

Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM

Table of Contents

COVID-19 – Provincial Government – Ontario's Action Plan - March 2020 Economic and Fiscal Update – Support for Businesses and Individuals

1. [March 25<sup>th</sup> - Ontario's Action Plan: Responding to COVID-19 \(March 2020 Economic and Fiscal Update\)](#)

COVID-19 – Provincial Government – Support for Businesses

- |   |  |
|---|--|
| <ol style="list-style-type: none"> <li>2. <a href="#"><u>April 18<sup>th</sup> - Ontario Investing \$20 Million to Advance Medical Research – <b>Currently Active</b></u></a></li> <li>3. <a href="#"><u>April 17<sup>th</sup> - Canada and Ontario Supporting Agri-food Sector Supply Chain During COVID-19 – Matching Employers with Job Seekers – <b>Currently Active</b></u></a></li> <li>4. <a href="#"><u>April 15<sup>th</sup> – Supporting Long-Term Care Homes</u></a></li> <li>5. <a href="#"><u>April 11<sup>th</sup> – Ontario Together Portal - Update</u></a></li> <li>6. <a href="#"><u>April 11<sup>th</sup> - Supporting construction workers and businesses with emergency action to help improve cash flow in the construction industry</u></a></li> <li>7. <a href="#"><u>April 9<sup>th</sup> - Ontario Starts Planning for Post-Pandemic Economic Recovery</u></a></li> <li>8. <a href="#"><u>April 8<sup>th</sup> - Ontario Extending Construction Hours for Essential Projects During COVID-19 – <b>Currently Active</b></u></a></li> </ol> | <ol style="list-style-type: none"> <li>9. <a href="#"><u>April 2<sup>nd</sup> - Ontario Supports Trucking Sector</u></a></li> <li>10. <a href="#"><u>April 1<sup>st</sup> - \$50 million Ontario Together Fund: <b>Currently Active</b></u></a></li> <li>11. <a href="#"><u>March 25<sup>th</sup> - Stop the Spread Business Information Line Now Open at 1-888-444-3659 – <b>Currently Active</b></u></a></li> <li>12. <a href="#"><u>March 24<sup>th</sup> - Off-peak Time-Of-Use (TOU) electricity rate for small businesses, and farm customers – <b>Currently Active</b></u></a></li> <li>13. <a href="#"><u>March 21<sup>st</sup> - Launch of Ontario Together Website <b>Currently Active</b></u></a></li> <li>14. <a href="#"><u>March 19<sup>th</sup> - Municipal Emergency Act, 2020 - Supply Chain - Temporary Changes to Municipal Noise By-Laws: <b>Currently Active</b></u></a></li> <li>15. <a href="#"><u>March 19<sup>th</sup> - Commercial Vehicles - Extension of validation Periods for Driver, Vehicle and Carrier Products: <b>Currently Active</b></u></a></li> </ol> |
|---|--|

COVID-19 – Provincial Government – Support for Individuals

- |   |  |
|---|--|
| <ol style="list-style-type: none"> <li>16. <a href="#"><u>April 17<sup>th</sup> - Ontario Establishes Key Partnerships to Make Home Learning More Accessible - iPad with Free Rogers Wireless Data Will Support Learning at Home</u></a></li> </ol> | <ol style="list-style-type: none"> <li>17. <a href="#"><u>April 17<sup>th</sup> - Province makes it easier to reassign frontline staff where they are needed most – <b>Currently Active</b></u></a></li> </ol> |
|---|--|

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

- |  |  |
|--|--|
| <p>18. <u>April 17<sup>th</sup> (Update) - Ontario Offers Emergency Child Care to More Frontline Staff – <b>Currently Active</b></u></p> <p>19. <u>April 16<sup>th</sup> - Ontario Enables Auto Insurance Companies to Provide Driver Rebates During COVID-19</u></p> <p>20. <u>April 16<sup>th</sup> - Ontario Significantly Expands Hospital Capacity to Prepare for Any COVID-19 Outbreak Scenario</u></p> <p>21. <u>April 15<sup>th</sup> - Ontario Ramping Up Protection for Long-Term Care Residents</u></p> <p>22. <u>April 14<sup>th</sup> - Ontario Supporting Education Sector, Students, and Municipalities During COVID-19 Outbreak</u></p> <p>23. <u>April 13<sup>th</sup> - Ontario Secures Critical Medical Equipment and Supplies</u></p> <p>24. <u>April 12<sup>th</sup> - Province Developing New Health Data Platform to Help Defeat COVID-19</u></p> <p>25. <u>April 11<sup>th</sup> - Ontario Takes Further Action to Stop the Spread of COVID-19</u></p> <p>26. <u>April 10<sup>th</sup> - Ontario Significantly Expanding COVID-19 Testing – <b>Currently Active</b></u></p> <p>27. <u>April 10<sup>th</sup> - Province Prevents Operators from Charging Fees while Child Cares are Closed – <b>Currently Active</b></u></p> <p>28. <u>April 9<sup>th</sup> - Province Connecting Volunteers to Community Organizations Supporting Seniors and People with Disabilities During COVID-19 – <b>Currently Active</b></u></p> <p>29. <u>Emergency Assistance – Support for individuals and families in financial crisis – <b>Currently Active</b></u></p> <p>30. <u>Making Essential Workplaces Across the Province Safer</u></p> | <p>31. <u>April 7<sup>th</sup> - Ontario Helping Indigenous Communities Stop the Spread of COVID-19</u></p> <p>32. <u>April 7<sup>th</sup> - Province Launches Online Portal to Match Available Health Care Workers with Employers – <b>Currently Active</b></u></p> <p>33. <u>April 6<sup>th</sup> - Additional Measures to Protect First Responders During the COVID-19 Outbreak</u></p> <p>34. <u>April 6<sup>th</sup> - Relief for Remote Northern Property Taxpayers During COVID-19</u></p> <p>35. <u>April 6<sup>th</sup> - One-time Financial Assistance During School and Child Care Closures - Support for Families initiative – <b>Currently Active</b></u></p> <p>36. <u>April 4<sup>th</sup> - New online portal connecting workers with employers looking to fill positions in the agri-food sector – <b>Currently Active</b></u></p> <p>37. <u>April 4<sup>th</sup> - Relief funding for residential service providers that support vulnerable populations - Residential Relief Fund – <b>Currently Active</b></u></p> <p>38. <u>April 3<sup>rd</sup> - Ontario Protecting Seniors in Retirement Homes During COVID-19 Outbreak – <b>Currently Active</b></u></p> <p>39. <u>April 3<sup>rd</sup> - Ontario Extends Business Closures to Stop the Spread of COVID-19</u></p> <p>40. <u>April 3<sup>rd</sup> - Ontario Increasing Public Health Units' Capacity to Stop COVID-19 – <b>Currently Active</b></u></p> <p>41. <u>April 2<sup>nd</sup> - Ontario Increasing Mental Health Support During COVID-19 – <b>Currently Active</b></u></p> <p>42. <u>April 2<sup>nd</sup> - \$4 million to support victims and protect front-line justice staff</u></p> |
|--|--|

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

- 43. March 31<sup>st</sup> - Ontario Increasing Health and Safety Measures to Better Protect Frontline Nurses
- 44. March 31<sup>st</sup> - Province Launches Second Phase of the Learn at Home Portal: **Currently Active**
- 45. March 31<sup>st</sup> - Province Supports Postsecondary Students During COVID-19
- 46. March 30<sup>th</sup> - Province Investing \$10 Million to Mobilize Businesses and Volunteers to Support Seniors
- 47. March 30<sup>th</sup> - Ontario Enhancing Public Reporting about COVID-19 – **Currently Active**
- 48. March 29<sup>th</sup> - Ontario Stepping Up Measures to Limit the Spread of COVID-19 on Construction Sites – **Currently Active**
- 49. March 28<sup>th</sup> - Emergency Measures to Support Long-Term Care Homes During COVID-19 – **Currently Active**
- 50. March 28<sup>th</sup> - Ontario Protecting Consumers from Price Gouging – **Currently Active**
- 51. March 28<sup>th</sup> - Ontario Protecting Supply Chains to Support COVID-19 Emergency Response
- 52. March 24<sup>th</sup> - Off-peak Time-Of-Use (TOU) electricity rate for families and residential customers– **Currently Active**
- 53. March 23<sup>rd</sup> - Ontario Closing At-Risk Workplaces to Protect Health and Safety **Currently Active**
- 54. March 23<sup>rd</sup> - \$200 million in social services relief funding - **Currently Active**
- 55. March 20<sup>th</sup> - Ontario is waiving the three-month waiting period for Ontario Health Insurance Plan (OHIP) coverage
- 56. March 19<sup>th</sup> - Extension of validation Periods for Driver, Vehicle and Carrier Products, Services and Health Cards: **Currently Active**
- 57. March 17<sup>th</sup> - Ontario's First Stage of the COVID-19 Emergency Relief Fund: **Effective Immediately - Supporting Legislation to Follow**
- 58. March 16<sup>th</sup> - Job Protection for Workers during the COVID-19 Pandemic: **Effective Immediately - Supporting Legislation to Follow**
- 59. March 16<sup>th</sup> - Additional Support for Ontario Residents: **Currently Active**

**COVID-19 – Federal Government – Support for Businesses**

- 60. April 18<sup>th</sup> - Support for Indigenous businesses
- 61. April 17<sup>th</sup> - \$500 million dollars to Heritage Canada (arts, culture and sports sectors) – **More details to be released in the future**
- 62. April 17<sup>th</sup> - \$750 million Emission Reduction Fund and \$1.7 Billion for Orphaned and Inactive Wells – **More details to be released in the future**
- 63. April 17<sup>th</sup> - \$962 million for Small Business and Community Support Measures (rural businesses and communities) – **More details to be released in the future**

Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM

64. April 17<sup>th</sup> - Support for Entrepreneurs, Innovators and Pre-Revenue Firms – NRC IRAP Innovation Assistance Program and Futurpreneur Canada – Details to be released on April 22<sup>nd</sup>
65. April 16<sup>th</sup> (Update) - Small and Medium-sized Enterprise Loan
66. April 16<sup>th</sup> - Canada Emergency Commercial Rent Assistance (CECRA) for small businesses – **More details to be released in near future**
67. April 16<sup>th</sup> (Update) – \$40,000 Business Loans - Canada Emergency Business Account (CEBA) – **Currently Active**
68. April 15<sup>th</sup> - Relief for Federally regulated pension plan sponsors
69. April 13<sup>th</sup> - \$50 million to help the Canadian food supply chain adhere to the mandatory isolation period for foreign workers
70. April 8<sup>th</sup> (Update) - Canada Emergency Wage Subsidy (CEWS) - 75% Wage Subsidy - Received Royal Assent April 11<sup>th</sup> - **More details regarding the application process will be made available in near future**
71. April 8<sup>th</sup> - Changes to Canada Summer Jobs program to help businesses and young Canadians affected by COVID-19 – **Information for Existing Applications**
72. Health Canada – Clinical Health Trials: **Currently Active**
73. March 31<sup>st</sup> - Government of Canada is investing \$2 billion to support diagnostic testing and to purchase ventilators and protective personal equipment
74. March 27<sup>th</sup> – Deferral of all Goods and Services Tax/Harmonized Sales Tax & customs duties owed for imports - **Effective immediately, through existing authorities**
75. March 27<sup>th</sup> – Bank of Canada – **Additional Announcements**
76. March 25<sup>th</sup> - \$107 billion COVID-19 Economic Aid Package: **Currently Active**
77. March 23<sup>rd</sup> - \$275 million for coronavirus research and medical countermeasures
78. March 23<sup>rd</sup> - \$5 billion in lending capacity to producers, agribusinesses, and food processors
79. March 20<sup>th</sup> - Plan to Mobilize Industry to fight COVID-19
80. *The Pandemic Response Challenge Program*: National Research Council of Canada – **Currently Active**
81. March 20<sup>th</sup> - National Research Council of Canada (NRC) - COVID-19 Challenge Program – **Currently Active**
82. March 18<sup>th</sup> - Deferral of Income Tax: **Currently Active**
83. March 18<sup>th</sup> - 10% Wage Subsidy: **Effective Immediately**
84. March 18<sup>th</sup> – BCAP - BDC Working Capital loans: **Currently Active**
85. March 18<sup>th</sup> - Canada Account Limit
86. March 18<sup>th</sup> - Regional Development Agencies (RDAs) - FedDev Ontario
87. March 18<sup>th</sup> - Additional Support for Businesses: **Currently Active**

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

- 88. March 16<sup>th</sup> - Insured Mortgage Purchase Program: **Currently Active**
- 89. March 16<sup>th</sup> - Measures Enacted by the Bank of Canada
- 90. March 15<sup>th</sup> - Support for employers and workers through the Work-Sharing program: **Currently Active**
- 91. March 15<sup>th</sup> - Changes to the Employment Insurance sickness benefits: **Currently Active**
- 92. March 11<sup>th</sup> - Public Works and Government Services Canada – COVID-19 Supplier Purchasing Program

**COVID-19 – Federal Government – Support for Individuals**

- 93. Government of Canada connects Canadians with mental wellness supports during COVID-19 – **Currently Active**
- 94. April 15<sup>th</sup> - A new wage boost for essential workers – **Further details to be released in near future**
- 95. April 15<sup>th</sup> - Canada Emergency Response Benefit (CERB): **Applications opened April 6<sup>th</sup>**
- 96. April 3<sup>rd</sup> - Support for food banks and local food organizations
- 97. March 29<sup>th</sup> - Support for Vulnerable Canadians Affected by COVID-19
- 98. March 18<sup>th</sup> - Temporarily Boosting of Canada Child Benefit payments: **Implementation by May**
- 99. March 18<sup>th</sup> - Mortgage Default Management Tools – **Effective Immediately**
- 100. March 18<sup>th</sup> - Goods and Services Tax (GST) Credit - Special Top-Up Payment: **Implementation on April 9<sup>th</sup>**
- 101. March 18<sup>th</sup> - Extension of Tax Filing Deadline: **Currently Active**
- 102. March 18<sup>th</sup> - Registered Retirement Income Funds (RRIFs) – Minimum Withdrawals
- 103. March 18<sup>th</sup> - Deferral of Canada Student Loan Payments: **Implementation by Early April**
- 104. March 18<sup>th</sup> - \$305 million Indigenous Community Support Fund: **Implementation by April**

**COVID-19 – Provincial Government – Ontario's Action Plan - March 2020 Economic and Fiscal Update**

1. March 25<sup>th</sup> - Ontario's Action Plan: Responding to COVID-19 (March 2020 Economic and Fiscal Update)

- **\$17 billion** total response is a critical first step to ensure Ontario's health care system, communities and economy are positioned to weather the challenges ahead.
  - i. Action Plan includes:
    - **\$3.7 billion** to directly support people and to protect jobs.
    - **\$3.3 billion** in additional health care resources to protect the health and well-being of the people of Ontario.
    - **\$10 billion** in support for people and businesses through tax and other deferrals
    - [https://budget.ontario.ca/2020/marchupdate/action-plan.html?\\_ga=2.125139914.1996799419.1584986608-1305037528.1580157468#section-0](https://budget.ontario.ca/2020/marchupdate/action-plan.html?_ga=2.125139914.1996799419.1584986608-1305037528.1580157468#section-0)

➤ *Further Breakdown of Action Plan:*

I. Resources for the Health Care System

- **\$1.0 billion** COVID-19 **contingency fund** for emerging health care needs related to the COVID-19 outbreak.
- **\$935 million** for the hospital sector, including increasing health care capacity by 1,000 acute care and 500 critical care beds and completing additional assessment centres.
- **\$160 million** to support COVID-19 monitoring, surveillance, and laboratory and home testing, while also investing in virtual care and Telehealth Ontario.
- **\$243 million** for surge capacity in the long-term care sector, as well as funding for 24/7 screening, more staffing to support infection control, and supplies and equipment to help tackle the COVID-19 outbreak.
- **\$75 million** to supply personal protective equipment and critical medical supplies to front-line staff to tackle COVID-19.

