**Note:** This document provides a rolling summary of Covid-19 response measures for businesses, individuals, and vulnerable communities from the Government of Canada, Government of Nova Scotia, and other relevant sectors. This document will be updated regularly. Items added/updated since the last circulation are indicated next to their title in *highlighted italics.*

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| **Government of Nova Scotia** |

Government of Nova Scotia Covid-19 webpage: <https://novascotia.ca/coronavirus/>

## 1. NS Supports for Vulnerable Communities/Individuals

**Virtual School Meal Program Pilot**

The Department of Business and the Department of Education and Early Childhood Development have partnered with Click2Order - a tech start-up - to pilot a program in the CBRM to deliver healthy meals to students that normally participate in school lunch programs. $300,000 has been allocated for the pilot, with the program being offered to 1,400 eligible students from 10 schools in the CBRM. Participants sign up through Click2Order to receive a $10 credit to order one meal per day (Monday through Friday) from a participating restaurant in their community. More information about the program available [here.](https://novascotia.ca/coronavirus/virtual-school-meal-program/)

**Volunteer Nova Scotia Covid-19 Page**

Volunteer Nova Scotia has launched a [Covid-19 response page](https://volunteerns.ca/index.php?MenuItemID=326) on their website to connect organizations and volunteers who want to help with the relief effort, as well as listing volunteer-from-home opportunities.

**Additional NS Supports for Communities/Vulnerable Individuals:**

* $1 million has been allocated to Feed Nova Scotia to purchase food and hire more staff. An additional $55,000 has been allocated to support 12 smaller community food banks as well.
* The Province has provided $535,000 to support transition houses and other organizations that serve vulnerable women and children; $235,000 in March and $300,000 so far in April. [Source.](https://novascotia.ca/coronavirus/support/)
* Every individual and family member on income assistance will receive an additional $50 starting Friday, 20 March. Recipients do not need to apply to receive the increased amount.
* Nova Scotia Student Loan payments are suspended until 30 September 2020. Loans will not accrue interest during this time and there is no need to apply.
* The Province is investing $230,000 into the [Community Links](https://nscommunitylinks.ca/about-us-2/) and [Seniors’ Safety Programs](https://novascotia.ca/seniors/senior_Safety_Programs.asp) that responds to the needs of vulnerable older adults across the province. This includes supports and services like volunteers for delivering groceries, technological options for keeping people connected by phone, responding to other social issues as they emerge.
* Nova Scotia Power, EfficiencyOne and the province are redirecting $3 million from the HomeWarming program to fund organizations that deliver prepared meals, operate soup kitchens, help the homeless and provide other services.
  + prepared meal delivery services, such as Meals on Wheels and the VON’s Frozen Favorites, will receive $1.36 million to help hire staff, buy food and make meal deliveries.
  + the United Way will receive $1 million for its Atlantic Compassion Fund to help vulnerable families and youth in Nova Scotia.
  + shelters, soup kitchens and other service organizations will receive $400,000.
  + Seniors’ Safety Programs and Community Links will receive $180,000 and $60,000 respectively to help meet the needs of vulnerable older Nova Scotians. [Source.](https://novascotia.ca/news/release/?id=20200417006)
* The Province will now cover the $5 prescription co-pay for clients on Income Assistance and those enrolled in the Low-Income Pharmacare for Children program. Additionally, in response to the recommendation from the Nova Scotia College of Pharmacists that prescriptions be dispensed for shorter 30-day periods to protect the drug supply, the Province will now cover extra dispensing fees for prescription refills that would usually be filled for longer periods. These temporary measures take effect on April 23. [Source.](https://novascotia.ca/news/release/?id=20200422004)
* The Province is extending the deadline for some registry of motor vehicle services until further notice. A full list of these extensions is available through the update link, but some include:
  + All driver licenses expiring in March, April, May and June will have a 5-month extension from the original expiry date.
  + Motor vehicle inspections expiring in March, April or May will now be valid until June 30. [Source.](https://novascotia.ca/news/release/?id=20200424001)

## 2. NS Supports for Businesses/Nonprofits

**Covid-19 Small Business Rental Deferral Support Program** **(CRDSP)**

The program will indemnify qualified commercial landlords for losses incurred as a result of granting a rent deferral to qualified businesses directly impacted by an order issued under the *Health Protection Act* related to the COVID-19 pandemic. This program provides a government guarantee to rents deferred by way of Rent Deferral Agreement for the months of April, May, and June 2020. Participating landlords will be able to claim losses of up to $5,000 per month, if the renting business does not continue operating. Find more information on the program [here.](https://novascotia.ca/coronavirus/COVID-19-Rent-Deferral-Support-Program-Guidelines.pdf)

**Canada Emergency Commercial Rent Assistance Program (CECRA)**

The Province has announced that it is partnering with the Government of Canada to deliver the Canada Emergency Commercial Rent Assistance Program (CECRA) and will be contributing $9 million to the program. A more detailed discussion of the CECRA is found [below.](#CECRA) [Source.](https://novascotia.ca/news/release/?id=20200424007)

**Nova Scotia Small Business Loan Guarantee** **Program**

The Province has made an additional $10 million in credit available to small businesses experiencing financial uncertainty as a result of the COVID-19 outbreak. Administered through credit unions, new loans and lines of credit will be issued through the program, allowing businesses to access credit up to $500,000. The government will 100% guarantee the first $100,000 of the funds. In addition, businesses with existing loans under the program are eligible for up to a 90-day deferral on principle and interest payments. All NS owned companies are eligible with the exception of businesses with 50 per cent or more of their sales being from alcohol. You can find details on the program [here.](https://cua.com/Business/CommercialLending/SmallBusinessFinancingProgram/)

[*[Update – April 24, 2020]*](https://novascotia.ca/news/release/?id=20200424007) An additional $20 million has been made available to the Small Business Loan Guarantee Program as part of the Nova Scotia Small Business Credit and Support Program discussed further [below.](#SBCSP)

**Nova Scotia Small Business Credit and Support Program (****SBCSP)**   
The Small Business Credit and Support Program is a new temporary program under the [NS Small Business Loan Guarantee Program](#LoanNS). The Program will provide access to credit, cash grants and technical support to assist small businesses and not for profits that do not qualify for the Canada Emergency Response Benefit or other government support measures. There are 3 components to the Program, which include new loans, cash grants, and a Covid-19 Business Continuity Voucher:

* Loans/Credit - Eligible small businesses/not for profits may apply through participating provincial credit unions to receive a maximum loan amount of $25,000. Loans may be granted for a term of up to 10 years and lines of credit for up to 7 years with an interest rate of prime + 3.35%. These funds will flow through the existing [Small Business Loan Guarantee Program](#Guarantee), with an additional $20 million being made available as part of the SBCSP. The program is 100 per cent guaranteed by the Province. [Application page.](https://honestmoney.ca/nsbusinessrelief)
* Grant - If approved for the loan, applicants will then be eligible for a cash grant of up to $1,500. Funding for the grant will come from the existing contribution agreement between the province and Dalhousie University.
* Business Continuity Voucher Program – If approved for the loan, applicants will also be eligible for a Covid-19 Business Continuity Voucher of up to $1,500 to help hire a private consultant for advice and support in adapting/recovering from the impacts of COVID-19. The Voucher Program is administered by Nova Scotia Business Inc. (NSBI), and will be open until May 29, 2020. All projects funded under the Program must be completed by July 3, 2020.

