

COVID-19 Financial Assistance to Businesses and Individuals

Federal and provincial support measures and terms are updated regularly as ongoing needs are assessed. The information below can change without notice. Please refer to provincial and federal websites shown for the most up-to-date information:

- **Canada's COVID-19 Economic Response Plan**
<https://www.canada.ca/en/departement-finance/economic-response-plan.html>
- **Alberta - COVID-19 Supports for Albertans**
<https://www.alberta.ca/covid-19-supports-for-albertans.aspx>

SUPPORTS FOR BUSINESSES

Canada Emergency Wage Subsidy (CEWS)

<https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html>

Update: The Federal government has made changes to this program as of claim period 5 beginning July 5th, 2020, including:

- ***Extension to December 2020.***
- ***Qualification for employers with revenue decline of less than 30%***
- ***Expanded definition of "eligible entity"***

Refer to the website for further details.

Based on their drop in revenue, eligible employers may receive a subsidy for claim periods from March 15 to November 21, 2020.

Employers may also be eligible for a subsidy on salaries and wages paid to new employees.

Includes employers of all sizes and across all sectors of the economy, with the exception of public sector entities.

Special rules apply for registered charities and non-profit organizations, and for eligible employers that derive all or substantially all revenue from one or more non-arms-length person or partnership.

Qualifying employers must:

- Attest to a qualifying rate of decline in gross eligible revenues. (See website for details on calculation methods based on claim periods. Baseline revenue calculation options cannot be changed from period to period; review comparison requirements in detail to consider all applicable factors and maximize subsidy benefits.)
- Make best efforts to top up employee salaries to 100% of maximum wages covered
- Endeavor to rehire recently laid-off employees.

EI Benefits received by employees through the Work-Sharing Program will reduce the benefit that their employer is entitled to receive under CEWS.

Where employer gets the wage subsidy for an employee, CERB is not available to that employee.

Application: A separate application must be filed for each payroll account. Businesses may apply using Canada Revenue Agency's *My Business Account* portal, or through their registered representative using *Represent a Client*, or by signing in to the CRA Web Forms Application at https://apps.cra-arc.gc.ca/ebci/ghnf/netf/prot/ntrWgSbsdyStdAln.action?request_locale=en_CA

Employers are required to repay amounts paid under CEWS if they do not meet eligibility requirements. Claims will be subject to verification and severe penalties may be imposed in cases of fraudulent claims.

Review the website for further important details and potential adjustments.

10% Wage Subsidy (expansion of CEWS)

<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html#h1>

This three-month measure will allow eligible employers to reduce the amount of payroll deductions required to be remitted to CRA. Organizations that do not qualify for the Canada Emergency Wage Subsidy may qualify for this subsidy of 10% of remuneration paid from March 18 to June 19, 2020, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer. (Associated CCPCs will not be required to share the maximum subsidy)

Any benefit from the 10% subsidy for a specific period would generally reduce the amount available under the Canada Emergency Wage Subsidy (CEWS) for that period. The 10% Temporary Wage Subsidy can be reduced down to 0% so as to not erode CEWS payments.

Employers are required to deduct and report income tax, CPP and EI contributions as usual, calculate the subsidy and reduce the payroll remittance by the amount of the subsidy.

Canada Emergency Commercial Rent Assistance (CECRA)

<https://www.cmhc-schl.gc.ca/en/finance-and-investing/covid19-cecra-small-business>

Update: Program extensions for July, August and September are available for qualified applicants

This program is available to eligible commercial property owners and will:

- lower rent by 75% for small businesses experiencing financial hardship due to COVID-19
- provide forgivable loans to qualifying commercial property owners to cover up to 50% of three monthly rent payments payable by eligible tenants during April, May and June. (Program extensions have been announced.)
- provide forgiveness of loan if mortgaged property owner agrees to reduce the tenant's rent by at least 75% under a rent forgiveness agreement which will include a term not to evict while the agreement is in place.