II. Support for Businesses

Helpful web link with details:

<https://budget.ontario.ca/2020/marchupdate/annex.html>

- Cutting taxes by **\$355 million** for about **57,000 employers** through a proposed temporary increase to the **Employer Health Tax (EHT) exemption**.
  - i. Proposal to retroactively raise the EHT exemption from \$490,000 to **\$1 million** for 2020. The exemption would return to its current level of \$490,000 on January 1, 2021.
  - ii. Would provide additional EHT relief of up to **\$9,945** per eligible employer.
  
- Helping to support regions lagging in employment growth with a proposed new Corporate Income Tax Credit, the **Regional Opportunities Investment Tax Credit**.
  - i. **10 per cent** refundable Corporate Income Tax credit for capital investments.
  - ii. **34** eligible regions in both Northern and Southern Ontario.
  - iii. The tax credit would be available for expenditures in excess of **\$50,000** and up to a limit of **\$500,000** for qualifying investments.
  - iv. For eligibility details please visit:  
<https://budget.ontario.ca/2020/marchupdate/annex.html>
  
- **\$6 billion** in support by providing **five months** of interest and penalty relief for businesses to file and make payments for the majority of provincially administered taxes.
  - i. Beginning **April 1, 2020**, penalties and interest will not apply to Ontario's businesses that miss any filing or remittance deadlines under select provincially administered taxes. This will continue for a period of five months, up until **August 31, 2020**, under the following provincially administered tax programs:
    - Employer Health Tax;
    - Tobacco Tax;
    - Fuel Tax;
    - Gas Tax;
    - Beer, Wine and Spirits Taxes;

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- Mining Tax;
  - Insurance Premium Tax;
  - International Fuel Tax Agreement;
  - Retail Sales Tax on Insurance Contracts and Benefit Plans; and
  - Race Tracks Tax
- **\$1.9 billion** in support by the **Workplace Safety and Insurance Board (WSIB)** allowing employers to defer payments for up to **six months**.
- <https://www.wsib.ca/en/financialrelief>
  - i. All employers covered by the WSIB's workplace insurance are automatically eligible for the provisions of the relief package and can defer premium reporting and payments until **August 31, 2020**.
  - ii. They will not be required to opt in to receive this benefit.
  - iii. There will be no negative consequences for businesses who defer premium reporting and payments.
  - iv. The WSIB will continue to fully cover workers at eligible workplaces.
  - v. The deferred premiums will amount to an average **\$1,760** for approximately **275,000 Ontario businesses**.
  - vi. Additionally, the government reduced costs to employers by deploying a new rate framework and via the elimination of the unfunded liability charge, putting more than **\$2 billion** back into the economy.

*III. Support for Individuals & Families*

- Providing a one-time payment of **\$200** per child up to 12 years of age, and **\$250** for those with special needs, including children enrolled in private schools.
- Proposing to **double** the Guaranteed Annual Income System (GAINS) payment for **low-income seniors for six months**.
  - i. Proposal to double the Guaranteed Annual Income System (GAINS) maximum payment to \$166 per month for individuals and \$332 per month for couples, for six months starting in April 2020



**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

- Provides approximately **\$5.6 billion** for electricity cost relief programs in 2020-21 (See Bullets 3 for detail on business accounts and Bullet 7 for residential details)
- **\$9 million** in direct support to families for their energy bills by expanding eligibility for the Low-income Energy Assistance Program (LEAP) and ensuring that their electricity and natural gas services are not disconnected for nonpayment during the COVID-19 outbreak.
- Expanding access to the emergency assistance program administered by Ontario Works
- Providing **six months** of Ontario Student Assistance Program (OSAP) loan and interest accrual relief for students
- **\$26 million** to Indigenous peoples and communities, including emergency assistance for urban Indigenous people in financial need
- Enhancing direct funding by **\$148 million** for charitable and non-profit social services organizations such as food banks, homeless shelters, churches and emergency services

*IV. Joint Support for Both Individuals & Businesses*

- Over **\$1.8 billion** in support by deferring the upcoming **June 30** quarterly municipal remittance of **education property tax** to school boards by 90 days, which will provide municipalities the flexibility to, in turn, provide property tax deferrals to residents and businesses
- The government is postponing the planned property tax reassessment for 2021.

**COVID-19 – Provincial Government – Support for Businesses**

- The Provincial government is reaching out on a daily basis to leaders at businesses big and small, including at our financial institutions, as well as unions, to ensure we have the latest information, and that there is an open line of communication as the government works to address COVID-19's impact on the economy.
- Please visit the following page for additional resources:  
<https://www.ontario.ca/page/covid-19-support-businesses>

2. April 18<sup>th</sup> - Ontario Investing \$20 Million to Advance Medical Research – Currently Active
- The Ontario government is investing **\$20 million** to advance medical research and develop tools and resources to combat COVID-19 and other infectious diseases through the Ontario [COVID-19 Rapid Research Fund](#).
  - The government is calling on all of the province's **world-class research institutions, postsecondary institutions, and non-profit scientific partners** to take action in the development of innovative solutions to track and defeat COVID-19.
  - Ontario researchers are encouraged to **submit proposals** through the new [Ontario Together](#) website.
  - Research submissions through the Ontario Together portal will be accepted until **April 24, 2020**.
  - The province is particularly interested in proposals that are highly feasible with achievable **results within one year or a maximum of two years**.
  - A diverse field of COVID-19 research will be eligible for **funding** and may include, but is not limited to, researching the COVID-19 strain, developing a vaccine, enhancing testing procedures, or improving modelling tools to help track the virus.
  - Researchers are encouraged to contact their institutions for further details.
3. April 17<sup>th</sup> - Canada and Ontario Supporting Agri-food Sector Supply Chain During COVID-19 – Matching Employers with Job Seekers – Currently Active
- The governments of Canada and Ontario are investing up to **\$1 million** in new funding to **connect workers with in-demand jobs in the agri-food sector** to keep the nation's supply chains strong and store shelves stocked during the COVID-19 pandemic.
  - Through the **Canadian Agricultural Partnership**, the federal and provincial governments will provide support that will help people connect with job opportunities in the sector quickly.
  - This program would help **primary agriculture, food processing companies and grocery retail** to recruit and train workers who are important to keeping the essential food supply chain functioning.
  - This targeted intake began **accepting applications on April 17, 2020**. Eligible applications will be received and assessed on a continuous basis, while funding is available.

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- Since June 2018, both the federal and provincial governments have committed support to approximately **2,500 projects**, through the Partnership, to help eligible Ontario farmers, processors, businesses and sector organizations innovate and grow.
  - **For more information** about this targeted application intake or to obtain a program guidebook, email: [agpartnership@ontario.ca](mailto:agpartnership@ontario.ca) or call: **1-877-424-1300**.
4. April 15<sup>th</sup> – Supporting Long-Term Care Homes
- The [COVID-19 Action Plan: Long-Term Care Homes](#) adds critical new measures to prevent further outbreaks and deaths from COVID-19 in long-term care homes
  - The Government encourages long-term care employers to offer full-time hours to their part-time employees during the COVID-19 outbreak.
  - To help employers cover this expense, the government is taking action to ensure long-term care homes have the flexibility and funds to rapidly hire nurses and other front-line staff they need, when they need them.
  - These emergency funds are available to help long-term care homes cover the incremental costs of increasing hours for part-time staff to help those staff limit their work locations.
  - An investment of **\$243 million** in COVID-19 emergency funding is available to homes to cover the costs associated with securing the staffing, supplies, and capacity they need.
  - To help **understaffed long-term care homes** find qualified staff, the government launched an online tool to help match skilled front-line workers with employers: the [Health Workforce Matching Portal](#).
5. April 11<sup>th</sup> – Ontario Together Portal - Update
- On March 21, Premier Doug Ford launched the [Ontario Together web portal](#) appealing to **Ontario's manufacturers, entrepreneurs and innovators** to provide essential supplies and equipment to support front line workers in their fight against the pandemic.
  - Over **14,000 submissions** have been received through the **Ontario Together Portal**.
  - More than **7,500 emergency supply submissions** have generated nearly **\$90 million in purchases** of critical equipment and supplies. These include:
    - i. 5.1 million gloves
    - ii. 20 million masks

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- iii. 250,000 face shields
  - iv. 50,000 units of clip-on hand sanitizer for OPP officers
  - The Ontario Together web portal also posts challenges seeking innovative solutions and products to help support the fight against COVID-19 on a regular basis.
  - Over **1,200 submissions** were received for the first three challenges.
  - The government's next challenge will call for ideas on how to support remote learning.
  - To support the development of proposals submitted by businesses and individuals through the Ontario Together web portal and help businesses retool their operations, the Government launched the **\$50 million [Ontario Together Fund](#)**.
6. April 11<sup>th</sup> - Supporting construction workers and businesses with emergency action to help improve cash flow in the construction industry
- The new emergency action will **lift the suspension of limitation periods and procedural time periods** under the Construction Act and allow the release of holdback payments to contractors and subcontractors.
  - This will help **improve cash flow** in the construction industry during the COVID-19 outbreak.
  - The Construction Act is intended to regulate how payments are made, to help ensure that workers who have provided services or materials during a construction project are paid for their work.
7. April 9<sup>th</sup> - Ontario Starts Planning for Post-Pandemic Economic Recovery
- The Province's primary focus is on combatting the virus, supporting frontline health care workers and providing immediate relief to people and businesses.
  - To help plan for the post-pandemic period, a new Ontario Jobs and Recovery Committee has been launched by the Ontario government which will focus on getting businesses up and running and people back to work after the COVID-19 pandemic is over.
  - This new committee will be developing a plan to stimulate economic growth and job-creation in the weeks and months ahead.
  - The Committee will be consulting with a wide variety of people to assess the impact of COVID-19 on the provincial economy and develop an action plan to move forward, including business associations, chambers of commerce, municipal leaders, corporate leaders, small business owners, and entrepreneurs.

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

8. April 8<sup>th</sup> - Ontario Extending Construction Hours for Essential Projects During COVID-19 – Currently Active

- Ontario is extending construction hours for essential construction projects to **24 hours a day**.
- This will allow for expedited construction on key facilities, such as new hospital builds, expansions, temporary COVID-19 response units or structures, and COVID-19 assessment centres.
- Ontario will **temporarily limit local noise bylaws** from applying to these types of essential construction activities beginning **April 7, 2020**.
- Extending hours for essential construction will also give worksite managers **more flexibility to stagger shifts, limit the number of people in one place**, and take reasonable precautions to keep workers safe and healthy under the recent [guidelines](#) issued by Ontario's Chief Prevention Officer for construction sites.

9. April 2<sup>nd</sup> - Ontario Supports Trucking Sector

- The Ontario government is working closely with truck drivers and associations to respond to the issues they face on the road.
- The government is ensuring all **23 ONroute** travel plazas remain open for take-out, grab and go and drive-through services, including washrooms with enhanced cleaning.
- The province is also providing **portable washrooms at 32 truck inspection stations**, so trucks have a place to stop and rest safely.
- These actions build on measures announced last month that allow the **24-hour delivery of goods** without the restrictions of municipal noise by-laws, and the **extension of the validation** of driver's licences, Commercial Vehicle Operator's Registration certificates and other products that expired on or after March 1, 2020 (see [Municipal Emergency Act, 2020](#) and [Commercial Vehicles - Extension of validation Periods](#) for more details).

10. April 1<sup>st</sup> - \$50 million Ontario Together Fund: Currently Active

- The Ontario government is launching a new **\$50 million Ontario Together Fund** to help businesses provide innovative solutions or retool their operations in order to manufacture essential medical supplies and equipment, including:
  - i. Gowns
  - ii. Coveralls
  - iii. Masks & face shields
  - iv. testing equipment
  - v. ventilators

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- This new Fund will support the development of proposals **submitted by businesses through the [Ontario Together web portal](#)**.
  - The government will be looking for the most viable, innovative proposals that can quickly provide critical goods and services and the greatest benefit to the people of Ontario.
  - The fund is time-limited and will be available to companies and organizations across the province.
11. March 25<sup>th</sup> - Stop the Spread Business Information Line Now Open at 1-888-444-3659 – **Currently Active**
- The province has launched a toll-free line **1-888-444-3659** to provide support to Ontario businesses who have questions about the province's recent **emergency order** to close at-risk workplaces.
  - Help is available from Monday to Sunday, from 8:30 a.m.—5:00 p.m.
  - Businesses who have questions about closures of at-risk workplaces or how emergency measures impact their business or employment can call the **Stop the Spread Business Information Line**.
12. March 24<sup>th</sup> - Off-peak Time-Of-Use (TOU) electricity rate for small businesses, and farm customers – **Currently Active**
- For a **45-day period**, the government is working to suspend time-of-use electricity rates, holding electricity prices to the off-peak rate of **10.1 cents-per-kilowatt-hour**.
  - This reduced price will be available **24 hours per day, seven days a week** to all time-of-use customers.
  - Customers will see rate reductions of over **50 per cent** compared to on-peak rates.
  - This discount will be applied automatically to electricity bills without the need for customers to fill out an application form.
  - Depending on billing cycles, some customers will see these changes on their next electricity bill. TOU customers whose billing cycle ended before their local distribution company implemented this change will receive the reduced rate as a credit on a future bill.
13. March 21<sup>st</sup> - *Launch of Ontario Together Website* **Currently Active**
- [Ontario Together](#), a new website that will help businesses and their employees work with the province to meet the challenges of COVID-19.
  - The website will identify the province's supply challenges and solicit ideas and advice from Ontario's business and manufacturing communities on how the government can work together to meet the need.

Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM

---

- Through the portal, companies will be able to submit proposals for the government to procure required goods and services and share creative solutions quickly.
- <https://www.ontario.ca/page/how-your-organization-can-help-fight-coronavirus>

14. March 19<sup>th</sup> - Municipal Emergency Act, 2020 - Supply Chain - Temporary Changes to Municipal Noise By-Laws: **Currently Active**

- The new legislation ensures that for the near future, the delivery of goods to Ontario's businesses and consumers isn't impacted by municipal noise by-laws that may unintentionally be impeding such deliveries when they are most urgently needed.
- The new legislation will waive local noise by-laws allowing delivery trucks to operate overnight.
- These temporary changes will allow businesses to transfer goods between their warehouses and retail stores 24 hours a day, seven days a week.

