

FASKEN



Government response plan for Canada, Québec, Ontario, British Columbia and Alberta

AUGUST 27, 2020

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The information provided in this document is not legal advice. It is intended solely to provide general information for the reader who accepts full responsibility for its use.

The information set out herein is limited to measures announced on or before August 27, 2020.

The sections that have been updated to reflect today's announcements are highlighted in yellow.

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CANADA - For individuals

Financial Assistance

MEASURES	WHO?	WHAT?	CONDITIONS	NOTES
Increase in Canada Child Benefit (CCB)	Families with children eligible for CCB.	Increase of \$300 for the 2019-2020 year per child.		\$300 increase per child as part of the May 2020 payment.
Mortgage support	Individuals.	Payment deferral beginning immediately (up to 6 months), loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements.		
Employment insurance		<p>Waiver of the one-week waiting period for individuals in imposed quarantine who claim Employment Insurance (EI) sickness benefits.</p> <p>Waiver of the requirement to provide a medical certificate in order to be eligible.</p> <p>Individuals who cannot complete their claim for EI sickness benefits due to quarantine may apply at a later date and have their EI claim backdated to cover the delay period.</p>	Canadians who are ill, quarantined or obligated to stay home to care for children.	In effect as of March 15, 2020.
Canada Emergency Response Benefit (CERB)	Workers who have stopped working and	\$2,000 a month for up to four months.	Canadians who are at least 15 years old, have stopped working	

MEASURES	WHO?	WHAT?	CONDITIONS	NOTES
	<p>are without employment or self-employment income for reasons related to COVID-19 regardless of whether or not the worker is entitled to EI.</p> <p>Workers who are still employed, but are not receiving income because of disruptions to their work situation due to COVID-19, also qualify for the CERB.</p> <p>On April 15, 2020, the federal government has announced that the CERB will be available to seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work as a result of the COVID-19 outbreak. This</p>	<p>On June 16, 2020 Prime Minister Justin Trudeau announced that the government would extend the CERB by eight weeks. As a result, eligible workers will have access to the benefit for up to a total of 24 weeks. On August 20, 2020, the Government announced that the CERB will be extended for an additional four week period to a maximum of 28 weeks. It was also announced that the Employment Insurance program will be simplified to help eligible individuals make the transition from CERB to EI effective September 27, 2020. Among other things, the program will reduce the number of hours required to qualify and will establish national minimum unemployment and benefit rates.</p>	<p>due to COVID-19 or are eligible for EI regular or sickness benefits. The worker must not have voluntarily quit his job. The worker must have had an income of at least \$5,000 in 2019 or in the 12 months prior to the application date. The worker must expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period.</p> <p>On April 15, 2020, the federal government has announced that they will allow people to earn up to \$1,000 per month while collecting the CERB. More details on this change will be provided by the federal government shortly.</p>	<p>Administered and delivered by CRA. Online applications can now be made using the prescribed form. The benefit is available from March 15, 2020, to October 3, 2020. Workers can apply until December 2, 2020.</p> <p>The \$5,000 minimum income may be from any or a combination of the following sources: employment; self-employment; maternity and parental benefits under the EI program and/or similar benefits paid in Québec under the Québec Parental Insurance Plan. The \$5,000 does not need to be earned in Canada. Non-eligible dividends (generally, those paid out of corporate income, taxed at the small business rate) can be computed towards the \$5,000 income requirement to be eligible for CERB.</p> <p>It is a single payment for a</p>

MEASURES	WHO?	WHAT?	CONDITIONS	NOTES
	<p>change will be retroactive to March 15, 2020.</p> <p>On April 15, 2020, the federal government has also announced that the CERB will be available to workers who have recently exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19. This change will be retroactive to March 15, 2020.</p> <p>The federal government announced that artists could receive royalty payments for copyrighted works produced before March 1st while collecting the CERB. This change will be retroactive to March 15, 2020.</p> <p>More details with</p>			<p>4-week period.</p> <p>The benefit is taxable. No income tax withholding is applicable.</p> <p>If the worker is already receiving EI regular benefits, he will continue to receive these benefits until the end of his benefit period. If he was eligible for EI benefits that commenced before March 15, 2020, and these benefits end before October 3, 2020, the worker may then apply for the CERB if he meets the eligibility requirements.</p> <p>You cannot receive EI benefits and the CERB for the same period.</p> <p>This program replaces the Emergency Income Support for People Unable to Work and the Long Term Income Support.</p> <p>Canadians would begin to receive their CERB payments within 10 days of their application.</p>

MEASURES	WHO?	WHAT?	CONDITIONS	NOTES
	<p>respect to the recent changes to the eligibility rules will be provided by the federal government shortly.</p>			<p>On June 11, 2020, the government proposed the following amendments through Bill C-17:</p> <p>A worker would not be eligible to benefit from CERB if he is in any of the following circumstances:</p> <ul style="list-style-type: none"> • he/she fails to return to work when it is reasonable to do so and the employer makes a request for his return. • he/she fails to resume self-employment when it is reasonable to do so. • he/she declines a reasonable job offer when he is able to work. <p>Bill C-17 further proposes significant penalties including the risk of imprisonment where a person claiming CERB was not otherwise eligible to the program or has made a fraudulent claim.</p>

MEASURES	WHO?	WHAT?	CONDITIONS	NOTES
				<p>Prime Minister Justin Trudeau has announced that people who are still claiming the CERB will soon be transitioned onto the federal Employment Insurance program once the CERB program finishes.</p>
<p>Temporary top-up to the salaries of workers deemed essential in the fight against COVID-19</p>	<p>Low-income essential workers (those who earn less than \$2,500 per month)</p>	<p>Top-up of the income of eligible workers</p>	<p>Essential workers earning less than \$2,500 per month.</p> <p>More details on the conditions will be provided by the federal government.</p>	<p>The federal government has announced on April 15, 2020 that it will work with provinces and territories through a new transfer to cost-share a temporary top up to the salaries of low-income essential workers that the provinces and territories have deemed essential in the fight against COVID-19.</p> <p>Québec and British Columbia have already implemented direct wage support for low-income workers in the essential service sectors. The federal government will be sharing the cost of this wage support through the new transfer to these provinces.</p>

MEASURES	WHO?	WHAT?	CONDITIONS	NOTES
Increased GST credit		The average increase to income for those benefitting from this measure will be approximately \$400 for single individuals and \$600 for couples. This will inject \$5.5 billion into the economy.		
Canada student loans	Students	Six-month interest-free moratorium on the repayment of Canadian Student Loans.	In the process of repaying the loans.	Effective March 30, 2020.
Canada Emergency Student Benefit	Students and new graduates.	Financial help of \$1,250 per month for students and \$1,750 per month for students who have a disability or dependents, from May to August 2020.	<p>This program applies to current post-secondary students, to students who will start their post-secondary education in September 2020 or who graduated in December 2019 or after.</p> <p>This program applies to students who do not have a job, and to student who have a job, but only make up to \$1,000 per month.</p>	<p>The payments will start on May 1st, and will be delivered through the Canada Revenue Agency.</p> <p>Students that are eligible for the Canada Emergency Response Benefit (CERB) are not eligible to receive the benefit.</p> <p>More details will be announced shortly.</p> <p>Bill C-15, which introduced the Canada Emergency Student Benefit, was passed by the House of Commons.</p>
Canada Service Grant	Students	Students who will volunteer during the summer to help in the fight		More details will be announced shortly.

MEASURES	WHO?	WHAT?	CONDITIONS	NOTES
		<p>against COVID-19 will be eligible to a grant of up to \$5,000 for their education in the fall.</p>		
<p>Other financial measures for students</p>	<p>Students</p> <p>The federal government has also announced specific support for indigenous students and for students researchers and graduate students</p>	<p>The federal government will expand existing federal employment, skills development, and youth programming to create up to 116,000 jobs, placements, and other training opportunities for students over the summer and the next months. It is also doubling the student grants for the 2020-2021 school year for all eligible full-time students to up to \$6,000 and up to \$3,600 for part-time students in 2020-21. The Canada Student Grants for Students with Permanent Disabilities and Students with Dependents would also be doubled.</p> <p>The federal government has broaden the eligibility for student financial assistance by removing the expected student's and spouse's contributions in 2020-2021. It also enhanced the Canada Student Loans Program by raising the maximum weekly amount from \$210 to \$350 in 2020-2021. It increased existing distinctions-</p>		<p>More details will be announced shortly.</p>

MEASURES	WHO?	WHAT?	CONDITIONS	NOTES
		<p>based support for First Nations, Inuit, and Métis Nation students pursuing post-secondary education by providing an additional \$75.2 million in 2020-2021.</p> <p>For students researchers and graduate students, the federal government has announced a \$291 million budget to the federal granting councils in order to extend expiring federal graduate research scholarships and postdoctoral fellowships, to supplement existing federal research grants, and to support students and post-doctoral fellows. Finally, the government intends to enhance work opportunities for graduate students and post-doctoral fellows through the National Research Council of Canada.</p>		
<p>Support for Canadian Seniors</p>	<p>Seniors</p>	<p>A one-time tax-free payment of \$300 for seniors eligible for the Old Age Security (OAS) pension, with an <u>additional</u> \$200 for seniors eligible for the Guaranteed Income Supplement (GIS).</p>	<p>Senior must be eligible for the OAS pension and/or the GIS</p>	<p>This measure would give a total of \$500 to individuals who are eligible to receive both the OAS and the GIS, and will help them cover increased costs caused by COVID-19.</p> <p>This represents an</p>

MEASURES	WHO?	WHAT?	CONDITIONS	NOTES
				additional financial support of \$2.5 billion
<p>Support for indigenous communities</p>	<p>Indigenous communities</p>	<p>Funding of \$285.1 million to support the ongoing public health response to COVID-19 in Indigenous communities.</p> <p>Funding of \$270 million to supplement the On-Reserve Income Assistance Program.</p> <p>Funding of \$44.8 million over five years to build 12 new shelters, which will help protect and support Indigenous women and girls experiencing and fleeing violence.</p>		<p>The \$285.1 million investment will fund community-led responses to the pandemic, and provide targeted increases in primary health care resources for First Nations communities. In case of outbreaks, this funding can be drawn upon to provide surge capacity and additional support for community-based services in First Nations, Inuit, and Métis communities.</p> <p>The \$270 million in supplement funding for the On-Reserve Income Assistance Program will address increased demand on the program. It will also help hire additional staff to better serve First Nations communities and connect individuals to other federal government programs.</p> <p>The federal government will also provide \$40.8 million to support operational costs for the new shelters over</p>

MEASURES	WHO?	WHAT?	CONDITIONS	NOTES
				the first five years, and \$10.2 million annually ongoing. The federal government also announced \$1 million a year ongoing, starting this year, to support engagement with Métis leaders and service providers on shelter provision and community-led violence prevention projects for Métis women, girls, and LGBTQ and two-spirit people.

OTHER MEASURES ARE AIMED AT SPECIFIC GROUPS:

- Homeless people
- Women and children fleeing violence including sexual assault.
- Indigenous Community

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Tax Measures

INDIVIDUALS	REGULAR DEADLINE	NEW DEADLINE	NOTES
Filing of income tax return for individuals	April 30, 2020	June 1, 2020	<p>The CRA will recognize electronic signatures as a temporary administrative measure in order to reduce the necessity for taxpayers and tax preparers to meet in person.</p> <p>The CRA is seeking T1 returns from individuals by June 1, 2020 in order to ensure accurate federal and provincial benefits payments. Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020. This includes the June 15, 2020, instalment payment for those who have to pay by instalments.</p>
Filing of income tax return for individuals who (or whose spouse) operate an enterprise	June 15, 2020	N/A.	<p>The CRA will recognize electronic signatures as a temporary administrative measure in order to reduce the necessity for taxpayers and tax preparers to meet in person.</p>
Filing of income tax return for trusts	March 30, 2020 (if December 31 year-end)	May 1, 2020 (if December 31 year-end)	<p>See the measures below for trusts that would otherwise have a filing</p>

INDIVIDUALS	REGULAR DEADLINE	NEW DEADLINE	NOTES
			<p>deadline on March 31, or in April, May, June, July, or August 2020.</p> <p>The CRA will recognize electronic signatures as a temporary administrative measure in order to reduce the necessity for taxpayers and tax preparers to meet in person.</p>
<p>Filing of income tax return for trusts that would otherwise have a filing deadline on March 31, or in April or May 2020</p>	<p>90 days after the trust's tax year-end</p>	<p>June 1, 2020</p>	<p>Applies to trusts that would otherwise have a filing deadline on March 31, or in April or May 2020.</p> <p>The CRA will recognize electronic signatures as a temporary administrative measure in order to reduce the necessity for taxpayers and tax preparers to meet in person.</p>
<p>Filing of income tax return for trusts that would otherwise have a filing deadline in June, July, or August 2020</p>	<p>90 days after the trust's tax year-end</p>	<p>September 1, 2020</p>	<p>Applies to trusts that would otherwise have a filing deadline in June, July, or August 2020.</p> <p>Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020.</p> <p>The CRA will recognize electronic signatures as a temporary administrative measure in order to reduce the necessity for taxpayers and tax preparers to meet in person.</p>

INDIVIDUALS	REGULAR DEADLINE	NEW DEADLINE	NOTES
<p>Income tax payment for individuals</p>	<p>April 30, 2020</p>	<p>September 1, 2020</p>	<p>The CRA is seeking T1 returns from individuals by June 1, 2020 in order to ensure accurate federal and provincial benefits payments. Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020. This includes the June 15, 2020, instalment payment for those who have to pay by instalments.</p> <p>Applies to any amount that becomes owing on or after March 18, 2020, and before September 2020.</p> <p>Applies to: tax balances due, as well as instalments, under Part I of the <i>Income Tax Act</i>.</p>
<p>Payment of income tax for individuals who (or whose spouse) operate an enterprise</p>	<p>April 30, 2020</p>	<p>September 1, 2020</p>	<p>No interest or penalties.</p> <p>Applies to any amount that becomes owing on or after March 18, 2020, and before September 2020.</p> <p>Applies to: tax balances due, as well as instalments, under Part I of the <i>Income Tax Act</i>.</p> <p>Self-employed individuals who are required to remit GST/HST amounts all qualify for the relief given to</p>

INDIVIDUALS	REGULAR DEADLINE	NEW DEADLINE	NOTES
<p>Payment of income tax for trusts</p>		<p>September 1, 2020</p>	<p>corporations described below.</p> <p>Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020.</p> <p>Applies to any amount that becomes owing on or after March 18, 2020, and before September 2020.</p> <p>Applies to: tax balances due, as well as instalments, under Part I of the <i>Income Tax Act</i>.</p>
<p>Holders of a Registered Retirement Income Fund (RRIF)</p>	<p>Must make mandatory annual withdrawals (Mandatory amount in % is subject to the age of holder).</p>	<p>Reduced minimum withdrawal amount by 25%.</p>	<p>Similar rules would apply to individuals receiving variable benefit payments under a defined contribution Registered Pension Plan.</p>
<p>Tax audits, verification and collection activities</p>	<p>N.A.</p>	<p>Activities have resumed since July 3, 2020.</p>	<p>The CRA is resuming a full range of audit activities and adapting its practices to reflect the health and economic impacts of COVID-19. The CRA is prioritizing actions that are beneficial to the taxpayer or where taxpayers have indicated there is an urgency to advance their audit. The CRA is also focusing on audits with greater amount of money at play, audits that are close to completion, and those with a strategic importance for the Government of Canada,</p>

