

PROVINCIAL ECONOMIC SUPPORT - SUMMARY

Below is a summary of the economic supports each province and territory, as well as the federal government, has announced to support Canadians, individuals and businesses, due to the COVID-19 pandemic as of April 6 at 16:00 MDT.

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Canada

March 17

- Emergency Care benefit will provide money every two weeks for 14 weeks at an amount comparable to EI (for people have to isolate, or care for a family member)
- Emergency Support benefit (will apply to the self-employed and those that have lost jobs but do not qualify for EI)
- Small business wage subsidy for three months equivalent of 10 percent of salaries.
- An extension of the tax filing deadline to June 1.
- A policy change allowing taxpayers to defer until after Aug. 31 tax payments that are due after today and before September
- Student Loans will be deferred, interest free, for 6 months
- Farm Credit Canada will receive further funding, as will Export Development Canada
- GST credit:
 - One-time special payment by early May 2020.
 - Doubles maximum annual GST credit amount.
 - Benefit estimated to be \$400 for singles and \$600 for couples eligible.
- Canada Child Benefit (CCB):
 - Increase to maximum annual CCB payment amounts by \$300 per child in early May.
- Support to Businesses
 - Temporary wage subsidy
 - Provides eligible small employers a temporary wage subsidy for a period of three months.
 - Subsidy equal to 10 percent of remuneration paid during that period.
 - Maximum of \$1,375 per employee and \$25,000 per employer.
 - Includes corporations eligible for small business deduction, NPOs and charities.

March 25

- The government has proposed legislation to establish the Canada Emergency Response Benefit (CERB). This taxable benefit would provide \$2,000 a month for up to four months for workers who lose their income as a result of the COVID-19 pandemic.
 - The CERB is a combination of the previously announced Emergency Care Benefit and Emergency Support Benefit.
 - The CERB would cover Canadians who have lost their job, are sick, quarantined, or taking care of someone who is sick with COVID-19, as well as working parents who must stay home without pay to care for children who are sick or at home because of school and daycare closures. The CERB would apply to wage earners, as well as contract workers and self-employed individuals who would not otherwise be eligible for Employment Insurance (EI).

March 27

- Bringing the wage subsidy up to 75 percent for qualifying businesses, backdated to March 15. This is a change from the 10 percent wage subsidy initially promised. Details if there are any changes to eligibility are still to be confirmed.
- Introduced the Canada Emergency Business Account, banks can offer \$40,000 loans, guaranteed by the government, to qualifying businesses. The loan will be interest free for the first year, & if you meet certain conditions, \$10,000 will be forgivable.
- An additional \$12.5 billion through Export Development Canada and the Business Development Bank to help small & medium-sized businesses with operational cash flow requirements — so they can apply for a guaranteed loan when they go to their financial institutions.
- The federal government will defer GST / HST payments, as well as duties and taxes owed on imports, until June. This could be the equivalent of up to \$30 billion in interest-free loans to businesses.
- The Bank of Canada is launching the Commercial Paper Purchase Program (CPPP) will help to alleviate strains in short-term funding markets and thereby preserve a key source of funding for businesses.
- The Bank of Canada is will begin acquiring Government of Canada securities in the secondary market. Purchases will begin with a minimum of \$5 billion per week, across the yield curve.
- The Minister of Indigenous Services outlined the details of the \$305 million for the new distinctions-based Indigenous Community Support Fund, to address immediate needs in First Nations, Inuit and Métis Nation communities related to COVID-19.

March 30

- The Bank of Canada announced that it successfully launched its new Standing Term Liquidity Facility (STLF).
- If a business's revenues have decreased by at least 30 percent because of COVID-19, they qualify for the wage subsidy.
 - Number of employees is not a factor. Companies big and small, including corporations, partnerships, non-profits and charities are eligible.
 - The subsidy will be 75 percent of an employee's salary on the first \$58,700, which is \$847 dollars a week.
 - The wage subsidy will be backdated to March 15.
- The government stands ready to purchase up to \$150 billion of insured mortgage pools through CMHC, an increase of \$100 billion from the \$50 billion announced on March 16, 2020.
- In addition to the access to liquidity provided through the IMPP, CMHC is also ready to expand the issuance of Canada Mortgage Bonds, to a total annual issuance amount of up to \$60 billion.

March 31

- The government is waiving ground lease rents from March 2020 through to December 2020 for the 21 airport authorities that pay rent to the federal government.

April 1

- 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.

April 3

- The government has been able to move up the date for the previously announced enhanced GST credit to April from May.
- Canada has made an agreement with the major banks to make it easier for those receiving emergency benefits to set up direct deposit, to make sure Canadian receive their benefits sooner.
- Government is providing an additional \$1.5 million to supplement the Indigenous Emergency Assistance Fund, which assists Indigenous students who are experiencing an unexpected financial emergency that may affect their ability to finish their studies.

April 6

- The six big banks in Canada agreed to cut credit card interest rates for Canadians struggling financially.

