

Federal (Canada) - COVID-19 - Targeted Relief Measures

Updated - April 3, 2020



Program Name	Targeted Demographics/Sectors	Funds Accessed Per Applicant	Coverage	Availability Date	Additional Information
Canada Emergency Response Benefit	People who have lost income as a result of COVID-19	\$2000 a month for up to 4 months per person		April 6	https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#unable_work_new_canada_emergency_response_benefit
Special Goods and Services Tax Credit Payment	Mow- and modest-income families	\$400 per person, \$600 a couple	One time payment to individuals	April 9	https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#increased_goods_services_tax_credit
Enhanced Canada Child Benefit	All families currently receiving the CCB	\$300 per child	Extra money per child	With normal cheques	https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html#child-benefit
Canada Emergency Wage Subsidy	Employees of organizations that have experienced at least a 30% revenue decline due to COVID	75% of their wage up to \$58,700 for up to 3 months	Wages, backdated to March 15	Later in April	https://www.canada.ca/en/department-finance/news/2020/04/the-canada-emergency-wage-subsidy.html
Canada Student Loan Payments Waiver	People with outstanding federal student loans	Temporary suspension of loan payments until July	Temporary loan payments	Now	https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#canada_student_loans
Indigenous Community Support Fund	Indigenous communities	Formula based, automatically transferred	Emergency expenditures related to COVID-19 response	Now	https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#indigenous_community_support_fund
Co-Lending Program for Small and Medium Enterprises	Companies with fewer than 500 employees	Loan up to \$6,250,000	Cash flow needs for the short-medium term	Now	https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html#_New_Loan_Programs
New Loan Guarantee for Small and Medium Enterprises	Companies with fewer than 500 employees	Loan up to \$6,250,000	Cash flow needs for the short-medium term	Now	https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html#_New_Loan_Programs
Canada Emergency Business Account	Private sector SMEs and non-profits	Interest free loan up to \$40,000	Short term operating costs	Now	https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html#_New_Loan_Programs
Deferral of Customs Duty and Sales Tax for Importers	Importers	Deferral of tax and duty payments until June 30	Tax and duty payments	Now	https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html

GST/HST Remittance Deferral	Anyone who collects GST/HST	Deferral of GST/HST remittances until June 30	GST/HST payments	Now	https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html
Work Sharing Program Extension	Companies looking to reduce worker hours	Subsidy extended from 38 to 76 weeks	Income support for employees seeing reduced hours	Now	https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html#extending_workshare_programs
Increased Credit for Farmers	Agricultural producers needing short term loans	Repayable loans	Operating costs	Now	https://www.fcc-fac.ca/en/about-fcc/media-newsroom/news-releases/2020/lending-capacity-increases-to-alleviate-industry-financial-pressure.html
Airport Lease Rents Waiver	Airport operators	Waiver of rents on federal aviation lands until December 2020	Rents for airports	Now	https://www.canada.ca/en/department-finance/news/2020/03/government-announces-support-for-air-transportation-sector-during-covid-19-pandemic.html

Ontario - COVID-19 - Targeted Relief Measures

Updated - April 3, 2020



Program/Support	Targeted Demographics/Sectors	Funds Accessed Per Applicant	Coverage	Availability	Additional Information
Waiver of 3-month waiting period for Ontario Health Insurance Plan (OHIP) coverage	Individuals		Ontario is waiving the three-month waiting period for Ontario Health Insurance Plan (OHIP) coverage. Province will cover the cost of COVID-19 services for uninsured people who do not meet the criteria for OHIP coverage.	Now	https://news.ontario.ca/mohltc/en/2020/03/ontario-expands-coverage-for-care.html
COVID-19 contingency fund			Dedicated \$1.0 billion COVID-19 contingency fund for emerging needs related to the COVID-19 outbreak.	Now	https://news.ontario.ca/opo/en/2020/03/ontario-provides-33-billion-more-to-increase-health-care-capacity.html
Social Services Relief funding	Municipalities and organizations that administer social services		\$148 million for charitable and non-profit social services organizations such as food banks, homeless shelters, churches and emergency services to improve their ability to respond to COVID-19, by providing funding directly to Consolidated Municipal Service Managers and District Social Service Administration Boards who would allocate this funding based on local needs.	Now	https://budget.ontario.ca/2020/marchupdate/action-plan.html#section-4
Ontario Works	OW recipients		Investing \$52 million to expand access to the emergency assistance program administered by Ontario Works to provide financial support to people and help them with basic needs, such as food and rent.	Now	https://budget.ontario.ca/2020/marchupdate/action-plan.html#section-4
Support for Families	Families with children	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.	Helping families pay for the extra costs associated with school and daycare closures during the COVID-19 outbreak.	Now	https://news.ontario.ca/mof/en/2020/03/ontarios-action-plan-responding-to-covid-19.html

