



**Restaurants
Canada**

The voice of foodservice | La voix des services alimentaires

NAVIGATING COVID-19

FEDERAL AND PROVINCIAL RESPONSE PLANS

Last update: April 3, 2020

Restaurants Canada: COVID-19 Response Plans

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New Updates

Federal

Ontario

New Essential Workplaces List Released

The provincial government released a new essential workplaces list, imposing further restrictions on which businesses can remain open in order to stop the spread of COVID-19. Restaurants that only serve take-out, drive-through, and delivery service are permitted to remain open. The new restrictions take effect on April 4, 2020 at 11:59 PM.

Quebec

\$150 million to help small and medium businesses

The province announced an additional \$150 million to support Quebec businesses affected by COVID-19. The measures include:

- **Emergency assistance for small and medium-sized enterprises:** This program aims to support, for a limited period, the working capital of enterprises whose financial situation is precarious due to COVID-19, so that they are able to maintain, to consolidate or revive their activities. An initial envelope of \$ 150 million is therefore made available to MRCs and equivalent territories in order to help businesses. Montreal and Quebec will receive \$ 40 million and \$ 10 million respectively, while the other RCMs and equivalent territories will share \$ 100 million. Businesses in all industries, including co-operatives, not-for-profit organizations, and social economy businesses engaged in business activities will be able to obtain a loan or loan guarantee of up to 50,000 \$, in order to compensate for the lack of liquidity linked to COVID-19. Eligible companies must contact their MRC for more information.
- **Measures to relax loans granted to businesses under the FLI:** New measures to relax the conditions for repaying loans granted under the FLI have also been planned to meet the needs of businesses affected by the COVID pandemic -19. It will therefore be possible to offer them an additional three-month respite for the repayment of their loan (principal and interest), bringing the total business respite period to six months.

Alberta

British Columbia

Saskatchewan

Manitoba

New Measures in Manitoba Protection Plan

The province announced additional measures under the Manitoba Protection Plan to provide extra support and relief to homeowners and businesses. Today's measures will provide immediate relief to Manitobans facing financial challenges by deferring provincial fees and charges. As part of the Manitoba Protection Plan, the province is providing the following protections for the next six months until Oct. 1:

- instructing Manitoba Hydro, Centra Gas and Manitoba Public Insurance (MPI) to not charge interest or penalties in the event that Manitobans are unable to pay at this time;
- instructing MPI to relax ordinary practices on policy renewals and collections;
- instructing Manitoba Liquor and Lotteries not to charge interest on receivables from restaurants, bars and specialty wine stores;
- supporting Workers Compensation Board (WCB) to do the same and asking WCB to extend relief from penalties for late payments;
- directing Manitoba Hydro and Centra Gas to not disconnect customers during these times; and
- working with municipal partners to ensure municipalities do not charge interest on provincial education taxes and school division fees and the province is encouraging municipalities to do the same with respect to their own taxes and will start discussions to support implementation.

The government is also deferring provincial income tax and corporate income tax filing deadlines and payments to coincide with the current revised federal deferral of income tax to Aug. 31 and has indicated it would be willing to extend these deferrals until Oct. 1, should the federal government agree.

The province is also accelerating the removal of \$75 million of annual PST from residential and business properties, effective July 1.

This will save residential property owners an estimated \$38 million per year and business property owners \$37 million a year.

Nova Scotia

Newfoundland and Labrador

New Brunswick

Prince Edward Island

2019-2020 Fiscal Update and *Real Property Tax Act* Regulations

The province released the 2019-2020 Fiscal Update which included a \$25 million Emergency Contingency Fund to support new provincial programs and the expansion of current programs. The province also made several amendments to the Real Property Tax Act regulations, including:

- Deferring provincial property tax and fee payments until December 31, 2020;

- Extending property assessment appeal deadlines for assessment year 2020 to December 31, 2020;
- Providing interest relief for tax year 2020, including all past due amounts;
- Suspending tax sale processes for the remainder of 2020; and
- Delaying mailing of provincial tax bills for 2020 until June.

Federal

Status of Closures

The federal government has not mandated any closures of businesses.

Support for Workers

Canada Emergency Response Benefit (CERB)

Overview: The Canada Emergency Response Benefit (CERB) is a taxable benefit that would provide \$2000 a month for up to four months for workers who lose their income as a result of the COVID-19 pandemic. The CERB combines and replaces the previously announced Emergency Care Benefit and Emergency Support Benefit.

How it Works: The CERB will be available to workers:

- residing in Canada, who are at least 15 years old;
- who have stopped working because of COVID-19;
- who had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application
 - The income of at least \$5,000 may be from any or a combination of the following sources: employment; self-employment; maternity and parental benefits under the Employment Insurance program and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan
- who are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, they expect to have no employment income.

The Benefit is also available to workers who, after March 15, are eligible for Employment Insurance regular or sickness benefits.

The Benefit is only available to individuals who stopped work as a result of reasons related to COVID-19.

The benefit is available from March 15, 2020, to October 3, 2020.

Applications for the CERB will open on April 6, 2020 at Canada.ca/coronavirus.

