less than 500 employees and annual sales revenue of less than \$20 million, and produce goods and services for the market economy, regardless of their business structure (e.g. sole proprietorships, social enterprises, cooperatives, etc.)
- The applicant has attempted to access other relief federal supports and was ineligible or rejected (including CEBA, and AFI funding).
- The SME must have been viable as of March, 1 2020.
- Established before March 1, 2020.
- Must have been adversely impacted because of COVID-

FUNDING MAX: \$40,000

**Table for Relief Programs**

<b><u>Name of Program</u></b>	<b>Applicable Local Businesses</b>	<b>NOTES</b>
<b>Interest and Penalty Relief</b>	ALL	Relief is automatic, but late taxes must be filed by end of relief period (September 2020)
<b>Education Property Tax Relief</b>	Township of White River (Municipality)	To encourage these actions, the government is deferring the property tax payments municipalities make to school boards by 90 days. In addition to collecting municipal property taxes, municipalities collect and remit education property taxes to school boards on a quarterly basis. Deferring the June 30 quarterly remittance to school boards by 90 days will provide municipalities with the flexibility to, in turn, provide over \$1.8 billion in property tax deferrals to residents and businesses.
<b>WSIB Payment Deferrals – Schedule 1</b>	ALL Schedule 1 Businesses (no action required)	The financial relief package allows businesses to defer premium 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.
<b>WSIB Payment Deferrals – Schedule 2</b>	publicly funded organizations (municipalities, hospitals, school boards), and other businesses who are involved in federally regulated industries	All payment obligations (weekly and monthly) for Schedule 2 businesses will be deferred until August, 31, 2020.
<b>Employer Health Tax (EHT) Exemption</b>	<ul style="list-style-type: none"> <li>- private sector employers</li> <li>- organizations that receive financial assistance from any level of government but are not under the</li> </ul>	On March 25, 2020, the Ontario government announced it is increasing the Employer Health Tax (EHT) exemption for 2020 from \$490,000 to \$1 million due to the special



	<p>control of government, and</p> <ul style="list-style-type: none"> <li>- Crown corporations subject to tax under Part I of the Income Tax Act (Canada).</li> </ul>	<p>circumstances caused by the coronavirus (COVID-19) in Ontario.</p> <p>Only the exemption has changed (by increasing exemption to \$1,000,000 payroll) eligibility remains the same</p>
<p><b>Regional Opportunities Investment Tax Credit</b></p>	<p>Canadian-controlled private corporation (Small-medium sized businesses listed in document)</p>	<p>The government is proposing to introduce a new 10 per cent refundable Corporate Income Tax credit for capital investments — the Regional Opportunities Investment Tax Credit.</p> <p>The tax credit would be available for expenditures in excess of \$50,000 and up to a limit of \$500,000 for qualifying investments that become available for use by a Canadian-controlled private corporation in the taxation year.</p> <p>Qualifying investments would be eligible expenditures for capital property included in Class 1 and Class 6 for the purposes of calculating capital cost allowance. Qualifying investments would include expenditures for constructing, renovating or acquiring eligible commercial and industrial buildings and other assets.</p>
<p><b>Canada Emergency Wage Subsidy (CEWS)</b></p>	<p>ALL (including not-for-profits, and charities)</p>	<p>Remuneration caps out at employee annual salary of \$58,700</p> <p>Period 3: May 10 to June 6, 2020</p>

		Requires a 30% reduction in revenue from May 2019- May 2020
<b>Temporary 10% Wage Subsidy</b>	ALL (individuals, non-profits, charities, Canadian-controlled private corporations (CCPCs))	Requires a payroll account with CRA as a March 18 <sup>th</sup> , 2020 and pay salary, wages, bonuses, or other remuneration to at least one individual employed in Canada during the applicable period.
<b>Flexibility for businesses in respect of paying and filing taxes</b>	ALL (all enterprises, charities, NFPS, etc.)	Allows businesses to defer the payment of any income tax that becomes owing between March 18, 2020, and August 31, 2020, until September 1, 2020. Interest/penalties will not apply/be computed to these unpaid tax balances during this period.
<b>Extending the Work-Sharing Program</b>	ALL	<p>be a year-round business in Canada for at least 1 year  be a private business or a publicly held company, or have at least 2 employees in the WS unit.</p> <p>Ineligible if: shareholder who is responsible for the direction of the company and who holds 40% and more of the voting shares  employer who operates solely for the purpose of carrying out the administration of a government program/activity that is purely government in nature (such as municipalities, Government Agencies, etc.), or self-employed</p>
<b>Canadian Emergency Business Account</b>	ALL (including not-for-profits)	need to prove enterprise paid between \$20,000 and