British Columbia

March 20

- The B.C. government is waiving the Medical Services Plan (MSP) coverage wait period for people moving back to B.C. from COVID-19 impacted areas. In addition, the B.C. government is planning to provide health coverage to British Columbians who are out of province and unable to return.
- A ban on evictions for non-payment of rent in BC Housing-funded buildings, as well as allowances for rent adjustments.

March 23

- British Columbia is making changes to the Employment Standards Act that will allow workers to immediately take unpaid, job-protected leave if they are unable to work for reasons relating to COVID-19. The leave will be retroactive to Jan. 27, 2020, the date that the first presumptive COVID-19 case was confirmed in B.C. During this public health emergency, people can take this job-protected leave for as long as the circumstance that requires them to be away from work applies.
- The Employment Standards Act changes also provide up to three days of unpaid, job-protected leave each year for people who cannot work due to illness or injury. This is a permanent change to the act that brings B.C. in line with all other provinces in Canada.
- A new BC Emergency Benefit for Workers will provide a tax-free \$1,000 payment to British Columbians whose ability to work has been affected by the outbreak. The benefit will be paid to BC residents, in addition to their federal income supports.
- The Province is freezing BC student loan payments for six months, starting March 30, 2020. Federal student loan payments are being frozen as well.
- ICBC is extending deferrals to up to 90 days. People dealing with job loss, illness or loss of wages due to COVID-19 may also qualify for BC Hydro's Customer Crisis Fund grant program for up to \$600.
- Effective immediately, businesses with a payroll over \$500,000 can defer their employer health tax payments until Sept. 30, 2020. Businesses with a payroll under this threshold are already exempt from the tax.
- In addition to the employer health tax, the Province is extending tax filing and payment deadlines for the provincial sales tax (PST), municipal and regional district tax, tobacco tax, motor fuel tax and carbon tax until Sept. 30, 2020.
- The scheduled April 1 increase to the provincial carbon tax, as well as the new PST registration requirements on e-commerce and the implementation of PST on sweetened carbonated drinks, will be delayed and their timing will be reviewed by Sept. 30, 2020.

March 25

- Province is introducing a new temporary rental supplement, halting evictions and freezing rents, among other actions. The new temporary rent supplement will provide up to \$500 per month, paid directly to landlords.

March 27

- In addition to providing immediate Medical Services Plan (MSP) coverage to those moving back to BC, MSP coverage will also be expanded to temporary foreign workers until July 31, 2020.

March 31

- BC are suspending pay parking for the patients, staff and visitors at all health authority owned and operated sites, effective April 1 until further notice.
- The province is launching a new process to match parents, who are working on the front lines of BC's COVID-19 response and have children up to five years of age, with childcare in their communities.

April 1

- Residential customers who have lost their jobs or are unable to work as a result of COVID-19 will receive a credit to help cover the cost of their electricity bills. The credit will be three times their average monthly bill over the past year at their home and does not have to be repaid.
- Small businesses that have been forced to close due to COVID-19 will have their power bills forgiven for three months. BC Hydro is waiving bills for these customers from April to June 2020.
- Major industries, like pulp and paper mills and mines, will have the opportunity to defer 50 percent of their bill payments for three months.

April 2

- For people in BC currently receiving income assistance or disability assistance, the province will temporarily exempt federal employment insurance benefits, including the new \$2,000 Canada Emergency Response Benefit (CERB). These payments will be fully exempted for the next three months so people receiving income assistance and disability assistance in BC will benefit from these new emergency federal support programs, without any reductions to their monthly assistance payments.
- For everyone on income assistance or disability assistance who is not eligible for the emergency federal support programs, including the CERB, the Province will provide an automatic \$300-monthly COVID-19 crisis supplement for the next three months. This supplement will also be provided to low-income seniors who receive the B.C. Senior's Supplement and recipients of income assistance or disability assistance who reside in special care facilities.
- With the current provincewide suspension of BC Transit and Translink bus fares, the Province will also provide all BC Bus Pass Program users receiving income assistance and disability assistance with the \$52 Transportation Supplement for the duration of the fare suspension.
- Students attending British Columbia's 25 public post-secondary institutions, who are experiencing emergency financial pressures, will benefit from a one-time investment of \$3.5 million in emergency financial assistance.

Alberta

March 19

- The government of Alberta will defer the collection of corporate income tax balances and instalment payments, due after March 19, until Aug. 31, 2020.
- The government will implement a six-month, interest-free moratorium on Alberta student loan payments for all individuals who are in the process of repaying these loans.
- Residential, farm, and small commercial customers can defer bill payments for the next 90 days to ensure no one will be cut off from these services during this time of crisis.
- Emergency Isolation Support: a \$50 million temporary program for working adult Albertans who must self-isolate because they meet the Government of Alberta's published criteria for self-isolation.

March 20

- Emergency Isolation Support one-time payments of \$1,146 will be distributed to bridge the gap until the federal emergency payments begin in April.
- Government is funding the industry levy for the Alberta Energy Regulator for a period of six months, achieving \$113 million in industry relief.
- Extending the term of mineral agreements expiring in 2020 by one year provides increased certainty for industry by allowing additional time to raise capital and plan future activities.