INDIVIDUALS	REGULAR DEADLINE	NEW DEADLINE	NOTES
			provinces and territories, or its tax treaty partners. In addition, efforts to combat suspected fraud and other criminal activity are advancing.
Other Information Returns, Elections, Designations and Information Requests for which the deadline would be between March 18, 2020, and June 1, 2020	Between March 18, 2020, and June 1, 2020	June 1, 2020	<p>This measure does not include trust returns (T3), Partnership returns (T5013), and Statement of Amounts Paid or Credited to Non-Residents (NR4) all required by May 1, 2020.</p> <p>It is unclear whether the June 1, 2020 deadline has been extended to September 1, 2020 (see next item) or whether this further extension only applies to Information Returns, Elections, Designations and Information Requests due in June, July and August.</p>
Other Information Returns, Elections, Designations and Information Requests for which the deadline would be in June, July or August	In June, July or August	September 1, 2020	<p>Unless otherwise noted, applies to other information returns, elections, designations and information requests that are due.</p> <p>Penalties and interest will not be applied if information returns, elections, designations, and information requests are filed and payments are made by September 1, 2020.</p>
Notices of Objection	N.A.	June 30, 2020	Any notices of objection due March 18 or later, the deadline is effectively

INDIVIDUALS	REGULAR DEADLINE	NEW DEADLINE	NOTES
			<p>extended until June 30, 2020.</p> <p>Any notices of objection related to Canadians' entitlement to benefits and credits have been identified as a critical service and will continue to be processed during the COVID-19 crisis. As a result, there should not be any delays associated with the processing of these objections.</p>
<p>CPP/EI Appeals to the Minister</p>			<p>The CPP/EI appeals program is currently only actioning appeals that are related to cases where EI benefits are pending. These cases will be treated on a priority basis. All other appeals will be actioned when normal services resume.</p> <p>In addition, CPP/EI Appeals will exercise discretion on a case-by-case basis when additional time is required to respond to a request.</p> <p>In cases where taxpayers wish to file an appeal in relation to a CPP/EI ruling decision, they are encouraged to do so through MyAccount to avoid potential delays.</p>
<p>Tax Court of Canada Procedures (TCC)</p>	<p>N.A.</p>	<p>N.A.</p>	<p>All sittings and conference calls scheduled between March 16, 2020, and July 17, 2020, inclusively are cancelled and the Court and its</p>

INDIVIDUALS	REGULAR DEADLINE	NEW DEADLINE	NOTES
			<p>Registry offices will be closed until further notice.</p> <p>The TCC announced that it is suspending, from March 16, 2020, to the day that is 60 days after the TCC reopens for the transaction of business, the time limits provided for in the Tax Court of Canada Rules and any TCC orders and directions made prior to March 16, 2020.</p> <p>The statutory deadlines for filing notices of appeal from income tax assessments and reassessments and GST assessments and reassessments continue to apply.</p> <p>All Notices of Appeal filed during the period beginning March 16, 2020, and ending on the day that is 60 days after the Court and its offices reopen shall be treated as including an Application for Extension of Time to Appeal brought on the exceptional grounds that the COVID-19 pandemic and the closure of the Registry prevented the timely filing of a Notice of Appeal</p> <p>In accordance with the Court Order issued by the Chief Justice on July 3, 2020, the Court and all of its regional offices, except for its Hamilton office, will reopen as of July 6, 2020. This</p>

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INDIVIDUALS	REGULAR DEADLINE	NEW DEADLINE	NOTES
			announcement means that the Court is resuming its regular activities.

CANADA - For businesses

Financial Assistance

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
<p>Canada Emergency Wage Subsidy (CEWS)</p> <p>Qualifying Periods 1-4</p> <p>(March 15 - July 4, 2020)</p>	<p><u>Available to:</u></p> <ul style="list-style-type: none"> • Individuals. • Taxable corporations. • Registered charities. • Agricultural organizations, boards of trade, and chambers of commerce. • Non-profit SR&ED corporations. • Labour organizations • Non-profit organizations (including national-level registered Canadian Amateur Athletic Associations and registered journalism organizations that are tax exempt). • Partnerships, so long as ineligible members (i.e., 	<p>Generally equal to the greater of (1) 75% of remuneration paid to eligible employees, up to \$847 per week, per employee and (2) the lesser of 100% of the remuneration of such employees and 75% of their baseline remuneration (very generally, their average weekly remuneration for the period between January 1, 2020 and March 15, 2020), up to \$847 per week, per employee.</p> <p>The program was initially put in place for a 12-week period, from March 15 to June 6, 2020. The government has announced that the program will be extended to August 29, 2020.</p> <p>In addition, 100% of employer contributions paid</p>	<p>Subject to the below, eligible entities must generally realize:</p> <ul style="list-style-type: none"> • A 15% drop in gross revenues in March 2020 to claim a subsidy on eligible remuneration paid to eligible employees from March 15 to April 11, 2020. • A 30% drop in gross revenues in April 2020 to claim a subsidy on eligible remuneration paid to eligible employees from April 12 to May 9, 2020, and • A 30% drop in gross revenues in May 2020 to claim a subsidy on eligible remuneration paid to eligible employees from 	<p>An eligible entity's revenue (for the purpose of the revenue drop test) will generally correspond to its "inflow of cash, receivables or other considerations arising in the course of the ordinary activities of the eligible entity - generally from the sale of goods, the rendering of services and the use by others of resources of the eligible entity - in Canada", as determined using its normal accounting practices, subject to the following:</p> <ul style="list-style-type: none"> • Amounts received from non-arm's-length sources, extraordinary items and on account of capital are excluded, • Revenue may be determined using the accrual method (as it is earned) or cash method (as it is received) (the same method must be used for the duration of the program - a combination of both is not permitted), • Revenue may be computed on a consolidated basis within an

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
	<p>entities other than those described above), taken together, do not hold, directly or indirectly through one or more partnerships, a majority of the interests in the partnership. This means that the FMV of interests in the partnership held by ineligible entities at all times in the qualifying period must not exceed 50 per cent of the FMV of all interests in the partnership.</p> <ul style="list-style-type: none"> Partnerships where each partner of the partnership is either an Indigenous government or an eligible employer. Indigenous government-owned corporations that are carrying on a business and are tax-exempt, as well as their wholly-owned subsidiaries that are carrying on a business and are tax-exempt. 	<p>for Employment Insurance, the Canada Pension Plan, the Québec Pension Plan, and the Québec Parental Insurance Plan are refundable to eligible entities in respect of eligible remuneration paid to <u>eligible employees on leave with pay</u>. This refund is not available with respect to eligible employees who are on leave with pay for only a portion of a week.</p> <p>There is no overall limit on the amount of the subsidy that an eligible entity may claim.</p> <p>Amounts claimed under the 10% Temporary Wage Subsidy (described below) are deducted from amounts claimed under the 75% wage subsidy (in respect of the same remuneration).</p>	<p>May 10 to June 6, 2020.</p> <p>The point of comparison for the revenue drop test is (i) the corresponding month in 2019 or (ii) the eligible entity's average revenue in January and February 2020. The same method must be used for the duration of the program.</p> <p>If an eligible entity qualifies for a subsidy in one month, it automatically qualifies for the subsidy in the following month, regardless of the eligible entity's revenue in that subsequent month.</p> <p>Eligible remuneration generally includes any remuneration in respect of which source deductions are required, including salary, wages, and taxable benefits. However, it does not include severance pay, stock option benefits and certain other amounts. Remuneration paid to non-arm's length employees (such as owner-managers)</p>	<p>affiliated group,</p> <ul style="list-style-type: none"> Joint ventures and holding companies may elect to use special rules, and Registered charities and non-profit organizations may choose to exclude government funding in computing their revenue. <p>The application portal for the CEWS is now open. The CEWS will be paid after an online application is filed in respect of a particular qualifying period (i.e., March 15 to April 11; April 12 to May 9; and May 10 to June 6).</p> <p>The subsidy is considered taxable income for eligible employers that are not tax-exempt.</p> <p>Remuneration paid to eligible employees will continue to be subject to source deductions.</p> <p>The wage subsidy will reduce the amount of remuneration expenses eligible for federal tax credits calculated on the same remuneration (i.e. SR&ED).</p> <p>If an entity claims a subsidy that it is not qualified to receive, it must refund the</p>

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
	<ul style="list-style-type: none"> Non-public educational and training institutions (this includes for-profit and not-for-profit institutions such as arts schools, language schools, driving schools, flight schools and culinary schools). Prescribed organizations. <p><u>Excluded:</u></p> <p>Public bodies such as municipalities, local governments, Crown corporations, public universities and colleges, public schools, hospitals, and certain other public institutions are not eligible for the subsidy.</p>		<p>may qualify for the subsidy, to the extent that they were employed by the eligible entity prior to March 15, 2020.</p> <p>Eligible employees are individuals employed in Canada, except those who are without remuneration for 14 or more consecutive days in a qualifying period (i.e., March 15 to April 11; April 12 to May 9; or May 10 to June 6).</p> <p>An eligible entity must have a registered CRA Business Number and RP payroll remittance account on March 15, 2020.</p> <p>An individual who has principal responsibility for the financial activities of the eligible entity must attest that the application for the subsidy is complete and accurate in all material respects.</p> <p>An application for the subsidy must be filed by September 30, 2020.</p>	<p>full amount of the subsidy and may be subject to penalties up to 225% of the amount of the subsidy claimed and/or imprisonment.</p> <p>The CRA may communicate or otherwise make available to the public the name of any entity that makes an application for the subsidy.</p> <p>The CRA has made available a calculating tool to help estimate and preview the amount of the wage subsidy.</p> <p><u>Proposed changes</u></p> <p>The government proposes to amend the CEWS to allow employers to choose one of two periods when calculating the baseline remuneration of their employees. Specifically, employers would be allowed to calculate baseline remuneration for an employee as the average weekly remuneration paid to the employee from January 1 to March 15 of 2020 or, alternatively, as the average weekly remuneration paid to the employee from March 1 to May 31 of 2019, in both cases excluding any period of 7 or more consecutive days without remuneration. Employers would be able to choose which period to use on an employee-by-employee basis.</p>

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
				<p>The government proposes to amend the CEWS to allow corporations formed on an amalgamation of two or more predecessor corporations (or where a corporation is wound up into another), to calculate benchmark revenue for the CEWS revenue-decline test using their combined revenues, unless it is reasonable to consider that one of the main purposes for the amalgamation (or the winding up) was to qualify for the CEWS.</p> <p>The government proposes to amend the application to CEWS to trusts in the following manner (this change is proposed to apply in respect of the third qualifying period - May 10 to June 6 - and any subsequent qualifying period) :</p> <ul style="list-style-type: none"> • In cases where the trust is a tax-exempt entity (other than a public institution), it would qualify only if it is a registered charity or one of the other types of eligible tax-exempt entities. • In cases where the trust is a public institution, it would qualify only if it is a prescribed organization.

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
<p>CEWS</p> <p>Qualifying Periods 5-9</p> <p>July 5 to November 21, 2020</p>	<p>Same as above.</p>	<p>Subject to the comments below, the wage subsidy for qualifying periods 5 to 9 consists of 2 parts:</p> <ol style="list-style-type: none"> 1. A base subsidy if revenue drops more than 0% during a specified calendar month; and 2. A top-up subsidy if revenue drops at least 50% over a 3-month period (designed to provide additional financial support to businesses most impacted by the pandemic). <p>The subsidy amount per employee per week varies by qualifying period.</p> <p>It also varies depending on whether the subsidy is claimed with respect to a working employee or an employee on paid leave.</p>	<p><u>Revenue Drop Threshold</u></p> <p>The 15%/30% revenue drop threshold applicable to qualifying periods 1-4 will be eliminated.</p> <p>For qualifying periods 5 to 9, CEWS support will generally be available for all eligible entities that experience a revenue decline.</p> <ul style="list-style-type: none"> • <u>Base subsidy</u>: greater than 0% for a specified calendar month. • <u>Top-up subsidy</u>: at least 50% over the prior 3-month period. <p><u>Eligible Employees</u></p> <p>The employee eligibility criteria will no longer exclude employees who are without remuneration for 14 or more consecutive days in a qualifying period.</p> <p>In other words, an employee who is paid, for example, 1 week out of 4</p>	<p>The draft legislation obtained the royal assent on July 27, 2020 and implements the following changes:</p> <p><u>Calculation of qualifying revenue</u></p> <ul style="list-style-type: none"> • If an entity acquires all or substantially all of the assets of a business during (or prior to) a qualifying period, the purchasing entity and the seller (if it is still in existence) may elect to have the revenue attributable to such assets included in the purchaser's calculation of qualifying revenue and excluded from the seller's calculation of qualifying revenue. Any revenue earned by the seller from non-arm's length persons will be included in the purchaser's qualifying revenue if the purchaser deals at arm's length with such persons. • Entities may elect to use the accrual method (relevant for entities that normally use the cash method) <p><u>Baseline remuneration</u></p> <ul style="list-style-type: none"> • The government announced on May 15, 2020 that the definition of

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
		<p><u>Working Employees</u></p> <p><u>Qualifying Period 5 (Jul. 5 to Aug. 1, 2020)</u></p> <p>Base subsidy = base % x eligible remuneration (up to a weekly maximum of \$677)</p> <p>Base % = 1.2 x “revenue reduction percentage” (up to a maximum of 60%)</p> <p>Revenue reduction percentage = July 2020 vs July 2019* (or June 2020 vs June 2019*, if higher)</p> <p>***</p> <p>Top-up subsidy = Top-up % x eligible remuneration (up to a weekly maximum of \$282)</p> <p>Top-up % = 1.25 x (top-up revenue reduction percentage – 50%) (up to a maximum of 25%)</p> <p>Top-up revenue reduction percentage = April to June 2020 vs April to June 2019*</p>	<p>will qualify as an eligible employee as of qualifying period 5.</p> <p>The 14-day rule is being eliminated to help transition employees from the CERB to the CEWS.</p> <p><u>Application deadline</u></p> <p>January 31, 2021 will be the new deadline for filing a CEWS application for any qualifying period (previously September 30, 2020).</p> <p><u>Other</u></p> <p>Other conditions continue to apply, including:</p> <ul style="list-style-type: none"> • An eligible entity or its payroll service provider must have had a registered CRA Business Number and RP payroll account on March 15, 2020. • An individual who has principal responsibility for the financial activities of the 	<p>“baseline remuneration” would be amended to provide an alternative baseline remuneration period to better accommodate seasonal workers.</p> <ul style="list-style-type: none"> • The draft legislative proposals provide additional alternative periods in light of the proposed extension of the program. In particular, an entity will be able to choose the average weekly eligible remuneration paid from (i) Jan 1 to March 15 2020, or (ii) if the eligible entity elects (x) March 1 to May 31, 2019 (for qualifying periods 1-3), (y) March 1 to May 31 or June 30, 2019 (for qualifying period 4), or (z) July 1 to December 31, 2019 (for qualifying periods 5 and ff.). • <u>Note:</u> Except for non-arm’s length employees, the concept of baseline remuneration is no longer relevant under the new rules. <p><u>Objections and appeals</u></p> <ul style="list-style-type: none"> • CRA will now issue a “notice of determination” accepting, denying or varying any wage subsidy application received. Applicants may object to the notice using the normal objection and appeal

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
		<p style="text-align: center;">***</p> <p><u>Note:</u> If an eligible entity would have been better off with the original CEWS program (i.e., 75% wage subsidy), it may claim a subsidy under the old rules if its revenue reduction percentage is equal to at least 30% (see details in the row immediately above).</p> <p><u>Qualifying Period 6 (Aug. 2 to 29, 2020)</u></p> <p>Base subsidy = base % x eligible remuneration (up to a weekly maximum of \$677)</p> <p>Base % = 1.2 x “revenue reduction percentage” (up to a maximum of 60%)</p> <p>Revenue reduction percentage = August 2020 vs August 2019* (or July 2020 vs July 2019*, if higher)</p> <p style="text-align: center;">***</p>	<p>eligible entity must attest that the application for the subsidy is complete and accurate in all material respects.</p>	<p>procedures.</p> <p><u>Anti-avoidance rules</u></p> <ul style="list-style-type: none"> • Under current legislation, certain anti-avoidance rules may apply if an action is taken for the purpose of <u>qualifying</u> for the CEWS. • It is proposed that such rules will be broadened to also apply where actions are taken to <u>increase</u> the amount of a subsidy. This amendment is consequential to the new proposed rules, which provide a scaled subsidy depending on the level of revenue decline experienced by an eligible entity.

