

QUICK REFERENCE GUIDE TO ECONOMIC RELIEF PROGRAMS

Additional information on the programs listed below can be found at the following websites:

- Government of Canada <https://www.canada.ca/en/department-finance/economic-response-plan.html>
- Government of Canada/NRC <https://nrc.canada.ca/en/research-development/research-collaboration/nrc-covid-19-response>
- Government of Alberta <https://www.alberta.ca/covid-19-supports-for-albertans.aspx>
- City of Medicine Hat <https://www.medicinehat.ca/what-s-new/covid-19-economic-recovery-info/covid-19-utility-bill-deferral>

RELIEF TARGET	PROVIDER	FUNDING (AVAILABLE / PENDING)	NAME OR DESCRIPTION OF FUNDING PROGRAM	WHAT TYPE OF RELIEF	WHO IS ELIGIBLE	AMOUNT	HOW TO ACCESS FUNDING	TIMELINE	OTHER DETAILS
BUSINESS SUPPORT	Government of Alberta	AVAILABLE	Tourism Levy Deferral	Forgiveness & Payment Deferral	Hotels & other Lodging Providers	Varies	N/A	Until December 31, 2020	<p>Updated: May 22, 2020</p> <p>GOA announced additional assistance that allows hotels and other accommodation providers to keep the tourism levy amounts collected between March 1 and December 31, 2020.</p> <p>A deferral of the tourism levy remittances remains in place until August 31, 2020 for unpaid amounts that became due to the government on or after March 27, 2020, (amounts collected prior to March 1, 2020) but are not eligible for this additional assistance.</p> <p>Hotels and other lodging providers are still expected to file returns throughout 2020, as required by legislation, and will be expected to resume regular tourism levy payments in 2021. More details to follow in coming weeks.</p>
BUSINESS SUPPORT	Government of Canada	AVAILABLE	Mandatory Isolation Support for Temporary Foreign Workers Program	Subsidy	Employers in the farming, fish harvesting, and food production and processing sectors	Up to \$1500 per temporary foreign worker	http://www.agr.gc.ca/eng/agricultural-programs-and-services/mandatory-isolation-support-for-temporary-foreign-workers-program/?id=1588186409721	Ongoing until funding is depleted or the mandatory quarantine order is rescinded	<p>The Mandatory Isolation Support for Temporary Foreign Workers Program (MISTFWP) is a one-time \$50-million program to help with the impacts of the COVID-19 pandemic on food supply in Canada by assisting the farming, fish harvesting, and food production and processing sectors. The program will assist Canadian employers with some of the incremental costs associated with the mandatory 14-day isolation period imposed under the Quarantine Act on temporary foreign workers upon entering Canada.</p> <p>The MISTFWP will provide a maximum non-repayable contribution amount of \$1,500 for each temporary foreign worker. Should an applicant receive assistance from a provincial or territorial government to help cover these costs, or the \$1,500 exceeds their incremental costs per employee, the total contribution may be reduced.</p> <p>The federal investment of up to \$50-million will be available until fully depleted and, as long as the order under the Quarantine Act is in force and the isolation protocol has to be followed.</p>
BUSINESS SUPPORT	Government of Canada	AVAILABLE	Canada Emergency Wage Subsidy	Subsidy	<p>Eligible employers include:</p> <ul style="list-style-type: none"> - individuals - taxable corporations - persons that are exempt from corporate tax (Part I of the Income Tax Act), other than public institutions (non-profit organizations, agricultural organizations, boards of trade, chambers of commerce, non-profit corporations for scientific research and experimental development, labour organizations or societies, and benevolent or fraternal benefit societies or orders) - registered charities - partnerships consisting of eligible employers 	Up to 75% of salaries	<p>Current claim periods open for application: March 15 to April 11 (period 1) April 12 to May 9 (period 2)</p> <p>Most businesses apply using CRA 'My Business Account' portal If you represent a business, you may apply using 'Represent a Client'</p> <p>Alternately, a separate online application form will be available April 27th</p> <p>https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html</p>	March 15, 2020 to August 29, 2020	<p>Updated: May 19, 2020</p> <p>Program has been extended until August 29, 2020. More information will be coming soon.