Qualifying tenant:

- must be paying less than \$50,000 per month in gross rent under a valid lease agreement
- generate no more than \$20 million in gross annual revenues, calculated on a consolidated basis
- must have experienced at least a 70% drop in pre-COVID revenues.

Support will also be available to non-profit and charitable organizations.

Check website for additional details.

EI Work Sharing Program

<https://www.canada.ca/en/employment-social-development/services/work-sharing/apply.html>

The federal EI Work Sharing Program supports employees who agree to reduce their normal working hours because of COVID-19. This allows for job sharing of employees to avoid full layoff. The program is effective until March 14, 2021, and the program duration has been extended from 38 weeks to 76 weeks

Salary Top Up for Low-Income Essential Workers

<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>

The federal government has proposed a new cost-sharing measure with provinces and territories to temporarily top up salaries for low-income essential full-time workers earning less than \$2,500 per month, to assist employers in keeping their workers on staff. Supported workers include front-line hospital and long-term care facility staff and essential food supply and retail workers. Further details will be forthcoming.

Canada Emergency Business Account (CEBA)

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

Updates:

The CEBA program has been extended to October 31, 2020. Applicants have until December 31, 2020 to apply.

As of October 26, 2020, the program will expand to allow eligible Canadian business that operate through a personal bank account to apply upon opening a business operating account with their primary financial institution.

Coming soon: On October 9, 2020, the government announced it is working to expand the CEBA program by providing an additional interest-free loan amount of \$20,000, of which up to half will be forgiven if the balance of the loan is repaid by December 31, 2022. Check the website for further details.

Provides for interest-free government-guaranteed loans of up to \$40,000 to small businesses and not-for-profits to help cover non-deferrable operating costs where revenues are reduced due to COVID-19. Effective June 26, 2020, eligibility was extended to small businesses that do not have a payroll, sole proprietors receiving business income directly, and family-owned corporations paying dividends.

Repayment of the loan on or before December 31, 2022 will result in loan forgiveness of 25 percent (up to \$10,000). If the loan is not repaid by December 31, 2022, the remaining balance will be converted to a three-year term loan at 5 percent interest.

To qualify, the borrower must:

- be a law-abiding Canadian business earning in operation as of March 1, 2020, earning revenue from the regular supply of good or services
- have a federal tax registration
- have eligible non-deferrable expenses between \$40,000 and \$1,500,000 in 2020.
- have employment income paid of more than \$20,000 and less than 1.5M for the 2019 calendar year, or

Applicants with less than \$20,000 employment income must have an operating account at a participating financial institution and a CRA business number, must have filed a 2018 or 2019 tax return, and must have eligible non-deferrable expenses between \$40,000 and \$1.5 million.

Contact your primary financial institution for additional information and to apply.

Business Credit Availability Program (BCAP)

<https://www.canada.ca/en/department-finance/news/2020/08/government-announces-greater-flexibility-and-extension-of-canada-emergency-business-account.html>

Update: This program has been extended to June 2021

Program will further support access to financing in the private sector through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC).

This program includes:

- Loan Guarantees for Small and Medium-Sized Enterprises
- Co-Lending Program for Small and Medium-Sized Enterprises

Contact your financial institution for further information.

Western Economic Diversification Canada

<https://www.wd-deo.gc.ca/eng/20052.asp>

Provides support and resources to new and existing entrepreneurs and non-profit organizations looking to strengthen the economy of Western Canada

Established the new **Regional Relief and Recovery Fund (RRRF)** to mitigate financial pressures and support business projects to prepare for recovery.

Existing clients may be eligible to receive additional funding and/or flexible arrangements.

Large Employer Emergency Financing Facility (LEEFF)

<https://www.cdev.gc.ca/leeff-factsheet/>

Provides bridge financing to Canada's largest employers to avoid bankruptcies of otherwise viable businesses. Companies must be seeking \$60 million or more, have significant operations or workforce in Canada, and not be involved in active insolvency proceedings.

