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## Government and Bank Assistance, Programs and Policies: COVID-19

Summary of topics affecting individuals and businesses

Last updated: April 4, 2020, 9:35 AM

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## BUSINESSES

### ALCOHOL AND GAMING COMMISSION

#### Delivery of alcohol:

The Alcohol and Gaming Commission of Ontario has announced a temporary measure, effective immediately, allowing licensed restaurants and bars in Ontario to sell alcohol with food takeout and delivery orders between the hours of 9:00 am and 11:00 pm.

Several requirements or key items:

- The holder of the licence is accountable for the responsible sale and delivery of alcohol
- The holder of the licence is responsible for ensuring the person to whom the order is delivered is at least 19 and not intoxicated
- The licensee or staff involved in the delivery of alcohol must have successfully completed Smart Serve training
- Where delivery is by a third party on behalf of the licensee, Smart Serve certification is required by April 25, 2020

Note that liquor may be sold through a third party, such as a food delivery service or ordering platform, providing that they are acting on behalf of the licensee.

No application process or fee is required, all active liquor licensees may immediately begin offering this service.

#### Licence Extension:

The AGCO is extending by three months the term of all active liquor, gaming and cannabis licences, authorization and registrations during this situation. No application or fee is required.

### BUSINESSES CLOSED

Non-essential businesses being closed in Ontario as of Tuesday, March 24, 2020 at 11:59 PM for at least 14 days. On March 31, 2020 the declaration was extended and will be in effect until April 13, 2020.

A list of essential businesses was released on March 23, 2020, and expanded on April 3, 2020. See the essential business listing [below](#).

For non-essential businesses that remain operating, the OPP will enforce closures if necessary.

Last updated: April 4, 2020

## BUSINESS CREDIT AVAILABILITY PROGRAM

Business Development Bank of Canada (BDC) and Economic Development Corporation (EDC) will provide more than \$10 billion in additional support through Business Credit Availability Program (BCAP). This program largely targets small and medium-sized businesses. This will be an effective tool for helping viable Canadian businesses remain resilient during these very uncertain times. BDC and EDC are cooperating with private sector lenders to coordinate on credit solutions for individual businesses, including in sectors such as oil and gas, air transportation and tourism. The near-term credit available to farmers and the agri-food sector will also be increased through Farm Credit Canada. An additional \$12.5 billion was announced for the program on March 27, 2020.

See banking section for further details from [BDC](#).

Last updated: March 27, 2020

## THE CANADA ACCOUNT

The Canada Account is administered by Export Development Canada (EDC) and is used by the government to support exporters when deemed to be in the national interest. This will allow the government to provide additional support to Canadian companies through loans, guarantees or insurance policies during these challenging times.

Last updated: March 19, 2020

## CANADA EMERGENCY BUSINESS ACCOUNT

### Overview:

On March 27, 2020 the Government of Canada announced the Canada Emergency Business Account. This act will provide loans to small businesses and not-for-profits through various banks with the following terms:

- Up to \$40,000
- Interest-free for the first year
- Up to \$10,000 will be forgivable if you meet the requirements
- Guaranteed by the Government of Canada

### To qualify:

Need to demonstrate:

- Paid between \$50,000 to \$1M in payroll in 2019

### Loan forgiveness:

Repaying the loan on or before December 31, 2022 will result in loan forgiveness of 25% (up to \$10,000)

Last updated: March 30, 2020

## CANADA EMERGENCY WAGE SUBSIDY

### What it is:

For eligible employers, the government will cover up to 75% of a salary on the first \$58,700, which translates to \$847 per week per employee. This subsidy will be available for the 12-week period from March 15, 2020 to June 6, 2020.

Where possible, the government encourages businesses to top up their employee's wages with the remaining 25% of their salaries.

### Who is eligible:

#### Revenue:

- Businesses that have had a 30% or more decline in gross revenues by comparing revenues to the same month in 2019
- An employer's revenue for this purpose would be its revenue from its business carried on in Canada earned from arm's-length sources. Revenue would be calculated using the employer's normal accounting method and would exclude revenues from extraordinary items and amounts on account of capital.

#### Types of businesses:

- For non-profits and charities, the government will continue to work with the sector to ensure the definition of revenue is appropriate to their specific circumstances.
- Businesses including individuals, partnerships, and corporations that are not publicly funded. Note, this includes the hospitality sector.
- Not-for-Profits and charities that have a similar decline in revenues.
- Public bodies would not be eligible for this subsidy. Public bodies include municipalities and local governments, Crown corporations, public universities, colleges, schools and hospitals.

#### Other considerations:

- The employer will need to attest that they are doing everything they can to pay the remaining 25% of employees' income.
- Organizations that do not qualify for the Canada Emergency Wage Subsidy may continue to qualify for the previously announced 10% wage subsidy

### Amount that can be received:

The subsidy amount for a given employee on eligible remuneration paid between March 15 to June 6, 2020 would be **the greater of:**

- 75% of the amount of remuneration paid, up to a maximum benefit of \$847 per week
- The lesser of:
  - the amount of remuneration paid, up to a maximum benefit of \$847 per week
  - 75% of the employee's **pre-crisis** weekly remuneration

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**Further guidance** with respect to how to define pre-crisis weekly remuneration for a given employee will **be provided by the government** in the coming days.

In effect, employers may be eligible for a subsidy of up to 100 per cent of the first 75 per cent of pre-crisis wages or salaries of existing employees. These employers would be expected where possible to maintain existing employees' pre-crisis employment earnings.

Employers will also be eligible for a subsidy of up to 75 per cent of salaries and wages paid to new employees.

Eligible remuneration may include salary, wages, and other remuneration. These are amounts for which employers would generally be required to withhold or deduct amounts to remit to the Receiver General on account of the employee's income tax obligation. However, it does not include severance pay, or items such as stock option benefits or the personal use of a corporate vehicle.

A special rule will apply to **employees that do not deal at arm's length with the employer**. The subsidy amount for such employees will be **limited to the eligible remuneration paid** in any pay period between March 15 and June 6, 2020, up to a maximum benefit of \$847 per week or 75% of the employee's pre-crisis weekly remuneration.

There would be no overall limit on the subsidy amount that an eligible employer may claim.

Employers must make their best effort to top-up employees' salaries to bring them to pre-crisis levels.

#### **Eligible periods:**

Eligibility would generally be determined by the change in an eligible employer's monthly revenues, year-over-year, for the calendar month in which the period began. The amount of wage subsidy (provided under the COVID-19 Economic Response Plan) received by the employer in a given month would be ignored for the purpose of measuring year-over-year changes in monthly revenues.

For example, if revenues in March 2020 were down 50 per cent compared to March 2019, the employer would be allowed to claim the Canadian Emergency Wage Subsidy (as calculated above) on remuneration paid between March 15 and April 11, 2020.

The table below outlines each claiming period and the period in which it has a decline in revenue of 30 per cent or more.

Eligible period	Claiming period	Reference period for eligibility
<b>Period 1</b>	March 15 to April 11	March 2020 over March 2019
<b>Period 2</b>	April 12 to May 9	April 2020 over April 2019
<b>Period 3</b>	May 10 to June 6	May 2020

For eligible employers established after February 2019, eligibility would be determined by comparing monthly revenues to a reasonable benchmark.

**How to apply:**

Eligible employers would be able to apply for the Canada Emergency Wage Subsidy through the Canada Revenue Agency's My Business Account portal as well as a web-based application.

In applying for the subsidy, employers would be required to attest to the decline in revenue. Employers would have to keep records demonstrating their reduction in arm's-length revenues and remuneration paid to employees.

More details about the application process will be made available shortly.

Businesses will need to reapply each month.

**How is it received:**

Funds available in 6 weeks following application

**Effect on CERB:**

An employer would not be eligible to claim the Canada Emergency Wage Subsidy for remuneration paid to an employee in a week that falls within a 4-week period for which the employee is eligible for the Canadian Emergency Response Benefit.

Employers who are not eligible for the Canada Emergency Wage Subsidy would still be able to furlough employees who will receive up to \$2,000 a month.

**Compliance:**

In order to maintain the integrity of the program and to ensure that it helps Canadians keep their jobs, the employer would be required to repay amounts paid under the Canada Emergency Wage Subsidy if they do not meet the eligibility requirements and pay their employees accordingly.

Penalties may apply in cases of fraudulent claims.

In addition, anti-abuse rules will be proposed to ensure that the subsidy is not inappropriately obtained and to ensure that employees are paid the amounts they are owed.

The government is considering proposing to create new offences that will apply to individuals, employers or business administrators who provide false or misleading information to obtain access to this benefit or who misuse any funds obtained under the program. The penalties may include fines or even imprisonment.

**Other wage subsidy:**

On March 18, 2020, the Prime Minister announced a temporary 10% wage subsidy. For employers that are eligible for both the Canada Emergency Wage Subsidy and the 10% wage subsidy for a period, any benefit from the 10% wage subsidy for remuneration paid in a specific period would generally reduce the amount available to be claimed under the Canada Emergency Wage Subsidy in that same period.

**Tax considerations:**

To be included in the employer's taxable income.

Assistance received under either wage subsidy would reduce the amount of remuneration expenses eligible for other federal tax credits calculated on the same remuneration.

**Item of note:**

The government has repeatedly emphasized that there will be stiff penalties for those trying to take advantage of the system.

Last updated: April 2, 2020

**CHARITY DEADLINE**

The filing deadline has been extended to December 31, 2020 for all charities with a form T3010, Registered Charity Information Return, due between March 18, 2020 and December 31, 2020.

Last updated: March 30, 2020

**ELECTRONIC SIGNATURES**

In order to reduce the necessity for taxpayers and tax preparers to meet in person and to reduce administrative burden, effective immediately the Canada Revenue Agency will recognize electronic signatures as having met the signature requirements of the Income Tax Act, as a temporary administrative measure. This provision applies to authorization forms T183 or T183CORP.

Last updated: March 19, 2020

**EMPLOYER HEALTH TAX**

As part of the Ontario Government financial plan, they have proposed a temporary increase to the Employer Health Tax (EHT) exemption.

The government proposes to retroactively raise the EHT exemption from \$490,000 to \$1 million for 2020. The exemption would return to its current level of \$490,000 on January 1, 2021.

Increasing the exemption to \$1 million would provide additional EHT relief of up to \$9,945 per eligible employer. With this additional relief, eligible employers could benefit by up to \$19,500 in total EHT relief.

Last updated: March 26, 2020

**FARM CREDIT CANADA**

The government has increased credit available to farmers and the agri-food sector through Farm Credit Canada (FCC) that will allow for an additional \$5 billion in lending capacity.

Last updated: March 18, 2020

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## FILING DEADLINES

Taxpayers may defer a number of administrative tax actions required under the Income Tax Act that are due after March 18, 2020, until June 1, 2020.

These administrative tax actions include filing of:

- Returns
- Forms
- Elections
- Designations
- Responses to information requests

NOTE: This does **not** apply to SR&ED claims or payroll deductions.

Last updated: March 27, 2020

## GST/HST AND IMPORT TAX PAYMENTS

It was announced on March 27, 2020 that payment of GST/HST and duties and import taxes that have come due after March 18, 2020, would be deferred until June 30, 2020.

To support Canadian businesses in the current extraordinary circumstances, the Minister of National Revenue will extend until June 30, 2020 the time that:

- Monthly filers have to remit amounts collected for the February, March and April 2020 reporting periods;
- Quarterly filers have to remit amounts collected for the January 1, 2020 through March 31, 2020 reporting period; and
- Annual filers, whose GST/HST return or instalment are due in March, April or May 2020, have to remit amounts collected and owing for their previous fiscal year and instalments of GST/HST in respect of the filer's current fiscal year.