Support for Businesses

Canada Emergency Wage Subsidy

Overview: All businesses, non-profit organizations, and charities with a revenue decrease of 30 percent or more due to COVID-19 [will be eligible for the 75 percent wage subsidy](#). For companies experiencing a decrease in revenue of at least 30 percent, the government will cover up to 75 percent of a salary on the first \$58,7000, [which could mean payments of up to \\$847 a week](#).

How it Works: The 30% decline in revenues will be measured in comparison to the same month last year and employers will have to re-apply each month. The wage subsidies will be retroactive to March 15, 2020. Employers will need to attest they are doing everything they can do to cover the remaining 25% of wages. Employers can apply through a Canada Revenue Agency portal, which will open in the coming days. The funds will be available in approximately 6 weeks.

Program Details Outstanding: The House of Commons will need to convene pass this program into law. It is anticipated the House will sit to debate the proposed package as early as April 6, 2020.

Business Credit Availability Program

Overview: The [Business Credit Availability Program \(BCAP\)](#) will provide more than \$65 billion of support through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC), largely targeted to SMEs. The BDC and EDC are cooperating with private sector lenders to provide credit solutions to individual businesses. The program is currently available to businesses with “viable business models whose access to financing would otherwise be restricted.”

How it Works: These programs will roll out in the three weeks after March 27th, 2020. Businesses in need of credit support should contact their financial institution. If the financial institution determines that the needs of the client exceed the level of support the financial institution is able to provide, the financial institution will work alongside BDC or EDC to access additional resources the Government has made available under BCAP.

The program includes the following components:

Canada Emergency Business Account

Overview: The Canada Emergency Business Account is a new loan program that will be implemented by eligible financial institutions in cooperation with Export Development Canada. The program will provide interest-free loans of up to \$40 000 to small businesses and not-for-profits to help cover their operating costs while revenues have been temporarily reduced.

How It Works: To qualify, organizations will need to demonstrate they paid between \$50,000 to \$1 million in total payroll in 2019. Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25 per cent (up to \$10,000).

Co-Lending Program for SMEs

Overview: Through this program, the Business Development Bank of Canada (BDC) will work with financial institutions to co-lend term loans to SMEs for their operational cash flow requirements. Eligible businesses may obtain incremental credit amounts of up to \$6.25 million through the program.

How It Works: Businesses must contact their financial institution to determine whether this program is appropriate for their needs.

Loan Guarantee for SMEs

Overview: Export Development Canada is working with financial institutions to allow them to issue new operating credit and cash flow term loans of up to \$6.25 million to SMEs.

How It Works: Businesses must contact their financial institution to determine whether this program is appropriate for their needs.

Work-Sharing Program Extension

Overview: The government will extend the maximum duration of the work-sharing program from 38 weeks to 76 weeks. The program is offered to workers who agree to reduce their normal working hours because of developments beyond the control of their employers. The measure provides income support to employees eligible for Employment Insurance benefits who work a temporarily reduced work week while their employer recovers.

How it Works: 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 of time. To be eligible, employers must meet [eligibility requirements](#):

- Have been in business in Canada year-round for at least two years;
- Be a private business, a publicly-held company, or a not-for-profit organization;
- Demonstrate that the shortage of work is temporary and beyond their control, and is not a cyclical/recurring slowdown;
- Demonstrate a recent decrease in business activity of approximately 10%; and,
- Submit and implement a recovery plan designed to return the Work-Sharing unit(s) to normal working hours by the end of the Work-Sharing agreement. There must be a reasonable expectation that recovery (that is, a return to normal work hours for all participating employees) will be achieved by the end of the agreement.

Ineligible employers

- Employers experiencing a reduction in business activity related to a labour dispute.

- A labour dispute includes work slowdowns, strikes, lockouts and work stoppages. Companies that are experiencing a reduction in business activity attributable to a labour dispute at a component, division, branch, subsidiary, etc., of that same company are also ineligible. As well, a Work-Sharing application cannot be approved where the work reduction is solely attributable to a labour dispute at one of the company's major suppliers or customers.
- Employers experiencing a reduction in business activity due to a seasonal shortage of work or any other recurring production slowdown; the Work-Sharing program is not intended as a remedy for a pre-existing and on-going condition.
- The decrease in business activity cannot be directly related to an increase in the employer's workforce.

Applicants submit through the appropriate portal based on province; a full list is available [here](#).

Program Details Outstanding: The federal government is determining the interaction between the CERB, EI and wage subsidy program to provide additional clarity on whether people who have been laid-off can apply to multiple programs.

Income Tax Deferrals

Overview: The government will allow all businesses to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 18 and before September 1, 2020. This relief would apply to all tax balances due and installments. No interest or penalties will accumulate on these amounts during this period.

GST/HST Tax and Customs Duty Payments Deferrals

Overview: The government will allow businesses, including self-employed individuals, to defer payments of the GST/HST and customs duties owing on their imports until June 30, 2020. The deferral will apply to GST/HST remittances for the February, March and April 2020 reporting periods for monthly filers; the January 1, 2020 through March 31, 2020 reporting period for quarterly filers; and for annual filers, the amounts collected and owing for their previous fiscal year and instalments of GST/HST in respect of the filer's current fiscal year. For GST and customs duty payments for imported goods, deferral will include amounts owing for March, April and May.