Eligibility

The Program is targeted towards micro-businesses/not for profits. To be eligible, the small businesses (which includes sole proprietorship, partnership, corporation, co-operative, society, social enterprise, not for profit, charity in business, and other similar organizations) must have a payroll of less than $20,000 in the previous fiscal year and have experienced a decline in revenue from sales of at least 15 per cent in March or at least 30 per cent in April, May or June.

The program will be available starting Wednesday, April 29, 2020 until June 30, 2020. [Source.](https://novascotia.ca/news/release/?id=20200424007)

**Nova Scotia Consultant Directory**

As part of the Business Continuity Voucher Program under the [SBCSP](#SBCSP), NSBI has launched the [Nova Scotia Consultant Directory](https://www.novascotiabusiness.com/export/online-tools/consultant-directory) to allows NS businesses experiencing setbacks due to COVID-19 to connect with a consultant of their choosing. NSBI will continue to add consultants to the Directory until May 31, 2020. The Directory is only intended to serve as a helpful tool for businesses, and consultants are not required to register with the Directory to be eligible under the Voucher Program.

**Worker Emergency Bridge Fund**

A $20 million Worker Emergency Bridge Fund to help the self-employed and laid-off workers who do not qualify for EI by providing a one-time $1,000 payment to bridge the gap between being laid off and the Federal Government’s Canada Emergency Response Benefit. The goal is to get these funds into the hands of the impacted workers as quickly as possible, with all funds being dispersed by the end of April. The fund is administered through Dalhousie University and forms part of a larger $50 million fund. The program is open for applications as of April 10th. More information on the Worker Emergency Bridge Fund available [here.](https://novascotia.ca/coronavirus/worker-emergency-bridge-fund/)

**Small Business Impact Grant** (applications now closed)

A $20 million fund called the Small Business Impact Grant. Eligible small businesses will receive a grant of up to 15 per cent of their gross revenues, either from April 2019 or February 2020, up to a maximum of $5,000. This will be a flexible grant that can be used for any purpose. The grant is administered through Dalhousie University and forms part of a larger $50 million fund. The program is open for applications as of April 10th. The deadline for applications is **April 25, 2020**. More information on the Small Business Impact Grant available [here.](https://covid19-small-business-impact-grant.nscrc.ca/)

**Covid-19 Employer Assessment Tool**

Businesses and non-profits need clarity on how they can comply with the Public Health Order. An on-line tool has been posted to the provincial Covid-19 website which helps employers quickly determine if they may remain open, and whether they are in compliance with current workplace safety requirements. You can find the assessment tool here: <https://covid19-employer-assessment.novascotia.ca/en>

**Business Navigators**

[Business Navigators](https://novascotia.ca/regulatoryopportunity/business-navigators.asp) are available to help Nova Scotia businesses with any questions they may have and to assist with navigating government regulations. They can be reached Monday to Friday, 8 am to 5 pm at 1-844-628-7347, 902-424-4475 or by email at [BusNavigation@novascotia.ca](mailto:BusNavigation@novascotia.ca).

**Nova Scotia Virtual Business Support Hub**

The Province has announced that it is partnering with NS post-secondary institutions to establish a centralized online hub offering education, training, professional guidance and other resources for small businesses as they navigate and recover from the Covid-19 pandemic. The hub will be hosted by Nova Scotia Community College (NSCC) and the intake process for this program is now open. [Webpage.](https://www.nscc.ca/sites/covid19-business-support/)

**Nova Scotia Essential Health Care Workers** **Program**

As part of the Federal Temporary Wage Boost for Low-Income Essential Workers, the Province has finalized an agreement with the Federal Government to provide healthcare workers with a bonus of up to $2,000 after a four-month period, beginning March 13, 2020. The program will apply to full-time, part-time and casual workers as well as cleaning staff at the Nova Scotia Health Authority, IWK Health Centre and in long-term care, home care and in-home support and emergency health services. Employees who volunteered to be redeployed to work at a facility experiencing a COVID-19 outbreak will also receive this benefit. The Province will contribute $13.4 million to this program, with the Federal Government contribution being $80.5 million. [Source.](https://novascotia.ca/news/release/?id=20200507004)

\*See Temporary Wage Boost for Low-Income Essential Workers [below](#Boost) for more information.

**Additional NS Supports for Business:**

* Government will defer payments for all government loans until June 30, 2020, including those under the Farm Loan Board, Fisheries and Aquaculture Loan Board, Jobs Fund, Nova Scotia Business Fund, Municipal Finance Corp. and Housing Nova Scotia.
* Government will defer payments until June 30 for small business renewal fees, including business registration renewal fees and workers compensation premiums (a list of fees will be posted online early next week).
* Workers’ compensation premiums are being deferred until July 2020. [Source.](https://www.wcb.ns.ca/About-Us/News-Room/News/Province-of-Nova-Scotia-defers-WCB-employer-premiums-until-July-2020.aspx)
* Small businesses which do business with the government will be paid within five days instead of the standard 30 days.
* Government is providing $15 million in funding for high-speed internet as an incentive to providers to speed up projects under the [Internet for Nova Scotia Initiative](https://developns.ca/projects/high-speed-internet/) and complete them as soon as possible.
* Landlords are not permitted to change locks or seize property of businesses who cannot pay rent, if the business closed directly because of COVID public health orders.
* The Nova Scotia Securities Commission has launched the COVID-19 [investing information webpage](https://nssc.novascotia.ca/covid19), the goal of which is to make it as easy as possible for investors, registrants, issuers, and other industry members to find COVID-19 investing information in one place.

## 3. NS Intergovernmental Supports

**NS Municipal Loan Program**

The Province has announced a new $380 million loan program to help NS municipalities experiencing financial operating losses due to the Covid-19 pandemic. The program, which was developed through a partnership with the Province, the Nova Scotia Federation of Municipalities (NSFM) and the Association of Municipal Administrators (AMA), will help to bridge the revenue gap created by the Covid-19 pandemic and enable municipalities to continue delivering essential programs and services. The program will be made available through the [Nova Scotia Municipal Finance Corporation.](https://www.nsmfc.ca/)

The steps to access credit under the program are as follows:

* Municipalities must first determine their revenue shortfall;
* Their Municipal Councils must then pass a resolution and submit it to the Department of Municipal Affairs and Housing (DMAF);
* The DMAF will then review the request, and if approved, will forward it to the Nova Scotia Municipal Finance Corporation; and
* Should the Municipal Finance Corporation’s Board of Directors approve, then they will issue a loan agreement to the Municipality. Funds will be disbursed within 24 hours of the agreement being signed.