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
		<p>Top-up subsidy = Top-up % x eligible remuneration (up to a weekly maximum of \$282)</p> <p>Top-up % = 1.25 x (top-up revenue reduction percentage – 50%) (up to a maximum of 25%)</p> <p>Top-up revenue reduction percentage = May to July 2020 vs May to July 2019*</p> <p style="text-align: center;">***</p> <p><u>Note:</u> If an eligible entity would have been better off with the original CEWS program (i.e., 75% wage subsidy), it may claim a subsidy under the old rules if its revenue reduction percentage is equal to at least 30% (see details in the row immediately above).</p> <p><u>Qualifying Period 7 (Aug. 30 to Sept. 26, 2020)</u></p> <p>Base subsidy = base % x eligible remuneration (up to</p>		

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
		<p>a weekly maximum of \$565)</p> <p>Base % = 1.0 x "revenue reduction percentage" (up to a maximum of 50%)</p> <p>Revenue reduction percentage = Sept 2020 vs Sept 2019* (or Aug 2020 vs Aug 2019*, if higher)</p> <p>***</p> <p>Top-up subsidy = Top-up % x eligible remuneration (up to a weekly maximum of \$282)</p> <p>Top-up % = 1.25 x (top-up revenue reduction percentage – 50%) (up to a maximum of 25%)</p> <p>Top-up revenue reduction percentage = Jun to Aug 2020 vs Jun to Aug 2019*</p> <p><u>Qualifying Period 8 (Sept. 27 to Oct. 24, 2020)</u></p> <p>Base subsidy = base % x eligible remuneration (up to a weekly maximum of \$452)</p>		

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
		<p>Base % = 0.8 x “revenue reduction percentage” (up to a maximum of 40%)</p> <p>Revenue reduction percentage = Oct 2020 vs Oct 2019* (or Sept 2020 vs Sept 2019*, if higher)</p> <p>***</p> <p>Top-up subsidy = Top-up % x eligible remuneration (up to a weekly maximum of \$282)</p> <p>Top-up % = 1.25 x (top-up revenue reduction percentage – 50%) (up to a maximum of 25%)</p> <p>Top-up revenue reduction percentage = Jul to Sept 2020 vs Jul to Sept 2019*</p> <p><u>Qualifying Period 9 (Oct. 25 to Nov. 21, 2020)</u></p> <p>Base subsidy = base % x eligible remuneration (up to a weekly maximum of \$226)</p> <p>Base % = 0.4 x “revenue</p>		

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
		<p>reduction percentage” (up to a maximum of 20%)</p> <p>Revenue reduction percentage = Oct 2020 vs Oct 2019* (or Sept 2020 vs Sept 2019*, if higher)</p> <p>***</p> <p>Top-up subsidy = Top-up % x eligible remuneration (up to a weekly maximum of \$282)</p> <p>Top-up % = 1.25 x (top-up revenue reduction percentage – 50%) (up to a maximum of 25%)</p> <p>Top-up revenue reduction percentage = Aug to Oct 2020 vs Aug to Oct 2019*</p> <p><u>Qualifying Period 10 (Nov. 22 to Dec. 19, 2020)</u></p> <p>Details to follow.</p> <p><u>Employees on Paid Leave</u></p> <p><u>Qualifying Periods 5 and 6</u></p> <p>Subsidy is calculated using the rules applicable to</p>		

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
		<p>qualifying periods 1-4.</p> <p><u>Qualifying Periods 7 to 9</u></p> <p>Subsidy is equal to the lesser of (i) 100% of the amount of eligible remuneration paid, and (ii) an amount to be determined by regulation. (Support for employees on paid leave should align with the benefits provided through the CERB and/or EI.)</p> <p>Refund of EI, CPP, QPP and QPIP employer contributions continue to apply for paid leave employees.</p> <p>* Or the average revenue earned in January and February 2020</p>		
<p>10% Temporary Wage Subsidy</p>	<p>Available to individuals (other than trusts), Canadian-controlled private corporations that were eligible for the small business deduction in the previous</p>	<p>Up to 10% of eligible remuneration paid to eligible employees from March 18 to June 19, up to a maximum subsidy of \$1,375 per employee and</p>	<p>The subsidy is available to eligible employers who pay eligible remuneration to eligible employees from March 18 to June 19, 2020.</p>	<p>Eligible employers may claim the subsidy by reducing the amount of periodic income tax remittances made to the CRA under their RP payroll account.</p>

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
	year, non-profit organizations, registered charities, and partnerships consisting of eligible employers (other than non-profit organizations).	\$25,000 per employer.	<p>Eligible employees are individuals employed in Canada.</p> <p>Eligible remuneration consists of salary, wages and other remuneration.</p> <p>Eligible employers must have a registered CRA Business Number and RP payroll remittance account on March 18, 2020.</p>	The subsidy is considered taxable income for eligible employers that are not tax-exempt.
Extending work sharing program	Workers who agree to reduce their normal working hours	EI benefits subject to current employment conditions.		The maximum duration of the work-sharing program is extended from 38 to 76 weeks.
Cutting interest rates		Cutting interest rate to 0.75%.		
Lowering the domestic stability buffer of risk-weighted assets	Banks	\$300 billion.		Lowering the domestic stability buffer by 1.25% will allow Canada's large banks to inject \$300 billion of additional lending into the economy.
Launch an insure mortgage purchase Program	Bank and Mortgage Lenders	\$50 billion	Details of the terms of the purchase operations will be provided to lenders by Canada Mortgage and Housing Corporation (CMHC) later this week.	Government will purchase up to \$50 billion of insured mortgage pools through the CMHC.

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
<p>Business Credit Availability Program (BCAP)</p> <p>Development Bank of Canada (BDC) - and - Export Development Canada (EDC)</p>	<p>SME's and mid-sized companies with larger financial needs.</p>	<p>\$ 65 billion</p> <p>Support for mid-market businesses will include loans of up to \$60 million per company, and guarantees of up to \$80 million.</p>		<p>BDC and EDC cooperating with private sector lenders.</p> <p>EDC is offering banks a guarantee on loans to ensure companies can access more cash.</p> <p>EDC is working with financial institutions so that they can issue new operating credit and cash flow term loans of up to \$6.25 million to SME'S.</p> <p>The BDC is working with financial institutions to co-lend term loans to SMEs for up to \$6.25 million for their operational cash flow requirements.</p> <p>For mid-sized companies, EDC and BDC will work with private sector lenders to support access to capital for Canadian businesses in all sectors and regions.</p>
<p>Loans to the agricultural industry</p>	<p>Farm Credit Canada</p>	<p>\$5 billion</p>		<p>Farm Credit Canada received an enhancement to its capital base that will allow for an additional \$5 billion in lending capacity.</p> <p>Farm Credit Canada has also placed the following measures in place:</p> <p>deferral of principal and interest payments up to six months for existing</p>

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
				loans; or deferral of principal payments up to 12 months; and access to an additional credit line up to \$500,000, secured by general security agreements or universal movable hypothec (Québec only).
Access to Credit	Banks	Broadening the range of eligible collateral Support for the Canada Mortgage Bond (CMB) market.		Inclusion of a range of collateral accepted as eligible collateral under the Standing Liquidity Facility, with the exception of the non-mortgage loan portfolio. Purchase of CMBs in the secondary market as required.
Bank of Canada Actions	All businesses			The Bank has responded by lowering interest rates, intervening to support key financial markets and providing liquidity support for financial institutions.
Canada Emergency Business Account	SME's and many owner-operated small businesses. Not for profits	\$ 40,000 loan 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).	The borrower must be Canadian operating business in operation as of March 1, 2020. The borrower must have a federal tax registration. The borrower's total employment income paid in the 2019 calendar year was between \$20,000 and	Small businesses and not-for-profits should contact their financial institution to apply for these loans. Loans will be interest free for the first year. The funds from this loan shall only be used by the Borrower to pay non-deferrable operating expenses of the borrower including, without limitation, payroll, rent, utilities, insurance,

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
			<p>\$1,500,000. *(See below in cases where the borrower's total employment income paid is lower than \$20,000).</p> <p>The borrower has an active business chequing/operating account with the Lender, which is its primary financial institution.</p> <p>This account must be opened on or prior to March 1, 2020 and was not in arrears on existing borrowing facilities, if applicable, with the Lender by 90 days or more as at March 1, 2020.</p> <p>The borrower must have not previously used the Program and will not apply for support under the Program at any other financial institution.</p> <p>The borrower must acknowledge its intention to continue to operate its business or to resume operations.</p> <p>The borrower agrees to</p>	<p>property tax and regularly scheduled debt service, and may not be used to fund any payments or expenses such as prepayment/refinancing of existing indebtedness, payments of dividends, distributions and increases in management compensation.</p> <p>For applicants with payroll lower than \$20,000, three additional information pieces of information will be required to complete their application:</p> <p>(1) The name of the financial institution where the application is submitted. (2) The 9-digit business number. (3) Electronic or paper copies of Receipts / Invoices / Agreements to be uploaded as evidence of the applicant's 2020 Eligible Non-Deferrable Expenses.</p> <p>Eligible Non-Deferrable Expenses consist of:</p> <ul style="list-style-type: none"> • Wages and other employment expenses to independent (arm's length) third parties; • Rent or lease payments for real estate used for business purposes; • Rent or lease payments for capital equipment used for business purposes; • Payments incurred for insurance

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
			<p>participate in post-funding surveys conducted by the Government of Canada or any of its agents.</p> <p>* In cases where the borrower has a payroll lower than \$20,000 in 2019, expanded eligibility criteria's are now in effect. Applicants would need a business operating account at a participating financial institution, a Canada Revenue Agency business number, and to have filed a 2018 or 2019 tax return. They also need eligible non-deferrable expenses between \$40,000 and \$1.5 million.</p>	<p>related costs;</p> <ul style="list-style-type: none"> • Payments incurred for property taxes; • Payments incurred for business purposes for telephone and utilities in the form of gas, oil, electricity, water and internet; • Payments for regularly scheduled debt service; • Payments incurred under agreements with independent contractors and fees required in order to maintain licenses, authorizations or permissions necessary to conduct business by the Borrower.
New SME Loan and Guarantee program	SME's	\$12.5 million loan	Intended for SMEs that require greater help to meet their operational cash flow requirements for SMEs affected by COVID-19	Supported through EDC and the BDC, the program that will enable up to \$40 billion in lending.
Assistance for Tourism Industry	Tourism operators SME's		Affected by COVID-19 and need pressing assistance	Contact regional development agencies ("RDA") for assistance with federal funding and services.
BDC Support for	Businesses		Business must have been	Working capital loans of up to \$2 million

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
Entrepreneurs			<p>impacted directly or indirectly by recent events.</p> <p>Business must have been financially viable prior to the impact of COVID-19.</p>	<p>with flexible repayment terms such as principal postponements for qualifying businesses.</p> <p>Reduced rates on new eligible loans.</p> <p>Flexible repayment terms, such as postponement of principal payments for up to 6 months, for existing BDC clients with total BDC loan commitment of \$1 million or less.</p>
New Canada Emergency Commercial Rent Assistance (CECRA)	Commercial property owners and tenants that have been affected by COVID-19	<p>It offers forgivable loans to eligible commercial property owners to: reduce the rent owed by their impacted small business tenants and/or meet operating expenses on commercial properties.</p> <p>Property owners must offer a minimum of a 75% rent reduction for the months of April, May and June 2020.</p> <p>Forgivable loans to qualifying commercial property owners to cover 50 % of three monthly rent payments that are payable by eligible small business tenants who are</p>	<p>Loans will be forgiven if the mortgaged property owner agrees to reduce the eligible small business tenants' rent by at least 75% for the three corresponding months under a rent forgiveness agreement, which will include a term not to evict the tenant while the agreement is in place. The small business tenant would cover the remainder, up to 25% of the rent.</p> <p>The property owner must have declared rental income on its tax return (personal or corporate) for tax years 2018 and/or</p>	<p>This program is offered in partnership with provinces and territories.</p> <p>Property owners can apply later and the program will be applied retroactively.</p> <p>Property owners may still apply for assistance once the 3-month period has ended if they can prove eligibility during those months.</p> <p>Property owners must refund amounts paid by the small business tenant for the period. If rent has been collected at the time of approval, a credit to the tenant for a future month's rent (i.e. July for April) is acceptable — if agreed upon by both the property owner and the tenant. This can be a flexible 3-month period.</p>

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
		<p>experiencing financial hardship during April, May, and June.</p>	<p>2019.</p> <p>Impacted small business tenants are businesses who generate no more than \$20 million in gross annual revenues calculated on a consolidated basis (at the ultimate parent level), who are paying less than \$50,000 per month in rent and have experienced at least a 70 % drop in pre-COVID-19 revenues.</p> <p>To measure the revenue loss, small businesses can compare revenues in April, May and June of 2020 to that of the same month of 2019. They can also use an average of their revenues earned in January and February of 2020.</p> <p>This support will also be available to non-profit and charitable organizations.</p>	<p>Funds will be transferred to the property owner's financial institution.</p> <p>The loans will cover 50% of the monthly gross rent owed by impacted small business tenants during the 3-month period of April, May and June 2020.</p> <p>The property owner will be responsible for no less than half of the remaining 50% of the monthly gross rent payments (paying no less than 25% of the total).</p> <p>The small business tenant will be responsible for no more than half of the remaining 50% of the monthly gross rent payments (paying no more than 25% of the total).</p> <p>The deadline to apply is August 31, 2020.</p> <p>Applicants will be able to submit their application as of May 25, 2020.</p> <p>CECRA for small businesses doesn't apply to any federal, provincial, or municipal-owned properties.</p> <p>Commercial Real Property is defined as commercial properties with small</p>

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
				<p>business tenants. Commercial properties with a residential component and multi-unit residential mixed-use properties would equally be eligible with respect to their small business tenants.</p> <p>CECRA for small businesses is administered undifferentiated for properties with mortgages, other forms of debt or no mortgages at all.</p>
Orphan/Inactive Well Fund	The funds will be used to accelerate cleanup of orphaned and inactive oil and gas wells in Alberta, Saskatchewan and British Columbia which do not have sufficient funding for proper decommissioning	<p>\$1.7 billion as follows:</p> <ul style="list-style-type: none"> • Up to \$1 billion to the Government of Alberta • Up to \$400 million to the Government of Saskatchewan • Up to \$120 million to the Government of British Columbia • Up to \$200 million to the Alberta Orphan Well Association 	<p>The \$200 million allocated to the Alberta Orphan Well Association will be repaid in full at a future date</p> <p>Local landowners will have the ability to nominate and prioritize wells for remediation</p> <p>Funding will be prioritized to companies that are in good standing with respect to municipal taxes</p> <p>Further details regarding the funds are expected to be provided in the future</p>	The federal government is also working towards expanding credit for medium sized energy companies through the Business Development Bank of Canada and Export Development Canada
Emissions Reduction Fund	Canadian oil and gas industry	\$750 million (\$75 million of which is allocated to the offshore oil and gas industry in Newfoundland	The funds are being allocated to Natural Resources Canada over two years to create a new	The emission reductions will have a focus on reducing methane emission

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
		and Labrador)	<p>repayable loan program to reduce greenhouse gas emissions. A portion of the loans will be convertible to grants</p> <p>Further details regarding the funds are expected to be provided in the future</p>	
Support through Canada's Regional Development Agencies (RDAs)	Small businesses and communities	<p>\$675 million to support the work of the RDAs, and the businesses and workers they help.</p> <p>\$287 million for the Community Futures Network, funded through the RDAs, to support rural businesses and communities, including through access to capital.</p>	To be confirmed.	The \$675 million investment will enable the RDAs to provide equivalent bridge financing support to businesses unable to access the government's broader support measures.
New COVID-19 Emergency Support Fund for Cultural, Heritage and Sport Organizations	Organizations within the Canadian cultural, heritage and sport sectors.	\$500 million to help address the financial needs of affected organizations within these sectors.	The fund will be administered by Canadian Heritage via contribution agreements.	Support will be provided in a manner consistent with other COVID-19 supports such as the Canada Emergency Wage Subsidy and the Canada Emergency Business Account (CEBA).
Entrepreneurs, Innovators and Pre-Revenue Firms	Entrepreneurs aged 18-39 Innovative firms that do not yet have revenue or are in the	Support ongoing lending to young entrepreneurs by injecting \$20.1 million through Futurpreneur	To be confirmed.	