Ontario

Status of Closures

The Ontario government published an [updated list of essential services](#) on April 3, 2020. Restaurants and bars are considered an essential service but are only permitted to provide takeout food and delivery services. Additionally, licensed restaurants and bars in Ontario may sell alcohol with food takeout and delivery orders between the hours of 9:00 am and 11:00 pm. Liquor may be sold for takeout or delivery through a third party, such as a food delivery service or ordering platform, provided they are acting on behalf of the licensee.

Support for Workers

Extended Job-Protection for Employees

Overview: The province introduced job-protected leave to employees 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 day care closures. The measures are retroactive to January 25, 2020.

How it Works: Employees who are unable to work for the following reasons are protected:

- The employee is under medical investigation, supervision or treatment for COVID-19.
- The employee is acting in accordance with an order under the Health Protection and Promotion Act.
- The employee is in isolation or quarantine.
- The employee is acting in accordance with public health information or direction.
- The employer directs the employee not to work.
- The employee needs to provide care to a person for a reason related to COVID-19 such as a school or day-care closure.

Support for Businesses

Workplace Safety and Insurance Board (WSIB) payment deferral

Overview: The province will allow all businesses in the province to defer premium payments to the Workplace Safety and Insurance Board (WSIB) for six months. This measure represents \$1.9 billion in relief for employers to reduce the financial strain posed by COVID-19.

Additionally, the WSIB will cease interest accrual on all outstanding premium payments. They will not charge penalties during this six-month deferral period. There will be no negative consequences for businesses who defer premium reporting and payments.

How it Works: All employers covered by the WSIB's workplace insurance are automatically eligible for the provisions of the relief package and can defer premium reporting and payments

until August 31, 2020. They will not be required to opt in to receive this benefit and businesses are not required to inform the WSIB they are taking advantage of this measure.

Temporary Doubling of the Employer Health Tax (EHT) Exemption

Overview: private-sector employers with total annual Ontario remuneration of less than \$5 million are currently eligible for an EHT exemption on up to \$490 000 of their payroll. The government will retroactively raise the EHT exemption from \$490 000 to \$1 million for 2020 until January 1, 2021 when the exemption returns to the current level.

Interest and Penalty Relief for Businesses

Overview: Beginning April 1, 2020, penalties and interest will not apply to any Ontario business that misses any filing or remittance deadlines under the following select provincially administered taxes:

- 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 will last up until August 31, 2020.

How it Works: The interest and penalty relief period is available to all Ontario businesses that are required to file returns and make remittances under these tax programs. Businesses will not be required to provide any documentation supporting these reasons for late-filing or payments and will not be required to advise the Ontario Ministry of Finance of their inability to meet their deadlines.

Business Education Property Tax Deferrals

Overview: Businesses will be allowed to defer their Education Property Tax payments for one payment quarter (90 days after June)

Municipal Responses

Toronto

- The City is providing a grace period for pre-authorized property tax and utility payments and payment penalties for 60 days, starting March 16, 2020.
- Toronto Hydro has extended its current suspension of electricity disconnections for low-volume small-businesses customers until July 31, 2020

- The City will establish a contingency fund to support businesses, based on consultations to determine need and scale.
- Effective immediately, and until further notice, all retail businesses are exempt from the City of Toronto Noise Bylaw to facilitate after-hour deliveries.
- Effective immediately, Bank of Montreal, CIBC, National Bank of Canada, RBC Royal Bank, Scotiabank and TD Bank have made 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.

Quebec

Status of Closures

Quebec has closed all dine-in restaurants and bars, but restaurants are permitted to offer take-out and delivery services until at least May 1.

Support for Workers

Temporary Aid for Workers Program

Overview: The program offers financial assistance to meet the needs of workers who, because they are in isolation to counter the propagation of the COVID-19 virus, cannot earn all of their work income and are not eligible for another financial assistance program. The lump-sum amount granted to an eligible person is \$573 per week, for a period of 14 days of isolation. If justified by your state of health, the coverage period for an eligible person could be extended to a maximum of 28 days.

How it Works: This program is for adult workers aged 18 or over who reside in Québec and are in isolation for one of the following reasons:

- they have contracted the virus or present symptoms
- they have been contact with an infected person
- they have returned from abroad

In addition, workers who are in isolation or likely to be under the above criteria are eligible for the PATT COVID-19 if

- you are not receiving compensation from your employer
- you do not have private insurance
- you are not covered by another government program, such as employment insurance from the federal government

The order to self-isolate must have been given by the Government of Canada, the Gouvernement du Québec or another responsible authority.

Applicants must fill out this registration form available [here](#).

Support for Businesses

Concerted Temporary Action Program for Businesses

Overview: This program provides a minimum of \$50,000 in emergency financing in the form of a loan or a loan guarantee to help businesses whose cash flow is affected by the impact of COVID-19

How it Works: This financial assistance is available to businesses operating in Québec, including cooperatives and other social economy enterprises with commercial activities. Eligible businesses are those that find themselves in a precarious situation and temporary difficulty as a result of COVID-19. They must show that their financial structure offers realistic prospects for profitability. Businesses must show that their cash flow issues are temporary and that the liquidity shortage stems from:

- A problem involving the supply of raw materials or products (goods or services)
- An inability, or a substantially decreased ability, to deliver goods, products or services

Prospective applicants must contact their account or project manager directly if they are a client of Investissement Québec. If they are not already a client, they need to get in touch with your financial institution, which will then contact Investissement Québec.

