

COVID-19 GOVERNMENT RELIEF FOR BUSINESSES

FEDERAL



RELIEF MEASURE	DESCRIPTION	ELIGIBILITY	HOW TO APPLY	MORE INFORMATION
CANADA EMERGENCY WAGE SUBSIDY (CEWS)	As a Canadian employer who has seen a drop in revenue during the COVID-19 pandemic, you may be eligible for a subsidy to cover part of your employee wages, retroactive to March 15, 2020. This subsidy will enable you to re-hire workers, help prevent further job losses, and ease your business back into normal operations.	Eligible employers includes: <ul style="list-style-type: none"> • Individuals • Taxable corporations • Partnerships consisting of eligible employers, non profit organizations and registered charities. 	Click here to apply for the Canada Emergency Wage Subsidy (CEWS)	https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html
HIGHLY AFFECTED SECTORS CREDIT AVAILABILITY PROGRAM (HASCAP)	Businesses heavily impacted by COVID-19 can access guaranteed, low-interest loans of \$25,000 to \$1 million to cover operational cash flow needs.	These loans are for small and medium-sized businesses that have seen their revenues decrease by 50% or more as a result of COVID-19.	Contact your primary financial institution to apply for the Highly Affected Sectors Credit Availability Program.	https://www.bdc.ca/en/special-support/hascap?ref=shorturl-hascap
CANADA EMERGENCY BUSINESS ACCOUNT (CEBA)	<p>The Canada Emergency Business Account provides interest-free loans of up to \$60,000 to small businesses and not-for-profits.</p> <p>Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 33 percent (up to \$20,000).</p> <p>All applicants have until March 31, 2021, to apply for a \$60,000 CEBA loan or the \$20,000 expansion.</p>	<p>The CEBA application process follows one of two streams: (i) the Payroll Stream (Applicants with employment income paid in the 2019 calendar year between Cdn.\$20,000 and Cdn.\$1,500,000) or (ii) the Non-Deferrable Expense Stream (Applicants with Cdn.\$20,000 or less in total employment income paid in the 2019 calendar year).</p> <p>Click here for full eligibility requirements.</p>	Financial institutions currently accepting applications from eligible businesses for the \$60,000 loan and \$20,000 expansion can be found here.	https://ceba-cuec.ca/

<p>CANADA EMERGENCY RENT SUBSIDY (CERS)</p>	<p>Canadian businesses, non-profit organizations, or charities who have seen a drop in revenue during the COVID-19 pandemic may be eligible for a subsidy to cover part of their commercial rent or property expenses, starting on September 27, 2020, until June 2021.</p> <p>This subsidy will provide payments directly to qualifying renters and property owners, without requiring the participation of landlords. If you are eligible for the base subsidy, you may also be eligible for lockdown support if your business location is significantly affected by a public health order for a week or more.</p>	<p>Click here for a full list of eligibility requirements.</p>	<p>Eligible business can apply for the CERS here.</p>	<p>https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-rent-subsidy.html</p>
<p>BUSINESS CREDIT AVAILABILITY PROGRAM (BCAP)</p>	<p>The federal government established a Business Credit Availability Program (BCAP) to provide \$40 billion of additional support through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC). The program includes Loan Guarantee for Small and Medium-Sized Enterprises and a Co-Lending Program for Small And Medium-Sized Enterprises.</p>	<p>BCAP will support access to financing for Canadian businesses in all sectors and regions.</p>	<p>For additional information on any of the BCAP programs or to apply, Businesses should contact their primary lender, where they have a pre-existing relationship.</p>	<p>https://www.bdc.ca/en/special-support</p>
<p>CANADA RECOVERY BENEFIT (CRB)</p>	<p>The Canada Recovery Benefit (CRB) gives income support to employed and self-employed individuals who are directly affected by COVID-19 and are not entitled to Employment Insurance (EI) benefits. The CRB is administered by the Canada Revenue Agency (CRA).</p> <p>If you are eligible for the CRB, you can receive \$1,000 (\$900 after taxes withheld) for a 2-week period.</p> <p>If your situation continues past 2 weeks, you will need to apply again. You may apply up to a total of 19 eligibility periods (38 weeks) between September 27, 2020 and September 25, 2021.</p>	<p>To be eligible for the CRB, you must meet all the following conditions for the 2-week period you're applying for:</p> <p>During the period you're applying for:</p> <ul style="list-style-type: none"> • you were not employed or self-employed for reasons related to COVID-19 <p>or</p> <ul style="list-style-type: none"> • you had a 50% reduction in your average weekly income compared to the previous year due to COVID-19. <p>Click here to calculate the reduction.</p>	<p>There are two ways to apply for the CERB:</p> <ul style="list-style-type: none"> • Online through your CRA My Account; • Over the phone with an automated phone service. <p>Click here for more information.</p>	<p>https://www.canada.ca/en/revenue-agency/services/benefits/recovery-benefit.html</p>
<p>REGIONAL RELIEF AND RECOVERY FUNDS</p>	<p>The Regional Relief and Recovery Fund (RRRF) is providing assistance to businesses and communities that may require additional support to cope with and recover from the pandemic. The RRRF is part of Canada's COVID-19 Economic Response Plan.</p>	<p>To review RRRF eligibility requirements and to apply for support, contact your local regional development agency here.</p>	<p>Click here for more information and to apply.</p>	<p>https://www.ic.gc.ca/eic/site/icgc.nsf/eng/h_07682.html</p>