Other Bank Relief Measures

Canadian banks are offering support for those suffering hardships, including deferred mortgage and loan payments, waiver or reduction of fees and interest, and temporary lines of credit or limit increases for businesses.

Needs are assessed on a case-by-case basis. Contact your financial institution to apply.

Non-profits Assistance

Community Initiatives Program Operating Grant

<https://www.alberta.ca/release.cfm?xID=71334634BDF0E-D1EB-45E8-203CD702CFAD9684>

Funding will be prioritized for 'front-line' small and medium-sized organizations that focus on food security, shelter and housing, and addictions and mental health. Limit for grant requests will be increased from \$60,000 to \$75,000, and the three-year eligibility period will be waived to allow organizations in need of operational funding to apply. See the Community Grants website for information and updates.

Alberta Charitable Donation Matching Program

<https://www.alberta.ca/charitable-donation-matching-program.aspx>

The Government of Alberta will match donations up to \$2 million dollars to designated Alberta-based charities and non-profit organizations with COVID-19 fundraising campaigns.

Industrial Research Assistance Program (IRAP)

<https://nrc.canada.ca/en/support-technology-innovation/industrial-research-assistance-program-innovative-solutions-canada-covid-19-challenge-program>

Provides advice, connections, and funding to help increase health and biomedical innovation capacity and market new ideas.

Available to early-stage small and medium-sized businesses that are unable to access other COVID-19 business supports.

Futurpreneur Canada

<https://www.futurpreneur.ca/en/2020/covid-19-resources-for-small-businesses/>

This program for young entrepreneurs is supported by the federal government to provide payment relief for its clients for up to 12 months.

Corporate Tax

<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html>

Update: Note payment due date extensions from September 1, 2020 to September 30, 2020

Corporations that would otherwise have a filing deadline in June, July or August 2020 will have their deadline extended to September 1, 2020. (The filing date was extended to June 1, 2020 for corporations that would otherwise have a filing due date after March 18 and before June 1, 2020.)

For 2019 T2 corporate returns, the extension to the filing due date also applies to form T106, T1135 and any elections, forms and schedules that must be filed with the corporate return.

Balances and instalment payments under Part 1 of the Income Tax Act due on or after March 18, 2020 and before September 30, 2020 are extended to September 30, 2020. CRA will also waive arrears interest on existing tax debts related to corporate and trust tax returns from April 1, 2020 to September 30, 2020, and from April 1, 2020 to June 30, 2020 for GST returns. (This does not cancel penalties and interest already assessed prior to this period.)

Charity Returns

Deadline extended to December 31, 2020 for those with Form T3010 due between March 18, 2020 and December 31, 2020.

Other Elections, Returns and Information Requests

Administrative income tax actions including returns, elections, designations and information requests that would have been due after March 18, 2020 and before September 2020 can be deferred to September 1, 2020 unless otherwise noted.

Payroll deductions payment and all related activities are excluded and must continue to be reported.

Objections, Appeals, Audit and Collections

<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html>

Deadline for any objections request due March 18, 2020 or later was effectively extended until June 30, 2020.

Objections related to entitlement of benefits and credits will continue to be processed and delays are not expected.

Appeals of CPP/EI rulings should be filed through MyAccount to avoid delays. Cases where EI benefits are pending have been processed on a priority basis; other appeals will be actioned when normal services resume. Discretion may be applied on a case-by-case basis.

Until normal operations resume, CRA will not launch new audits, make requests for information related to existing audits, or finalize audits and issue reassessments.

Payment extensions have been provided for new CRA debts (see up-to-date details at CRA website), and payment arrangements may be addressed on a case-by-case basis.

Taxpayers who are unable to file a return or make a payment by the deadlines because of COVID-19 can request cancellation of related penalties and interest.

Deferral of Sales Tax Remittance and Customs Duty Payments

<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-gst-hst.html>

Business and self-employed individuals may defer Goods and Services Tax/Harmonized Sales Tax (GST/HST) remittances and customs duty payments to June 30, 2020, for any GST/HST payment that becomes owing from March 27 until the end of May 2020.