Tax Deadlines Extended for Individuals and Businesses

Overview: Revenu Québec extended the deadline for filing the personal income tax return to June 1. For individuals and individuals in business, the deadline for applying balances due related to income tax returns for the 2019 taxation year is postponed to July 31, 2020.

All tax audit and collection activities are being suspended, and the organization will show greater flexibility in respect of payment agreements for tax debts.

Hydro-Quebec

Overview: Hydro-Québec will stop applying administration charges to unpaid bills for all customers and will not cut off power to anyone for non-payment.

Commission de la santé et de la sécurité travail (CNESST) premium deferral

Overview: The deadline to pay Commission de la santé et de la sécurité travail (CNESST) premiums has been extended to August 31. During this period the CNESST will not apply interests or fees.

Emergency assistance for small and medium-sized enterprises

Overview: This program aims to support, for a limited period, the working capital of enterprises whose financial situation is precarious due to COVID-19, so that they are able to maintain, to consolidate or revive their activities. The assistance will take the form of a loan or loan guarantee of up to \$ 50,000.

An initial envelope of \$ 150 million is therefore made available to MRCs and equivalent territories in order to help businesses. Montreal and Quebec will receive \$ 40 million and \$ 10 million respectively, while the other RCMs and equivalent territories will share \$ 100 million.

How it Works: The following organizations are eligible for the program:

- companies from all sectors of activity;
- cooperatives;
- non-profit organizations;
- social economy enterprises carrying out commercial activities.

To be eligible, the business must:

- have been in business in Quebec for at least one year;
- be temporarily closed, likely to close or show warning signs of closure;
- be in a context of maintaining, consolidating or reviving its activities;
- have demonstrated a cause and effect relationship between their financial or operational problems and the COVID-19 pandemic.

The financing relates to the company's liquidity needs and is determined on the basis of justified and reasonable expenses. The company will have to make up for the lack of liquidity caused by:

- an impossibility or a substantial reduction in the capacity to deliver products (goods or services) or goods;
- a problem of supply of raw materials or products (goods or services).

Interested companies must contact their MRC, municipality office, or the organization responsible for managing the Local Investment Fund (FLI) in your MRC. The list of MRCs is available here.

Measures to relax loans granted to businesses under the FLI

Overview: Businesses will have an additional three-month respite for the repayment of their loan (principal and interest), bringing the total business respite period to six months.

How it Works: A six-month moratorium has been introduced for the repayment (capital and interest) of loans already granted through the FLI. Interest accrued during this period will be added to the loan balance. This measure is in addition to the moratorium already in place under most of the investment policies in force in regional county municipalities (MRCs), which can reach twelve months.

Municipal Responses

Montreal

- Owners will have until July 2, 2020 to pay the second installment of their annual property taxes
- Private and social economy businesses that have loans received through the PME MTL fund, Fonds Locaux de Solidarité and Fonds de commercialisation des innovations will have a six-month moratorium on capital and interest.

- \$5 million assistance fund to support sectors that have been hardest in the short term: retail businesses, social economy, creative and cultural industries and tourism

Alberta

Status of Closures

Restaurants, food preparation facilities, and food delivery services are allowed to provide delivery or takeout services, but dining room services are not permitted.

Support for Workers

Emergency Isolation Support

Overview: Albertans can receive a one-time emergency isolation support payment of \$1146. This is a temporary program to bridge the gap until the federal Canada Emergency Response Benefit (CERB) is available in April.

How it Works: Individuals are eligible for the payment if they:

- Experienced total or significant loss of income as a result of having to self-isolate, or are the sole caregiver of a dependent who is self-isolating, and
- Have no other source of compensation, such as workplace sick leave benefits or federal employment insurance benefits

Individuals can apply [here](#).

Job-protected leave

Overview: The province has amended the Employment Standards Code to allow full and part-time employees to take 14 days of job-protected leave if they are required to self-isolate or caring for a child or dependent adult who is required to self-isolate.

How it works: To be eligible, employees are not required to have a medical note and do not need to have worked for an employer for 90 days. The leave will cover the 14-day self-isolation period recommended by public health guidelines. The leave does not apply to self-employed individuals or contractors.

Support for Businesses

Corporate income tax changes

Overview: 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.

Education property tax deferral

Overview: Education property tax rates will be frozen at last year's level – reversing the 3.4% population and inflation increase added in Budget 2020. Non-residential education property tax for businesses will be deferred for 6 months and repaid in future tax years. Commercial landlords are encouraged to pass savings on to their tenants through reduced or deferred payments to help employers pay their employees and stay in business.

Workers' Compensation Board (WCB) premium payment deferral

Overview: Small, medium and large private-sector employers can defer their Workers' Compensation Board (WCB) premium payments until 2021.

How it Works: For small and medium businesses, the government will cover 50% of the 2020 premium when it is due in 2021. Large employers will have their 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.

Utility payment deferral

Overview: Residential, farm and small commercial 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.