Municipalities will have 6 months to begin repayment and 3 years to fully repay the loan. [Source.](https://novascotia.ca/news/release/?id=20200428004)

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| **Government of Canada** |

Government of Canada’s COVID-19 Economic Response Plan webpage: <https://www.canada.ca/en/department-finance/economic-response-plan.html>

## 1. Federal Supports for Individuals

**The Canada Emergency Response Benefit (CERB)**

The CERB provides a taxable benefit of $2,000 a month for up to 4 months to eligible workers who have ceased working/lost their income due to COVID-19, whether they are EI-eligible or not. The CERB is being jointly administered by Service Canada and the Canada Revenue Agency. Further information on the CERB, as well as eligibility criterial available [here.](https://www.canada.ca/en/services/benefits/ei/cerb-application.html)

[*[Update – April 15, 2020]*](https://www.canada.ca/en/department-finance/news/2020/04/expanding-access-to-the-canada-emergency-response-benefit-and-proposing-a-new-wage-boost-for-essential-workers.html) To make the CERB benefit more accessible, the government has announced the following changes to the eligibility rules:

* Allow people to earn up to $1,000 per month while collecting the CERB.
* Extend the CERB to seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work as a result of the COVID-19 outbreak.
* Extend the CERB to workers who have recently exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19.

These changes will be retroactive to March 15, 2020.

**Increased Tax Credits/Benefits** *[Update - May 15, 2020]*

* Increase Canada Child Benefit Credit

The Canada Child Benefit (CCB) will be increased by $300 per child for 2019-2020. This benefit will be delivered as part of the scheduled CCB payment in May. There is no need to apply as the increased benefit will be applied automatically. [Source.](https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-apply.html)

* Special Goods and Services Tax Credit Payment

A one-time special payment starting April 9 through the Goods and Services Tax credit for low and modest-income families. The average additional benefit will be close to $400 for single individuals and close to $600 for couples. There is no need to apply as the increase will be applied automatically.

* Extra time to file income tax returns

The filing due date for 2019 individual tax returns will be delayed until June 1, 2020. Any new income tax balances due, or instalments, will be deferred until after August 31, 2020 without incurring interest or penalties. [Source.](https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html)

[*[Update – May 15, 2020]*](https://www.canada.ca/en/revenue-agency/news/2020/05/benefits-payments-for-eligible-canadians-to-continue-until-fall-2020.html)Benefit payments will continue for an additional 3 months for those who are not able to file their 2019 returns on time.Eligible Canadians who are presently receiving the Goods and Services Tax/Harmonized Sales Tax credit and/or the Canada child benefit will continue to receive these payments until the end of September 2020.

##### **Improved Access to EI Sickness Benefits**

The requirements to access EI sick benefits have been relaxed to assist those who are sick, quarantined or have been directed to self-isolate. The one-week waiting period has been waived for 6 months for workers in imposed quarantine or those who have been directed to self-isolate. Additionally, there is no need for a medical certificate to apply to access these benefits. If you have a new regular or sickness EI claim starting March 15, 2020 or after, your benefits will be delivered as part of the Government of Canada’s Canada Emergency Response Benefit (CERB). Find more information [here.](https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html)

**Moratorium on the repayment of Canada Student Loans**

Effective March 30, there will be a 6-month interest-free moratorium on the repayment of Canada Student Loans for all student loan borrowers. No payment will be required and interest will not accrue during this time. Students do not need to apply for the repayment pause. Find more information [here.](https://www.csnpe-nslsc.canada.ca/en/what-is-new)

**Additional Supports for Post-secondary Students and Recent** **Graduates**

The government has announced nearly $9 billion in comprehensive support for post-secondary students and recent graduates in response to the Covid-19 pandemic. The funding will create new student support initiatives, as well as expand existing federal programs. These include:

* **Canada Emergency Student Benefit (CESB)** *[Update – May 13, 2020]*

A new benefit which provides support to students and new graduates who are not eligible for the Canada Emergency Response Benefit or EI, are unable to work due to Covid-19, or do not earn more than $1,000 per month. This benefit would provide $1,250 per month for eligible students or $2,000 per month for eligible students with dependents or disabilities. The benefit would be available from May to August 2020. More information on the CESB, as well as eligibility criterial available [here.](https://www.canada.ca/en/employment-social-development/news/2020/05/backgrounder-the-canada-emergency-student-benefit.html)

[*[Update – May 13, 2020]*](https://www.canada.ca/en/employment-social-development/news/2020/05/canada-emergency-student-benefit-application-period-to-launch-on-may-15-2020.html) The application period for the CESB will begin on May 15, 2020, and will be delivered through the CRA.

* **Canada Student Service Grant (CSSG)**

A new grant program which will provide up to $5,000 to students who choose to undertake national service/serve their communities during the Covid-19 pandemic. The grant will be applied to education expenses for the fall of 2020. The Government will be launching the “I Want to Help” online platform in the near future will which contain more details on the program, including how to apply.

* **Additional Funding for Existing Programs:**
* Doubling existing [Canada Student Grants](https://www.canada.ca/en/services/benefits/education/student-aid.html) for all eligible full-time students up to $6,000 and $3,600 for part-time students in 2020-21. The Canada Student Grants for Students with Permanent Disabilities and Students with Dependents would also be doubled.
* Rising the maximum weekly amount that can be provided to a student under the Canada Student Loans Program from $210 to $350 for 2020-21.
* Additional $153.7 million for the [Youth Employment and Skills Strategy](https://www.canada.ca/en/employment-social-development/programs/youth-employment-strategy.html), which will create over 6,000 additional job placements and support a range of measures in high-demand sectors such as agriculture, technology, health and essential services.
* $80 million for the [Student Work Placement Program](https://www.canada.ca/en/employment-social-development/services/student-work-placements-stem-business.html) to support up to 20,000 post-secondary students across Canada to obtain paid work experience related to their field of study.
* Additional support for the Canada Service Corps to expand support for meaningful youth service projects that have positive impacts in communities across Canada, including increasing the number of microgrants from 1,800 to 15,000, and providing stipends to participants.
* $40 million to Innovation, Science and Economic Development to support [Mitacs](https://www.mitacs.ca/en) in order to create 5,000 new job placements. The [Business/Higher Education Roundtable (BHER)](http://bher.ca/) will also create a further 5,000 to 10,000 new student placements, by reorienting existing federal support and building online tools.
* $75.2 million in additional funding for existing distinctions-based support programs for First Nations, Inuit, and Métis Nation students pursuing post-secondary education in 2020-21.
* $291.6 million in additional funding to the federal granting councils to extend expiring federal graduate research scholarships and postdoctoral fellowships, and supplement existing federal research grants.

Together, these initiatives aim to create up to 116,000 jobs, placements, and other training opportunities to help students find employment and develop skills during the summer of 2020 and over the coming months. Further details are yet to be announced. [Source 1.](https://pm.gc.ca/en/news/news-releases/2020/04/22/support-students-and-new-grads-affected-covid-19) [Source 2.](https://www.canada.ca/en/department-finance/news/2020/04/support-for-students-and-recent-graduates-impacted-by-covid-19.html)

**\***Also see Temporary Changes to Canada Summer Jobs Program [below.](#Summer)

**Financial Supports for Seniors** *[May 12, 2020]*

The government has announced several financial support measures for seniors. These include:

* $2.5 billion for a one-time tax-free payment of $300 for seniors eligible for the Old Age Security (OAS) pension, with an additional $200 for seniors eligible for the Guaranteed Income Supplement (GIS).
* To avoid an interruption in benefits, GIS and Allowance payments will be extended for seniors who’s 2019 income information has not been assessed.
* The required minimum withdrawals for Registered Retirement Income Funds (RRIFs) have been reduced by 25 per cent for 2020 to provide seniors with additional financial flexibility. [Source.](https://pm.gc.ca/en/news/news-releases/2020/05/12/prime-minister-announces-additional-support-canadian-seniors)

\*Also see [New Horizons for Seniors Program](#Horizons) and [Funding for Senior Outreach](#UnitedW) below.

