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

Topics affecting individuals and businesses

Sign up for access to the full DDL & Co library of COVID-19 assistance documents at

<https://www.ddlaccounting.com/covid>

Last updated: July 8, 2021, 4:00 PM

The information in this document is for educational purposes only. As it is impossible to include all situations, circumstances and exceptions, a further review should be done by a qualified professional.

No individual or organization involved in either the preparation or distribution of this document accepts any contractual, tortious, or any other form of liability for its contents or for any consequences arising from its use.

PROVIDING OPTIMISM & CLARITY

DDL & CO.

DiPaola, DiPietro & Little Professional Corporation · 69 Ontario Street, St.Catharines, ON. L2R 5J5
t 905 680 8669 · f 905 680 8346 · www.ddlaccounting.com

CONTENTS

Businesses.....	7
Alcohol and Gaming Commission	7
Businesses closed	7
Business credit availability program	8
The Canada Account	8
Canada Emergency Business Account	8
Canada Emergency Commercial Rent Assistance	11
Canada Emergency Rent Subsidy.....	16
Canada Emergency Wage Subsidy.....	23
Canada Recovery Hiring Program	30
CRA Deadlines.....	34
Electronic Signatures	36
Employer Health Tax.....	37
Farm Credit Canada	37
Filing Deadlines.....	37
GST/HST and Import Tax payments.....	38
Income Tax payments.....	38
Information returns	38
Manufacturing Plants	38
OHIP COVID-19 Advance Payment Program.....	39
Ontario’s Main Street Relief Grant: PPE Support	40
Ontario’s Property Tax and Energy Bill Rebates	41
Ontario Small Business Support Grant	42
Post assessments.....	43
Provincially Administered Taxes	44
Regional Opportunities Investment Tax Credit	44
Regional Relief and Recovery Fund Program.....	45
Supplemental Unemployment Benefit Plan	50
Temporary Foreign Workers.....	51
Temporary Wage Subsidy – 10%	52
Work Sharing Program	53
Workplace Safety and Insurance Board (WSIB).....	56

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

DDL & CO.

Individuals.....	57
Canada Child Benefit	57
Canada Emergency Response Benefit	57
Canada Emergency Student Benefit	63
Canada Mortgage and Housing Corporation	65
Canada Recovery Benefit.....	66
Canada Recovery Caregiving Benefit	70
Canada Recovery Sickness Benefit	73
Canada Student Loans Program	76
Canada Student Service Grant	77
Child Care Costs	77
CRA Deadlines.....	77
Disability Credit.....	79
Electronic Signatures	80
Emergency Loan Program.....	80
Employment Insurance – General	81
Employment Insurance – Sickness Benefits.....	85
Employment Insurance – Waiting Period	86
Employment Insurance – Working While on Claim	87
Employment Insurance - Repayments.....	87
Guaranteed Annual Income Supplement	88
Guaranteed Income Supplement	88
Goods and Services Tax Credit.....	88
Indigenous Communities	89
Low-income Energy Assistance Program.....	89
Mortgage Payment Deferral.....	90
Old Age Security (OAS)	90
Ontario Student Assistance Program (OSAP)	90
Ontario Works	90
Outreach Program	90
Payments to CRA	91
Reaching Home Initiative.....	91
RRIF Required Withdrawal Reduction	91

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

Student Grants.....	91
Student Jobs	91
Support for Learners.....	92
Support for Women and Children fleeing Violence.....	94
Temporary Wage Top-Up for Essential Workers.....	94
Trust, Partnership and NR4 Information returns.....	94
Banks	95
Banks - General.....	95
BDC.....	95
Bank of Canada.....	97
BMO.....	97
CIBC.....	99
Farm Credit Canada	100
FirstOntario.....	101
Meridian	102
National Bank	104
PenFinancial.....	105
RBC.....	106
ScotiaBank	108
TD.....	111
HR and Payroll Considerations	113
Employer Responsibilities.....	113
Employee Rights	113
Layoff Procedures.....	113
Job Protections	114
Medical Leave	114
Proposed Legislation – Medical Notes.....	114
Records of Employment	115
Reporting Requirements.....	117
Severance	117
Rent	118
Landlords	118
Tenants	118

Health	119
Large Gatherings.....	119
Niagara Health COVID-19 Assessment Centre.....	119
Niagara Region COVID-19 Information	119
The Quarantine Act.....	119
Self-assessment Tool	119
Social Distancing	120
World Health Organization COVID-19 Information	120
Local Measures	121
Electricity Costs.....	121
Late fees.....	121
Not sufficient funds	121
Parking	121
Pick Up St. Catharines.....	121
Property taxes.....	122
Residential Permits	122
Transit	122
Water	122
Essential Businesses – Ontario	123
General	123
Changes to the List of Essential Businesses	123
Essential Business Listing.....	124
Supply chains	124
Food	124
Services	124
Services to the public that are restricted to alternative methods of sale	125
Financial services	125
Telecommunications and IT infrastructure/service providers.....	125
Maintenance.....	125
Transportation services	126
Manufacturing	126
Agriculture and food production	126
Construction	127

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

DDL & CO.

Resources and energy.....127
Community services.....127
Research128
Health care and social services128

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

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. The declaration was extended and will be in effect until May 19, 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.

As of May 4, 2020, certain businesses and workplaces may reopen as long as they comply with strict public health measures and operate safely during the COVID-19 outbreak. Those permitted to start up include:

- Seasonal businesses
- Some essential construction projects

Last updated: May 6, 2020

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

DDL & CO.

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. 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:

This program will provide loans to small businesses and not-for-profits through participating banks with the following terms:

- Up to \$60,000
- Interest-free for the first year
- Up to \$20,000 will be forgivable if you meet the requirements

To qualify:

- The borrower is a Canadian operating business in operation as of March 1, 2020
- The borrower has a federal tax registration
- Paid between \$20,000 to \$1.5M in payroll in 2019
- For those with payroll less than \$20,000 in 2019, need to meet the following criteria:
 - A CRA business number
 - Filed a 2018 or 2019 tax return
 - Eligible non-deferrable expenses between \$40,000 and \$1.5 million. See below for what qualifies
- The borrower has an active business chequing/operating account with the lender, which is its primary financial institution. The account was opened on or prior to March 1, 2020 and was not in arrears on existing borrowing facilities, if applicable, with the Lender by 90 days or more as of March 1, 2020
- The Borrower has not previously used the Program
- The Borrower acknowledges its intention to continue to operate its business or to resume operations.

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

- The Borrower agrees to participate in post-funding surveys conducted by the Government of Canada

Loan forgiveness:

For those that received \$40,000, repaying the loan on or before December 31, 2022 will result in loan forgiveness of 25% (up to \$10,000)

For those that received \$60,000, repaying the loan on or before December 31, 2022 will result in loan forgiveness of 33% (up to \$20,000)

Eligible non-deferrable expenses:

Eligible non-deferrable expense categories are the following:

- Wages and other employment expenses to independent (arm's length) third parties.
- Rent or lease payments for real estate used for business purposes.
- Rent or lease payments for capital equipment used for business purposes.
- Payments incurred for insurance related costs.
- Payments incurred for property taxes.
- Payments incurred for business purposes for telephone and utilities in the form of gas, oil, electricity, water and internet.
- Payments for regularly scheduled debt service.
- Payments incurred under agreements with independent contractors and fees required in order to maintain licenses, authorizations or permissions necessary to conduct business by the Borrower.
- Payments incurred for materials consumed to produce a product ordinarily offered for sale by the Borrower.

Other Government of Canada COVID response programs that will cause adjustments to the amount of 2020 eligible non-deferrable expenses that can be reported include:

- Canada Emergency Wage Subsidy,
- 10% Temporary Wage Subsidy,
- Canada Emergency Commercial Rent Assistance, Regional Relief and Recovery Fund,
- Futurpreneur Canada,
- Northern Business Relief Fund,
- Fish Harvester Grant,
- relief measures for Indigenous businesses, and
- \$250 million COVID-19 IRAP (Industrial Research Assistance Program) Subsidy Program

Eligible Non-Deferrable Expenses may have already been incurred after January 1, 2020 or are to be incurred prior to December 31, 2020.

Application:

Under both the payroll and expense application, you first start with your primary financial institution.

For the payroll application, have the following items ready:

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

DDL & CO.

- Business number
- 2019 box 14 total from the T4 summary

For the non-deferrable expense route there is two steps:

1. Financial institution – start the process of application. They will give a link to a Government website for step 2
2. Government website – will need to upload supporting documents for evidence of your 2020 eligible non-deferrable expenses

Borrowers excluded from the program:

The borrower must confirm that:

- It is not a government organization or body, or an entity owned by a government organization or body
- It is not a union, charitable, religious or fraternal organization or entity owned by such an organization or if it is, it is a registered T2 or T3010 corporation that generates a portion of its revenue from the sales of goods or services;
- It is not an entity owned by any Federal Member of Parliament or Senator.
- It does not promote violence, incite hatred or discriminate on the basis of sex, gender identity or expression, sexual orientation, colour, race, ethnic or national origin, religion, age, or mental or physical disability, contrary to applicable laws.

Personal bank account:

Businesses which choose to do their banking through a personal bank account are not eligible to apply for a CEBA loan. Only Business chequing/operating accounts opened on or prior to March 1, 2020 and not in arrears on existing borrowing facilities, if applicable, with the Lender by 90 days or more as of March 1, 2020 are eligible for the CEBA Program.

Helpline:

If you have already applied for CEBA and have questions, please contact the CEBA Call Centre at 1-888-324-4201. This number can address:

- Status of application
- Reason for application decline
- Reason for rejection of documents submitted

Deadline:

The deadline was extended to June 30, 2021.

Last updated: July 6, 2021

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

DDL & CO.

CANADA EMERGENCY COMMERCIAL RENT ASSISTANCE

NOTE: Program is now closed.

Overview:

The Canada Emergency Commercial Rent Assistance (CECRA) program will lower rent by 75% for eligible small businesses that have been affected by COVID-19 for the months of April, May, and June

Coverage of costs:

The government will cover 50% of that reduction, with the provinces and territories having agreed to share up to 25% of the total cost and the provinces and territories will facilitate the implementation of the program. Businesses renting their space would still be required to pay up to 25% of their monthly rent.

Breakdown:

25%	To be paid by the tenant
50%	To be paid by the government (federal and provincial)
<u>25%</u>	To be covered by the property owner
100%	Total rent

Eligible landlord:

Must meet the following criteria:

- Own or be the landlord of the commercial real property which is occupied by one or more impacted small business tenants.

Commercial Real Property is defined as commercial properties with small business tenants. Commercial properties with a residential component and multi-unit residential mixed-use properties would equally be eligible with respect to their small business tenants.

Eligible tenant:

CECRA for small businesses does not apply to any properties owned by the federal, provincial, or municipal governments. There are certain exceptions where there are long-term commercial leases with third parties to operate the property including:

- Airports
- Post-secondary institutions
- Hospitals
- A pension fund
- First Nation and any indigenous organizations and governments
- Crown corporation with limited appropriations, designated as eligible under CECRA by CMHC

A tenant must meet the following criteria:

- Type of tenant (must have opened prior to March 1, 2020):

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

- Small businesses
- Not for profits
- Charitable organizations
- Eligible small business tenants who are in sub-tenancy arrangements are also eligible, if these lease structures meet program criteria.
- Pay no more than \$50,000 in monthly gross rent per location (as defined by a valid and enforceable lease agreement)
- Generate no more than \$20 million in gross annual revenues, calculated on a consolidated basis (at the ultimate parent level)
- Have experienced at least a 70% decline in pre-COVID-19 revenues.
 - Revenue consists of:
 - Revenue earned from ordinary activities in Canada using your normal accounting method and exclude revenues from extraordinary items.
 - For registered charities and non-profit organizations, the calculation would include most forms of revenue, excluding revenues from non-arm's length persons. Can choose to include revenue from government sources as part of the calculation.
 - To measure revenue loss, small businesses can compare revenues in April/May/June to:
 - **If your small business was operating during April – June 2019**, then compare your gross revenues from April, May and June of 2020 to your revenues of April, May and June of 2019.
 - **If your small business was not operating during April – June 2019**, then compare your average gross revenues from April, May and June of 2020 to your average gross revenues for January and February 2020.

Gross annual revenues:

- are calculated based on your small business tenant's 2019 financial revenue. Your small business tenant would use whatever 12-month period their company used to calculate its financials.

Ultimate parent:

- If the small business tenant or its ultimate owner produces consolidated statements, then the tenant would use revenues reported for the group level of companies.
- Alternatively, if the small business tenant does not produce consolidated statements, then it is the specific revenue of the tenant that applies for the \$20 million test.

Monthly gross rent:

- Is the total gross rent amount payable by the small business tenant as set out under a valid and enforceable lease agreement
- **Included** in gross rent:
 - Net rent / minimum rent / base rent (in a net lease)
 - Regular monthly installments of operating costs (in a net lease)
 - Regular monthly installments of property taxes payable to the landlord (in a net lease)

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

- Regular monthly installments of other additional rent amounts payable to the landlord — for example: maintenance costs, repairs, utilities, management fees, etc. (in a net lease)
- Gross rent (in a gross lease)
- Percentage of sales rent paid (if included in the lease arrangement)
- **Excluded** from gross rent:
 - Damages
 - Indemnity payments
 - Payments arising due to tenant default / landlord enforcement
 - Payments arising due to landlord exercise of self-help remedies
 - Interest and penalties on unpaid amounts
 - Fees payable for discrete items or special services (for example: fees to landlord for reviewing plans, supervising work, considering requests for consent, performing exceptional tasks at tenant's request)
 - Reconciliation adjustment payments
 - Amounts required under the lease agreement to be paid separately by the tenant to third parties (for example: property taxes, utilities, insurers)
 - Costs of non-monetary obligations (e.g., repairs and maintenance)
 - Insurance proceeds or proceeds from other rent subsidy programs
 - Sales taxes, including HST
 - Note: applying for insurance coverage does not remove you from being eligible for the program, but it may adjust the amounts received if you successfully receive payments from insurance claims or other programs to cover rent

CMHC payments:

CMHC will provide **forgivable loans** to eligible commercial property owners.

- The loans will cover 50% of the gross rent owed by impacted small business tenants during the 3-month period of April, May and June 2020.
- The property owner will be responsible for no less than half of the remaining 50% of the gross rent payments (paying no less than 25% of the total).
- The small business tenant will be responsible for no more than half of the remaining 50% of the gross rent payments (paying no more than 25% of the total).

For the 50% of costs that are covered by the government, these funds will be received as a forgivable loan. CECRA for small businesses loans will be forgiven if the property owner complies with all applicable program terms and. Forgiveness is dependent upon:

- You have entered or will enter into a rent reduction agreement for the period of April, May, and June 2020, that will reduce impacted small business tenant's rent by at least 75%.
- Ensure the rent reduction agreement with each impacted tenant includes:
 - a moratorium on eviction for the period during which the property owner agrees to apply the loan proceeds, and
 - a declaration of rental revenue included in the attestation

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

- CECRA for small businesses loans will be forgiven if the property owner complies with all applicable program terms and conditions — **including to not recover forgiven rent amounts when the program is over.**

Extensions to CECRA:

Those who qualified for CECRA for small businesses based on existing program parameters will automatically be eligible. They can opt-in for the additional months without reassessing whether they continue to have a 70% revenue decline in July, August and September. Participation in the extension is voluntary.

Both existing applicants to CECRA for small businesses and new applicants will be able to apply for the July, August and September rent reduction.

Loan forgiveness:

This interest free loan will be forgiven on December 31, 2020. To ensure loan forgiveness, you must follow the terms and conditions of the loan, including:

- complying with the Rent Reduction Agreement
- ensuring that your attestation and application (including supporting documentation) is accurate and truthful

Repayment may be required when:

- If you file for bankruptcy, restructure, reorganize or dissolve your business, you will need to pay back this loan.
- In the event of default, CMHC has full recourse to recover the CECRA funding from you (the property owner).