March 23

- Effective immediately, the government will defer education property tax for businesses for six months.
- The government will immediately cancel the decision made in Budget 2020 and will freeze education property taxes at last year's level.
- Private sector employers will have immediate financial relief by deferring WCB premiums until early 2021, effectively for one year. For small and medium businesses, the government will cover 50 percent of the premium when it is due.

March 25

- MyAlberta is now receiving emergency isolation support applications from working Albertans who are self-isolating or who are the sole caregivers for someone in self-isolation. Qualifying applicants will receive a one-time payment of \$1,146 through Interac e-Transfer.

March 27

- Hotels and other lodging providers can delay paying the tourism levy until Aug. 31 for amounts that become due to government on or after today.
- Effective immediately, tenants cannot be evicted for non-payment of rent and / or utilities before May 1 and rents will not increase while Alberta's state of public health emergency remains in effect.
- Effective April 1, late fees cannot be applied to late rent payments for the next three months and landlords and tenants need to work together to develop payment plans while the state of public health emergency is in effect.
- While Alberta is in a state of public health emergency, landlords must attempt to work out a payment plan with tenants who are unable to make their full rent when payment is due. Until the state of public health emergency has been lifted, landlords cannot raise the rent on residential properties or mobile home sites, even if notice of an increase has already been given. Until June 30, landlords cannot further penalize tenants who are late on rent by charging late fees, even if the signed rental agreement states that a late fee can be applied.

March 31

- A bill ensuring no one will be retroactively charged for residential rent increases or late fees while the state of public health emergency is in effect was proposed.
- The Government of Alberta has finalized an agreement with Calgary-based TC Energy Corporation to provide financial support to accelerate construction of the Keystone XL pipeline starting April 1. This investment will include \$1.5 billion in equity investment in 2020 followed by a \$6 billion loan guarantee in 2021.

April 2

- Starting April 3, parking at all AHS facilities will be free to health-care workers and the general public.

April 4

- In response to COVID-19 and the economic effects to the forestry industry, the Alberta government will defer timber dues for six months.

April 6

- Employees caring for children affected by school and daycare closures or ill or self-isolated family members due to COVID-19 will have access to unpaid job-protected leave. The 90-day employment requirement is waived and leave length is flexible.
- Increasing the maximum time for a temporary layoff from 60 days to 120 days to ensure temporarily laid off employees stay attached to a job longer. This change is retroactive for any temporary layoffs related to COVID-19 that occurred on or after March 17.
- Improving scheduling flexibility by removing the 24-hour written notice requirement for

shift changes, and the two weeks' notice for changes to work schedules for those under an averaging agreement.

- Removing the requirement to provide the group termination notice to employees and unions when 50 or more employees are being terminated.
- Streamlining the process for approvals related to modifying employment standards so employers and workers can respond quicker to changing conditions at the workplace due to the public health emergency.

Saskatchewan

March 18

- The Government of Saskatchewan introduced amendments to The Saskatchewan Employment Act ensuring employees have access to job protected leaves during a public health emergency. The amendments to the Act would come into force retroactive to March 6, 2020.

March 20

- Self-Isolation Support Program will provide \$450 per week, for a maximum of two weeks or \$900. The Self- Isolation Support Program is targeted at Saskatchewan residents forced to self-isolate that are not covered by recent federally announced employment insurance programs and other supports.
- Effective immediately, Saskatchewan businesses who are unable to remit their PST due to cashflow concerns will have relief from penalty and interest charges. Businesses that are unable to file their provincial tax return(s) by the due date may submit a request for relief from penalty and interest charges on the return(s) affected. At this time, audit program and compliance activities have been suspended.
- Saskatchewan announced a crown utility interest deferral program waving interest on late bill payments for up to six months.
- Effective immediately, a six-month student loan repayment moratorium has been put in place, mirroring a similar federal provision.

March 23

- Saskatchewan is establishing a business response team that will work with businesses to identify program supports available to them both provincially and federally.

March 26

- Government is temporarily suspending eviction hearings as a result of the COVID-19 emergency. Tenants who are unable to pay their rent during the state of emergency will be expected to pay their rent in full once the state of emergency is over.

March 31

- The Saskatchewan Housing Corporation will begin accepting applications for the new Saskatchewan Housing Benefit (SHB) on April 1, 2020. SHB is a monthly benefit available to eligible households, including seniors, families, couples and singles. Clients will receive benefits ranging from \$150-250 based on their household composition.

Manitoba

March 19

- Manitoba said in their 2020 Budget that they have \$1 billion in financial flexibility if emergency spending is required.

March 20

- The Manitoba government is investing \$27.6 million to help provide child care to essential front-line workers who need it as they support the province's COVID-19 response. This includes a new \$18-million grant program to help early childhood educators affected by the suspension of child-care services in centres to have access to immediate funds. They will also continue to provide licensed child-care centres with their full operating grants and subsidies.

March 22

- The province will extend the April and May filing deadlines for small and medium-sized businesses with monthly remittances of no more than \$10,000. Businesses will have up to two additional months to remit retail sales taxes and the Health and Post-Secondary Education Tax Levy, commonly called the payroll tax.