Customs duties payment deadlines for statements of accounts for March, April and May can be deferred to June 30, 2020.

Vendors must continue to collect and report sales taxes and customs duties.

WCB Premium Payment Deferral

<https://www.wcb.ab.ca/insurance-and-premiums/>

Private sector employers can defer WCB premium payments until 2021:

- Small and medium-sized businesses: the government will cover 50% of the 2020 premium when it is due in 2021.
- Large employers will have their 2020 WCB premium payments deferred until 2021, at which time their premiums will be due.
- Employers who have already paid WCB premiums in 2020 are eligible for a rebate or credit.

These measures will not affect benefits for injured workers.

Tourism Levy Deferral

<https://www.alberta.ca/tourism-levy.aspx>

Update: On May 19, 2020, the Alberta government announced that hotels and other lodging providers will be allow to keep levy amounts collected between March 1 and December 31, 2020.

Those that have remitted levy amounts collected during this period are entitled to a refund. No application is necessary.

Initially, hotels and other lodging providers were permitted to delay payment of the tourism levy until August 31, 2020, interest free, for amounts that become due to the government on or after March 27, 2020.

(Collection of tourism levy and filing of relating forms required by legislation is still required.)

Small and Medium Enterprise Relaunch Grant

<https://www.alberta.ca/sme-relaunch-grant.aspx>

Offers businesses, cooperatives and non-profit organizations a grant of 15% of their pre-COVID-19 revenue to a maximum of \$5,000.

Eligible businesses are those which:

- have been ordered to temporarily close or curtail operations through a COVID-19 public health order
- can demonstrate a pandemic-related revenue reduction of at least 50%
- maintain a permanent, registered establishment in Alberta
- carried on business in Alberta on February 29, 2020
- have fewer than 500 employees
- have reopened or plan to reopen as public health orders are lifted
- have not received federal or provincial government or insurance payments to compensate for loss of revenue, except from: Alberta Workers' Compensation Board premium relief, Business Credit Availability Program, Canada Emergency Business Account, Western Economic Development Regional Relief and Recovery Fund, Canada Emergency Wage Subsidy, Canada Emergency Commercial Rent Assistance, Canada Emergency Response Benefit, Government of Alberta grant relief funding for the child care sector, or relief funding from municipalities.

Organizations with multiple Alberta permanent physical establishments may apply for each qualifying establishment, using separate applications.

This Alberta government grant remains open for 4 weeks following the start of Phase 3 of Alberta's Relaunch strategy. See website for further details and for the program's Online Application Portal.

Supports for the Agriculture Industry

Farm Credit Canada (FCC)

<https://www.fcc-fac.ca/en/covid-19.html>

FCC will increase lending capacity by \$5B to farmers and processors facing cashflow issues, including the \$100 million Agriculture and Food Business Solutions Fund. To qualify, companies need to demonstrate impact from an unexpected business disruption.

See the website or contact your FCC relationship manager for additional information.

Agriculture Financial Services Corporation (AFSC) Programs

<https://afsc.ca/news/new-supports-help-address-covid-19-disruptions-in-the-agriculture-industry/>

- The AgriStability enrollment deadline was extended to July 3, 2020
- AgriRecovery will compensate cattle producers for the extraordinary cost of keeping slaughter-ready cattle on maintenance feed ration through the period of inventory backup.
- The AgriStability Interim Payment Program will increase the interim payment under AgriStability from 50% to 75% for hog and potato producers experiencing COVID-19 disruptions.

Western Livestock Price Insurance Program (WLPIP)

<https://wlpip.ca/wp-content/uploads/2020/03/WLPIP-COVID-19-FAQ.pdf>

The deadline to purchase WLPIP calf price insurance was extended from May 28th to June 18th, 2020.

This extension applies only to the spring purchasing period; fall settlement dates have not changed.