How it Works: This program is available to Albertans who are experiencing financial hardship as a direct result of COVID-19 such as those who have lost their employment or had to leave work to take care of an ill family member. Albertans must call their utility provider directly to arrange for the 90-day deferral.

Tourism Levy Deferral

Overview: 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.

ATB Financial Supports for Small Business Customers

Overview: ATB small business customers can apply for a payment deferral on loans and lines of credit for up to 6 months and access additional working capital for ATB customers.

Municipal Responses

Calgary

- Business Improvement Area (BIA) Tax penalties are cancelled until June 30, 2020. Any business that has not already paid their BIA tax has until June 30, 2020 to pay penalty free. A penalty of 7% would apply to taxes outstanding as of July 1, 2020.

British Columbia

Status of Closures

Restaurants are only permitted to offer takeout or delivery services (alcohol is being permitted for delivery orders). Restaurants must not have more than 50 people present at one time on the premises. Customers may be on the premises only for the time that it takes them to purchase and collect their purchase. When there are people on the premises, there must enough space available to enable them to maintain a distance of 2 metres from one another.

Support for Workers

BC Emergency Benefit for Workers

Overview: A tax-free \$1000 payment to British Columbians whose ability to work has been affected by COVID-19. The benefit will be a one-time payment for B.C. residents who receive federal Employment Insurance (EI), or the new Canada Emergency Response Benefit. This includes workers who have been laid-off, who are sick or quarantined, parents with sick children, parents who stay at home from work while child-care centres and schools are closed, and those caring for sick family members, such as an elderly parent. The workers can be EI-eligible and non-EI eligible, such as the self-employed. The benefit will be paid to B.C. residents, in addition to their federal income supports.

How it Works: Applications for the one-time payment will open soon

Support for Businesses

Tax Deferrals

Overview: Effective immediately, provincial tax filing and payment deadlines are deferred to Sept. 30, 2020 for the following provincial taxes:

- Provincial sales tax (PST)
- Employer health tax
- Municipal and regional district tax on short-term accommodation
- Carbon tax
- Motor fuel tax
- Tobacco tax

Postponement of Scheduled Tax Increases

Overview: The scheduled April 1 increase to the provincial carbon tax, the new PST registration requirements on e-commerce, and the implementation of PST on sweetened carbonated drinks will be delayed until September 30, 2020.

Employer Health Tax (EHT) Payment Deferral

Overview: Effective immediately, businesses with a payroll over \$500,000 can defer their employer health tax payments until Sept. 30, 2020. Businesses with a payroll under this threshold are already exempt.

School Tax Reduction

Overview: Business and light- and major-industry property classes will see their school tax cut in half for the 2020 tax year. This will provide \$500 million in immediate relief for business that own their property and allow commercial landlords to immediately pass savings on to their tenants in triple-net leases.

BC Hydro Relief

Overview: BC Hydro will offer new, targeted bill relief to provide immediate help to those most in need. Small businesses that have been forced to close due to COVID-19 will have their power bills forgiven for three months. BC Hydro is waiving bills for these customers from April to June 2020. In addition to this new targeted bill relief, BC Hydro rates will be reduced by 1% on April 1, 2020, after the B.C. Utilities Commission provided interim approval of the application BC Hydro submitted last August.

How it Works: Applications will open the week of April 13, 2020. Eligible business customers can apply any time before June 30, 2020 to have their business' bills waived for April, May and June. Applications will open [here](#).

Saskatchewan

Status of Closures

Restaurants may offer takeout or delivery services (including alcohol) so long as restaurants provide two-metre distancing between customers and the delivery of alcohol or food products.

Support for Workers

Job Protected Leave

Overview: The province has amended The Saskatchewan Employment Act to ensure:

- Employees can access unpaid public health emergency leave;
- Removal of the requirement of 13 consecutive weeks of employment with an employer prior to accessing sick leave; and
- Removal of the provision requiring a doctor's note or certificate

Self-Isolation Support Program

Overview: The Self-Isolation Support Program will provide \$450 per week, for a maximum of two weeks or \$900. The Self-Isolation Support Program is targeted at Saskatchewan residents forced to self-isolate that are not covered by recent federally announced employment insurance programs and other supports.

How it Works: The program is anticipated to cost a total of \$10 million and will mostly benefit self-employed residents of Saskatchewan that meet the following eligibility criteria:

- They have contracted COVID-19 or are showing symptoms;
- They have been in contact with an individual infected with COVID-19;
- They have recently returned from international travel and have been required to self-isolate;

AND

- If they are not eligible for compensation including sick leave, vacation leave from their employer
- If they do not have private insurance covering such disruptions
- If they are not covered by other programs such as federal employment insurance that has been updated.

Support for Businesses

Three Month PST Remittance Deferral and Audit Suspension

Overview: Effective immediately, Saskatchewan businesses who are unable to remit their PST due to cashflow concerns will have relief from penalty and interest charges. Businesses that are

unable to file their provincial tax return(s) by the due date may submit a request for relief from penalty and interest charges on the return(s) affected.

Applications can be submitted [here](#).

Provincial Utility Deferral Program

Overview: All Crown utilities will implement bill-deferral programs allowing a zero-interest bill deferral for up to six months for Saskatchewan customers whose ability to make bill payments may be impacted by the COVID-19 restrictions.