15. March 19<sup>th</sup> - Commercial Vehicles - Extension of validation Periods for Driver, Vehicle and Carrier Products: **Currently Active**

- New regulations include extensions for driver licences, licence plate validation, Ontario Photo Cards, and **Commercial Vehicle Operator Registration certificates**, among others.
- The Ministry of Transportation is also automatically extending the due dates for medical or vision reports
- This extension will be in place until such time that, based on the advice of Ontario's Chief Medical Officer of Health and public health officials, the current situation improves.

## COVID-19 – Provincial Government – Support for Individuals

- The Province is working with partners across the healthcare system, from public health to hospitals and community care, to do everything possible to contain the virus and ensure that the system is prepared to respond to any scenario.
  - Please visit the following page for additional information:  
<https://covid-19.ontario.ca/>
-

Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM

---

16. April 17<sup>th</sup> - Ontario Establishes Key Partnerships to Make Home Learning More Accessible - iPad with Free Rogers Wireless Data Will Support Learning at Home

- The Ontario government has partnered with Rogers Communications and Apple to help meet the **educational needs of students and families** during the COVID-19 outbreak via the [Learn at Home program](#).
- **iPads** will be purchased and distributed by Ontario school boards, pre-equipped with **Rogers LTE wireless data** to students who don't have either the technology or the internet they need to access the Learn at Home program.
- The **free Rogers wireless data** will be available until the end of June.
- School boards will determine requirements for student eligibility to receive an iPad.
- To date, over **21,000** will be sent to the homes of families in need.

17. April 17<sup>th</sup> - Province makes it easier to reassign frontline staff where they are needed most – Currently Active

- To help stop the spread of COVID-19 among the province's most vulnerable citizens and ensure frontline services can continue to be delivered in priority areas, the Ontario government has issued **new temporary emergency orders** under the *Emergency Management and Civil Protection Act*.
- *The Emergency Measures issued to further protect vulnerable people during the COVID-19 outbreak include:*
  - i. Restricting **retirement home employees** from working in more than one retirement home, long-term care home or health care setting, with compliance required by April 22, 2020;
  - ii. Providing Local Health Integration Networks with the ability to direct **home care service provider organizations** to safely reassign frontline staff to areas where they are most needed, including home and community care settings, long-term care homes, supportive housing, retirement homes and hospitals;
  - iii. Providing municipalities and District Social Service Administration Boards with the flexibility to offer reassignments to certain staff to where there is local need during the outbreak, including **child care, by-law enforcement, and public health services**.
- Ambulance services will have the flexibility to hire and assign college students who have not yet completed exams or graduated, to provide services appropriate to their competence level and scope of practice.



18. April 17<sup>th</sup> (Update) - Ontario Offers Emergency Child Care to More Frontline Staff – Currently Active

- In order to **support essential workers** during this COVID-19 outbreak, Ontario has exempted certain child care centres from the order to close all licensed child care centres.
- As of April 17<sup>th</sup>, the Ontario government is **expanding the list of essential workers eligible to receive emergency child care.**
- Health care and other frontline workers, including doctors, nurses, paramedics, firefighters, police, and correctional officers, have been able to access safe, local emergency child care.
- *The additional frontline workers who can now access emergency childcare services include:*
  - Staff working in developmental services, victim services, violence against women services, anti-human trafficking services and child welfare services (children's aid societies) and in children's residential settings;
  - First Nations constables;
  - Office of the Fire Marshal and Emergency Management fire investigators;
  - Select critical staff in community corrections, such as probation and parole officers;
  - Contractors in institutional corrections services;
  - Frontline staff at the Provincial Forensic Pathology Unit;
  - Critical staff at the Centre of Forensic Sciences; and
  - Critical staff operating the Provincial Emergency Operations Centre.
  - Staff working in shelters (e.g., serving homeless populations);
  - Power workers;
  - Pharmaceutical and medical supplies and device manufacturing workers;
  - Non-municipal water and waste-water employees; and
  - Federally employed staff including Royal Canadian Mounted Police (RCMP), Canada Border Services Agency (CBSA) officers and Canada Post employees.
- This expands on the original list of essential workers eligible for emergency child care released on March 20<sup>th</sup>.
- There are **74 child care centres** up and running and **home child care is being provided by 33 Licensed Home Child Care Agencies** in

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

communities across the province. **41 additional centres** have also been approved and will be coming online in the coming days.

- A **list of emergency child care centres** is available on [Ontario.ca/coronavirus](https://Ontario.ca/coronavirus).

19. April 16<sup>th</sup> - Ontario Enables Auto Insurance Companies to Provide Driver Rebates During COVID-19

- The Ontario government is enabling auto insurance companies to provide **temporary insurance premium rebates** to drivers during the COVID-19 pandemic.
- Ontario is the **first jurisdiction in Canada** to remove existing restrictions on rebating so auto insurers can provide additional consumer relief.
- The province has amended a regulation under the *Insurance Act* to help ease the financial pressure on working people and families during this public health crisis.
- By amending this regulation insurance companies would be able to provide **auto insurance premium rebates** to consumers for **up to 12 months after the declared emergency has ended**.
- The 12-month time period of this regulation would allow insurers to provide rebates to all policyholders, **regardless of their annual policy renewal date**.
- The Government and the Financial Services Regulatory Authority of Ontario (FSRA) will continue to work together to monitor how the auto insurance sector is responding.

20. April 16<sup>th</sup> - Ontario Significantly Expands Hospital Capacity to Prepare for Any COVID-19 Outbreak Scenario

- The Ontario government has **significantly expanded hospital capacity** in preparation for any COVID-19 outbreak scenario.
- The Province has added **1,035 acute care beds** and **1,492 critical care beds** and taken steps to ensure **hospitals have the staff** available to care for a sudden surge in patients.
- Ontario has a total of 20,354 acute care beds with a potential for an additional 4,205 more acute care beds by April 30, 2020.
- Of Ontario's 3,504 critical care beds, **2,811 are now equipped with ventilators, up from 1,319** when the outbreak first started.
- This bed capacity expansion has been organized in coordination with pandemic staffing plans to ensure each **hospital has the physicians and staff needed**. Measures Include:

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- i. Redeploying surgical nursing staff who can now work with medicine units;
  - ii. Sharing highly trained emergency department and intensive care unit nursing staffs across units;
  - iii. Sharing physician resources across hospitals in a given region;
  - iv. Recruiting family doctors to complete shifts within the hospital; and
  - v. Recruiting retirees, including nursing and support services.
- o Several other measures, including the launch of Ontario's [online self-assessment tool](#), opening [assessment centres](#), increasing [Telehealth capacity](#) and the ability to consult with emergency department doctors virtually have also helped to reduce emergency room visits and hospital admissions.
  - o As of April 13, 2020, the **average hospital occupancy rate** was 69.1% (64.1% for acute care only), a **significant decrease** from 96.2% (97.3% for acute beds) before COVID-19 measures.
  - o There are over **7,300 acute care beds unoccupied** and over 2,000 critical care beds currently available across Ontario.
  - o Ontario recently placed an order with O-Two Medical Technologies to produce **10,000 ventilator units**, along with the support of Ontario's world-class manufacturing sector.

**21. April 15<sup>th</sup> - Ontario Ramping Up Protection for Long-Term Care Residents**

- o In order to better protect the most vulnerable and stop the spread of COVID-19 in **long-term care homes**, the Ontario government has developed a robust action plan.
- o The [COVID-19 Action Plan: Long-Term Care Homes](#) adds critical new measures to prevent further outbreaks and deaths from COVID-19 in long-term care homes, including:
  - i. Aggressive Testing, Screening, and Surveillance
  - ii. Managing Outbreaks and Spread of the Disease
  - iii. Growing our Heroic Long-Term Care Workforce
- o The province has also issued a new emergency order restricting long-term care staff **from working in more than one** long-term care home, retirement home or health care setting.
- o Long-term care workers who must temporarily give up a job in another care setting are **protected from losing their job** as they are entitled to an unpaid leave of absence.

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- The temporary emergency order will come into effect on **April 22, 2020** in order to give long-term care homes enough time to be compliant with the order.
- Within less than 48 hours, the government will immediately **act to deliver**:
  - i. Enhanced testing and surveillance for symptomatic residents and staff and those in contact with persons confirmed to have COVID-19;
  - ii. Testing of asymptomatic residents and staff in select homes across the province to better understand how COVID-19 is spreading;
  - iii. Risk and capacity assessments for all homes;
  - iv. Working with Ontario Health, the Ontario Hospital Association, and public health units to assemble infection control and preventions teams and additional supports;
  - v. Enhanced guidance on personal protective equipment and continued priority distribution to homes;
  - vi. Enhanced training and education to support staff working in outbreak situations; and
  - vii. Redeploying hospital and home care resources into homes.

**22. April 14<sup>th</sup> - Ontario Supporting Education Sector, Students, and Municipalities During COVID-19 Outbreak**

- Ontario has passed the *Coronavirus (COVID-19) Support and Protection Act* in the Ontario Legislative Assembly, amending the *Education Act*, *Planning Act*, *Development Charges Act*, *Police Services Act* and the *Ministry of Training, Colleges and Universities Act*.
- Amendments Include:
  - i. The amendments to the **Education Act** will allow school boards to continue charging fees on new construction in order to retain a vital **source of revenue for new school projects**.
  - ii. The bill also includes an amendment to provide a fair and consistent provincewide approach to addressing school suspensions and expulsions as part of the government's commitment to the safety of students and staff upon the reopening of schools.
  - iii. The changes to the *Ministry of Training, Colleges and Universities Act* will temporarily **suspend student loan payments for OSAP borrowers** and initiate a **six-month interest-free** moratorium on OSAP loans.

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- iv. Amending the *Planning Act* will provide municipalities the time they need to focus on **local public health priorities** by making it possible to suspend certain planning decision timelines during a declared state of emergency.
- v. Changes to the *Development Charges Act* ensure **municipalities** can continue to count on a **vital source of revenue** that helps pay for local growth-related infrastructure, such as **roads, water and sewers as well as fire and police services**.
- vi. This change allows municipalities with an expiring development charge by-law to use their existing by-law during the current emergency and for six months following the end of the emergency declaration, so they can continue to charge fees on new construction.
- vii. The amendments to the *Police Services Act* also allow the Solicitor General to give municipalities an extension beyond January 1, 2021 to prepare and adopt a [community safety and well-being plan](#).

**23. April 13<sup>th</sup> - Ontario Secures Critical Medical Equipment and Supplies**

- o The Ontario government continues to ensure that patients, frontline health care workers and first responders have the critical equipment and supplies they need to protect themselves during the COVID-19 outbreak.
- o Over the last five days, more than **13 million surgical and procedural masks, 200,000 N95 respirator masks, and 38 ventilators** have been delivered to Ontario's pandemic stockpile warehouses.
- o Ontario is providing **same-day deliveries** to hospitals, long-term care and retirement homes, and other facilities to support essential workers in all settings and ensuring supplies and equipment are expedited to those most in need.
- o This includes shipments this past weekend of **6.5 million surgical and procedural masks** to over **650 providers** across the province to protect our frontline workers, patients and residents.
- o Ontario has been procuring vital supplies and personal protective equipment through its traditional suppliers and donations, as well as working in collaboration with the federal government, other provinces, and Ontario's manufacturers.
- o Ontario is making it easier for businesses to work with government by developing a [smarter procurement system](#) that will **save taxpayer money, drive office efficiencies and help small- and medium-sized businesses tap into new opportunities in government procurement**.

**24. April 12<sup>th</sup> - Province Developing New Health Data Platform to Help Defeat COVID-19**

- The Ontario government is taking steps to **better detect, plan and respond** to the COVID-19 outbreak.
- In consultation with the Ontario Privacy Commissioner, the province is developing a new health data platform called the **Pandemic Threat Response (PANTHR)**.
- This new platform will hold secure health data that will allow researchers to better support health system planning and responsiveness, including the immediate need to analyze the current COVID-19 outbreak.

**25. April 11<sup>th</sup> - Ontario Takes Further Action to Stop the Spread of COVID-19**

- To help stop the spread of COVID-19 and protect the health and safety of people across the province, the Ontario government has **extended all emergency orders** that have been put in place to-date.
- In addition, new measures have been introduced which:
  - i. Address surge capacity in retirement homes.
  - ii. Restrict recreational camping on Crown land.
  - iii. Allow the repurposing of existing buildings and temporary structures. This will reduce pressure on health care facilities, where needed, and help shelters provide more space for sleeping.
- For a list of emergency orders which have been extended, please visit: <https://news.ontario.ca/opo/en/2020/04/ontario-takes-further-action-to-stop-the-spread-of-covid-19.html>

**26. April 10<sup>th</sup> - Ontario Significantly Expanding COVID-19 Testing – Currently Active**

- The Ontario government is implementing the next phase of its strategy to **significantly expand and enhance testing**.
- In addition to the ongoing testing of the general public at any of **the 100 assessment centres** now established across the province, Ontario will be proactively testing several priority groups, including:
  - i. Hospital inpatients;
  - ii. Residents of long-term care and retirement homes;
  - iii. Health care workers, caregivers, care providers, paramedics, and first responders, including police and firefighters;
  - iv. Remote, isolated, rural and Indigenous communities;
  - v. Other congregate living centres, including homeless shelters, prisons and group homes;

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- vi. Specific vulnerable populations, including patients undergoing chemotherapy or hemodialysis and requiring transplants, as well as pregnant persons, newborns and cross-border workers; and
- vii. Other essential workers, as defined by provincial orders.

- By implementing this strategy, Ontario expects to **double the number of tests processed each day** to 8,000 by April 15, 2020 and 14,000 by April 29, 2020, at which point overall lab capacity will have been further expanded.
- This testing strategy follows extensive efforts to expand Ontario's lab testing capacity, which helped to quickly **eliminate a backlog of approximately 10,000 people within less than two weeks.**
- The province has re-established same-day testing results, which are now conveniently accessible to patients through a [new user-friendly online portal](#).
- This portal will help ease pressure on public health units and frontline workers, allowing them to focus their efforts on combating COVID-19.
- The province is also helping to significantly expand the capacity of public health units to conduct contact tracing and case management, both of which are critical to stopping the spread of the virus.

**27. April 10<sup>th</sup> - Province Prevents Operators from Charging Fees while Child Cares are Closed – Currently Active**

- The Ontario government is temporarily preventing child care centres from **collecting payments from parents** where care is not being provided, while also ensuring that their **child care spaces are protected.**
- Parents cannot lose their child care space because they are not paying fees during the pandemic.
- This will help provide much needed relief for parents during the outbreak.
- Child care providers can seek supports for businesses and individuals under the federal government's Economic Response Plan.
- The Ontario government will continue to work with the child care sector and federal, municipal and First Nations partners on a plan to ensure the sustainability of the sector during the outbreak.