March 24

- As part of the province's response to the COVID-19 pandemic and state of emergency, the Manitoba government will postpone eviction hearings and freeze rent increases. The province will suspend any rent increases scheduled to take effect on April 1 or later.

March 27

- The province is making temporary amendments to employment standards regulations that would ensure any period of layoff occurring after March 1, 2020, will not be counted toward the period after which a temporary layoff would become a permanent termination.

April 3

- As part of the Manitoba Protection Plan, the province is providing the following protections for the next six months until October 1:
 - instructing Manitoba Hydro, Centra Gas and Manitoba Public Insurance (MPI) to not charge interest or penalties in the event that Manitobans are unable to pay at this time
 - instructing MPI to relax ordinary practices on policy renewals and collections
 - instructing Manitoba Liquor and Lotteries not to charge interest on receivables from restaurants, bars and specialty wine stores
 - supporting Workers Compensation Board (WCB) to do the same and asking WCB to extend relief from penalties
 - for late payments

- directing Manitoba Hydro and Centra Gas to not disconnect customers during these times.
- The government is also deferring provincial income tax and corporate income tax filing deadlines and payments to coincide with the current revised federal deferral of income tax to August 31 and has indicated it would be willing to extend these deferrals until October 1, should the federal government agree, the premier added.
- Manitoba is accelerating the removal of \$75 million of annual PST from residential and business properties, effective July 1.

Ontario

March 19

- The Ontario government passed a piece of legislation that will protect the jobs of employees who self-isolate or quarantine. Employment Standards Amendment Act (Infectious Disease Emergencies), 2020 provides job-protected leave for employees who are in isolation or quarantine due to COVID-19, or those who need to be away from work to care for children because of school or day care closures or to care for other relatives. These measures are retroactive to January 25, 2020, the date the first presumptive COVID-19 case was confirmed in Ontario.
- Municipal Emergency Act, 2020: ensure that 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 urgently needed. It also gives municipalities the ability to fully conduct Council, local board and committee meetings electronically when faced with local and province-wide emergencies, empowering the government's municipal partners to respond quickly when in-person meetings cannot be held.

March 20

- 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

March 21

- The Premier announced that the Ontario Government is launching Ontario Together, a new website that will help businesses and their employees work with the province to meet the challenges of COVID-19. The initial calls for innovation include: Virtual mental health services, supply chain resiliency monitoring, and financial planning and advising for small businesses that can be delivered online at low-cost including advice about relief programs and how to apply.

March 24

- The Government of Ontario is providing immediate electricity rate relief for families, small businesses and farms paying time-of-use (TOU) rates. 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

March 25

- Helping families pay for the extra costs associated with school and daycare closures during the COVID-19 outbreak by 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.
- Supporting more affordable electricity bills for eligible residential, farm and small business consumers, by providing approximately \$5.6 billion for electricity cost relief programs in 2020-21.
- Further supporting more affordable electricity bills by setting electricity prices for residential, farm and small business time-of-use customers at the lowest rate, known as the off-peak price, 24 hours a day for 45 days to support ratepayers in their increased daytime electricity usage as they respond to the COVID-19 outbreak, addressing concerns about time-of-use metering.
- Cutting taxes by \$355 million for about 57,000 employers through a proposed temporary increase to the Employer Health Tax (EHT) exemption.
- Providing \$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.
- Providing emergency child care options to support parents working on the front lines, such as health care workers, police officers, firefighters and correctional officers.
- Expanding access to the emergency assistance program administered by Ontario Works to provide financial support to people facing economic hardship and help more people meet basic needs such as food and rent during this public health emergency.
- Enhancing funding by \$148 million for charitable and non-profit social services organizations such as food banks, homeless shelters, churches and emergency services to improve their ability to respond to COVID-19, by providing funding directly to Consolidated Municipal Service Managers and District Social Service Administration Boards who would allocate this funding based on local needs.
- Providing six months of Ontario Student Assistance Program (OSAP) loan and interest accrual relief for students, leaving more money in people's pockets.
- Helping to support regions lagging in employment growth with a proposed new Corporate Income Tax Credit, the Regional Opportunities Investment Tax Credit.
- Providing additional supports of \$26 million to Indigenous peoples and communities, including emergency assistance for urban Indigenous people in financial need, and costs for health care professionals and critical supplies to reach remote First Nations.
- Making available \$6 billion by providing five months of interest and penalty relief for businesses to file and make payments for the majority of provincially administered taxes.
- Over \$1.8 billion 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, while ensuring school boards continue to receive their funding.

- Making available \$1.9 billion by the Workplace Safety and Insurance Board (WSIB) allowing employers to defer payments for up to six months.

March 26

- The Ontario Government is enabling \$1.9 billion in relief through the Workplace Safety and Insurance Board (WSIB), with premium payments deferred for six months for all businesses in the province. 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. Additionally, the WSIB will cease interest accrual on all outstanding premium payments. They will not charge penalties during this six-month deferral period.

April 6

- 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.
- The Ontario government is deferring \$15 million in property taxes for people and businesses in parts of Northern Ontario located outside of municipal boundaries. Taxpayers will have 90 extra days to pay without incurring interest or penalties.