Business Response Team

Overview: The province has launched a Business Response Team to support businesses in the province dealing with the economic challenges resulting from COVID-19. The Team is led by the Ministry of Trade and Export Development and will work with businesses to identify program supports available to them both provincially and federally.

Businesses can contact the Business Response Team at supportforbusiness@gov.sk.ca or 1-844-800-8688 or visit [this website](#).

Manitoba

Status of Closures

On March 30th, 2020, Manitoba issued [a new public health order](#) that prohibits all restaurants and other commercial facilities that serve food from serving food to customers in their premises. Restaurants and other commercial facilities will be permitted to prepare and serve food for delivery or takeout. Restaurants [may sell alcoholic beverages](#) with takeout and delivery meal service by licensed establishments. The new public health order will take effect starting April 1, 2020 at 12:01 AM.

Support for Workers

Temporary Exception to Employment Standards Layoff Rules

Overview: Under current employment standards legislation, employees who have been laid off for eight or more weeks in a 16-week period are deemed to have been terminated and are entitled to wages in lieu of notice. The province is making temporary amendments that would ensure any period of layoff occurring after March 1, 2020, will not be counted toward the period after which a temporary layoff would become a permanent termination. This measure is temporary and specific to situations where employees will eventually be rehired once the COVID-19 crisis has subsided and economic activity picks up again.

Support for Businesses

Extended Tax Filing Deadlines for Businesses

Overview: The province extended the Retail Sales Tax (RST) filing deadlines for April and May for small and medium-sized businesses with monthly remittances of no more than \$10,000. Businesses will have up to two additional months to remit retail sales taxes and the Health and Post Secondary Education Tax Levy (HE Levy). The Minister of Finance committed to working with businesses regarding flexible repayment options above the \$10 000 cap.

How it Works: RST remittances for small and medium businesses of no more than \$10 000 per month that would normally be due on April 20th and May 20th will now be due on June 22, 2020. Businesses that qualify for the above filing extension that were not able to file and remit their February sales tax return by the March 20th due date will not be assessed a late filing penalty and interest will not be applied until after June 22, 2020.

HE Levy returns for small and medium businesses of no more than \$10 000 per month that would normally be due on April 15th and May 15th will now be due on June 15, 2020. Businesses that qualify for the above filing extension that were not able to file and remit their February HE Levy tax return by the March 16th due date will not be assessed a late filing penalty and interest will not be applied until after June 15, 2020. Interest will continue to apply on all outstanding tax debts established prior to the March remittance deadlines.

New Measures in Manitoba Protection Plan

Overview: The province announced additional measures under the Manitoba Protection Plan to provide extra support and relief to homeowners and businesses.

How it Works: As part of the Manitoba Protection Plan, the province is providing the following protections for the next six months until Oct. 1:

- instructing Manitoba Hydro, Central Gas and Manitoba Public Insurance (MPI) to not charge interest or penalties in the event that Manitobans are unable to pay at this time;
- instructing MPI to relax ordinary practices on policy renewals and collections;
- instructing Manitoba Liquor and Lotteries not to charge interest on receivables from restaurants, bars and specialty wine stores;
- supporting Workers Compensation Board (WCB) to do the same and asking WCB to extend relief from penalties for late payments;
- directing Manitoba Hydro and Centra Gas to not disconnect customers during these times; and
- working with municipal partners to ensure municipalities do not charge interest on provincial education taxes and school division fees and the province is encouraging municipalities to do the same with respect to their own taxes and will start discussions to support implementation.

The government is also deferring provincial income tax and corporate income tax filing deadlines and payments to coincide with the current revised federal deferral of income tax to Aug. 31 and has indicated it would be willing to extend these deferrals until Oct. 1, should the federal government agree.

The province is also accelerating the removal of \$75 million of annual PST from residential and business properties, effective July 1.

This will save residential property owners an estimated \$38 million per year and business property owners \$37 million a year.

Nova Scotia

Status of Closures

As of March 19th, the Government of Nova Scotia established that restaurants will be take-out and delivery only and all drinking establishments -- including winery and distillery tasting rooms and craft taprooms -- will be closed until further notice.

Support for Workers

Worker Emergency Bridge Fund

Overview: The new \$20 million Worker Emergency Bridge Fund is designated to help the self-employed and those laid-off workers who do not qualify for Employment Insurance.

How it Works: The provincial government will provide a one-time, \$1000 payment to help bridge the gap between layoffs and closures and the federal government's Canada Emergency Response Benefit.

Program Details Outstanding: An announcement on when the program is ready for applications will come the week of April 6, 2020.

Support for Businesses

Three-month rent deferral program

Overview: The government is encouraging retail and commercial landlords to defer lease payments for the next three months for businesses that were forced to close under the province's public health order.

How it Works: Landlords who participate by granting such businesses a three month deferral and register by April 3 will be able to claim losses of up to \$5,000 per month, if the renting business does not continue operating. Landlords are not permitted to change locks or seize property of businesses who cannot pay rent, if the business closed directly because of COVID-19 public health orders.

Landlords must register with the Department of Business by April 3, 2020 by emailing NSRentDeferral@novascotia.ca. The rent deferral agreement must be in place by April 1, 2020.