</p> <p>Subsidy generally covers 75% of an employees wages - up to \$847 per week - for employers of all sizes and across all sectors who have suffered a drop in gross revenues of at least:</p> <ul style="list-style-type: none"> - 15% in March; and - 30% in April & May <p>Employers who are eligible for CEWS are entitled to receive a 100% refund for certain employer contributions to Employment Insurance, the Canada Pension Plan, the Quebec Pension Plan, and the Quebec Parental Insurance Plan paid in respect of employees who are on leave without pay.</p> <p>For employers who are eligible for both CEWS and the 10% Temporary Wage Subsidy for a period, any benefit from the Temporary 10% Wage Subsidy for remuneration paid in a specific period will generally reduce the amount available to be claimed under the CEWS in that same period.</p>

RELIEF TARGET	PROVIDER	FUNDING (AVAILABLE / PENDING)	NAME OR DESCRIPTION OF FUNDING PROGRAM	WHAT TYPE OF RELIEF	WHO IS ELIGIBLE	AMOUNT	HOW TO ACCESS FUNDING	TIMELINE	OTHER DETAILS
BUSINESS SUPPORT	Government of Canada Government of Alberta Canada Mortgage and Housing Corporation (CMHC)	PENDING	Canada Emergency Commercial Rent Assistance	Forgivable Loans	Commercial Property Owners	50% of monthly commercial rent amount	https://www.cmhc-schl.gc.ca/en/finance-and-investing/covid19-cecra-small-business	Applications open mid-May Deadline to apply is August 31, 2020	Updated: May 19, 2020 The program will provide 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 experiencing financial hardship during April, May, and June. The loans will be forgiven if the mortgaged property owner agrees to reduce the small business tenants' rent by at least 75% 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. Impacted small business tenants are businesses paying less than \$50,000 per month in rent and who have temporarily ceased operations or have experienced at least a 70% drop in pre-COVID revenues. This support will also be available to non-profit and charitable organizations.
BUSINESS SUPPORT	Government of Canada Western Economic Diversification Canada (WD)	AVAILABLE	Regional Relief and Recovery Fund (RRRF)	Loans	Businesses unable to access existing support measures	Varies	Apply through Western Economic Diversification Canada https://www.wd-deo.gc.ca/eng/20059.asp	Ongoing	Provides nearly \$962 million through the Regional Relief and Recovery Fund (RRRF) to help more businesses and organizations in sectors such as manufacturing, technology, tourism and others that are key to the regions and to local economies. This fund is specifically targeted to those that may require additional help to recover from the COVID-19 pandemic, but have been unable to access existing support measures. Additional Information from Western Economic Diversification Canada Full News Release - https://www.canada.ca/en/western-economic-diversification/news/2020/05/covid-19-western-economic-diversification-canada-launches-regional-relief-and-recovery-fund-to-support-local-economy.html
INDIVIDUAL SUPPORT	Government of Canada Government of Alberta	PENDING	Temporary Wage Top-Up for Low-Income Essential Workers	Subsidy	Low-Income Essential Workers	TBD	TBD	TBD	Provide up to \$3 billion in federal support to increase the wages of low-income essential workers. Each province or territory will determine which workers would be eligible for support, and how much support they will receive. Wage top-ups will be cost shared between the federal and provincial governments. Details to follow
BUSINESS SUPPORT	Government of Canada	PENDING	Large Employer Emergency Financing Facility (LEEFF)	Bridge Financing	Large for-profit businesses – with the exception of those in the financial sector – as well as certain not-for-profit businesses, such as airports, with annual revenues generally in the order of \$300 million or higher	TBD	More Details Available Soon	TBD	Provide bridge financing to Canada's largest employers, whose needs during the pandemic are not being met through conventional financing, in order to keep their operations going. To qualify, 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. The additional liquidity provided through LEEFF will allow Canada's largest businesses, their workers and their suppliers to remain active during this difficult time, and position them for a rapid economic recovery. This program will be delivered by the Canada Development Investment Corporation (CDEV), in cooperation with Innovation, Science and Economic Development Canada and the Department of Finance.
