

The following summary chart provides an overview of the programs to assist workers released to date (current as of **May 4, 2020**):

Program	Benefit Amount	Eligibility	Application Process
Canada Emergency Response Benefit (CERB)	\$500 per week, to a maximum of 16 weeks Amounts received are taxable.	<ul style="list-style-type: none"> At least 15 years old and resident in Canada. Ceased work involuntarily due to COVID-19 or eligible for EI. Generated employment and/or self-employment income of at least \$5,000 in 2019 or the 12 months preceding the application. Must not have generated more than \$1,000 in employment or self-employment income for 14 consecutive days within the four-week benefit period of the claim. For subsequent claims, must not have generated more than \$1,000 in employment or self-employment income for the entire four-week period of the new claim. Not in receipt of EI or wages subject to the CEWS (see below). 	<ul style="list-style-type: none"> Contact the CRA using My Account or by phone at 1-800-959-2019. The CRA has established set days for each person to apply based on month of birth. Applications must be renewed every four weeks provided eligibility criteria continue to be met.
Temporary Wage Subsidy for Employers	10% of remuneration paid from March 18, 2020 to June 19, 2020 subject to a maximum of: <ul style="list-style-type: none"> \$1,375 per employee; and \$25,000 per employer, which need not be shared among associated CCPCs. Amounts received are taxable.	Employer must: <ul style="list-style-type: none"> Be an individual (excluding a trust), partnership, non-profit organization, registered charity or CCPC eligible for the small business deduction. Any grind to the small business deduction because of investment income is not taken into account. Have an existing business number and payroll program account on March 18, 2020. Pay salary, wages, bonuses or other remuneration to an eligible employee. 	No application process is required. Employers are expected to compute the amount of the subsidy and reduce their remittances to the CRA by the amount of the subsidy.
Canadian Emergency Wage Subsidy (CEWS)	Lesser of: <ul style="list-style-type: none"> 75% of eligible remuneration paid to the employee in respect of a particular week; and \$847 per week (75% of the maximum earnings eligible for the program of \$58,700). Amounts received are taxable.	Employer must: <ul style="list-style-type: none"> Be registered for a payroll account on March 15, 2020. Apply before October 1, 2020. Demonstrate revenue loss of 15% for the March 2020 claim period and 30% of for the April 2020 and May 2020 claim periods. Revenue decline may be calculated either by comparison to the same month of the past year or by reference to average revenue in January 2020 and February 2020, but not both. 	<ul style="list-style-type: none"> Applications can be made through My Business Account beginning on April 27, 2020. Separate applications must be made for each of three claim periods (March 15, 2020 - April 11, 2020, April 12, 2020 - May 9, 2020 and May 10, 2020 - June 6, 2020). The subsidy is deemed to be an overpayment by the employer. Applications are subject to an up-front review of claims having regard to the employer's historical payroll records and the amount claimed. Applications between April 27, 2020 and May 3, 2020 will be processed on May 4, 2020, with payments made over the course of the following three days. After that initial period, the process will



	<p>Subsidies for non-arm’s length employees are limited to 75% of their baseline remuneration, which is the average weekly remuneration paid to them between January 1, 2020 and March 15, 2020, excluding any period of seven or more consecutive days for which no remuneration was paid.</p> <p>Amounts received under the separate Temporary Wage Subsidy for Employers are deducted from the CEWS.</p>	<p>Eligible employers include individuals, non-tax exempt corporations, registered charities, non-profit organizations and partnerships, but exclude public institutions.</p> <p>Employers who have satisfied the revenue test in one period is deemed to have satisfied the test in the immediately following period. Computation of revenue decline in partnerships, joint ventures or corporate groups is complex and subject to various rules and elections. Advice should be sought prior to claiming the subsidy in these circumstances.</p>	<p>be largely automated such that applications are expected to be processed within a day, with direct deposit anticipated within two to three business days.</p> <ul style="list-style-type: none"> • Before applying, employers must calculate the estimated subsidy. The CRA has established an online calculator for this purpose.
<p>Canada Emergency Business Account (CEBA)</p>	<p>\$40,000 government-backed, interest-free line of credit available to qualifying businesses</p> <p>Up to 25% will be eligible for complete forgiveness if repaid on or before December 31, 2022</p> <p>Funds to be used to pay ongoing business expenses</p>	<p>Borrowers <u>must</u>:</p> <ul style="list-style-type: none"> • Be a Canadian operating business as of March 1, 2020. • Have registered for federal tax purposes. • Have paid aggregate employment income in 2019 of \$20,000-\$1,500,000. • Not have previously used the CEBA or applied at any other financial institution. • Intend to continue to operate its business or resume operations. • Not be: <ul style="list-style-type: none"> ○ A government organization or body; ○ A union, charitable, religious or fraternal organization that is not a registered T2 or T3010 corporation that generates a portion of its revenue from the sales of goods or services; ○ Owned by an individual holding political office; or ○ An organization promoting violence or inciting hatred or discriminate on the basis of sex, gender, sexual orientation, race, ethnicity, religion, culture, region, education, age or mental or physical disability. 	<p>Applications are to be made through the business’ financial institution. Each financial institution has a separate application process.</p>
<p>Canada Emergency Commercial Rent Assistance</p>	<p>Forgivable loans to qualifying commercial property owners.</p> <p>Program will cover 50% of rent for the months of April, May and June 2020.</p>	<p>Based on a tenant by tenant analysis.</p> <ul style="list-style-type: none"> • Tenant must be paying less than \$50,000 per month rent. 	<p>Program to be administered by CMHC and details expected by mid May 2020. Details not yet legislated.</p>



Loan is forgiven if there is a rent forgiveness agreement put in place to cover at least 75% of the 3 months of April, May, and June 2020 and an agreement not to evict.

Employment Insurance

55% of average insurable earnings, to a maximum of \$573 per week
Regular Program: Eligible for 14-45 weeks
Sickness Benefits: Eligible for up to 15 weeks
Amounts received are taxable.

EI is available to workers who meet the following criteria:

- Were employed in insurable employment and lost their job through no fault of their own.
- Were without work and without pay for at least seven consecutive days in the last 52 weeks.
- Worked for the required number of insurable employment hours (between 420-700) in the last 52 weeks or since the start of their last EI claim.
- Are ready, willing, and capable of working each day, and actively looking for work. Evidence of employers contacted must be retained.

Sickness benefits are available to workers who are:

- Unable to work for a medical reason (e.g. quarantine or self-isolation). No doctor's note required.
- Experienced a decrease in regular earnings of more than 40% for one week.

Worked 600 insured hours in the 52 weeks preceding the claim.

An application may be made online through [Employment and Social Development Canada](#) seven consecutive days after the last day of employment. Reports must be submitted on an ongoing basis to certify eligibility.

Those applying because of sickness can call 1-833-381-2725 to have the waiting period waived. Further information [here](#).

Canada Emergency Student Benefit

Announced April 22, 2020.

\$1,250 per month from May 2020 to August 2020
(\$1,750 for those with dependents or a permanent disability)

This program was recently announced and specific details on eligibility have not yet been released.

Applications will be administered by the Canada Revenue Agency, but details have not yet been released.

Canada Student Service Grant

Announced April 22, 2020.

Up to \$5,000 to recognize students' contributions to the COVID-19 efforts toward post-secondary education costs in the fall.

This program was recently announced and specific details on eligibility have not yet been released.

More details will be available on government's "I Want to Help" platform over the coming weeks.

Telework Equipment Allowance

Announced April 24, 2020.

\$500 per employee

Reimbursement of up to \$500 per employee for cost of teleworking equipment not to be a taxable benefit.