<p>BLACK ENTREPRENEURSHIP PROGRAM (BEP)</p>	<p>The Black Entrepreneurship Program (BEP) is a partnership between the Government of Canada, Black-led business organizations, and financial institutions. With an investment of up to \$221 million over four years, it will help Black Canadian business owners and entrepreneurs grow their businesses and succeed now and into the future.</p>	<p>All black-led business organizations, and financial institutions.</p>	<p>Click here for a number of programs that provide support for black entrepreneurs.</p>	<p>https://www.ic.gc.ca/eic/site/150.nsf/eng/h_00000.html</p>
<p>INDIGENOUS BUSINESSES INITIATIVE</p>	<p>The Government of Canada is providing up to \$306.8 million in interest-free loans and non-repayable contributions for First Nations, Inuit and Métis businesses. As of December 4, 2020, up to \$60,000 is available to small and medium-sized Indigenous businesses:</p> <ul style="list-style-type: none"> ● an interest-free loan up to \$40,000 ● a non-repayable contribution up to \$20,000 	<p>Small and medium-sized Indigenous businesses in need, including current or former clients of:</p> <ul style="list-style-type: none"> ● an Aboriginal Financial Institution ● a Métis capital corporation 	<p>Contact your Aboriginal Financial Institution or Métis capital corporation to apply for support.</p>	<p>https://budget.ontario.ca/2020/marchupdate/relief-measures.html</p>
<p>LARGE EMPLOYER FINANCING FACILITY (LEEFF)</p>	<p>This program will provide emergency funding support for large Canadian enterprises facing financial challenges in light of the economic impact of the global COVID-19 pandemic. CEEFC has been formed to administer this mandate.</p> <p>LEEFF will be open to large Canadian employers who (a) have a significant impact on Canada’s economy, as demonstrated by (i) having significant operations in Canada or (ii) supporting a significant workforce in Canada; (b) can generally demonstrate approximately \$300 million or more in annual revenues; and (c) require a minimum loan size of about \$60 million.</p>	<p>LEEFF will be open to large Canadian employers who (a) have a significant impact on Canada’s economy, as demonstrated by (i) having significant operations in Canada or (ii) supporting a significant workforce in Canada; (b) can generally demonstrate approximately \$300 million or more in annual revenues; and (c) require a minimum loan size of about \$60 million.</p> <p>Click here for a list of eligibility requirements.</p>	<p>Click here for more information on LEEFF)</p>	<p>https://www.cdev.gc.ca/home-ceefc/</p>