Guaranteed Annual Income System (GAINS) payment	Low-income seniors	\$166 per month for individuals and \$332 per month for couples for six months, starting in April 2020.	Proposing to double the Guaranteed Annual Income System (GAINS) payment for low-income seniors for six months	Now	https://news.ontario.ca/mof/en/2020/03/ontarios-action-plan-responding-to-covid-19.html
Electricity Relief	Eligible residential, farm and small business consumers		<ul style="list-style-type: none"> • Setting electricity prices for residential, farm and small business time-of-use customers at the lowest rate, known as the off-peak price, 24 hours a day for 45 days • More affordable electricity bills for eligible residential, farm and small business consumers, by providing approximately \$5.6 billion for electricity cost relief programs in 2020-21 	Now	https://news.ontario.ca/opo/en/2020/03/ontario-providing-electricity-relief-to-families-small-businesses-and-farms-during-covid-19.html
Employer Health Tax (EHT) Exemption	Employees		Cutting taxes by \$355 million for about 57,000 employers through a proposed temporary increase to the Employer Health Tax (EHT) exemption	Now	https://www.fin.gov.on.ca/en/tax/eh/index.html
Ontario Student Assistance Program (OSAP)	Students on OSAP		Six months of Ontario Student Assistance Program (OSAP) loan and interest accrual relief for student borrowers	Now	https://news.ontario.ca/maesd/en/2020/03/province-supports-postsecondary-students-during-covid-19.html
Support for Indigenous peoples	Indigenous peoples and communities		Additional support 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	Now	https://news.ontario.ca/mof/en/2020/03/ontarios-action-plan-responding-to-covid-19.html
Low-Income Energy Assistance Program (LEAP)	Families		\$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	Now	https://news.ontario.ca/mof/en/2020/03/ontarios-action-plan-responding-to-covid-19.html

Job-Protected Leave	Employees		For employees who are in isolation or quarantine due to COVID-19, or those who need to be away from work to care for children because of school or daycare closures or to care for other relatives. The measures are retroactive to January 25, 2020. Most employees and employers in Ontario are covered by the provisions in legislation, whether they work full-time, part-time, are students, temporary help agency assignment employees, or casual workers.	Now	https://news.ontario.ca/opo/en/2020/03/employment-standards-amendment-act-infectious-disease-emergencies-2020.html
Corporate Income Tax Credit - Regional Opportunities Investment Tax Credit	Businesses		To support regions lagging in employment growth with a proposed new Corporate Income Tax Credit, the Regional Opportunities Investment Tax Credit.	Now	https://budget.ontario.ca/2020/marchupdate/act-on-plan.html#section-3
Provincial Taxes Relief Period for Businesses	Businesses		Providing a five-month interest and penalty-free period to make payments for the majority of provincially administered taxes, providing \$6 billion in relief to help support Ontario businesses.	Now	https://budget.ontario.ca/2020/marchupdate/relief-measures.html
Deferring Education Property Tax			Deferring the upcoming quarterly (June 30) remittance of education property tax to school boards by 90 days. This will provide municipalities with the flexibility to, in turn, provide property tax deferrals of over \$1.8 billion to local residents and businesses while ensuring school boards receive their funding.	Now	https://budget.ontario.ca/2020/marchupdate/act-on-plan.html#section-4
Workplace Safety and Insurance Board (WSIB)	Employers		Workplace Safety and Insurance Board (WSIB) will allow employers to defer payments for a period of six months. This will provide employers with \$1.9 billion in financial relief.	Now	https://news.ontario.ca/mol/en/2020/03/ontario-enabling-financial-relief-for-businesses-1.html