BUSINESS SUPPORT	Government of Canada - BDC and Export Development Canada (EDC)	AVAILABLE	Business Credit Availability Program Loan Guarantee for Small and Medium-Sized Enterprises	Loans, Guarantees, Insurance Policies	Small and Medium-sized businesses	Up to \$6.25 million in credit	Businesses should work with their current financial institution account manager https://www.edc.ca/en/solutions/workin-g-capital/bcap-guarantee.html	Ongoing	Updated: 7 May 2020 Provide additional support through the BDC and EDC who are working with private sector lenders to coordinate on credit solutions for individual businesses, including in sectors such as oil and gas, air transportation, exportation and tourism Program includes: Loan Guarantee for Small and Medium-Sized Enterprises This financing is to be used for operational expenses and is available to both exporting and non-exporting companies. This guarantee to your financial institution is specifically for new operating lines of credit or new term loans to sustain operations in response to COVID-19. The amount of credit for qualified businesses supported by the EDC BCAP Guarantee cannot exceed C\$6.25 million. EDC provides an 80% guarantee to your financial institution on the money you borrow, encouraging them to increase your company's access to credit. Your financial institution takes on the remaining 20% of the risk if you can't repay it. EDC goal is to work with your financial institution to ensure you have quick access to the credit you need to cover rent, payroll and operational costs. EDC fees related to this guarantee will be deferred for the first six months, giving some short-term relief to your business. Must be used to finance operations and cannot be used to repay or refinance existing debt.

RELIEF TARGET	PROVIDER	FUNDING (AVAILABLE / PENDING)	NAME OR DESCRIPTION OF FUNDING PROGRAM	WHAT TYPE OF RELIEF	WHO IS ELIGIBLE	AMOUNT	HOW TO ACCESS FUNDING	TIMELINE	OTHER DETAILS
BUSINESS SUPPORT	Government of Canada - BDC and Export Development Canada (EDC)	AVAILABLE	Business Credit Availability Program Co-Lending Program for Small and Medium Sized Enterprises	Loans, Guarantees, Insurance Policies	Small and Medium-sized businesses	Up to \$6.25 million	Businesses should contact their current financial institutions https://www.bdc.ca/en/pages/special-support.aspx?special-initiative=covid19	Until or before September 30, 2020	Updated: 7 May 2020 Provide \$65 billion of additional support through the BDC and EDC who are working with private sector lenders to coordinate on credit solutions for individual businesses, including in sectors such as oil and gas, air transportation, exportation and tourism Program includes: Co-Lending Program for Small and Medium Sized Enterprises Up to \$6.25 million Differing maximum finance amounts based on business revenues 80% of financed amount provided by BDC and the remaining 20% by your financial institution For your operational cash flow requirements Available until or before September 30, 2020
BUSINESS & INDIVIDUAL SUPPORT	City of Medicine Hat	PENDING	COVID Hat Support	Community Funding	Business Owners, Residents, & Community Groups	Varies	Details to Follow https://www.medicinehat.ca/Home/Components/News/News/4309/30	TBD	The package includes up to \$8.2 million dollar in support consisting of the following: • \$3.9M COVID property tax credit for all classes (subject to final 2020 Assessment values completed early May). This will be achieved by maintaining all municipal taxes at 2019 rates (originally set to increase by 3.5% for 2020) • \$0.3M relating to three-month payment deferral of property taxes and utilities with a 12-month repayment plan for arrears (up to 24-month repayment plan on a case-by-case basis.) • Up to \$2M grant for reinvestment into local businesses. The fund will be facilitated by Community Futures Entre-Corp in \$500,000 tranches. Entre-Corp is a trusted and capable entity, and is well-equipped to facilitate fund redistribution as per their current mandate. The City will provide criteria to ensure appropriate adjudication of applicants. • Up to \$1M support for vulnerable residents. Offered via \$250,000 tranches as needed, the contribution will be shared between Community Warmth and Community Foundation of Southeastern Alberta. • Up to \$1M for inducements to achieve / expedite economic development, and financial amendments to existing contractual arrangements on a case-by-case basis. This fund will be facilitated by the CAO office.