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
	early stages of development.	Canada. Support to innovative firms by investing \$250 million through the Industrial Research Assistance Program.		
Large Employer Emergency Financing Facility (LEEFF)	Canada's largest employers whose needs are not being met through conventional financing during the pandemic in order to keep their operations going.	This bridge financing aims at protecting Canadian jobs, helping Canadian businesses weather the current economic downturn, and avoid bankruptcies of otherwise viable firms where possible. The investment amount has not been announced yet.	Eligible businesses must be seeking financing of about \$60 million or more, have significant operations or workforce in Canada, and not be involved in active insolvency proceedings. This program will <u>not</u> be open to large for-profit businesses in the financial sector or certain non-for-profit businesses, such as airports, with annual revenues generally in the order of \$300 million or more. This support will not be used to resolve insolvencies or restructure firms, nor will it provide financing to companies that otherwise have the capacity to manage through the crisis.	The government is in the final stages of establishing the program and further information about the application process will be provided shortly. The government's support for large companies through LEEFF will be delivered by the Canada Development Investment Corporation (CDEV), in cooperation with Innovation, Science and Economic Development Canada (ISED) and the Department of Finance. The financing is intended to be applicable to all eligible sectors. The program will apply a standard set of economic terms and conditions.

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
			<p>Companies seeking support must demonstrate how they intend to preserve employment and maintain investment activities. Recipients will need to commit to respect collective bargaining agreements and protect workers' pensions.</p> <p>The program will require strict limits to dividends, share buy-backs, and executive pay. In considering a company's eligibility to assistance under the program, an assessment may be made of its employment, tax, and economic activity in Canada, as well as its international organizational structure and financing arrangements.</p> <p>The program will not be available to companies that have been convicted of tax evasion.</p> <p>In addition, recipient companies would be required to commit to</p>	

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
			publish annual climate-related disclosure reports consistent with the Financial Stability Board's Task Force on Climate-related Financial Disclosures, including how their future operations will support environmental sustainability and national climate goals.	

Tax Measures

CORPORATIONS	REGULAR DEADLINE	NEW DEADLINE	NOTES
Filing of income tax return	Within six months of the end of its fiscal year.	June 1, 2020	Applies to corporations that would otherwise have a filing due date after March 18 and before June 1, 2020. See the measure below for corporations that have a filing deadline in June, July, or August 2020.
Filing of income tax return for corporations that would otherwise have a filing deadline in June, July, or August 2020	Within six months of the end of its fiscal year.	September 1, 2020	Applies to corporations that would otherwise have a filing deadline in June, July, or August 2020. Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020.
Income tax payment	Within six months of the end of its fiscal year.	September 1, 2020	Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020.
Payment of GST/HST	Monthly/Quarterly/Annually	June 30, 2020	Equivalent to \$30 billion interest free loans to businesses. Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020. No relief measures were announced in regards to the filing of GST/HST returns. 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

CORPORATIONS	REGULAR DEADLINE	NEW DEADLINE	NOTES
			<p>collected and owing for their previous fiscal year and instalments of GST/HST in respect of the filer's current fiscal year.</p> <p>This relief measure does not clearly address the situation of registrants who file on a quarterly basis but whose fiscal year-end is not December 31. Such businesses should contact the CRA to confirm whether they benefit from the deferral.</p> <p>Self-employed individuals are also targeted by this measure.</p>
Payment of custom duties	Before the first day of the month following the month in which the Statements of Account are issued.	June 30, 2020	Applies to custom duties in respect of March, April and May Statements of Account.
Tax audits, verification and collection activities	N.A.	Activities have resumed since July 3, 2020.	The CRA is resuming a full range of audit activities and adapting its practices to reflect the health and economic impacts of COVID-19. The CRA is prioritizing actions that are beneficial to the taxpayer or where taxpayers have indicated there is an urgency to advance their audit. The CRA is also focusing on audits with greater amount of money at play, audits that are close to completion, and those with a strategic importance for the Government of Canada, provinces and territories, or its tax treaty partners. In addition, efforts to combat suspected fraud and other criminal activity are advancing.
Objection request	N.A.	June 30, 2020	For any notices of objection due March 18 or later, the deadline is effectively extended until June 30,

CORPORATIONS	REGULAR DEADLINE	NEW DEADLINE	NOTES
			<p>2020.</p> <p>Any objections related to Canadians' entitlement to benefits and credits have been identified as a critical service and will continue to be processed during the COVID-19 crisis. As a result, there should not be any delays associated with the processing of these objections.</p>
<p>Other Information Returns, Elections, Designations and Information Requests for which the deadline would be between March 18, 2020, and June 1, 2020</p>	<p>Between March 18, 2020, and June 1, 2020</p>	<p>June 1, 2020</p>	<p>These administrative income tax actions include returns, elections, designations and information requests. This measure does not include trust returns (T3), Partnership returns (T5013), and Statement of Amounts Paid or Credited to Non-Residents (NR4) all required by May 1, 2020.</p> <p>It is unclear whether the June 1, 2020 deadline has been extended to September 1, 2020 (see next item) or whether this further extension only applies to Information Returns, Elections, Designations and Information Requests due in June, July and August.</p>
<p>Other Information Returns, Elections, Designations and Information Requests for which the deadline would be in June, July or August</p>	<p>In June, July or August</p>	<p>September 1, 2020</p>	<p>Unless otherwise noted, applies to other information returns, elections, designations and information requests that are due.</p> <p>Penalties and interest will not be applied if information returns, elections, designations, and information requests are filed and payments are made by September 1, 2020.</p>
<p>Tax Court of Canada Procedures (TCC)</p>	<p>N.A.</p>	<p>N.A.</p>	<p>All sittings and conference calls scheduled between March 16, 2020, and July 17, 2020, inclusively are</p>

CORPORATIONS	REGULAR DEADLINE	NEW DEADLINE	NOTES
			<p>cancelled and the Court and its Registry offices will be closed until further notice.</p> <p>The TCC announced that it is suspending, from March 16, 2020, to the day that is 60 days after the TCC reopens for the transaction of business, the time limits provided for in the Tax Court of Canada Rules and any TCC orders and directions made prior to March 16, 2020.</p> <p>The statutory deadlines for filing notices of appeal from income tax assessments and reassessments and GST assessments and reassessments continue to apply.</p> <p>All Notices of Appeal filed during the period beginning March 16, 2020, and ending on the day that is 60 days after the Court and its offices reopen shall be treated as including an Application for Extension of Time to Appeal brought on the exceptional grounds that the COVID-19 pandemic and the closure of the Registry prevented the timely filing of a Notice of Appeal</p> <p>In accordance with the Court Order issued by the Chief Justice on July 3, 2020, the Court and all of its regional offices, except for its Hamilton office, will reopen as of July 6, 2020. This reopening means that the Court is resuming its regular activities.</p>
Transfer Pricing Relief			<p>Requests for contemporaneous documentation that were made prior to April 1, 2020, having a deadline of March 18, 2020, or later will be considered cancelled and will be re-issued at a later date,</p>

CORPORATIONS	REGULAR DEADLINE	NEW DEADLINE	NOTES
			providing the maximum amount of time of 3 months to submit the documentation.

CHARITIES	REGULAR DEADLINE	NEW DEADLINE	NOTES
Charities Information Return	Between March 18 and December 31, 2020	December 31, 2020	This will allow charities more time to complete and submit their T3010.

PARTNERSHIPS	REGULAR DEADLINE	NEW DEADLINE	NOTES
Partnership Returns		May 1, 2020	

NON-RESIDENTS	REGULAR DEADLINE	NEW DEADLINE	NOTES
Statement of Amounts Paid or Credited to Non-Residents		May 1, 2020	

LIST OF NO RELIEF MEASURES

- Payroll taxes; and
- Withholding on payment to non-residents.

QUÉBEC - For individuals

Financial Assistance

MEASURES	WHO?	WHAT?	CONDITIONS	NOTES
<p>Temporary Aid for Workers Program</p>	<p>The Temporary Aid for Workers Program (PATT) was launched on March 16, 2020 to offer financial assistance to meet the needs of workers who, because they were in isolation to control the spread of the COVID-19 virus, could not earn all of their work income and were not eligible for another financial assistance program.</p>	<p>\$573/week for a period of 14 days of isolation.</p>		<p>To prevent program duplication, and given that the Canada Emergency Response Benefit (CERB) is available to the majority of workers eligible for the PATT, the program ended on April 10, 2020. Since that date, it has no longer been possible to register for the program.</p> <p>If you submitted your application for financial assistance before 4:00 p.m. on April 10, 2020, it will be processed as normal and you will be notified of the decision as soon as possible.</p> <p>If you have already received the benefit, the payment covered a maximum period of 14 days. At the end of the coverage period, you can apply to one of the other government assistance programs offered.</p>

MEASURES	WHO?	WHAT?	CONDITIONS	NOTES
Student Loans	Students	Suspension all student loans repayments for 6 months.	Must be a client of the Aide financière aux études which includes a person whose account is in collection.	No additional interest will be charged or added to the debt. No action is required, the measure is automatically applicable. This measure applies even if your file is in collection.
Tax credit for seniors	Seniors	A four-month extension has been granted for the renewal of the advanced payments for the tax credit for home-support services to seniors.		The payments underway are maintained until the renewal.
Shelter Allowance Program	Person benefiting from the Shelter Allowance Program	The renewal date for payments relating to the Shelter Allowance Program is postponed until December 1, 2020.		The payments underway are maintained until renewal.
Hydro Québec	All customers	No interruption of services (cut offs) to HQ customers for non-payment. Starting Monday, March 23, HQ will cease applying administration charges for unpaid bills until further notice for all of its customers. Thus, customers unable to		

MEASURES	WHO?	WHAT?	CONDITIONS	NOTES
		<p>pay their electricity bills over the coming months will not be penalized. They can enter into a payment arrangement with Hydro Québec in order to defer payment.</p> <p>There will be no planned service interruptions for system maintenance, with the exception of those that are absolutely necessary.</p>		
<p>Incentive Program to Retain Essential Workers (IPREW)</p>	<p>Individuals who qualify as essential workers in one of the essential service sectors.</p>	<p>The amount will make up the difference between the Canada Emergency Response Benefit (CERB) and an eligible individual's wage. Eligible individuals can apply for a financial compensation of \$100 per week, retroactively to March 15, 2020, and for a maximum of 16 weeks for a total of \$1,600.</p>	<p>This financial assistance is available to individuals working part-time or full-time in one of the essential service sectors during the program period, who receive gross wages of \$550 or less per week, who have an annual employment income of at least \$5,000 for 2020 and have a total annual income of no more than \$28,600 for 2020.</p> <p>Individuals must be at least 15 years old when applying for assistance under the IPREW.</p> <p>Individuals must have been resident in Québec on</p>	<p>Eligible workers can apply for the program online beginning on May 19 and payments will start on May 27, 2020.</p> <p>Payments will be made every two weeks.</p> <p>Eligible individuals must submit their application between May 19 and November 15, 2020.</p>

MEASURES	WHO?	WHAT?	CONDITIONS	NOTES
			<p>December 31, 2019, and plan to reside in Québec throughout 2020.</p> <p>To receive assistance for a given week covered by the program, an individual must not have received amounts under the CERB or the temporary aid for workers program for that same week. However, an individual is still eligible for the program even if their employer receives assistance through the Canada Emergency Wage Subsidy.</p>	

Tax Measures

INDIVIDUALS	REGULAR DEADLINE	RELIEF MEASURE	NOTES
Filing of income tax return for general individuals	April 30, 2020	June 1, 2020	<p>Revenu Québec will allow tax preparers to use an online electronic signature on form TP-1000.TEV.</p> <p>As the deadline for payment of the balance of tax has been extended to September 1, 2020, no late-filing penalty will be applied in respect of a tax return filed on or before September 30, 2020.</p> <p>However, are encouraged to file their income tax returns promptly to obtain the amounts to which they are entitled.</p>
Payment of income tax for general individuals	April 30, 2020	September 1, 2020	<p>As the deadline for payment of the balance of tax has been extended to September 1, 2020, no late-filing penalty will be applied in respect of a tax return filed on or before September 30, 2020.</p> <p>However, are encouraged to file their income tax returns promptly to obtain the amounts to which they are entitled.</p>
Filing of income tax returns, individuals who (or whose spouse) operate a business, is responsible for a family resource or intermediary.	June 15, 2020	N.A.	<p>Date for filing of income tax return remains unchanged. However, there is relief for the date of tax payment.</p> <p>Revenu Québec will allow tax preparers to use an online electronic signature on form TP-1000.TEV.</p>
Payment of income tax for individuals who operate (or whose spouse operates) a business.	April 30, 2020	September 1, 2020	This includes the annual fee for registration in the Company Register.

INDIVIDUALS	REGULAR DEADLINE	RELIEF MEASURE	NOTES
Filing income tax return of a deceased person who died in 2019 before December 1, 2019	April 30 - May 30, 2020	June 1, 2020	
Payment of QPP, RQAP, FSS, RAMQ contributions	April 30, 2020	September 1, 2020	Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020.
Instalments	June 15, 2020	September 1, 2020	Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020.
Holders of a Registered Retirement Income Fund (RRIF)	Must make mandatory annual withdrawals (Mandatory amount in % is subject to the age of holder).	Reduced minimum withdrawal amount by 25%.	
Tax audits, verification and collection activities	N.A.	Suspended.	<p>Revenu Québec is prioritizing personal income tax returns involving a refund.</p> <p>Revenu Québec is processing applications for business tax credits and tax refunds faster.</p> <p>Revenu Québec has suspended its audit activities, except in exceptional, high-risk situations, such as those involving fraud or the expiry of a time limit. Revenu Québec may then initiate or complete an audit. Revenu Québec will also process recourses initiated by clients. Revenu Québec will only contact clients if it is necessary to process a refund claim. Note that Revenu Québec has not suspended its</p>

INDIVIDUALS	REGULAR DEADLINE	RELIEF MEASURE	NOTES
			activities related to the fight against aggressive tax planning. On June 3, 2020, the Québec government introduced Bill 61 to revive Québec's economy. In particular, the bill provides that the limitation periods, otherwise applicable at the issuance of a reassessment, are suspended until the 90th day following the day on which the state of health emergency ends.
Administrative tax actions where the deadline would fall within the period beginning on March 17, 2020, and ending on May 31, 2020		June 1, 2020	<p>Administrative tax measures, including asserting a right, providing information, sending a document or filing an election.</p> <p>This applies to tax actions other than returns that are already subject to a deferral date, including: corporate income tax returns; elections provided for under Québec tax legislation or regulations, such as a rollover (except for QST elections that are harmonized with the GST); application for a tax credit where one would have to file a document; application for a Fuel Tax refund; response to information requests from Revenu Québec; mandatory or preventive disclosure of aggressive tax planning; application for the Québec education savings incentive (QESI).</p>
Notice of Objection		June 30, 2020	The deadline for filing a Notice of Objection which expires in the period beginning on March 15, 2020, and ending on June 29, 2020, is extended to June 30, 2020.
Tax Appeals			The time-limits applicable for filing a notice of appeal are suspended since March 15, 2020.