<p align="center">CANADA RECOVERY SICKNESS BENEFIT (CRSB)</p>	<p>The Canada Recovery Sickness Benefit (CRSB) gives income support to employed and self-employed individuals who are unable to work because they are sick or need to self-isolate due to COVID-19, or have an underlying health condition that puts them at greater risk of getting COVID-19. The CRSB is administered by the Canada Revenue Agency (CRA).</p> <p>If you are eligible for the CRSB, you can receive \$500 (\$450 after taxes withheld) for a 1-week period.</p>	<p>To be eligible for the CRSB, you must meet all the following conditions for the 1-week period you're applying for:</p> <ul style="list-style-type: none"> • You are unable to work at least 50% of your scheduled work week because you're self-isolating for one of the following reasons: <ul style="list-style-type: none"> ◦ 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. <p>Additional eligibility criteria can be found here.</p>	<p>Click here for more information on how to apply for the Canada Recovery Sickness Benefit</p>	<p>https://www.canada.ca/en/revenue-agency/services/benefits/recovery-sickness-benefit.html</p>
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PROVINCIAL

<p>SMALL BUSINESS RECOVERY RESOURCES</p>	<p>Learn about resources available for Ontario businesses with fewer than 100 employees. Additional help is available for businesses of all sizes.</p>	<p>Businesses with fewer than 100 employees</p>	<p>Click here to learn more about the Small Business Recovery Resources</p>	<p>https://covid-19.ontario.ca/small-business-recovery-resources</p>
<p>EMPLOYER HEALTH TAX (EHT) RELIEF</p>	<p>Employer Health Tax (EHT) is a payroll tax on remuneration paid to employees and former employees.</p> <p>The Ontario government has increased the EHT exemption for 2020 from \$490,000 to \$1 million due to the special circumstances caused by the coronavirus (COVID 19) in Ontario. In the 2020 Ontario Budget, the government announced it was making the EHT payroll exemption increase permanent.</p>	<p>To be able to claim the tax exemption, employers must be eligible employers as defined under the EHT Act. Employers who have a municipal representative on their board of directors, or who are under the control of any level of government, are generally not eligible employers.</p>	<p>The Ministry of Finance will mail you a personalized annual return. If you did not receive a return, you should contact the Ministry of Finance. You should also contact the ministry when your Ontario payroll for the year exceeds your allowable exemption amount.</p>	<p>https://www.fin.gov.on.ca/en/tax/eht/index.html</p>

<p>ONTARIO SMALL BUSINESS GRANT</p>	<p>Applications are now open for the new Ontario Small Business Support Grant, which helps small businesses that are required to close or significantly restrict services under the new Provincewide Shutdown effective December 26, 2020.</p> <p>With this new one-time grant, small businesses will be able to recover some of their expected lost revenue, starting at \$10,000 and up to a maximum of \$20,000.</p>	<p>To receive the grant, a small business must:</p> <ul style="list-style-type: none"> ● be required to close or significantly restrict services due to the Provincewide Shutdown effective 12:01 a.m. on December 26, 2020 ● have fewer than 100 employees at the enterprise level ● have experienced a minimum of 20 per cent revenue decline comparing April 2020 to April 2019 revenues. New businesses established since April 2019 are also eligible provided they meet the other eligibility criteria 	<p>Apply for funding here.</p>	<p>https://www.ontario.ca/page/businesses-get-help-covid-19-costs</p>
<p>REBATES FOR PPE, PROPERTY TAXES AND ENERGY BILLS</p>	<p>Starting November 16, businesses that are or were required to shut down or significantly restrict services due to provincial public health measures (in areas under Red-Control, Grey-Lockdown, Provincewide Shutdown or previously under “modified Stage 2” restrictions) can apply for rebates to help with fixed costs, such as PPE, property tax and energy bills.</p>	<p>Click here to find out if your business is eligible.</p>	<p>Apply for funding here.</p>	<p>https://www.ontario.ca/page/businesses-get-help-covid-19-costs</p>
<p>COVID-19 ENERGY ASSISTANCE PROGRAM FOR SMALL BUSINESS (CEAP-SB)</p>	<p>The government of Ontario is providing \$8 million to support small businesses and charitable organizations who are struggling to pay their energy bills as a result of COVID-19 covid 19.</p> <p>Starting in January 2021, available credit amounts increased and more businesses became eligible to access funding. Customers may be eligible for up to \$1500 towards their electricity and natural gas bills.</p>	<p>Contact your electricity and/or natural gas utility to apply.</p>	<p>Contact your electricity and/or natural gas utility to apply.</p>	<p>https://covid-19.ontario.ca/covid-19-help-businesses-ontario</p>