Limits to use of funds:

In order of priority, you can use the funds for:

- Reimbursing impacted tenants for any rent paid above 25% during the eligible period unless the tenant chooses to apply the previously paid rent against future rent
- any costs and expenses relating directly to the property, including any financing held by the property owner operation and maintenance and repair obligations (such as costs of common area maintenance, property taxes, insurance and utilities)

Application:

The Canada Mortgage and Housing Corporation administers the program.

The program offers assistance for the months of April, May and June 2020, and was extended to September.

- It can be applied retroactively.

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

- Property owners may still apply for assistance once the 3-month period has ended if they can prove eligibility during those months.
- Property owners must **refund** amounts paid by the small business tenant for the period.
ALTERNATIVELY: If rent has been collected at the time of approval, a credit to the tenant for a future month's rent (i.e. July for April) is acceptable if agreed upon by both the property owner and the tenant. This can be a flexible 3-month period.

As part of your application you must provide:

- Rent reduction agreement
- Forgivable loan agreement
- Landlord and tenant attestations
 - NOTE: You will need an attestation from each tenant included in the application
- Property owner information:
 - Property address
 - Property type
 - Property tax statement
 - Latest rent roll for each property
 - The number of commercial units
- Applicant information:
 - Banking information (including bank statement)
 - Property owner contact information
 - Co-ownership information
 - Contact details for co-owners
- Tenant information:
 - Tenant contact information
 - Registered business name
 - Number of employees
 - Consolidated revenues
 - Lease area
 - Monthly gross rent for the period of April, May and June 2020

Deadlines:

The deadline to apply **was September 30, 2020.**

The deadline for previous applicants to opt-in to the July, August and September extensions is **October 30th, 2020.**

New property owner:

Where the property is newly constructed or recently purchased, you may be still eligible for CECRA for small business, provided the other program requirements are met. This includes having entered into a lease with the eligible tenant on or before April 1, 2020.

Businesses that have multiple locations:

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

DDL & CO.

Each property owner would apply for the program, as such you will need to work with each of your respective property owners.

Landlord and tenant not at arm's length:

CECRA for small businesses is only applicable to commercial property owners **with a valid and enforceable lease agreement** with an impacted small business tenant.

Landlords and tenants who are not at arm's length will be included in the CECRA for small businesses so long as there was a valid and enforceable lease agreement in place prior to April 1, on no greater than market terms.

Last updated: October 8, 2020

CANADA EMERGENCY RENT SUBSIDY

Overview:

This program that will provide rent and mortgage support until June 2021 for qualifying organizations affected by COVID-19. The subsidy will go directly to tenants and will also provide support to property owners. The subsidy will support businesses, charities, and non-profits that have suffered a revenue drop by subsidizing a percentage of their eligible expenses up to a maximum of 65% until December 19, 2020. Organizations would be able to make claims retroactively for the period that began September 27 and ends October 24, 2020.

There will also be a top-up of 25% for organizations temporarily shut down by a mandatory public health order issued by a qualifying public health authority.

Who is eligible:

Must meet **all** the following criteria:

- **Must meet ONE of the following criteria:**
 - Had a business number as of September 27, 2020
 - As of March 15, 2020, either had a payroll account or another person/partnership made payroll remittances on your behalf
 - Purchased the business assets of another person or partnership who meets condition 2 above, and have made an election under the special asset acquisition rules
 - Meet other conditions that may be prescribed in the future.
- Be an eligible entity, which includes:
 - Individuals
 - Taxable corporations and trusts
 - Non-profits organizations
 - Registered charities
 - The following groups:
 - Partnerships that are up to 50% owned by non-eligible members

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

- Indigenous government-owned corporations that are carrying on a business, as well as partnerships where the partners are Indigenous governments and eligible entities
- Registered Canadian Amateur Athletic Associations
- Registered Journalism Organizations
- Non-public colleges and schools, including institutions that offer specialized services, such as arts schools, driving schools, language schools or flight schools
 - NOTE: Public institutions are generally not eligible for the subsidy
- Suffered a revenue drop (see calculating revenues and reference periods below)
- Have eligible expenses (see eligible expenses below)

Periods available:

Periods are set up to align with the Canada Emergency Wage Subsidy (CEWS) and thus start at period 8:

Claim period number	Period number	Claiming period
1	8	September 27 to October 24, 2020
2	9	October 25 to November 21, 2020
3	10	November 22 to December 19, 2020
4	11	December 20, 2020 to January 16, 2021
5	12	January 17 to February 13, 2021
6	13	February 14 to March 13, 2021
7	14	March 14 to April 10, 2021
8	15	April 11 to May 8, 2021
9	16	May 9 to June 5, 2021
10	17	June 6 to July 3, 2021
11	18	July 4 to July 31, 2021
12	19	August 1 to August 28, 2021
13	20	August 29 to September 25, 2021

Eligible expenses:

Eligible expenses must be in relation to a **qualifying property**, which would be the building or land in Canada that your business/organization owns/rents and uses during ordinary business activity.

Qualifying properties **do not include**:

- Home, cottage, or other residential properties used by you, your family members or other non-arm's length persons
- Any properties you own that are primarily used to earn rental income from arm's length parties

Key considerations:

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

- Only amounts paid or payable to an **arm's-length party** can be included
- The expense must be in respect of the claim period
- The expense must be paid or payable under a **written agreement in place before October 9, 2020** (or a renewal on substantially similar terms or assignment of such an agreement)
- If you have not paid the amounts due for your eligible expenses yet, you must attest (confirm) that these amounts **will be paid within 60 days of receiving your rent subsidy payment.**

The type of expenses that qualify for **commercial tenants** are:

- Rent (including gross rent) and rent based on percentage of sales, profit or similar criteria
- Amounts required to be paid under a net lease (either to the lessor or a third party) including base rent, regular payments for customary operating expenses, property and similar taxes, and regular payments to the lessor for customary ancillary services
- NOTE: You must deduct from the eligible expenses any revenue that is earned from sub-leasing space on the property to arm's-length parties
- NOTE: You cannot include amounts paid or payable for:
 - Sales taxes (such as GST/HST and provincial sales taxes)
 - Damages
 - Interest or penalties on unpaid amounts
 - Other special amounts

The type of expenses that qualify for **property owners** are:

- Interest on commercial mortgages (determined within defined limits)
- Property insurance
- Property taxes, including school and municipal taxes if they are part of your property tax assessment

Calculating revenues:

Will be calculated in the same manner as under the CEWS program, with key considerations being:

- An entity's revenue for the purposes of the rent subsidy is its revenue from its ordinary activities in Canada earned from arm's-length sources, determined using its normal accounting practices. Revenues from extraordinary items and amounts on account of capital are excluded.
- For registered charities and non-profit organizations, the calculation includes most forms of revenue, excluding revenues from non-arm's length persons. These organizations are allowed to choose whether to include revenue from government sources as part of the calculation. Once chosen, the same approach would have to apply throughout the program period.
- Special rules for the computation of revenue are provided to take into account certain non-arm's-length transactions, such as where an entity sells all of its output to a related company that in turn earns arm's-length revenue.
- Affiliated groups that do not normally compute revenue on a consolidated basis may elect to do so.

Revenue reference periods:

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

DDL & CO.

Eligibility would generally be determined by the change in an eligible entity's monthly revenues, year-over-year, for the applicable calendar month. Alternatively, an entity can choose to calculate its revenue decline by comparing its current reference month revenues with the average of its January and February 2020 revenues.

Once an entity has chosen to use either the general or alternative approach, **they must use that approach for each of the three periods.** The approach chosen **would apply for the purpose of both** the base Canada Emergency Wage Subsidy and Canada Emergency Rent Subsidy.

An eligible entity would use the greater of its percentage revenue decline for the current qualifying period and that for the previous qualifying period in order to determine its subsidy rate. This would provide certainty and aligns with the practice under the Canada Emergency Wage Subsidy.

Eligible period	Claiming period	General approach	Alternative approach
Period 8	September 27 to October 24, 2020	October 2020 over October 2019 OR September 2020 over September 2019	October 2020 over average of January and February 2020 OR September 2020 over average of January and February 2020
Period 9	October 25 to November 21, 2020	November 2020 over November 2019 OR October 2020 over October 2019	November 2020 over average of January and February 2020 OR October 2020 over average of January and February 2020
Period 10	November 22 to December 19, 2020	December 2020 over December 2019 OR November 2020 over November 2019	December 2020 over average of January and February 2020 OR November 2020 over average of January and February 2020
Period 11	December 20, 2020 to January 16, 2021	December 2020 over December 2019 OR November 2020 over November 2019	December 2020 over average of January and February 2020 OR November 2020 over average of January and February 2020
Period 12	January 17 to February 13, 2021	January 2021 over January 2020 OR December 2020 over December 2019	January 2021 over average of January and February 2020 OR December 2020 over average of January and February 2020
Period 13	February 14 to March 13, 2021	February 2021 over February 2020 OR	February 2021 over average of January and February 2020 OR

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

Eligible period	Claiming period	General approach	Alternative approach
		January 2021 over January 2020	January 2021 over average of January and February 2020
Period 14	March 14 to April 10, 2021	March 2021 over March 2019 OR February 2021 over February 2020	March 2021 over average of January and February 2020 OR February 2021 over average of January and February 2020
Period 15	April 11 to May 8, 2021	April 2021 over April 2019 OR March 2021 over March 2019	April 2021 over average of January and February 2020 OR March 2021 over average of January and February 2020
Period 16	May 9 to June 5, 2021	May 2021 over May 2019 OR April 2021 over April 2019	May 2021 over average of January and February 2020 OR April 2021 over average of January and February 2020
Period 17	June 6 to July 3, 2021	June 2021 over June 2019 OR May 2021 over May 2019	June 2021 over average of January and February 2020 OR May 2021 over average of January and February 2020
Period 18	July 4 to July 31, 2021	July 2021 over July 2019 OR June 2021 over June 2019	July 2021 over average of January and February 2020 OR June 2021 over average of January and February 2020
Period 19	August 1 to August 28, 2021	August 2021 over August 2019 OR July 2021 over July 2019	August 2021 over average of January and February 2020 OR July 2021 over average of January and February 2020
Period 20	August 29 to September 25, 2021	September 2021 over September 2019 OR August 2021 over August 2019	September 2021 over average of January and February 2020 OR August 2021 over average of January and February 2020

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

DDL & CO.

Lockdown support:

A top-up to the base subsidy will be available to organizations with locations that are temporarily forced to close or temporarily have their business activities significantly restricted by a public health order issued under the laws of Canada or a province or territory.

For an organization to qualify for the Lockdown Support for a qualifying property, the following conditions must apply:

- The organization qualifies for a base Canada Emergency Rent Subsidy of more than 0% for the claim period
- One or more locations temporarily closed, or have activities significantly restricted for a week or longer due to a COVID-19-related public health order

Specifically, a public health restriction would be an order that meets the following conditions:

- Be issued by a federal, provincial, or municipal government, or a local health authority
- Be limited based on at least one of these factors:
 - Geographical boundaries
 - Type of business or other activity
 - Risks associated with a particular location
- Result in sanctions or be an offence if you do not comply
- Require you to stop some or all of your regular activities while the order is in place – activities that you were not able to carry out must account for at least approximately 25% of total revenues at that location during the prior reference period

The following examples illustrate some common circumstances where an organization qualifying for the base subsidy may have qualifying property (i.e., a location) that **would be eligible for the Lockdown Support:**

- **Restrictions on indoor dining:** a restaurant that normally earns approximately 25% or more of its revenues in connection with indoor dining could qualify due to its dining room being shut down even if it shifts its activities to take-out orders to make up some of the lost revenues from indoor dining.
- **Closure of bars:** a bar that is ordered to close due to a regional public health restriction, and, anticipating low demand for take-out, does not continue operating, could qualify
- **Closure of fitness centres:** a fitness center providing group fitness classes that is ordered to close could qualify, even if, for instance, it moves to online instruction
- **Closure of retail stores:** a retail store that is ordered to close down its location in a shopping mall, but that continues to operate providing online sales and curbside pick-up, could qualify so long as its in-store sales normally accounted for at least approximately 25% of its revenues
- **Restrictions on types of personal services:** an esthetics studio that earned most of its pre-pandemic revenues from services that cannot be performed while wearing a mask and can no longer be provided due to a public health restriction, could qualify
- **Other closures of certain indoor activities:** a theater or an interactive museum that is ordered to close would qualify

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

- **Closure in relation to a COVID-19 outbreak on the premises:** a soup kitchen that is ordered to close due to a specific public health restriction arising from a number of its employees contracting COVID-19 would qualify

The following examples illustrate some common circumstances where an organization would generally **NOT be eligible for the Lockdown Support:**

- **Reduction in business hours:** a bar that is subject to a restriction requiring bars in a region to shut down by 10:00 pm each day would not qualify, as their activities would not be required to cease for a period of at least one week.
- **Requirements for physical distancing:** a restaurant that earns most of its revenues in connection with indoor dining would not qualify due to a public health restriction limiting patrons to six persons per table, as it could continue to carry on its indoor dining activities.
- **Restrictions on travel:** a bed and breakfast that sees a decrease in the number of clients due to travel restrictions would not qualify as it can continue to operate, and there is no order to cease its activities.
- **Reduction in the number of clients at any one time:** a movie theater that is required to limit the number of clients would not qualify, as it would not be required to cease any of its activities.
- **Violation of a public health order:** a factory that is required to close down due to violating a public health restriction would not qualify because the shut-down resulted from a contravention of public health orders.

Subsidy amount (for first 12 weeks of the program):

Expense maximum:

- **For the base subsidy**, expenses for each qualifying period would be capped at
 - \$75,000 per location
 - Subject to an overall cap of \$300,000 that would be shared among affiliated entities
- **For the new Lockdown Support** for those affected by public health restrictions, eligible expenses would be capped at
 - \$75,000 per location
 - No overall cap would apply.

Base subsidy:

- The maximum base rate subsidy would be 65% and available to organizations with a revenue drop of 70% or more
- Decline to a rate of 40% for organizations with a revenue drop of 50%
- Gradually reduced to 0% for those not experiencing a decline in revenues
- Rates:

Revenue decline	Subsidy rate
70% and over	65%
50% to 69%	40% + (revenue drop % - 50%) x 1.25
1% to 49%	Revenue drop % x 0.80

Top-up subsidy (Lockdown support)

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

- A rate of 25% which will not decrease over time

Deadline:

All applications must be made on or before 180 days after the end of the qualifying period.

Last updated: July 6, 2021

CANADA EMERGENCY WAGE SUBSIDY

What it is:

A subsidy to help cover the wages of employees for eligible employers that have experienced a drop in revenue. This subsidy was originally available for the 12-week period from March 15, 2020 to June 6, 2020 and was later extended to September 25, 2021.