BUSINESS SUPPORT	Southern Alberta Newspapers	AVAILABLE	Community Marketing Grant	Matching Funds	Businesses in southern Alberta	\$250 to \$10,000	Applications being accepted online until May 25, 2020 at http://medicinehatnews.com/community-grant/	May 1, 2020 to July 31, 2020	Updated: April 29, 2020 Southern Alberta Newspapers has established a \$1.9 million marketing fund to help locally owned and operated businesses in southern Alberta with their recovery. Beginning today businesses can apply for the Community Marketing Grant - Grants are available for a minimum of \$250 to maximum of \$10,000 of matching funds each month - Matching dollar grants will be available in May, June and July and the grant must be used within the month. - Grant can be used for print or online advertising between May 1, 2020 and July 31, 2020 - All locally-owned and operated businesses impacted by COVID-19 are encouraged to apply, whether they are an existing advertising client, or not
BUSINESS & EMPLOYEE SUPPORT	Government of Canada	AVAILABLE	EI Work Sharing Program	INCOME (long-term support)	Employers must: - be a year-round business in Canada for at least one year - be a private business or publically held company, or - have at least two employees in the WS* unit Eligibility was also extended to: - Government Business Enterprises (GBEs), also referred to as public corporations - not-for-profit employers experiencing a shortage of work due to a reduction in business activity and/or a reduction in revenue levels due to COVID-19	Varies	Employers requested to submit their application 10 calendar days prior to the requested start date. Online application forms available at: https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html#h4.01	March 15, 2020 to March 14, 2021	Updated: April 24, 2020 *WS unit: A WS unit is a group of employees with similar job duties who agree to reduce their hours of work over a specific period of time Equal sharing of work: All members of a WS unit agree to reduce their hours of work by the same percentage and to share the available work Expected work reduction: A WS unit must reduce its hours of work by at least 10% to 60%. The reduction of hours can vary from week to week, as long as the average reduction over the course of the agreement is from 10% to 60%. Work-Sharing temporary special measures to support employers and workers affected by COVID-19 Effective March 15, 2020 to March 14, 2021, and not limited to one specific sector or industry, the Government of Canada is introducing temporary special measures: - Extension of the maximum possible duration of an agreement from 38 weeks to 76 weeks - Mandatory cooling off period has been waived for employers who have already used the Work-Sharing program so that eligible employers may immediately enter into a new agreement - Reduce the previous requirements for a Recovery Plan to a single line of text in the application form - Reduce the requirement and expand eligibility to employers affected by accepting business who have been in business for only 1 year rather than 2, and eliminate the burden of having to provide sales/production figures at the same time, and - Expand eligibility for staff who are essential to recovery, Government Business Enterprises (GBEs) and not-for-profit organization employers.

RELIEF TARGET	PROVIDER	FUNDING (AVAILABLE / PENDING)	NAME OR DESCRIPTION OF FUNDING PROGRAM	WHAT TYPE OF RELIEF	WHO IS ELIGIBLE	AMOUNT	HOW TO ACCESS FUNDING	TIMELINE	OTHER DETAILS
BUSINESS SUPPORT	Government of Alberta	AVAILABLE	Canada-Alberta Job Grant	Funding for Employee Training	Private Sector Employers, Non-Profit Sector Employers, First Nations & Metis Settlements, Agriculture Financial Services Corporation, and Alberta Treasury Branches	Up to \$15,000 per trainee	https://www.alberta.ca/canada-alberta-job-grant.aspx	3 month extension for current approved grants & ongoing acceptance of new grant applications	Eligible employers can get government funding to help employees access training opportunities. Employers are required to contribute a minimum of one-third of the total training costs for existing employees. Government contributes two-thirds of the cost to a maximum of \$10,000 per trainee per fiscal year. If hiring and training an unemployed Albertan, up to 100% of training costs could be covered up to \$15,000 per trainee. Employee wages cannot be reimbursed
BUSINESS SUPPORT	Government of Canada/Export Development Canada (EDC)	AVAILABLE	Canada Emergency Business Account	Interest-free loan	Small businesses and Not-for-Profits	Up to \$40,000	Apply through your financial institution https://ceba-cuec.ca/	mid-April	Updated: April 17, 2020 Provides interest-free loans up to \$40,000 to small business and not-for-profits, to help cover operating costs during a period where their revenues have been temporarily reduced, due to the economic impacts of the COVID-19 virus. To qualify, these organizations will need to demonstrate they paid between \$20,000 to \$1.5 million in total payroll in 2019. Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25% (up to \$10,000).