Payment Deferrals on Government Loans

Overview: The provincial government will defer payments until June 30 for the following:

- All government loans, including those under the Farm Loan Board, Fisheries and Aquaculture Loan Board, Jobs Fund, Nova Scotia Business Fund, Municipal Finance Corp. and Housing Nova Scotia

- Small business renewal fees, including business registration renewal fees and workers compensation premiums

Program Details Outstanding: A complete list of small business renewal fees that are included will be released in the coming days.

Small Business Loan Guarantee Program Changes

Overview: The province has made changes to the Small Business Loan Guarantee program to include:

- Deferring principal and interest payments until June 30
- Enhancing the program to make it easier for businesses to access credit up to \$500 000
- For those who may not qualify for a loan, government will guarantee the first \$100 000

Deferral of Workers' Compensation Board (WCB) Premiums

Overview: Workers' Compensation Board (WCB) Premiums are being deferred until July 2020. Late fees and interest will not be charged until further notice.

Accelerated Payments for Small Businesses that Do Business with the Province

Overview: Small businesses that do business with the province will be paid within five business days of invoicing instead of the standard 30 days.

New Small Business Impact Grant

Overview: The new \$20 million Small Business Impact Grant will give eligible small businesses and social enterprises a grant of 15% of their revenue from sales – either from April 2019 or February 2020, up to a maximum of \$5000. This one-time, upfront grant can be used for any purpose necessary.

Program Details Outstanding: An announcement on when the program is ready for applications will come the week of April 6, 2020.

Newfoundland and Labrador

Status of Closures

The Government of Newfoundland and Labrador has ordered the closure of bars; however, restaurants are permitted to still operate at a reduced capacity. Takeout and delivery services are permitted and encouraged.

Support for Businesses

Workers' Compensation Board (WCB) Premium Payment Deferral

Overview: WorkplaceNL has provided employers with a workers' compensation premium payment deferral until June 30, 2020.

Amendments to the Labour Standards Act

Overview: The amendments provide for a leave of absence without pay and job protection where an employee is unable to work for the following reasons:

- The employee has returned from travel and must self-isolate;
- The employee is under medical investigation, supervision or treatment for COVID-19;
- The employee is in isolation or quarantine due to COVID-19;
- The employee is acting in accordance with public health direction;
- The employer directs the employee not to work due to COVID-19;
- The employee needs to provide care to a person for a reason related to COVID-19 such as a school or day-care closure; or
- The employee is directly affected by travel restrictions and cannot reasonably be expected to travel back to the province.

The amendments also make it clear that the employee will not be required to provide a medical note if they take the leave.

Provide employees with protections from losing their job if they must take time away from work as a result of COVID-19.

Ensure tenants of rental properties cannot be evicted if they have lost income resulting from COVID-19 and not able to pay rent.

New Brunswick

Status of Closures

All in-room dining at restaurants have been ordered to be closed. Pick-up, delivery and drive-thru service is still permitted. All bars have been closed until further notice.

Support for Workers

Worker Emergency Income Benefit

Overview: A one-time income benefit of \$900 will be provided to self-employed and workers in New Brunswick who have lost their job due to the state of emergency.

How it Works: Applications will open [here](#) at 12:00 PM on Monday, March 30th, 2020. The benefit will help to bridge the gap between when a person lost their job or closed their business on or after March 15, 2020, to when the national benefit takes effect. The benefit will end on April 30, 2020.

Applicants must meet all of the following criteria:

- I am an individual and have lost my job; been laid off on or after March 15th due to the state of emergency in New Brunswick OR I am self-employed and have lost all revenues through self-employment on or after March 15th due to the state of emergency in New Brunswick;
- I have earned a minimum of \$5,000 (gross) earnings in the last 12 months or in the last calendar year;
- I have lost my primary source of income;
- I have applied (or plan to apply) for support through the Federal government (either Employment Insurance or the Canada Emergency Response Benefit);
- I have no other income;
- I am 18 years of age or older;
- I have been a resident of New Brunswick for the last 12 months.

Support for Businesses

Elimination of interest on WorkSafeNB assessment premiums

Overview: WorkSafeNB is deferring the collection of assessment premiums related to employer payrolls for February, March and April for three months without interest charges.

Program Details Outstanding: WorkSafeNB is still workout out the details of the program.

Deferring interest and principal payments on existing Government of New Brunswick loans

Overview: On a case-by-case basis, effective immediately, the provincial government will defer loan and interest repayments for existing business loans with government departments for up to six months. This support will enable businesses to have immediate relief if they are experiencing difficulties as a result of COVID-19.

How it Works: Businesses can request deferrals by contacting the department that issued the loan.

New Operating Loans for Small Businesses

Overview: Small business owners will be eligible for operating loans up to \$200,000. They will not be required to pay principal on their loan for up to 12 months.

How it Works: Opportunities New Brunswick (ONB) will work with a trusted partner to administer the application process.

Program Details Outstanding: More information on the application process will be released in the coming days.

Up to \$25 million in working capital for medium-sized to large employers

Overview: The province will provide working capital of more than \$200,000 to help medium-sized to large employers manage the effects of COVID-19 on their operations.

How it Works: Businesses can apply directly to Opportunities NB for this support.