**28. April 9<sup>th</sup> - Province Connecting Volunteers to Community Organizations Supporting Seniors and People with Disabilities During COVID-19 – Currently Active**

- The Government of Ontario is partnering with [SPARK Ontario](#) to help seniors and the most vulnerable stay connected and healthy as they self isolate during the COVID-19 outbreak.

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- **SPARK Ontario** is the province's first bilingual volunteer hub designed to direct volunteers to where they are needed most.
- Ontario is investing \$100,000 as part of a government-wide initiative.
- Ontario is also taking additional actions to protect the health and safety of seniors and people with disabilities during this outbreak.
- This includes an additional [\\$20 million investment](#) over two years to better protect seniors and staff at retirement homes, and an investment that will support the delivery of foods and medicines to seniors and people with disabilities to ensure they can stay home and stay healthy.
- **Volunteer organizations** can visit [www.sparkontario.ca](http://www.sparkontario.ca) to post volunteer opportunities available in their communities.
- **Ontarians interested in volunteering** are encouraged to check the website for opportunities to make a difference where they live.
- Seniors, people with disabilities, and others in need of assistance can also be connected to essential services in their community at any time by visiting [www.211ontario.ca](http://www.211ontario.ca) or by dialing 211 or 1-877-330-3212 (toll free). TTY service is also available by dialing 1-888-340-1001.

**29. Emergency Assistance – Support for individuals and families in financial crisis – Currently Active**

- As part of *Ontario's Action Plan: Responding to COVID-19*, a **\$17 billion** package with funding targeted to help families and a variety of sectors across the province, the Ontario government is providing **\$52 million** to better support individuals and families in financial crisis.
- This funding will support those who are not able to access federal assistance to cover needs such as food costs, rent, medicine and other essential services during this time.
- Individuals can easily [apply online](#) for assistance.
- *Eligibility*
  - i. Applicants may qualify if they live in Ontario (not a visitor or tourist), are in a crisis or emergency situation, and do not have enough money for things like food and housing. For example, a crisis or emergency includes situations where applicants:
    1. Have been affected by COVID-19
    2. Are being evicted from their home
    3. Are in or are leaving an abusive relationship
    4. Are worried about their safety



**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- Those receiving assistance from Ontario Works or the Ontario Disability Support Program are not eligible for this program.

**30. Making Essential Workplaces Across the Province Safer**

- The Province is making essential workplaces across the province safer during the COVID-19 pandemic by:
  - i. Redeploying more than 30 **employment standards officers** to help businesses understand and comply with health and safety requirements;
  - ii. Working with **health and safety associations** to deploy up to 30 specialists to support employers and workers in the field;
  - iii. Issuing health and safety guidance notes to support specific sectors;
  - iv. **Doubling the capacity of Ontario's Health and Safety Call Centre;**
  - v. **Providing job-protected leave** under the Employment Standards Act for workers who need to self-isolate or care for a loved one because of COVID-19;
  - vi. Issuing a call to recently-retired inspectors who may be able and willing to return to their positions;
  - vii. Providing compliance assistance and enforcing the emergency orders issued under the Emergency Measures and Civil Protection Act.
- Workers worried their workplaces are unsafe can phone **1-877-202-0008** to speak with an agent.

**31. April 7<sup>th</sup> - Ontario Helping Indigenous Communities Stop the Spread of COVID-19**

- The Ontario government is investing over **\$37 million** to support outbreak planning, prevention and mitigation efforts to ensure the **health and well-being of Indigenous people and communities** — particularly those in remote and far-northern regions.
- The funding will respond to the unique needs of First Nations, Métis and Inuit people and families across the province. **The total of \$37.8 million includes:**
  - i. **\$16.4 million** from the Ministry of Indigenous Affairs to provide emergency funds for food, household goods, critical supplies, transportation, and support and care, responsive services and supports for urban Indigenous people, self-isolation facilities in remote and northern communities, prevention and awareness efforts, and pandemic planning;

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- ii. **\$10 million** from the Ministry of Children, Community and Social Services to support Indigenous communities and agencies in responding to the needs of vulnerable children, families and elders during the outbreak;
- iii. **\$7.4 million** from the Ministry of Municipal Affairs and Housing to help social service providers, charities and non-profits delivering critical housing services to Indigenous people living off-reserve; and
- iv. **\$4 million** from the Ministry of Transportation to ensure continued service to remote and northern airports, enabling essential goods and services to continue reaching isolated communities.
- o The Provincial government is also working with the Indigenous business community to assess how to address the impacts of COVID-19 on Indigenous businesses, economies and workers.

**32. April 7<sup>th</sup> - Province Launches Online Portal to Match Available Health Care Workers with Employers – Currently Active**

- o The Ontario government is taking further action to stop the spread of COVID-19 by actively recruiting **health care workers** to increase the frontline capacity of **hospitals, clinics, and assessment centres**.
- o The new **Health Workforce Matching Portal** will enable health care providers with a range of experience to join the province's response to COVID-19.
- o Those providers include retired or non-active health care professionals, internationally educated health care professionals, students, and volunteers with health care experience.
- o The portal will efficiently match the availability and skillsets of frontline health care workers to the employers in need of assistance to perform a variety of public health functions, such as case and contact management.
- o Employers and interested health care professionals can visit the portal [here](#) and create a profile.
- o Once registered, professionals can add their availability and employers can enter their request for support. **Registrants will receive an email notification if matched.**

**33. April 6<sup>th</sup> - Additional Measures to Protect First Responders During the COVID-19 Outbreak**

- o The Ontario government has enacted an emergency order that will allow **police, firefighters and paramedics** to obtain COVID-19 positive status information about individuals with whom they are coming into contact.

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- The information disclosed will be limited to an individual's name, address, date of birth, and whether the individual has had a positive COVID-19 test result.
- Strict protocols will be enforced to limit access to this information and will only be used to allow first responders to take appropriate safety precautions.
- Once the declaration of emergency is lifted, this data will be made inaccessible to first responders.

**34. April 6<sup>th</sup> - Relief for Remote Northern Property Taxpayers During COVID-19**

- The Ontario government is deferring **\$15 million in property taxes** for people and businesses in parts of Northern Ontario located outside of municipal boundaries.
- The Province is giving taxpayers in unincorporated areas more time to pay each of the four 2020 Provincial Land Tax installments. Taxpayers will have **90 extra days to pay** without incurring interest or penalties.
- The Province will also adjust payments to school boards to offset the deferral and to ensure there is no financial impact on Local Roads and Services Boards, the Province will continue to make payments to these partners, as scheduled.
- This measure of relief will assist the owners of over **63,000** residential and business properties outside municipal boundaries.
- This tax deferral builds on the \$10 billion in cash flow supports made available to people and businesses as part of *Ontario's Action Plan: Responding to COVID-19*.

**35. April 6<sup>th</sup> - One-time Financial Assistance During School and Child Care Closures - Support for Families initiative – Currently Active**

- The Ontario government is offering **direct financial support to parents** while Ontario schools and child care centres remain closed as a result of the COVID-19 outbreak.
- The new **Support for Families initiative** offers a **one-time payment of \$200** per child 0 to 12 years of age, and \$250 for those 0 to 21 years of age with special needs.
- Families can complete a **simple online application** at Ontario's Support for Families [web page](#) to access this financial support.
- Parents already receiving [Support for Parents](#) payments through direct deposit will be automatically eligible for this financial support and do not need to submit a new application.

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- Through this initiative the government is providing over **\$300 million** in relief to parents across Ontario as part of Ontario's Action Plan: Responding to COVID-19.
36. April 4<sup>th</sup> - New online portal connecting workers with employers looking to fill positions in the agri-food sector – Currently Active
- This new online tool will make it easier to match people to essential **jobs and training resources** throughout the provincial **food supply chain**.
  - The new portal will ensure grocery store shelves remain full and families have food on the table during the COVID-19 outbreak.
  - [Ontario.ca/AgFoodJobs](https://Ontario.ca/AgFoodJobs) provides access to information on **job opportunities and training resources** in all parts of **Ontario's food supply chain** - from grocery retailers to bakeries and cheese processing plants to opportunities on farms.
  - In 2018, Ontario's agri-food industry employed more than 837,000 people, representing 11.6 per cent of the province's labour force and contributed **\$47.7 billion in GDP** to the provincial economy (6.6 per cent of total Ontario GDP).
37. April 4<sup>th</sup> - Relief funding for residential service providers that support vulnerable populations - Residential Relief Fund – Currently Active
- The Province is investing up to **\$40 million** to support organizations that provide **residential services for children and youth, people with developmental disabilities** and **emergency shelters for women and families** fleeing domestic violence.
  - The COVID-19 [Residential Relief Fund](#) will cover costs such as additional staffing, residential respite for caregivers; personal protective equipment and supplies; initiatives to support physical distancing and transportation to minimize client exposure.
  - Ontario has also enacted temporary measures to help ensure that **staffing and resources** are available to help care for and protect people with developmental disabilities and the frontline workers who support them.
  - These temporary measures provide further flexibility for developmental service agencies to redirect their staffing and financial resources to essential tasks that keep individuals with developmental disabilities safe and out of hospital.
  - For details please visit:  
<https://files.ontario.ca/solgen-oicwork-deployment.pdf>

Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM

---

38. April 3<sup>rd</sup> - Ontario Protecting Seniors in Retirement Homes During COVID-19 Outbreak – Currently Active

- A temporary order has been made under the **Emergency Management and Civil Protection Act** that will **help retirement homes address emergency staffing** needs as they respond to COVID-19.
- With this temporary action, retirement homes will have more flexibility to recruit and reassign staff to address the impacts of this new virus and will be able to focus more resources toward implementing the protocols and procedures put in place to keep residents safe.
- These important measures are aligned with similar orders issued for hospitals and long-term care homes and will allow retirement homes to more quickly deploy personnel as needed.
- The Province is also investing **\$20 million** in additional funding to support increased infection control and active screening measures.
- For more details please visit:  
<https://www.ontario.ca/laws/regulation/200118>

39. April 3<sup>rd</sup> - Ontario Extends Business Closures to Stop the Spread of COVID-19

- The Ontario government is reducing the list of businesses classified as essential and ordering more workplaces to close.
- This measure is necessary to prevent the spread of COVID-19 and protect the health of the people of Ontario, while ensuring that necessary goods and services remain available.
- The government is ordering all businesses not covered by the updated Emergency Order to close **effective as of Saturday, April 4, 2020 at 11:59 p.m.**
- This closure will be in effect for **14 days**, with the possibility of an extension as the situation evolves.
- The updated essential businesses list can be found [here](#).
- The government is also implementing additional measures to **protect frontline workers** in essential businesses by **adding more than 60 special consultants and officers** and **doubling the number of phone agents at its Health and Safety Call Centre** making it easier for workers to report safety concerns.
- Workers worried their workplaces are unsafe can phone **1-877-202-0008** to speak with an agent.

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

**40. April 3<sup>rd</sup> - Ontario Increasing Public Health Units' Capacity to Stop COVID-19 –**

**Currently Active**

- To support public health units' extensive efforts to stop the spread of COVID-19, Ontario is taking further action to redirect existing resources to focus squarely on the fight against this new virus while allowing for public health units to considerably increase their capacity.
- Ontario has launched a [new user-friendly online portal](#) for the public to easily access their COVID-19 lab test results.
- This portal will help ease pressures on public health units and frontline workers to provide this information so that they can better focus on containing COVID-19.
- Ontario is also issuing a [new emergency order](#) under the *Emergency Management and Civil Protection Act*, effective immediately, to provide public health units the authority and flexibility they need to make staffing decisions that support their ongoing fight against the outbreak.
- As a result, public health units will be able to significantly expand their capacity to implement critical public health functions, such as case and contact management, through the use of volunteers, including the thousands of retired nurses and medical students who have signed up through the province's website.

**41. April 2<sup>nd</sup> - Ontario Increasing Mental Health Support During COVID-19 –**

**Currently Active**

- The Province is providing emergency funding of up to **\$12 million** to immediately expand **online and virtual mental health supports** and **\$2.6 million** to hire new psychologists and other mental health workers to support Ontario Provincial Police (OPP) personnel.
- With this investment, mental health agencies will receive emergency funding to hire and train more staff and purchase necessary equipment, appropriate technology and additional licenses.
- These services will help people experiencing anxiety, stress and other mental health challenges, including people who are unable to access their regular in-person counselling supports.
- For further details including several platforms currently expanding services please visit:  
<https://news.ontario.ca/opo/en/2020/04/ontario-increasing-mental-health-support-during-covid-19.html>

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

42. April 2<sup>nd</sup> - \$4 million to support victims and protect front-line justice staff

- The government of Ontario is providing an emergency payment of more than **\$2.7 million** to support services for victims of domestic violence and other violent crimes during the COVID-19 crisis.
- This additional one-time emergency payment will **help more than 50 community agencies** across Ontario, including [victim crisis assistance organizations \(VCAOs\)](#), Indigenous organizations and those based in rural areas, stay operational and accessible to victims during the public health crisis.
- Funds will help front-line staff respond to challenges caused by the COVID-19 crisis and enhance access to immediate supports for victims, including extended hotels stays, and transportation and meal vouchers available through the [Victim Quick Response Program Plus \(VQRP+\)](#).
- The government is also investing **\$1.3 million** in technology to help courts and tribunals continue the transition to remote operations.
- This funding was announced on March 25th in Ontario's Action Plan: Responding to COVID-19.
- To date, all courtrooms in the Ontario Court of Justice are operating remotely. Matters involving individuals held in custody are now being held remotely, removing the need for transportation and transfers between correctional facilities and courthouses.

43. March 31<sup>st</sup> - Ontario Increasing Health and Safety Measures to Better Protect Frontline Nurses

- The province, in collaboration with the **Chief Medical Officer of Health**, and in consultation with the **Ontario Nurses' Association (ONA)**, **Ontario Health** and the **Ontario Hospital Association (OHA)**, is issuing a directive on health and safety standards for frontline nurses in hospitals in order to prevent exposure to and transmission of COVID-19.
- These standards have been developed with the guidance of clinically trained frontline nurses, hospital leaders and public health experts.
- A joint statement from the province, the Chief Medical Officer of Health and the ONA can be found [here](#).

44. March 31<sup>st</sup> - Province Launches Second Phase of the Learn at Home Portal: Currently Active

- Launch of the second phase of [Learn at Home](#), an online portal that will provide resources for families so students can continue their education while schools are closed due to the ongoing COVID-19 situation.

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- The at-home activities offered provide quick and easy access to some of Ontario's best online **kindergarten to grade 12** learning resources produced by Ontario College of Teachers (OCT) Educators.
- No student will have their graduation compromised by COVID-19.
- For students who do not have access to a computer, work is underway, in conjunction with school boards, to provide the necessary technology to everyone who needs it.
- There are now 36 high-quality English courses and 47 French-language courses available for secondary students to review, refresh and extend their learning as part of independent study.
- Public schools will remain closed to teachers until Friday, May 1, 2020, and to students until Monday, May 4, 2020. As these dates come closer, this decision will be re-evaluated based on public health advice.