INDIVIDUALS	REGULAR DEADLINE	RELIEF MEASURE	NOTES
			<p>This suspension also applies to : appeals to the Court of Québec; summary appeals to the Small Claims Division of the Court of Québec; applications for review of a decision of the Minister of Revenue refusing an extension of time to file an objection; and applications for an extension of time to file an appeal or a summary appeal.</p> <p>On July 13, the Minister of Justice and the Chief Justice of Quebec announced that the suspension of time limits, previously announced, will end on August 31, 2020. Thus, the limitation periods applicable to the various recourses described above, which had been suspended on March 15, 2020, will begin to run again as of September 1, 2020.</p>

TRUSTS (other than specified investment flow-through (SIFT) trust)	REGULAR DEADLINE	NEW DEADLINE	NOTES
Filing of tax return for trusts	March 30, 2020 (if December 31 year-end).	May 1, 2020 (if December 31 year-end).	Other than a testamentary trust subject to the graduated rate tax.
Filing of tax return for trusts whose taxation year ended on a date that falls in the period from January 1 to March 1, 2020		June 1, 2020.	
Filing of tax return for trusts that	90 days after the trust's tax year-end.	September 1, 2020	Applies to trusts that would otherwise

TRUSTS (other than specified investment flow-through (SIFT) trust)	REGULAR DEADLINE	NEW DEADLINE	NOTES
would otherwise have a filing deadline in June, July, or August 2020			have a filing deadline in June, July, or August 2020. Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020.
Filing of tax return for a testamentary trust subject to the graduated rate tax		May 1, 2020	Taxation year must end in 2019. Filing of tax return deadline must otherwise be after March 16, 2020.
Tax payment	90 days after tax year-end.	September 1, 2020 (if December 31 year-end).	This includes the annual fee for registration in the Company Register. Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020.
Payment of QPP, RQAP, FSS, RAMQ contributions	April 30, 2020	September 1, 2020	Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020.
Instalments	June 15, 2020	September 1, 2020	Penalties (including late-filing penalties) and interest will not be applied if returns are filed and

TRUSTS (other than specified investment flow-through (SIFT) trust)	REGULAR DEADLINE	NEW DEADLINE	NOTES
			payments are made by September 30, 2020.
Tax audits, verification and collection activities	N.A.	Suspended.	Revenu Québec will show flexibility in respect of payment agreements.
Administrative tax actions where the deadline would fall within the period beginning on March 17, 2020, and ending on May 31, 2020		June 1, 2020	<p>Administrative tax measures, including asserting a right, providing information, sending a document or filing an election.</p> <p>This applies to tax actions other than returns that are already subject to a deferral date, including:</p> <ul style="list-style-type: none"> corporate income tax returns; elections provided for under Québec tax legislation or regulations, such as a rollover (except for QST elections that are harmonized with the GST); application for a tax credit where one would have to file a document; application for a Fuel Tax refund; response to information requests from Revenu Québec; mandatory or preventive disclosure of aggressive tax planning.
Notice of Objection		June 30, 2020	The deadline for filing a Notice of Objection which expires in the period beginning on March 15, 2020, and ending on June 29, 2020, is extended

TRUSTS (other than specified investment flow-through (SIFT) trust)	REGULAR DEADLINE	NEW DEADLINE	NOTES
			to June 30, 2020.
Tax Appeals			The time-limits applicable for filing a notice of appeal are suspended from March 15, 2020, until the expiry of the emergency period. This suspension also applies to : appeals to the Court of Québec; summary appeals to the Small Claims Division of the Court of Québec; applications for review of a decision of the Minister of Revenue refusing an extension of time to file an objection; and applications for an extension of time to file an appeal or a summary appeal.

QUÉBEC - For businesses

Financial Assistance

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
Temporary concerted action program for enterprises (PACTE)	Investissement Québec for businesses, cooperatives and other social economy enterprises	Funding of a minimum of \$50,000 per company. Refinancing is prohibited.	This measure applies to companies (including cooperatives and other social economy enterprises) operating in Québec that are in a precarious situation and in temporary difficulty as a result of COVID-19. The business must show that its financial structure offers realistic prospects. The difficulty must result from a problem related to the supply of raw materials or in products (good or service) or an impossibility or substantial reduction of the ability to deliver products (good or service) or goods.	Businesses seeking support through this program should get in touch with their financial institution quickly. Once a solution is found with the financial institution, the institution will contact Investissement Québec's regional office directly. Financing in the form of loan guarantee is preferred at all times, but financing can also take the form of an Investissement Québec loan.
Loans to the agricultural industry	Farm Credit Canada			Access to an additional credit line of up to \$500,000, secured by general security agreements or universal movable hypothec. See above additional

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
				measures offered by the federal government.
Caisse de dépôt et placement du Québec (CDPQ)	Companies seeking financing of over \$5 million		<p>Having been profitable before the COVID-19 crisis.</p> <p>Having a promising growth outlook in their sector.</p> <p>Seeking financing of over \$5 million.</p> <p>Companies do not need to be part of the CDPQ's portfolio.</p>	<p>The measure is intended to complement the various initiatives that other financial institutions, Québec institutional investors and the governments of Québec and Canada have announced.</p> <p>CDPQ will continue to deploy the financial and operational expertise of its teams to help the selected companies in developing innovative and structuring financial solutions.</p>
Fonds de solidarité FTQ	Six-month deferral of loan interest and principal payments		Being a member of its portfolio companies.	
Hydro Québec	All customers	<p>No cut off power to anyone for non-payment.</p> <p>Starting Monday, March 23, Hydro Québec will stop applying administration charges for unpaid bills until further notice for all customers. Customers unable to pay their electricity bills over the coming months</p>		

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
		<p>will thus not be penalized. They can enter into a payment arrangement with Hydro Québec to defer payment.</p> <p>There will be no planned service interruptions for system maintenance, with the exception of those that are absolutely necessary.</p>		
<p>Programme actions concertées pour le maintien en emploi (PACME-COVID-19)</p>	<p>The program is designed for companies that have slower activities due to the COVID-19 pandemic.</p> <p>The program applies to employers, self-employed workers (incorporated or not) with employees, worker groups, collective promoters recognized by the <i>Commission des partenaires du marché du travail</i> for the <i>Collective Promoters</i> component of the program, cooperatives, social economy enterprises, non-profit organizations and community organizations active in communities.</p> <p><i>Collective promoters</i> are</p>	<p>The program aims at taking advantage of the current interruption to increase the skills of employees or self-employed workers by offering training programs.</p> <p>The government has announced a \$100 million budget for this project, which will be used to reimburse eligible expenses incurred by companies for eligible training activities.</p> <p>Reimbursements, per company, will be: 100% of eligible expenses of \$100,000 or less; AND 50% of eligible expenses that are between \$100,000 and \$500,000.</p>	<p>The program has a <i>Company</i> component and a <i>Collective Promoters</i> component.</p> <p><u>For the <i>Company</i> and <i>Collective Promoters</i> components, the eligible training activities are:</u></p> <p>Basic employee trainings; francization; trainings on digital skills; continuing education related to the company's activities, whether or not directly related to the position held by the trained employee; trainings recommended by professional orders; trainings required to resume the company's activities once the order forcing the temporary</p>	<p>It is possible to apply for a retroactive reimbursement to March 15, 2020. Projects are accepted now until September 30, 2020, or until the budget is exhausted.</p> <p>Training or human resource management projects may be of variable duration.</p> <p>In all cases of on-site training, companies must comply with the current public health guidelines.</p> <p>This program may be combined with and complementary to any other measures announced by the federal or provincial government.</p>

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
	<p>groups of employers or workers who are in a position to create employment-related projects and who can oversee or ensure their implementation, such as sectoral workforce committees.</p>		<p>shutdown of all non-essential workplaces is lifted; trainings related to a strategy for adjusting or modifying the company's activities, in the context of the economic uncertainty related to the COVID-19 pandemic, that allows the company to maintain or diversify its activities (health, teleworking, etc.); trainings that enable the requalification of workers.</p> <p><u>For the <i>Company</i> component only, eligible human resource management activities are :</u></p> <p>Diagnosis of the human resources functions and, if applicable, other functions; human resource management consulting mandates (e.g., organizational communication, remote-working policy, employee mobilization, planning of workforce requirements for maintaining and resuming activities, support for diversification of activities); coaching and development of management skills.</p>	<p>A non-exhaustive list of online trainings, including training from the university network is available. These are, however, only suggestions amongst different options for companies.</p>

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
			<p><u>Eligible expenses for training projects are:</u></p> <p>Reimbursement of wages: 25% of the payroll of employees in training (maximum eligible wage of \$25 per hour), if the company receives the 75% <i>Canada Emergency Wage Subsidy</i>; 90% of the payroll of workers in training, if the company receives the 10% <i>Canada Temporary Wage Subsidy</i>; 100% of the wages of workers in training, if the company does not receive a wage subsidy from the federal government.</p> <p>Reimbursement for training expenses: Reimbursement of up to 100% of training expenses, related costs and costs related to human resources management activities, according to applicable scales.</p> <p>The eligible training expenses and applicable scales are as follows: the wages of workers in training (excluding payroll</p>	

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
			taxes) up to \$25 per hour; professional fees for consultants or trainers up to \$150 per hour; indirect costs for trainers (travel, meals, accommodation, etc.) at the real cost; indirect costs for workers in training (travel, meals, accommodation, etc.) at the real cost; development, adaptation and purchase of teaching and learning materials at the real cost; materials and supplies needed to carry out training activities at the real cost; development and adaptation of training content at the real cost; transfer from face-to-face training to online training at the real cost; registration fees or other costs related to the use of a platform at the real cost; if applicable, costs related to management and administrative activities (bank charges, materials, supplies needed to carry out activities, etc.) borne by the delegated organization, up to a maximum of 10% of eligible costs.	

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
<p>Measures to protect commercial tenants</p>	<p>Commercial tenants</p>	<p>The purpose of this measure is to temporarily prevent the termination of a commercial lease on real property and the eviction of an occupant due to non-payment of rent during the COVID-19 crisis.</p> <p>It also restricts the exercise of any seizure of property on the leased premises, as well as the exercise of other guarantees by landlords against tenants.</p>		<p>This is measure was announced, in the form of an amendment, under Bill 61 - An Act to stimulate the economy of Quebec and mitigate the consequences of the state of health emergency declared on March 13, 2020, due to the COVID-19 pandemic.</p> <p>This measure ends on August 1, 2020, but may be extended by the government if necessary.</p> <p>For other measures regarding commercial rents see the federal government announcement outlined above regarding the Canada Emergency Commercial Rent Assistance (CECRA) program. This program was announced by the federal government in collaboration with all Canadian provinces.</p>
<p>Credit on Employers Contribution to the Health Services Fund in Respect of Employees on Paid Leave</p>	<p>Employers that can benefit from the Canada Emergency Wage Subsidy and that maintain an establishment in Québec.</p>	<p>The government of Quebec will credit employers contributions to the Health Services Fund (HSF). The credit will be equal to the total</p>	<p>This credit will apply for employees employed by the employer during the qualifying period, other than an individual who receives no</p>	<p>The Minister of Revenue will pay a specified employer the credit on employers contribution to the HSF after the employer submits an</p>

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
		<p>amount of the contribution to the HSF paid by an employer with respect to the wages paid to certain employees on paid leave.</p> <p>The credit will be granted for a period of up to 12 weeks, retroactive to March 15, 2020.</p>	<p>remuneration from the employer for at least 14 consecutive days during the qualifying period.</p> <p>A qualifying period will mean one of the following periods:</p> <p>the period beginning on March 15, 2020 and ending on April 11, 2020;</p> <p>the period beginning on April 12, 2020 and ending on May 9, 2020;</p> <p>the period beginning on May 10, 2020 and ending on June 6, 2020.</p> <p>The program has been extended until August 29, 2020.</p> <p>The specified wage of an employee for a week falling within a qualifying period will mean the wage paid, allocated, granted or awarded by the specified employer to the employee for such a week during which the employee is on paid leave AND that falls within a qualifying period</p>	<p>application to that effect.</p> <p>The application must be in writing and be accompanied by documents and information that enables the Minister of Revenue to establish the amount of the credit on employers contribution to the HSF to which the employer is entitled.</p> <p>The employer must submit the Summary of Source Deductions and Employer Contributions for 2020.</p>

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
			<p>during which the employee is a specified employee and the employer is a qualifying entity.</p> <p>A specified employer can reduce the amount that he has to remit to the Minister of Revenue from May 1st, 2020, as a periodic payment of the employer contribution to the HSF, of the portion of the credit on employers contribution to the HSF attributable to a specified wage that it has paid, allocated, granted or awarded prior to the time of the periodic payment and that has not reduced another periodic payment.</p> <p>In such a case, the amount that will be paid to the specified employer, will be equal to the surplus, where applicable, of the amount of the credit on employers contribution to the HSF of the employer, for the 2020 year, over the total amounts that reduce its periodic payments of contribution to the HSF for the 2020 year. This means</p>	

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
			<p>that where the total of the amounts that reduced the periodic payments of an employer for the year 2020 exceeds the total of the amounts that could reduce such periodic payments and there remains a balance payable by the employer for the year 2020 as its contribution to the HSF, the usual rules will apply for the payment of such balance and interest and penalties may apply, according to the usual rules, in respect of insufficient payments.</p> <p>The amount of any government assistance, non-government assistance or any profit or benefit attributable to a specified expense of a specified employer must be subtracted from such expense, according to the usual rules. However, an amount received or receivable as a refundable tax credit for SMEs to foster the retention of experienced workers or a refundable tax credit for SMEs for persons with a</p>	

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
			<p>severely limited capacity for employment will not be a government assistance for the purposes of the credit on employers contribution to the HSF.</p> <p>Additional conditions apply to employers receiving the reduction in the contribution to the HSF offered to innovative SMEs.</p>	

Tax Measures

CORPORATIONS	REGULAR DEADLINE	NEW DEADLINE	NOTES
Filing of income tax return where the deadline would otherwise be due within the period beginning on March 17, 2020, and ending on May 31, 2020,	Within six months of the end of its fiscal year.	June 1, 2020	Revenu Québec will allow tax preparers to use an online electronic signature on form CO-10000.TE.
Filing of income tax return for corporations that would otherwise have a filing deadline in June, July, or August 2020	Within six months of the end of its fiscal year.	September 1, 2020	<p>Applies only to corporations that otherwise have a filing deadline in June, July, or August 2020.</p> <p>Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020.</p>