The deadline for businesses to **file their returns** is unchanged. Those who can, should continue to file their GST/HST returns on time, reporting their net tax for the reporting period to help facilitate tax compliance and administration. However, recognizing the difficult circumstances faced by businesses, the CRA won't impose penalties where a return is filed late if it is filed by June 30th.

Last updated: April 2, 2020

## INCOME TAX PAYMENTS

All taxpayers can defer payment of any income tax amounts (that become owing on or after March 18, 2020 and before September 2020) to August 31, 2020. This applies to both taxes due as well as instalments. No interest or penalties will accumulate on these amounts during this period.

Last updated: March 19, 2020

## INFORMATION RETURNS

The filing date for the 2019 T5013 partnership information return and for the 2019 NR4s have been extended to May 1, 2020.

Other information returns (that would otherwise be due after March 18, 2020 and before June 2020) have been extended to June 1, 2020.

Last updated: March 31, 2020

## MANUFACTURING PLANTS

The Plan to Mobilize Industry to fight COVID-19 is an initiative that will help companies that are already making things like masks, ventilators and hand sanitizer to massively scale up production and will also provide support to those who want to retool their manufacturing facilities to contribute. It will use the Strategic Innovation Fund to direct the money to businesses that make medical supplies to help them scale up their manufacturing capacity.

For those interested, it is requested that a short summary of your offer is sent to [ic.mid-dim.ic@canada.ca](mailto:ic.mid-dim.ic@canada.ca). An offer should include:

- The current products being manufactured
- How far the current supply chain reaches
- Any standards the company currently must meet, i.e. are they meeting safety standards for Health Canada or any other governing body?
- Are there enough employees and capacity for going into a new sector and ramping up production?

This information will help them to optimize their selections for those that can efficiently make the change, but they will still be considering all options available.

In Ontario, a new government website has been launched for Ontario Together:  
<https://www.ontario.ca/page/how-your-organization-can-help-fight-coronavirus>

Last updated: March 23, 2020

## POST ASSESSMENTS

CRA will not contact small and medium enterprises (SME's) for the next four weeks for any Post Assessment requests or HST and income tax audits. CRA will not be contacting business with Post Assessments and Audits in progress.

Last updated: March 19, 2020

## PROVINCIALY ADMINISTERED TAXES

The Ontario financial plan includes the provision of five months of interest and penalty relief for businesses to file and make payments for the majority of provincially administered taxes.

Beginning April 1, 2020, penalties and interest will not apply to Ontario's businesses that miss any filing or remittance deadlines under select provincially administered taxes. This will continue for a period of five months, up until August 31, 2020, under the following provincially administered tax programs:

- Employer Health Tax
- Tobacco Tax
- Fuel Tax
- Gas Tax
- Beer, Wine and Spirits Taxes
- Mining Tax
- Insurance Premium Tax
- International Fuel Tax Agreement
- Retail Sales Tax on Insurance Contracts and Benefit Plans
- Race tracks Tax

The interest and penalty relief period is available to all Ontario businesses that are required to file returns and make remittances under these tax programs.

Businesses will not be required to provide any documentation supporting their reasons for late-filing or payments and they will not be required to advise the Ontario Ministry of Finance of their inability to meet their deadline(s).

Last updated: March 26, 2020

## REGIONAL OPPORTUNITIES INVESTMENT TAX CREDIT

### What it is:

The Ontario financial plan includes a proposed new 10% refundable Corporate Income Tax Credit, the Regional Opportunities Investment Tax Credit, to support regions lagging in employment growth.

### Eligible corporations:

A Canadian-controlled private corporation that makes qualifying investments that become available for use on or after March 25, 2020 in *specified regions* of Ontario would be eligible for the tax credit.

"Available for use" refers to the rules set out in the Income Tax Act (Canada) that determine the taxation year in which a taxpayer can start to claim capital cost allowance for a depreciable property.

Qualifying investments would be eligible expenditures for capital property included in Class 1 and Class 6 for the purposes of calculating capital cost allowance. Qualifying investments would include expenditures for constructing, renovating or acquiring eligible commercial and industrial buildings and other assets.

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The tax credit would be available for expenditures in excess of \$50,000 and up to a limit of \$500,000 for qualifying investments that become available for use by a Canadian-controlled private corporation in the taxation year.

**Specified regions:**

- City of Kawartha Lakes
- County of Bruce
- County of Elgin together with the City of St. Thomas
- County of Essex together with the City of Windsor and Township of Pelee
- County of Frontenac together with the City of Kingston
- County of Grey
- County of Haliburton
- County of Hastings together with the City of Belleville and City of Quinte West
- County of Huron
- County of Lambton
- County of Lanark together with the Town of Smiths Falls
- County of Lennox and Addington
- County of Middlesex together with the City of London
- County of Northumberland
- County of Oxford
- County of Perth together with the City of Stratford and the Town of St. Marys
- County of Peterborough together with the City of Peterborough
- County of Prince Edward
- County of Renfrew together with the City of Pembroke
- District of Algoma
- District of Cochrane
- District of Kenora
- District of Manitoulin
- District of Muskoka
- District of Nipissing
- District of Parry Sound
- District of Rainy River
- District of Sudbury together with the City of Greater Sudbury
- District of Thunder Bay
- District of Timiskaming
- Municipality of Chatham-Kent
- United Counties of Leeds and Grenville together with the City of Brockville, the Town of Gananoque and the Town of Prescott
- United Counties of Prescott and Russell
- United Counties of Stormont, Dundas and Glengarry together with the City of Cornwall

Last updated: March 18, 2020

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## SUPPLEMENTAL UNEMPLOYMENT BENEFIT PLAN

The Supplementary Unemployment Benefit (SUB) Plan is used to top-up the employees' EI benefits during a period of unemployment. This is an option that can be used to financially assist employees that are temporarily laid off. (Note that this information pertains to unemployment for temporary stoppage of work and illness. There are additional guidelines for top-ups relating to maternity, parental, compassionate care and family caregiver leave.) A SUB:

- A SUB can be established during a permitted period of unemployment. Permitted types of unemployment includes “temporary stoppage of work” and “illness, injury or quarantine”
- A SUB will be treated as income and any EI benefits received may be reduced **unless it is registered** with Service Canada.
- The weekly payment under such a plan, when added to the applicable weekly EI benefit rate, cannot exceed 95% of the employee’s normal weekly earnings.

To get a registered plan:

1. Create an acceptable SUB plan following government guideline
2. Submit all required documents
3. Obtain government approval

A SUB plan should include:

- The group(s) of employees covered by the plan
- The type(s) of unemployment covered by the plan and can be one or a combination of the following:
  - temporary stoppage of work,
  - training,
  - illness, injury or quarantine
- A statement noting that employees must be in receipt of EI benefits
- The value of the Supplemental Unemployment Benefit and SUB payments (which is not to exceed 95% of the employee’s normal weekly earnings)
- Benefit duration (it must include the maximum number of weeks the SUB payments are payable, however there is no minimum or maximum threshold requirement)
- Plan details, including:
  - duration of the plan (must be at least one year and can last up to five years),
  - written notice of any subsequent changes (which must be given within 30 days of the effective date of change),
  - the method used to finance the plan (must be entirely financed by the employer), and
  - a statement indicating that separate records will be kept of all SUB payments.
- A statement noting that payments received under the SUB plans will not be used to reduce or increase any other remuneration (e.g. guaranteed annual remuneration, deferred remuneration or severance pay)

Once the plan is created, a copy of the plan, a SUB plan Registration Form and any additional documentation is to be sent to Service Canada.

Additional documents include (where applicable):

- Current collective agreement(s), if the plan covers unionized employees;
- Relevant sections of the insurance policy used to administer the SUB plan;
- The Trust Agreement; and
- Any policies or guidelines setting out information about the plan and any declarations or documents that employees are required to sign to receive the SUB payment.

Documents are to be submitted to:

120 Harbourview Boulevard,  
P.O. Box 11,000  
Bathurst, New Brunswick  
E2A 4T5

A fax number has also been listed on the government website: (506) 548-7473.

Approval must be received **before** the plan is implemented. If payments are made before approval is received, then the amounts paid to employees will be considered earnings and may impact EI benefits.

Last updated: March 25, 2020

## WAGE SUBSIDY – 10%

### What it is:

Those organizations that do not qualify for the Canada Emergency Wage Subsidy may continue to qualify for the previously announced wage subsidy of 10% of remuneration paid from March 18, 2020 to June 20, 2020 up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer.

### Who is eligible (must meet all three):

- (1) Is one of the following:
  - a. Canadian-Controlled Private Corporation (CCPC)
    - i. Must have had a business limit for the small business deduction greater than \$NIL for its most recent tax year ended prior to March 18, 2020 (or if no taxation year has ended before that date, then would have such a limit if its taxation year ended on March 17, 2020)
    - ii. A reduction to the business limit caused by passive income is not considered for this purpose
  - b. Individual
  - c. Partnership
  - d. Not-for-Profit
  - e. Charity
- (2) Must have an existing business number and payroll program account with the CRA on March 18, 2020
- (3) Pays salaries, wages, bonuses or other remuneration to one or more eligible employees (eligible=employed in Canada)

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**How to apply:**

The subsidy must be calculated manually on remuneration paid between beginning March 18, 2020 and ending June 20, 2020. It can be calculated by taking 10% of gross wages to a maximum of \$1,375 per employee and up to \$25,000 per employer.

You will need to keep information to support your subsidy calculation, including:

- Total remuneration paid between March 18, 2020 and June 20, 2020.
- The federal, provincial or territorial income tax that was deducted from that remuneration
- The number of employees paid in that period

**How is it received:**

Once you have calculated your subsidy, you can reduce your current remittance by federal, provincial or territorial income tax that you send to the CRA by the amount of the subsidy. NOTE: You **cannot** reduce your remittance of CPP or EI.

If the income taxes you deduct are not enough to offset the value of the subsidy in a specific period, you can reduce future remittances to benefit from the subsidy. This includes remittances that may fall outside the application period (after June 20, 2020).

You can start reducing remittances in the first remittance period that includes remuneration paid between March 18, 2020 and June 20, 2020 – so if you are a regular remitter, you can reduce your remittance that is due to the CRA on April 15, 2020.

**Owner remuneration:**

No exclusion has been stated in the legislation for remuneration of the owners of the employer or persons related to the employer.

A proprietor or partner is not an employee of their unincorporated business therefore they will not be eligible for the subsidy.

**Corporate tax implications:**

The subsidy is considered taxable income and thus you will have to report the total amount as income in the year in which the subsidy was received.

**Payroll companies:**

Ceridian has confirmed that they will facilitate the processing of the wage subsidy for the next payroll. They are going to have the programming in place by March 27, 2020.

Last updated: April 1, 2020

## WORK SHARING PROGRAM

### What it is:

Work-Sharing (WS) is an adjustment program designed to help employers and employees avoid layoffs when there is a temporary reduction in the normal level of business activity that is beyond the control of the employer. The measure provides income support to employees eligible for Employment Insurance benefits who work a temporarily reduced work week while their employer recovers.

Work-Sharing is a three-party agreement involving employers, employees and Service Canada. Employees on a Work-Sharing agreement must agree to a reduced schedule of work and to share the available work over a specified period.

The Work-Sharing program is implementing temporary special measures to support employers and employees affected by the downturn in business caused by COVID-19. The new temporary special measures are available to employers impacted directly or indirectly by COVID-19. The measures allow for eligible employers to retain skilled employees and workers to remain employed during the temporary downturn in business due to COVID-19.