## 2. Federal Supports for Vulnerable Communities

**Enhancing the Reaching Home Initiative**

$157.5 million in additional emergency funding has been allocated to enhance the [Reaching Home Initiative](https://www.canada.ca/en/employment-social-development/programs/homelessness.html) to support those experiencing homelessness during the Covid-19 outbreak. The funding may be used for a range of urgent needs arising out of the Covid-19 crisis, such as purchasing beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters.

[*[Update – April 4, 2020]*](https://www.canada.ca/en/employment-social-development/news/2020/04/canada-announces-support-to-those-experiencing-homelessness-and-women-fleeing-gender-based-violence-during-the-coronavirus-disease-covid-19-pandemic.html) Of the $157.5 million in Reaching Home funding, Canada’s largest cities will receive allocations in the following amounts: Ottawa ($7,213,954), Toronto ($22,169,573), Hamilton ($2,548,685), Vancouver ($13,522,453), Winnipeg ($2,936,322), Calgary ($13,517,143), Edmonton ($7,572,510), Halifax ($1,557,674), St. John’s ($979,047), Moncton ($669,162).

\*Also see COVID-19 Community Response Fund for Vulnerable Populations [below](#FCM).

**New Indigenous Community Support Fund**

$305 million has been allocated for a new distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit, and Métis Nation communities. The purpose of the fund is to help Indigenous communities prevent, prepare and respond to the Covid-19 pandemic. These funds will flow directly to indigenous communities and groups across the country. Find more information on the fund [here.](https://www.sac-isc.gc.ca/eng/1585189335380/1585189357198)

**Support for Women’s Shelters and Sexual Assault Centres**

$50 million will be allocated to support women’s shelters and sexual assault centres, including those on reserves, to help with their capacity to manage or prevent an outbreak in their facilities. Of this, $40 million will go to Women and Gender Equality Canada (WAGE), up to $30 million of which will address immediate needs of shelters and sexual assault centres as follows:

* Up to $26 million to Women’s Shelters Canada to distribute to approximately 575 violence against women shelters across the country.
* Up to $4 million to the Canadian Women’s Foundation to distribute the funding to sexual assault centres across the country.

Find more information on this funding [here.](https://cfc-swc.gc.ca/fun-fin/shelters-refuges-en.html)

**Improving Access to Essential Food Support**

$100 million will be provided to national, regional, and local organizations across Canada to purchase and distribute food and other necessities, hire temporary staff, and implement Covid-19 safety measures. Recipient organizations will include, but are not limited to Food Banks Canada, Salvation Army, Second Harvest, Community Food Centres Canada, and Breakfast Club of Canada. [Source.](https://pm.gc.ca/en/news/news-releases/2020/04/03/prime-minister-announces-support-food-banks-and-local-food)

**Surplus Food Purchase Program**

$50 million will be designated to help redistribute existing and unsold food inventories from the private sector to local food organizations who are serving vulnerable Canadians. Further details to be announced. [Source.](https://pm.gc.ca/en/news/news-releases/2020/05/05/supporting-canadas-farmers-food-businesses-and-food-supply)

**Funding for Seniors Outreach**

$9 million has been provided to [United Way Centraide Canada](https://www.unitedway.ca/) for local organizations to support practical services to Canadian seniors. These services could include the delivery of groceries, medications, or other needed items, or personal outreach to assess individuals’ needs and connect them to community supports. [Source.](https://pm.gc.ca/en/news/news-releases/2020/03/29/prime-minister-announces-support-vulnerable-canadians-affected-covid)

**New Horizons for Seniors** **Program** *[Update – May 12, 2020]*

The [New Horizons for Seniors Program](https://www.canada.ca/en/employment-social-development/programs/new-horizons-seniors.html) is a federal grants and contributions program that supports projects designed by and for seniors by providing project funding up to $25,000. In response to the Covid-19 pandemic, the government has announced flexibility for the use of funding previously received through the community-based stream. Regardless of the nature of the previously approved project, these funds can now be used to provide immediate and essential services to seniors impacted by COVID-19. [Source.](https://www.canada.ca/en/employment-social-development/news/2020/04/new-horizons-for-seniors-program-projects-can-now-be-used-for-covid-19-support.html)

[*[Update – May 12, 2020]*](https://pm.gc.ca/en/news/news-releases/2020/05/12/prime-minister-announces-additional-support-canadian-seniors) The government has announced an additional $20 million for the New Horizons Program to support organizations that offer community-based projects that reduce isolation, improve the quality of life of seniors, and help them maintain a social support network.

**Additional Funding for Virtual Care and Mental Health Tools**

The government has announced $240.5 million in new funding to create digital platforms and applications, improve access to virtual mental health supports, and expand capacity to deliver health care virtually. This funding will:

* Help Canadians engage with their regular health providers through telephone, text, or video-conferencing;
* Support access to mental health supports and reliable health;
* Help governments and public health officials make evidence-based decisions; and
* Help expand virtual health services for Canadians. [Source.](https://pm.gc.ca/en/news/news-releases/2020/05/03/prime-minister-announces-virtual-care-and-mental-health-tools)

Existing Covid-19 digital tools which will receive funding include:

* **Wellness Together Canada Online Portal**

A new online portal dedicated to mental wellness and substance abuse issues during the Covid-19 pandemic. The portal provides free online resources, tools, apps and connects Canadians to peer support workers, social workers, psychologists and other professionals for confidential chat sessions or phone calls, and will make it easier to find credible information and help address mental health and substance use issues. [Webpage.](https://ca.portal.gs/)

* **Canada Covid-19 App**

A mobile app that features a symptom tracker, a self-assessment tool, trustworthy up-to-date information on COVID-19, as well as information on mental health and substance use support. [Webpage.](https://ca.thrive.health/covid19app/home)

**Emergency Community Support Fund** (ECSF)

The $350 million Emergency Community Support Fund provides additional assistance to charities and non-profit organizations that serve vulnerable populations. The investment will flow through national intermediaries with networks across the country that have the ability to get funds quickly to local organizations, including United Way Canada, the Canadian Red Cross, and the Community Foundations of Canada. Funding will be utilized to support a variety of Covid-19 response activities, including:

* Increasing volunteer-based home deliveries of groceries and medications;
* Providing transportation services, like accompanying or driving seniors or persons with disabilities to appointments;
* Helping vulnerable Canadians access government benefits;
* Providing training, supplies, and other required supports to volunteers so they can continue to support the COVID-19 response; and
* Replacing in-person, one-on-one contact and social gatherings with virtual contact through phone calls, teleconferences, or the Internet.