Who is eligible:

Meets the revenue test:

- **Periods 1 to 4:** Businesses that have had a 15% or more decline in gross revenue in March 2020 and 30% or more decline in gross revenues in the following months when compared to the selected benchmark (note: will select your approach in the first application and must use the same approach for the duration of the program)
- **Periods 5 onwards:** Businesses that have had a decrease in gross revenue compared to the benchmark selected
- Benchmark options for the comparison of gross revenues:
 - Comparing revenues to the same month in 2019
 - Comparing to the average gross revenue of January 2020 and February 2020
- An employer's revenue for this purpose is its revenue in Canada earned from arm's-length sources. Revenue is calculated using the employer's normal accounting method and exclude revenues from extraordinary items and amounts on account of capital.
 - Employers can calculate their revenues under the accrual method or the cash method, but not a combination of both. Employers select an accounting method when first applying for the CEWS and **are required to use that method for the entire duration** of the program.
- For registered charities and non-profit organizations, the calculation includes most forms of revenue, excluding revenues from non-arm's length persons. These organizations can choose whether to include revenue from government sources as part of the calculation. Once chosen, the same approach applies throughout the program period.
- Special rules for the computation of revenue are provided to consider certain non-arm's length transactions, such as where an employer sells all its output to a related company that in turn earns arm's length revenue. As well, **affiliated groups can compute revenue on a consolidated basis.**

Eligible employers:

- Individuals (other than trusts)
- A corporation or a trust, other than a corporation or a trust that is exempt from tax under Part I of the Income Tax Act or is a public institution

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

- A registered charity (other than a public institution)
- person that is exempt from tax under Part I of the Act (other than a public institution), that is:
 - an agricultural organization
 - a board of trade or a chamber of commerce
 - a non-profit corporation for scientific research and experimental development
 - a labour organization or society
 - a benevolent or fraternal benefit society or order
 - a non-profit organization
- a partnership, each member of which is a person or partnership described in this list
- Prescribed organizations
- Public bodies would **not** be eligible for this subsidy. A public institution is a school, school board, hospital, health authority, public university or college. It also includes an organization described in any of paragraphs 149(1)(a) to (d.6) of the Act, for example, municipalities and local governments and tax-exempt Crown corporations.

Eligible employees:

- An individual who is employed in Canada
- **Periods 1 to 4:** Eligibility for the CEWS of an employee's remuneration is limited to employees that have **not** been **without** remuneration for more than 14 consecutive days in the eligibility period
 - I.e. if an employee was without pay for 14 consecutive days in the period you are applying for, then you won't be able to claim the wage subsidy for that employee.

Amount that can be received (Periods 1 to 4):

Calculation:

$$\boxed{A - B - C + D}$$

A: For all eligible employees for each week in the qualifying period, the **greater** of **X** or **Y**

X = The **least** of the following:

- 75% of eligible remuneration for week (i.e. actual pay)
- \$847
- \$0 – if non-arms length employee

Y = the **least** of the following:

- Eligible remuneration for week (i.e. actual pay)
- 75% of baseline remuneration of employee for that week
- \$847

B: 10% Temporary Wage Subsidy for Employers amount (must be the eligible amount for the period, even if the employer did not reduce their related payroll remittances by that amount)

C: Total of amounts received by employees through ESDC's work-sharing program for any weeks in the qualifying period

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

DDL & CO.

D: If the employer has any eligible employees on leave with pay:

- Total amount of employer's premium (EI) and employer CPP or QPP contributions paid in respect to those employees for any weeks in the qualifying period
- Total amount of employer premiums paid under the Quebec Parental Insurance Plan (QPIP) in respect to those employees for any weeks in the qualifying period

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

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

Amount that can be received (Periods 5 and onwards):

NOTE: For periods 5 and 6, if the business has a decrease in revenue of 30% or more, it is eligible for safe harbour rules in which it will get to maximize the benefit under the old calculation and the new calculation.

For period 5 and onwards, the subsidy is made up of two parts:

1. **Base subsidy** - available to all eligible employers that are experiencing a decline in revenues of up to 50%. The rate is dependent upon on the revenue decrease experienced in either the most recent one-month period or the one-month period experienced prior and **will decline over time**
2. **Top-up subsidy** – up to an additional 25% for employers that have experienced a revenue decline of more than 50% over the past three months

Both parts will apply with respect to the remuneration of active employees, with a separate rate structure for furloughed employees.

For period 5 and on, active arm's-length employees, the amount of remuneration would be based solely on the actual remuneration paid for the eligibility period without reference to the baseline remuneration used for earlier CEWS periods.

Key definitions:

Baseline remuneration for a given employee would be based on the average weekly remuneration paid between January 1 and March 15 inclusively, excluding any seven-day periods in respect of which the employee did not receive remuneration.

Eligible remuneration may include salary, wages, and other remuneration like taxable benefits. 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.

Employees not at arm's length: A special rule will apply to employees that do not deal at arm's length with the employer. The subsidy would only be available in respect of non-arm's length employees employed prior to March 15, 2020. The subsidy amount is limited to the eligible remuneration paid to a maximum of **the lesser of:**

- \$847 per week
- 75% of the employee's pre-crisis weekly remuneration

Eligible periods:

The table below outlines each claiming period and the period in which it has a decline in revenue:

Eligible period	Claiming period	Required revenue decrease	Reference period for eligibility
Period 1	March 15 to April 11	15%	March 2020 over: <ul style="list-style-type: none"> • March 2019 • Average of January and February 2020
Period 2	April 12 to May 9	30%	Eligible for period 1 OR April 2020 over: <ul style="list-style-type: none"> • April 2019 • Average of January and February 2020
Period 3	May 10 to June 6	30%	Eligible for period 2 OR May 2020 over: <ul style="list-style-type: none"> • May 2019 • Average of January and February 2020
Period 4	June 7 to July 4	Any	Eligible for period 3 OR June 2020 over: <ul style="list-style-type: none"> • June 2019 • Average of January and February 2020
Period 5	July 5 to August 1	Any	General approach: <ul style="list-style-type: none"> • Base: July 2020 over July 2019 OR June 2020 over June 2019 • Top-up: April to June 2020 average over April to June 2019 average Alternative approach: <ul style="list-style-type: none"> • Base: July 2020 OR June 2020 over average of January and February 2020 • Top-up: April to June 2020 average over January and February 2020 average
Period 6	August 2 to August 29	Any	General approach:

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

Eligible period	Claiming period	Required revenue decrease	Reference period for eligibility
			<ul style="list-style-type: none"> • Base: August 2020 over August 2019 OR July 2020 over July 2019 • Top-up: May to July 2020 average over May to July 2019 average <p>Alternative approach:</p> <ul style="list-style-type: none"> • Base: August 2020 OR July 2020 over average of January and February 2020 • Top-up: May to July 2020 average over January and February 2020 average
Period 7	August 30 to September 26	Any	<p>General approach:</p> <ul style="list-style-type: none"> • Base: September 2020 over September 2019 OR August 2020 over August 2019 • Top-up: June to August 2020 average over June to August 2019 average <p>Alternative approach:</p> <ul style="list-style-type: none"> • Base: September 2020 OR August over average of January and February 2020 • Top-up: June to August 2020 average over January and February 2020 average
Period 8	September 27 to October 24	Any	<p>General approach:</p> <ul style="list-style-type: none"> • Base: October 2020 over October 2019 OR September 2020 over September 2019 • Top-up: July to September 2020 average over July to September 2019 average <p>Alternative approach:</p> <ul style="list-style-type: none"> • Base: October 2020 OR September 2020 over average of January and February 2020 • Top-up: July to September 2020 average over January and February 2020 average
Period 9	October 25 to November 21	Any	<p>General approach:</p> <ul style="list-style-type: none"> • Base: November 2020 over November 2019 OR October 2020 over October 2019 • Top-up: August to October 2020 average over August to October 2019 average <p>Alternative approach:</p> <ul style="list-style-type: none"> • Base: November 2020 OR October 2020 over average of January and February 2020 • Top-up: August to October 2020 average over January and February 2020 average

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

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 starting April 27, 2020.

Options for applying:

- My Business Account
- Representatives may use Represent a Client
- Separate online application form that will be available starting on April 27, 2020

Businesses will need to reapply each period.

DDL Assistance option: For those applying for CEWS, please let us know if you would need assistance in calculating and submitting the application.

How is it received:

Funds available by direct deposit or by cheque.

Refund for certain payroll contributions:

The Government of Canada expanded the CEWS by introducing a new 100% refund for certain employer-paid contributions to Employment Insurance, the Canada Pension Plan, the Quebec Pension Plan, and the Quebec Parental Insurance Plan. This refund covers 100% of employer-paid contributions for eligible employees for each week throughout which those employees are on leave with pay and for which the employer is eligible to claim for the CEWS for those employees.

In general, an employee is considered to be on leave with pay throughout a week if that employee is remunerated by the employer for that week but does not perform any work for the employer in that week. This refund is not be available for eligible employees that are on leave with pay for only a portion of a week.

This refund is not subject to the weekly maximum benefit per employee of \$847 that an eligible employer may claim in respect of the CEWS. There is no overall limit on the refund amount that an eligible employer may claim.

For greater certainty, employers are required to continue to collect and remit employer and employee contributions to each program as usual. Eligible employers apply for a refund, as described above, at the same time that they apply for the CEWS.

Compliance:

Penalties may apply in cases of fraudulent claims. The penalties may include fines or even imprisonment. The government announced April 8th that penalties would be 225% of the amount received and up to 5 years in prison.

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

DDL & CO.

An individual who has **principal responsibility** for the financial activities of the eligible entity **must attest** that the application is complete and accurate in all material respects.

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 CEWS if they do not meet the eligibility requirements.

In addition, anti-abuse rules would be put in place to ensure that the subsidy is not inappropriately obtained and to help ensure that employees are paid the amounts they are owed.

Employers that engage in artificial transactions to reduce revenue for the purpose of claiming the CEWS would be subject to a penalty equal to 25 per cent of the value of the subsidy claimed, in addition to the requirement to repay in full the subsidy that was improperly claimed.

Finally, the legislation allows for the Minister of National Revenue to publicly communicate the names of any employer who applies for the CEWS.

Interaction with work-sharing program:

For employers and employees that are participating in a Work-Sharing program, EI benefits received by employees through the Work-Sharing program will reduce the benefit that their employer is entitled to receive under the CEWS.

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.

Last updated: July 8, 2021

CANADA RECOVERY HIRING PROGRAM

Overview:

One of two wage-based subsidies that can be used by employers to cover employee wages, the other being the CEWS. This program is meant to assist in the rehiring of employees and will provide a subsidy based on the amount of people rehired.

Who is eligible:

Must meet **all** the following criteria:

- Meet all the eligibility requirements of the CEWS
- If the business is a for-profit corporation or partnership, must meet the following:
 - Eligible corporations and partnerships
 - Canadian-controlled private corporations (CCPCs)
 - Cooperative corporations that are eligible for the small business deduction
 - Partnerships where at least 50% of the partnership's interests are held (directly or indirectly) by employers eligible for the CRHP
 - **Ineligible corporations and partnerships:**
 - Any for-profit corporations that are not CCPCs and not cooperatives eligible for the small business deduction
 - Partnerships where more than 50% of the partnership's interests are held (directly or indirectly) by employers not eligible for the CRHP

Periods available:

Periods are set up to align with the Canada Emergency Wage Subsidy (CEWS) and thus start at period 17:

- Period 17: June 6 to July 3, 2021
- Period 18: July 4 to July 31, 2021
- Period 19: August 1 to August 28, 2021
- Period 20: August 29 to September 25, 2021
- Period 21: September 26 to October 23, 2021
- Period 22: October 24 to November 20, 2021

Incremental and base period pay:

The CRHP is calculated using how much your overall pay (eligible remuneration) to your employees has increased from the time of the **base period** of March 14 to April 10, 2021, to the time of the claim period. The base period dates are the same as CEWS claim period 14.

This change in overall pay is referred to as your incremental remuneration. To calculate this amount, you will need to know:

- which of your employees were eligible and actively working in the **claim period**
- which of your employees were eligible and actively working in the **base period**
- how much your pay was for your active eligible employees

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

Eligible employees:

Generally, employees who are eligible for the CEWS are eligible for the CRHP, including arm's-length and non-arm's-length eligible employees. However, amounts for employees who were **on leave with pay** are **not** included in the CRHP calculation.

Employee pay (eligible remuneration):

The type of pay that is considered eligible remuneration, and how you determine the pay for each week, is the same for the CRHP as the CEWS.

However, amounts for employees who were **on leave with pay** are **not** included in the CRHP calculation.

For the CRHP, there are three time periods you will need to know the pay amounts for your active eligible employees:

- each week of the 4-week claim period you are applying for
- each week of the 4-week base period (March 14 to April 10, 2021)
- for non-arm's-length employees, the average weekly amount for the pre-crisis period

Amount to be received:

There is no overall limit on the total subsidy amount that an eligible employer may claim.

For each claim period, the amount of CRHP equals $(A - B) \times C$, where:

A - The total amount of eligible remuneration you paid to all your eligible employees for the current claim period. For each eligible employee, for each week of the claim period, the amount is the least of the following:

- the amount of eligible remuneration paid to each employee in respect of that week
- \$1129
- if the employee is a non-arm's-length employee, the pre-crisis remuneration of the employee determined for that week
- if the employee is on leave with pay that week, \$0

B - The total amount of eligible remuneration you paid to all your eligible employees for the base period (March 14 to April 10, 2021). For each eligible employee, for each week of the claim period, the amount is the least of the following:

- the amount of eligible remuneration paid to each employee in respect of that week
- \$1129
- if the employee is a non-arm's-length employee, the pre-crisis remuneration of the employee determined for that week
- if the employee is on leave with pay that week, \$0

[A - B] = Increase in employee pay (incremental remuneration)

C - Flat rate for the claim period you are applying for

Claim period	Subsidy rate
17 (July 6 to July 3, 2021)	50%
18 (July 4 to July 31, 2021)	50%
19 (August 1 to August 28, 2021)	50%
20 (August 29 to September 25, 2021)	40%
21 (September 26 to October 23, 2021)	30%
22 (October 24 to November 20, 2021)	20%

Applications:

There are three ways to apply:

1. In **My Business Account**, find the CRHP application under "Payroll" on the main menu.
2. Business representatives may apply using **Represent a Client**
3. If neither is an option for you, use the **Web Forms application** using your web access code (WAC)

Tax considerations:

The CRHP is **generally considered to have been received on the last day of the claim period it relates to.**

Corporations

Report the amounts of CRHP you received for the tax year on both Schedule 1 of your T2 Corporation Income Tax Return (T2SCH1) and the General Index of Financial Information (GIFI).

On the GIFI, include the CRHP you received at **line 8242**.

On Schedule 1 of your T2 Corporation Income Tax Return (T2SCH1):

- On line 605, include a short description, clearly identifying each COVID-19 subsidy you received
- On the corresponding line 295, enter "0"
- If you are a member of a partnership, ensure to reflect any CRHP amount included in the partnership's income and allocated to you in the amount you enter on line 129, "Income or loss for tax purposes – partnerships"

Trusts

Include the total CRHP amount you received for the tax year on line 19, "Other income" of your T3 Trust Income Tax and Information Return.

If you are a member of a partnership, you should also enter any CRHP amount included in the partnership's income and allocated to you on line 19.

Partnerships

Report the amounts of CRHP the partnership received for the fiscal period on both Schedule 1 of your T5013 (T5013SCH1) and the General Index of Financial Information (GIFI).

On the GIFI, include the CRHP the partnership received at **line 8242**.

On form T5013SCH1, Net Income (Loss) for Income Tax Purposes – Schedule 1:

- As a member of a partnership, reflect any CRHP amount included in the partnership's income and allocated to you in the amount you enter on line 109, "Income or loss for tax purposes from partnerships"
- On any of lines 600 to 604, include a short description clearly identifying the total CRHP amount the partnership received Example: "CRHP \$15.5K".
- On the line 290 to 294 that corresponds to the line used to enter the description, enter "0"

Individual employers

If you are an individual who has received a CRHP amount as an eligible employer, you will report the total amount you received on the statement of activities form(s) that apply to your situation.

Sole proprietors (unincorporated, self-employed individuals) and partners in a business partnership

Include the total CRHP amount you received for the tax year on line 8230, "Other income" of form T2125, Statement of Business or Professional Activities.

Self-employed farmers

Include the total CRHP amount you received for the tax year on line 9600, "Other income" of form T2042, Statement of Farming Activities.

Self-employed fishers

Include the total CRHP amount you received for the tax year on line 9600, "Other income" of form T2121, Statement of Fishing Activities.

Partners in a partnership

If you are a partner in a partnership that has to file a partnership information return, the CRHP amount included in the partnership's income and allocated to you will be in the amount at box 114 of your T5013, Statement of Partnership Income slip. Include this amount at line 13000 of your T1 Income Tax and Benefit Return.