CORPORATIONS	REGULAR DEADLINE	NEW DEADLINE	NOTES
<p>Tax payment where the payment would otherwise be due within the period beginning on March 17, 2020, and ending on August 31, 2020,</p>	<p>Within six months of the end of its fiscal year.</p>	<p>September 1, 2020</p>	<p>The deferral of the payment of the balance of tax and the payment of instalments does not apply to the compensation tax for financial institutions, the tax on capital for an insurance company capital or the tax on capital for life insurance corporations.</p> <p>Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020.</p> <p>The deferral of payment also applies in respect to mining tax.</p>
<p>QST Filing/Remittance</p>	<p>March 31, April 30, May 31, 2020</p>	<p>June 30, 2020</p>	<p>In light of the announcement by the Minister of Finance of Canada on March 27, 2020, and due to the harmonization of the QST and GST/HST regimes, the deadlines for filing the returns remain unchanged. Those who are in a position to do so should file their GST/HST and QST returns on time to facilitate compliance and tax administration. However, due to current circumstances, no late-filing penalty will be imposed on a person who files these returns on or before June 30, 2020.</p>

CORPORATIONS	REGULAR DEADLINE	NEW DEADLINE	NOTES
			<p>It should be noted that for reporting periods for which the filing due date is after June 1, 2020, the filing and payment deadlines set out in the tax legislation will apply.</p> <p>Québec will accelerate the process of requests for tax credits intended for businesses and tax refunds.</p>
<p>Tax payment where the payment would otherwise be due within the period beginning on March 17, 2020, and ending on August 31, 2020,</p>	<p>Monthly or quarterly.</p>	<p>September 1, 2020</p>	<p>The deferral of payment also applies in respect to mining tax.</p> <p>Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020.</p>
<p>Tax audits, verification and collection activities</p>	<p>N.A.</p>	<p>Suspended.</p>	<p>Revenu Québec will show flexibility in respect to payment agreements.</p>
<p>Administrative tax actions where the deadline would fall within the period beginning on March 17, 2020, and ending on May 31, 2020</p>		<p>June 1, 2020</p>	<p>Administrative tax measures, including asserting a right, providing information, sending a document or filing an election.</p> <p>This applies to tax actions other than returns that are already subject to a deferral date, including:</p> <p>corporate income tax returns; elections provided for under Québec</p>

CORPORATIONS	REGULAR DEADLINE	NEW DEADLINE	NOTES
			tax legislation or regulations, such as a rollover (except for QST elections that are harmonized with the GST); application for a tax credit where one would have to file a document; application for a Fuel Tax refund; response to information requests from Revenu Québec; mandatory or preventive disclosure of aggressive tax planning.
Notice of Objection		June 30, 2020	The deadline for filing a Notice of Objection which expires in the period beginning on March 15, 2020, and ending on June 29, 2020, is extended to June 30, 2020.
Tax Appeals			The time-limits applicable for filing a notice of appeal are suspended since March 15, 2020. This suspension also applies to : appeals to the Court of Québec; summary appeals to the Small Claims Division of the Court of Québec; applications for review of a decision of the Minister of Revenue refusing an extension of time to file an objection; and applications for an extension of time to file an appeal or a summary appeal. On July 13, the Minister of Justice and the Chief Justice of Quebec

CORPORATIONS	REGULAR DEADLINE	NEW DEADLINE	NOTES
			announced that the suspension of time limits, previously announced, will end on August 31, 2020. Thus, the limitation periods applicable to the various recourses described above, which had been suspended on March 15, 2020, will begin to run again as of September 1, 2020.
Logging Tax that would otherwise be due in the period beginning on March 17, 2020, and ending on August 31, 2020		September 1, 2020	
Extension of the deadline for reporting and remitting the Tax on lodging	April 30, 2020	July 31, 2020	Registered persons will generally be required to file two returns on or before July 31, 2020, one for the first calendar quarter of 2020 and one for the second calendar quarter of 2020.
Mandatory billing in the restaurant sector	N.A.	N.A.	<p>Since July 1, 2020, a <i>Sommaire périodique des ventes</i> (periodic sales summary) must be filed as usual.</p> <p>Consequently, restaurant establishments must produce a periodic sales summary using a sales recording module (SRM) and send it to Revenu Québec by the normal deadline.</p> <p>However, no penalties will be applied to restaurant establishments if they</p>

CORPORATIONS	REGULAR DEADLINE	NEW DEADLINE	NOTES
			fail to file a periodic sales summary for periods between January 1 and June 30, 2020. However, operators are still encouraged to file summaries for those periods when they are able to do so.

SPECIFIED INVESTMENT FLOW-THROUGH (SIFT) TRUSTS	REGULAR DEADLINE	NEW DEADLINE	NOTES
Tax payment of tax instalments and the balance of tax due between March 17, 2020, and September 1, 2020		September 1, 2020	Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020.
Filing of trust income tax returns whose taxation year ended on a date that falls in the period from January 1 to March 1, 2020		June 1, 2020	
Filing of trust income tax returns whose taxation year ended on a date that falls in the period from March 2 to May 31, 2020		September 1, 2020	Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020.

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CHARITIES	REGULAR DEADLINE	NEW DEADLINE	NOTES
Charities Information Return due between March 17, 2020, and December 30, 2020	Between March 17, 2020, and December 30, 2020	December 31, 2020	

PARTNERSHIPS	REGULAR DEADLINE	NEW DEADLINE	NOTES
<p>Partnerships that would normally file the Partnership Information Return during the period from March 17 to March 31, 2020</p>		<p>May 1, 2020</p>	<p>All members of the partnership must be individuals.</p> <p>In situations where all the members of the partnership are corporations, the return must be filed within five months after the end of the fiscal year. Where the due date for filing this return would otherwise be after the March 16, 2020, but prior to May 1, 2020, this date is postponed to May 1, 2020.</p> <p>In all other situations, the return for a fiscal year ending in 2019 must be filed no later than 1 May 2020 or the last day of the fifth month following the end of the fiscal year, whichever expires first. However, when the last day of the fifth month following the end of the fiscal year is after March 16, 2020, the due date for filing this return for that fiscal year will be on May 1, 2020.</p>
<p>Partnerships that would normally file the Partnership Information Return during the period from April 1 to May 30, 2020</p>		<p>June 1, 2020</p>	

Partnerships that would normally file the Partnership Information Return during the period from May 31 to August 31, 2020, now have until September 1, 2020, to file the return		September 1, 2020	Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020.
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LIST OF NO RELIEF MEASURES:

- Employee and employers' portion of source deductions.
- Withholding on payments to non-residents.

CITY OF MONTRÉAL - For individuals

INDIVIDUALS	REGULAR DEADLINE	NEW DEADLINE	NOTES
Municipal taxes	June 1, 2020	September 1, 2020	The deadlines for other invoices, such as duties on transfers of immovables, remain unchanged.

CITY OF MONTRÉAL - For businesses

Financial Assistance

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
Provision of additional emergency aid	Businesses who are in the creative and cultural, local commerce and tourism industries.	Emergency help of 5 M\$.	Operating a business that is part of the targeted industries: Creative and cultural industries, local commerce and tourism	
Moratorium offered by SME MTL without interest charges	Private corporations	6-month moratorium on repayment of principal and interest	Holds a loan from the MTL SME Fund, Local Solidarity Fund and Innovation Commercialization Fund.	Ville de Montréal undertakes to assume, at its expense, the interest during this period, i.e., \$1.3 million.

<p>Emergency Assistance to SMEs</p>	<p>Businesses in all sectors of activity, cooperatives, non-profit organizations and social economy enterprises carrying out commercial activities</p>	<p>Companies experiencing financial difficulties as a result of COVID-19 and in need of cash flows of less than \$50,000</p>	<p>To be eligible, the business must have been operating in Québec for at least one year. The entity must be temporarily closed, likely to close or show signs of closure. The Emergency Assistance must favour maintaining, consolidating or restarting business activities. The entity must demonstrate a causal link between its financial or operational problems and the COVID-19 pandemic. The entity cannot be an applicant under the protection of the <i>Companies' Creditors Arrangement Act</i> or the <i>Bankruptcy and Insolvency Act</i>.</p>	<p>More details to follow.</p> <p>The announcement suggests one of the two following conditions have to be met in addition to those described in the previous column: an inability or substantial reduction in the capacity to deliver products (goods or services) or merchandise OR a problem with the supply of raw materials or products (goods or services).</p> <p>\$150M as an earmark for the Emergency Assistance for SMEs program. The program will be administered by Regional county municipalities and equivalent territories. An amount of \$40M will be allocated to Montreal.</p>
<p>50 M\$ for small businesses in Montréal</p>	<p>The Minister of Economic Development and Official Languages, the Honourable Mélanie Joly, the Minister of the Economy and Innovation, Pierre Fitzgibbon, and the Mayor of Montréal, Valérie Plante, announce the injection of \$50 million in new funding to support businesses.</p>			<p>The funds will be administered by PME MTL, the City of Montréal's business support network.</p>

<p>Subsidy for Businesses</p>	<p>Montreal merchants</p>	<p>Creation of a temporary subsidy fund dedicated to merchants and managed by the MTL SME network. The city will inject \$2 million into this fund, which will be added to the existing balance of \$1 million in the Commercial Entrepreneurship Fund, bringing the total amount available to \$3 million.</p>	<p>The fund has flexible and accessible criteria to support business entrepreneurs in consolidating their operations.</p>	<p>The funds will be available until September 30, 2020. Coaching will be offered by specialized advisors from the SME MTL network.</p>
<p>Fundraising Campaign for Businesses</p>	<p>Local businesses and organizations in Montreal</p>	<p>The City will support a participatory fundraising campaign called "Du coeur à l'achat" that will allow the community to support businesses through the purchase of gift cards redeemable in stores.</p>	<p>The City will increase the amount of purchases made by the population up to a maximum of \$500,000, which will be remitted to businesses. When Montrealers purchase gift cards, Desjardins Group will donate an amount to Montreal community organizations.</p>	<p>This campaign could generate direct investments of \$2 million in local businesses and organizations in Montréal.</p>

<p>Grants and Technical Support in the Social Economy</p>	<p>Social economy enterprises</p>	<p>The City is setting up direct funding of up to \$50,000 in the form of a grant offered through the Fonds de développement de l'économie sociale (FDES), managed by SME MTL.</p> <p>The City is also setting up free access to \$300,000 in technical support.</p>	<p>For direct financing, the City plans to relax the conditions to access the FDES, namely with a request for a down payment of only 10% for consolidation projects.</p> <p>The funds will be used to cover various expenses associated with the company's working capital, such as salaries, current operating expenses or payments to suppliers. Expenses incurred to adapt to COVID-19, such as shifting towards e-commerce, will also be eligible.</p> <p>For access to technical support, the City will make available online financial management and human resources training, banks of free hours of personalized services (i.e. legal, finance, accounting, communication, information technology, etc.).</p>	<p>For access to technical support, the City has entered into partnerships with organizations that are experts in their field: Réseau Téléscope, the Comité sectoriel de main d'œuvre - Économie sociale Action communautaire (CSMO-ESAC), the Consortium de ressources et d'expertises coopératives.</p>
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<p>Support for Cultural Organizations</p>	<p>Non-subsidized private theatres, including alternative theatres and independent cinemas.</p>	<p>The City reserves an amount of \$500,000.</p>		<p>Several cultural enterprises, since they are social economy enterprises, will be able, if eligible, to benefit from the measures put in place.</p> <p>Cultural enterprises are also eligible for other assistance, such as the \$40 million in emergency assistance offered through the SME MTL network.</p>
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Tax Measures

CORPORATIONS	REGULAR DEADLINE	NEW DEADLINE	NOTES
<p>Municipal taxes</p>	<p>June 1, 2020</p>	<p>September 1, 2020</p>	<p>The deadlines for other invoices, such as duties on transfers of immovables, remain unchanged.</p>

QUÉBEC CITY- For individuals

Tax measures

INDIVIDUALS	REGULAR DEADLINE	NEW DEADLINE	NOTES
Municipal taxes	May 4, 2020	August 4, 2020	
Municipal taxes	July 3, 2020	September 3, 2020	
Municipal taxes	September 3, 2020	November 3, 2020	

QUÉBEC CITY- For businesses

Financial assistance

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
Accommodating and easing certain contractual obligations during the COVID-19 situation	Service providers for the City of Québec	<p>Extension of six (6) months of contractual arrangements expiring on or before October 1, 2020, for some service providers</p> <p>Issuing of public calls for tender for goods, services and construction work postponed until after April 13, 2020</p> <p>Additional time for performance granted <u>without penalty</u> if the delay is related to the COVID-19 pandemic</p> <p>Invoicing price adjustment based on changes to material costs and exchange rates</p> <p>Reducing the payment term for invoices from 30 to 15 days</p> <p>Online bid submissions for purchases between \$25,000 and \$100,000</p>	<p>Each of the City's service providers must contact their buyer or advisor in the City's procurement department to establish whether these measures apply to them</p> <p>The contact information is in the call for tender documents or purchase order</p>	<p>For online bid submissions, the details and online business registration portal are available here: https://www.ville.Quebec.qc.ca/gens_affaires/fournisseur/actu-depot-soumissions.aspx</p>
Moratorium of three (3)	Businesses	Moratorium of three (3)	Eligibility requirements for this	Awaiting further information

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
<p>months on repayment of loan principal and interest</p>	<p>Retailers Self-employed workers and employees</p>	<p>months on repayment of loan principal and interest</p>	<p>measure are not yet available</p>	<p>regarding this measure and its scope</p>
<p>Emergency assistance for small and medium businesses</p>	<p>Businesses in all sectors Cooperatives Non-profit organizations Social economy enterprises carrying out commercial activities</p>	<p>Loan or loan guarantee of up to \$50,000 per business 3% interest rate 3-month moratorium, including principal and interest, and up to 1 year for principal Amortization of the loan over 36 months.</p>	<p>Carrying on business on the territory of the agglomeration of Québec Being active in Québec for at least a year Being temporarily closed, likely to close or showing warning signs of closure Being in a context of maintaining, consolidating or reviving activities Having demonstrated a cause and effect link between financial or operational problems and the COVID-19 pandemic Not being under the protection of the <i>Companies' Creditors Arrangement Act</i> or the <i>Bankruptcy and Insolvency Act</i> Small or medium businesses must demonstrate:</p>	<p>The Québec City budget for this measure is \$10 million. All requests must be addressed to it. The procedures and dates for submitting requests will be specified shortly. The measure aims to support working capital for small and medium businesses.</p>

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
			<ul style="list-style-type: none"> Impossibility or substantial reduction in the ability to deliver products (goods or services) or goods <p>or</p> <ul style="list-style-type: none"> A problem with the supply of raw materials or products (goods or services). 	
Local investment fund	Businesses in all sectors of commercial activity	Loan up to \$300,000 1-year moratorium, including principal and interest Refund over 60 months at the end of the moratorium	Carrying on business on the territory of the agglomeration of Québec Eligible expenses listed: https://www.ville.Québec.qc.ca/gens_affaires/financement/covid19/fonds-local-investissement/index.aspx	The Québec City budget for this measure is \$5 million The details of the program are presented here: https://www.ville.Québec.qc.ca/gens_affaires/financement/ocs/formulaire_dt_fli.pdf
Regional and rural fund	NPOs and cooperatives, except those operating retail and catering businesses	Non-refundable financial contribution (grant)	Carrying on business on the territory of the agglomeration of Québec Eligible expenses listed: https://www.ville.Québec.qc.ca/gens_affaires/financement/covid19/fonds-local-investissement/index.aspx	The Québec City budget for this measure is \$2 million. The procedures and dates for submitting requests will be specified shortly.
Support to the restaurant	Restaurant owners	Reduction in the cost of	Restaurants must comply	Restaurant owners will have

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
industry		terrace rentals to \$50, all sectors and sizes combined, for the entire summer 2020 season.	with planning and urban development requirements with respect to terrace permits: https://www.ville.quebec.qc.ca/gens_affaires/reglements_permis/cafe-terrasse/	to apply for the permit by following the usual procedure: https://www.ville.quebec.qc.ca/gens_affaires/reglements_permis/cafe-terrasse/

Tax measures

CORPORATIONS	REGULAR DEADLINE	NEW DEADLINE	NOTES
Municipal taxes	May 4, 2020	August 4, 2020	
Municipal taxes	July 3, 2020	September 3, 2020	
Municipal taxes	September 3, 2020	November 3, 2020	

ONTARIO - For individuals

Financial Assistance

MEASURES	WHO?	WHAT?	CONDITIONS	NOTES
Increased Payment for Guaranteed Annual Income System (GAINS)	Low income seniors who are entitled to receive funds through GAINS	Double the GAINS maximum payment for six months starting in April 2020. Maximum payment increased to \$166 per month for individuals and \$332 per month for couples.		
Support for Families Initiative	Parents with children up to 12 years of age or with children 0 to 21 years of age with special needs.	One-time payment of \$200 per child up to 12 years of age, and \$250 per child up to 21 years of age with special needs.		
Suspension of Ontario Student Assistance Program (OSAP) Loan Repayments	Students with OSAP loans	OSAP loan repayments suspended between March 30, 2020, and September 30, 2020. No interest accrual during this six-month period. Any repayments made during this period will go directly towards their loan principal.		