Further information on the Emergency Community Support Fund available [here.](https://www.canada.ca/en/services/benefits/emergency-community-support-fund.html) [Source.](https://pm.gc.ca/en/news/news-releases/2020/04/21/prime-minister-announces-further-support-help-canadians-need)

[*[Update – April 28, 2020]*](https://www.canada.ca/en/services/benefits/emergency-community-support-fund.html)United Way Canada, the Canadian Red Cross, and the Community Foundations of Canada are in the process of setting up application processes for the ECSF. Interested parties should check the webpages for these organizations regularly for updates on how to apply.

## 3. Federal Supports for Businesses/Nonprofits

1. Employer Wage/Human Resource Supports

**Canada Emergency Wage Subsidy (CEWS)** *[Update - May 15, 2020]*

This program provides a 75 per cent wage subsidy to eligible employers for up to 12 weeks, retroactive to March 15, 2020, (from March 15 to June 6, 2020) to help businesses keep and return workers to their payroll through the challenges posed by the Covid-19 pandemic. The subsidy applies to the first $58,700 normally earned by employees, representing a potential benefit of up to $847 per week.

Eligibility - [*Infographic*](https://www.canada.ca/content/dam/cra-arc/camp-promo/cws-wht-nfgrphcs-en.pdf)

Employers (businesses, regardless of the number of employees, not-for-profit organizations, and charities) that experience a drop in gross revenues of at least 15 per cent in March, or 30 per cent in April or May, when compared to the same months in 2019 due to the Covid-19 pandemic. If there were no revenues from 2019, then revenues from January and February 2020 may be considered. Employers will also be eligible for a subsidy of up to 75 per cent of salaries and wages paid to new employees. Public sector entities are not eligible.

[*[Update – May 15, 2020]*](https://www.canada.ca/en/department-finance/news/2020/05/government-extends-the-canada-emergency-wage-subsidy.html) The government has announced that it will be extending the CEWS by an additional 12 weeks to **August 29, 2020**. Additionally, it announced that it would again be expanding the eligibility criteria for CEWS so it is available to the following groups:

* Partnerships that are up to 50-per-cent owned by non-eligible members;
* Indigenous government-owned corporations that are carrying on a business, as well as partnerships where the partners are Indigenous governments and eligible employers;
* Registered Canadian Amateur Athletic Associations;
* Registered Journalism Organizations; and
* Non-public colleges and schools, including institutions that offer specialized services, such as arts schools, driving schools, language schools or flight schools.

More information on CEWS available [here.](https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html)

**10% Temporary Wage Subsidy (TWS)**

Separate from the CEWS, the Temporary Wage Subsidy is a 3-month measure aimed at assisting small and medium-sized employers with their payrolls by reducing the amount of payroll deductions required to be remitted to the CRA. The subsidy is equal to 10% of the remuneration paid from March 18, 2020 to June 19, 2020, up to $1,375 for each eligible employee to a maximum of $25,000 total per employer.

Eligibility

Employers (individuals, partnerships, Canadian-controlled private corporations, not-for-profit organizations, and registered charities) that have an existing business number and payroll program account with the CRA on March 18, 2020. Some employers may be eligible for both the CEWS and the TWS, in which case the government has stated that any benefit from the TWS for remuneration paid in a specific period would generally reduce the amount available to be claimed under the CEWS in that same period. Employers that do not qualified under CEWS (i.e. have not lost 30 per cent in revenue) may still be eligible for TWS. [Source.](https://www.canada.ca/en/department-finance/news/2020/04/additional-details-on-the-canada-emergency-wage-subsidy.html)

More information on TWS available [here.](https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html#h1)

**Extending the Work-Sharing Program**

The government introduced temporary special measures that extend the maximum duration of Work-Sharing agreements from 38 weeks to 76 weeks across Canada for those businesses affected by the downturn in business due to Covid-19. Work-Sharing is a program that helps employers and employees avoid layoffs when there is a temporary decrease in business activity beyond the control of the employer. The program provides EI benefits to eligible employees who agree to reduce their normal working hours and share the available work while their employer recovers. Work-Sharing is an agreement between employers, employees and the Government of Canada.

Eligibility

Employers which include private businesses, publicly-held companies, and not-for-profit organizations that have been in business in Canada year-round for at least 2 years. Employers must demonstrate a recent decrease in business activity of approximately 10 per cent and that the resulting shortage of work is temporary and beyond their control. For employees to be eligible, they must be “core employees” and must be eligible to receive EI benefits.

More information on the Work-Sharing Program available [here.](https://www.canada.ca/en/employment-social-development/services/work-sharing/notice-covid-19.html)

**National Research Council Canada Innovation Assistance Program**

The government has announced $250 million in funding for a new Innovation Assistance Program (IAP), which forms part of the Industrial Research Assistance Program (IRAP) administered by the National Research Council of Canada (NRC). The fund provides a wage subsidy for up to 12 weeks to innovative, early-stage small and medium-sized Canadian businesses that are unable to access other COVID-19 business supports under the Canada Emergency Wage Subsidy and the Business Credit Availability Program. Applications for the program are now closed, successful applicants will begin receiving payments as early as May 11, 2020. Further information on the IAP available [here](https://nrc.canada.ca/en/support-technology-innovation/nrc-irap-innovation-assistance-program-iap?utm_campaign=IRAP_funding_program&utm_medium=link_to_program_page_e&utm_source=home_page_e). [Source.](https://pm.gc.ca/en/news/news-releases/2020/04/17/prime-minister-announces-new-support-protect-canadian-jobs)

**New Support for Academic Research Community** *[May 15, 2020]*

The government has announced $450 million in funding to help Canada’s academic research community during the COVID-19 pandemic. The funding will:

* Provide wage supports to universities and health research institutes, so they can retain research staff who are funded from industry or philanthropic sources and are unable to access some of the government’s existing Covid-19 support measures. The government will provide up to 75 per cent per individual, with a maximum of $847 per week.
* Support universities and health research institutes to maintain essential research-related activities during the crisis, and to ramp back up to full research operations once physical distancing measures are lifted. This will cover up to 75 per cent of total eligible costs, and will support activities such as the safe storage of dangerous substances, and restarting data sets that were interrupted during the pandemic.