Agriculture and Agri-Food Canada

<https://www.canada.ca/en/agriculture-agri-food/news/2020/05/employee-training-supports-for-agri-businesses.html>

The Agriculture Training Support Program will provide up to \$2,000 per new employee, to a maximum of \$50,000 per employer, to offset training and safety needs. A further \$1 million in funding will be assigned for meat producers to provide support for new hires.

Applications are accepted via the Canadian Agricultural Partnership website.

Temporary Foreign Workers – Quarantine Support

<https://www.canada.ca/en/agriculture-agri-food/news/2020/04/keeping-canadians-and-workers-in-the-food-supply-chain-safe.html>

The federal government will provide employers of temporary foreign workers with up to \$1,500 for each worker who observes the 14-day quarantine protocol requirement. This will support quarantine initiatives and assist the agricultural sector, including fruit and vegetable producers and fish and seafood processing plants, who rely on the Temporary Foreign Workers Program to fill labour shortages.

Dairy Farmers & Canadian Dairy Commission

<https://www.canada.ca/en/agriculture-agri-food/news/2020/05/helping-the-dairy-sector-mitigate-the-impact-of-covid-19.html>

The Canadian Dairy Commission's borrowing limit has been increased by \$200 million to allow cheese and butter to be temporarily stored and avoid waste. Stakeholders throughout the dairy industry supply chain are working with provincial marketing boards to help manage supply and demand issues.

Utility Payment Deferral

<https://www.alberta.ca/utility-payment-deferral.aspx>

This program concluded on June 18, 2020.

Albertans experiencing financial hardship directly due to COVID-19 can work with their utility company to defer electricity and natural gas bills until June 18, 2020 without late fees or added interest. An agreed repayment plan will be implemented starting June 19, 2020. Call your utility provider to arrange, or contact your landlord where rent and utilities are combined.

Education Property Tax Freeze

<https://www.alberta.ca/education-property-tax.aspx>

Residential education property tax rates will be frozen at last year's level

Collection of non-residential education property tax for businesses will be deferred for 6 months (businesses capable of paying their taxes in full are encouraged to do so)

Employment Standards Code

<https://www.bing.com/search?q=alberta+employment+standards+code+2019&FORM=QSRE1>

Note provisions related to job-protected leave and employee's use of accrued vacation pay or banked time.

SUPPORTS FOR INDIVIDUALS

Find Financial Help During COVID-19

<https://covid-benefits.alpha.canada.ca/en/start>

This individual Q & A site will help guide your benefits search.

Canada Emergency Response Benefit (CERB)

https://www.canada.ca/en/services/benefits/ei/cerb-application.html?utm_campaign=not-applicable&utm_medium=vanity-url&utm_source=canada-ca_coronavirus-cerb

The Canada Emergency Response Benefit ends on October 3, 2020, however you can still apply retroactively through CRA for periods through September 26, 2020. (New benefit programs to extend support are shown below under these headings: Canada Recovery Benefit (CRB), Canada Recovery Sickness Benefit (CRSB), and Canada Recovery Caregiving Benefit (CRCB))

Benefits and Qualification

- \$500 per week (\$2,000/mo) paid every 4 weeks for up to 28 weeks (7 mos)
- Available from March 15, 2020 to September 26, 2020.
- The benefit is taxable (reportable for tax for 2020 tax year), and tax is not deducted at source
- Payments are not subject to law relating to bankruptcy or insolvency and are not garnishable.