Québec

March 16

- Quebec created a Temporary Aid for Workers program offering up to \$573 a week for those in self-isolation who are unable to work. Workers can receive the weekly stipend for up to one month, if they are not covered by federal supports.

March 17

- The province is pushing back the deadline for filing income tax returns to June 1 from April 30.

March 19

- Quebec announced they will give \$2.5 billion into business with liquidity problems caused by the COVID-19 pandemic. The government will be offering loans and loan guarantees of a minimum of \$50,000.

March 20

- The Government of Quebec announced a six-month respite for students who have to pay off student loans. During the six-month period, no payment will be made and no interest will be accrued or added to the student debt.

March 25

- Call to the owners of residences to be conciliatory for the payment of April rent.

March 26

- The official opposition is working in collaboration with the government to quickly find flexible economic measures adapted to the reality of Quebec to support SMEs in all regions of Quebec with the following measures:
- Provide financial assistance of \$2,000 to very small businesses that benefit from the small business deduction.
- Decrease the threshold eligible for government assistance for businesses from \$50,000 to \$10,000.
- Increase and anticipate additional assistance to citizens with the solidarity tax credit to quickly provide
- access to cash.
- Quebec will allow businesses to postpone, until June 30, their declaration and their payments in respect of the QST rebates planned for March 31, April 30 and May 31.
- In addition, Quebec will speed up the processing of requests for tax credits intended for businesses and tax refunds.
- Families who receive advance payments of the tax credit for childcare expenses will have access to information that will help them avoid having to reimburse overpayments in the future.

March 27

- The deadlines for renewing advance payments of the tax credit for home-support services for seniors are extended by four months. Current payments will be extended until renewal.
- The renewal date of the payment of the shelter allowance program is postponed to December 1, 2020. Ongoing payments will be renewed until the renewal.
- 25 percent reduction in 2020 of the amounts of mandatory withdrawals from a registered retirement income fund (RRIF).
- The emergency childcare services put in place by the government will remain open and completely free for the essential workers who fight against coronavirus until May 1

March 28

- The Quebec government will accommodate healthcare system workers who wish to interrupt or postpone their parental leave in order to participate in the response to the current health emergency. These workers will have six additional months to draw their Québec Parental Insurance Plan (QPIP) benefits.

March 30

- CDPQ is creating a \$4 billion program to support Quebec companies temporarily impacted by COVID-19. The funds will be used to address the specific liquidity needs of companies, whether or not in CDPQ's portfolio, that meet certain criteria, including having been profitable before the COVID-19 crisis, having a promising growth outlook in their sector and seeking financing of over \$5 million.
- Quebec is announcing the deferral of payment of the amounts due to retain the right to circulate for commercial vehicles and taxis to September 1, 2020.

April 3

- The government announced that it is introducing the Incentive Program for the retention of essential workers (PIRTE), which will offer a benefit of \$100 per week for low-income earners working full time or part-time in essential services. This new benefit will be paid retroactively to March 15, for a maximum of sixteen weeks.
- The Quebec government announced a new program to support small and medium enterprises that are experiencing financial difficulties due to COVID-19 and who need liquidity of less than \$50,000 for their working capital.
- This initiative is in addition to the Temporary Concerted Action Program for Businesses (PACTE), launched by the Government of Quebec on March 19, which is aimed at businesses needing cash in excess of \$50,000 to their working capital.
- The Government of Quebec also announced an extension of the Local Investment Funds (LIF) for two years, until December 31, 2022.
- New measures to relax the conditions for repaying loans granted under the FLI have also been planned to meet the needs of businesses affected by the COVID pandemic 19. It will therefore be possible to offer them an additional three-month respite for the

repayment of their loan (principal and interest). These new measures are in addition to those announced on March 19 and bring the business respite period to six months.

April 4

- Announced the allocation of \$100 million for the implementation of the Job Retention Program (PACME). The objective of the program is to enable companies to receive grants to help them cover the costs of training activities. The government offers to reimburse businesses 100 percent of the eligible expenses they incur, for example for trainer's fees, the purchase of equipment and human resources management activities, up to \$100,000. The wages of workers in training will be reimbursed according to the following terms: up to a maximum of \$25 an hour for 25 percent to 100 percent of the total hours paid.

New Brunswick

March 20

- The provincial government is working to minimize the financial impacts that child care facility closures are having on parents. The government has committed to covering the fees of anyone who has lost their income due to the ongoing COVID-19 outbreak. It will also continue to provide parent subsidies as scheduled.
- WorkSafeNB is deferring premiums for businesses for three months.
- Though business property taxes must be paid by May 31, late penalties will be reviewed on a case-by-case basis to see if the penalty can be waived due to undue financial challenges, such as having to close a business due to COVID-19.
- Earlier this week, the federal government announced a six-month interest-free moratorium on the repayment of Canada student loans. This will also be the case for provincial student loans.