The funding will be delivered as a block grant through 3 federal granting agencies – the Social Sciences and Humanities Research Council (SSHRC), the Natural Sciences and Engineering Research Council (NSERC), and the Canadian Institutes of Health Research (CIHR). All Canadian universities and health research institutes that are ineligible for other Covid-19 emergency wage measures and eligible for funding through these federal agencies will be able to access support through this program. [Source.](https://pm.gc.ca/en/news/news-releases/2020/05/15/prime-minister-announces-support-research-staff-canada)

**Emergency Support Fund for Cultural, Heritage and Sport Organizations**

\*See discussion of Emergency Support Fund for Cultural, Heritage and Sport Organizations [below.](#Culture)

**Supplemental Unemployment Benefit Program (SUB)**

Employers can increase their employees’ weekly earnings when they are unemployed due to a temporary stoppage of work, training, illness, injury or quarantine. SUB plans must be registered with Service Canada. Payments under SUB plans are not considered as earnings and are not deducted from EI benefits. Find more information on the SUB program [here.](https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/ei-employers-supplemental-unemployment-benefit.html)

**Temporary Changes to the** **Canada Summer Jobs Program** *[Update – May 15, 2020]*

The government has announced temporary changes to the Canada Summer Jobs Program geared towards helping employers adapt to the realities of Covid-19 while helping young Canadians stay connected to the labour market. Through increased wage subsidies, expanded eligibility and new flexibilities for employers, the program will help create up to 70,000 jobs for youth between 15 and 30 years of age in 2020-21. These new measures are being supported by a reallocation of existing resources. The temporary changes to the program include:

* an increase to the wage subsidy, so that private and public sector employers can also receive up to 100 per cent of the provincial or territorial minimum hourly wage for each employee;
* an extension to the end date for employment to February 28, 2021;
* allowing employers to adapt their projects and job activities to support essential services; and
* allowing employers to hire staff on a part-time basis. [Source.](https://pm.gc.ca/en/news/news-releases/2020/04/08/changes-canada-summer-jobs-program-help-businesses-and-young)

[*[Update – May 15, 2020]*](https://www.canada.ca/en/employment-social-development/news/2020/05/canada-summer-jobs-start-rolling-out-to-keep-young-people-working-during-covid-19.html)The 2020 hiring period for the Canada Summer Jobs (CSJ) program under the temporary Covid-19 changes has now commenced. Opportunities are being posted to the [Job Bank website](https://www.jobbank.gc.ca/home).

\*Also see Additional Supports for Post-secondary Students and Recent Graduates [above.](#Student)

**Temporary Changes for** **International Student Employment**

The government has temporarily removed the restriction that limits international students to a maximum of 20 working hours per week while classes are in session, provided they are working in an essential service or function, such as health care, critical infrastructure, or the supply of food or other critical goods. The aim of this measure is to provide access to additional well-trained workers at a time when they are badly needed. This temporary rule change will be in place until August 31, 2020. [Source.](https://www.canada.ca/en/immigration-refugees-citizenship/news/2020/04/removing-barriers-for-international-students-working-in-essential-services-to-fight-covid-19.html)

**Temporary Wage Boost for Low-Income Essential** **Workers**

The government has announced that it will work with provinces and territories through a new transfer to cost-share a temporary top up to the salaries of low-income workers that the provinces and territories have deemed essential in the fight against Covid-19. Through this transfer, the Federal Government will cover a portion of the cost of providing temporary financial support to these low-income essential workers (those who earn less than $2,500 per month). [Source.](https://www.canada.ca/en/department-finance/news/2020/04/expanding-access-to-the-canada-emergency-response-benefit-and-proposing-a-new-wage-boost-for-essential-workers.html)

[*[Update – May 7, 2020]*](https://pm.gc.ca/en/news/news-releases/2020/05/07/prime-minister-announces-agreements-boost-wages-essential-workers)All provinces and territories have either confirmed, or are in the process of confirming, plans to cost share wage top-ups for their essential workers. The Federal Government will provide up to $3 billion in support to increase the wages of low-income essential workers. Each province or territory will determine which workers will be eligible for support, and how much support they will receive.

\*See NS Essential Health Care Workers Program [above](#NSBoost) for details on the provincial agreement.

**Temporary Changes for Temporary Foreign Worker Applications** *[May 12, 2020]*

The government has launched a new temporary policy which will significantly reduce the time it takes for a temporary foreign worker to start a new job. While this policy is in place, a worker who is already in Canada and has secured a new job offer can get approval to start working in their new job, even while their work permit application is being fully processed. This will cut what can often take 10 weeks or more, down to 10 days or less. [Source.](https://www.canada.ca/en/immigration-refugees-citizenship/news/2020/05/government-announces-help-for-employers-to-meet-their-labour-needs.html)

1. Business and Nonprofit Access to Credit

**Business Credit Availability Program (BCAP)** *[Update – May 11, 2020]*

The BCAP will help Canadian businesses obtain financing during the current period of significant uncertainty. Through this program, Export Development Canada (EDC) and the Business Development Bank of Canada (BDC) will provide $65 billion in direct lending and other types of financial support at market rates to businesses with viable business models whose access to financing would otherwise be restricted. To do so, BDC and EDC are working with private sector lenders to coordinate on credit solutions for individual businesses in all sectors and regions. Find more details on the BCAP [here.](https://www.canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html)

[*[Update – May 11, 2020]*](https://pm.gc.ca/en/news/news-releases/2020/05/11/prime-minister-announces-additional-support-businesses-help-save) The government has announced that BCAP eligibility will be extended to mid-sized companies with larger financing needs. Support will include loans of up to $60 million per company, and guarantees of up to $80 million.

Initiatives offered under the BCAP program include:

* **Canada Emergency Business Account (CEBA)**

The Canada Emergency Business Account will offer $25 billion to eligible financial institutions so they can 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. The Canada Emergency Business Account launched on April 9, 2020. Find more details [here.](https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html#business_credit_availability_program)

[*[Update*](https://pm.gc.ca/en/news/news-releases/2020/04/16/prime-minister-announces-additional-support-small-businesses) *– April 16, 2020]*The eligibility criteria for businesses and not-for-profits to qualify for the CEBA have been expanded to make the program more accessible. Whereas organizations previously had to demonstrate that they paid between $50,000 and $1 million in total payroll in 2019 to qualify, the range has now been increased to $20,000 to $1.5 million. This will allow for thousands of additional small business and not-for-profits to access the program.

* **Small and Medium-sized Enterprise Loan and Guarantee Program**

The program will provide guarantees to Canada’s financial institutions, so they can issue new operating credit and cash flow term loans of up to $6.25 million to small and medium-sized businesses. These loans will be 80 per cent guaranteed by EDC, to be repaid within one year.

To be eligible, businesses must have been impacted directly or indirectly by Covid-19 and had been financially viable prior to Covid-19. To access these loans, business owners must contact their primary financial institution which will assess their situation and deploy the financing as appropriate. Find more details [here.](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)

* **Co-Lending Program for Small and Medium-Sized Enterprises**

Small and medium-sized businesses can get support through the Co-Lending Program that will bring the BDC together with financial institutions to co-lend term loans to businesses for their operational cash flow requirements. Eligible businesses may obtain incremental credit amounts of up to $6.25 million through the program, which will be risk-shared at 80 per cent between the BDC and the financial institutions. Eligible financial institutions will conduct the underwriting and funding directly for customers. Find more details [here.](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)

Eligible businesses could obtain up to $12.5 million through the Loan Guarantee program and the Co-lending program. These programs are now available and interested businesses are advised to work with their current financial institutions.

**Large Employer Emergency Financing Facility (LEEFF)** *[May 11, 2020]*

The government has announced the Large Employer Emergency Financing Facility (LEEFF), which will provide bridge financing to Canada’s largest employers whose needs are not being met through conventional financing during the Covid-19 pandemic. The objective of the program is to provide additional liquidity to allow Canada’s largest businesses and their suppliers to remain active during the pandemic, and position them for a rapid economic recovery.