To qualify, applicant must:

- Have stopped working or reduced income to \$1,000 per month or less due to COVID-19
- Have *not* voluntarily quit their job
- Be at least 15 years of age and resident in Canada
- Have earned income for 2019 or in the preceding 12-month period totaling at least \$5,000, from employment, self-employment, non-eligible dividends or maternity or paternity EI benefits
- Be unable to return to their regular seasonal work because of COVID-19 and have exhausted their regular EI benefits between December 29, 2019 and October 3, 2020
- Be unable to find a job because of COVID-19 and have exhausted regular EI benefits

Those who stopped work due to COVID-19 include those who:

- Are sick or quarantined or must take care of someone who is sick or in quarantine
- Are a working parent who must stay home without pay to care for children who are sick or home due to daycare or school closures
- Still have employment but are not being paid due to shortage of work and their employer has asked them not to come to work
- Are self-employed, including contract workers, who would not otherwise be eligible for EI

CERB and EI:

Those who have stopped working because of COVID-19 should apply for CERB, whether or not they are eligible for EI. Those who applied for EI regular or sickness benefits on March 15, 2020 or later will have claims automatically processed through the CERB. In addition, for other EI benefits, including maternity, parental, caregiving, fishing and work sharing, one should also continue to apply. Do not apply if you are already receiving EI regular benefits, unless those benefits end before October 3, 2020 and you have not resumed work. You cannot be paid EI benefits and CERB for the same period.

Application

- A portal is available to applicants through CRA's My Account
- Only apply for CERB through CRA or Service Canada; not both
- Payment should be received within 3–5 days if registered for direct deposit; approx 10 days by mail
- Registrants must confirm once a month that they are still out of work
- Recipient may be asked to provide info to verify eligibility at a future date and overclaimed amounts must be repaid

- If you have already applied for EI, no need to reapply for CERB
- **An employee does not qualify for CERB if employer claims the 75% wage subsidy for that employee**

Note: CERB benefits are taxable income. As taxes are not being deducted, tax may be payable on this benefit next year.

Canada Recovery Benefit

<https://www.canada.ca/en/employment-social-development/news/2020/08/government-of-canada-announces-plan-to-help-support-canadians-through-the-next-phase-of-the-recovery.html>

Pending passage of legislation. More details to follow.

Will provide \$400 per week for up to 26 weeks to workers who are self-employed or are not eligible for EI and whose income has been reduced due to COVID-19. The individual must be available for work and looking for work, and may earn income while receiving benefits. Claimants will be subject to clawback of benefits based on net income, and would need to repay \$0.50 of benefit for each dollar of annual net income above \$38,000 in the calendar year to a maximum of the full benefit amount received. (CRB benefits are excluded from net income for this calculation, but all other forms of income and benefits will count, including CERB and CESB.)

Benefit proposed to be effective for one year from September 27, 2020.

Canada Recovery Sickness Benefit (CRSB)

<https://www.canada.ca/en/employment-social-development/news/2020/08/government-of-canada-announces-plan-to-help-support-canadians-through-the-next-phase-of-the-recovery.html>

Pending passage of legislation. More details to follow.

This benefit will provide \$500/week for up to two weeks for workers who cannot work at least 60% of their normally scheduled work in a given week because they are sick or must self-isolate due to COVID-19. The benefit will not be available to applicants receiving other benefits in respect of the same week. The worker must be employed or self-employed on the day immediately preceding the period for which the application is made.

Benefit proposed to be effective for one year from September 27, 2020.

Canada Recovery Caregiving Benefit (CRCB)

<https://www.canada.ca/en/employment-social-development/news/2020/08/government-of-canada-announces-plan-to-help-support-canadians-through-the-next-phase-of-the-recovery.html>

Pending passage of legislation. More details to follow.

This benefit will provide \$500/week per household for up to 26 weeks for eligible Canadians unable to work at least 60% of their normal work schedule in a given week because they must care for a child, dependant or disabled family member during a time when a usual caregiver or care facility is not available due to COVID-19. The benefit will not be available to applicants receiving other benefits in respect of the same week. The worker must be employed or self-employed on the day immediately preceding the period for which the application is made.

Benefit proposed to be effective for one year from September 27, 2020.

Alberta Emergency Isolation Support

<https://www.alberta.ca/emergency-isolation-support.aspx>

This program is now closed.

This temporary program offered a one-time payment of \$1,146 to Alberta workers who experienced total or significant loss of income as a result of having to self-isolate, or were the sole caregiver of a dependent who was self-isolating. The program was intended to bridge the short period until the Government of Canada announced its support program.