The temporary special measures will:

- extend the Work-Sharing agreements by an additional 38 weeks (to 76 weeks)
- waive the mandatory waiting period between agreements
- ease the recovery plan requirements

Effective March 14, 2020 to March 14, 2021

### Who is eligible:

You are eligible to apply if you are experiencing a downturn in business activity related to the global outbreak of COVID-19, and have:

- Working sharing agreements signed between March 15, 2020 and March 13, 2021
- Working sharing agreements that began, or ended between March 15, 2020 and March 14, 2021, and
- Working sharing agreements that ended between June 23, 2019, and March 14, 2020 and are in their mandatory cooling-off period

### How to apply:

A guide can be found at the following with a list of forms and steps to take:

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

The employer and the employees (and the union, if applicable) must agree to participate in a Work-Sharing agreement and must apply together. An application for a Work-Sharing agreement must be submitted a minimum of 30 days prior to the requested start date.

Before applying, please read all the information provided (including the Work-Sharing Applicant Guide) and discuss it with your employees.

For more information on the Work-Sharing program:

Employers across Canada may call toll-free 1-800-367-5693 (TTY: 1-855-881-9874)

Employees across Canada may call toll-free:

English: 1-800-206-7218 (TTY: 1-800-529-3742)

French: 1-800-808-6352 (ATS: 1-800-529-3742)

### Earnings effect on benefits for employees:

Participants do not have to serve a waiting period for Work-Sharing benefits. However, as these benefits are processed through the Employment Insurance payment system, it may take a few weeks after the employer has submitted the first Utilization Report for the first cheque to arrive. It is important that you advise your employees of this delay in the initial receipt of Work-Sharing benefits.

The benefits payable are based on the employees normal average weekly earnings, as calculated at the start of the agreement. If the employees work irregular hours, the average weekly wage is calculated by averaging the hours worked per week over the 2 years preceding the application.

During the Work-Sharing agreement, the employer may request an employee to work on a Work-Sharing day. The employee is required to report to work as work becomes available.

Earnings received in any week by an employee shall not be deducted from the Work-Sharing benefits.

If a Work-Sharing participant has earnings from sources other than the Work-Sharing employment, a percentage of these earnings will be deducted from any Work-Sharing benefits payable the week in which the earnings occurred. Earnings are deducted in the following way:

- if the earnings received are less than the Earning Threshold (that is, 90% of the Weekly Insurable Earnings (WIE) used to calculate the Employment Insurance claim), 50% of the earnings will be deducted from any Work-Sharing benefits payable
- if the earnings received are more than the Earning Threshold but less than the WIE, 50% of the earnings up to the Earning Threshold will be deducted as well as 100% of the earnings over the Earning Threshold
- if the earnings received are equal to or greater than the WIE, no benefits will be payable

### Taxation for recipients:

Tax deductions for Employment Insurance Work-Sharing benefits are determined from the information the claimant provides in the Income Tax section of the Employment Insurance application; the amount of tax deducted is specific to the claimant's province, personal tax situation and benefit rate.

The Employment Insurance benefits received by Work-Sharing participants are taxable, however because of the weekly amount of benefits paid, taxes are not always withheld at source. Participants may wish to have their income tax deductions increased in order to avoid having to pay a large amount of income tax at year-end. This request can be made by phone at the toll-free number: 1-800-206-7218, TTY: 1-800-529-3742. For faster service, always give us your Social Insurance Number (SIN).

At the time the participant files their income tax return, depending on their net income, they may be required to repay some of the Employment Insurance benefits received. Benefit repayment requires claimants with a net yearly income exceeding a specified threshold to repay a percentage of the Employment Insurance regular benefits received during the tax year.

### Records of employment:

A Record of Employment (ROE) must be provided to each employee who will be participating in the Work-Sharing program. A Record of Employment cannot be issued until the employees have completed their shifts up to the start date of the agreement. Records of Employment can be submitted electronically via the Record of Employment on the Web (ROE Web). If you have not already done so, you will need to register for ROE Web. Please contact DDL&Co if you would like us to assist with ROEs.

To simplify the issuance of Records of Employment, you may wish to consider starting your Work-Sharing agreement at the end of a pay period. All Work-Sharing agreements start on Sundays.

Questions frequently raised:

- Item 11 - This box should reflect the last day of work PRIOR to the start date of the Work-Sharing agreement. For example, if your Work-Sharing agreement starts on Sunday, and your employees work from Monday to Friday, the employees last day of work would be the Friday before the week the Work-Sharing agreement begins
- Item 16 - The reason for issuing the record should indicate H Work-Sharing

### Example:

The following example is adapted from the Service Canada website:

- Joe works full-time at a company earning \$769 per week
- Due to COVID-19, the company has faced a significant reduction in workload
- The company decides to enter into WS agreement with Service Canada where all unit members reduce their work by 35%
- If Joe does not agree to the voluntarily reduced work hours, he will be laid off and receive \$423 per week (55% of his weekly income)
- If he agrees to reduce his work hours by 35% then he will receive the following payments:
  - \$500 per week from his employer (65% of his previous weekly income); and
  - \$148 per week from Service Canada (55% of the lost income)
- He now has the potential to earn \$648 per week and keep his skills up to date.

Last updated: March 26, 2020

## WORKPLACE SAFETY AND INSURANCE BOARD (WSIB)

The financial relief package allows businesses to defer premium reporting and payments until August 31, 2020. Businesses who report and pay monthly, quarterly or annually based on their insurable earnings are eligible for this deferral. No interest will accrue on outstanding premium payments and no penalties will be charged during this six-month deferral period.

All Ontario businesses covered by WSIB are automatically eligible to receive relief. You do not need to apply for deferral of your premium payments or take any further action to receive relief. You can choose to continue to report and pay on a monthly, quarterly or annual basis. You can also report now and defer payment until later.

Last updated: March 26, 2020

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## INDIVIDUALS

### CANADA STUDENT LOANS PROGRAM

**What it is:**

Effective March 30, 2020, all student loan borrowers under the Canada Student Loan Program (CSLP) will automatically have their repayments suspended until September 30, 2020. No payment will be required and interest will not accrue during this time.

These measures will provide relief to nearly 1 million CSLP borrowers in repayment.

Students who are currently studying can continue to apply for Canada Student Loans. There will be no change to the application process. If a borrower wishes to apply for student financial assistance during the pause, they should apply through their Province or Territory of residence.

**How to apply:**

Students do not need to apply for the repayment pause, this will be automatic.

Last updated: March 19, 2020

### CANADA MORTGAGE AND HOUSING CORPORATION

The Canada Mortgage and Housing Corporation (CMHC) and other mortgage insurers offer tools to lenders that can assist homeowners who may be experiencing financial difficulty. These include payment deferral, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements.

The Government, through CMHC, is providing increased flexibility for homeowners facing financial difficulties to defer mortgage payments on homeowner CMHC-insured mortgage loans. CMHC will permit lenders to allow payment deferral beginning immediately.

Last updated: March 19, 2020

## CANADA EMERGENCY RESPONSE BENEFIT

### What it is:

The Canada Emergency Response Benefit (CERB) will provide \$2,000 a month for a maximum of 16 weeks for people who are off work and without an income as a result of COVID-19.

### Who is eligible:

Available to the workers who meet the following criteria:

- Resident of Canada
- At least 15 years old
- Have stopped working because of COVID-19 or are eligible for EI regular or sickness benefits
- Who are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial 4-week period
- Who had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application
- NOTE: You do not need to be laid off to receive the benefit.

Income of \$5,000 includes:

- Employment
- Self-employment
- Maternity or parental benefits under EI and/or similar benefit paid in Quebec
- NOTE: The income does not have to be earned in Canada, but you need to reside in Canada.

Examples of stopping work include (but are not limited to):

- You have been let go from your job or your hours have been reduced to zero
- You are in quarantine or sick due to COVID-19
- You are away from work to take care of others because they are in quarantine, sick due to COVID-19
- You are away from work to take care of children or other dependents whose care facility is closed due to COVID-19

Exceptions:

- An employed worker is not considered to have lost employment due to COVID-19 if they quit their employment voluntarily.
- If you are receiving the wage subsidy, you cannot also receive the CERB

If you have **not** stopped working because of COVID-19, you are **not** eligible for the Benefit.

**How to apply:**

The government has set up specific days to apply depending on your month of birth

Month of birth	Apply for CERB on	Your best day to apply
January, February, March	Mondays	April 6
April, May, June	Tuesdays	April 7
July, August, September	Wednesdays	April 8
October, November, December	Thursdays	April 9
Any month	Fridays, Saturdays and Sundays	

Applying through CRA My Account:

- (1) Go to **COVID-19: Canada Emergency Response Benefit** in the alert banner at the top of the page
- (2) Select the period you want to apply for
- (3) Declare that you qualify for the benefit
- (4) Confirm we have the right payment information

Application by phone:

- (1) Call 1-800-959-2019
- (2) Select your language preference: English or French
- (3) Follow the prompts to enter your information including:
  - a. SIN
  - b. Postal code
  - c. Period you are applying for
- (4) Declare that you qualify for the benefit

Both of these services are available 21 hours a day, 7 days a week. Both services are closed from 3:00 a.m. to 6:00 a.m. (Eastern time) for maintenance.

If your situation continues, you can re-apply for a payment for multiple 4-week periods, to a maximum of 16 weeks (4 periods).

**Amount to receive:**

If you are eligible, you can expect \$2,000 for a 4-week period. It is a single payment for that period.

Your payments will be retroactive to your eligibility date.

**How is it received:**

When applying you will have the choice of receiving the funds by mail or direct deposit. You can expect to get your payment in 3 business days if you have signed up for direct deposit, and approximately 10 business days if you haven't signed up for direct deposit.

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**Individuals eligible for EI:**

Canadians who are already receiving EI regular and sickness benefits as of today would continue to receive their benefits and **should not apply** to the CERB.

If their EI benefits end before October 3, 2020, they could apply for the CERB once their EI benefits cease, if they are unable to return to work due to COVID-19.

If you have stopped working because of COVID-19, you should apply for the Canada Emergency Response Benefit, whether or not are eligible for Employment Insurance.

If you applied for EI regular or sickness benefits on March 15, 2020 or later, your claim will be automatically processed through the Canada Emergency Response Benefit.

In addition, for other EI benefits, including maternity, parental, caregiving, fishing and worksharing, you should also continue to apply for those benefits.

Canadians who are eligible for EI regular and sickness benefits would still be able to access their normal EI benefits, if still unemployed, after the 16-week period covered by the CERB.

**Other income:**

You must have stopped working as a result of COVID-19 and **be without employment income** for at least 14 consecutive days within the initial four-week period. This includes income from paid leave, self-employment income or collection of any Employment Insurance benefits.

For subsequent periods, you must expect to have no employment income.

You can also apply for the Canada Emergency Response Benefit if you are eligible for Employment Insurance regular or sickness benefits.

Provided it is allowed in your province or territory, you may also receive provincial or territorial support payments at the same time you receive the Canada Emergency Response Benefit.

**Documentation:**

You will need to provide your personal contact information, your Social Insurance Number and confirm that you meet the eligibility requirements.

You may be asked to provide additional documentation to verify your eligibility at a future date.

**Tax considerations:**

These benefits are taxable, and you will need to report any payments received on next year's tax filing.

An information slip will be made available for the 2020 tax year in My Account under Tax Information Slips (T4 and more).

**Residency:**

To be eligible for the Canada Emergency Response Benefit, you must reside in Canada and have a valid Social Insurance Number.