Eligibility

The program will be open to large for-profit businesses in all sectors, with the exception of those in the financial sector. It will also be available to certain nonprofits, such as airports, with annual revenues generally in the order of $300 million or higher. LEEFF will not be available to companies that have been convicted of tax evasion.

Eligible businesses/nonprofits must be seeking financing of $60 million or more, have significant operations or workforce in Canada, and not be involved in active insolvency proceedings. Companies seeking support must demonstrate how they intend to preserve employment and maintain investment activities. Recipients must also make the following commitments:

* Must respect collective bargaining agreements and protect workers’ pensions.
* Must adhere to strict limits on dividends, share buy-backs, and executive pay.
* Must commit to publish an annual climate-related disclosure report consistent with the Financial Stability Board’s Task Force on Climate-related Financial Disclosures, including how their future operations will support environmental sustainability and national climate goals.

LEEFF will be administered by the Canada Development Investment Corporation (CDEV), in cooperation with Innovation, Science and Economic Development Canada (ISED) and the Department of Finance. Further information on the LEEFF program is yet to be announced. [Source.](https://pm.gc.ca/en/news/news-releases/2020/05/11/prime-minister-announces-additional-support-businesses-help-save)

**Canada Emergency Commercial Rent Assistance Program** **(CECRA)**

The Canada Emergency Commercial Rent Assistance (CECRA) for small businesses provides loans, including forgivable loans, to commercial property owners who in turn will lower or forgo the rent of small businesses for the months of April (retroactive), May, and June. The program will involve a partnership between the federal government and provincial and territorial governments, who have jurisdiction in regulating property owner-tenant relationships. The CECRA is administered by the Canada Mortgage and Housing Corporation (CMHC), and the deadline to apply is **August 31, 2020**. More information on the program available [here.](https://www.cmhc-schl.gc.ca/en/finance-and-investing/covid19-cecra-small-business)

[*[Update – April 24, 2020]*](https://pm.gc.ca/en/news/news-releases/2020/04/24/prime-minister-announces-partnerships-provinces-and-territories) The Government of Canada has reached an agreement in principle with all provinces and territories to implement the CECRA for small businesses. Nova Scotia will be contributing $9 million to the program. Additional details on the program include:

* The CECRA will provide forgivable loans to qualifying commercial property owners to cover 50 per cent of 3 monthly rent payments that are payable by eligible small business tenants who are experiencing financial hardship during April, May, and June;
* The loans will be forgiven if the mortgaged property owner agrees to reduce the eligible small business tenants’ rent by at least 75 per cent for the 3 corresponding months under a rent forgiveness agreement, which will include a term not to evict the tenant while the agreement is in place;
* Under a rent forgiveness agreement, the tenant would be responsible for covering 25 per cent, the property owner 25 per cent, while the federal government and provinces would share the remaining 50 per cent (Total rent reduction of 75 per cent for small businesses);
* Eligible small business tenants are those paying less than $50,000 per month in rent and who have temporarily ceased operations or have experienced at least a 70 per cent drop in pre-COVID-19 revenues;
* The CECRA will also be available to non-profit and charitable organizations; and
* It is expected that CECRA will be operational by mid-May.

**Regional Relief and Recovery Fund (RRRF)** *[Update – May 13, 2020]*

The RRRF is a $1 billion fund which provides additional support to businesses and communities which may not otherwise be able to access the government’s broader Covid-19 support measures. The fund will be implemented through Canada’s 6 Regional Development Agencies (RDAs), including ACOA.

[*[Update – May 13, 2020]*](https://www.canada.ca/en/atlantic-canada-opportunities/news/2020/05/covid-19-atlantic-canada-opportunities-agency-launches-regional-relief-and-recovery-fund-to-support-local-economies.html) Atlantic Canadian businesses that are unable to access other existing support measures can now apply for RRRF support through ACOA. A total of $110 million will be available for Atlantic Canadian businesses, divided as follows:

* $66.75 million through ACOA to provide equivalent bridge financing support to small and medium-sized businesses unable to access the government’s broader support measures. The target recipients are small and medium-sized businesses that provide products and services to other businesses, and organizations that provide support services to businesses.
* $43.3 million through the Atlantic Association of Community Business Development Corporations to support main street businesses such as restaurants and retailers in small, rural and remote communities across the region who do not qualify for the government’s broader support measures. [CBDC link](https://www.cbdc.ca/en/nova-scotia-regional-relief-and-recovery-fund-rrrf).

Eligibility

To be eligible for this program, businesses and organizations must have either applied for other federal relief measures and have not been able to secure funds, or have accessed Covid-19 relief measures and continue to experience hardship. Businesses in sectors that are “critical to the resilience and survival of Atlantic Canada’s economy”, such as advanced manufacturing, ocean industries, clean growth technology, and tourism, may be given priority.

Further information on the RRRF available [here.](https://www.canada.ca/en/atlantic-canada-opportunities/campaigns/covid19/rrrf.html)

**Emergency Support Fund for Cultural, Heritage and Sport** **Organizations** *[Update – May 8, 2020]*

The government announced a $500 million fund to help address the financial needs of affected cultural, heritage and sport organizations facing challenges accessing Canada’s broader support measures such as the Canada Emergency Wage Subsidy because of unique seasonal revenues and costs. The fund will be administered by Canadian Heritage via contribution agreements, and support will be provided in a manner consistent with other COVID-19 supports such as the Canada Emergency Wage Subsidy and the Canada Emergency Business Account (CEBA). Further information on the program available [here.](https://www.canada.ca/en/canadian-heritage/services/funding/information-covid-19.html) [Source.](https://www.canada.ca/en/department-finance/news/2020/04/canadas-covid-19-economic-response-plan-new-support-to-protect-canadian-jobs.html)

[*[Update – May 8, 2020]*](https://www.canada.ca/en/canadian-heritage/news/2020/05/emergency-support-fund-for-cultural-heritage-and-sport-organizations-next-steps-to-support-the-industry-impacted-by-the-global-covid-19-pandemic.html) Starting on May 8, 2020, the government will begin distributing funds through partner cultural and sport organizations, which include the Canada Council for the Arts, the Canada Media Fund, FACTOR, Musicaction, and Telefilm Canada. The distribution of funding will include:

* Up to $326.8 million to Canadian Heritage to be divided among select departmental programs and key delivery organizations. Specifically:
  + $198.3 million to the beneficiaries of arts and culture funding via existing programs as well as other organizations with demonstrated needs;
  + $72 million to the sport sector;
  + $53 million to the heritage sector via the [Museums Assistance Program](https://www.canada.ca/en/canadian-heritage/services/funding/museums-assistance.html);
* $55 million to be distributed by the Canada Council for the Arts;
* $3.5 million for Covid-related projects under the [Digital Citizen Initiative](https://www.canada.ca/en/canadian-heritage/services/online-disinformation.html); and
* $115.8 million to the Canada Media Fund ($88.8 million) and Telefilm Canada ($27 million) to support the Canadian audiovisual sector.