If you are a partner in a partnership that does not have to file a partnership information return, include the CRHP amount on the appropriate line of form T2125, form T2042, or form T2121, whichever applies. For more information on completing the statement of activities form that applies to you as a partner in a business, farming, or fishing partnership, see guide T4002, Self-employed Business, Professional, Commission, Farming, and Fishing Income.

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

Tax-exempt employers

If you are an income tax-exempt entity (such as a registered charity or a non-profit organization) that has received a CRHP amount as an eligible employer, you may have to report the total amount you received on the information return (if any) that applies to your situation, even though this amount is not taxable to you.

Registered charities

Use the T3010, Registered Charity Information Return, to report a CRHP amount you received as income.

If you are a registered charity that does not have to complete Schedule 6, you can report CRHP amounts you received as income by checking “Yes” at line 4565, “Did the charity receive any revenue from any level of government in Canada?” of Section D and including the total CRHP amount you received for the fiscal period on line 4570.

Otherwise, include the total CRHP amount you received for the tax year on line 4540, “Total revenue received from federal government” of Schedule 6.

Registered Canadian amateur athletic association

There is no particular line on form T2052, Registered Canadian Amateur Athletic Association Information Return, to report the CRHP. The financial statements for the fiscal period covered by the return should indicate the different sources of revenue in enough detail to show how funds were spent and invested.

Other tax-exempt eligible employers

If your organization is required to file the T1044, Non-profit Organization (NPO) Information Return, include the total CRHP amount your organization received for the tax year on line 101, “Federal, provincial, and municipal grants and payments” of your NPO Information Return. For more information on whether the organization you represent has to file a NPO Information Return, see guide T4117, Income Tax Guide to the Non-Profit Organization (NPO) Information Return.

Last updated: July 6, 2021

CRA DEADLINES

Corporate taxes:

Filing date for the current tax year	<p>June 1, 2020 Applies to corporations that would otherwise have a filing deadline after March 18 and before May 31, 2020.</p> <p>September 1, 2020</p>
---	--

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

DDL & CO.

	<p>Applies to corporations that would otherwise have a filing deadline on May 31, or in June, July, or August 2020.</p> <p>This extension also applies to forms T106 and T1135, and any elections, forms and schedules that must be filed with the return</p>
Payment date for the current tax year	<p>September 30, 2020</p> <p>Applies to balances and instalments due on or after March 18 and before September 30, 2020. Penalties and interest will not be applied if returns are filed and payments are made by September 30, 2020.</p>

Payroll:

Payment date	Deadlines are unchanged
---------------------	-------------------------

HST:

Filing	Unchanged, however recognizing the difficult circumstances faced by businesses, the CRA won't impose penalties where a return is filed late provided that it is filed by June 30, 2020.
Payment date	<p>June 30, 2020</p> <p>Any GST/HST payments or remittances that became owing on or after March 27, 2020 and before July 2020 were able to defer to this date. This meant that no interest would apply if your payments or remittances are made by June 30, 2020.</p>

Trusts:

Filing date for the current tax year (including associated T3 information)	<p>May 1, 2020 Applies to trusts with a tax year end date of December 31, 2019</p> <p>June 1, 2020 Applies to trusts that would otherwise have a filing due date after March 30 and before May 31, 2020.</p> <p>September 1, 2020 Applies to trusts that would otherwise have a filing due date on May 31, or in June, July, or August 2020.</p> <p>This extension also applies to forms T106 and T1135, and any elections, forms and schedules that must be filed with the return.</p>
Payment date for the current tax year	<p>September 30, 2020 Applies to income tax balances and instalments due on or after March 18 and before September 30, 2020. Penalties and interest will not be applied if returns are filed and payments are made by September 30, 2020.</p> <p>This also applies to the Part XIII remittance requirement associated with income paid or payable to non-resident beneficiaries.</p>

Charities:

Filing date	<p>December 31, 2020 Applies to charities with Form T3010 due between March 18, 2020 and December 31, 2020</p>
Payment date	Not Applicable

Last updated: October 9, 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

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

DDL & CO.

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

Last updated: March 18, 2020

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 September 30, 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.

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

DDL & CO.

For those interested, it is requested that a short summary of your offer is sent to 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

OHIP COVID-19 ADVANCE PAYMENT PROGRAM

Overview:

Advance payment program to eligible physicians to address any cash flow issues that may arise due to COVID-19 to ensure that they have sufficient funding to sustain their practices and enable them to return to regular practice as soon as the outbreak begins to subside

Terms of payments:

- Monthly, starting May 2020 and ending July 2020
- Interest-free
- Automated advance payments that will be set off against future OHIP payments to individual physicians

Amount of payments:

Payments assessed over the previous 12 months (April 1, 2019 to March 31, 2020) were examined to determine a monthly average. The program will automatically top physician's payments up to 70% of this average in May, June and July 2020 (on Remittance Advance will be shown as "EMERG ADVANCE PAYMENT (COVID19)")

Eligible physician:

- Physicians
- Optometrists
- Dental surgeons
- Chiropodists
- Independent Health Facilities (IHF's)

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

DDL & CO.

Acceptance of payment:

By accepting the advance payment, providers are deemed to agree with the terms and conditions regarding set off against future OHIP payments. These are as follows:

- Recovery of advance payments will be made from a provider's future OHIP payments beginning in November 2020.
- The total amount of the advance payments will be recovered in five equal installments against future OHIP payments from November 2020 to March 2021: and
- No interest will be applied.

Return of payment:

Those that do not wish to accept payment can return it to the ministry by submitting a cheque:

- Payable to the Minister of Finance
- Indicate that it is for repayment of the advance, including the specified month
- Send to:
Financial Management Branch
49 Place d'Armes, 3rd Floor
Kingston, Ontario K7L 5J3

Last updated: May 12, 2020

ONTARIO'S MAIN STREET RELIEF GRANT: PPE SUPPORT

Overview:

A one-time \$1,000 rebate to help with the costs of PPE.

Eligibility:

To be eligible, your business must have **two to nine employees** and be in one of the following sectors:

- Retail
- Accommodation and food services
- Repair and maintenance
- Personal and laundry services
- Gyms and yoga studios

What you will get:

Eligible small businesses will get one-time grants of up to \$1,000.

How to apply:

Application is done at the following website: <https://www.ontario.ca/page/businesses-get-help-covid-19-costs>

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

DDL & CO.

You will need to submit receipts or proof of costs for PPE purchased since March 17, 2020. This includes:

- Gloves, gowns, face shields, eye protection, masks, sanitizer, sanitizing wipes
- Thermometers, temperature monitors or cameras
- Physical changes, including the installation of hand sanitizer stations and plexiglass dividers
- Signs to guide or inform customers and employees

Last updated: December 19, 2020

ONTARIO'S PROPERTY TAX AND ENERGY BILL REBATES

Overview:

Businesses that were required to shut down or significantly restrict services due to provincial public health measures (in areas with modified Stage 2 restrictions or categorized as control or lockdown) can apply for rebates, provided in the form of grants, to help with their fixed costs.

Eligibility:

Support is available for businesses that were required to close or significantly restrict services as a result of provincial modified Stage 2 public health measures announced on October 9, 2020. Going forward, areas categorized as control or lockdown qualify.

Types of businesses that are eligible for support include:

- Restaurants and bars
- Gyms, facilities for indoor sports and recreational fitness activities
- Performing arts and cinemas
- Bingo halls, gaming establishments, casinos, conference centres and convention centres
- Community centres, multi-purpose facilities, and museums
- Personal care services (with the exception of oxygen bars)
- Racing venues
- Meeting or event space
- In-person teaching and instruction

Additional businesses that would become eligible if a region is in lockdown include:

- Retail required to close for in-person shopping
- Shopping malls
- Personal services
- Driving instruction
- Tour and guide services
- Photography services
- Campgrounds

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

Businesses will not be eligible if they are:

- Located outside provincial modified Stage 2 or control and lockdown regions
- Within the areas subject to public health restrictions, but were not required to close or significantly restrict services
- Owned by the federal, provincial, or a municipal government, or by a person holding federal or provincial office

Amount that can be received:

Eligible businesses could get rebates for:

- Municipal and education property taxes
- Energy costs, including electricity and natural gas (or where natural gas is not available, propane and heating oil)

Funding will cover the entire length of time that regionally targeted public health restrictions are in place.

Most businesses can expect to receive their rebate payments within a few weeks of submitting a complete application.

How to apply:

Application can be done at the following website: <https://www.ontario.ca/page/businesses-get-help-covid-19-costs>

To apply, you will have to submit proof of costs.

- For **property tax rebates**, this includes your property tax bills (or proof of costs associated with property taxes).
- For **energy cost rebates**, this includes a digital copy of the first energy bill (including electricity, natural gas, propane or other) you received on or after the day Stage 2 restrictions were put in place in your region. You can also submit other energy bills if your business is heated by propane or heating oil.

Last updated: December 19, 2020

ONTARIO SMALL BUSINESS SUPPORT GRANT

Overview:

Eligible businesses will get a one-time grant between \$10,000 to \$20,000 to help cover decreased revenue expected as a result of the Provincewide Shutdown.

Eligibility:

To receive the grant, a small business must:

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

DDL & CO.

- Be required to close or restrict services subject to the Provincewide Shutdown effective 12:01 a.m. on December 26
- Have fewer than 100 employees at the enterprise level
- Have experienced a minimum of 20% revenue decline comparing April 2020 to April 2019 revenues

For small businesses not in operation in April 2019 or April 2020, eligibility criteria will be announced in January 2021.

Businesses that are not eligible include:

- Those that were already required to close prior to the introduction of modified Stage 2 measures
- Essential businesses permitted to operate with capacity restrictions.

Amount that can be received:

Starting at \$10,000 for all eligible businesses, the grant will provide businesses with dollar-for-dollar funding to a maximum of \$20,000 to help cover decreased revenue expected as a result of the Provincewide Shutdown.

How to apply:

Further details, including how to apply will be announced in January 2021.

Last updated: December 22, 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 are 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.

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

DDL & CO.

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

REGIONAL RELIEF AND RECOVERY FUND PROGRAM

[Note: The information below is specific to Southern Ontario]

Overview:

Six regional development agencies (RDAs) are delivering \$675 million in financial support to small- and medium-sized enterprises (SMEs) that are unable to access other federal COVID-19 relief measures to address gaps in or supplement other federal relief measures, as well as complement those provided by other levels of government.

In particular, the RRRF seeks to provide support to southern Ontario SMEs that do not qualify for, or have been rejected from, current Government of Canada COVID-19 relief measures.

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

DDL & CO.

SMEs will have been expected to have already applied to other Government of Canada emergency credit relief measures, for which they are eligible, including:

- Canada Emergency Business Account (CEBA)
- Business Credit Availability Program (BCAP) – Business Development Bank of Canada (BDC) Co-Lending and Export Development Corporation (EDC) Loan Guarantee programs
- BDC COVID-19 Working Capital loans
- Other targeted and sector-specific COVID-19 programs (e.g., funding for Indigenous Entrepreneurs, Farm Credit Canada)

NOTE: If you have received the Canada Emergency Wage Subsidy (CEWS) or the National Research Council Canada Industrial Research Assistance Program (NRC-IRAP) Innovation Assistance Program (IAP), you are eligible under the RRRF for financial support, excluding costs associated with salaries and benefits. If you have received a Canada Emergency Business Account (CEBA) loan, the CEBA loan amount will be adjusted from the RRRF loan and you will not be eligible to have any portion of the RRRF loan forgiven.

Eligibility:

Eligible applicants:

- A Canadian or provincially incorporated business, co-operative or an Indigenous-owned business located in southern Ontario with 1 to 499 full-time equivalent employees
- Facing funding pressures with fixed operating costs, as a result of the COVID-19 pandemic
- Have applied to other Government of Canada COVID-19 emergency credit relief measures, for which they are eligible, including:
 - Canada Emergency Business Account (CEBA)
 - Business Credit Availability Program (BCAP)
 - BDC Co-Lending Program
 - EDC Loan Guarantee Program
 - BDC Working Capital Loans
 - Other applicable targeted and sector-specific COVID-19 programs (e.g., funding for Indigenous entrepreneurs, Farm Credit Canada).
- Planning to continue to operate its business or resume operations; and
- A viable business before the COVID-19 pandemic

Ineligible applicants:

- Government organizations or bodies, or entities owned by a government organization or body
- Unions, charitable, religious or fraternal organizations or entities owned by such an organization
- Entities that are structured as a holding company
- Entities owned by individuals holding political office

Eligible activity:

SME funding support for fixed operating costs, where business revenues have been affected by the COVID-19 pandemic.

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

DDL & CO.

Eligible costs may include:

- Capital lease payments for existing equipment and machinery
- Salaries and benefits
 - Will only be considered for support if the business is not eligible or declined support from the Canada Emergency Wage Subsidy or the NRC-IRAP- Innovation Assistance Program for pre-revenue businesses
- Property taxes
- Utilities
- Bank charges and interest payments
- Professional fees
- Monthly insurance payments
- Rent
 - Applicants are expected to pursue with their landlord access to the Canadian Emergency Commercial Rent Assistance (CECRA) for small businesses (details on CECRA will be available mid-May)
- Other fixed operating costs applicable to the applicant

Ineligible costs:

- Any costs deemed not reasonable and/or not directly related to a business' fixed operational expenses
- Monthly mortgage and loan payments
- New capital expenditures
- Refinancing of an existing debt
- Costs of amortization and goodwill
- Acquisition of land and buildings

Application deadline:

Applications for funding are accepted on an ongoing basis with no submission deadlines, until the Fund is fully committed.

Priority industries:

If there is significant demand for the funding available, priority may be given to SMEs that are significant employers in communities and critical industries, such as:

- **Manufacturing** – includes businesses engaged in the physical, chemical or mechanical transformation of goods, materials or substances into new products. Examples include automotive, aerospace, food and beverages, fabricated metal and machines, and chemicals and plastics.
- **Technology** – includes a broad range of software, hardware, and life and environmental activities in diverse sectors such as information and communications technologies, biotech, biopharma, clean technologies, and bioprocessing.
- **Tourism** – includes accommodations, recreation, tour operators, and scenic and sightseeing transportation.
- Support the government’s commitment to inclusive growth (i.e., women, Indigenous peoples, youth, persons with disabilities, visible minorities, newcomers, LGBTQ2) and Official Language Minority Communities.

Assessment criteria:

Criteria will include, but are not limited to:

- Impact of COVID-19 pandemic on business operations
- Availability of other financial supports (e.g., access to credit at a financial institution and other federal COVID-19 measures)
- Viability of the applicant (i.e., ability to repay the contribution)
- Economic benefits of RRRF support

CEBA/BCAP:

Eligible applicants that have received a CEBA loan must first attempt to access the BCAP measures and BDC Working Capital before applying to the RRRF. They will only be eligible to apply for Funding Option 2 (see below) of the funding.

Funding amounts:

Funding option 1

- Terms:
 - An interest-free loan with condition for partial forgiveness of loan amount
 - No payments required until December 31, 2022, but applicant can opt to make payments anytime between January 1, 2021 and December 31, 2022.
 - Up to 25 percent or \$10,000 contribution forgiveness is available, provided 75 percent, or up to \$30,000 is paid back by December 31, 2022.
 - If 75 percent of the contribution amount is not repaid by December 31, 2022, the balance owing will be converted to an additional three-year contribution (fixed repayment schedule), beginning January 2023, with no forgivable portion.