Workers who are not Canadian citizens or permanent residents – including temporary foreign workers and international students – may be eligible to receive the Benefit if they meet the other eligibility requirements.

Last updated: April 1, 2020

**CANADA CHILD BENEFIT****What it is:**

An increase to the maximum annual Canada Child Benefit (CCB) payment amounts for the July 2019 - June 2020 benefit year by \$300 per child. Families receiving no monthly benefits may receive a portion of this enhancement, depending on their income levels.

**Who is eligible:**

Taxpayers with children who qualify for the CCB.

**How is it received:**

Through cheque or direct deposit as an increase to normal CCB benefits that will be part of their May payment.

Last updated: March 27, 2020

**CHILD CARE COSTS**

The Ontario financial plan includes a one-time payment of \$200 per child up to 12 years of age, and \$250 for those with special needs, including children enrolled in private schools to help families pay for the extra costs associated with school and daycare closures during the COVID-19 outbreak.

Parents will be able to apply for assistance under a portal that will soon be launched.

Last updated: March 26, 2020

**ELECTRONIC SIGNATURES**

In order to reduce the necessity for taxpayers and tax preparers to meet in person and to reduce administrative burden, effective immediately the Canada Revenue Agency will recognize electronic signatures as having met the signature requirements of the Income Tax Act, as a temporary administrative measure. This provision applies to authorization forms T183 or T183CORP.

Last updated: March 19, 2020

## EMERGENCY LOAN PROGRAM

### What it is:

Will provide the option of an emergency loan to Canadians in need of immediate financial assistance to return home or to temporarily cover their life-sustaining needs while they work toward their return. Each application will be assessed according to their specific situation and needs. This emergency assistance is a repayable loan.

### Who is eligible:

Individuals in immediate need of financial assistance to return home or to temporarily cover their life-sustaining needs.

### How to apply:

Eligible Canadians currently outside Canada and needing help to return home can contact the nearest Government of Canada office (<https://travel.gc.ca/assistance/embassiesconsulates>) or Global Affairs Canada's 24/7 Emergency Watch and Response Centre in Ottawa at +1 613-996- 8885 (collect calls are accepted where available) or email [sos@international.gc.ca](mailto:sos@international.gc.ca).

Last updated: March 19, 2020

## EMPLOYMENT INSURANCE – GENERAL

### What it is:

Employment Insurance (EI) provides regular benefits to individuals who lose their jobs through no fault of their own (for example, due to shortage of work, seasonal or mass lay-offs) and are available for and able to work, but can't find a job.

Always apply for EI benefits as soon as you stop working. You can apply for benefits even if you have not yet received your Record of Employment (ROE). If you delay filing your claim for benefits for more than four weeks after your last day of work, you may lose benefits.

### Who is eligible:

You may be entitled to Employment Insurance (EI) regular benefits if you:

- were employed in insurable employment
- lost your job through no fault of your own
- have been without work and without pay for at least seven consecutive days in the last 52 weeks – **NOTE: This is currently being waived**
- have worked for the required number of insurable employment hours in the last 52 weeks or since the start of your last EI claim, whichever is shorter – note: insurable hours can vary from 420 to 700 depending on the employment rate in your region
- are ready, willing and capable of working each day
- are actively looking for work (you must keep a written record of employers you contact, including when you contacted them)

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**How much can you receive:**

For most people, the basic rate for calculating EI benefits is 55% of your average insurable weekly earnings, up to a maximum amount. As of January 1, 2020, the maximum yearly insurable earnings amount is \$54,200. This means that you can receive a maximum amount of \$573 per week.

**How long can you receive EI:**

You can receive EI from 14 weeks up to a maximum of 45 weeks, depending on the unemployment rate in your region at the time of filing your claim and the amount of insurable hours you have accumulated in the last 52 weeks or since your last claim, whichever is shorter.

**How is it received:**

Deposited to your bank account weekly

**How to apply:**

To find out if you are eligible to receive EI regular benefits, you must submit an application online at <https://www.canada.ca/en/services/benefits/privacy-notice.html>. It will take about 60 minutes to complete the online application.

The website takes you step by step through the application process and provides detailed instructions on how to complete the form.

When you apply for Employment Insurance benefits, you will be asked for your email address. If Service Canada needs more information about your claim and cannot reach you by phone, a Service Canada agent will send you a toll-free number by email, asking you to call an agent.

To apply you will need the following personal information:

- your Social Insurance Number (SIN). If your SIN begins with a 9, you need to supply proof of your immigration status and work permit.
- your mother's maiden name.
- your mailing and residential addresses, including the postal codes.
- your complete banking information to sign up for direct deposit, including the financial institution name, bank branch number, and account number
- names, addresses, dates of employment, and reason for separation for all your employers over the last 52 weeks
- your detailed version of the facts (if you quit or have been dismissed from any job in the last 52 weeks)
- the dates, Sunday to Saturday, and earnings for each of your highest paid weeks of insurable earnings in the last 52 weeks or since the start of your last EI claim, whichever is the shorter period. This information will be used, along with your Record(s) of Employment, to calculate your benefit rate.

Last updated: March 26, 2020

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## EMPLOYMENT INSURANCE – SICKNESS BENEFITS

### What it is:

Employment Insurance (EI) sickness benefits can provide you with up to 15 weeks of financial assistance if you cannot work for medical reasons. You could receive 55% of your earnings up to a maximum of \$573 a week.

You normally would need to get a medical certificate to show that you're unable to work for medical reasons. Medical reasons include illness, injury, quarantine or any medical condition that prevents you from working.

Those that are claiming due to quarantine will **not** have to provide a medical certificate.

### Who is eligible:

Canadians quarantined can apply for EI sickness benefits.

The information below should be used as a guideline. We encourage you to **apply for benefits as soon as possible** and let a Service Canada agent determine if you're eligible.

You need to demonstrate that:

- you're unable to work for medical reasons
- your regular weekly earnings from work have decreased by more than 40% for at least one week
- you accumulated 600 insured hours\* of work in the 52 weeks before the start of your claim or since the start of your last claim, whichever is shorter

\*As an example, 600 hours are equivalent to 20 weeks of work at 30 hours a week.

While you're receiving sickness benefits, you must remain available for work if it weren't for your medical condition.

### How is it received:

Deposited to your bank account weekly

### How to apply:

Gather supporting documents:

- A medical certificate (unless claiming due to quarantine)
- Your records of employment (ROEs).

You may need to provide these documents to Service Canada. **Don't wait until you have these documents before you apply.** You can get them after you complete your online application and send them in if we need them.

Make sure you have the following information to complete your application:

- the names and addresses of your employers in the last 52 weeks
- the dates you were employed with each employer and the reasons you're no longer employed with them
- your detailed explanation of the facts if you quit or were dismissed from any job in the last 52 weeks
- your full mailing address and your home address, if they are different
- your social insurance number (SIN)
- your mother's maiden name
- your banking information, including financial institution, branch (transit) number and your account number, to sign up for direct deposit

The online application takes about an hour to complete. Your information is saved for 72 hours (3 days) from the time you start. If you don't complete the application, you can come back to it later using a temporary password that you receive when you start your application. It can be located at:

<https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA>

If you don't complete the application within 72 hours, it will be deleted and you'll have to start a new application.

Last updated: March 20, 2020

## EMPLOYMENT INSURANCE – WAITING PERIOD

### What it is:

The one week waiting period to apply for employment insurance (EI) will be waived effective March 15, 2020 and no medical certificate is required to access EI sick benefits.

### Who is eligible:

Individuals who have lost their jobs through no fault of their own, including layoffs.

### How to apply:

To apply for EI benefits you can visit: <https://www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html>

Afterwards you can apply to have the one-week waiting period waived by calling the government's toll-free number at 1-833-381-2725 or teletypewriter at 1-800-529-3742

NOTE: It is recommended to submit the application **before** contacting the government to prevent delays in establishing your claim.

You can also apply in person at a Service Canada office. Individuals that are experiencing symptoms or who are in self-isolation or quarantine are instructed not to visit.

Last updated: March 19, 2020

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## EMPLOYMENT INSURANCE – WORKING WHILE ON CLAIM

### Overview:

If you earn money while receiving EI benefits, you can keep 50 cents of your benefits for every dollar you earn, up to 90 percent of your previous weekly earnings (roughly four and a half days of work). Above this cap, your EI benefits are deducted dollar-for-dollar.

You are not eligible to receive EI benefits if you work a full week, regardless of the amount you earn. However, this will not reduce the total number of weeks payable on your claim.

### Reporting:

Since you are already receiving EI, you do not need to apply for Working While on Claim. You simply need to continue to declare your earnings online.

To view your claim information and payment details, visit your My Service Canada Account.

Last updated: March 26, 2020

## EMPLOYMENT INSURANCE - REPAYMENTS

Whatever the type of benefits you receive, EI payments are taxable income, meaning federal and provincial or territorial taxes, where applicable, are deducted when you receive them.

At the time you file your income tax return, depending on your net income and if you were paid regular benefits, including regular fishing benefits, you may be required to repay some of the EI benefits you received. If your 2019 income from all sources exceeds \$66,375 you will be required to repay 30% of the lesser of:

- your net income in excess of \$66,375; or
- the total regular benefits, including regular fishing benefits, paid in the taxation year.

### Exemption:

You do not have to repay your EI benefits if:

- your 2019 net income is less than \$66,375; or
- you received less than 1 week of regular or fishing benefits in the preceding 10 taxation years; or
- you were paid special benefits, such as maternity, parental, sickness, compassionate care or family caregiver benefits. However, if you received a combination of regular and special benefits within the same tax year, you may still have to repay a percentage of the regular benefits received. See example 5 for repayment of benefits.

If you received EI regular benefits including regular fishing benefits, that overlap 2 calendar years, you may qualify for the exemption in the 1st taxation year. However, in the following taxation year you would not qualify for the exemption as there would be more than 1 week of regular benefits paid in the preceding 10 years. See example 2 for repayment of benefits.

Last updated: March 26, 2020

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## GUARANTEED ANNUAL INCOME SUPPLEMENT

As part of the Ontario Government financial plan, they are proposing to double the Guaranteed Annual Income System (GAINS) payment for low-income seniors for six months (maximum of \$332 a month and up from \$166).

Last updated: March 26, 2020

## GOODS AND SERVICES TAX CREDIT

### What it is:

A one-time special payment to be provided by early April 2020 through the Goods and Services Tax Credit (GSTC). It will double the maximum annual GSTC payment amounts for the 2019-2020 benefit year. Per the CRA the average boost to income for those benefitting will be close to \$400 for single individuals and close to \$600 for couples.

This is an income-tested benefit and is reduced when the adjusted income of the individual or family exceeds \$37,789.

### Who is eligible:

The payment will be calculated by the CRA based on income tax returns filed or 2018. The CRA will review for eligibility based on the adjusted income of the individual or couple and will make a payment accordingly.

### Amount that can be received:

For individuals or families with adjusted income **less than** \$37,789, the calculation of the benefit is 50% of the total of:

- \$580 for an individual
- \$580 for a spouse (or child claimed as an equivalent to spouse)
- \$306 per child (who is not being claimed as an equivalent to spouse)
- The lesser of \$306 and 2% of the amount by which the individual's income exceeds \$9,412

Note that as adjusted income goes over \$37,789, the calculated benefit will be reduced by 5%.

### How is it received:

This will be a one-time payment along with your normal GSTC.

Last updated: April 4, 2020

## INDIGENOUS COMMUNITIES

Per the federal assistance programs, \$305 million is being provided for a new distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit and Métis Nation communities.