March 24

- The provincial government will provide a one-time income benefit to either workers or self-employed people in New Brunswick who have lost their job due to the state of emergency. This one-time \$900 benefit will be administered through the Red Cross and will help to bridge the time between when people lose their employment or close their business and to when they receive their federal benefit. Further details on how to apply will follow in coming days.

March 26

- Announced earlier this week, this will be a \$4.5 million investment for workers who have recently become unemployed. The benefit will help to bridge the gap between when a person lost their job or closed their business after March 15, to when the national benefit takes effect. The objective will be to provide access to the benefit before the end of March. The benefit will end on April 30.
- Legislative and regulatory amendments will be introduced to provide job protection for workers who must take a leave of absence due to COVID-19. It will allow an unpaid leave of up to 15 weeks to New Brunswickers who have COVID-19 or are caring for someone with the virus.
- WorkSafeNB is deferring the collection of assessment premiums for three months. The current interest rate is prime plus three percent. The rate will be reduced to zero per cent to align with the three-month deferral.
- On a case-by-case basis, the provincial government will defer loan and interest repayments for existing business loans with government departments for up to six months. Businesses can request deferrals by contacting the department that issued the loan.
- Small business owners will be eligible for loans up to \$200,000. They will not be required to pay principal on their loan for up to 12 months.

- The province will provide working capital of more than \$200,000 to help medium-sized to large employers manage the effects of COVID-19 on their operations. Businesses can apply directly to Opportunities NB.

March 29

- Applications for the 2020 Low-income Seniors' Benefit, will be available on April 1. To be eligible for the \$400 benefit, a person must have been a resident of New Brunswick on Dec. 31, 2019, and have received federal benefits under the Old Age Security Act.

March 31

- The deadline to request a property assessment review has been extended by 30 days, until May 1 in response to the COVID-19 pandemic.

April 2

- \$20 million Worker Emergency Bridge Fund to help the self-employed and those laid-off workers who do not qualify for Employment Insurance. Government will provide a one-time, \$1,000 payment, to bridge the gap between layoffs and closures and the federal government's Canada Emergency Response Benefit.
- \$20 million to fund a new program -- the Small Business Impact Grant. Eligible small businesses and social enterprises will receive a grant of 15 per cent of their gross revenues -- either from April 2019 or February 2020, up to a maximum of \$5,000. This flexible, one-time, upfront grant can be used for any purpose necessary.

April 3

- The Emergency Bridging Fund for Vulnerable Post-Secondary Students will support students who are directly impacted by the COVID-19 pandemic. The funds will be distributed by post-secondary institutions based upon eligibility criteria and will provide a one-time amount of up to \$750 per student.
- The mandatory order under the Emergency Measures Act suspends the right for landlords to evict tenants for non-payment of rent, through to May 31. People can still be evicted. However, the reason for the eviction cannot be that they are unable to pay their rent due to the COVID-19 pandemic.

Prince Edward Island

March 16

- PEI announced an initial \$25 million Emergency Contingency Fund to support Island workers, including the self-employed, and small businesses who are affected by COVID-19.

March 17

- Emergency Income Relief for the self-employed will provide \$500 per week lump sum for self-employed Islanders, delivered through Innovation PEI.
- Emergency Working Capital Financing, which will provide support for small businesses through a capital loan of up to \$100,000 with a fixed interest rate of 4 percent per annum, to be delivered through Finance PEI.

March 18

- Province of Prince Edward Island announced a temporary allowance of \$200 per week for anyone who has experienced a significant drop in their working hours.
- Deferring all scheduled loan payments for clients of Finance PEI, Island Investment Development Inc., and the PEI Century Fund for the next three months.
- Providing \$4.5 million to Community Business Development Corporations across the province to deliver financing to small business and entrepreneurs.

March 21

- Establishing a fund of up to \$2 million to support early learning centres and their staff, maintain child care spaces and ensure parents do not pay fees during the period of closures.
- Suspending repayments for provincial student loans for the next six months. March 24
- The Employee Gift Card Program is a temporary program put in place to offer a \$100 Sobeys gift card to any employee, living and working on Prince Edward Island, who has received a lay-off notice as a direct result of the impacts associated with COVID-19. The application form is to be completed by the employer, who will then distribute the cards to affected employees. The cost of the program is being shared by Sobeys and the provincial government.

March 30

- \$1,000,000 Temporary Rental Assistance Benefit will be available to assist Island households that are currently renting and have seen an unexpected loss of income due to COVID-19.
- PEI announced the Prince Edward Island Housing Corporation would be extending its moratorium on evictions to the end of June.
- PEI announced the new Commercial Lease Rent Deferral Program to support small and medium-sized businesses who have closed due to the impacts of COVID-19. Landlords who defer rent payments from their commercial tenants for three months (May-July)

could be eligible for financial assistance (up to a maximum of \$50,000 per landlord and \$15,000 per tenant) if the deferred rent can't be recovered.

April 1

- The COVID-19 Income Support Program will help Islanders bridge the gap between their loss of income and Employment Insurance benefits or the Canada Emergency Response Benefit. This fund provides a one-time, taxable payment of \$750.
- Islanders who, as of March 13, 2020, have lost their job or have been laid off, have had their Employment Insurance benefits expire and do not yet have a job to return to, or are self-employed and have lost all revenues through self-employment may be eligible.