Funding for Hospital Sector	Hospital Sector		Investing \$935 million for the hospital sector, including \$594 million to accelerate progress on the government's commitment to address capacity issues, as well as \$341 million for an additional 1,000 acute care and 500 critical care beds and additional assessment centres.	Now	https://news.ontario.ca/mltc/en/2020/03/ontario-taking-further-action-through-emergency-measures-to-support-long-term-care-homes-during-covi.html
Public Health Funding			Increasing Public health funding by \$160 million to support COVID-19 monitoring, surveillance, and laboratory and home testing, while also investing in virtual care and Telehealth Ontario	Now	https://news.ontario.ca/mltc/en/2020/03/ontario-taking-further-action-through-emergency-measures-to-support-long-term-care-homes-during-covi.html
Personal Protective Equipment			Investing \$75 million to supply personal protective equipment and critical medical supplies to front-line staff to tackle COVID-19	Now	https://news.ontario.ca/mof/en/2020/03/ontarios-action-plan-responding-to-covid-19.html
Funding for Long-Term Care	Long-term care sector		Investing \$243 million for surge capacity in the long-term care sector, as well as funding for 24/7 screening, more staffing to support infection control, and supplies and equipment to help tackle the COVID-19 outbreak	Now	https://news.ontario.ca/mltc/en/2020/03/ontario-taking-further-action-through-emergency-measures-to-support-long-term-care-homes-during-covi.html
Support for Seniors Through Community Organizations	Seniors		\$10 million to help community organizations with the coordination of subsidized deliveries of meals, medicines and other necessities to seniors. This investment doubles the government's initial commitment in Ontario's Action Plan: Responding to COVID-19.	Now	https://news.ontario.ca/opo/en/2020/03/ontario-protecting-seniors-during-the-covid-19-outbreak.html
Ontario Together Fund	Businesses		New \$50 million Ontario Together Fund to help businesses provide innovative solutions or retool their operations in order to manufacture essential medical supplies and equipment, including gowns, coveralls, masks, face shields, testing equipment and ventilators	Now	https://news.ontario.ca/opo/en/2020/04/ontario-joins-forces-with-the-private-sector-to-fight-covid-19.html

Support for Higher Ed. Institutions	Publicly assisted colleges, universities, and Indigenous Institutes		\$25 million in one-time funding to support publicly assisted colleges, universities, and Indigenous Institutes with institutional specific priorities in response to COVID-19	Now	https://news.ontario.ca/maesd/en/2020/03/province-supports-postsecondary-students-during-covid-19.html
Victim Services	Victims of domestic violence and other violent crimes		Emergency payment of more than \$2.7 million to support services for victims of domestic violence and other violent crimes during the COVID-19 crisis.	Now	https://news.ontario.ca/mag/en/2020/04/ontario-strengthening-victims-services-in-response-to-covid-19.html
Mental Health Support	Individuals, frontline workers, and OPP officers		Emergency funding of up to \$12 million to expand online and virtual mental health supports and \$2.6 million to hire new psychologists and other mental health workers to support Ontario Provincial Police (OPP) personnel	Now	https://news.ontario.ca/opo/en/2020/04/ontario-increasing-mental-health-support-during-covid-19.html