<p align="center">DIGITAL MAINSTREET</p>	<p>Digital Main Street is a cost-free resource for businesses to enhance the digital side of their operations. The Ontario-wide program offers everything from website building and training to webinars and other helpful resources. Digital Main Street will help you create promo videos or take high-end photos for Instagram sales. Attract new customers with digital marketing campaigns.</p>	<p>Small, independent businesses are eligible based on the list below:</p> <ul style="list-style-type: none"> • Incorporated, registered, a home-based business, or located on a main street or in an industrial area, this includes independently owned franchises (non-profits, and technology companies are not eligible) • Employ 1-499 employees • Locally owned and operates in Eastern Ontario • In business for 1 year or more 	<p>Click here for more information.</p>	<p>https://www.investottawa.ca/digital-main-street</p>
<p align="center">PENSION CONTRIBUTION DEFERRAL AND EXTENSION</p>	<p>If you're an employer who sponsors certain defined benefit pension plans, you can defer pension contributions due between October 1, 2020 and March 31, 2021.</p>	<p>For contributions to be eligible for deferral, plans must:</p> <ul style="list-style-type: none"> • be single-employer, private-sector defined benefit pension plans • not already benefit from existing special relief measures 	<p>You must file an application (called an "election") and pay deferred contributions, with interest and following a set schedule, by March 31, 2022.</p>	<p>https://covid-19.ontario.ca/covid-19-help-businesses-ontario</p>
<p align="center">MENTAL HEALTH ADDICTIONS AND SUPPORT</p>	<p>If you or your employees are feeling anxious, experiencing other mental health or addiction challenges or you can't access your regular in-person counselling support, there are services you can access online or by phone, including self-led support, peer support and internet-based cognitive behavioural therapy.</p>	<p>If you are currently receiving mental health and addictions services and supports, please contact your current service provider, including community-based mental health and addictions agencies. Many of these providers are modifying their services to move towards virtual care, meeting clients by phone or secure video-conferencing.</p>	<p>Click here to find mental health support for businesses and employees.</p>	<p>https://covid-19.ontario.ca/covid-19-help-businesses-ontario</p>
Municipal				
<p align="center">CITY OF OTTAWA ECONOMIC SUPPORT AND RECOVERY</p>	<p>The City of Ottawa has developed an Economic Support and Recovery webpage here that features business resources, including employer outreach toolkits, Business Reopening Guides, as well as a suite of local marketing campaigns aimed at shopping local to support recovery.</p>	<p>All Ottawa Businesses</p>	<p>Click here for a full list of City of Ottawa Relief Programs</p>	<p>https://ottawa.ca/en/business/economic-support-and-recovery</p>

<p>CITY OF OTTAWA ECONOMIC TASK FORCE</p>	<p>The City of Ottawa has developed an Economic Partners Task Force to support small businesses, and their employees, who are feeling the impact of the COVID-19 pandemic. Co-chaired by Mayor Watson and Councillor El-Chantiry, the task force will advise city staff on measures to support small businesses during the crisis. The task force will be composed of the following leaders of the Ottawa business community</p>	<p>N/A</p>	<p>N/A</p>	<p>https://ottawa.ca/en/business/economic-support-and-recovery</p>
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PUBLIC HEALTH RESOURCES

PUBLIC HEALTH AGENCY OF CANADA	GOVERNMENT OF CANADA	ONTARIO MINISTRY OF HEALTH	OTTAWA PUBLIC HEALTH	CITY OF OTTAWA
Website	Website	Website	Website	Website
Twitter	Twitter	Twitter	Twitter	Twitter
Facebook	Facebook	Facebook	Facebook	Facebook