MEASURES	WHO?	WHAT?	CONDITIONS	NOTES
Support for Electricity	Individuals	An extension of the Ontario Energy Board's winter disconnection ban until July 31, 2020 to ensure no one is disconnected from their natural gas or electricity service during these uncertain times.		
Electricity Subsidies	Low income families	Support for families with their energy bills by expanding eligibility for the Low-income Energy Assistance Program (LEAP) Ensure their electricity and natural gas services are not disconnected for nonpayment during the COVID- 19 outbreak.		
	All residential consumers of electricity	Starting June 1, 2020 electricity prices for residential time-of-use customers are fixed at 12.8 cents per kWh, 24 hours a day.		This measure took effect on March 24, 2020 and has been extended to May 31, 2020.
Auto Insurance Rebates	All auto insurance companies	Enabling auto insurance companies to provide temporary insurance premium rebates to all policyholders during the COVID-19		Rebates will be permitted for up to 12 months after the declared emergency has ended.

MEASURES	WHO?	WHAT?	CONDITIONS	NOTES
<p>Support for Frontline Workers</p>	<p>Frontline workers fighting COVID-19</p>	<p>pandemic</p> <p>The government will provide an increase of \$4.00 per hour worked on top of existing hourly wages, regardless of the qualified employee's hourly wage.</p> <p>In addition, employees working over 100 hours per month would receive lump sum payments of \$250 per month for each of the next four months. This means that eligible employees working an average of 40 hours per week would receive \$3,560 in additional compensation.</p>	<p>Those eligible to receive the payment will be staff working in long-term care homes, retirement homes, emergency shelters, supportive housing, social services congregate care settings, corrections institutions and youth justice facilities, as well as those providing home and community care and some staff in hospitals.</p>	
<p>Energy Assistance Program (CEAP)</p>	<p>Individual households</p>	<p>\$9 million for CEAP to support consumers struggling to pay their energy bills during the pandemic.</p> <p>CEAP will provide one-time payments to consumers to help pay down any electricity bill debt incurred over the COVID 19 period.</p>		<p>Applications will be available through local utilities in the upcoming months.</p>

Tax Measures

INDIVIDUALS	REGULAR DEADLINE	RELIEF MEASURE	NOTES
Postponement of Property Tax Reassessment	Spring 2020	Postpone the planned property tax reassessment for 2021.	This process will be postponed until 2021 so that property taxes in 2021 will be the same as the valuations in place for 2020.
Northern Ontario Property Tax Deferral		Extra 90 days to pay Provincial Land Tax instalments without incurring interest or penalties for people living in parts of Northern Ontario located outside of municipal boundaries.	

ONTARIO - For businesses

Financial Assistance

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
Electricity Subsidies	Certain farms and small businesses	Electricity prices for farm and small business time-of-use customers fixed at the lowest off-peak price of 12.8 cents per kWh, 24 hours a day.		This measure took effect on March 24, 2020 and has been extended to May 31, 2020.
Support for Industrial and Commercial Electricity Consumers	Industrial and commercial electricity consumers that do not participate in the Regulated Price Plan	<p>A deferral of a portion of Global Adjustment (GA) charges for the period starting from April 2020 by setting the GA rate for smaller industrial and commercial consumers (i.e., Class B) at \$115 per mwh to prevent a marked increase in GA charges due to the low electricity demand caused by the COVID-19 outbreak.</p> <p>Large industrial and commercial consumers (i.e., Class A) will receive the same percentage reduction in GA charges as Class B consumers.</p>		<p>It provide companies with temporary immediate relief on their monthly electricity bills in April, May and June 2020.</p> <p>This relief is in place until May 31, 2020, and subsequent regulatory amendments would provide for the deferral of these charges for June 2020 as well.</p>

<p>COVID-19 Energy Assistance Program for Small Business (CEAP-SB)</p>	<p>Small businesses</p>	<p>\$8 million for the CEAP-SB to provide support to businesses struggling with bill payments as a result of the outbreak.</p>		
<p>Bill 192, Protecting Small Business Act, 2020</p>	<p>Small businesses eligible for Canada Emergency Commercial Rent Assistance</p>	<p>Temporarily halting or reversing evictions of commercial tenants and protecting them from being locked out or having their assets seized for the period of May 1, 2020 to August 31, 2020.</p>		
<p>Support for Indigenous-Owned Businesses</p>	<p>Indigenous-owned small and medium sized businesses that are either ineligible for, or unable to access, existing federal and provincial COVID-19 response initiatives for small businesses.</p>	<p>Loans of up to \$50,000 to businesses in which up to 50% of each loan will be in the form of a non-repayable grant, with no interest due on the loan portion until December 31, 2022. Businesses may use these funds to cover general expenses such as payroll, rent, utilities and taxes, or be used towards increasing production capacity, developing new products, moving to online marketing, or to make improvements to accommodate social distancing requirements, such as the installation of plexiglass barriers.</p>		

Tax Measures

CORPORATIONS	REGULAR DEADLINE	NEW DEADLINE	NOTES
Increased Exemption for Employer Health Tax		Increase of annual exemption from \$490,000 to \$1,000,000 for eligible employers with annual payrolls of up to \$5,000,000 for the 2020 calendar year.	
Regional Opportunities Investment Tax Credit		10% refundable corporate income tax credit available to Canadian-Controlled Private Corporations (CCPCs) who make qualifying capital expenditures in Ontario, but outside Ottawa, the Greater Toronto Area and many of the regions near the Greater Toronto Area.	<p>Qualifying expenditures are between \$50,000 and \$500,000 on property classified, for the purposes of the capital cost allowance rules in the <i>Income Tax Act</i>, under Class 1 or Class 6 (including certain expenditures with respect to eligible commercial and industrial buildings).</p> <p>Only available to the extent that the qualifying investment becomes “available for use” on or after March 25, 2020, as that term is used with respect to the capital cost allowance rules.</p>
Deferral of Tax filings and Remittances		August 31, 2020	<p>Beginning April 1 and up until August 31, 2020, businesses will not incur any penalty or interest if they miss filing or payment obligations for:</p> <ul style="list-style-type: none"> • Employer Health Tax • Tobacco Tax

CORPORATIONS	REGULAR DEADLINE	NEW DEADLINE	NOTES
			<ul style="list-style-type: none"> • 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. <p>Ontario personal and corporate income taxes are administered by the CRA. Accordingly, filing and remittance relief is provided under the announced federal measures.</p>
<p>Deferral of WSIB Premiums Remittance</p>		<p>August 31, 2020</p>	<p>Defer remitting premiums for the period starting March 25, 2020, and ending August 31, 2020, with no penalty or interest.</p> <p>Interest on outstanding premium payments will cease to accrue.</p> <p>All employers covered by the WSIB workplace insurance are automatically eligible for this relief.</p>
<p>Postponement of Property Tax Reassessment</p>	<p>Spring 2020</p>	<p>Postpone the planned property tax reassessment for 2021.</p>	<p>This process will be postponed until 2021 so that property taxes in 2021 will be the same as the valuations in place for 2020.</p>

CORPORATIONS	REGULAR DEADLINE	NEW DEADLINE	NOTES
Northern Ontario Property Tax Deferral		Extra 90 days to pay Provincial Land Tax instalments without incurring interest or penalties for businesses in parts of Northern Ontario located outside of municipal boundaries.	

CITY OF TORONTO - For individuals

Financial Assistance

MEASURES	REGULAR DEADLINE	RELIEF MEASURE	NOTES
Deferral of Municipal Property Tax and Utility Bill Payments		A grace period for payments and payment penalties for 60 days, starting March 16, 2020.	Late payment penalties would be waived for 60 days, starting March 16, 2020.

Tax Measures

MEASURES	REGULAR DEADLINE	RELIEF MEASURE	NOTES
Toronto hydro		As of March 24, 2020, households, farms and small businesses that pay time-of-use electricity rates will be charged the off-peak rate of 10.1¢ per kWh, 24 hours a day, seven days a week.	Extend its current suspension of residential electricity disconnections until July 31, 2020, for non-payment of bills.

CITY OF TORONTO - For businesses

Financial Assistance

MEASURES	REGULAR DEADLINE	RELIEF MEASURE	NOTES
Deferral of Municipal Property Tax and Utility Bills Payments		A grace period for payments and payment penalties for 60 days, starting March 16, 2020.	Late payment penalties would be waived for 60 days, starting March 16, 2020.

Tax Measures

CORPORATIONS	REGULAR DEADLINE	RELIEF MEASURE	NOTES
Toronto hydro		As of March 24, 2020, households, farms and small businesses that pay time-of-use electricity rates will be charged the off-peak rate of 10.1¢ per kWh, 24 hours a day, seven days a week.	Extend its current suspension of residential electricity disconnections until July 31, 2020, for non-payment of bills.

BRITISH COLUMBIA - For individuals

Financial Assistance

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
B.C. Emergency Benefit for Workers	B.C. residents who have lost income because of COVID-19	A one-time \$1,000 payment	Individuals must be receiving federal Employment Insurance, or the new federal Canada Emergency Response Benefit.	
Enhanced Climate Action Tax Credit	B.C. residents who: <ul style="list-style-type: none"> • are 19 years of age or older, or • have a spouse or common-law partner, or • are a parent who resides with your child. 	Payments of \$218 (increased from \$43.50) for adults and \$64.00 (increased from \$12.75) for children	Individuals must qualify for the existing Climate Action Tax Credit	
B.C. Student Loans	B.C. residents with outstanding student loan balances	Six-month freeze	None announced	
B.C. Hydro Grants	B.C. Hydro Residential Customers	Grants of up to \$600 to apply to B.C. Hydro bills	Must be applied against bills for residential hydro use. Your account must have overdue payments and be facing disconnection.	

			You must have experienced a life event, within the last 12 months, that caused a temporary financial crisis.	
B.C. Hydro Credits	B.C. Hydro Customers	Up to 3 months credit based on average usage.	If you or your spouse/partner have lost employment or have become unable to work due to COVID-19.	
Income & Disability Assistance	Individuals on income or disability assistance; Low-income seniors.	\$300 supplement in each of in April, May, and June.	Individuals must not receive federal Employment Insurance or the Canada Emergency Response Benefit, and must be on: - Income Assistance; - Disability Assistance; - Comfort Allowance; - BC Senior's Supplement.	Qualifying individuals will automatically receive the supplement with no action required on their part.
Expansion of BC Transportation Supplement	BC Bus Pass Program users receiving disability assistance.	\$52 Transportation Supplement for each month while the BC transit fare suspensions remain in place.	Individuals must be on Disability Assistance and qualify for the BC Bus Pass (and must not otherwise be receiving the Transportation Supplement).	Qualifying individuals will automatically receive the supplement with no action required on their part.

Tax Measures

INDIVIDUALS	REGULAR DEADLINE	RELIEF MEASURE	NOTES
Production of Income Tax Return for General Individuals	April 30, 2020	June 1, 2020	B.C. Income Tax is administered by the Canada Revenue Agency and generally follows the deadlines set out in the <i>Income Tax Act</i> (Canada). Therefore, the announcement by the Federal Government to extend the deadline for filing federal income tax returns will also apply to B.C. income tax returns.
Payment of Income Tax for General Individuals	April 30, 2020	September 1, 2020	B.C. Income Tax is administered by the Canada Revenue Agency and generally follows the deadlines set out in the <i>Income Tax Act</i> (Canada). Therefore, the announcement by the Federal Government to extend the deadline for paying federal income tax (including instalments) will also apply to B.C. income tax payments.

TRUSTS (other than specified investment flow-through (SIFT) trust)	REGULAR DEADLINE	RELIEF MEASURE	NOTES
Production of Tax Returns for Trusts	March 30, 2020 (if December 31 year-end).	May 1, 2020 (if December 31 year-end).	B.C. Income Tax is administered by the Canada Revenue Agency and generally follows the deadlines set out in the <i>Income Tax Act</i> (Canada). Therefore, the announcement by the Federal Government to extend the deadline for filing federal income tax trust returns will also apply to B.C. income tax trust returns.

TRUSTS (other than specified investment flow-through (SIFT) trust)	REGULAR DEADLINE	RELIEF MEASURE	NOTES
Tax Payment	90 days after tax year-end.	September 1, 2020 (if December 31 year-end).	B.C. Income Tax is administered by the Canada Revenue Agency and generally follows the deadlines set out in the <i>Income Tax Act</i> (Canada). Therefore, the announcement by the Federal Government to extend the deadline for paying federal income tax will also apply to B.C. income tax .
Instalments	June 15, 2020	September 1, 2020	B.C. Income Tax is administered by the Canada Revenue Agency and generally follows the deadlines set out in the <i>Income Tax Act</i> (Canada). Therefore, the announcement by the Federal Government to extend the deadline for filing federal income tax instalments will also apply to B.C. income tax instalments.

BRITISH COLUMBIA - For businesses

Financial Assistance

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
Post-COVID 19 Economic Stimulus	No details announced	\$2.2 billion	No conditions announced	The B.C. Provincial Government has committed to spending at least \$2.2 billion to provide relief to businesses and help them recover financially Post Covid-19.
B.C. Hydro Credits	Small Businesses	Up to 3 months of B.C. Hydro charges (based on average usage)	No conditions announced	Applications upon on April 13 and can be submitted until June 30

Tax Measures

CORPORATIONS	REGULAR DEADLINE	NEW DEADLINE	NOTES
Production of Tax Return	Within six months of the end of its fiscal year.	N.A.	B.C. Income Tax is administered by the Canada Revenue Agency and generally follows the deadlines set out in the <i>Income Tax Act</i> (Canada). Therefore, the announcement by the Federal Government to allow for electronic authorizations will extend to B.C. Income Tax matters.
Income Tax Payment	Within six months of the end of its	September 1, 2020	B.C. Corporate Income Tax is

CORPORATIONS	REGULAR DEADLINE	NEW DEADLINE	NOTES
	fiscal year.		administered by the Canada Revenue Agency and generally follows the deadlines set out in the <i>Income Tax Act</i> (Canada). Therefore, the announcement by the Federal Government to extend the deadline for paying federal corporate income tax will also apply to B.C. corporate income tax .
Instalments	Monthly or quarterly.	September 1, 2020	B.C. Income Tax is administered by the Canada Revenue Agency and generally follows the deadlines set out in the <i>Income Tax Act</i> (Canada). Therefore, the announcement by the Federal Government to extend the deadline for paying federal corporate income tax instalments will also apply to B.C. corporate income tax .
Filing of Returns and Payment of: <ul style="list-style-type: none"> • Provincial sales tax (including municipal and regional district tax*) • Carbon tax • Motor fuel tax • Tobacco tax 	Various	The deadline for both the filing of returns and the payment of taxes has been extended to September 30, 2020.	
Filing of Returns and Payment of	March 31, 2020	The deadline for both the filing of	

CORPORATIONS	REGULAR DEADLINE	NEW DEADLINE	NOTES
Employer Health Tax		returns and the payment of taxes has been extended to September 30, 2020.	
Carbon Tax	Increases to Carbon Tax were Scheduled for April 1, 2020.	All Carbon Taxes rate have been frozen until further notice.	
B.C. Transparency Register	BC incorporated private companies	Extension to October 1, 2020, on requirement to create and maintain transparency register	Currently, companies required to create register of “significant individuals” in respect of company on or before May 1, 2020.