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

- The full balance of the contribution amount must be repaid by no later than December 31, 2025.
- Loan amount:
 - Will generally be the lesser of:
 - 3 months of eligible and supported fixed operating costs
 - \$40,000
- Agreements:
 - an Application for Funding is approved, a Contribution Agreement will be executed between the Applicant and FedDev Ontario
- Disbursements:
 - Approved contributions of \$40,000 or less will be disbursed through a **single advance** payment following receipt of an executed (signed) Contribution Agreement

Funding option 2:

- Terms:
 - An interest-free fully repayable contribution (loan)
 - 100 percent of contribution to be repaid (no forgivable portion)
 - No payments required until December 31, 2022
 - Fixed payment schedule beginning January 2023
- Loan amount:
 - The contribution amount will generally be the lesser of:
 - 3 months of eligible and supported fixed operating costs
 - The maximum contribution amount based on the applications 2019 revenue as outlined below:

2019 Revenue	Max Contribution Amount
Less than \$1M	Up to \$50k
\$1M to \$2M	Up to \$100k
\$2M to \$5M	Up to \$250k
\$5M to \$10M and above	Up to \$500k
Pre-revenue firms that have received Venture Capital and/or Angel support	Up to \$250k

- Agreement
 - If an Application for Funding is approved, a Contribution Agreement will be executed between the Applicant and FedDev Ontario.
- Disbursements:
 - Approved contributions of **\$100,000 or less** will be disbursed through a **single advance** payment following receipt of an executed (signed) Contribution Agreement.
 - Approved contributions **greater than \$100,000** will be disbursed **through two advance payments**:
 - Advance payment for 80 percent of the contribution amount will be disbursed upon receipt of an executed (signed) contribution agreement.
 - Advance payment for the remaining 20 percent of the contribution amount will be disbursed upon submission of an attestation confirming that the initial 80

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

percent payment has been expended, the remaining 20 percent is required, and the SME remains operational.

Last updated: June 23, 2020

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)

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

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

TEMPORARY FOREIGN WORKERS

Overview:

The Government of Canada announced April 13, 2020, that \$1,500 for each temporary foreign worker will be provided to employers. This will help employers cover transportation and accommodation cost, as well as food and basic supplies needed during the 14-day isolation period for temporary foreign workers.

Requirements:

- The funding is conditional on employers not being found in violation of the mandatory 14-day isolation protocols or any other public health order. This program will be available as long as the Quarantine Act is in force.
- Employers must pay the employees' wages during this period

How to apply:

Details are not yet released.

Last updated: April 13, 2020

TEMPORARY 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. Furthermore, a business may be eligible for both subsidies.

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)

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).

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

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

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

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 is 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

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

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

INDIVIDUALS

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:

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

Last updated: March 27, 2020

CANADA EMERGENCY RESPONSE BENEFIT

What it is:

The Canada Emergency Response Benefit (CERB) will provide \$2,000 a month for a maximum of 28 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 had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application
- Stopped or will stop working due to COVID-19, and:
 - First application:
 - For at least 14 days in a row during the 4-week period, you do not expect to receive more than \$1,000 (before taxes) from employment and self-employment income
 - Re-applying for another period
 - Do not expect your situation to change during this 4-week period
 - Do not expect to receive more than \$1,000 (before taxes) from employment and self-employment income
 - You received regular EI benefits for at least 1 week since December 29, 2019 and are now no longer eligible for EI benefits
- Have not voluntarily quit their job
- NOTE: You do not need to be laid off to receive the benefit.

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

Income of \$5,000 includes:

- Employment
- Self-employment
- Maternity or parental benefits under EI and/or similar benefit paid in Quebec
- Non-eligible dividends (generally, those paid out of corporate income taxed at the small business rate)
- 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

How to apply:

Determine whether to apply through Service Canada (EI) or the CRA.

Service Canada

- You are an employee that was either
 - Full time (works 30 hours or more per week) for at least 4 months
 - Part time (works less than 30 hours per week) for at least 8 months

CRA:

- You are a self-employed individual
- You are an employee that was part time (works less than 30 hours per week) for less than 8 months

How to apply through CRA:

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 they have the right payment information

Application by phone:

- (1) Call 1-800-959-2019 or 1-800-959-2041
- (2) Select your language preference: English or French
- (3) Follow the prompts to enter your information including:
 - a. SIN

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

- 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 28 weeks (7 periods).

Eligibility periods are fixed in 4-week periods, as follows:

4-week period cycle	Start Date	End date
1	March 15, 2020	April 11, 2020
2	April 12, 2020	May 9, 2020
3	May 10, 2020	June 6, 2020
4	June 7, 2020	July 4, 2020
5	July 5, 2020	August 1, 2020
6	August 2, 2020	August 29, 2020
7	August 30, 2020	September 26, 2020

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.

Applying through EI:

Follow the steps to set up a Service Canada Account and apply following the steps on the website.

Ensure to submit your biweekly report – rather than receive \$2,000 payment every 4 weeks, you will receive a \$1,000 payment every 2 weeks following the submission of your biweekly report.

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.

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

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 work-sharing, 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.

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:

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.

Return or repay:

You may want to return or repay the CERB if you:

- Return to work earlier than expected
- Applied for CERB but later realize you're not eligible

You must return the payment based on how you received it: through CRA or through Service Canada.

CRA:

- If you have the original cheque, then mail it back:
 - Ensure to include the reason for returning the cheque (not entitled or overpayment) and your SIN or TTN.
 - Mail it to:
 - Revenue Processing – Repayment of CERB
 - Sudbury Tax Centre
 - 1050 Notre Dame Avenue
 - Sudbury ON P3A 0C1
- If you do not have the original cheque or were paid by direct deposit:
 - Online
 - Sign into your CRA My Account
 - Online banking
 - With your financial institution:
 - Sign into your financial institution’s online banking service
 - Under “Add a payee” look for an option such as: CRA (revenue) – tax instalment
 - Enter your 9-digit social insurance number as the CRA account number
 - By mail
 - Make a payment out to “Receiver General for Canada”
 - Indicate it is for “Repayment of CERB”
 - Indicate which eligibility period you are repaying
 - Include your SIN or TTN
 - Mail your payment
 - Revenue Processing – Repayment of CERB
 - Sudbury Tax Centre
 - 1050 Notre Dame Avenue
 - Sudbury ON P3A 0C1

Service Canada:

- If you have the original cheque:
 - You can mail it back
 - Mail it to:
 - ESDC Remittances
 - PO Box 1122
 - Matane QC G4W 4S7
- If you do not have the original cheque or were paid by direct deposit:
 - Online banking
 - Select "Employment and Social Development Canada" if available through your financial institution's website
 - Note: Payments cannot be made using the "My Payment" option available on the Canada Revenue Agency's website.
 - Please note, that the other two options are available but given the current situation, you might experience some delays in the processing of your payment.
 - At your financial institution
 - Write your Social Insurance Number (SIN) on your cheque or money order and indicate it is for "Repayment of CERB"
 - By mail (cheque or money order)
 - Send your payment by cheque or money order to:
 - ESDC Remittances
 - PO Box 1122
 - Matane QC G4W 4S7
 - Make your payment payable to: "Receiver General for Canada"
 - Write your SIN on the front of your cheque or money order and indicate it is for "Repayment of CERB"

Last updated: October 9, 2020

CANADA EMERGENCY STUDENT BENEFIT

What it is:

This is a benefit for students that can provide \$1,250 per month (\$2,000 for those with disabilities or eligible dependants) for the period of May 2020 to August 2020

Who is eligible:

- Did NOT apply, receive nor qualify for the CERB or EI benefits for the same eligibility period
- Are one of the following:
 - Canadian citizen
 - Registered Indian
 - Permanent resident
 - Protected person (An individual who is recognized by the Immigration and Refugee Board of Canada (IRB) and Immigration Refugees and Citizenship Canada (IRCC) as a person in need of protection.)
- Are studying in Canada or abroad
- One of the following applies:
 - You are enrolled in a post-secondary educational program (at least 12 weeks in duration) that leads to a degree, diploma, or certificate
 - Recognized post-secondary educational institutions:
 - courses taken at a university or college level, or secondary level vocational training in Quebec
 - Educational institutions listed on:
 - [Master List of designated educational institutions](#)
 - [Master List of certified educational institutions](#)
 - [Quebec's directory of educational institutions and programs](#)
(universities, colleges, and secondary level vocational training)
 - Indigenous institutions recognized by their province
 - You completed or ended your post-secondary studies in December 2019 or later
 - You completed or expect to complete high school, or received, or expect to receive your high school equivalency in 2020, and have applied for a post-secondary educational program that starts before February 1, 2021
- One of the following applies:
 - You are unable to work due to COVID-19
 - You are looking for, but cannot find work due to COVID-19
 - You are currently working during the COVID-19 pandemic, but your income from employment and self-employment has been \$1,000 or less (before taxes) during the 4-week period you are applying for

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

Who is eligible for the top-up:

If you meet all of the conditions above, you may also be eligible for an extra \$750 for each 4-week period if at least one of the following applies:

- You have a disability as defined for this benefit
 - Disability = Any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment — or a functional limitation — whether permanent or episodic in nature, or evident or not, that, in interaction with a barrier, hinders a person’s full and equal participation in society.
- You have at least one child under the age of 12 or other dependants
 - Dependant meaning:
 - A child (adopted child, stepchild, or foster child) who is under 12 years old and is completely dependent on the student, student’s spouse, or common-law partner for support, care, and upbringing
 - A person with a disability who is completely dependent on the student, student’s spouse, or common-law partner for support, care, and upbringing

Eligibility Periods:

4-week period cycle	Start Date	End date
1	May 10, 2020	June 6, 2020
2	June 7, 2020	July 4, 2020
3	July 5, 2020	August 1, 2020
4	August 2, 2020	August 29, 2020

Which periods you can apply for;**Post-secondary students:**

The CESB is available to eligible post-secondary students, post-secondary graduates, and students who have recently left their post-graduate studies.

You can start applying during the May 10 to June 6 eligibility period. If your situation continues, you must re-apply for another 4-week eligibility period.

Eligibility periods for post-secondary students:

- Period 1
- Period 2
- Period 3
- Period 4

Graduating high school students:

The CESB is only available to eligible students who:

- **Completed or expect to complete high school**, or received, or expect to receive their high school equivalency in 2020
- applied for a post-secondary educational program that starts before February 1, 2021

If you complete high school:

- **Before June 7, 2020**, your high school completion date must be before the start of the first eligibility period you are applying for
- **After June 7, 2020**, you can only apply for 2 eligibility periods, starting from the July 5 to August 1 eligibility period

Application:

Apply online through your CRA My Account or by phone.

Application by phone:

- (1) Call 1-800-959-2019 or 1-800-959-2041
- (2) Select your language preference: English or French
- (3) Press “2” to apply for the Canada Emergency Student Benefit”
- (4) Follow the prompts to enter your information including:
 - a. SIN
 - b. Postal code
 - c. Period you are applying for
- (5) Declare that you qualify for the benefit

If your situation continues, you will need to re-apply for each 4-week period that you are eligible for.

Deadline:

The deadline to apply was September 30, 2020.

Last updated: October 7, 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

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

DDL & CO.

CANADA RECOVERY BENEFIT

Overview:

The Canada Recovery Benefit will provide eligible workers with \$500 per week (taxable, tax deducted at source) for up to 26 weeks for those who have stopped working and who are not eligible for EI, or had their employment/self-employment income reduced by at least 50% due to COVID-19. This benefit will be paid in two-week periods.

Eligibility:

To be eligible for the CRB, you must meet ALL of the following conditions in the period being applied for:

- During the period you're applying for:
 - You were not working for reasons related to COVID-19
 - OR**
 - You had a 50% reduction in your average weekly income compared to the previous year due to COVID-19
- You did not apply for or receive any of the following:
 - Canada Recovery Sickness Benefit (CRSB)
 - Canada Recovery Caregiving Benefit (CRCB)
 - Short-term disability benefits
 - Workers' compensation benefits
 - Employment Insurance (EI) benefits
 - Québec Parental Insurance Plan (QPIP) benefits
- You were not eligible for EI benefits
- You reside in Canada (You live and have a home in Canada, but do not have to be a citizen or a permanent resident.)
- You were present in Canada
- You are at least 15 years old
- You have a valid Social Insurance Number (SIN)
- You earned at least \$5,000 in 2019, 2020, or in the 12 months before the date you apply from any of the following sources:
 - Employment income (total or gross pay)
 - Net self-employment income (after deducting expenses)
 - Maternity and parental benefits from EI or similar QPIP benefits
- You have **not quit your job or reduced your hours voluntarily** on or after September 27, 2020
- You were seeking work during the period, either as an employee or in self-employment
 - NOTE: If you attended a course, program, or training referred to you by a provincial government or provincial body during the 2-week period, you may be eligible for the CRB if you also meet all the other eligibility criteria.
- You have not turned down reasonable work during the 2-week period you're applying for

Reduction in weekly income:

The 50% reduction is based on your average weekly employment or self-employment income from either 2019, 2020, or the previous 12 months. You will need to check that you meet these criteria for every period you apply for.

Example:**2019 or the last 12 months**

$$\begin{aligned}
 & \$26,000 \text{ (employment and self-employment income in 2019 or the last 12 months)} \\
 & \div 52 \\
 & = \$500 \text{ (average weekly income in 2019 or the last 12 months)} \\
 & \div 2 \\
 & = \$250 \text{ (50\% of the average weekly income in 2019 or the last 12 months)}
 \end{aligned}$$

CRB 2-week period

$$\begin{aligned}
 & \$100 \text{ (employment and self-employment income for the CRB period)} \\
 & \div 2 \\
 & = \$50 \text{ (average weekly income for the CRB period)}
 \end{aligned}$$

The average weekly income for the CRB period must be less than 50% of the average weekly income in 2019, 2020, or the last 12 months.

In this example, since \$50 (average weekly income for the CRB period) is less than \$250 (50% of the average weekly income in 2019 or the last 12 months), the individual would meet these criteria.

Amount to receive:

The Canada Recovery Benefit (CRB) provides a payment of \$1,000 (before taxes withheld) for each 2-week period that you apply for. After the CRA withholds a 10% tax at source, the actual payment you get is \$900 per 2-week period.

$$\begin{aligned}
 & \$1,000 \text{ (CRB gross amount)} \\
 & - \$100 \text{ (10\% tax withheld at source)} \\
 & = \$900 \text{ (amount you receive per period)}
 \end{aligned}$$

If you continue to be eligible, the CRB is available for a maximum of 13 periods between September 27, 2020 and September 25, 2021.

Tax reporting:

The CRA will provide you with a T4A tax information slip at tax time for the amount you received in CRA administered COVID-19 benefits.

Working while on CRB:

You may earn employment or self-employment income while you receive the CRB. But the CRB has an income threshold of \$38,000. This amount excludes CRB payments.

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

You will have to reimburse \$0.50 for every dollar of net income you earn above \$38,000 on your income tax return for that year (2020 or 2021). You will not have to pay back more than your benefit amount for that year.

Net income excluding CRB	Reimbursement
If your net income is over \$38,000	You will have to reimburse \$0.50 of the benefit for every dollar of net income that you earned above \$38,000
If your net income is \$38,000 or less	You will not have to reimburse the CRB

Net income includes: Amounts that are normally considered part of net income for income tax purposes (line 23600 of your tax return), with some adjustments for split income and certain repaid amounts. Net income includes any CERB, CRCB and CRSB payments you received. It does not include the CRB.

Applications:

Open on October 12, 2020.

You can start applying the Monday after the 2-week period has **ended**.

You may apply for benefits **retroactively for any period up to 60 days after that period** has ended.

The CRB does not renew automatically. You must apply for each period between September 27, 2020 and September 25, 2021 separately. The 13 periods do not have to be taken consecutively.

Max applications:

You can apply for a **maximum of 13 periods** out of the total 26 periods available.

How to apply:

Apply through CRA My Account. You will also be able to see the periods previously applied. You can also use this to set up direct deposit.