EMPLOYEE SUPPORT	Government of Canada	AVAILABLE	Canada Emergency Response Benefit	INCOME (short-term relief)	Workers: - Residing in Canada, who are at least 15 years old; - Who have stopped working because of reasons related to COVID-19 or are eligible for EI regular or sickness benefits or have exhausted their EI regular benefits between December 29, 2019 and October 3, 2020; - Who had employment and/or self-employment income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and - Who have not quit their job voluntarily	\$500 a week for up to 16 weeks	Two ways to apply: Online or Over the phone with an automated phone service: 1-800-959-2019 or 1-800-959-2041	Up to 16 weeks	Updated: April 16, 2020 The following changes were announced to the eligibility rules: - Allow people to earn up to \$1000 per month while collecting the CERB - Extend the CERB to seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work because of COVID-19 - Extend CERB to workers who have recently exhausted their EI regular benefits and are unable to find a job because of COVID-19 When submitting your first claim, you cannot have earned more than \$1,000 in employment and/or self-employment income for 14 or more consecutive days within a four-week benefit period of your claim When submitting subsequent claims, you cannot have earned more than \$1,000 in employment and/or self-employment income for 14 or more consecutive days within a four-week benefit period of your claim DO NOT APPLY FOR CERB IS YOU HAVE ALREADY APPLIED FOR EI Staggered application period based on your birth month: - January/February/March opens April 6th (Mondays thereafter); April/May/June opens April 7th (Tuesdays thereafter); July/August/September opens April 8th (Wednesdays thereafter); October/November/December opens April 9th (Thursdays thereafter); Anyone can apply of Fridays, Saturdays and Sundays regardless of their birth month If you are still receiving some income from employment you are required to apply for EI benefits through the regular EI program If you are eligible for regular EI benefits, but have lost your employment as a result of COVID-19 you will still be eligible for regular EI benefits once the 16-week period for CERB has expired
BUSINESS & INDIVIDUAL SUPPORT	Government of Alberta	N/A	Agricultural Job Connector Website	Support	Agricultural Employers & Workers	N/A	https://www.alberta.ca/agriculture-job-connector.aspx	Ongoing	Updated: April 15, 2020 Agriculture employers and workers can use these tools and resources to find jobs, skilled workers, financial help and other supports.
BUSINESS & INDIVIDUAL SUPPORT	BMO CIBC National Bank Scotiabank RBC TD	AVAILABLE	Mortgage Support	Payment deferral	Customers who are currently in good standing and have been impacted by COVID-19	Varies	Visit your financial institution's website https://cba.ca/mortgage-deferral-to-help-canadians-experiencing-financial-hardship-due-to-covid-19?l=en-us	Up to 6 months	Updated: April 14, 2020 Canadian Banks have committed to work with their customers on a case-by-case basis to find solutions to help manage hardships caused by COVID-19. Lenders are permitted to defer up to six monthly mortgage payments (interest and principal).