CITY OF VANCOUVER

Financial Assistance

None announced.

Tax Measures

MEASURES	REGULAR DEADLINE	RELIEF MEASURE	NOTES
Deferral of Property Taxes	July 2, 2020	September 1, 2020	

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ALBERTA- For individuals

Financial assistance

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
Utility payment deferral	Residential, farm, and small commercial consumers	Deferral of electricity and natural gas bill payments for 90 days (ending June 19, 2020, at which time a repayment plan as determined between the consumer and the utility provider will begin)	<p>Those who are experiencing financial hardship and cannot make regular payments as a result of the COVID-19 pandemic are eligible.</p> <p>For electricity consumers, those who consume less than 250,000 kilowatt hours of electricity per year are eligible.</p> <p>For natural gas consumers, those who consume less than 2,500 gigajoules per year are eligible.</p>	
Alberta student loan repayment deferral	Individuals with Alberta student loans	Six-month interest-free moratorium on the repayment of Alberta Student Loans	<p>Applies automatically.</p> <p>Individual must be in the process of repaying loans.</p>	
Driver's licence, vehicle registration and ID card expiry date extension	Alberta residents	Driver's licences, vehicle registrations and ID cards expiring between March 16 and May 15 have been extended until May 15, 2020		

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
Deferral of ATB loans, lines of credit, and mortgages	Individuals with credit products from ATB	Individuals may defer payments on ATB loans, lines of credit, mortgages and Mastercard for up to 6 months and may also cash in ATB GICs early without penalty.	The full balance of a non-redeemable ATB GIC can be obtained without penalty. However the redemption interest rate will be 0%	Alberta credit unions are also expected to provide a variety of programs and solutions designed to ease difficulties with short-term cash flow.
Job-protected leave	Alberta employees who are required to self-isolate or who are caring for a dependent who is required to self-isolate	Employees may take 14 days of job-protected leave (pursuant to changes to the Employment Standards Code)	Neither a medical note nor a minimum work period is required to be eligible The leave does not apply to self-employed individuals or contractors	The leave may be extended beyond 14 days if the advice of the chief medical officer changes
Job-protected leave for employees caring for children or family members	Employees caring for children affected by school and daycare closures or ill/self-isolated family members due to COVID-19	The typical 90-day employment requirement for job-protected leave is waived	The leave length is flexible and linked to guidance from the Chief Medical Officer A medical note is not required	Regular personal and family responsibility leave rules continue to apply for all other circumstances

OTHER MEASURES:

- Additional funds to homeless shelters;
- Additional funds to women’s emergency shelters and community-based organizations;
- Creation of the Alberta Economic Recovery Council to advise on economic crisis resulting from COVID-19 and collapse of energy prices.

FASKEN

Tax measures

INDIVIDUALS	REGULAR DEADLINE	RELIEF MEASURE	NOTES
Education Property Tax Freeze for Individuals	N/A	The previous 3.4% increase in Education Property Taxes announced for the 2020 budget has been cancelled	

Note: The federal extensions to tax filing deadlines and tax payment due dates for individuals apply to Alberta personal taxes.

ALBERTA - For businesses

Financial Assistance

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
Workers Compensation Board premium deferral	Alberta private sector employers (small and medium businesses are entitled to additional relief)	<p>WCB premiums will be deferred until early 2021 for all private sector employers (approximately 1 year).</p> <p>For small and medium businesses, 50% of the 2020 premiums will be waived.</p>	Small and medium businesses are considered those that make \$10 million or less in insurable earnings for 2020.	The deferral applies automatically and employers who have already paid their 2020 WCB premium will be refunded automatically. No interest charges will be applied for unpaid 2020 premiums.
Deferral of ATB loans, lines of credit, and mortgages	Corporations with credit products from ATB	Small business may defer payments on ATB loans, lines of credit, and Mastercard. Other businesses may be eligible for other relief.		
Tourism levy pause and deferral	Hotels and other lodging providers	<p>Tourism levies collected between March 1 and December 31, 2020 may be retained by the collector and need not be remitted to the government.</p> <p>The tourism levy remittance deferral remains in place for amounts that became due on or after March 27, 2020, and therefore such amounts do not need to be paid to the</p>		Hotels and other lodging providers must still file returns and collect the tourism levy from guests during this period.

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
		government until August 31, 2020		
Funding of Alberta Energy Regulator levy	Oil and gas industry	The Alberta government will waive 6 months of Alberta Energy Regulator levies and will fund such levies itself (amounting to approximately \$113 million)		
Extensions for oil and gas tenures	Oil and gas industry	Mineral agreements expiring in 2020 are being extended by 1 year		
Orphan Well Association loan	Orphan Well Association	An additional \$100 million loan is being extended by the Alberta government		This measure is intended to create additional jobs and to bolster immediate reclamation efforts.
Annual General Meetings and Annual Returns	Alberta corporations, partnerships, cooperatives and non-profit organizations	Deadlines are suspended for annual general meetings and filing of annual returns		These entities will not be dissolved due to failing to file annual returns.
Temporary Employment Law Amendments	Alberta employers.	The maximum time for a temporary layoff has increased from 60 days to 120 days (retroactive to layoffs that occurred on or after March 17, 2020); Employers are no longer required to provide group termination notice to		Individual termination entitlement remains in effect, and group termination notices must still be given to the Minister of Labour and Immigration.

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
		<p>employees and unions when 50 or more employees are being terminated;</p> <p>Employers are no longer required to give 2 weeks' notice for changes to work schedules under averaging agreements;</p> <p>Employers are no longer required to give 24 hours written notice for shift changes.</p> <p>More job-protected leave availability for employees caring for children affected by school and daycare closures, as well as ill or self-isolated family members.</p>		
<p>Site Rehabilitation Program</p>	<p>Oilfield service contractors to perform well, pipeline, and oil and gas site reclamation work.</p>	<p>A total of \$1 billion to be released in \$100 million increments.</p> <p>Grants will provide between 25-100% of total project costs depending on the ability of the responsible corporation's ability to pay.</p>	<p>The program will launch on May 1, with an initial focus on companies that have been significantly impacted by the economic downturn.</p> <p>Future increments may be allocated for work conducted in specific regions to maximize environmental benefits.</p>	<p>The majority of the funds for the Site Rehabilitation Program will be funded by the federal government's COVID-19 Economic Response Plan.</p>

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
Alberta Business Reopening Grants	Eligible businesses and non-profits (eligibility details to be confirmed at a later date).	Up to \$5,000 per business up to a total of \$200 million in funding.	Eligibility details and conditions to be confirmed at a later date.	

Tax Measures

CORPORATIONS	REGULAR DEADLINE	RELIEF MEASURE	NOTES
Tax Payment Deferral to August 31, 2020	As payments become due	August 31, 2020	<p>No interest or penalties related to deferral.</p> <p>Applies to any amount (including tax balances and instalments) that becomes due between March 18, 2020, and August 31, 2020.</p> <p>Refunds will not be provided for payments made prior to March 18, 2020.</p> <p>Corporations are expected to continue to file their tax returns as required by legislation.</p>
Education Property Tax Collection Deferral for Businesses	June 30, 2020	Collection of non-residential education property tax for businesses will be deferred for 6 months.	<p>Collection of non-residential education property tax for businesses will be deferred for 6 months.</p> <p>The government anticipates that the deferred amounts will be collected in future years, with more details to</p>

CORPORATIONS	REGULAR DEADLINE	RELIEF MEASURE	NOTES
			come.
Deferral of Tax Filings for Alberta Corporate Tax Returns due after March 18, 2020, and before June 1, 2020		June 1, 2020	The filing due date for Alberta Corporate Tax Returns has been extended to June 1, 2020, for returns due after March 18, 2020, and before June 1, 2020
Deferral of Tax Filings for Alberta Corporate Tax Returns due in June, July or August, 2020		September 1, 2020	The filing due date for Alberta Corporate Tax Returns has been extended to September 1, 2020, for returns due in June, July or August, 2020

CITY OF CALGARY- For individuals

Financial Assistance

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
Utility payment relief	Water, waste and recycling customers	Deferral without interest or penalties from March 18 to June 19, 2020	The deferral is immediately available for residential customers and small businesses who used less than 2,500 m ³ of water in 2019. For customers who used more than 2,500 m ³ of water in 2019, the City of Calgary will review the request to determine if deferral will be permitted.	

<p>Planning and Development Fee Relief</p>	<p>City of Calgary Planning and Development customers</p>	<p>Fees relating to certificates of compliance, change of use development permits, home occupation development permits and CPAG Pre-Applications have been waived. Portions of fees related to building permits, development permits, land use, outline plans, road closures and subdivisions have been deferred.</p>	<p>The fee relief and deferrals apply until October 31, 2020</p>	
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Tax Measures

<p>INDIVIDUALS</p>	<p>REGULAR DEADLINE</p>	<p>RELIEF MEASURE</p>	<p>NOTES</p>
<p>Property Tax Payment Extension</p>	<p>June 30, 2020</p>	<p>September 30, 2020</p>	<p>No late payment penalties will apply if payment is made on or before September 30</p>

CITY OF CALGARY - For businesses

Financial Assistance

MEASURES	WHO?	AMOUNT	CONDITIONS	NOTES
Utility payment relief	Water, waste and recycling customers	Deferral without interest or penalties from March 18 to June 19, 2020	The deferral is immediately available for residential customers and small businesses who used less than 2,500 m ³ of water in 2019. For customers who used more than 2,500 m ³ of water in 2019, the City of Calgary will review the request to determine if deferral will be permitted.	

Tax Measures

CORPORATIONS	REGULAR DEADLINE	RELIEF MEASURE	NOTES
Business Improvement Area (BIA) late fee penalty cancellation	March 31, 2020	June 30, 2020	Any business that has not already paid its BIA tax has until June 30, 2020, to pay penalty free.
Tax Instalment Payment Plan Payments Decreased	N/A	Non-residential property owners participating in a tax instalment payment plan will have decreased April 1 instalments, the remainder of	

CORPORATIONS	REGULAR DEADLINE	RELIEF MEASURE	NOTES
		which is deferred for 6 months.	
Property Tax Payment Extension	June 30, 2020	September 30, 2020	No late payment penalties will apply if payment is made on or before September 30

CITY OF EDMONTON- For individuals

Tax Measures

INDIVIDUALS	REGULAR DEADLINE	RELIEF MEASURE	NOTES
Property tax payment delay	June 30, 2020	No penalties or late fees will be charged to tax payments made by August 31, 2020	

CITY OF EDMONTON - For businesses

Tax Measures

CORPORATIONS	REGULAR DEADLINE	RELIEF MEASURE	NOTES
Property tax payment delay	June 30, 2020	No penalties or late fees will be charged to tax payments made by August 31, 2020	

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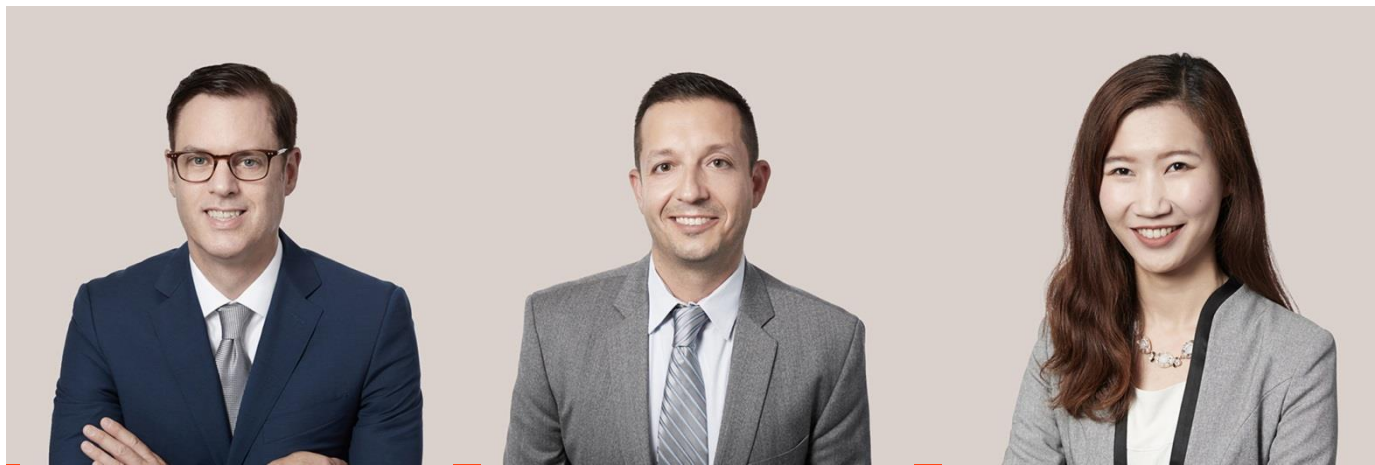
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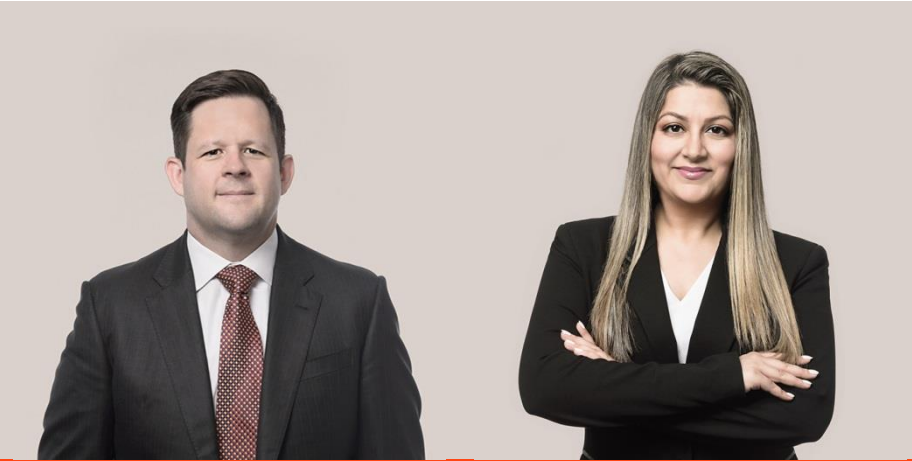


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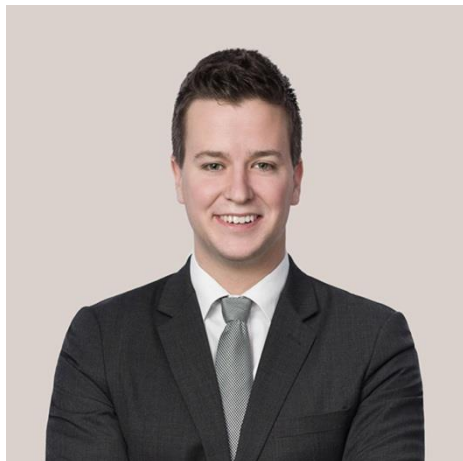
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