The Ontario financial plan includes provision of additional supports of \$26 million to Indigenous peoples and communities, including emergency assistance for urban Indigenous people in financial need, and costs for health care professionals and critical supplies to reach remote First Nations.

Last updated: March 26, 2020

## LOW-INCOME ENERGY ASSISTANCE PROGRAM

The Ontario financial plan includes providing \$9 million in direct support to families for their energy bills by expanding eligibility for the Low-income Energy Assistance Program (LEAP) and ensuring that their electricity and natural gas services are not disconnected for nonpayment during the COVID-19 outbreak.

Last updated: March 26, 2020

## ONTARIO STUDENT ASSISTANCE PROGRAM (OSAP)

The Ontario financial plan includes providing six months of Ontario Student Assistance Program (OSAP) loan and interest accrual relief for students.

Last updated: March 26, 2020

## ONTARIO WORKS

The Ontario financial plan includes expanding access to the emergency assistance program administered by Ontario Works to provide financial support to people facing economic hardship and help more people meet basic needs such as food and rent during this public health emergency.

Last updated: March 26, 2020

## OUTREACH PROGRAM

The Outreach Program is offered by the Canada Revenue Agency offers help to individuals to better understand their tax obligations and to obtain the benefits and credits to which they are entitled. Traditionally available in-person, this service is now available over the phone, and through webinar, where possible.

Last updated: March 19, 2020

## PAYMENTS TO CRA

All taxpayers are allowed to defer payment of any income tax amounts (that become owing on or after today and before September 2020) to August 31, 2020. This applies to both taxes due as well as instalments. No interest or penalties will accumulate on these amounts during this period.

Last updated: March 19, 2020

## REACHING HOME INITIATIVE

The Reaching Home initiative will be provided with \$157.5 million to continue to support people experiencing homelessness during the COVID-19 outbreak. The funding could be used for a range of needs such as purchasing beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters.

Last updated: March 19, 2020

## RRIF REQUIRED WITHDRAWAL REDUCTION

### **What it is:**

Reducing required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020, in recognition of volatile market conditions and their impact on many seniors' retirement savings. This will provide flexibility to seniors that are concerned that they may be required to liquidate their RRIF assets to meet minimum withdrawal requirements.

### **Who is eligible:**

Individuals with RRIFs and similar rules would apply to individuals receiving variable benefit payments under a defined contribution Registered Pension Plan.

Last updated: March 19, 2020

## SUPPORT FOR WOMEN AND CHILDREN FLEEING VIOLENCE

### **What it is:**

Additional funding to support women and children fleeing violence. Up to \$50 million will be provided to women's shelters and sexual assault centres to help with their capacity to manage or prevent an outbreak in their facilities. This includes funding for facilities in Indigenous communities.

### **Who is eligible:**

Women's shelters and sexual assault centres

Last updated: March 19, 2020

## T1 FILING DEADLINE

The filing deadline has been extended from April 30, 2020 to June 1, 2020.

For self-employed individuals or those who have spouses or common-law partners that are self-employed, the deadline to pay any balance due for your individual income tax and benefit return has been deferred to August 31, 2020, however your income tax and benefit returns still needs to be filed by June 15, 2020.

We encourage the individuals to follow the normal filing deadline. We especially encourage the following individuals:

- Those that receive CCB or GST credits so that they receive their payments in a timely manner
- Those expecting tax refunds

Last updated: March 19, 2020

## TRUST, PARTNERSHIP AND NR4 INFORMATION RETURNS

The filing due date has been deferred until May 1, 2020 from March 30, 2020 for partnerships, NR4 information returns and trusts that have taxation years ending December 31, 2019

Last updated: March 27, 2020

## BANKS

### BANKS - GENERAL

Canada's large banks have confirmed that this support will include up to a 6-month payment deferral for mortgages, and the opportunity for relief on other credit products. Banks have affirmed their commitment to working with customers to provide flexible solutions, on a case-by case basis, for managing through hardships caused by recent developments. This may include situations such as pay disruption, childcare disruption, or illness.

Last updated: March 19, 2020

### BDC

Along with EDC, they will deliver on the Government's announcement of a \$22.5 Billion business credit availability program (BCAP) to help Canadian business through this period.

Outline of COVID-19 financing relief:

- Working capital loans of up to \$2 million with flexible terms and payment postponements for up to 6 months for qualifying businesses (amount will be based on how much is required to keep the business afloat for the next 6 months)
- 12 months interest only payments
- 24-month amortization periods (excluding 12-month initial principal postponement, so 36-month total term). 40% of the loan will be payable after the initial postponement with a 60% balloon payment at the end
- Interest Rate: Floating base rate only (currently 4.55%) minus 1.75% (total of **2.80%**)
- Security: Personal guarantee (not collateralized), General Security Agreement and/or potential real estate charge (case dependent);
- No subordination of BDC's rights (i.e. no intercreditor agreements/standstill agreements in the interest of saving the time required to negotiate and in recognition of the exposure that we're taking on).

Exclusions:

- Start-ups
- Refinancing of other debt
- Change of ownership financing

\$100,000 or less is needed:

- Link below for their online financing portal: all financing requests for established businesses looking for up to \$100K must be submitted through our online financing portal (the \$100K threshold pertains to the company's total commitment to BDC; if they already have loans with BDC and total BDC lending will be over \$100K, they can't apply online).
- Conditions of eligibility:
  - Financing must not exceed \$100,000
  - Generating revenues for at least 24 months
  - Have a good credit history
  - Company is Canadian
- Other considerations:
  - Personal net worth
  - Company years of operation
  - Industry of the company
- <https://www.bdc.ca/en/financing/business-loans/pages/small-business-loan.aspx>
- For assistance with online applications, BDC has a toll free number that can be used: 1-877-232-2269

Over \$100,000 is needed – if the entrepreneur doesn't already have a BDC contact and is a good business, BDC requires the following:

- Application for financing (can be provided)
- Statement of personal affairs (can be provided – one needs to be filled out and signed by each shareholder with 25%+ ownership)
- Government issued photo ID of all shareholders
- Ownership chart
- Last 3 years of accountant prepared financial statements
- If the company's fiscal year end is more than 3 months old, interim statements are required with prior year comparable figures for the same time period
- Monthly cash flow forecasts for at least the next 6 months (12-month template can be provided if clients don't have their own template)
- Specifics around the impact of COVID-19 on the business (there is an outline of basic questions BDC will need answered – can be provided; companies can answer questions directly on the word document and submit)
- Concurrence from their primary lending institution that they will NOT pull their line of credit or other lending even if BDC financing puts the company in breach of covenants; if the lenders do not agree, then they will not be providing additional financing
- If the loan request is more than \$350,000 additional documents required are as follows:
  - Year-end accounts receivable and accounts payable listings
  - Most recent interims with prior period comparable figures
  - Most recent operating line of credit agreement from their financial institution

***There is limited funding available – for those that are interested in obtaining a loan it is recommended to first reach out to BDC or a BDC contact to set up an initial discussion to start the process. Ensure to have the most recent year end statements available along with the previous 3 years of results.***

This is for information purposes only, for specific advice with respect to you and your business please contact Danielle Hagar at [danielle@ddlaccounting.com](mailto:danielle@ddlaccounting.com)

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Process to expect:

- Have initial discussion with financial statements
- Provide **all** documentation noted above
- Request will be submitted
- BDC will process it like a normal loan, therefore financing should be in place within 2-4 weeks (NOTE: due to high volume there may be delays but BDC is working to process everything as soon as possible)

Last updated: March 27, 2020

## BANK OF CANADA

The Bank of Canada has cut its benchmark interest rate to 0.25%.

Last updated: March 27, 2020

## BMO

### General:

BMO introduced a financial relief program for customers affected by COVID-19. The financial relief program is tailored to each individual's circumstances and needs, which could include deferral of payments on mortgages, loans, credit cards and lines of credit for up to six months with no fee.

NOTE: Payment will be deferred but interest will continue to accrue

If you are concerned you are going to miss a payment, sign in to your BMO online banking and send your request through their Message Centre. BMO will get back to you as soon as possible. For those with no access to Online Banking, there is an online form at: <https://www.bmo.com/main/personal/financial-relief-request-form/>

For businesses, BMO introduced dedicated relief measures including:

- Deferral of payment on small business credit cards and credit lines
- Payment deferral on the principal of a small business loan
- Increases on small business operating lines to help with short-term working capital. For clients requesting an increase on an operating line, BMO may advance payroll to help ensure consistency with employee pay
- Tailored relief programs for other businesses, which may include payment deferrals on loans, lines of credit and access to additional working capital
- One-on-one advice on business plans and options to overcome any liquidity concerns, for medium-sized businesses

Resource: <https://www.bmo.com/main/personal/bmo-branches-coronavirus-update/>

## Canada Emergency Business Account:

### Overview:

- Government-guaranteed loan of up to \$40,000
- Interest-free until December 31, 2022
- 25% of the loan amount (\$10,000) is eligible for forgiveness as long as the business pays back \$30,000 on or before December 31, 2022
- If not repaid by December 31, 2022 it can be converted to a 3-year term loan at an interest rate of 5%
- Per the requirements of the program, as set out by the Government of Canada, funds from this loan can only be used to pay for operating costs that cannot be deferred, such as payroll, rent, utilities, debt service, insurance, and property tax.

### Eligibility:

- To qualify, businesses will need to demonstrate they paid between \$50,000 to \$1 million in total payroll in 2019.
- You will need to have the following information available when you are ready to start your application:
  - Your 2019 T4 summary document
  - Your 15-digit employer #
  - Your business account cheque book or your most recent business bank statement
- You will need to keep on file audit purposes:
  - Confirmation of payroll expenses paid of between \$50,000 - \$1M in 2019.

### Application:

- As a BMO client, you will be able to apply for this financial relief, on our [COVID-19 support website](#).
- Banks do not have the ability to process applications at the branch or through our call centre or through your Relationship Manager; this program will only be available online through our COVID-19 website.

BMO is working to implement the direction announced by the federal government and will have more information to share in the weeks ahead, as specific plans are clarified.

Please be advised that they are not currently accepting applications for the government relief program at this time.

Last updated: April 4, 2020

CIBC

### General:

This is for information purposes only, for specific advice with respect to you and your business please contact Danielle Hagar at [danielle@ddlaccounting.com](mailto:danielle@ddlaccounting.com)

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CIBC will work with clients on a case-by-case basis to provide flexible solutions to help manage these challenges, including up to a 6-month payment deferral for mortgages and the opportunity for relief on other credit products.

Clients experiencing financial hardship are encouraged to talk to their CIBC Advisor, 1-877-454-9030 to discuss their individual situation or complete their financial assistance form.

Financial assistance form: <https://www.cibc.com/en/personal-banking/advice-centre/covid-19/requesting-financial-assistance.html>

Resource: <https://www.cibc.com/en/personal-banking/advice-centre/covid-19.html>

### **Canada Emergency Business Account:**

Overview:

- The Canada Emergency Business Account provides an interest-free, government-guaranteed loan of \$40,000 to help you pay for operating costs that you're not able to defer as a result of COVID-19.
- \$10,000, which is 25%, of the \$40,000 loan is eligible for complete forgiveness if \$30,000 is fully repaid on or before December 31, 2022.
- If the loan can't be repaid by December 31, 2022, it can be converted into a 3-year term loan charging an interest rate of 5%.
- No principal payments will be required until December 31, 2025

Businesses or not-for-profits will be eligible to apply for this loan if they have:

- an operating company registered in Canada;
- an annual payroll of between \$50,000 and \$1 million, based on their 2019 T4SUM Summary of Remuneration Paid; and
- CIBC as their primary bank. This means that the business uses a CIBC business operating account, opened on or before March 1, 2020, for day-to-day payments and cash management activities. If CIBC isn't your primary bank, apply through the financial institution that holds your primary business operating account.