**45. March 31<sup>st</sup> - Province Supports Postsecondary Students During COVID-19**

- To ensure students can successfully complete the academic year, Ontario has finalized an agreement with **eCampusOntario** to make **digital learning supports** available to postsecondary institutions.
- These interim digital learning supports, available in both French and English, will provide publicly-assisted colleges and universities with the technology they need to conduct year-end assessments.
- The province is also distributing **\$25 million** in additional funding to publicly-assisted colleges, universities and Indigenous Institutes to help address each institution's most pressing needs in the wake of the COVID-19 outbreak such as deep cleaning, purchasing medical supplies or offering mental health supports.
- As previously announced, **OSAP loans** will be subject to a **six-month** interest-free moratorium until September 30, 2020.
  - i. This means that during this time, borrowers will not be required to make any loan payments and interest will not accrue.
  - ii. Any optional payments made during this period will go entirely towards their loan principal.
  - iii. For more details please visit:
    1. [NSLSC.ca](https://www.nslsc.ca) or [www.canada.ca/student-financial-assistance](https://www.canada.ca/student-financial-assistance)

**46. March 30<sup>th</sup> - Province Investing \$10 Million to Mobilize Businesses and Volunteers to Support Seniors**

- The government is investing **\$10 million** to help community organizations with the coordination of **subsidized deliveries of meals, medicines and other necessities to seniors**.



---

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

- This investment doubles the government's initial commitment in [Ontario's Action Plan: Responding to COVID-19](#).
- The government is also working with grocers and pharmacists to prioritize seniors' delivery orders and establish senior-only shopping hours.
- This \$10 million delivery coordination program for seniors living at home is in addition to the \$20 million over two years the province has invested to protect seniors in retirement homes through increased infection control and active screening procedures and the earlier announced \$243 million for long-term care homes.
- The government is also working with province-wide organizations including **Ontario Community Support Association (OCSA)** and **Older Adults Centres' Association of Ontario (OACAO)** to identify and mobilize potential volunteer supports and expand the use of innovative technologies in the community to address social isolation and support daily living assistance.

**47. March 30<sup>th</sup> - Ontario Enhancing Public Reporting about COVID-19 – Currently Active**

- Ontario has launched a new [dedicated web page](#) and is changing how COVID-19 cases are being reported to provide a more relevant summary of data.
- Public Health Ontario will offer expanded information every day at **10:30 a.m.**
- The new summary provides more provincial and regional data on confirmed cases, including trends of cases since the outbreak began, geography, exposure and severity.

**48. March 29<sup>th</sup> - Ontario Stepping Up Measures to Limit the Spread of COVID-19 on Construction Sites – Currently Active**

- Ontario's Chief Prevention Officer has announced updated guidance to help better understand what is needed to prevent the spread of COVID-19 on construction sites.
- Workers have the right to refuse unsafe work.
- If health and safety concerns are not resolved internally, a worker can seek enforcement by filing a complaint with the ministry's Health and Safety Contact Centre at **1-877-202-0008**.
- Ministry inspectors are inspecting job sites every day and failure to comply with the Occupational Health and Safety Act and its regulations could result in a stop work order.
- Read the [Chief Prevention Officer's guidance](#) to the construction sector on health and safety related to COVID-19.

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

49. March 28<sup>th</sup> - Emergency Measures to Support Long-Term Care Homes During COVID-19 – **Currently Active**

- New emergency order to ensure that staffing and resources are available to help care for and protect long-term care residents during the COVID-19 crisis.
- These temporary measures provide further flexibility for long-term care homes and allow homes to redirect their staffing and financial resources to essential tasks.
- Ministry of Long-Term Care is also implementing a new approach to redeploying its highly qualified inspectors.
  - i. These nurses, dietitians, and physiotherapists will be supporting long-term care homes on the ground.
- Critical funding for the long-term care sector was recently announced in Ontario's Action Plan: Responding to COVID-19 (\$243 million fund announced on March 25<sup>th</sup>).

50. March 28<sup>th</sup> - Ontario Protecting Consumers from Price Gouging – **Currently Active**

- The government has issued an emergency order that retail businesses and individuals in Ontario **cannot charge unfair prices** for necessary goods.
- Individual offenders can face a ticket of \$750 and could face a maximum penalty of a \$100,000 fine and one year in jail.
- If convicted, a company director or officer could face a fine of up to \$500,000 and up to a year in jail, and a corporation could face a fine of up to \$10 million.
- Necessary goods include:
  - i. Masks and gloves used as personal protective equipment in relation to infections.
  - ii. Non-prescription medications for the treatment of the symptoms of the coronavirus.
  - iii. Disinfecting agents intended for cleaning and disinfecting objects or humans.
  - iv. Personal hygiene products, including soap products and paper products.
- Consumers can report an individual who is price gouging by filing a complaint at 1-800-889-9768 or by [filing a report online](#).

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

**51. March 28<sup>th</sup> - Ontario Protecting Supply Chains to Support COVID-19 Emergency Response**

- Government of Ontario has proclaimed the **Supply Chain Management Act**.
- These regulations will enable the Ministry of Government and Consumer Services and the Ministry of Health to centrally manage public sector supply chains.
- The objective is to ensure front line healthcare workers have the essential goods and services they need in the fight against COVID-19 like ventilators, masks and swabs.
- It will allow the collection of key data on inventories, orders and supply constraints and the development of a **virtual inventory tool** so that demand for crucial supplies are visible and trackable.
- The government can now prioritize buying what is needed most, deploying them, and allocating them on a priority basis to support the delivery of essential services to Ontarians.

**52. March 24<sup>th</sup> - Off-peak Time-Of-Use (TOU) electricity rate for families and residential customers– Currently Active**

- For a **45-day period**, the government is working to suspend time-of-use electricity rates, holding electricity prices to the off-peak rate of **10.1 cents-per-kilowatt-hour**.
- This reduced price will be available **24 hours per day, seven days a week** to all time-of-use customers.
- Customers will see rate reductions of over **50 per cent** compared to on-peak rates.
- This discount will be applied automatically to electricity bills without the need for customers to fill out an application form.
- Depending on billing cycles, some customers will see these changes on their next electricity bill. TOU customers whose billing cycle ended before their local distribution company implemented this change will receive the reduced rate as a credit on a future bill.

**53. March 23<sup>rd</sup> - Ontario Closing At-Risk Workplaces to Protect Health and Safety Currently Active**

- Ontario government will be ordering at-risk workplaces to close-down, while encouraging businesses to explore opportunities to continue operations through work-from-home and innovative business models
- At-risk workplaces will be ordered to close by 11:59 p.m. on Tuesday, March 24<sup>th</sup> and where possible, take the necessary measures so staff can work from home allowing operations to continue.

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- This closure will be in effect for 14 days with the possibility of extending this order as the situation evolves.
  - List of essential workplaces that will remain open:
    - I. [https://www.ontario.ca/page/list-essential-workplaces?\\_ga=2.37792678.408296183.1584988026-960649370.1584550156](https://www.ontario.ca/page/list-essential-workplaces?_ga=2.37792678.408296183.1584988026-960649370.1584550156)
54. March 23<sup>rd</sup> - \$200 million in social services relief funding - **Currently Active**
- The Ontario government is providing **\$200 million** in social services relief funding to help protect the health and safety of the province's most vulnerable people.
  - The province will be providing municipalities and organizations that administer social services with funding to support them in their response to COVID-19.
  - The funding will help municipalities and social service providers such as shelters, food banks, emergency services, charities and non-profits continue to deliver their critical services, hire additional staff, and find ways to promote social distancing and self-isolation to keep clients safe and healthy.
  - The funding will also help individuals who do not qualify for emergency financial supports under federal programs.
  - The government is putting in place an expanded Emergency Assistance program administered through Ontario Works (OW) to cover these individuals' needs such as food, rent, informal childcare, and services.
55. March 20<sup>th</sup> - Ontario is waiving the three-month waiting period for Ontario Health Insurance Plan (OHIP) coverage
- Additionally, the province will cover the cost of COVID-19 services for uninsured people who do not meet the criteria for OHIP coverage.
56. March 19<sup>th</sup> - Extension of validation Periods for Driver, Vehicle and Carrier Products, Services and Health Cards: **Currently Active**
- Ministry of Transportation and Ministry of Health, in cooperation with the Ministry of Government and Consumer Services and ServiceOntario, is extending the validity period of driving products, services and health cards.
  - These changes reduce the need for in-person visits to ServiceOntario, International Registration Plan offices and DriveTest centres during the COVID-19 outbreak, helping to promote social distancing and contain the spread of the virus.

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- These new regulations include extensions for driver licences, licence plate validation, Ontario Photo Cards, and Commercial Vehicle Operator Registration certificates, among others.
- Expiring and expired health cards will continue to provide access to health services.
- The Ministry of Transportation is also automatically extending the due dates for medical or vision reports
- This extension will be in place until such time that, based on the advice of Ontario's Chief Medical Officer of Health and public health officials, the current situation improves.

**57. March 17<sup>th</sup> - Ontario's First Stage of the COVID-19 Emergency Relief Fund:**

**Effective Immediately - Supporting Legislation to Follow**

- Ontario is investing up to **\$304 million** to enhance the province's response to COVID-19 by providing the following:
  - I. **\$100 million for increased capacity in hospitals** to assist with the effective treatment of COVID-19 patients both in critical care and medicine beds.
  - II. **\$50 million for more testing and screening through public health**, including additional funding to support extraordinary costs incurred to monitor, detect and contain COVID-19 in the province. This includes contact tracing, increased laboratory testing capacity and home testing.
  - III. **\$50 million to further protect frontline workers, first responders and patients** by increasing the supply of personal protective equipment and other critical supplies and equipment to protect them.
  - IV. **\$25 million to support frontline workers** working in COVID-19 assessment centres, including the creation of a new fund to provide respite care, child care services and other supports as they are needed.
  - V. **\$50 million for long-term care homes** to support 24/7 screening, additional staffing to support infection control and additional supplies.
  - VI. **\$20 million for residential facilities in developmental services, gender-based services and protective care for children and youth** to support additional staffing, respite for caregivers impacted by school closures, personal protective equipment and supplies and transportation costs to minimize client exposure and to support social distancing, as well as additional cleaning costs.
  - VII. **\$5 million to protect seniors in retirement homes** through increased infection control and active screening procedures.

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

- VIII. **\$4 million for Indigenous communities** to support transportation costs for health care professionals and the distribution of critical supplies.

58. March 16<sup>th</sup> - Job Protection for Workers during the COVID-19 Pandemic:

**Effective Immediately - Supporting Legislation to Follow**

- To protect Ontario's workers during the COVID-19 pandemic, the province is introducing legislation to protect Ontario's workers.
- *The **Employment Standards Amendment Act (Infectious Disease Emergencies), 2020**, provides job-protected leave for employees unable to work for the following reasons:*
  - i. The employee is under medical investigation, supervision or treatment for COVID-19.
  - ii. The employee is acting in accordance with an order under the Health Protection and Promotion Act.
  - iii. The employee is in isolation or quarantine in accordance with public health information or direction.
  - iv. The employer directs the employee not to work due to a concern that COVID-19 could be spread in the workplace.
  - v. The employee needs to provide care to a person for a reason related to COVID-19 such as a school or day-care closure.
  - vi. The employee is prevented from returning to Ontario because of travel restrictions.
- The legislation makes it clear that an employee is not be required to provide a medical note if they take the leave.
- The measures are retroactive to January 25, 2020, the date that the first presumptive COVID-19 case was confirmed in Ontario.
- Many workers will be eligible for Employment Insurance sickness benefits.
- The legislation does not apply to people in sectors that fall under federal jurisdiction, including employees working for banks, airports, inter-provincial and international rail, and federal crown corporations

59. March 16<sup>th</sup> - Additional Support for Ontario Residents: **Currently Active**

- The Province is reviewing current access and eligibility to emergency assistance which is available through the Ontario Works (OW) program to support individuals who are impacted by the coronavirus and who are not able to meet their basic living expenses.

Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM

---

- The Province has halted new evictions, and postponed enforcement of eviction orders in order to protect Ontario residents affected by the COVID-19 pandemic.

## COVID-19 – Federal Government -Support for Businesses

As the pandemic situation is still evolving, new programs and supports may be announced in the future.

Websites highlighting useful resources for businesses:

<https://www.tradecommissioner.gc.ca/campaign-campagne/ressources-entreprises-COVID-19-business-resources.aspx?lang=eng>

<https://www.canada.ca/en/department-finance/economic-response-plan.html>

---

### 60. April 18<sup>th</sup> - Support for Indigenous businesses

- The Federal Government has announced up to **\$306.8 million** in funding to help **small and medium-sized Indigenous businesses**, and to support **Aboriginal Financial Institutions** that offer financing to these businesses.
- The funding will allow for **interest-free loans, as well as non-repayable contributions**, to help Indigenous businesses unable to access the government's existing COVID-19 support measures.
- These supports will be granted through Aboriginal Financial Institutions, which offer financing and business support services to First Nations, Inuit, and Métis businesses.
- Additional funding will help Aboriginal Financial Institutions cover operational expenses, and help the National Aboriginal Capital Corporations Association increase its operational capacity.
- These measures will help **6,000** Indigenous-owned businesses get through these difficult times.
- For more information please visit:  
<https://nacca.ca/>

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

61. April 17<sup>th</sup> - \$500 million dollars to Heritage Canada (arts, culture and sports sectors) – More details to be released in the future

- The Federal Government will provide **\$500 million dollars** to [Heritage Canada](#) to support **artists, creators and rising sports stars**, via the new *COVID-19 Emergency Support Fund for Cultural, Heritage and Sport Organizations*.
- 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).
- Organizations eligible for funding would include industry non-profits, national sports organizations, television production houses, music associations and media organizations.
- Funds would be administered by Canadian Heritage with the support of partners, such as the Canada Council for the Arts.
- Canadian Heritage and its portfolio organizations play a vital role in the cultural, civic and economic life of Canadians.
- Arts, culture and heritage represent more than \$53 billion in the Canadian economy and close to 666,500 jobs in sectors such as film and video, broadcasting, music, publishing, archives, performing arts, heritage institutions, festivals and celebrations.

62. April 17<sup>th</sup> - \$750 million Emission Reduction Fund and \$1.7 Billion for Orphaned and Inactive Wells – More details to be released in the future

- The Federal Government will provide up to **\$750 million** to create a new proposed **Emissions Reduction Fund** to reduce emissions in Canada's oil and gas sector, with a focus on methane.
- This fund will provide primarily **repayable contributions** to conventional and offshore oil and gas firms to support their investments to reduce greenhouse gas emissions.
- Of this amount, **\$75 million** will be allocated to the offshore sector.
- The Government is also working with Business Development Bank of Canada (BDC) and Export Development Canada (EDC) to expand credit support for at-risk medium-sized energy companies so they can maintain operations and keep employees working.
- Additional funding of **\$1.72 billion**, including funding to the governments of Alberta, Saskatchewan, and British Columbia, and the Alberta Orphan Well Association, to clean up **orphan and/or inactive oil and gas wells** – creating thousands of jobs and having lasting environmental benefits.



Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM

---

- For more information please visit:  
<https://www.canada.ca/en/department-finance/news/2020/04/canadas-covid-19-economic-response-plan-new-support-to-protect-canadian-jobs.html>
63. April 17<sup>th</sup> - \$962 million for Small Business and Community Support Measures (rural businesses and communities) – More details to be released in the future
- **\$675 million** will provide financing support to small and medium-sized businesses that are not eligible for the measures already announced or that have specific needs, through Canada’s **Regional Development Agencies (RDAs)**.
  - This will enable the RDAs to provide equivalent bridge financing support to businesses unable to access the government’s broader support measures.
  - Canada’s Regional Development Agencies (RDA) work closely with businesses and innovators in their regions to fuel economic growth that creates more well-paying middle-class jobs for Canadians.
  - **\$287 million** to support **rural businesses and communities**, providing them with much-needed access to capital through the **Community Futures Program**.
  - **Community Futures** operates 267 non-profit offices across Canada that provide small business services to people living in **rural communities**.
  - Each office delivers small business loans, tools, training and events for people wanting to start, expand, franchise or sell a business.
  - For more information regarding Canada’s Regional Development Agencies, please visit:  
[https://www.ic.gc.ca/eic/site/icgc.nsf/eng/h\\_07662.html](https://www.ic.gc.ca/eic/site/icgc.nsf/eng/h_07662.html)
  - For more information regarding Community Futures, please visit:  
<https://www.cfontario.ca/>
64. April 17<sup>th</sup> - Support for Entrepreneurs, Innovators and Pre-Revenue Firms – NRC IRAP Innovation Assistance Program and Futurpreneur Canada – Details to be released on April 22<sup>nd</sup>
- The Federal government has committed an additional **\$250 million** to The National Research Council of Canada’s Industrial Research Assistance Program (NRC IRAP) to support innovative, early-stage companies.

Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM

---

- Innovative firms that **do not yet have revenue or are in the early stages of development** are particularly vulnerable to the impacts of the COVID-19 pandemic.
- Due to their stage of development or risks inherent in their activities, these firms may not have similar access to COVID-19 business supports.
- The IRAP program provides advice, connections, and funding to **Canadian small and medium-sized businesses**.
- The \$250 million will be available for companies that are already receiving IRAP support as well as new applicants.
- Starting on **April 22, 2020 at 7 am EDT small and medium-sized Canadian businesses** unable to secure funding under the Canada Emergency Wage Subsidy and the Business Credit Availability Program can apply for financial assistance.
  
- Register at the following [link](#) to receive more details when applications open.
- For more information please visit:  
<https://nrc.canada.ca/en/support-technology-innovation/about-nrc-industrial-research-assistance-program>
  
- An additional \$20.1 million has been announced in support for **Futurpreneur Canada** to continue to support young entrepreneurs across Canada who are facing challenges due to COVID-19.
- Futurpreneur Canada is the only national non-profit organization that provides financing, mentoring and support tools to entrepreneurs aged 18-39
- The funding will allow Futurpreneur Canada to provide **payment relief** for its clients for up to **12 months**.
- For more information please visit:  
[https://www.futurpreneur.ca/en/?qclid=EAlalQobChMlk93Hnffv6AIVLfzjBx1DzQCMEAAAYASAAEgJ1sPD\\_BwE](https://www.futurpreneur.ca/en/?qclid=EAlalQobChMlk93Hnffv6AIVLfzjBx1DzQCMEAAAYASAAEgJ1sPD_BwE)
  
- 65. April 16<sup>th</sup> (Update) - Small and Medium-sized Enterprise Loan
  - Will enable up to **\$40 billion** in lending, supported through **Export Development Canada** and **Business Development Bank**.
  - Intended for small and medium-sized companies that require greater help to meet their operational cash flow requirements.
    - I. <https://www.canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html>

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

*The new Small and Medium-sized Enterprise Loan and Guarantee program will operate as follows:*

- **Export Development Canada** will provide guarantees to financial institutions so that they can issue new operating credit and cash flow term loans of up to **\$6.25 million** to businesses.
- Export Development Canada (EDC) Loan Guarantee for Small and Medium-Sized Enterprises – **Currently Active**
  - This program provides credit and cash flow term loans to small and medium-sized enterprises. Canadian businesses in all sectors that were otherwise financially viable and revenue generating prior to the COVID-19 outbreak are eligible to apply.
  - A new domestic mandate has enhanced EDC's role in supporting **all domestic-oriented businesses** during the COVID-19 crisis.
  - It allows **financial institutions** to issue operating credit and cash flow term loans of up to **\$6.25 million to existing clients**, with 80 per cent guaranteed by EDC.
  - **This program is now available at various financial institutions and credit unions.**
  - EDC BCAP Guarantee
    - a) Up to \$6.25 million
    - b) Additional details available on [EDC website](#)
    - c) Online application (final steps to be completed by the primary financial institution of the business) <https://www.edc.ca/en/campaign/bcap-guarantee.html>
    - d) **Available through primary financial institutions**
    - e) For additional details please visit:
      - i. <https://www.edc.ca/en/campaign/coronaviruses-covid-19.html>

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- Small and medium-sized businesses can also get support through a new **Co-Lending Program** that will bring the **Business Development Bank of Canada** together with **financial institutions** to co-lend term loans to these businesses for their operational cash flow requirements.

➤ BDC Co-Lending Program for Small and Medium Enterprises - Applications details will be made available in the days to come by financial institutions.

- This program provides **term loans for operational and liquidity needs of businesses**, which could include interest payments on existing debt.
- Similar to the EDC program, this program is available to businesses that were financially viable and revenue-generating prior to the COVID-19 outbreak.
- The program is designed in **three segments** to target support to **different business sizes**.
  1. Loans of up to \$312,500 to businesses with revenues of less than \$1 million.
  2. Up to \$3.125 million for businesses with revenues between \$1 million and \$50 million.
  3. Up to \$6.25 million for businesses with revenues in excess of \$50 million.
- Loans would **be interest-only for the first 12 months**, with a **10-year repayment period**.
- **Applications details will be made available in the days to come by financial institutions.**
- BDC Co-Lending Program for Small and Medium Enterprises
  - a) Up to \$6.25 million
  - b) Commercial interest rate
  - c) 10-year repayment period

Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM

---

d) Available through your primary financial institution

- i. <https://www.bdc.ca/en/pages/special-support.aspx?special-initiative=covid19>

66. April 16<sup>th</sup> - Canada Emergency Commercial Rent Assistance (CECRA) for small businesses – More details to be released in near future

- The program will seek to provide **loans, including forgivable loans, to commercial property owners who in turn will lower or forgo the rent of small businesses** for the months of **April (retroactive), May, and June.**
- Implementation of the program will require a partnership between the federal government and provincial and territorial governments, which are responsible for property owner-tenant relationships.
- **Further details to be released in near future.**

67. April 16<sup>th</sup> (Update) – \$40,000 Business Loans - Canada Emergency Business Account (CEBA) – Currently Active

- CEBA provides much needed credit for small businesses to pay for immediate operating costs such as payroll, rent, utilities, insurance, property tax, or debt service. It is **100 per cent** funded by the Government of Canada.
- **Eligibility for the program has been expanded.** The Canada Emergency Business Account (CEBA) will now be available to businesses which paid **between \$20,000 and \$1.5 million in total payroll in 2019** and operating as of March 1, 2020.
- This includes smaller (i.e., micro) businesses and other eligible employers such as not-for-profits.
- This new range will **replace the previous payroll range** of between \$50,000 and \$1 million and will help address the challenges faced by small businesses to cover non-deferrable operating costs.
- Under CEBA, financial institutions will be able to provide **interest-free** credit facilities of up to **\$40,000** to eligible businesses.
- If the loan is repaid by **December 31, 2022, 25 per cent (up to \$10,000) will be forgiven.**
- If the loan is not repaid by December 31, 2022, the remaining balance will be converted to a three-year term loan at 5 per cent interest.

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- *Details:*
  - i. Credit facilities of up to \$40,000 for eligible businesses.
  - ii. For Canadian employers with between \$20,000 and \$1.5 million in total payroll in 2019.
  - iii. 0% interest until Dec 31, 2022
  - iv. \$10,000 loan forgiveness is available provided outstanding balance is fully paid on or before Dec 31, 2022
  - v. For more details please visit:  
<https://www.canada.ca/en/departement-finance/programmes/financier-lesector-politique/affaires-credit-disponibilite-programme.html#a1>
- Small businesses and not-for-profits should **contact their financial institution to apply for these loans.**
- Program will provide up to **\$25 billion** to eligible **financial institutions** so they can provide interest-free loans to small businesses.
- These loans – guaranteed and funded by the Government of Canada – will ensure that small businesses have access to capital.

**68. April 15<sup>th</sup> - Relief for Federally regulated pension plan sponsors**

- Some federally regulated pension plan sponsors are facing significant financial constraints, which are creating short-term liquidity issues and, in some cases, threatening the long-term viability of their business.
- The Government will provide immediate, **temporary relief** to sponsors of **federally regulated, defined benefit pension plans.**
- This relief will be in the form of a moratorium, through the remainder of 2020, on solvency payment requirements for defined benefit plans.
- The *Pension Benefits Standards Regulations, 1985* require sponsors of federally regulated pension plans with funding deficiencies to make solvency special payments to eliminate these deficiencies over a period of five years.
- This relief will help ensure that **employers** have the financial resources they need to maintain their operations and their **pension plans**, and to protect the retirement security of their workers and retirees.

**69. April 13<sup>th</sup> - \$50 million to help the Canadian food supply chain adhere to the mandatory isolation period for foreign workers**

- The Government of Canada is announcing **\$50 million** to help farmers, fish harvesters, and all food production and processing employers, put in

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

place the measures necessary to follow the mandatory 14-day isolation period required of all **workers arriving from abroad**.

- The Government of Canada has also **granted an exemption for temporary foreign workers** from travel restrictions to Canada, along with other foreigners with student and work visas, provided they adhere to a strict 14-day isolation protocol upon arrival.
- The rules of the mandatory isolation period have been clearly defined and distributed to employers.
- The Federal Government will provide support of **\$1,500** for each temporary foreign worker, to employers or those working with them.
- This program will be available as long as the Quarantine Act is in force and the isolation protocol is followed.

**70. April 8<sup>th</sup> (Update) - Canada Emergency Wage Subsidy (CEWS) - 75% Wage Subsidy - Received Royal Assent April 11<sup>th</sup> - More details regarding the application process will be made available in near future**

- To support businesses that are facing revenue losses and to help prevent lay-offs, the government is proposing to provide eligible employers a temporary wage subsidy.
- *Details:*
  - i. **75% wage subsidy** for qualifying businesses, for up to **12 weeks**, retroactive to **March 15, 2020**.
  - ii. **Eligible employers would include** individuals, taxable corporations, partnerships consisting of eligible employers, non-profit organizations and registered charities.
  - iii. **Public bodies would not be eligible for this subsidy.** Public bodies would generally include municipalities and local governments, Crown corporations, wholly owned municipal corporations, public universities, colleges, schools and hospitals.
  - iv. **Eligible remuneration** may include salary, wages, and other remuneration like taxable benefits.
  - v. This subsidy would be available to eligible employers that see a **drop of at least 15 per cent of their revenue in March 2020 and 30 per cent for the following months.**
  - vi. An employer's revenue for this purpose is its revenue in Canada earned from arm's-length sources.

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- vii. Would apply at a rate of **75%** of the first **\$58,700** normally earned by employees – representing a benefit of up to **\$847** per week.
  - viii. The program would be in place for a 12-week period, from **March 15 to June 6, 2020**.
  - ix. Eligible employers will be **able to apply** for the CEWS through the Canada Revenue Agency's **My Business Account portal**. The portal is slated to open in approximately **six weeks**.
  - x. The pre-crisis remuneration for a given employee would be based on the average weekly remuneration paid between **January 1 and March 15** inclusively.
  - xi. There would be no overall limit on the subsidy amount that an eligible employer may claim.
  - xii. Eligible employers would include **employers of all sizes** and across all sectors of the economy, with the exception of public sector entities.
  - xiii. **100% refund** for certain employer-paid contributions to Employment Insurance, the Canada Pension Plan, the Quebec Pension Plan, and the Quebec Parental Insurance Plan.
  - xiv. This refund covers 100% of employer-paid contributions for eligible employees for each week throughout which those employees are on leave with pay and for which the employer is eligible to claim the CEWS for those employees.
  - xv. Employers would be allowed to calculate their revenues under the accrual method or the cash method, but not a combination of both. Employers would select an accounting method when first applying for the CEWS and would be required to use that method for the entire duration of the program.
  - xvi. For **registered charities and non-profit organizations**, the calculation will include most forms of revenue, excluding revenues from non-arm's length persons. These organizations would be allowed to choose whether or not to include revenue from government sources as part of the calculation. Once chosen, the same approach would have to apply throughout the program period.
- In order to address the realities faced by the **not-for-profit sector, high growth companies and new businesses**, the Government has allowed for additional flexibility:
    - To measure their revenue loss, employers have the flexibility to compare their revenue of March, April and May 2020 to



---

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

that of the same month of 2019, or to an average of their revenue earned in January and February 2020.

- In recognition that the time between when revenue is earned and when it is paid could be highly variable in certain sectors of the economy, employers be allowed to measure revenues either on the basis of accrual accounting (as they are earned) or cash accounting (as they are received).
- All employers would be expected to at least make best efforts to top up salaries to 100% of the maximum wages covered.
- Those organizations that do not qualify for the Canada Emergency Wage Subsidy may continue to qualify for the previously announced wage subsidy of 10 per cent of remuneration paid from March 18 to before June 20, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer (see [10% Wage Subsidy](#) for more details).
- For employers that are eligible for both the CEWS and the 10 per cent wage subsidy, any benefit from the 10 per cent wage subsidy for remuneration paid in a specific period would generally reduce the amount available to be claimed under the CEWS in that same period.
- For further information please visit:  
<https://www.canada.ca/en/department-finance/economic-response-plan/wage-subsidy.html>

**Eligible Periods**

	Claiming period	Required reduction in revenue	Reference period for eligibility
<b>Period 1</b>	March 15 to April 11	15%	March 2020 over: <ul style="list-style-type: none"> <li>• March 2019 or</li> <li>• Average of January and February 2020</li> </ul>
<b>Period 2</b>	April 12 to May 9	30%	April 2020 over: <ul style="list-style-type: none"> <li>• April 2019 or</li> <li>• Average of January and February 2020</li> </ul>
<b>Period 3</b>	May 10 to June 6	30%	May 2020 over: <ul style="list-style-type: none"> <li>• May 2019 or</li> <li>• Average of January and February 2020</li> </ul>

**71. April 8<sup>th</sup> - Changes to Canada Summer Jobs program to help businesses and young Canadians affected by COVID-19 – Information for Existing Applications**

- Temporary changes announced to the **Canada Summer Jobs program** that will **help employers hire summer staff** and **provide young Canadians** access to the jobs they need during this unprecedented time.
- The Canada Summer Jobs program provides opportunities for youth to develop and improve their skills within the not-for-profit, small business, and public sectors.
- The Canada Summer Jobs call for applications for the 2020 season closed on February 28, 2020.
- This program will help create up to **70,000 jobs** for youth between 15 and 30 years of age.