April 2

- PEI announced a \$1,000,000 fund for Islanders who may not qualify for existing support programs. The COVID-19 Special Situations Fund will provide up to \$1,000 to Islanders who have experienced urgent income loss as a result of COVID-19 and are not eligible for other federal and provincial funding support.
- The Temporary Rental Assistance Benefit will provide \$1,000 per household to help cover the cost of rent for a three-month period. Eligible Islanders will receive \$500 in the first month they apply and \$250 the next two months.
- PEI announced the new COVID-19 Business Adaptation Advice Program. It covers the entire cost for businesses and entrepreneurs, up to \$2,500, to hire a professional to provide advice and support on how to adapt or recover from the impacts of the pandemic.
- The province confirms that eviction orders will not be enforced during the COVID-19 pandemic.

April 3

- PEI announced a \$15 million increase to the Emergency Contingency Fund in anticipation of the evolving critical needs of Island families, workers and businesses.
- Additional financial measures were announced to help Islanders with property tax relief through amendments to the Real Property Tax Act regulations.
 - Deferring provincial property tax and fee payments until December 31, 2020;
 - Extending property assessment appeal deadlines for assessment year 2020 to December 31, 2020;
 - Providing interest relief for tax year 2020, including all past due amounts;
 - Suspending tax sale processes for the remainder of 2020; and
 - Delaying mailing of provincial tax bills for 2020 until June.

Nova Scotia

March 20

- Investing \$2.2 million so that every individual and family member on income assistance will receive an additional \$50 starting Friday, March 20, to help pay for food, cleaning supplies and personal care items. People do not need to apply.
- No tenant can be evicted because their income has been impacted by COVID-19, effective immediately for the next three months.
- Nova Scotia is investing \$161 million to address cash flow and access to credit for small and mid-size businesses.
- Government will defer payments until June 30 for all government loans and small business fees, including
- business renewal fees and workers compensation premiums.
- Changes to the Small Business Loan Guarantee Program, administered through credit unions, include deferring principal and interest payments until June 30, enhancing the program to make it easier for businesses to access credit up to \$500,000, and for those who might not qualify for a loan, government will guarantee the first \$100,000.
- Small businesses which do business with the government will be paid within five days instead of the standard 30 days.
- Payment on Nova Scotia student loans will be suspended for six months, from March 30 to Sept. 30 and students do not have to apply.

March 27

- Government is encouraging retail and commercial landlords to defer lease payments for the next three months for businesses that had to close directly due to the public health order. Landlords who participate by granting such businesses a three-month deferral and register by April 3 will be able to claim losses of up to \$5,000 per month, if the renting business does not continue operating.
- Restaurants will be allowed to include alcohol purchases with takeout and delivery orders if the alcohol cost is not more than three times the value of food ordered, effective March 30.
- Partnering with Telus to provide 100 phones and calling plans to most-vulnerable clients who have no other means of communication and who may be self-isolated and alone at a cost of \$50,000 for the phones and \$5,000 per month for the calling plans.
- Newfoundland and Labrador

March 22

- To ensure families do not have to pay child care fees and that early childhood educators can continue to be paid while centres are closed due to COVID-19, the Provincial Government will provide funding to regulated child care centres and family child care homes at the child care subsidy program rates for all licensed spaces.
- NL announced the temporary suspension of the repayment of the provincial portion of Canada Student Loans for a period of six months.

March 24

- Funding applications for the 2020-21 Provincial Agrifoods Assistance Program are now available to help current farmers and new entrants prepare for the upcoming season. The Provincial Agrifoods Assistance Program will invest \$2.25 million in agriculture programs in 2020-21, with priority on projects that support food self-sufficiency, increase agricultural growth and secondary processing, and generate employment. Successful program applicants will also be eligible for cash advances to ensure funding is available early in the season when needed.

March 26

- Provide employees with protections from losing their job if they must take time away from work as a result of COVID-19.
- Ensure tenants of rental properties cannot be evicted if they have lost income resulting from COVID-19 and not able to pay rent.
- Extend interim supply to September 30, 2020, in the event that the House of Assembly is disrupted into June 2020. This ensures that existing government services such as health care can continue.
- Introduce \$200 million in contingency funding to address the impacts of COVID-19 and reduced oil prices.
- Provide long-term borrowing authority of \$2 billion. This will allow for ongoing government operations, as well as the ability to respond to current revenue volatility.
- Authorize the temporary variation of deadlines and time periods which an activity needs to be done such as annual reports and audit reviews.
- Include changes to the Hydro Corporation Act, 2007 to authorize additional borrowing capacity to protect against a potential reduction in revenues as a result of COVID-19.

Yukon

March 16

- The Government of Yukon will support workers through a COVID-19 related 14-day isolation with paid sick leave.
- Reduce the negative impact of COVID-19 by establishing a grant program to address certain expenses related to cancelled events.
- Stimulate business and the tourism industry by waiving, reimbursing or delaying government fee collection, such as airport landing fees.
- Relieve financial pressures by deferring Workers' Compensation Health and Safety premium payments and reimburse those paid up-front, waive penalties and interest.
- Support the tourism industry with enhanced local advertising efforts.