Applications:

- They will only be accepting applications online through [CIBC Online Banking for Business](#)
- In advance of the loan being available, make sure you, as the key principal of the business, are registered for [CIBC Online Banking for Business](#) with your CIBC Business Convenience Card® and that your business contact information, including your email address, is up-to-date. They will email you as soon as the loan application is available.
- If you're not registered to use [CIBC Online Banking for Business](#), [register now](#). Completing this step now will help ensure the best experience for you when the loan becomes available.

The loan will be available beginning the week of April 6.

Resource: <https://www.cibc.com/en/business/covid-19/emergency-business-account.html>

Last updated: April 4, 2020

## FIRSTONTARIO

FirstOntario states that if you are experiencing financial difficulties to contact your local branch or the Member Solutions Centre at 1-800-616-8878 as soon as possible to discuss the situation and possible ways they can provide assistance.

Available support includes:

- Retail: Defer up to six months of mortgage payments and/or personal loan payments
- Business: Talk to your account manager and they can provide advice and support on various mortgage and/or loan payment deferral options on a case by case basis

Note that for mortgage payment deferrals, FirstOntario will require a form to be filled out stating the reason for the deferral request and number of payments to be deferred. They also require proof of payment of insurance and property taxes. Interest will still accrue during the extension period.

Resource: <https://www.firstontario.com/covid19>

Last updated: March 26, 2020

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## MERIDIAN

### General:

Meridian states that if you are facing financial challenges because of COVID-19 to contact them. Meridian will look at relief on business loan repayments on a case by case basis. Please reach out to your advisor directly, call their Contact Centre at 1-866-592-2226, or contact your local branch so they can find a solution for you.

For those that require assistance, provide the following information:

- Brief explanation as to how you are experiencing financial hardship due the current Covid-19 situation.
- What is current income is compared to the same point in time last year.
- What are current expenses compared to the same point in time last year.
- In a scenario of being completely shut down, what is your expected cash burn over the next 6 months (amount expenses cannot be avoided such as utilities, insurance, lease payments, mortgage payments).
- What are your plans to rectify this over the next few months (equity injection, refinance personal assets, liquidation of inventory, etc.)

Once this information is obtained, they will be able to determine the best course of action.

### Canada Emergency Business Account:

#### Overview:

- The Canada Emergency Business Account Loan Program will provide qualifying businesses with access to a \$40,000 term loan at 0% interest until Dec 31, 2022.
- There are no minimum monthly principal payments until December 31, 2022.
- You can make principal repayments at any time.
- \$10,000 loan forgiveness is available, provided that the outstanding balance as at Jan. 1, 2021 is fully paid on or before Dec 31, 2022

#### Eligibility for businesses:

- Have an annual payroll of between \$50,000 and \$1 million, based on their 2019 T4SUM Summary of Remuneration Paid
- Were in good financial health before the COVID-19 crisis
- To qualify through Meridian, you need to have identified Meridian as your primary bank. This means that you use a Meridian business operating account, opened on or before March 1, 2020, for day-to-day payments and/or cash management activities.
- Ensure that the person applying for the CEBA loan has the authority to attest on behalf of your organization and bind the organization to the terms of the CEBA loan agreement.

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**Application:**

- Must be submitted through one of their online banking platforms
- They will let clients know once the program launches

Last updated: April 4, 2020

## NATIONAL BANK

**General:****Personal banking clients:**

Clients who are directly affected by the current situation and may have difficulty making their payments could be eligible for special measures on different products. National bank is asking any affected clients to contact them to work out solutions, on a case-by-case basis, depending on their personal situation. These measures may include payment deferrals of up to six months on mortgages, for example, or longer amortization periods. Special loans to cover living expenses may also be offered.

**Commercial banking clients:**

Business clients who find themselves in difficulty due to current events will also be able to benefit from flexible solutions tailored to their specific situation and industry. National Bank experts will assess each situation and account managers will find solutions based on the client's individual situation.

Clients wishing to take advantage of the relief measures are invited to get in touch with their usual point of contact.

**Canada Emergency Business Account:****Overview:**

- Loan up to \$40,000
- Interest-free for a period of 3 years
- Grant of 25% (maximum \$10,000) if repaid in full by December 31, 2022

**Eligibility for businesses and not-for-profit organizations:**

- have paid between \$50,000 to \$1 million in salaries for the year 2019
- As of March 1, 2020, must not be more than 90 days behind their payment with their financial institution
- To receive this assistance, organizations will need to apply through their primary financial institution where they had an active business chequing account since at least March 1, 2020.

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**Application:**

- An application form will be available online the week of April 6.

Last updated: April 4, 2020

**PENFINANCIAL**

PenFinancial states that those that experience financial difficulties due to COVID-19 reach out to their advisor or local branch as soon as possible to discuss the situation and how they can support you through these uncertain times.

Last updated: March 19, 2020

**RBC****General:**

RBC has put in place flexible financial relief programs for personal and business clients who have experienced financial hardship. To help clients with immediate relief, some of these programs are available by **self-serve**, including skip a mortgage payment, an auto-loan payment, and personal loan payment. These options will provide you with direct **relief for one month**. Further financial assistance can be provided, including further payment relief (for example, up to 6 months on mortgages), should it be needed, in which case it will need to be requested.

**Personal clients:**

- Mortgages – You can skip one monthly payment, or four consecutive weekly payments, or up to two consecutive bi-weekly or semi-monthly payments including principal and interest (some restrictions apply). There is no fee for this option, and your payment amount won't change during the term of your mortgage.
- Personal lending – Skip one monthly payment on your Personal Loan (some restrictions apply). Keep in mind, skipping can affect your amortization and payment schedule.
- Car loans - Skip one monthly payment (some restrictions apply) and note this can affect your amortization and payment schedule.
- Credit cards – Skip a monthly payment (some restrictions apply). Book an appointment or call to speak to an Advisor for more details.
- To request use of the above relief options you must be signed into Online Banking to complete these requests (excluding credit cards). Once logged into Online Banking, follow to the product page (for example, your mortgage) and use the navigation to find the skip a pay option. Please note this feature is only available between midnight and 6pm each day.
- More financial relief is available for these and other products by speaking to an advisor. Their call centre continues to experience extremely long wait times, so it is encouraged to use the online booking tool to schedule a time to speak with them by phone.

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**Business clients:**

- They will be assessing the needs of businesses that have been affected by COVID-19 on a case-by-case basis to provide flexible relief solutions. If your business is experiencing financial hardship as a result of COVID-19, please contact your advisor or call the RBC Advice Centre at 1-800-ROYAL-20 to discuss your options.
- Relief plans include:
  - Business loan payment deferrals
  - Increases to operating line of credit limits
  - Waiving of credit card minimum payments
  - Waived fees for new enrollments to cash management solutions

**Canada Emergency Business Account:**

## Overview:

- Until December 31, 2020, the CEBA will be funded as a revolving line of credit for \$40,000
- After December 31, 2020, any outstanding balance on the revolving \$40,000 line of credit will be converted into a non-revolving 5-year loan maturing on December 31, 2025, at which time the balance must be paid in full
- Interest-free until January 1, 2023
- Commencing on January 1, 2023, interest accrues on the balance of the term loan at a rate of 5% per annum, payable monthly on the last day of each month
- If you pay 75% of the balance of the term loan (as at January 1, 2021), on or before December 31, 2022, the remaining balance of your term loan will be forgiven
- If you do not pay 75% of the balance of the term loan (as at January 1, 2021) on or before December 31, 2022, the full loan balance and all accrued and unpaid interest will be due and payable on December 31, 2025

## Eligibility:

- You have an existing RBC business deposit account, which is your primary financial institution, and your account was opened prior to March 1, 2020.
- Your business has been a registered and operational business on or before March 1, 2020.
- The person enrolling for the Canada Emergency Business Account must have the ability and authority to bind the organization.
- Your payroll expense is between \$50,000 and \$1 million. To confirm this, you will be required to provide the following information:
  - Your employer account number, as reported at the top of your 2019 T4 Summary of Remuneration Paid.
  - Your employment income reported in Box 14 of your 2019 T4 Summary of Remuneration Paid.
  - A copy of your 2019 T4 Summary of Remuneration Paid, if requested.
- As per the requirements set out by the Government of Canada, you will agree to use funds from this loan to pay for **operating costs that cannot be deferred**, such as payroll, rent, utilities, insurance, debt payments and property tax.

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**Application:**

- Will be available online, accepting enrollments the week of April 6, 2020
- They will notify you of the CEBA enrollment process. If you're not enrolled in Online Banking for Business, you can sign up now by [clicking here](#).

**Links (select the COVID-19 link at the top of the pages)**

- Business: [www.rbcroyalbank.com/business](http://www.rbcroyalbank.com/business)
- Personal: [www.rbcroyalbank.com](http://www.rbcroyalbank.com)

Last updated: April 4, 2020

**SCOTIABANK****General:**

Scotiabank states that as every situation is different, they are trying to work with all customers on a case-by-case basis to help understand and alleviate financial hardships they may be experiencing as a result of COVID-19. The support measures are flexible, including payment deferrals for mortgages and relief on credit products for those who qualify. People affected are to contact them (or your Advisor or Relationship Manager).

Coming soon will be online tools to apply for mortgage payment deferrals and auto loan payment deferrals.

There will be a solution for those in the retail/mortgage industry, to obtain further details clients will need to contact their branch directly or call 1-800-4SCOTIA.

**Canada Emergency Business Account:**

In relation to the Canada Emergency Business Act (which provides interest free loans of \$40,000, see [related section](#) for more detail), ScotiaBank will be handling applications via an online portal only (to be launched shortly).

**Overview:**

- \$40,000 line of credit
- Interest-free until December 31, 2022
- Requires no monthly principal payments until December 31, 2022
- Principal payments can be made at any time
- \$10,000 loan forgiveness is available provided outstanding balance is fully repaid on or before December 31, 2022

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**Eligibility:**

- The person applying has the ability and authority to bind the organization.
- Your organization is an operating business (i.e., not a holding company) in operation on March 1, 2020.
- Your organization's payroll expense in the 2019 calendar year was between \$50,000 and \$1 Million. You will need to provide:
  - Your employer account number, as reported at the top of the 2019 T4 Summary
  - Your employment income reported in Box 14 of their 2019 T4
  - Your 2019 T4SUM when requested upon audit
- As per the requirements of the program set out by the Government of Canada, you will agree to use funds from this loan to pay for operating costs that cannot be deferred, such as payroll, rent, utilities, insurance, and property tax.
- You have an active business operating account at Scotiabank, which is your primary financial institution. Your account was opened prior to March 1, 2020.
- You are not applying for this program at any other financial institution. You understand that applying for this benefit at more than one financial institution, as outlined as part of the government program, may result in prosecution by the federal government.

**Application:**

- A launch date will be communicated during the first week of April.
- Available online via Scotia OnLine, Mobile Banking and Scotiabank.com
- Step by step instructions on how to sign up for online banking will be provided shortly for customers who are not currently registered for online or mobile banking.