British Columbia - COVID-19 - Targeted Relief Measures

Updated - April 3, 2020



Program Name	Targeted Demographics/Sectors	Funds Accessed Per Applicant	Coverage	Availability Date	Additional Information
BC Emergency Benefit for Workers	Individuals	\$1,000	A one-time \$1,000 payment for people who lost income.	ASAP (check additional information link for updates frequently)	https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports#BCEBW
Climate Action Tax Credit	Low-Income Families	\$218 per adult and \$64 per child	A one-time enhancement to the climate action tax credit will be paid in July 2020 for moderate to low-income families.	July	https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports#CATC
BC Student Loan Deferral	Students		Starting March 30, 2020, B.C. student loan payments are automatically frozen for six months.	Now	
ICBC Customer Relief	ICBC Customers		Customers on a monthly payment plan who are facing financial challenges due to COVID-19 may defer their payment for up to 90 days with no penalty.	Now	https://www.icbc.com/about-icbc/contact-us/Pages/covid-19.aspx
Temporary Rental Supplement	Tenants	\$500 per month	It will be available to low to- moderate-income renters who are facing financial hardship as a result of the COVID-19 crisis, but do not qualify for existing rental assistance programs.	Mid-April	https://www2.gov.bc.ca/gov/content/housing-tenancy/covid-19-support
BC Transit Program	Individuals		BC Transit will not charge fees for the use of their services during the state of emergency.	Now	https://www.bctransit.com/covid19
BC COVID-19 Action Plan	Businesses		\$1.5 billion in provincial funding will support economic stimulus once the pandemic has passed.	Post-COVID-19 State of Emergency	https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports
Employer Health Tax Extension	Employers		Employers that declare bankruptcy or cease to have a permanent establishment in B.C. in 2020 on or before September 29, 2020 are not required to file their employer health tax return or pay the tax until September 30, 2020.	Now	https://www2.gov.bc.ca/gov/content/taxes/employer-health-tax/employer-health-tax-overview/eht-file-pay
Employer Health Tax Installment Payment Extension	Employers		Employers required to make instalment payments won't need to make them until after September 30, 2020. Future instalment payment due dates will be determined at a later date.	Now	https://www2.gov.bc.ca/gov/content/taxes/employer-health-tax/employer-health-tax-overview/eht-file-pay
Delayed Carbon Tax Increase	Individuals and Businesses		Carbon tax rates will remain at their current levels until further notice. The tax measure announced in Budget 2020 aligning the carbon tax rates with the federal carbon pricing backstop is also postponed until further notice.	Now	https://www2.gov.bc.ca/gov/content/environment/climate-change/planning-and-action/carbon-tax
Reduced School Tax Rates for Businesses	Businesses		School tax rates for commercial properties (Classes 4, 5 and 6) will be reduced by 50% for the 2020 tax year.	Now	https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/school-tax

Deferred Sales Tax or Security Payments	Businesses		Effective March 23, 2020, the filing and payment due dates for sales taxes are extended to September 30, 2020. This includes carbon tax, motor fuel tax (including the International Fuel Tax Agreement), provincial sales tax (PST) (including the municipal and regional district tax on accommodation), and Tobacco tax.	Now	https://www2.gov.bc.ca/assets/gov/taxes/sales-taxes/publications/notice-2020-002-covid-19-sales-tax-changes.pdf
BC Hydro COVID-19 Customer Assistance Program	Individuals and Businesses		Customers can defer bill payments or arrange for flexible payment plans with no penalty.	Now	https://www.bchydro.com/news/press_centre/news_releases/2020/bill-relief-covid-19.html
BC Hydro Customer Crisis Fund	Individuals	Up to \$600	Customers experiencing job loss, illness or lost wages due to COVID-19 can access grants up to \$600 to pay their hydro bills.	Now	https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/customer-crisis-fund.html
BC Arts Council Advance	Arts and Culture Sector		Spring and Fall Operating Assistance clients will be receiving 50% of their last year's operating grant as a advance for the next intake cycle (April and September) in early April. This funding is being delivered in order to support organizational sustainability and artists and arts and cultural workers.	Now	https://www.bcartscouncil.ca/funding/covid-19-updates-and-faq/
Arts and Culture Resilience Supplement	Arts and Culture Sector	This one-time grant will range (maximum \$15,000) depending on the size of your organization.	Operating Assistance clients and eligible project clients will receive a one-time supplement in early April in order to further support organizations during this unprecedented time. This supplement is designed to provide flexibility for organizations. Organizations can choose how they spend the funding, guided by the principles of organizational sustainability and supporting the artists and arts and cultural workers you rely on.	Now	https://www.bcartscouncil.ca/funding/covid-19-updates-and-faq/