CRA My Account:

Two options:

- CRA My Account (online)
- Phone
 - To verify your identify, you'll need your:
 - SIN
 - Postal code
 - Date of birth
 - Have a pen and paper ready to note down information during the call
 - Two options:
 - 1-800-959-2019
 - 1-800-959-2041

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

- Steps:
 - Select your language preference: English or French
 - Press '1' to apply for one of the new Canada recovery benefits
 - Press '3' to apply for the Canada Recovery Caregiving Benefit (CRB)
 - Follow the prompts to enter your information, including:
 - your SIN
 - confirmation of your postal code
 - date of birth
 - the period you are applying for
 - Certify that you qualify for the benefit
- Hours – Monday to Sunday, 6 am to 3 am

Periods:

Period	Start date	End date
1	September 27, 2020	October 10, 2020
2	October 11, 2020	October 24, 2020
3	October 25, 2020	November 7, 2020
4	November 8, 2020	November 21, 2020
5	November 22, 2020	December 5, 2020
6	December 6, 2020	December 19, 2020
7	December 20, 2020	January 2, 2021
8	January 3, 2021	January 16, 2021
9	January 17, 2021	January 30, 2021
10	January 31, 2021	February 13, 2021
11	February 14, 2021	February 27, 2021
12	February 28, 2021	March 13, 2021
13	March 14, 2021	March 27, 2021
14	March 28, 2021	April 10, 2021
15	April 11, 2021	April 24, 2021
16	April 25, 2021	May 8, 2021
17	May 9, 2021	May 22, 2021
18	May 23, 2021	June 5, 2021
19	June 6, 2021	June 19, 2021
20	June 20, 2021	July 3, 2021
21	July 4, 2021	July 17, 2021
22	July 18, 2021	July 31, 2021
23	August 1, 2021	August 14, 2021
24	August 15, 2021	August 28, 2021

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

Period	Start date	End date
25	August 29, 2021	September 11, 2021
26	September 12, 2021	September 25, 2021

Last updated: November 3, 2020

CANADA RECOVERY CAREGIVING BENEFIT

Overview:

The Canada Recovery Caregiving Benefit (CRCB) will provide \$500 per week (taxable, tax deducted at source) for up to 26 weeks per household for workers unable to work for at least 50% of the week because they must care for a child under the age of 12 or family member because schools, day-cares or care facilities are closed due to COVID-19, or because the child or family member is sick and/or required to quarantine or is at high risk of serious health implications because of COVID-19. This benefit will be paid in one-week periods.

Eligibility:

To be eligible for the CRCB, you must meet ALL of the following conditions for the 1-week period you are applying for:

- Unable to work **at least 50%** of scheduled work week because you are caring for a family member
- You are caring for your child under 12 years old or a family member who needs supervised care because they are **at home** for **one of the following reasons:**
 - Their school, daycare, day program, or care facility is closed or unavailable to them due to COVID-19
 - Their regular care services are unavailable due to COVID-19
 - The person under your care is:
 - sick with COVID-19 or has symptoms of COVID-19
 - at risk of serious health complications if they get COVID-19, as advised by a medical professional
 - self-isolating due to COVID-19
- You did not apply for or receive any of the following:
 - Canada Recovery Benefit (CRB)
 - Canada Recovery Sickness Benefit (CRSB)
 - short-term disability benefits
 - workers' compensation benefits
 - Employment Insurance (EI) benefits
 - Québec Parental Insurance Plan (QPIP) benefits
- Reside in Canada
- Were present in Canada
- At least 15 years old
- Have a valid SIN
- Earned at least \$5k in 2019, 2020 or in the 12 months before applying from:
 - Employment (total or gross pay)

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

- Net self-employment (after deducting expenses)
- Maternity/paternity benefits from EI or QPIP
- You are the **only person in your household applying** for the benefit for the week
- You are not receiving paid leave from your employer for the same period

Amount to receive:

The Canada Recovery Caregiving Benefit (CRCB) provides a payment of \$500 (before taxes withheld) per household for each 1-week period applied for. After the CRA withholds a 10% tax at source, the actual payment you get is \$450 per **1-week period**.

Only one eligible individual in the same household (living as a family at the same address) can apply for the benefit per week.

Each household may receive payments for a maximum of 26 weeks between September 27, 2020 and September 25, 2021.

If you're eligible, your payment amount will be the same for each period you've applied for, even if:

- you are caring for more than one family member who needs supervised care
- you worked for less than 50% of the work week

How we calculate your payment

\$500 (CRCB gross amount)
 - \$50 (10% tax withheld at source)
 = \$450 (amount you receive per period)

Applications:

Applications are **open**.

You may start applying on the first Monday **after the 1-week period** you're applying for has **ended**.

You may apply for any eligible 1-week period **for up to 60 days after that period has ended**.

The CRCB does not renew automatically. You must apply for each period between September 27, 2020 and September 25, 2021 separately. The 26 weeks do not need to be taken consecutively.

If you started caring for a family member part way through a period, you can only apply for that period if you missed more than 50% of that work week. If you miss less than that, you need to wait to apply for the next eligibility period.

Periods:

Each 1-week period starts on a Sunday and ends on the following Saturday.

Max applications:

Each **household** can apply up to a maximum of 26 periods.

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

DDL & CO.

Before you apply:

The CRA is validating applications to ensure that payments are available for people who need them most.

When you apply, we may ask you for additional information. **Only some people will need to do this**, but you may want to prepare before you first apply.

You may be asked to provide the following items:

- If you are or were an employee
 - Documents showing the person under your care is eligible for the benefit
 - Recent pay slips
 - Employment verification letter, including salary, if accessible online
 - Record of Employment
 - Bank statements showing name, address, and payroll deposit
- If you are or were self-employed
 - Documents showing the person under your care is eligible for the benefit
 - Invoice for services rendered that includes:
 - the service date
 - who the service was for
 - the name of the individual or company
 - Receipt of payment for services provided (a statement of account or bill of sale showing a payment and the remaining balance owed)
 - Documents showing income earned from a "trade or business" as a sole proprietor, independent contractor, or a partnership
 - Any other document that will confirm you earned \$5,000 in employment or self employment income
- If you receive provincial or federal benefits related to maternity or parental leave
 - Documents showing the person under your care is eligible for the benefit
 - Statement of benefits
 - Bank statements showing, name, address, and benefit deposit

It may take up to 4 weeks to process from the date we receive your complete response. We will contact you once the validation is complete.

How to apply:

Two options:

- CRA My Account (online)
- Phone
 - To verify your identify, you'll need your:
 - SIN
 - Postal code
 - Date of birth
 - Have a pen and paper ready to note down information during the call

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

- Two options:
 - 1-800-959-2019
 - 1-800-959-2041
- Steps:
 - Select your language preference: English or French
 - Press '1' to apply for one of the new Canada recovery benefits
 - Press '1' to apply for the Canada Recovery Caregiving Benefit (CRCB)
 - Follow the prompts to enter your information, including:
 - your SIN
 - confirmation of your postal code
 - date of birth
 - the period you are applying for
 - Certify that you qualify for the benefit
- Hours – Monday to Sunday, 6 am to 3 am

Last updated: October 8, 2020

CANADA RECOVERY SICKNESS BENEFIT

Overview:

The Canada Recovery Sickness Benefit (CRSB) will provide \$500 per week (taxable, tax deducted at source) for up to a maximum of two weeks, for workers who are unable to work for at least 50% of the week because they contracted COVID-19, self-isolated for reasons related to COVID-19, or have underlying conditions, are undergoing treatments or have contracted other sicknesses that, in the opinion of a medical practitioner, nurse practitioner, person in authority, government or public health authority, would make them more susceptible to COVID-19. This benefit will be paid in one-week periods.

Eligibility:

To be eligible for the CRSB, you must meet ALL of the following conditions for the 1-week period you are applying for:

- Unable to work at least 50% of scheduled work week because you are self-isolating for one of the following reasons:
 - You are sick with COVID-19 or may have COVID-19
 - You are advised to self-isolate due to COVID-19
 - You have an underlying health condition that puts you at greater risk of getting COVID-19
- You did not apply for or receive any of the following:
 - Canada Recovery Benefit (CRB)
 - Canada Recovery Caregiving Benefit (CRCB)
 - short-term disability benefits
 - workers' compensation benefits
 - Employment Insurance (EI) benefits
 - Québec Parental Insurance Plan (QPIP) benefits
- Reside in Canada

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

- Were present in Canada
- At least 15 years old
- Have a valid SIN
- Earned at least \$5k in 2019, 2020 or in the 12 months before applying from:
 - Employment (total or gross pay)
 - Net self-employment (after deducting expenses)
 - Maternity/paternity benefits from EI or QPIP
- You are not receiving paid leave from your employer for the same period

Who can advise you to self-isolate:

The following can advise:

- your employer
- a medical practitioner
- a nurse practitioner
- a person in authority
- the government
- your public health authority

Who can advise you to stay home due to your health condition:

The following can advise:

- a medical practitioner
- a nurse practitioner
- a person in authority
- the government
- your public health authority

Amount to receive:

The Canada Recovery Sickness Benefit (CRSB) provides a payment of \$500 (before taxes withheld) for each 1-week period you apply for. After the CRA withholds 10% tax at source, the actual payment you get is \$450 per 1-week period.

Your payment amount will be the same for each period you've applied for, even if you worked for part of the week. To be eligible, you **must have missed more than 50% of your work week.**

How we calculate your payment

\$500 (CRSB gross amount)
 - \$50 (10% tax withheld at source)
 = \$450 (amount you receive per period)

Application:

Applications are **open**.

You may start applying on the first Monday **after the 1-week period** you're applying for has **ended**.

You may apply for any eligible 1-week period **for up to 60 days after that period has ended**.

The CRSB does not renew automatically. If your situation continues, you must apply for your second eligibility period separately. The 2 weeks do not have to be taken consecutively.

If you become sick or have to self-isolate due to COVID-19 part way through a period, you can only apply for the period if you missed more than 50% of that work week. If you miss less than that, you need to wait to apply for the next eligibility period.

Max applications:

If you're eligible, you may apply up to a **maximum of 2 weeks** between September 27, 2020 and September 25, 2021.

Before you apply:

The CRA is validating applications to ensure that payments are available for people who need them most.

When you apply, we may ask you for additional information. **Only some people will need to do this**, but you may want to prepare before you first apply.

You may be asked to provide the following items:

- If you are or were an employee
 - Recent pay slips
 - Employment verification letter, including salary, if accessible online
 - Record of Employment
 - Bank statements showing name, address, and payroll deposit
- If you are or were self-employed
 - Invoice for services rendered that includes:
 - the service date
 - who the service was for
 - the name of the individual or company
 - Receipt of payment for services provided (a statement of account or bill of sale showing a payment and the remaining balance owed)
 - Documents showing income earned from a "trade or business" as a sole proprietor, independent contractor, or a partnership
 - Any other document that will confirm you earned \$5,000 in employment or self employment income
- If you receive provincial or federal benefits related to maternity or parental leave
 - Statement of benefits
 - Bank statements showing, name, address, and benefit deposit

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

It may take up to 4 weeks to process from the date we receive your complete response. We will contact you once the validation is complete.

How to apply:

Two options:

- CRA My Account (online)
- Phone
 - To verify your identify, you'll need your:
 - SIN
 - Postal code
 - Date of birth
 - Have a pen and paper ready to note down information during the call
 - Two options:
 - 1-800-959-2019
 - 1-800-959-2041
 - Steps:
 - Select your language preference: English or French
 - Press '1' to apply for one of the new Canada recovery benefits
 - Press '2' to apply for the Canada Recovery Sickness Benefit (CRSB)
 - Follow the prompts to enter your information, including:
 - your SIN
 - confirmation of your postal code
 - date of birth
 - the period you are applying for
 - Certify that you qualify for the benefit
 - Hours – Monday to Sunday, 6 am to 3 am

Periods:

Each 1-week period starts on a Sunday and ends on the following Saturday.

Last updated: October 8, 2020

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.

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

DDL & CO.

How to apply:

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

Last updated: March 19, 2020

CANADA STUDENT SERVICE GRANT

Announced April 22, 2020, this grant was to be available students that choose to volunteer instead of work and are aiding in the fight against COVID-19. Those that are eligible can received from \$1,000 to \$5,000 depending on their number of hours.

This program was cancelled.

Last updated: October 7, 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 at:

<https://www.iaccess.gov.on.ca/FamilyAppWeb/public/index.xhtml>.

Last updated: December 1, 2020

CRA DEADLINES**Individuals:**

Filing date for the 2019 tax year	<p>June 1, 2020 The CRA is seeking tax returns from individuals by June 1, 2020 in order to ensure accurate federal and provincial benefits payments.</p> <p>This extension also applies to forms T106 and T1135, and any elections, forms and schedules that must be filed with the return.</p>
Payment date for the 2019 tax year	<p>September 30, 2020 Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020. This also applies to the June 15 and September 15, 2020, instalment payments for those who have to pay by instalments.</p>

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

DDL & CO.

Deceased individuals:

If the death occurred between January 1 and October 31, 2019, inclusive:

Filing date for the 2019 tax year	June 1, 2020
Payment date for the 2019 tax year	September 30, 2020 Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020.

If the death occurred after October 2019 and before June 1, 2020:

Filing date for the 2019 tax year	The later of June 1, 2020 or six months after their day of death.
Payment date for the 2019 tax year	The later of September 30, 2020 or six months after their day of death. Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by the later of September 30, 2020 or six months after their day of death.

Self-employed and their spouse or common law partner:

Filing date for the 2019 tax year	June 15, 2020 The CRA is seeking T1 returns by June 15, 2020 for sole proprietors in order to ensure accurate federal and provincial benefits payments.
Payment date for the 2019 tax year	September 30, 2020 Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020. This also applies to the June 15 and September 15, 2020, instalment payments for those who have to pay by instalments.

Deceased self-employed individuals:

If the death occurred between January 1 and October 31, 2019, inclusive:

Filing date for the 2019 tax year	June 15, 2020
Payment date for the 2019 tax year	September 30, 2020 Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020.

If the death occurred after October 2019 and before June 15, 2020:

Filing date for the 2019 tax year	The later between June 15, 2020 or six months after their day of death.
Payment date for the 2019 tax year	The later of September 30, 2020 or six months after their day of death. Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by the later of September 30, 2020 or six months after their day of death.

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: October 9, 2020

DISABILITY CREDIT

Overview:

A non-taxable, non-reportable, one-time payment to Canadians eligible for the disability tax credit by September 25, 2020 of up to \$600 tax free. There is no application required.

Eligibility (need to meet one of the following):

- you have an existing valid Disability Tax Credit (DTC) certificate
- you are eligible and applied for the DTC by September 25, 2020
- you are a beneficiary as of July 1, 2020 of:
 - Canada Pension Plan Disability
 - Quebec Pension Plan Disability Pension
- One of the disability supports provided by Veterans Affairs Canada (VAC)
 - Disability Pension
 - Disability Award
 - Pain and Suffering Compensation
 - Critical Injury Benefit
 - Rehabilitation Services and Vocational Assistance Program
 - Income Replacement Benefit
 - Canadian Forces Income Support

Payments for seniors:

If you were eligible for the one-time senior's payment you may also be eligible for the one-time payment to persons with disabilities.

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

DDL & CO.

You will receive a cumulative amount of up to \$600 broken into 2 payments:

- If you received the \$300 one-time seniors' payment for the Old Age Security (OAS) pension, you will receive an additional \$300
- if you received the \$500 one-time seniors' payment for both the OAS pension and the Guaranteed Income Supplement (GIS) or the Allowance, you would receive an additional \$100

Children with disabilities:

If you are the parents of children with disabilities, you will receive the one-time payment.

For cases of shared custody, the payment will be split among care providers, like the Child Disability Benefit payment and the Canada Child Benefit.

Agencies and care providers of children in their care will receive the payment as per the Children's Special Allowance Act.

How to apply:

This payment will be done automatically, no application is required.

Date of payment:

Eligible individuals will start receiving payments on October 30, 2020.

Last updated: October 7, 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.

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

DDL & CO.

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.

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)

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.

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

DDL & CO.

How is it received:

Deposited to your bank account weekly

CERB transition to EI:

If you received the CERB through Service Canada:

After you receive your last CERB payment, continue completing reports. **In most cases, you do not need to apply for EI benefits.** Service Canada will automatically review your file and your Record of Employment (ROE, then start a claim for EI regular benefits if you qualify. If you don't qualify, you'll be notified by mail.