**For dentists in the Niagara region:**

Based on current information received term loans will have a 6-month interest only period where principal payments will be waived. Implementation will be an ongoing process, and from the date of implementation the principal payments will cease for 6 months. The process is as follows:

- For customers that have expressed interest, Scotiabank will prepare a form
- The form will be sent to customers, they need to respond with an approval to suspend the payments
- Given volumes, it is not yet known how fast processing will be, but once implemented the 6-months interest only period will be received

Last updated: April 4, 2020

TD

**General:**

Alongside Canada's six largest banks, TD has announced a commitment to work with personal and small business banking customers on a case-by-case basis to provide flexible solutions to help them manage through challenges such as pay disruption due to COVID-19; childcare disruption due to school closures;

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or those facing illness from COVID-19. This support will include up to a six-month payment deferral for mortgages, and the opportunity for relief on other credit products.

If you are directly impacted by COVID-19 and as a result are facing financial challenges, let them know by reaching out at 1-888-720-0075.

### **Canada Emergency Business Account:**

#### Overview:

- Government-guaranteed loan up to \$40,000
- Interest-free until December 31, 2022
- No minimum monthly principal payments until December 31, 2022
- Loan forgiveness up to \$10,000 provided balance is fully repaid on or before December 31, 2022
- If not repaid by December 31, 2022 it will be extended for an additional 3-year term bearing interest of 5% per annum
- Loan can be prepaid at any time without penalty

#### Eligibility:

- Requires an active business bank account as of March 1, 2020

#### Application:

- Applications will only be available online at [www.td.com/covid19](http://www.td.com/covid19)
- Our Relationship Managers, Account Managers, Branch Staff and Small Business Advice Centre will be unable to support applications.

Last updated: April 4, 2020

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## HR AND PAYROLL CONSIDERATIONS

### EMPLOYER RESPONSIBILITIES

Employers are responsible for protecting the health and safety of employees at work. They are required to implement preventative measures to ensure employees are not exposed to conditions that could be harmful to their health or safety while working.

If there is a risk of exposure to COVID-19 for employees while working, employers must:

- identify the risk
- assess the risk, and
- implement proper controls through their Hazard Prevention Program

If the employer requires personal protective equipment, they must provide training and procedures to employees. Employees must comply with the employer's procedures.

Last updated: March 19, 2020

### EMPLOYEE RIGHTS

Under the Code, employees have 3 basic rights:

- the right to know
- the right to participate, and
- the right to refuse dangerous work

Definition of danger: "any hazard, condition or activity that could reasonably be expected to be an imminent or serious threat to the life or health of a person exposed to it before the hazard or condition can be corrected or the activity altered."

Last updated: March 19, 2020

### LAYOFF PROCEDURES

Employment contracts should be reviewed to confirm that layoffs are allowed as the right to layoff *should be* specified in the contract.

Employers can mitigate the risk of a temporary layoff being treated as a termination of employment by providing advance notice (as much as possible) of the temporary layoff, and, where applicable, by continuing a substantial portion of the employees pay or benefit entitlements during the temporary layoff period.

If employees are laid off but expected to return, the employer should make a written notice of the expected duration and who will contact them to return.

In Ontario you can temporarily lay off someone for up to 13 weeks in a 20-week consecutive basis, which can be extended up to 34 weeks in a 52-week period in some circumstances (most common – when employer continues benefits). Once past that max period, it becomes a termination.

Last updated: March 25, 2020

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## JOB PROTECTIONS

On March 18, 2020, the government of Ontario amended the Employment Standards Act to include a new section on leaves due to an "infectious disease emergency". This unpaid and job-protected leave is open to employees who are:

- under individual medical investigation, supervision or treatment related to a designated infectious disease
- is acting in accordance with an order under the Health Protection and Promotion Act
- under quarantine or isolation implemented as a result of information or directions related to the designated infectious disease issued to the public, in whole or in part, or to one or more individuals, by a public health official, a qualified health practitioner, Telehealth Ontario, the government of Ontario, the government of Canada, a municipal council or a board of health
- under a direction given by their employer in response to a concern of the employer that the employee may expose other individuals in the workplace to the designated infectious disease
- providing care or support to select individuals because of a matter related to the designated infectious disease (this includes providing care to children due to school or day care closures)
- affected by travel restrictions related to the designated infectious disease and, under the circumstances, cannot reasonably be expected to travel back to Ontario.

While employees do not have to provide a medical certificate to access this leave, employers are enabled to ask for evidence "reasonable in the circumstances".

Last updated: March 19, 2020

## MEDICAL LEAVE

All employees are entitled to medical leave protection of up to 17 weeks. If a medical leave of absence is 3 days or longer, the employer may require that the employee provide a certificate issued by a health care practitioner. This certificate must certify that the employee was incapable of working for the period of time that they were absent from work. The Code does not provide for paid medical leave.

Last updated: March 25, 2020

## PROPOSED LEGISLATION – MEDICAL NOTES

Would eliminate the need for an employee to provide a medical note if they take the leave.

Last updated: March 19, 2020

**RECORDS OF EMPLOYMENT****Information for COVID-19:**

If your employees are directly affected by the coronavirus (COVID-19) and they are no longer working, you must issue a Record of Employment (ROE).

When the employee is sick or quarantined, use code D (Illness or injury) as the reason for separation (block 16). Do not add comments.

When the employee is no longer working due to a shortage of work because the business has closed or decreased operations due to coronavirus (COVID-19), use code A (Shortage of work). Do not add comments.

When the employee refuses to come to work but is not sick or quarantined, use code E (Quit) or code N (Leave of absence), as appropriate. Avoid adding comments unless absolutely necessary.

**General:**

The ROE is the form—whether electronic or paper—that employers complete for employees receiving insurable earnings who stop working and experience an interruption of earnings.

There are two ROE formats available: you can transmit an ROE to us electronically, or you can complete a paper ROE form.

Regardless of whether the employee intends to file a claim for EI benefits, you have to issue an ROE:

- each time an employee experiences an interruption of earnings; or
- when Service Canada requests one.

For part-time, on-call, or casual workers: You do not have to issue an ROE every time a part-time, on-call, or casual worker experiences an interruption of earnings of seven days or more. However, you must issue one when:

- an employee requests an ROE and an interruption of earnings has occurred;
- an employee is no longer on the employer's active employment list;
- Service Canada requests an ROE; or
- an employee has not done any work or earned any insurable earnings for 30 days.

An **interruption of earnings** occurs in the following situations:

- When an employee has had or is anticipated to have **seven consecutive calendar days with no work and no insurable earnings from the employer**, an interruption of earnings occurs. This situation is called the seven-day rule.
  - For example, the seven-day rule applies when employees quit their jobs or are laid off, or when their employment is terminated. When the seven-day rule applies, the first day of the interruption of earnings is considered the last day for which paid
- When an employee's **salary falls below 60% of regular weekly earnings** because of illness, injury, quarantine, pregnancy, the need to care for a newborn or a child placed for the purposes of adoption or the need to provide care or support to a family member who is critically ill, an interruption of earnings occurs. In this case, the first day of the interruption of earnings is the Sunday of the week in which the salary falls below 60% of the regular weekly earnings.

There are several exceptions to the seven-day rule:

- ***Real estate agents:*** An interruption of earnings occurs only when a real estate agent's license is surrendered, suspended, or revoked, unless the employee stops working because of illness, injury, quarantine, pregnancy, the need to care for a newborn or a child placed for the purposes of adoption or the need to provide care or support to a family member who is critically ill. In other words, if employees stop working for any other reason, such as a leave of absence or a vacation, they do not experience an interruption of earnings as long as the contract continues.
- ***Employees who have non-standard work schedules*** (also referred to as lay days): Some employers have agreements with their employees for schedules that allow for alternating periods of work and leave. Some employees, like firefighters, health-care workers, and factory workers, have non-standard work schedules. Even though these types of employees do not have scheduled work for seven consecutive days or more, they do not experience an interruption of earnings.

If the employee has been terminated and is entitled to a period of leave under an employment agreement to compensate for extra hours (time) worked within an established work pattern, explain in Block 18 of the ROE the period of leave they are entitled to and their work pattern.

- ***Commission salespeople:*** For employees whose earnings consist mainly of commissions, an interruption of earnings occurs only when the employment contract is terminated, unless the employee stops working because of illness, injury, quarantine, pregnancy, the need to care for a newborn or a child placed for the purposes of adoption or the need to provide care or support to a family member who is critically ill. In other words, if the employee stops working for any other reason, such as a leave of absence or a vacation, they do not experience an interruption of earnings as long as the contract continues.

Last updated: March 25, 2020

## REPORTING REQUIREMENTS

Do your employees refuse to work because of the coronavirus (even if an investigation has been conducted internally and concluded no danger)? Is there a confirmed case of coronavirus? As an employer, you should immediately advise the Labour Program at 1-800-641-4049 (toll free).

An official delegated by the Minister of Labour will follow up with the employer to review Code requirements related to this type of event.

Last updated: March 20, 2020

## SEVERANCE

There are two types of layoffs:

1. Lay off with expected return – no severance needs to be paid
2. Lay off indefinitely – severance needs to be paid out as this is essentially a termination but with no cause as it is due to work shortage

If an employee is laid off but expected to return, and then the employee **chooses** not to return, this is a **voluntary resignation** and the employer is not required to pay severance.

Last updated: March 19, 2020

## RENT

### LANDLORDS

The Ontario government has confirmed that it will temporarily not issue new eviction orders due to COVID-19 and will post-pone the enforcement of evictions that were previously scheduled.

It may be beneficial to make tenants that have indicated they will not be able to make rent aware of the various government initiatives to help provide them financial relief. Note that this relief will take time to be received and may not be enough to help with all costs of living.

Last updated: March 20, 2020

### TENANTS

If you are struggling to make rent payments, review the relief initiatives outlined by the government for any that applies to your situation to see what may apply to you.

The Ontario government has confirmed that it will temporarily not issue new eviction orders due to COVID-19 and will post-pone the enforcement of evictions that were previously scheduled.

There has been no federal or provincial rent support announced, nor freezes on rent increases.

Last updated: April 1, 2020

## HEALTH

### LARGE GATHERINGS

Under emergency legislation declared, all gatherings of more than 5 people are prohibited, including communal religious services.

Last updated: March 30, 2020

### NIAGARA HEALTH COVID-19 ASSESSMENT CENTRE

The first of two COVID-19 assessment centres has opened as of March 17, 2020 and is located in Niagara Falls. Second centre is expected to open in St. Catharines by March 24, 2020.

Community members who believe they have been exposed to COVID-19 should contact Public Health by calling 905-688-8248 ext. 7019 or toll free at 1-888-505-6074. On the call, patients will be screened for both travel history and symptoms. Based on the initial assessment, patients may be:

- directed to self –monitor
- directed to self-isolate at home
- referred to the Assessment Centre (staff will contact referred patients to arrange an appointment)
- recommended to go to the nearest Emergency Department.

Last updated: March 23, 2020

### NIAGARA REGION COVID-19 INFORMATION

The following website details symptoms and prevention guidelines as well as the number of current cases in the region: <https://www.niagararegion.ca/health/covid-19/default.aspx>

Last updated: March 19, 2020

### THE QUARANTINE ACT

The Quarantine Act is now in effect, as such all international travelers returning to Canada must self-isolate for 14 days. Those who do not comply can face fines or prison.

Last updated: March 27, 2020

### SELF-ASSESSMENT TOOL

The Government of Ontario has developed a self-assessment tool that can be reached at the following website: <https://www.ontario.ca/page/2019-novel-coronavirus-covid-19-self-assessment>

Last updated: March 19, 2020

## SOCIAL DISTANCING

Those breaking new social distancing rules will be fined. Individuals could be fined up to \$1,000 while corporations could face fines of up to \$500,000, OPP said in a news release.