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- *The temporary changes to the program for this year include:*
  - i. An increase to the **wage subsidy**, so that private and public sector employers can also receive up to 100 per cent of the provincial or territorial minimum hourly wage for each employee
  - ii. An extension to the end date for employment to **February 28, 2021**
  - iii. Allowing employers to adapt their projects and job activities to support essential services
  - iv. Allowing employers to hire staff on a **part-time basis**
- The changes to the Canada Summer Jobs program will help small businesses hire and keep the workers they need so they can continue to deliver essential services.
- For more details please visit:  
<https://www.canada.ca/en/employment-social-development/services/funding/canada-summer-jobs.html>

**72. Health Canada – Clinical Health Trials: Currently Active**

- **Companies and researchers** with drugs, medical devices, or natural health products that may be effective in treating or diagnosing COVID-19 are encouraged to contact Health Canada to facilitate clinical trials.
- **Clinical trials** are studies to find out whether a drug or medical device is safe and effective for people.
- *Health Canada can authorize clinical trials quickly in urgent situations - For further information please contact:*
  - i. trials using pharmaceutical drugs: [OCT\\_BEC\\_Enquiries\\_Enquetes@hc-sc.gc.ca](mailto:OCT_BEC_Enquiries_Enquetes@hc-sc.gc.ca)
  - ii. trials using biologics or radiopharmaceuticals: [hc.bgtd.ora.sc@canada.ca](mailto:hc.bgtd.ora.sc@canada.ca)
  - iii. trials using natural health products: [NHPD-CTA.DEC-DPSN@canada.ca](mailto:NHPD-CTA.DEC-DPSN@canada.ca)
  - iv. investigational testing of medical devices: [hc.meddevices-instrumentsmed.sc@canada.ca](mailto:hc.meddevices-instrumentsmed.sc@canada.ca)

**73. March 31<sup>st</sup> - Government of Canada is investing \$2 billion to support diagnostic testing and to purchase ventilators and protective personal equipment**

- Investment will allow bulk purchases to be made with provinces and territories.

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- Personal protective equipment includes things like more masks and face shields, gowns, and hand sanitizer.
- Since March 20, 2020, the Government of Canada has spoken directly with almost **3,000** Canadian companies that have offered their expertise and capacity to meet the country's need for personal protective equipment and critical health supplies.
- Firms which answer yes to the following, should visit the link below:
  - i. You manufacture in Canada and/or have ready access to necessary inputs through your supply chain.
  - ii. You have equipment or 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.
  - iii. You have skilled workers who are able to respond and who could be available for work in the current circumstances.
- Please send a short summary of your offer to [ic.mid-dim.ic@canada.ca](mailto:ic.mid-dim.ic@canada.ca).
- For more information please visit:
  - i. <https://www.canada.ca/en/services/business/maintaingrowimprovebusiness/manufacturers-needed.html>
- **\$50 million** has been made available in funding for members of **the Next Generation Manufacturing Supercluster** to develop and scale-up new, in-demand technologies, equipment, and medical products.
  - i. *For further details please visit:*
  - ii. [https://www.ngen.ca/covid-19-response?utm\\_source=RDP+Newsletter+%28Canada%29&utm\\_campaign=8762956a16-EMAIL\\_CAMPAIGN\\_2020\\_03\\_25\\_08\\_51&utm\\_medium=email&utm\\_term=0\\_ab4e18cccd-8762956a16-332526719](https://www.ngen.ca/covid-19-response?utm_source=RDP+Newsletter+%28Canada%29&utm_campaign=8762956a16-EMAIL_CAMPAIGN_2020_03_25_08_51&utm_medium=email&utm_term=0_ab4e18cccd-8762956a16-332526719)
  - iii. [https://cdn2.hubspot.net/hubfs/5005023/Documents/COVIDResponse/NGenCOVID-19ResponseProjectGuide\\_EN\\_V1.1.pdf](https://cdn2.hubspot.net/hubfs/5005023/Documents/COVIDResponse/NGenCOVID-19ResponseProjectGuide_EN_V1.1.pdf)

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

**74. March 27<sup>th</sup> – Deferral of all Goods and Services Tax/Harmonized Sales Tax & customs duties owed for imports - Effective immediately, through existing authorities**

- Allow businesses, including self-employed individuals, to defer all Goods and Services Tax/Harmonized Sales Tax (**GST/HST**) payments until **June 2020**, as well as **customs duties owed for imports**.
- Equivalent of providing up to **\$30 billion** in interest-free loans to Canadian businesses.
- Generally, apply to remittances that become due in March, April, and May.
- Amounts would normally have been due to the Canada Revenue Agency and the Canada Border Services Agency as early as the end of this month.
- Administrative income tax actions required of taxpayers by the CRA that are due after March 18, 2020, can be deferred to June 1, 2020.
- These administrative income tax actions include returns, elections, designations and information requests. Payroll deductions payments and all related activities are excluded.

**75. March 27<sup>th</sup> – Bank of Canada – Additional Announcements**

- The central bank lowered its policy rate to **0.25%**.
- Launched the **Commercial Paper Purchase Program (CPPP)** which will help to alleviate strains in short-term funding markets and thereby preserve a key source of funding for businesses.
  - i. For the next 12 months, the Bank will conduct primary and secondary market purchases of Commercial Paper (CP), including asset-backed CP, issued by Canadian firms, municipalities and provincial agencies with an outstanding CP program.
  - ii. The start date of the program and additional details will be announced next week.
- The Bank will begin acquiring **Government of Canada securities** in the secondary market.
  - i. Purchases will begin with a minimum of **\$5 billion per week**, across the yield curve.
  - ii. The program will be adjusted as conditions warrant but will continue until the economic recovery is well underway.
  - iii. Effective start date is 1 April 2020.
  - iv. The Bank will announce specific operational details ahead of each week's operations through its regular Call for Tenders process.
- For more details please visit:

Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM

---

<https://www.bankofcanada.ca/markets/market-operations-liquidity-provision/covid-19-actions-support-economy-financial-system/>

76. March 25<sup>th</sup> - \$107 billion COVID-19 Economic Aid Package: Currently Active

- Previously \$82 Billion Package – **now expanded**
- **NEW LEGISLATION PASSED March 25<sup>th</sup>** – Funding will boost access to employment insurance and other programs that will flow money to workers and businesses in need.
- Ottawa has now budgeted for **\$52 billion** in direct support payments and **\$55 billion** in tax deferrals.

77. March 23<sup>rd</sup> - \$275 million for coronavirus research and medical countermeasures

- Part of the \$1 billion COVID-19 Response Fund
- The funding will be used to advance projects that are already underway by university researchers and others to respond to COVID-19, and ensure domestic supply of potential vaccines.
- **\$192 million** in new projects that will be prioritized under the new Strategic Innovation Fund COVID-19 stream to deliver direct support to Canadian companies for large-scale projects.
- Government of Canada is now providing [\\$52 million in funding for 96 research projects](#).

78. March 23<sup>rd</sup> - \$5 billion in lending capacity to producers, agribusinesses, and food processors

- Farm Credit Canada will receive support from the Government of Canada
- This will offer increased flexibility to farmers who face cashflow issues and to processors who are impacted by lost sales, helping them remain financially strong during this difficult time.
- All eligible farmers who have an outstanding Advance Payments Program (APP) loan due on or before April 30 will receive a Stay of Default, allowing them an additional six months to repay the loan.
- This important measure, which represents **\$173 million** in deferred loans, will help keep more money in farmers' pockets during these critical months.
- <https://www.fcc-fac.ca/en/covid-19.html>

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

79. March 20<sup>th</sup> - Plan to Mobilize Industry to fight COVID-19

- The **Plan to Mobilize Industry to fight COVID-19** directly supports businesses to rapidly scale up production or re-tool their manufacturing lines to develop products made in Canada that will help in the fight against COVID-19.

80. The Pandemic Response Challenge Program: National Research Council of Canada (NRC) – Currently Active

- This national vehicle will convene the best Canadian and international researchers from academia and **small and medium-sized businesses** to collectively accelerate R&D to address specific COVID-19 gaps and challenges as identified by Canadian health experts.
- The NRC will receive **\$15M** to form dedicated teams to address challenges.
- **Funding is available** to help cover the costs of research for academic institutions, small and medium-sized businesses, and other eligible recipients participating in the challenge teams.
- The Pandemic Response Challenge Program is currently structured around **3 main research areas**:
  - I. Rapid detection and diagnosis
  - II. Therapeutics and vaccine development and
  - III. Digital health
- Researchers at Canadian and international universities, government departments, colleges, and **highly innovative firms** with relevant expertise can now register their interest to work with us on these challenges by clicking the Register button below.
  - I. <https://nrc.canada.ca/en/research-development/research-collaboration/programs/expression-interest-challenge-program-collaboration>
  - II. **Over the coming weeks**, NRC will post specific R&D challenges, send information to registered researchers, and invite them to indicate the expertise and capabilities they can bring to a team.

81. March 20<sup>th</sup> - National Research Council of Canada (NRC) - COVID-19 Challenge Program – Currently Active

- **COVID-19 Challenge Program**: This program will post challenges seeking **near-to-market** solutions from small and medium-sized

Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM

---

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.

- i. <https://nrc.canada.ca/en/research-development/research-collaboration/nrc-covid-19-response>
- o **Innovative Solutions Canada** will launch calls for proposals over the next few weeks to address challenges, to fund development of solutions, and to buy successful products and services needed to address COVID-19.
  - i. Challenges will be posted on the Innovative Solutions Canada [website](#);
  - ii. Small and medium-sized businesses which are selected to proceed will receive funding to develop a proof of concept for their solution;
  - iii. Phase 2 funding will be awarded to firms with the best concepts, enabling them to develop a working prototype;
  - iv. Federal government departments or agencies will then be able purchase the product for use against COVID-19.
- o The first three **Challenge Stream COVID-19** challenges have been posted:
  - i. [COVID-19 Challenge: Made in Canada filtration material for the manufacture of N95 respirators and surgical masks](#)
  - ii. [COVID-19 challenge – Low-cost sensor system for COVID-19 patient monitoring](#)
  - iii. [COVID-19 Challenge - Point of Care and Home Diagnostic Kit for COVID-19](#)
  - o Please visit following link for further details:  
<https://www.ic.gc.ca/eic/site/101.nsf/eng/00096.html>
- o Additionally, **NRC IRAP** has been tasked by the Government of Canada to work with Canadian industry to address a range of medium-term Public Health Agency of Canada and Health Canada needs, including:
  - i. Personal protective equipment
  - ii. Sanitization
  - iii. Diagnostic and testing
  - iv. Therapeutics



Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM

---

- v. Disease tracking technology
  - If your company is involved in developing or producing any of the products or technologies listed above, please complete the online registration form below with all information:
    - I. <https://nrc.canada.ca/en/support-technology-innovation/covid-19-national-research-council-industrial-research-assistance-program>
  - Additionally, a **\$15 million** investment will fund the certification of the NRC Biomanufacturing facility in Montreal, for Good Manufacturing Practices compliance, and will enable production of material that will be used in humans, particularly for vaccines or therapeutics.
- 82. March 18<sup>th</sup> - Deferral of Income Tax: **Currently Active**
  - Allows all businesses to defer, until September 1, 2020, the payment of any income tax amounts that become owing on or after March 18<sup>th</sup> and before September 2020.
  - This means you will not be assessed any penalties or interest if your balance due is paid by September 1, 2020.
  - The due date for filing individual tax returns has been extended to June 1, 2020.
  - Taxpayers will have until August 31, 2020 to pay any 2019 income tax amounts owed.
  - This relief would apply to tax balances due, as well as instalments, under Part I of the *Income Tax Act*.
  - No interest or penalties will accumulate on these amounts during this period. This measure will result in businesses having more money available during this period.
  - <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update.html>
- 83. March 18<sup>th</sup> - 10% Wage Subsidy: **Effective Immediately**
  - To support businesses that are facing revenue losses and to help prevent lay-offs, the government is proposing to provide eligible employers a temporary wage subsidy for a period of three months.
  - Those organizations that do not qualify for **the 75% Canada Emergency Wage Subsidy** may continue to qualify for the 10% wage subsidy.
  - The subsidy will be equal to **10%** of remuneration paid during that period, up to a maximum subsidy of **\$1,375 per employee** and **\$25,000** per employer.

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- Eligible employers must have an existing business number and payroll program account with the CRA on March 18, 2020; and include:
  - individual (excluding trusts),
  - partnership (see notes in website below),
  - non-profit organization,
  - registered charity, or
  - Canadian-controlled private corporation (including a cooperative corporation) eligible for the small business deduction;
- Firms do not need to apply for the subsidy and will be able to benefit immediately from this support by reducing their remittances of income tax withheld on their employees' remuneration.
- For details please visit:
  - <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html>

**84. March 18<sup>th</sup> – BCAP - BDC Working Capital loans: Currently Active**

- Through this program, Export Development Canada (EDC) and the Business Development Bank of Canada (BDC) will provide more than **\$65 billion** in direct lending and other types of financial support at market rates to businesses.
- BDC Working Capital loans
  - Please contact BDC for details - **1-877-232-2269**
  - **For more details please visit:**
    - <https://www.bdc.ca/en/pages/special-support.aspx?special-initiative=covid19>

**Terms & Conditions**

- Working Capital loans up to **\$2MM**; with 12 months interest only payments and flexible repayment terms such as principal postponements for qualifying businesses;
- 36-month term to a 60% balloon;
- Pricing: Floating Only (Base – 1.75%)
- 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;

Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM

---

**Documentation Required**

- Most recent three years of accountant prepared year-end financial statements;
- Most recent interim financial statements (if year-ends are more than 3 months old) with comparisons to the previous year's interim period (if available);
- Projections and a cash flow forecast (a 6-month cash flow forecast may be most applicable); The purpose is to understand the company's true cash needs for the next six months.
- An organizational chart to the beneficial ownership level (i.e. shareholder level).