You will need to apply for EI after your CERB ends if:

- you have a SIN that starts with a 9
- you're self-employed, or
- you declared that you returned to work full-time on your CERB report

If you need sickness benefits instead of regular benefits, then you can declare on your reports that you're unable to work for medical reasons and you could receive up to 15 weeks of sickness benefits.

If you received CERB through the CRA

You need to receive all your CERB payments before applying for EI benefits. **You can apply after the end of your last CERB eligibility period.** Visit EI benefits and leave to determine which benefit is right for your situation and to apply online.

Temporary changes due to COVID-19:

Following the end of the CERB, effective September 27, 2020 EI is being transitioned to a simplified EI program.

Temporary measures to help Canadians access EI benefits more easily include:

- 120 hours of work required to qualify
- Minimum benefit rate of \$400 per week
- At least 26 weeks of regular benefits

Hours credits to enhance access to EI (temporary measure):

Access to EI benefits is normally based on the number of insurable hours an individual has worked in the year prior to their application, or since their last claim. This is known as their qualifying period. However, the Government of Canada recognizes that the pandemic has prevented many Canadians from accumulating the number of insurable hours that is normally required and is taking action to address this. To help individuals qualify with a minimum of 120 hours of work, EI claimants will receive a one-time insurable hours credit of:

- 300 insurable hours for claims for regular benefits (job loss)
- 480 insurable hours for claims for special benefits (sickness, maternity/parental, compassionate care or family caregiver)

The hours credit will also be made retroactive to March 15, 2020 for claimants who were looking to transition early from the CERB to EI maternity, parental, compassionate care, family caregiver or work-sharing benefits but could not establish their EI claim due to insufficient hours. For these claimants, the qualifying period will also be extended.

The hours credit will be available for new EI claims for one year, in recognition that labour market conditions remain uncertain and will take time to stabilize.

Minimum unemployment rate across Canada (temporary measure):

A minimum unemployment rate of 13.1% is being used for **all EI economic regions to lower the hours required to qualify** for EI regular benefits. This measure is **effective for one year** starting on August 9, 2020. Individuals in EI regions with an unemployment rate lower than 13.1% will have their EI benefits calculated on the basis of the 13.1% rate, while those in regions with a higher rate will have their benefits calculated using the actual higher rate.

Normally, the unemployment rate in the region in which a claimant resides at the time they file their claim determines:

- the number of hours of insurable employment a claimant needs to have accumulated in their qualifying period to be eligible for EI regular benefits – ranging from 420 to 700;
- the number of weeks of EI regular benefits a claimant may be entitled to – ranging from 14 to 45; and
- the number of best weeks of earnings that will be used to establish their weekly benefit rate – ranging from 14 to 22.

The EI system uses regional unemployment rates to determine access to EI regular benefits, given that it is generally more difficult for individuals to find new work when unemployment is higher.

In recognition that the pandemic has negatively impacted labour markets in ways that extend beyond traditional measures of unemployment, this measure will set a uniform eligibility requirement for EI regular benefits at 420 hours of insurable employment (before the hours credit is applied), provide a minimum entitlement of 26 weeks of regular benefits, and set 14 as the number of best weeks of earnings used in the calculation of the weekly benefit rate. Combined with the hours credits noted above, individuals can qualify for EI with 120 hours of work.

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

Minimum benefit rate (temporary measure):

To further support clients and in addition to the above measures that will increase access to the program, new EI claimants as of September 27, 2020 will receive a minimum benefit rate of \$400 per week (or \$240 for extended parental benefits), if this is higher than what their benefits would otherwise be.

The EI benefit rate is typically based on a worker's average weekly earnings before their EI claim.

However, the COVID-19 pandemic may have had a negative impact on a worker's weekly earnings either because they lost their job or saw their hours of work reduced. The minimum benefit rate of \$400 will reduce the negative impact on EI benefit rates for these workers and align with the weekly benefit rate for the new Canada Recovery Benefit.

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: October 9, 2020

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

DDL & CO.

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

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

DDL & CO.

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

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

DDL & CO.

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

GUARANTEED INCOME SUPPLEMENT

There will be a temporary extension of GIS and Allowance payments if seniors' 2019 income information has not been assessed. This will ensure that the most vulnerable seniors continue to receive their benefits when they need them the most. To avoid an interruption in benefits, seniors are encouraged to submit their 2019 income information as soon as possible and no later than by October 1, 2020.

Last updated: May 13, 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 for 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

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

INDIGENOUS COMMUNITIES

Federal programs

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.

These funds could be used for measures including, but not limited to:

- support for Elders and vulnerable community members,
- measures to address food insecurity,
- educational and other support for children,
- mental health assistance and emergency response services,
- preparedness measures to prevent the spread of COVID-19.

There is also \$100 million to support a range of federal health measures, including support for preparedness in First Nation and Inuit communities. These funds will:

- respond to identified needs to update and activate pandemic plans
- support an effective allocation of public health and primary health care capacity to respond to the COVID-19 outbreak
- align response efforts with scientific evidence as determined by a medical officer of health
- address immediate needs in the short term

Additionally, there will be \$25 million to Nutrition North Canada to increase subsidies so families can afford much-needed personal hygiene products and nutritious food.

\$75.2 million has been made available to offer additional distinctions-based support to First Nations, Inuit and Métis Nation post-secondary students

Lastly, Indigenous peoples can also access benefits listed under Support for individuals and Support for businesses.

Ontario programs

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: May 20, 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

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

DDL & CO.

MORTGAGE PAYMENT DEFERRAL

Homeowners facing financial hardship may be eligible for a mortgage payment deferral of up to six months.

The deferral is an agreement between you and your lender. Typically, the agreement indicates that you and your lender have agreed to pause or suspend your mortgage payments for a certain amount of time. After the agreement ends, your mortgage payments return to normal and the deferred payments — including principal and accumulated interest — are added to the outstanding principal balance and subsequently repaid throughout the life of the mortgage.

To know if you are eligible for a mortgage payment deferral or to learn what options are available, contact your lender — your bank or your mortgage professional. There is a selection of banks [below](#) that have some details.

Last updated: May 14, 2020

OLD AGE SECURITY (OAS)

There will be an upcoming one-time tax-free payment of \$300 for seniors eligible for the Old Age Security (OAS) pension, with an additional \$200 for seniors eligible for the Guaranteed Income Supplement (GIS). This measure would give a total of \$500 to individuals who are eligible to receive both the OAS and the GIS and will help them cover increased costs caused by COVID-19.

Cheques will be issued the week of July 6, 2020. No application is required.

Last updated: June 8, 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 CRA to 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

STUDENT GRANTS

Will be doubled for the 2020/2021 school year

Last updated: April 22, 2020

STUDENT JOBS

The government will be arranging for an additional 76,000 jobs for young people, which will be created in sectors that need an extra hand. This is addition to the Canada Summer Jobs Program.

The government will be providing specific support to indigenous students.

For student researchers and graduate students, the government will be providing over \$291M to extend fellowships, scholarships, and grants so that these students can also keep working.

Last updated: April 22, 2020

SUPPORT FOR LEARNERS

What it is:

You can get financial support from the Ontario Government to help with additional costs during the 2020-2021 school year due to COVID-19.

Eligible parents or guardians will receive a one-time payment of:

- \$200 for each child up to age 12
- \$250 for each child or youth up to age 21 with special needs

Eligibility:

You are eligible to apply if you are a resident of Ontario and a parent or guardian to a child:

- up to age 12
- up to age 21 if they have special needs

A child with special needs is:

- any student reported to be receiving special education programs or services by their school board
- any child enrolled in licensed child care reported to be receiving special needs funding or support
- any child identified as having a special need

We do not consider students who are identified as being solely gifted to have special needs under this program.

It doesn't matter if your child is enrolled in school or child care. All children are eligible based on their age.

You are eligible if your child:

- attends a publicly funded school
- attends a private school
- attends a First Nation operated or federally operated school
- attends school in-person or online
- is homeschooled
- is enrolled in child care
- is at home

If you received funding under programs that are now closed, like the [Support for Parents](#) or [Support for Families](#), you can still apply.

How to apply:

You must submit a **separate application for each child**. We will only accept one application per child.

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

DDL & CO.

Only a parent or guardian who has custody of the child can apply. It is up to the child's parents or guardians to determine who will apply. We will not accept more than one application per child.

Website: <https://www.ontario.ca/page/get-support-learners>

Information you will need:

When applying, you will need the following information for each child:

- the name of your child's school and school board (if applicable)
- your child's date of birth
- a valid email address
- your banking information (bank name, branch number and account number)

Your child's information should match the school's record.

We will send payments to the account of the parent or guardian who is applying – not to a child's account.

We will delay or deny your payment if the information you provide is incomplete or inaccurate.

Payment options:

You can get your payment through:

- e-transfer
- direct deposit

The easiest way to receive your payment is through e-transfer.

Before beginning the application, make sure that you have your banking information ready. You will need your:

- bank name
- branch number
- account number

If you cannot provide banking information and need a cheque, you can make a special request in your application, but it will take us longer to send you your payment.

After you apply:

It will take approximately two weeks to receive your payment.

You will receive an email confirmation and application reference number within one to three days after sending your application. Be sure to check your junk mail folder if you do not receive the confirmation email.

Please record each child's application confirmation number for future reference.

We will verify, process and pay each application separately. That means we may not make payments at the same time for a family with more than one child.

Deadline:

The deadline to apply is January 15, 2021.

Last updated: December 1, 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

TEMPORARY WAGE TOP-UP FOR ESSENTIAL WORKERS

All provinces and territories have confirmed, or are in the process of confirming, plans to cost share wage top-ups for their essential workers.

We will provide up to \$3 billion in federal support to increase the wages of low-income essential workers. Each province or territory will determine which workers would be eligible for support, and how much support they will receive.

Last updated: May 14, 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

DDL & CO.

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 into 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 of the CEBA:

- 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%

Eligibility:

To qualify, your business will need to meet the following requirements. It must:

- Be a Canadian operating business in operation as of March 1, 2020.
- Have a federal tax registration.
- Demonstrate total employment income paid in the 2019 calendar year was between Cdn.\$20,000 and Cdn.\$1,500,000. Alternatively, for applicants with Cdn.\$20,000 or less in total employment income paid in the 2019 calendar year:
 - Have a Canada Revenue Agency business number and have filed a 2018 or 2019 tax return.
 - Have eligible non-deferrable expenses between Cdn.\$40,000 and Cdn.\$1,500,000. Eligible non-deferrable expenses could include costs such as rent, property taxes, utilities, and insurance. Expenses will be subject to verification and audit by the Government of Canada.
- Have an active business chequing/operating account with the Lender, which is its primary financial institution. This account was opened on or prior to March 1, 2020 and was not in arrears on existing borrowing facilities, if applicable, with the Lender by 90 days or more as at March 1, 2020.
- Have not previously used the Program and will not apply for support under the Program at any other financial institution.
- Acknowledge its intention to continue to operate its business or to resume operations.
- Agree to participate in post-funding surveys conducted by the Government of Canada or any of its agents.

The eligibility criteria are provided by the Government of Canada and cannot be adjusted by the bank.

Application:

- To start an application you will need to do so through the [BMO website](#). Be prepared with:
 - Your 2019 business T4 Summary of Remuneration Paid slip. You will be asked to enter your CRA Business Number as reported under the field of "Employer's Account Number"
 - Your BMO Bank of Montreal Business Account and Transit Number (this information is available on either your BMO Bank of Montreal Business Bank Statement or on any of your BMO Bank of Montreal Business Account cheques)
- 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.

Last updated: October 9, 2020

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

DDL & CO.

CIBC

General:

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.
- 0% interest until December 31, 2022
- No principal repayments required until December 31, 2022:
 - If your application was approved before September 26: You can make principal repayments any time after October 1, 2020
 - If your application was approved on or after September 26: You can make principal repayments any time after January 1, 2021
- \$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
 - Interest rate of 5%
 - Monthly, interest-only payments
 - Must be fully repaid by December 31, 2025

Businesses (including sole-proprietorships) will be eligible to apply for this loan if they have:

- an operating company registered in Canada on or before March 1, 2020;
- CIBC as their primary bank. This means that the organization uses a CIBC Business Operating Account opened on or before March 1, 2020 for day-to-day payments and cash management activities. Otherwise, apply through the financial institution that holds your primary Business Operating Account;
- good standing as an existing borrower, meaning you weren't in arrears on existing borrowing facilities with CIBC, if applicable, by 90 days or more on March 1, 2020; and
- up-to-date business contact information, including phone number and email address.
- Two ways to apply:
 - Simplified payroll-based

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

- Businesses with annual payroll between \$20,000 and \$1.5 million based on the sum of all employment income reported on all employee T4s for 2019.
- Non-deferrable expense-based
 - Businesses with annual payroll less than \$20,000 during 2019 and eligible non-deferrable expenses for 2020 projected to be between \$40,000 and \$1.5 million.

Applications:

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

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

Last updated: October 9, 2020

FARM CREDIT CANADA

COVID-19 Support Program

To ensure producers, agribusinesses and food processors can remain focused on business-critical functions rather than worrying about how to access funds to keep operating through this challenging period, effective immediately, FCC has put in place:

- a deferral of principal and interest payments up to six months for existing loans; or
- a deferral of principal payments up to 12 months
- access to an additional credit line up to \$500,000

Credit line details:

- 24-month credit line
- Up to \$500,000
- Interest rate of Prime plus 1%
- No fees
- Secured by general security agreements or universal movable hypothec (Québec only)
- The purpose is to ensure producers, agribusinesses, and food processors have access to the cash flow they need to manage through this challenging time.
- It is not intended to pay out other debts

Qualification:

- Each application is assessed on a case-by-case basis

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

DDL & CO.

- Businesses applying for FCC lending products are subject to normal lending due diligence, which considers business viability, credit history, and management integrity and experience

If you'd like more information on these options or on how FCC can help improve your financial position, please contact your local office or the Customer Service Centre at 1-888-332-3301 for further details.

Application can be done through their [website](#).

Please note: FCC is a lending organization. They do not provide grants or interest-free loans. Normal lending due diligence will be taken on all applications.

Last updated: April 13, 2020

FIRSTONTARIO

General:

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>

Canada Emergency Business Account:

Overview:

- Term loans will be at 0% interest until December 31, 2022
- Principal repayments can be made at any time, however, no principal payments are required until December 31, 2022
- Up to \$10,000 of a \$40,000 loan will be eligible for loan forgiveness, if \$30,000 is fully repaid on or before December 31, 2022
- If the loan is not repaid by December 31, 2022, it will be extended for an additional three-year term bearing an interest rate of 5% per annum. The loan can be repaid at any time without penalty and no principal payments are required until December 31, 2025, when the full amount of the loan is due.

Eligibility:

Businesses and not-for-profit organizations are eligible to apply if they have:

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

DDL & CO.

- An operating company registered in Canada as of March 1, 2020 (i.e. not a holding company), in good financial health before the impact of COVID-19, with federal tax registration
- Annual payroll in the 2019 calendar year between \$20,000 and \$1.5 million, based on 2019 T4 Summary of Remuneration Paid statement.
- OR applicants with payroll of \$20,000 or less paid in the 2019 calendar year have CRA business number, files 2018 or 2019 tax return and have eligible non-deferrable expenses between \$40,000 and \$1.5 million. Examples eligible non-deferrable expenses could include: rent, property taxes, utilities and insurance. Expenses will be subject to verification by Government of Canada for approval..
- FirstOntario as their primary financial institution - the one that holds their primary business operating account, for day-to-day payments and cash management, opened on or before March 1, 2020. If FirstOntario isn't your primary financial institution, you must apply through the financial institution that does hold your primary business operating account.