RELIEF TARGET	PROVIDER	FUNDING (AVAILABLE / PENDING)	NAME OR DESCRIPTION OF FUNDING PROGRAM	WHAT TYPE OF RELIEF	WHO IS ELIGIBLE	AMOUNT	HOW TO ACCESS FUNDING	TIMELINE	OTHER DETAILS
BUSINESS SUPPORT	Government of Canada	PENDING	Temporary Changes to Canada Summer Jobs Program	Subsidy	Not-for-Profit organizations, Small Business, and Public Sector employers	Up to 100% of provincial minimum hourly wage	https://www.canada.ca/en/employment-social-development/services/funding/canada-summer-jobs.html	May 11, 2020 to February 28, 2021	Updated: April 13, 2020 Temporary changes will allow employers to: - receive an increased wage subsidy, up to 100% of the provincial minimum hourly wage for each employee - extend the end date for employment to February 28, 2021 - adapt their projects and job activities - hire staff on a part-time basis
EMPLOYEE SUPPORT	Government of Alberta	AVAILABLE	Job-Protected Leave	Job protection	Employees caring for children affected by school and daycare closures or ill or self-isolated family members due to COVID-19	N/A	N/A	March	Updated: April 9, 2020 The 90-day employment requirement 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
EMPLOYEE SUPPORT	Government of Alberta	AVAILABLE	Job-Protected Leave	Job protection	Full and Part-time employees required to self-isolate or care for a child or dependent adult who is required to self-isolate	N/A	N/A	March	Covers the 14-day self-isolation period recommended by Alberta's chief medical officer. Leave may be extended if the advice of the chief medical officer changes Employees are not required to have a medical note an do not need to have worked for an employer for 90 days Does not apply to self-employed individuals or contractors SPECIAL NOTE: Employees can request using their vacation pay or banked overtime, but employers are not required to grant the request. Provincial employment rules only require employers to provide vacation pay, vacation leave or pay banked overtime within a year of it being earned Employers can request employees voluntarily take vacation leave and/or use their vacation pay or banked overtime, but cannot force them to do so under provincial employment rules
BUSINESS SUPPORT	Government of Alberta	AVAILABLE	WCB premium payment deferral	Payment deferral	Private Sector Employers	Varies	No need to apply, payments will automatically stop and monies will be refunded automatically https://www.wcb.ab.ca/assets/pdfs/employers/EFS_Premium_relief.pdf	Until 2021	Updated: April 3, 2020 For small and medium businesses, the government will cover 50% of the 2020 premium when it is due in 2021 - saving businesses \$350 million Large employers will have their 2020 premium payments deferred until I2021, at which time their premiums will be due Employers who have already paid WCB premiums in 2020 are eligible for a rebate or credit
EMPLOYEE SUPPORT	Government of Canada	AVAILABLE	Temporary Wage Subsidy	Subsidy	Small Employers (Corporations eligible for the Small Business Deduction, non profit organizations and charities)	10% of gross pay paid up to a max of \$1375 per employee / \$25,000 per employer	Employers can access immediately by reducing their remittances of income tax withheld on their employees remuneration https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html	Between March 18, 2020 & June 19, 2020	Updated: April 2, 2020 Allows employers to reduce the amount of payroll deductions required to be remitted to the CRA Regular payroll remittance to CRA is reduced by the manually calculated subsidy You can only reduce the Income Tax portion of the remittance, not CPP or EI Must have an existing business number and payroll program account with CRA on March 18, 2020
BUSINESS SUPPORT	Government of Canada	AVAILABLE	Extra time to pay Income Tax balances due or installment payments	Income Tax payment deferral	Small or Medium businesses	Balances Due & Installments Payments	N/A	5 months (to September 1, 2020)	Deadline to pay any income tax amounts that become owing or due after March 18, 2020 and before September 1, 2020 has been extended to September 1, 2020. Businesses will not be assessed any penalties or interest provided your balance due is paid by September 1, 2020
BUSINESS SUPPORT	Government of Canada	AVAILABLE	N/A	Additional Funding or Flexible Arrangements	Tourism operator or small or medium-sized business or organization	N/A	Western Economic Diversification	March	Tourism operators who have received funding from Regional Development Agencies (RDA's) and are being impacted by COVID-19 you may be eligible to receive additional funding and /or flexible arrangements . Further support will be determined on a case-by-case basis.