85. March 18<sup>th</sup> - Canada Account Limit

- The government is changing the Canada Account so that the Minister of Finance would now be able to determine the limit of the Canada Account in order to deal with exceptional circumstances.
- The Canada Account is administered by Export Development Canada (EDC) and is used by the government to support exporters when deemed to be in the national interest.
- This will allow the government to provide additional support to Canadian companies through loans, guarantees or insurance policies during these challenging times.
- <https://www.edc.ca/en/about-us/corporate/disclosure/reporting-transactions/canada-account.html>

86. March 18<sup>th</sup> - Regional Development Agencies (RDAs) - FedDev Ontario

- Regional Development Agencies, including FedDev Ontario, are applying a **three-month deferral** for companies in repayment. This deferral takes effect on April 1, 2020.
  - Tourism operators, small- or medium- sized business and organizations that have received FedDev Ontario funding in the past, may be eligible to receive additional funding and/or flexible arrangements.
  - FedDev Ontario is also offering access to federal funding to help businesses impacted by the sudden shift in the economy and who require pressing assistance.
- I. [https://www.feddevontario.gc.ca/eic/site/723.nsf/eng/h\\_02567.html?OpenDocument](https://www.feddevontario.gc.ca/eic/site/723.nsf/eng/h_02567.html?OpenDocument)

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

**87. March 18<sup>th</sup> - Additional Support for Businesses: Currently Active**

- The Office of the Superintendent of Financial Institutions (OSFI) announced it **is lowering the Domestic Stability Buffer by 1.25%** of risk-weighted assets, effective immediately. This action will allow Canada's large banks to inject **\$300 billion** of additional lending in to the economy.
- Credit and liquidity support through financial Crown corporations, Bank of Canada, OSFI, CMHC and commercial lenders (e.g., Domestic Stability Buffer, Insured Mortgage Purchase Program, Banker's Acceptance Purchase Facility) in the range of **\$500 Billion**

**88. March 16<sup>th</sup> - Insured Mortgage Purchase Program: Currently Active**

- Launch of an Insured Mortgage Purchase Program to purchase up to **\$50 billion** of insured mortgage pools through the Canada Mortgage and Housing Corporation (CMHC).
- As announced on March 16, this will provide stable funding to banks and mortgage lenders and support continued lending to Canadian businesses and consumers.
- CMHC stands ready to further support liquidity and the stability of the financial markets through its mortgage funding programs as necessary. The Government will enable these measures by raising CMHC's legislative limits to guarantee securities and insure mortgages by \$150 billion each.

**89. March 16<sup>th</sup> - Measures Enacted by the Bank of Canada**

- The Bank of Canada also took a series of actions to support the Canadian economy during this period of economic stress, enhance the resilience of the Canadian financial system, and help ensure that financial institutions can continue to extend credit to both households and businesses.
- This included cutting the interest rate to **0.75%** as a proactive measure in light of the negative shocks to Canada's economy arising from the COVID-19 pandemic and the recent sharp drop in oil prices.
- The Bank has broadened eligible collateral for its **Term Repo Facility**, under which the central bank temporarily buys treasury bills from dealers to help maintain funding conditions by providing a backstop to regular private funding.
- **Bankers Acceptance Purchase Facility** -- Purchase of securities linked to credit lines of small and medium-sized businesses. The first operation is planned for **March 23**.

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- **Standing Liquidity Facility** -- This is the Bank of Canada's overnight credit facility for the country's payment system. Bank of Canada said Monday it will allow a greater percentage of collateral to be in the form of non-mortgage loans.
- **Canada Mortgage Bonds** -- The country's mortgage fund program lets approved financial institutions pool eligible insured mortgages into marketable securities, guaranteed by the country's housing agency. The Bank announced today it will target purchases of up to **\$500 million** per week "as market conditions warrant"
- For more details please visit:  
<https://www.bankofcanada.ca/markets/market-operations-liquidity-provision/covid-19-actions-support-economy-financial-system/>

90. March 15<sup>th</sup>- Support for employers and workers through the Work-Sharing program: **Currently Active**

- **Work-Sharing (WS)** is an adjustment program designed to help employers and employees avoid layoffs when there is a temporary reduction in the normal level of business activity that is beyond the control of the employer.
- The measure provides income support to employees eligible for Employment Insurance benefits who work a temporarily reduced work week while their employer recovers.
- Employees on a Work-Sharing agreement must agree to a reduced schedule of work and to share the available work over a specified period of time.
- Introduction of temporary special measures that extend the maximum duration of Work-Sharing agreements from **38 weeks to 76 weeks** across Canada for those businesses affected by the downturn in business due to COVID-19 and for the forestry and steel and aluminum sector
- <https://www.canada.ca/en/employment-social-development/services/work-sharing.html>
- Temporary special measures for the forestry and steel and aluminum sector:
  - I. <https://www.canada.ca/en/employment-social-development/services/work-sharing/temporary-measures-forestry-sector.html>

91. March 15<sup>th</sup> - Changes to the Employment Insurance sickness benefits: **Currently Active**

- Employment Insurance (EI) sickness benefits provide up to 15 weeks of income replacement and is available to eligible claimants who are

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

unable to work because of illness, injury or quarantine, to allow them time to restore their health and return to work.

- Canadians quarantined can apply for Employment Insurance (EI) sickness benefits.

**Service Canada is ready to support Canadians affected by COVID-19 and placed in quarantine, with the following support actions:**

- The one-week waiting period for [EI sickness benefits](#) will be waived for new claimants who are quarantined so they can be paid for the first week of their claim.
- This temporary measure will be enacted for a minimum of six months.
- Establishing a new dedicated toll-free phone number to support enquiries related to waiving the [EI sickness benefits](#) waiting period
- Priority EI application processing for EI sickness claims for clients under quarantine
- People claiming EI sickness benefits due to quarantine will not have to provide a medical certificate
- Contact the new dedicated toll-free phone number if you are in quarantine and seeking to waive the one-week [EI sickness benefits](#) waiting period so you can be paid for the first week of your claim:
- Telephone: 1-833-381-2725 (toll-free)

**92. March 11<sup>th</sup> - Public Works and Government Services Canada – COVID-19 Supplier Purchasing Program**

- In support of the Governments [whole-of-government response to Coronavirus disease \(COVID-19\)](#), the Government is seeking to procure additional goods from suppliers
- If you are a supplier which can provide items from the list, or other items not listed, please complete the [submission form for Coronavirus disease \(COVID-19\) products and services](#).
  - i. Disposable N95 masks
  - ii. Disposable surgical masks
  - iii. Nitrile gloves
  - iv. Vinyl gloves
  - v. Gowns
  - vi. Bottles of hand sanitizer
  - vii. Other prevention products
- Services
  - i. Guard / security services
  - ii. Nursing services

Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM

- iii. Food services
- iv. Laundry services
- v. Accommodation maintenance services
- vi. Personal services
- vii. IT support services
- viii. Other services
- o For more information, please contact:  
Martin Montreuil: [martin.montreuil@tpsgc-pwgsc.gc.ca](mailto:martin.montreuil@tpsgc-pwgsc.gc.ca) / Tel: 613-793-3594
  - I. <https://buyandsell.gc.ca/calling-all-suppliers-help-canada-combat-covid-19>

## COVID-19 – Federal Government - Support for Individuals

Website highlighting useful resources:

<https://www.canada.ca/en/department-finance/economic-response-plan.html>

- 
93. Government of Canada connects Canadians with mental wellness supports during COVID-19 – Currently Active
- o A new portal dedicated to **mental wellness** on [Canada.ca/coronavirus](https://Canada.ca/coronavirus) and the [Canada COVID-19 app](#) has been launched.
  - o [Wellness Together Canada](#) will connect Canadians to peer support workers, social workers, psychologists and other professionals for confidential chat sessions or phone calls and will make it easier to find credible information and help address mental health and substance use issues.
  - o The entire suite of tools on [Wellness Together Canada](#) will offer Canadians different levels of support depending on their need, ranging from information and self-assessment tools, to the opportunity to chat with peer support workers and other professionals.
  - o The portal is the result of the work of a broad consortium of organizations with experience in providing digital mental health and substance use support, led by Stepped Care Solutions, Kids Help Phone, Homewood Health and Greenspace Health.

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

94. April 15<sup>th</sup> - A new wage boost for essential workers – Further details to be released in near future

- The Government of Canada 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.
- Through this new transfer, provinces and territories will be able to provide their low-income essential workers (those who earn less than \$2,500 per month), with a top up.
- Further details will be released in near future.

95. April 15<sup>th</sup> - Canada Emergency Response Benefit (CERB): Applications opened April 6<sup>th</sup>

- Will provide workers affected by the COVID-19 pandemic with **\$2,000** per month for the next four months. A maximum 16 weeks of benefits can be paid.
- Eligible workers can apply no later than December 2, 2020.
- Applicants who have requested **EI on March 15<sup>th</sup> or later**, won't need to register for the CERB.
- If applying online, with direct deposit requested, applicants can expect the payment **within three to five business days**.
- The CERB payment **cannot** be combined with the 75% wage subsidy for businesses.
- The Benefit is only available to individuals who have stopped work as a result of reasons related to COVID-19. Workers who have not stopped working because of COVID-19, are not eligible for the Benefit.
- Note - 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
- The CERB applies to **wage earners, as well as contract workers and self-employed individuals** who would not otherwise be eligible for Employment Insurance (EI) and are unable to work due to COVID-19.
- The new benefit combines the \$10-billion Emergency Care Benefit and the \$5-billion Emergency Support Benefit that were announced earlier.
- *Some examples workers eligible for the CERB include:*
  - I. Workers, including those who are self-employed, who must stop working due to COVID-19 and do not have access to paid leave or other income support;
  - II. Workers who lost their employment, as well as workers who are sick, quarantined or taking care of someone who is sick with COVID-19;



**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

---

- III. Working parents who must stay home without pay to care for children that are sick or need additional care because of school and daycare closures; and
- IV. Workers who still have their employment but are not being paid because there is currently not sufficient work and their employer has asked them not to come to work.

The CERB is available to workers who meet all of the **following conditions**:

- live in Canada and are at least 15 years old
- stopped working because of COVID-19 or are eligible for EI regular or sickness benefits
- have not voluntarily quit their job
- had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application.

To help more Canadians benefit from the CERB, **the government is announcing changes to the eligibility rules** to:

- Allow people to earn up to \$1,000 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 as a result of the COVID-19 outbreak.
- Extend the CERB 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.

These changes will be retroactive to March 15, 2020.

- For further details please visit:

<https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html>

<https://www.canada.ca/en/employment-social-development/news/2020/04/backgrounder--canada-emergency-response-benefit.html>

<https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

- The CERB would be paid every four weeks and be available from March 15, 2020 until October 3, 2020.
- Application details will be available through [CRA MyAccount](#) and [My Service Canada Account](#) on **April 6<sup>th</sup>**. Those recently laid off or have

Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM

---

reduced hours are encouraged to [apply for Employment Insurance Benefits](#)

- Canadians looking to get more information about the CERB or, who are unable to apply online, can call the **toll-free telephone line at 1-833-966-2099**.

96. April 3<sup>rd</sup> - Support for food banks and local food organizations

- Investment of **\$100 million** to improve access to food for Canadians facing social, economic, and health impacts of the COVID-19 pandemic.
- Will provide funding to national, regional, and local organizations across Canada that are able to reach people and communities experiencing food insecurity.
- These organizations include Food Banks Canada, Salvation Army, Second Harvest, Community Food Centres Canada, and Breakfast Club of Canada, among others.

97. March 29<sup>th</sup> - Support for Vulnerable Canadians Affected by COVID-19

- Government of Canada will provide an additional **\$157.5 million** to address the needs of Canadians experiencing homelessness.
- The government will also provide up to **\$50 million** to women's shelters and sexual assault centres, including facilities in Indigenous communities.
- The Government of Canada will give **\$7.5 million** in funding to Kids Help Phone to provide young people with the mental health support they need during this difficult time.
- The Government of Canada will contribute **\$9 million** through United Way Canada for local organizations to support practical services to Canadian seniors.
  - i. Services could include the delivery of groceries, medications, or other needed items, or personal outreach to assess individuals' needs and connect them to community supports.
  - ii. The funding for seniors will be delivered through the New Horizons for Seniors Program.

98. March 18<sup>th</sup> - Temporarily Boosting of Canada Child Benefit payments:  
**Implementation with May payment**

- Additional assistance to families with children by temporarily boosting the Canada Child Benefit (CCB) payment amounts, only for the 2019-20 benefit year, by \$300 per child.
- This measure would deliver almost **\$2 billion** in extra support.

Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM

- **Those who already receive the CCB do not need to re-apply.**
  - For more information on the Canada Child Benefit such as how to apply and eligibility requirements, go to [Canada child benefit](#) or call 1-800-387-1193.
99. March 18<sup>th</sup> - Mortgage Default Management Tools – Effective Immediately
- The Canada Mortgage and Housing Corporation (CMHC) and other mortgage insurers offer tools to lenders that can assist homeowners who may be experiencing financial difficulty.
  - The Government, through CMHC, is providing increased flexibility for homeowners facing financial difficulties to defer mortgage payments on homeowner CMHC-insured mortgage loans.
  - CMHC will permit lenders to allow payment deferral beginning immediately.
100. March 18<sup>th</sup> - Goods and Services Tax (GST) Credit - Special Top-Up Payment: Implementation on April 9<sup>th</sup>
- Will provide a one-time special payment on **April 9, 2020**. This payment will double the maximum annual [GST/HST credit](#) payment amounts for the 2019-20 benefit year.
  - The average boost to income for those benefitting from this measure will be close to \$400 for single individuals and close to \$600 for couples.
  - This measure would inject **\$5.5 billion** in the economy.
  - **Those eligible will receive this payment automatically.**
  - For more information please visit:  
<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/covid-19-gsthstc-increase/covid-19-frequently-asked-questions-gsthstc-increase.html>
101. March 18<sup>th</sup> - Extension of Tax Filing Deadline: Currently Active
- The tax filing deadline for individuals has been extended to June 1, 2020, and allows all taxpayers to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 18<sup>th</sup> and before September 2020.
  - This relief would apply to tax balances due, as well as instalments, under Part I of the *Income Tax Act*.
  - The deadline to pay any balance due for your individual income tax and benefit return for 2019 has been extended from April 30, 2020, to September 1, 2020.
  - This means you will not be assessed any penalties or interest if your balance due is paid by September 1, 2020.
  - <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update.html>

**Revision Update: April 20<sup>th</sup>, 2020 @ 4:30PM**

102. March 18<sup>th</sup> - Registered Retirement Income Funds (RRIFs) – Minimum Withdrawals
- The reduction of minimum withdrawals from Registered Retirement Income Funds (RRIFs) by **25 per cent for 2020** in recognition of volatile market conditions and their impact on many seniors' retirement savings.
103. March 18<sup>th</sup> - Deferral of Canada Student Loan Payments: **Implementation by Early April**
- The implementation a **six-month, interest-free**, moratorium on Canada Student Loan payments for all individuals who are in the process of repaying these loans.
104. April 18<sup>th</sup> (Update) - \$305 million Indigenous Community Support Fund: **Implementation by April**
- **\$305 million** for a new distinctions-based Indigenous Community Support Fund, to address immediate needs in First Nations, Inuit, and Métis Nation communities.
    - I. <https://www.sac-isc.gc.ca/eng/1584819394157/1584819418553>

## Sources

- Office of the Prime Minister of Canada / Premier Ministre du Canada
  - <https://pm.gc.ca/en/news/news-releases/2020/03/18/prime-minister-announces-more-support-workers-and-businesses-through>
- Government of Ontario News Room
  - <https://news.ontario.ca/newsroom/en>
- Department of Finance Canada
  - <https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html>
- The 2019 Novel Coronavirus (COVID-19)
  - <https://www.ontario.ca/page/2019-novel-coronavirus>