Social distancing means making changes in your everyday routines in order to minimize close contact with others, including:

- avoiding crowded places and non-essential gatherings
- avoiding common greetings, such as handshakes
- limiting contact with people at higher risk (e.g. older adults and those in poor health)
- keeping a distance of at least 2 arms lengths (approximately 2 metres) from others, as much as possible

Last updated: March 23, 2020

## WORLD HEALTH ORGANIZATION COVID-19 INFORMATION

The following website provides details of COVID-19 on a global scale:

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>

Last updated: March 19, 2020

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please contact Danielle Hagar at [danielle@ddlaccounting.com](mailto:danielle@ddlaccounting.com)

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## LOCAL MEASURES

### ELECTRICITY COSTS

Ontario is temporarily reducing hydro rates for families, farmers and small businesses. This will be in effect for the next 45 days to offset higher electricity costs as more people work from home, are self-isolating or have lost their jobs.

Starting Tuesday, rates will be lowered to current off-peak overnight and weekend charges of 10.1 cents per kilowatt hour. Currently, mid-peak rates are 14.4 cents and on-peak rates are 20.8 cents. On-peak hours are 7 a.m. to 11 a.m. and 5 p.m. to 7 p.m. on weekdays, while off-peak hours are 7 p.m. to 7 a.m., as well as weekends and holidays.

The Ontario Energy Board is also extending the current ban on electricity disconnection for households and small businesses to July 31, 2020.

Last updated: March 25, 2020

### LATE FEES

St. Catharines has waived such fees on business licenses and dog licenses.

Last updated: March 23, 2020

### NOT SUFFICIENT FUNDS

St. Catharines has waived charges for any cheques or pre-authorized payments returned for not-sufficient funds or payments stopped by the payer.

Last updated: March 31, 2020

### PARKING

St. Catharines is allowing people to use on-street parking and municipal lots for free so that they don't have to touch parking meters and machines.

Last updated: March 23, 2020

### PROPERTY TAXES

St. Catharines, Niagara Falls and Port Colborne have removed late fees for property taxes, with this grace period ending June 30, 2020 at which time the cities will revisit the issue.

St. Catharines has deferred the April 30 interim tax installment to June 30. It has also amended the 2020 final tax levy installment dates to July 31 and October 30.

The Town of Grimsby has passed a bylaw waiving the penalty and interest charges on current taxes from May 1, 2020, to June 30, 2020.

Last updated: April 1, 2020

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## RESIDENTIAL PERMITS

All residential permits that expire while St. Catharines facilities are closed to the public will still be honoured. Any new permits or renewals can be purchased once City Hall reopens to the public on April 6, 2020.

Last updated: March 23, 2020

## TRANSIT

St. Catharines Transit is no longer collecting fares and is running on a modified schedule.

Last updated: March 23, 2020

## WATER

St. Catharines and Niagara Falls have removed late fees for water bills, with this grace period ending June 30, 2020 at which time the cities will revisit the issue.

St. Catharines, Niagara Falls and the Town of Lincoln are suspending any water disconnections due to non-payment until June 30, 2020.

The Town of Grimsby passed a bylaw waiving past-due interest on water bills from April 1, 2020, to June 30, 2020.

St. Catharines has also deferred the water and wastewater increase from April 1 to July 1.

Last updated: March 30, 2020

## ESSENTIAL BUSINESSES – ONTARIO

### GENERAL

As of March 23, 2020, 11:59PM, only businesses listed on the essential business listing are to remain open. This list was reduced, with closures effective April 4, 2020, 11:59PM.

For the purposes of this order, businesses include any-for-profit, non-profit or other entity providing the goods and services described herein.

This does not preclude the provision of work and services by entities not on this list either online, by telephone or by mail/delivery.

Note that teleworking and online commerce are permitted at all times for all businesses.

Last updated: April 4, 2020

### ESSENTIAL BUSINESS LISTING

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#### SUPPLY CHAINS

1. Businesses that supply other essential businesses or essential services within Ontario, or that supply businesses or services that have been declared essential in a jurisdiction outside of Ontario, with the support, products, supplies, systems, or services, including processing, packaging, warehousing, distribution, delivery, and maintenance necessary to operate.

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#### FOOD

2. Businesses that primarily sell food, beverages and consumer products necessary to maintain households and businesses including:
  - a. Supermarkets and grocery stores.
  - b. Convenience stores.
  - c. Discount and big box retailers selling groceries.
  - d. Restaurants (take-out, drive-through and delivery service only).
  - e. Beer and wine and liquor stores.

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#### SERVICES

3. Pharmacies.
4. Gas stations and other fuel suppliers.
5. Laundromats and drycleaners.
6. Security services for residences, businesses and other properties.
7. Vehicle and equipment repair and essential maintenance and vehicle and equipment rental services.
8. Courier, postal, shipping, moving and delivery services.
9. Funeral and related services.
10. Staffing services including providing temporary help.

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11. Veterinary services (urgent care only) and other businesses that provide for the health and welfare of animals, including farms, boarding kennels, stables, animal shelters, zoos, aquariums and research facilities.
12. Home child care services of up to six children as permitted under the *Child Care and Early Years Act, 2014*, and child care centres for essential workers authorized to operate in accordance with *Ontario Regulation 51/20* (Order Under Subsection 7.0.2 (4) of the Act - Closure of Establishments) made under the Act.
13. Hotels, motels, other shared rental accommodation including student residences, except for seasonal campgrounds and any pools, fitness centres, meeting rooms and other recreational facilities that may be part of the operations of these businesses.
14. Cheque cashing services.

#### SERVICES TO THE PUBLIC THAT ARE RESTRICTED TO ALTERNATIVE METHODS OF SALE

15. Stores that sell any of the following items and provide them to the customer only through an alternative method of sale such as curbside pick-up or delivery, except in exceptional circumstances:
  - a. Hardware products.
  - b. Vehicle parts and supplies.
  - c. Pet and animal supplies.
  - d. Office supplies and computer products including computer repair.
  - e. Safety supplies.

#### FINANCIAL SERVICES

16. Businesses that provide the following financial services:
  - a. Capital markets and related securities trading and advisory services.
  - b. Banking/credit union activities including credit intermediation.
  - c. Insurance.
  - d. Land registration services.
  - e. Real estate agent services.
  - f. Pension and benefits payment services.
  - g. Financial services including payroll and payment processing and accounting and tax services.

#### TELECOMMUNICATIONS AND IT INFRASTRUCTURE/SERVICE PROVIDERS

17. Information Technology (IT) services, including online services, software products and the facilities necessary for their operation and delivery.
18. Telecommunications providers and services (phone, internet, radio, cell phones etc.) and facilities necessary for their operation and delivery.
19. Newspapers, radio and television broadcasting.

#### MAINTENANCE

20. Maintenance, repair and property management services strictly necessary to manage and maintain the safety, security, sanitation and essential operation of institutional, commercial, industrial and residential properties and buildings.

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## TRANSPORTATION SERVICES

21. Businesses and facilities that provide transportation services, including,
  - a. transportation services provided by air, water, road, and rail, including taxis and other private transportation providers, and
  - b. support services for transportation services, including,
    - i. logistical support, distribution services, warehousing and storage, truck stops and tow operators,
    - ii. services that support the operations and safety of transportation systems including maintenance and repairs, and
    - iii. marinas, but only to the extent that the marina is necessary to enable individuals to access their primary place of residence.
22. Businesses that provide and support online retail, including by providing warehousing, storage and distribution of goods that are ordered online.

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## MANUFACTURING

23. Businesses that extract, manufacture, process and distribute goods, products, equipment and materials, including businesses that manufacture inputs to other manufacturers, (e.g. primary metal/ steel, blow molding, component manufacturers, chemicals, etc. that feed the end-product manufacturer), regardless of whether those other manufacturers are inside or outside of Ontario, together with businesses that support and facilitate the movement of goods within integrated North American and global supply chains.

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## AGRICULTURE AND FOOD PRODUCTION

24. Businesses that produce food and beverages, and agricultural products including plants, including by farming, harvesting, aquaculture, hunting and fishing.
25. Businesses that process, manufacture or distribute food, beverages, crops, agricultural products, animal products and by-products.
26. Businesses that support the food or agricultural products supply chains and the health and safety of food, animals and plants.

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## CONSTRUCTION

27. Construction projects and services associated with the healthcare sector, including new facilities, expansions, renovations and conversion of spaces that could be repurposed for health care space.
28. Construction projects and services required to ensure safe and reliable operations of, or to provide new capacity in, critical provincial infrastructure, including transit, transportation, energy and justice sectors beyond the day-to-day maintenance.
29. Critical industrial construction activities required for,
  - a. the maintenance and operations of petrochemical plants and refineries,
  - b. significant industrial petrochemical projects where preliminary work has already commenced,
  - c. industrial construction and modifications to existing industrial structures limited solely to work necessary for the production, maintenance, and/or enhancement of Personal Protective Equipment, medical devices (such as ventilators), and other identified products directly related to combatting the COVID-19 pandemic.
30. Residential construction projects where,

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- a. a footing permit has been granted for single family, semi-detached and townhomes
  - b. an above grade structural permit has been granted for condominiums, mixed use and other buildings, or
  - c. the project involves renovations to residential properties and construction work was started before April 4, 2020.
31. Construction and maintenance activities necessary to temporarily close construction sites that have paused or are not active and to ensure ongoing public safety.

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#### RESOURCES AND ENERGY

32. Businesses that provide and ensure the domestic and global continuity of supply of resources, including mining, forestry, aggregates, petroleum, petroleum by-products and chemicals.
33. Electricity generation, transmission, distribution and storage and natural gas distribution, transmission and storage.

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#### COMMUNITY SERVICES

34. Businesses that deliver or support the delivery of services including:
- a. Sewage treatment and disposal.
  - b. Collecting, transporting, storing, processing, disposing or recycling of any type of waste.
  - c. Potable drinking water.
  - d. Critical infrastructure repair and maintenance including roads, dams, bridges etc.
  - e. Environmental rehabilitation, management and monitoring, and spill clean up and response.
  - f. Administrative authorities that regulate and inspect businesses.
  - g. Professional and social services that support the legal and justice system.
  - h. Government services including but not limited to policing and law enforcement, fire and emergency services, paramedics, coroner and pathology services, corrections and court services, licences and permits.

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#### RESEARCH

35. Businesses and organizations that maintain research facilities and engage in research, including medical research and other research and development activities.

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#### HEALTH CARE AND SOCIAL SERVICES

36. Organizations and providers that deliver home care services or personal support services to seniors and persons with disabilities.
37. Businesses that sell, rent or repair assistive/mobility/medical devices, aids and/or supplies.
38. Regulated health professionals (urgent care only) including dentists, optometrists, chiropractic services, ophthalmologists, physical and occupational therapists and podiatrists.
39. Organizations that provide health care including retirement homes, hospitals, clinics, long-term care facilities, independent health facilities and mental health and addictions counselling supports.
40. Laboratories and specimen collection centres.
41. Manufacturers, wholesalers, distributors and retailers of pharmaceutical products and medical supplies, including medications, medical isotopes, vaccines and antivirals, medical devices and medical supplies.

42. Manufacturers, distributors and businesses that provide logistical support of or for products and/or services that support the delivery of health care in all locations.
43. Not-for-profit organizations that provide critical personal support services in home or residential services for individuals with physical disabilities.
44. Not-for profit organizations that support the provision of food, shelter, safety or protection, and/or social services and other necessities of life to economically disadvantaged and other vulnerable individuals.

Last updated: April 4, 2020

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