

Senior Government Assistance Programs

To provide relief for those experiencing financial hardship as a result of the pandemic, the Government has offered or continues to provide several financial programs for the residents and the business industry. A list of a few of these programs, some of which may have changed or been revised, are noted below.

Relief Measure	Description
Canada Emergency Response Benefit (CERB)	CERB payments of up to \$2,000 per month for up to 28 weeks to help employees and self-employed individuals who lose their income because of COVID-19 (work shortage, illness or taking care of their children) to be extended for an additional 8 weeks (ending on October 3rd, 2020).
One-time tax-free payment for Old Age Security and Guaranteed Income Supplement	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). This would give a total of \$500 to individuals who are eligible to receive both the OAS and the GIS.
Canada Emergency Wage Subsidy (CEWS)	Businesses will be eligible for up to a 75% wage subsidy (CEWS) if they experience at least a 15% revenue reduction in March resulting from the COVID-19 pandemic, retroactive to March 15, 2020; for April and May, the revenue reduction threshold is 30%. Extended to August 29.
Increase Canada Child Benefit	An extra \$300 per child was delivered through the Canada Child Benefit (CCB) for 2019-20. This benefit was delivered as part of the scheduled CCB payment on May 20.
Regional Recovery and Relief Fund (RRRF)	Provides financial contributions (interest-free loans) to help support fixed operating costs of SMEs, that are unable to access other COVID-19 business supports, through Canada's Regional Development Agencies.

Relief Measure	Description
Extra time to file income tax returns	Due date for filling individual 2019 income tax returns was deferred until June 1, 2020. Any new income tax balances due, or instalments, are also being deferred until after August 31, 2020 without incurring interest or penalties.
Canada Emergency Commercial Rent Assistance (CECRA)	Offers forgivable loans to eligible commercial property owners to: reduce the rent owed by their impacted small business tenants.
Temporary wage top-up for low-income essential workers	Provinces/territories have or will confirm plans to provide wage top-ups for essential workers.
Special on-time tax-free payment for certified holders of Disability Tax Credit	To individuals who are certificate holders of the Disability Tax Credit (DTC) as of June 1, 2020.
Canada Emergency Student Benefit (CESB)	A taxable benefit of \$1,250 every 4 weeks to eligible students or \$2,000 to eligible students with dependents or with disability who are not eligible for the Canada Emergency Response Benefit or Employment Insurance or unable to work due to COVID-19. Available from May to August 2020.
Changes to the Canada Student Loans Program (CSLP)	Changes to allow more students to qualify for support and be eligible for greater amounts. Doubling the grant for eligible full-time students to up to \$6,000 and up to \$3,600 for part-time students in 2020-21.
Lending Program for Small and Medium-Sized Enterprise	Co-Lending Program will bring the Business Development Bank of Canada (BDC) together with financial institutions to co-lend term loans to SMEs for their operational cash flow requirements.
Loan Guarantee for SMEs	Small and Medium Enterprise Loan and Guarantee program established to enable lending, supported through Export Development Canada (EDC).

Relief Measure	Description
Canada Emergency Business Account (CEBA)	Will provide interest-free loans of up to \$40 000 to small businesses and not-for-profits, covering operating costs for a period where revenues have been reduced, due to economic impacts of COVID-19.
Business Credit Availability Program (BCAP)	Established to allow BDC and Export Development Canada (EDC) to provide more than \$10 billion of additional support to businesses.
Employee Health Tax	Retroactive reduction of the Employer Health Tax (EHT) and temporary increase of the exemption from \$490,000 to \$1 million
Workplace Safety and Insurance Board Payment Deferral	Deferral of \$1.9 billion of Workplace Safety and Insurance Board (WSIB) premiums for employers for 6 months
Income Tax Deferral	Canada Revenue Agency (CRA) will allow all businesses to defer, until after August 31, 2020, the payment of any income tax amounts owing on or after March 18 and before September 2020
Deferral of Custom Duties and Sales Tax for Importers	Businesses, including self-employed individuals, will be allowed to defer all Goods and Services Tax/Harmonized Sales Tax (GST/HST) payments until June, as well as customs duties owed for import

Digital Main Street: Programs for Ontario Business

As part of a partnership between the Government of Canada and the Province of Ontario, Digital Main Street has announced three new programs to support businesses across Ontario.

shopHERE	Ontario Grants	Future Proof
A program that provides independent small businesses and artists with a quick, easy and no-cost way to get selling online right away.	Providing main street businesses with \$2,500 Digital Transformation Grants, and municipalities / local communities with grants to implement a Digital Service Squad.	A program delivered in partnership with Communitel and Invest Ottawa helps businesses identify new markets, pivot their business model, and develop and implement a deep digital transformation plan.