**New Funding for Futurpreneur Canada**

The government is providing $20.1 million in additional support for Futurpreneur Canada to continue supporting young entrepreneurs across Canada who are facing challenges due to COVID-19. The funding will allow Futurpreneur Canada to provide payment relief for its clients for up to 12 months. Further information on Futurpreneur Canada available [here](https://www.futurpreneur.ca/en/). [Source.](https://www.canada.ca/en/department-finance/news/2020/04/canadas-covid-19-economic-response-plan-new-support-to-protect-canadian-jobs.html)

**Support for Small and Medium-sized Indigenous Businesses**

The government has announced $306.8 million in funding to help small and medium-sized Indigenous businesses, and to support Aboriginal Financial Institutions that offer financing to these businesses. The funding will allow for short-term, interest-free loans and non-repayable contributions to help Indigenous businesses unable to access the Government’s existing COVID-19 support measures. Funding will be made available through Aboriginal Financial Institutions and will be administered by the National Aboriginal Capital Corporations Association and the Métis capital corporations in partnership with Indigenous Services Canada. [Source.](https://pm.gc.ca/en/news/news-releases/2020/04/18/prime-minister-announces-support-indigenous-businesses)

1. Additional Supports and Resources for Businesses/Nonprofits

**Tax Filing**

Income Tax Deadline Extensions and Payment Deferrals

* Individuals have until June 1, 2020, to submit their income tax return.
* For trusts (having a taxation year ending on December 31, 2019), tax filing is deferred until May 1, 2020.
* Individuals and businesses will be able to defer payment of their income tax payable (for taxes owed between March 18, 2020 and September 2020) until after August 31, 2020. No interest or penalties will accumulate on these amounts during this period.

Deferral of GST/HST Remittance and Customs Duty Payments

Businesses, including self-employed individuals, will have until June 30, 2020 to remit GST/HST due to the government, as well as customs duties owing on their imports. This applies to:

* Monthly filers for amount collected in February, March and April;
* Quarterly filers for amount collected between January 1 and March 31; and
* Annual filers, whose GST/HST return or instalment are due in March, April or May.

**Deferral of Payments to Canada’s Regional Development Agencies**

All Regional Development Agencies (RDAs), including the Atlantic Canada Opportunities Agency (ACOA), will apply a deferral of 3 months on all payments due to the Government, as of April 1, 2020. This moratorium will defer payments and related interest charges to relieve some of the pressure business may be facing. ACOA will work with businesses to formalize deferrals into an amended repayment schedule. [Source.](https://www.canada.ca/en/atlantic-canada-opportunities/campaigns/covid19.html)

**Launch of Pandemic Info Share Web Resource**

The Canadian Centre for Occupational Health and Safety (CCOHS) has launched a [new webpage](http://pandemic.ccohs.ca/) which provides an online space for businesses to share their pandemic-related good practices and resources. The goal is to assist other workplaces in the development and implementation of processes which will allow for safe operations during this pandemic. [Source.](https://www.canada.ca/en/centre-occupational-health-safety/news/2020/04/website-enables-sharing-of-pandemic-resources-and-good-practices.html)

**CCOHS Pandemic Tip Sheet for Employers**

In preparation for a reopening of the economy, the Canadian Centre for Occupational Health and Safety (CCOHS) has developed pandemic tip sheets to assist employers in protecting their works and prevent the spread of Covid-19. The tip sheets are available [here.](https://www.ccohs.ca/products/publications/covid19/)

**Accelerated Oceans Solutions Program** *[May 13, 2020]*

Ocean technology companies will be able to access up to $2 million per project through the Accelerated Ocean Solutions Program, a $35 million program offered by Canada’s Ocean Supercluster. The objective of the new program is to encourage investment and innovation to help build resiliency in the ocean sector during this challenging economic time. Projects that receive funding will be shorter in duration (6-18 months) and eligible for less money than the core Ocean Supercluster program, “Technology Leadership.” Companies will have until May 22, 2020 to submit an expression of interest. More information on the program is available [here.](https://oceansupercluster.ca/projects/accelerated-ocean-solutions-program/)

**Sector Specific Federal Supports**

The government has introduced a number of sector specific support programs. These either focus on sectors of the economy deemed essential during the pandemic, such as agri-food, fisheries, and food processing, or sectors which have been badly impacted, such as energy. Further information on these sector specific support programs can be found by following the links below:

* Overview of sector specific programs under [Canada’s Covid-19 Economic Response Plan](https://www.canada.ca/en/department-finance/economic-response-plan.html#individuals)
* [Agriculture and Agri-Food](http://www.agr.gc.ca/eng/covid-19-information-for-the-agriculture-and-agri-food-industry/?id=1584732749543)
* [Fisheries](https://www.dfo-mpo.gc.ca/covid19/industry-industrie/index-eng.html)

|  |
| --- |
| **Other Organizational Supports** |

**COVID-19 Community Response Fund for Vulnerable** **Populations** *[May 11, 2020]*

A collaboration between the Federation of Canadian Municipalities (FCM) and the Canadian Medical Association Foundation (CMAF), the $10 million fund will provide direct assistance to municipalities and communities to support those experiencing homelessness or grappling with mental health and substance use challenges during the Covid-19 pandemic. Examples of what these funds can be utilized for include:

* to help secure or repurpose facilities for overnight shelter or daytime use that allow for physical distancing or isolation, along with associated supports and services;
* to create or expand community hygiene facilities; and
* to provide emergency food access or emergency mental health services.

The fund will direct allocations to communities with homeless populations according to needs, based on the Designated Communities and Indigenous Homelessness Streams of the federal Reaching Home program for homelessness interventions. Eligible communities will be contacted by FCM, on behalf of CMAF, regarding their allocations and funding details. [Source.](https://fcm.ca/en/programs/covid-19-community-response-fund-vulnerable-populations)

**Support Measures from Canadian Banks**

In response to the Covid-19 crisis, the 6 largest Canadian banks have committed to work with consumer and business clients impacted by COVID-19 to offer flexibility and immediate financial relief. An overview of these measures is available here: <https://www.mentorworks.ca/blog/business-consulting/canada-bank-releif-covid19/>

**Halifax Water**

Halifax Water has announced the following Covid-19 response measures:

* Customers may defer payments on overdue accounts from March 13 to July 31, 2020;
* No interest will be charged on overdue accounts and dishonoured payment fees will be waived from March 13 to July 31, 2020; and
* Disconnection of service for non-payment is suspended until July 31, 2020.

Link: <https://www.halifaxwater.ca/alert/maintaining-critical-services-amid-covid-19>

**Nova Scotia Power**

For at least the next 90 days, NS Power will not be disconnecting customers for nonpayment and are committed to being flexible, relaxing payment timelines, waiving penalties and fees on unpaid bills, and providing options for residential and small business customers. A further $500,000 has been donated to the Home Energy Assistance Top-up (HEAT Fund), which is a partnership between the Government of Nova Scotia, Nova Scotia Power and The Salvation Army, and provides emergency assistance for all forms of home heating, including electric, propane, oil, wood, and natural gas.

Link: <https://www.nspower.ca/about-us/safety/covid-19-response>

**Note:** Most phone and internet companies are also providing relief during this time. Visit the webpage of individual providers for more information.