Employment Insurance (EI) Benefits

<https://www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html>

Allows up to 15 weeks assistance if a worker cannot work due to medical reasons such as self-isolation or self-quarantine.

Apply within 4 weeks after your last day of work

Requirement to provide medical certification has been waived

One week waiting period for benefits has been waived

Special Canada Child Benefit (CCB)

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview.html>

Families eligible for monthly CCB benefits based on their 2018 personal income tax filings were provided an extra benefit as part of their May 2020 benefit payment. Some other families who do not qualify for monthly benefits will be eligible for a one-time benefit in May.

Benefit up to \$300 per child under age 18

No special application is required, however it is important to confirm all children in your custody are reflected on CRA's records.

Special GST Credit

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/gsthstc-eligibility.html>

An individual eligible for quarterly GSTC based on their 2018 personal income tax filings will be eligible for a one-time supplementary payment in April 2020. Some others may be entitled to a one-time payment, even if their income is too high to receive quarterly payments.

Average additional benefit will be close to \$400 for single; \$600 for couples

No special application is required.

Special Old Age Security / Guaranteed Income Supplement Payments

Seniors eligible for OAS were provided a one-time tax-free payment of \$300, and those eligible for the GIS were provided an additional one-time payment of \$200, in excess of their usual benefit amounts.

The Government of Canada is temporarily extending GIS and Allowance payments if seniors' 2019 income information has not been assessed, however seniors are encouraged to submit their 2019 information no later than October 1, 2020 to avoid interruption in benefits.

Special Payment to Holders of a Disability Tax Credit (DTC) Certificate

Holders of the Disability Tax Credit certificate as of June 1, 2020, were eligible for a special payment of \$100 to \$600. (Payment is reduced for those also eligible for OAS and GIS special payments.)

Eligible individuals will receive this payment automatically.

Personal Tax Deadlines Extended

<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html#individuals>

The 2019 tax return filing due date was deferred to June 1, 2020 (Consider that CTB and GST Credit entitlements may be delayed for returns filed later than April 30, 2020). This extension also applies to form T106, T1135 and any elections, forms and schedules that must be filed with the return.

CRA will also waive arrears interest on existing tax debts related to personal and trust tax returns from April 1, 2020 to September 30, 2020. (This does not cancel penalties and interest already assessed prior to this period.)

Trusts and T3 Information Return

The filing date for the current tax year, including the associated T3 information return for trusts that would otherwise have a filing due date in June, July or August 2020, is extended to September 1, 2020.

For new income tax balances and instalments due on or after March 18 and before September 30, 2020, the payment deadline is extended to September 30, 2020.

Other Elections, Returns and Information Requests

Administrative income tax actions including returns, elections, designations and information requests that would have been due after March 18, 2020 and before September 2020 can be deferred to September 1, 2020 unless otherwise noted.

Payroll deductions payment and all related activities are excluded and must continue to be reported.

Objections, Appeals, Audit and Collections

<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html>

Deadline for any objections request due March 18, 2020 or later will be effectively extended until June 30, 2020.

Objections related to entitlement of benefits and credits will continue to be processed and delays are not expected.

Appeals of CPP/EI rulings should be filed through MyAccount to avoid delays. Currently, cases where EI benefits are pending are being processed on a priority basis; other appeals will be actioned when normal services resume. Discretion may be applied on a case-by-case basis.

Until normal operations resume, CRA will not launch new audits, make requests for information related to existing audits, or finalize audits and issue reassessments.

Collections activities on new CRA debts will be suspended until further notice, and payment arrangements may be addressed on a case-by-case basis.

Taxpayers who are unable to file a return or make a payment by the deadlines because of COVID-19 can request cancellation of related penalties and interest.

Bank Relief Measures

Banks and lending institutions are offering support for those suffering hardships, including deferred mortgage and loan payments and waiver or reduction of fees and interest.