Businesses must not have previously used the CEBA program, must acknowledge intention to continue to operate or resume operations and agree to participate in surveys undertaken by federal government.

Application:

- Applications must be made online. To access our online application portal, you will need to use Chrome, Firefox or Safari browsers, and then complete the form following the step-by-step instructions. Internet Explorer will not work for this application.
- Also 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.
- To be ready to apply:
 - You will need a copy of your 2019 T4 Summary of Remuneration Paid statement on hand to complete the application. You will need your 15-digit Business Number (located at the top of your 2019 T4 Summary) and your employment income reported (Box 14 of the 2019 T4 Summary). You can also access this information online through the CRA portal.
 - Have your FirstOntario debit card ready, as you will need to enter your debit card number.

Resource: <https://www.firstontario.com/covid19/emergency-business-account>

Last updated: October 9, 2020

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:

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

DDL & CO.

- 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.
- You can make principal repayments at any time.
- Up to \$10,000 loan forgiveness is available, provided that 75% of the outstanding balance is paid by Dec 31, 2022.
- Unpaid balances as of December 31, 2022 will be converted to a 3-year term loan at 5% interest; with interest only payments. All principal and accrued interest will be due by December 31, 2025.

Eligibility for businesses:

To qualify for this program, you must have had a payroll expense between \$20,000 and \$1.5 million for the year 2019 and been in good financial health before the COVID-19 crisis.

If you have payroll lower than \$20,000 you can still apply, you just need:

- A business operating account at a participating financial institution as of March 1, 2020.
- A Canada Revenue Agency business number, and to have filed a 2018 or 2019 tax return.
- Eligible non-deferrable expenses between \$40,000 and \$1.5 million. These expenses could include costs such as rent, property taxes, utilities, and insurance.

To qualify through us, 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. If Meridian isn't your primary bank, apply through the financial institution that holds your primary business operating account. Also, make sure 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.

Application:

- Must be submitted through one of their online banking platforms
- Information to have ready for application:
 - The business' 15-digit CRA Business Number
 - The Box 14 amount for remuneration issued in the 2019 T4 Summary of Remuneration Paid statement.

Resource: <https://www.meridiancu.ca/Small-Business/Business-Financing/The-Canada-Emergency-Business-Account-Loan-Program.aspx>

Last updated: October 9, 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
- No payment will be possible before January 1, 2021
- If 75% of the loan is repaid by December 31, 2022 then you will be exempted from paying the remaining amount
- On January 1, 2023 you can, if necessary, extend the term of the loan to December 31, 2025 with a fixed interest rate of 5%

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

Eligibility for businesses and not-for-profit organizations:

- Have paid between \$20,000 to \$1.5 million in salaries for the year 2019
- NPOs must have filed a T2 return for the 2019 tax year
- Charities must have filed a T3010 return for the 2019 tax year
- You must have an active Business Current Account in Canadian dollars with National Bank on or before March 1, 2020
- Your business was not in arrears on existing borrowing facilities, if applicable, with National Bank by 90 days or more as of March 1, 2020
- National Bank must be your primary financial institution
- Note that certain types of organizations are not eligible, such as management companies.

Application:

- An application form will be available online the week of April 6 at the following [website](#)
- Information required to apply:
 - Your National Bank Business Current Account number (see the bottom of your business cheques)
 - Your business's transit number (5 digits and appears at the bottom of your business cheques)
 - The total amount paid in employee salaries in 2019 (see box 14 of your business 2019 T4 Summary)
 - Your Business Number or Employer Account Number (15 characters long and appears on your business's 2019 T4 Summary)

Last updated: April 10, 2020

PENFINANCIAL

General:

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.

Canada Emergency Business Account:

Overview:

- at 0% interest until December 31, 2022
- that requires no minimum monthly principal payments until December 31, 2022
- that allows principal repayments at any time
- with \$10,000 loan forgiveness available when the outstanding balance is fully paid on or before December 31, 2022.

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

DDL & CO.

Application:

- STEP 1 > Log in to Online Banking (either Member Direct or Member Direct Small Business)
- STEP 2 > Click on Account Services
- STEP 3 > Click on Canada Emergency Business Account (CEBA)
- STEP 4 > Follow the prompts to complete and submit your CEBA application
- Once you've completed your application, you will receive a credit agreement by email through our e-sign platform within 24 to 48 hours from "OneSpan Sign". The email will guide you through the process of reviewing, executing, and submitting the electronic credit agreement.

Last updated: October 9, 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.

RBC Client Relief Program for personal clients:

- Deferring payments on mortgages, credit cards, installment loans and auto loans for up to 6 months
- Providing access to skipped payments through self-service online banking
- Ensuring credit scores are not impacted by deferred payments
- Waived certain fees, like stop payment fees and ATM statement fees

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

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

DDL & CO.

Canada Emergency Business Account:

Overview:

- A \$40,000 loan funded by the Government of Canada to help eligible businesses pay for operating expenses, payroll and other non-deferrable expenses which are critical to sustain business continuity.
- Until December 31, 2020, CEBA will be funded as a revolving line of credit for \$40,000 through the RBC® CreditLine for Small Business™.
- After December 31, 2020, any outstanding balance on the revolving \$40,000 line of credit will be converted into a non-revolving 5 year term loan maturing on December 31, 2025, at which time the balance must be paid in full.
- The CEBA loan forgiveness amount is based on the maximum balance on your RBC CreditLine for Small Business at any time between the date of account open and December 31, 2020.
- Loan forgiveness of 25% will apply when you repay 75% of your maximum loan balance by December 31, 2022.
- To qualify for the maximum forgiveness of \$10,000, your maximum balance on the RBC CreditLine for Small Business must have been \$40,000 at any time between date of account open and December 31, 2020.
- No interest applies before January 1, 2023.
- Commencing on January 1, 2023, interest will accrue on the balance of the term loan at the rate of 5% per annum, payable monthly on the last day of each month.

Eligibility:

- Payroll stream - For businesses with total employment income paid to employees in 2019 greater than \$20,000 and less than \$1,500,000;
 - The organization must have an active RBC Business chequing or operating account that was opened on or before March 1, 2020;
 - RBC must be the organization's primary financial institution;
 - The organization must be a Canadian operating business in operation as of March 1, 2020;
 - The organization must not have any accounts or loans at RBC that were in arrears 90 days or more as at March 1, 2020;
 - The organization must not have previously been granted a CEBA loan; and
 - The organization must not have previously used and must not apply for support under the COVID Indigenous SMEs Initiative in order to qualify for the CEBA program.
 - Then, the owner or an authorized individual must attest on behalf of the organization that ALL of the statements in the attestation provided through this link are true and correct, as required by the Government of Canada.
- Non-deferrable expenses stream - For businesses with total employment income paid to employees in 2019 of \$20,000 or less and 2020 Eligible Non-Deferrable Expenses (subject to adjustments for support or subsidies under other Government of Canada COVID response programs) greater than \$40,000 and less than \$1,500,000.
 - The organization must have an active RBC Business chequing or operating account that was opened on or before March 1, 2020;
 - RBC must be the organization's primary financial institution;
 - The organization must be a Canadian operating business in operation as of March 1, 2020;

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

- The organization must not have any accounts or loans at RBC that were in arrears 90 days or more as at March 1, 2020;
- The organization must not have previously been granted a CEBA loan; and
- The organization must not have previously used and must not apply for support under the COVID Indigenous SMEs Initiative in order to qualify for the CEBA program.
- The organization must have a Canada Revenue Agency business number and have filed a 2018 or 2019 tax return.
- The organization must have eligible estimated non-deferrable expenses, less the amount of benefits your organization has received or is expecting to receive in 2020 in support or subsidies under any other Government of Canada COVID-19 response programs, of between \$40,000 and \$1,500,000.

Application:

- The enrollment request form is online and only accessible by RBC business clients through RBC Online Banking for Business. Once the enrollment request form is completed online, it will be automatically sent to the Government of Canada for verification. Click [here](#) to enroll in RBC Online Banking for Business. If you are an RBC Express client, please contact your RBC Account Manager for separate instructions to complete the online enrollment request form for CEBA. Please note that the deadline to submit an enrollment request form under the CEBA program is October 31, 2020.
- If you are applying under the non-deferrable expenses stream (if your organization's total employment income paid in the 2019 calendar year was \$20,000 or less), then you will also need to visit the Government of Canada web page to upload the documentation relating to your organization's 2020 eligible estimated non-deferrable expenses for verification. Please note that you must successfully upload the required non-deferrable expenses documentation at the Government of Canada web page.
- Once your non-deferrable expenses documentation has been uploaded successfully, the government will review it together with the information entered in your enrollment request form.

Resource: https://www.rbcroyalbank.com/business/loans/canada-emergency-business-account.html?_ga=2.110401793.507377162.1602252374-1096108290.1584965936

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

- Business: www.rbcroyalbank.com/business
- Personal: www.rbcroyalbank.com

Last updated: October 9, 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).

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

DDL & CO.

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:

Overview:

- \$40,000 loan
- 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
- If any part of the balance is not paid by December 31, 2022, the remaining balance will be converted to a 3-year term loan at 5% annual interest, paid monthly, effective January 1, 2023
- The full balance must be repaid by no later than December 31, 2025

Eligibility:

- The person applying has the ability and authority to bind the organization.
- Your organization is a sole proprietorship, partnership or a Canadian-controlled private corporation (“CCPC”) that was in operation on March 1, 2020.
- Your total employment income paid in the 2019 calendar year was less than or equal to \$20,000.

You will need to have a federal tax registration and provide:

- Your Canada Revenue Agency Business Number (BN) (9 digits)
- Your business income as reported in your 2019 tax return (or for 2018 if 2019 taxes have not been submitted)
- If you are a corporation, the value reported on line 400 of your latest T2
- If you are not incorporated, the following values reported in your T1 return for 2019 (or for 2018 if 2019 has not yet been submitted):

T1 Return: Self-employment Income	Complete if latest T1 is 2018	Complete if latest T1 is 2019
Net business income	135	13500
Net professional income	137	13700
Net commission income	139	13900
Net farming income	141	14100
Net fishing income	143	14300

- Your total Eligible Non-Deferrable Expenses (as defined below) that you were obligated to pay in 2020 (as of March 1, 2020).
- The total of your Excluded Expenses, defined as expenses for which you have received or are expecting to receive by December 31, 2020, support or subsidies under other COVID 19 programs.
- Your Eligible Non-Deferrable Expenses MINUS your Excluded Benefits is more than \$40,000 and less than \$1,500,000.

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

- You must upload documents evidencing greater than \$40,000 of Eligible Non-Deferrable Expenses (net of Excluded Expenses) to Government of Canada website prior to being approved for CEBA
- Per the requirements of the program, as set out by the Government of Canada, you will agree to use funds from this loan to pay for the following Eligible Non-Deferrable Expenses incurred or to be incurred in 2020
- You have an active business chequing/operating account at Scotiabank, which is your primary financial institution. Your account was opened prior to March 1, 2020, and was not in arrears on existing borrowing products, if applicable, with Scotiabank by 90 days or more as of March 1, 2020.
- You have not previously received CEBA and are not applying for this program at any other financial institution. You understand that applying for support under the Program at more than one financial institution may result in ineligibility under the Program, default under the facility in respect of which this attestation is being provided, prosecution or other enforcement measures available at law or otherwise.
- You agree to participate in post-funding surveys conducted by the Government of Canada or any of its agents.
- You intend to continue to operate your business or to resume operations.
- You authorize Export Development Canada, as your representative with the Canada Revenue Agency, to access any required payroll information for the purpose of verifying eligibility.

Application:

- If you are a small business customer and interested in applying for the CEBA program, you can apply through the Scotia mobile banking app or through Scotia OnLine banking.
- Applying through our digital channels will be the easiest and fastest way to get access to funds. If you are not currently registered for the Scotia mobile banking app or Scotia OnLine banking, please visit [Scotiabank.com/digital](https://scotiabank.com/digital) for resources on how to register.
- Please contact your branch or the contact centre in the event you are unable to complete the application via our digital channels. Please note processing times for branch submissions is expected to take 15 business days from date of application.

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: October 9, 2020

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

DDL & CO.

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; 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:

- A \$40,000 interest-free (until December 31, 2022), government guaranteed loan to help you pay for operating costs that you're not able to defer as a result of COVID-19.
- \$10,000 (25%) of the \$40,000 loan is eligible for complete forgiveness if \$30,000 is repaid on or before December 31, 2022.
- If the loan is not repaid by December 31, 2022, it will be extended for an additional 3-year term bearing an interest rate of 5% per annum.
- The loan can be repaid at any time without penalty.

Eligibility:

- The Borrower is a sole proprietorship, partnership or Canadian-controlled private corporation that was in operation in Canada as of March 1, 2020.
- The Borrower has a 9 digit CRA Business Number.
- If applying through the payroll stream (payroll > \$20,000), the Borrower's total employment income paid in 2019 was greater than Cdn.\$20,000 and less than Cdn.\$1,500,000.
- If applying through the non-deferrable expenses stream (payroll ≤ \$20,000), the Borrower's total employment income paid in 2019 was Cdn.\$20,000 or less or the Borrower paid no employment income in 2019.
- To apply through TD, the Borrower must have an active business chequing/operating account with TD, which is its primary financial institution. This account was opened on or prior to March 1, 2020 and was not in arrears on existing borrowing facilities, if applicable, with TD by 90 days or more as at March 1, 2020.
- The Borrower has not previously used the CEBA program or the COVID Indigenous SMEs Initiative and will not apply for support under the CEBA program at more than one financial institution or for support under the COVID Indigenous SMEs Initiative.

Application:

- Payroll Stream (Payroll > \$20,000): Businesses with total employment income paid to employees in 2019 greater than \$20,000 and less than \$1.5MM can apply directly through the Financial Institution where they hold their primary business chequing/operating account (www.td.com/businessrelief).

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

DDL & CO.

- Non-Deferrable Expenses Stream (Payroll ≤ \$20,000): Businesses with total employment income paid to employees in 2019 of \$20,000 or less, or with no employment income paid in 2019 must first apply through the financial institution where they hold their primary business chequing/operating account (www.td.com/businessrelief) and then apply with the Government of Canada at <https://application-demande.ceba-cuec.ca/>

Last updated: October 9, 2020

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

DDL & CO.

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

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

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 have 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

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

PICK UP ST. CATHARINES

St. Catharines has launched a website (<https://pickupstc.ca/>) to make it easy to find goods and services available by pickup and delivery from businesses that remain open through the COVID-19 outbreak.

Businesses can make a submission at the top of the webpage.

Last updated: April 4, 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

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

Non-essential businesses being closed in Ontario as of Tuesday, March 24, 2020 at 11:59 PM for at least 14 days. The declaration was extended and will be in effect until May 19, 2020.

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

As of May 4, 2020, certain businesses and workplaces may reopen as long as they comply with strict public health measures and operate safely during the COVID-19 outbreak. Those permitted to start up include:

- Seasonal businesses
- Some essential construction projects

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: May 6, 2020

CHANGES TO THE LIST OF ESSENTIAL BUSINESSES

By following the proper health and safety guidelines, the following businesses will be permitted to begin operations on Monday, May 4 at 12:01 a.m.:

- garden centres and nurseries with curbside pick-up and delivery only
- lawn care and landscaping
- essential construction projects, including:
 - shipping and logistics
 - broadband and digital infrastructure
 - municipal and schools
 - site preparation for institutional, commercial industrial or residential development
- automatic and self-serve car washes
- car dealerships, open by appointment only
- golf courses, only to may prepare their courses for the upcoming season, but not open to the public
- marinas, only to begin preparations for the recreational boating season by servicing boats and other watercraft and placing boats in the water, but not open to the public – boats and watercraft must be secured to a dock in the marina until public access is allowed

Last updated: May 6, 2020

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

DDL & CO.

ESSENTIAL BUSINESS LISTING

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.

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.

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.
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.

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.

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.

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.

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,
 - 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.

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.

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.

RESEARCH

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

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