RELIEF TARGET	PROVIDER	FUNDING (AVAILABLE / PENDING)	NAME OR DESCRIPTION OF FUNDING PROGRAM	WHAT TYPE OF RELIEF	WHO IS ELIGIBLE	AMOUNT	HOW TO ACCESS FUNDING	TIMELINE	OTHER DETAILS
BUSINESS SUPPORT	Government of Canada	AVAILABLE	Call To Action	Direct support	Canadian manufacturer or business that can assist Canada in meeting the need for medical supplies	Varies	https://www.canada.ca/en/services/business/maintaingrowimprovebusiness/manufacturers-needed.html Send a short summary of your offer to ic.mid-dim.ic@canada.ca	March	Government of Canada is requesting assistance from any Manufacturer or business that can assist in meeting the need for medical supplies. Must meet the following criteria: - manufacture in Canada and/or have ready access to necessary inputs through your supply chain - have equipment of facilities that can be rapidly re-tooled to meet medical needs, including for personal protective equipment (PPE) such as gloves, masks and surgical gowns; sanitizers; wipes; ventilators; and other medical equipment and supplies - have skilled workers who are able to respond and who could be available for work in the current circumstances
BUSINESS SUPPORT	Government of Canada - NRC	AVAILABLE	The COVID-19 Challenges Procurement Program: NRC Industrial Research Assistance Program and Innovative Solutions Canada	Direct support	Small and medium size businesses	Varies	Register at https://nrc.canada.ca/en/research-development/research-collaboration/nrc-covid-19-response	TBD	Program will post challenges seeking near-to-market solutions from small and medium - size businesses (fewer than 500 staff) that need financial support from the National Research Council of Canada Industrial Research Assistance Program (NRC IRAP) to refine and sell their product or solution to meet a COVID-19 related need Funding available to develop proof of concept for proposed solutions
BUSINESS SUPPORT	Government of Canada	AVAILABLE	The Pandemic Response Challenge Program: National Research Council of Canada	Direct support	Academic Institutions, small and medium size businesses, other eligible recipients participating in the challenge teams	Varies	Register at https://nrc.canada.ca/en/research-development/research-collaboration/nrc-covid-19-response	TBD	Program will build teams to address challenges requiring further research and development for solutions to meet COVID-19 related needs. The NRC will build these teams drawing on internal-to-government capacity and academic researchers who register using the button below to indicate their interest, and related areas of expertise and capabilities Funding available to cover the costs of research
BUSINESS SUPPORT	Government of Alberta	AVAILABLE	Corporate Income Tax changes	Income Tax payment deferral	Corporations	N/A	GOA	March	Corporate income tax balances and instalment payments will be deferred from March 19 until August 31, 2020 to increase employers' access to cash so they can pay employees, address debts and continue operations.
BUSINESS & INDIVIDUALS SUPPORT	Government of Alberta	AVAILABLE	Utility Payment Deferral	Payment deferral	Residential, farm and commercial customers	Varies	Call your provider directly to arrange	90 day deferral	Defer electricity and natural gas bill payments for the next 90 days to ensure no one will be cut off, regardless of service provider Available to Albertans who are experiencing financial hardship as a direct result of COVID-19. For example, those who have lost their employment or had to leave work to take care of a sick family member
BUSINESS & INDIVIDUAL SUPPORT	City of Medicine Hat	AVAILABLE	Utility Relief Program	Payment deferral	Individuals and businesses in Medicine Hat and surrounding service area	Varies	https://www.medicinehat.ca/what-s-new/covid-19-economic-recovery-info/covid-19-utility-bill-deferral	March	Automatic utility bill deferral for the next 90 days for all residential, farm, and small commercial customers without penalty; no utility disconnection will occur for the next 90 days; and no late penalties for customers utilizing the deferral.
BUSINESS SUPPORT	ATB Financial	AVAILABLE	N/A	Payment deferrals, working capital	Small Business	Varies	ATB Financial	March	Small business can apply for a payment deferral on loans and lines of credit for up to 6 months; can access additionally working capital; Other businesses and agriculture customers can access support on a one-on-one basis. Further solutions are being considered at this time.
BUSINESS SUPPORT	Facebook	PENDING	Facebook will begin taking applications in the coming weeks. In the meantime, you can sign up to receive more information when it becomes available	Business	Facebook Small Business Grants Program	Grants	https://www.facebook.com/business/boost/grants	N/A	Facebook is offering \$100M in cash grants and ad credits for up to 30,000 eligible small businesses in over 30 countries where we operate. We'll share more details as they become available.