Alberta - COVID-19 - Targeted Relief Measures

Updated - April 3, 2020



Program Name	Targeted Demographics/Sectors	Funds Accessed Per Applicant	Coverage	Availability Date	Additional Information
Emergency Isolation Support Payment	Individuals	One-time payment of \$1,146	Individuals who have experienced total or significant loss of income due to having to self-isolate or being a caregiver to a dependent who is self-isolating. This person must have no other source of compensation, such as a sick-leave benefit or federal employment insurance.	Now	https://www.alberta.ca/emergency-isolation-support.aspx
Utility Payment Deferral	Individuals and Families, Farms, and Small Businesses	Residential customers can defer electricity and natural gas bill payments for the next 90 days to ensure no one will be cut off, regardless of the service provider.	Albertans who are experiencing financial hardship as a direct result of COVID-19. For example, those who have lost their employment or had to leave work to take care of an ill family member.	Now	Call your utility provider directly to arrange for a 90-day deferral on all payments. More info at https://www.alberta.ca/utility-payment-deferral.aspx
Student Loan Repayment Deferral	Students and Graduates		A six-month, interest free moratorium on Alberta student loan payments for all Albertans in the process of repaying these loans starting March 30, 2020.	Now	Students do not need to apply for the pause of repayment.
ATB Financial Customers Program	Individuals		Personal banking customers can apply for a deferral on their ATB loans, lines of credit and mortgages for up to 6 months.	Now	
Alberta Credit Unions Program	Credit Union Members		Credit union members will have access to a variety of programs and solutions designed to ease difficulties with loan payments and short-term cash flow.	Now	Contact your credit union to work out a plan for your personal situation
Education Property Tax Freeze	Property Owners		Residential education property tax rates will be frozen at last year's level – reversing the 3.4% population and inflation increase added in Budget 2020. This will save households \$55 million.	Now	https://www.alberta.ca/covid-19-support-for-employers.aspx
Vulnerable Group Relief	Albertans, Seniors, and Vulnerable Groups		Charitable and non-profit groups will immediately receive an additional \$60 million to support seniors and other vulnerable populations disproportionately affected by COVID-19. This is in addition to the \$3.9 billion for community and social services allocated in Budget 2020.	Now	

Healthcare Funding Increase	Healthcare		The Government of Alberta has committed \$500 million extra this year to respond to the public health crisis and to support front-line health professionals working to keep Albertans safe and healthy. This is in addition to the record-high \$20.6 billion allocated for health care in Budget 2020. A further \$58 million has been allocated to Alberta health care for COVID-19 response by the federal government.	Now	
Corporate Income Tax Deferral	Employers		Alberta corporate income tax balances and instalment payments coming due between March 18, 2020 and August 31, 2020 are deferred until August 31, 2020 to increase employers' access to cash so they can pay employees, address debts and continue operations. In addition, due dates for the filing of corporate income tax returns due after March 18, 2020 and before June 1, 2020 have been extended to June 1, 2020.	Now	https://www.alberta.ca/corporate-income-tax.aspx
WCB Premium Payment Deferral	Employers		Small, medium and large private sector employers can defer WCB premium payments until 2021. For small and medium businesses, the government will cover 50% of the 2020 premium when it is due in 2021 – saving businesses \$350 million. Large employers will have their 2020 WCB premium payments deferred until 2021, at which time their premiums will be due. Employers who have already paid WCB premiums in 2020 are eligible for a rebate or credit.	Now	https://www.wcb.ab.ca/insurance-and-premiums/
Tourism Levy Deferral	Tourism and Hospitality Sector		Hotels and other lodging providers can delay paying the tourism levy until Aug. 31 for amounts that become due to government on or after March 27, 2020. Payments deferred until Aug. 31 will not be subject to penalties or interest. Hotels and other lodging providers are still expected to file returns, as required by legislation, and must collect the tourism levy from guests staying at their properties during this period.	Now	https://www.alberta.ca/tourism-levy.aspx

Job-Protected Leave	Individuals		Changes to the Employment Standards Code allow full and part-time employees to take 14 days of job-protected leave if they are required to self-isolate or are caring for a dependent who is. This leave covers the 14-day self-isolation period recommended by Alberta's chief medical officer. This leave may be extended if the advice of the chief medical officer changes. The leave does not apply to self-employed individuals or contractors.	Now	
----------------------------	-------------	--	---	-----	--