March 19

- Budget Measures Implementation Act 2020 will reduce the small business tax rate from two per cent to zero per cent. It also expands the eligibility for the Business Investment Tax Credit.
- Changes were made to the Yukon Basic Personal Amount under the Income Tax Act geared towards low and middle-income earners to save Yukoner's money.

March 26

- The Government of Yukon has established a COVID-19 Business Advisory Council to ensure the needs of Yukon's business community are heard to address the economic impacts of COVID-19.

March 27

- The Government of Yukon passed new regulations under the Residential Landlord and Tenant Act today. These regulations prevent evictions over the next 90 days for residential tenants who are self-isolating or unable to pay their rent on time due to COVID-19.
- A new rebate program for Yukon employers to benefit workers and self-employed individuals. This rebate will cover a maximum of 10 days of wages per employee or 10 days of average daily earnings per self-employed individual to allow for a 14-day self-isolation period.
- The Paid Sick Leave Program allows Yukon workers or those self-employed who are without sick leave to stay at home if they are sick and required to self-isolate for 14 days and still meet their basic financial needs.
- They also announced temporary changes to the Yukon Nominee Program, Yukon nominees who experience layoffs or reduced work hours will not be issued the standard 90-day notice to find new employment.
- The Government of Yukon has announced a one-time \$1 million increase to its Tourism Cooperative Marketing Fund (TCMF), bringing the total available funding to \$1.7 million for the 2020–21 fiscal year.

- To help address the impacts the COVID-19 pandemic is having on the arts and culture sectors, \$275,000 will be available through three temporary funding initiatives.
- The Government of Yukon is waiving all airport landing, aircraft parking fees and loading fees in Yukon.

April 1

- Minister Pillai announced the Temporary Support for Events Funding Program, which will help businesses recover certain costs from the cancellation of major events due to COVID-19. All eligible Yukon businesses and NGOs may apply.

April 4

- The Government of Yukon ensuring that women vulnerable to violence in Yukon have safe access to cell phones and the internet during COVID-19 by providing 325 phones with capability for voice and internet access to vulnerable women for the next four months.

April 6

- Yukon's licensed child care centres and family day homes will receive additional funding to provide care to children during the COVID-19 response and beyond it. The Government of Yukon will cover staff wages as well as eligible building expenses, including rent, utilities and cleaning costs.

Northwest Territories

March 21

- The NWT has put together an initial economic relief package valued at \$13.2 million dollars that will take effect immediately.
- The government will provide relief to northern supply chain businesses through a removal of fees until the end of June including bridge tolls, truck permits and airport landing fees.
- Offer low interest working capital loans from the Business Development and Investment Corporation to businesses to help offset up to one month of COVID-19 impacts.
- Allow for the deferral of any Business Development and Investment Corporation loan payments for a period of up to three cumulative months, between April 1, 2020 and September 30, 2020, with no penalty or additional interest charges.
- Provide advance payments for the 2020 GNWT net fiscal benefit from resource revenues to Indigenous Governments that are signatories to the Devolution Agreement.
- Allow non-government organizations, Indigenous Governments, and Community Governments with unused contribution amounts in 2019-20 to use these funds in 2020-21.
- Allow small businesses and individuals to access cash flow more quickly by shortening the payment terms on GNWT invoices so that they are paid out as soon as possible.
- Extension of the due date for Workers' Safety and Compensation Commission Employer Assessment Payments from April 1 to May 1, 2020.
- Provide small businesses and individuals with access to greater cash flow during this crisis, by pausing most collections efforts, including: Outside collection agency activity, GNWT set-offs on GNWT payments, and GNWT set-offs on Canada Revenue Agency tax refunds.
- Increase funding available for the Income Assistance program.
- Defer the payment of student loans to September 30, 2020, including not charging interest for this period.
- Support NWT residents by removing load limiters, ceasing disconnections, and pausing collection efforts with the NTPC Load Limiters/Collections Policy.

March 31

- The GNWT is introducing a one-time emergency allowance for income assistance recipients that will provide \$500 to single recipients, and \$1000 to households with two or more people to ensure that they have appropriate cleaning supplies, and are prepared for a 14-day period of self-isolation.
- Health and Social Services is waiving professional fees for medical professionals.
- The GNWT will waive interest charges on all late tax returns between March 15 and June 30 including fuel tax and payroll tax.
- In support of the restaurant and hospitality industry, the NWTLCC will offer to buy back any unopened alcohol stock, ensuring that businesses have access to the cash they need now

Nunavut

March 27

- Nunavut will provide immediate short-term relief to Nunavut businesses through its Small Business Support Program. Eligible businesses can apply for up to \$5,000 in support in the form of a non-repayable contribution.

For Questions:

Steven Kwasny
Manager
Consulting Services, Edmonton
403.896.1560
Steven.Kwasny@mnp.ca

Lanny Westersund
Partner
Consulting Services, Calgary
403.648.4163
Lanny.Westersund@mnp.ca