INDIGENOUS SUPPORT	Government of Canada	PENDING	Indigenous Community Support Fund	New Funding	Indigenous Communities	TBD	Support will flow as quickly as possible through existing agreements	N/A	Providing \$305 million for a new distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit, and Métis Nation communities. This funding will also provide support to regional, urban and off-reserve Indigenous organizations
INDIVIDUALS SUPPORT	Government of Canada	AVAILABLE	Extra time to file income tax returns	Income Tax filing due date extension and payment of new balances owed deferral	Individuals	N/A	CRA MyAccount Portal or My Service Canada Account, or by calling the toll free number.	March	For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020 Any new income tax balances due, or installments, can be deferred until after August 31, 2020 without incurring interest or penalties
INDIVIDUALS SUPPORT	Government of Canada	AVAILABLE	Special Goods & Services Tax Credit Payment	Benefit Increase	Low and modest income families who are eligible for GST credit	Close to \$400 for single individuals and \$600 for couples	No need to apply. If you are eligible, you will get it automatically	Early May	

RELIEF TARGET	PROVIDER	FUNDING (AVAILABLE / PENDING)	NAME OR DESCRIPTION OF FUNDING PROGRAM	WHAT TYPE OF RELIEF	WHO IS ELIGIBLE	AMOUNT	HOW TO ACCESS FUNDING	TIMELINE	OTHER DETAILS
INDIVIDUALS SUPPORT	Government of Canada	AVAILABLE	Canada Child Benefit	Benefit Increase	Families who are eligible for the CCB	Extra \$300 per child for the 2019-2020 benefit year	Those who already receive the CCB do not need to re-apply. It will be delivered as part of the scheduled CCB payment in May	May	This will mean approximately \$550 more for the average family
INDIVIDUALS SUPPORT	Government of Canada	PENDING	Improved Access to Employment Insurance Sickness Benefits	Requirement Waiver	Individuals who are sick, quarantined or have been directed to self-isolate	Varies	Online application at: https://www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html	Must make application within four weeks of stopping work	Requirement to provide a medical certificate has been waived
INDIVIDUALS SUPPORT	Government of Canada	PENDING	Reaching Home Initiative	Funding	Homeless Shelters	TBD	https://www.canada.ca/en/employment-social-development/services/funding/homeless.html	April	Providing the Reaching Home initiative with \$157.5 million to continue to support people experiencing homelessness during the COVID-19 outbreak. The funding could be used for a range of needs such as purchasing beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters.
INDIVIDUALS SUPPORT	Government of Canada	PENDING	Support for women's shelters and sexual assault centres	Funding	Women's Shelters & Sexual Assault Centres	TBD	TBD	April	Supporting women and children fleeing violence, by providing up to \$50 million to women's shelters and sexual assault centres to help with their capacity to manage or prevent an outbreak in their facilities. This includes funding for facilities in Indigenous communities.
SENIORS SUPPORT	Government of Canada	AVAILABLE	Registered Retirement Income Fund	Reduced Registered Retirement Income Fund withdrawals	Retired Seniors	N/A	TBD	TBD	Reducing required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020, in recognition of volatile market conditions and their impact on many seniors' retirement savings. This will provide flexibility to seniors that are concerned that they may be required to liquidate their RRIF assets to meet minimum withdrawal requirements. Similar rules would apply to individuals receiving variable benefit payments under a defined contribution Registered Pension Plan
STUDENT SUPPORT	Government of Canada	AVAILABLE	Canada Student Loan Repayments	Repayment deferral	Student Loan recipients	Varies	No need to apply, payments will automatically stop	Six months starting early April	Placing a six-month interest-free moratorium on the repayment of Canada Student Loans for all individuals currently in the process of repaying these loans No payment will be required and interest will not accrue during this time
STUDENT SUPPORT	Government of Alberta	AVAILABLE	Student loan repayment deferral	Repayment deferral	Student Loan recipients	Varies	No need to apply, payments will automatically stop	Six months starting March 30, 2020	Placing a six-month interest-free moratorium on the repayment of Alberta Student Loans all Albertans currently in the process of repaying these loans. Mirrors the approach of the Canada Student Loans Program; Borrowers may continue making payments during this period if they choose and this will not affect their eligibility to receive the benefit
MORTGAGE STABILITY	Government of Canada	AVAILABLE	Insured Mortgage Purchase Program	mortgage	CMHC	Varies	N/A	N/A	Government will purchase up to \$50 billion of insured mortgage pools through the Canada Mortgage and Housing Corporation (CMHC). Action will provide long-term stable funding to banks and mortgage lenders, help facilitate continued lending to Canadian consumers and businesses, and add liquidity to Canada's mortgage market.