Needs are assessed on a case-by-case basis. Contact your financial institution to apply.

Eased Rules for RRIF Minimum Withdrawal

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-retirement-income-fund-rrif.html>

The required minimum withdrawal from a Registered Retirement Income Fund will be reduced by 25% for 2020.

Utility Payment Deferral

<https://www.alberta.ca/utility-payment-deferral.aspx>

This program concluded on June 18, 2020.

Albertans experiencing financial hardship directly due to COVID-19 can work with their utility company to defer electricity and natural gas bills until June 18, 2020 without late fees or added interest. Participants of the deferral program will have until June 18, 2021 to repay their deferred payments.

Call your utility provider to arrange, or contact your landlord where rent and utilities are combined.

Education Property Tax Freeze

<https://www.alberta.ca/education-property-tax.aspx>

Residential education property tax rates will be frozen at least year's level. Collection of non-residential education property tax for businesses will be deferred for 6 months (businesses capable of paying their taxes in full are encouraged to do so)

Canada Emergency Student Benefit (CESB)

<https://pm.gc.ca/en/news/news-releases/2020/04/22/support-students-and-new-grads-affected-covid-19>

- The CESB benefit provides relief for students and new graduates who are not eligible for the CERB, in the amount of \$1,250 per month for eligible students or \$1,750 per month for students with dependents or disabilities, between May to August 2020. Applicants must not earn more than \$1,000 over the four-week period for which they are applying.
- New Canada Service Grant for students who choose to do national service and serve their communities, to provide up to \$5,000 for their education in the fall.
- Expansion of existing programs:
 - Double the Canada Student Grants (2020-21) for eligible full-time students to up to \$6,000; part-time students up to \$3,600
 - Broaden eligibility for student financial assistance by removing expected student's and spouse's contributions in 2020-21
 - Enhance the Canada Student Loans Program by raising the max weekly amount that can be provided to a student in 2020-21 from \$210 to \$350.
 - Increase distinctions-based support for First Nations, Inuit, Metis Nation students pursuing post-secondary education

- Extend expiring federal research scholarships and postdoctoral fellowships, and supplement existing research grants

Canada Summer Jobs Program

jobbank.gc.ca/youth

Changes to the program were made to help employers hire summer staff and create 70,000 jobs for youth between 15 and 30 years old.

Call for applications for the 2020 season is now closed, although funding decisions are ongoing. Youth are encouraged to consult the Job Bank site regularly for jobs that have been approved for funding.

Student Loans Repayment Deferral

Alberta student loan repayments will be paused, interest-free, for six months from March 30 to September 30, 2020.

No application necessary; pre-authorized debits will be stopped.

Borrowers can continue to make payments during this period if they choose and this will not affect their eligibility to receive the benefit.

Other Government Support Initiatives

- Support of Practical Services and Personal Outreach for Seniors (*contact United Way and/or the New Horizons for Seniors Program for details*)
- Indigenous Community Support Fund
- Enhanced “Reaching Home” Initiative in support of the homeless
- Support for Women’s Shelters and Sexual Assault Centres
- Support for Youth and Mental Health
- New portal for mental health resources: [Wellness Together Canada](#)
- Support for charities and non-profits in providing essential services and food

Notice to Applicants for Canada Pension Plan, Canada Pension Plan Disability or Old Age Security

Due to the COVID-19 pandemic, applicants are strongly encouraged to apply for benefits online through My Service Canada Account <https://www.canada.ca/en/employment-social-development/services/my-account.html>

Benefit and Credit Calculations

To accommodate the taxpayer during processing delays created by deadline extensions, if the 2019 return is not assessed, calculations for the July to September 2020 benefit/credit payment(s) will be based on information from the 2018 tax return. Taxpayers receiving estimated benefits are still required to file a 2019 income tax return. If CRA is unable to assess the individual’s return by early September 2020, estimated benefits/credits will stop in October 2020 and estimated amounts issued starting in July 2020 will be required to be repaid.