		\$1,500,000 on payroll in 2019
<b>Business Credit Availability Program (BCAP)</b>	Small-medium businesses (no NFPs)	This financing support is to be used for operational expenses and is available to both exporting and non-exporting companies.
<b>EDC Loan Guarantee for Small and Medium-Sized Enterprises</b>	Small-medium businesses	<p>Small and medium-sized businesses can get support through a new Co-Lending Program that will bring the BDC together with financial institutions to co-lend term loans to these businesses for their operational cash flow requirements. Eligible businesses may obtain incremental credit amounts up to \$6.25 million, 80 per cent of which would be provided by BDC, with the remaining 20% by a financial institution.</p> <p>In order to be eligible, businesses must have been impacted directly or indirectly by recent events and have been financially viable prior to the impact from COVID-19.</p>
<b>BDC Co-Lending Program for Small and Medium Enterprises</b>	ALL LOCAL BUSINESSES (applicability based on revenue)	
<b>Support for food banks and local food organizations</b>	White River Food Bank	Will provide funding for national, regional, and local organizations across Canada that are able to reach people and communities experiencing food insecurity.
<b>Tourism Operator Industry Support</b>	Tourist Outfitters (White River Air, Normandy Lodge, Fishing Moose Lodge, Northern Wilderness Bear Outfitters)	Will work with tourism operators in national parks, historic sites, and marine conservation areas to defer payments on commercial leases and licences of

		occupation without interest until September 1, 2020.
<b>COVID-19 Tourism Relief Fund</b>	White River Motel, Continental Motel, White River Bar and Grill, Continental Dining Lounge, Northern Wilderness Bear Outfitters, Normandy Lodge, Fishing Moose Lodge, White River Air	<p>Categories eligible to apply for the Tourism Relief Fund include the following:</p> <p>Accommodation establishments: Hotels, Lodges, Bed and Breakfast (B&amp;B's), Guest Houses and Backpackers.</p> <p>Hospitality and related services: Restaurants (not attached to hotels); Conference venues (not attached to hotels); Professional catering; and Attractions</p> <p>Travel and related services: Tour operators; Travel agents; Tourist guiding; Car rental companies; and Coach Operators.</p> <p>The application window for the Tourism Relief Fund will close on 31 May 2020.</p>
<b>The Ontario-Canada Emergency Commercial Rent Assistance program (OCECRA)</b>		The Ontario-Canada Emergency Commercial Rent Assistance program (OCECRA) will provide forgivable loans to eligible commercial property owners experiencing rent shortfalls because their small business tenants have been heavily impacted by the COVID-19 crisis. To receive the loan, property owners will be required to reduce the rental costs of small business tenants by at least 75% and commit to a moratorium on evictions for three months
<b>COVID-19 Tourism Relief Fund</b>	Accommodation, Hospitality, and travel-based businesses	Categories eligible to apply for the Tourism Relief Fund:

		<p>Accommodation establishments: Hotels, Lodges, Bed and Breakfast (B&amp;B's), Guest Houses and Backpackers.</p> <p>Hospitality and related services: Restaurants (not attached to hotels); Conference venues (not attached to hotels); Professional catering; and Attractions</p> <p>Travel and related services: Tour operators; Travel agents; Tourist guiding; Car rental companies; and Coach Operators.</p>
<p><b>Emergency Community Relief Fund</b></p>	<p>NPO and charitable organizations</p>	<p>The investment will flow through national organizations that have the ability to get funds quickly to local organizations that serve vulnerable populations. It will support a variety of activities, such as:</p> <p>increasing volunteer-based home deliveries of groceries and medications  providing transportation services, like accompanying or driving seniors or persons with disabilities to appointments  scaling up help lines that provide information and support  helping vulnerable Canadians access government benefits  providing training, supplies, and other required supports to volunteers so they can continue to make their invaluable contributions to the COVID-19 response</p>

		replacing in-person, one-on-one contact and social gatherings with virtual contact through phone calls, texts, teleconferences, or the Internet
<b>Regional Relief and Recovery Fund</b>	<p>All (NPOs included)</p> <p>Funding will take place on a case-to-case basis to address specific needs of businesses</p>	<p>Eligible applicants include businesses (such as incorporated companies, corporations or co-operatives,) Indigenous organizations (like Indigenous/First Nation/Métis Settlement-owned businesses,) as well as various not-for-profit entities. The RRRF will support a variety of costs or activities to help SMEs and not-for-profit organizations stay solvent over a period of six months and/or begin preparing for recovery beyond the COVID-19 pandemic. The full details are now available on the FedNor website.</p>