Late Penalties on Property Taxes Waived

Overview: Though business property taxes must be paid by May 31, late penalties will be reviewed on a case-by-case basis to see if the penalty can be waived due to undue financial challenges, such as having to close a business due to COVID-19.

Commercial Leases

Overview: Under section 19 of the renewed and revised [Mandatory Order COVID-19](#), no landlord shall, in relation to any commercial and any other type of non-residential lease, whether written or verbal, give any sort of notice to quit, re-enter or re-possess, or exercise any right of distress, until May 31 2020, for non-payment of rent that came due after March 19 2020.

NBPower Payment Deferral

Overview: NB Power will defer electricity bill payments for residential and small business customers for up to 90 days for impacted customers, waive interest for past due balances and late payment charges issued after March 19, 2020 for impacted customers and extend existing payment arrangements for impacted customers. NBPower will also suspend disconnections for non-payment and collection efforts until further notice.

Prince Edward Island

Status of Closures

The Government of Prince Edward Island has ordered that all in-room dining at restaurants be closed. Pick-up, delivery and drive-thru service is still permitted. All bars have been closed until further notice.

Support for Workers

Emergency Income Relief Fund for Self-Employed People

Overview: The Emergency Income Relief Fund is a temporary program put in place to support the self-employed who have been significantly affected by COVID-19. The program will provide A maximum of \$500 per week for the period of March 16 to March 29, 2020 (the period will be reviewed and may be extended).

How it Works: To be eligible for this component self-employed individuals must;

- Have declared business income on their most recent tax return.
- Business income must be their primary source of income.
- Be able to demonstrate direct financial losses resulting from the COVID -19 isolation measures at the time of application.
- Not be EI eligible or receiving any other income support (ie. Business Interruption Insurance).

Individuals can apply [here](#).

Support for Businesses

Emergency Working Capital Financing

Overview: The province will provide up to \$100 000 to eligible small businesses to help them maintain normal business operations.

How it Works: Eligible applicants can apply to receive a working capital loan of up to \$100,000 with a fixed interest rate of 4% per annum to be used to assist with fixed operating costs (including payroll, rent, utilities etc) with principal & interest payments deferred for a minimum of 12 months. Repayment of this loan will commence 12 months after the first disbursement, with the balance outstanding to be repaid over the remaining 5 year period (for a total term of 6 years).

To qualify, applicants must be:

- An existing small businesses (startups not eligible) located and operating in the Province of PEI, and have been generating revenue on PEI

- Registered to conduct business within the Province of PEI
- Satisfactory in terms of credit rating and without any defaulted outstanding debt obligation on file in the Province's Central Default Registry

Small businesses must submit an application and supporting documentation to Finance PEI at financepei@gov.pe.ca. The application form is available [here](#).

Supporting documentation must include:

- Financial statements for the most recent year end;
- Interim financial statements for the current year to date;
- Detailed listing of what the loan proceeds will be used for and when funding will be needed;
- [Statement of Personal Financial Affairs](#) (personal net worth statement) from all applicable shareholders
- [Eligible Working Capital Expense Worksheet](#)

Emergency Relief Worker Assistance Program

Overview: The Worker Assistance Program provides funding for employers who have employees working a reduced number of hours.

How it works: Registered private sector businesses or non-profit organizations who have workers who have seen a reduction in weekly hours by at least 8 hours per week during the two-week period in March 16-29 are eligible to apply. Employers will receive a maximum of \$250 per week per employee whose hours were reduced. Workers laid off during this period are not eligible for support under this program. Online applications can be submitted until April 15, 2020.

Employers must fill out [this application form](#), and submit along with:

- A [Payee Registration Form](#). This form must be uploaded during the application process. Do not email the Payee Registration Form to Payment Processing.
- Banking Information - Void Cheque OR Correspondence from Financial Institution for Direct Deposit.

Workers' Compensation Board (WCB) Premium Payment deferral

Overview: Workers' Compensation Board (WCB) Premiums are being deferred until June 30. Interests and penalties will not accrue during this time. Businesses are asked to submit any revisions to their 2020 payroll estimates before May 15 to ensure changes are reflected in their June statement.

Commercial Lease Rent Deferral Program

Overview: Landlords are encouraged to defer rent payments from their commercial tenants for 3 months, spreading the deferred rent amount over the rest of the lease term.

How it Works: Landlords who are deferring rent because their tenant's business is closed to the public due to the related to the COVID-19, pursuant to the Public Health Act, could be eligible for coverage (up to a maximum of \$50,000 per landlord and \$15,000 per tenant) if you can't recover the deferred rent.

To be eligible for the COVID-19 Small Business Rental Deferral Guarantee Program, landlords must register with Finance PEI by April 15, 2020 by emailing financepei@gov.pe.ca with:

- landlord's legal name
- for each deferral agreement:
 - business's legal name
 - business's address
- total dollar amount of rent being deferred for the period of 1 April to 30 June 2020

Business Adaptation Advice Program

Overview: The province announced the new Business Adaptation Advice Program, which will cover the entire cost for businesses and entrepreneurs, up to \$2,500, to hire a professional to provide advice and support on how to adapt or recover from the impacts of the pandemic. Professional services may include human resources and financial planning, digital or IT solutions, or even marketing.

Program Details Outstanding: More information will be available starting April 3, 2020.