



PROVINCIAL SUPPORT FOR BUSINESS AND WORKERS





ONTARIO

Support for businesses

- Workplace Safety and Insurance Board (WSIB) payments deferral for 6 months.
- Temporary increase to the Employer Health Tax (EHT) exemption, which will cut taxes for many eligible employers in the province.
- The province has cut electricity rates to the off-peak rate for 45 days. This will provide some relief to businesses and households across the province.
- The province has introduced five-month interest and penalty-free period to make payments for the majority of provincially administered taxes to support businesses with cash flow challenges.
- Property taxes deferral for businesses in parts of Northern Ontario outside municipal boundaries.

Support for workers

- The government of Ontario introduced and passed emergency legislation to immediately provide job-protected leave to employees 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 daycare closures.
- \$200 million in new funding to provide temporary emergency supports for people in financial need as well as funding to municipalities and other service providers so they can quickly respond to local needs.
- The province has cut electricity rates to the off-peak rate for 45 days. This will provide some relief to businesses and households across the province.
- Introduction of the new, free Ontario 511 service. This is a traveller information app that helps people plan their routes and travel safely and efficiently across the province.

QUEBEC

Support for businesses

The government of Quebec has announced a \$2.5 billion support package for businesses affected by COVID-19. The financial support aims at helping business with cash flow issues during this period with access to liquidity and credit support and includes:

- Harmonization with Revenue Canada's deadlines for income tax and instalment payments to September 1st.
- Loans and loan guarantees of a minimum of \$50,000 to increase cash flow for companies in all sectors of activities through Investissement Québec.
- Increased flexibility on payback obligations on existing loans to Investissement Québec.
- Harmonization with BDC and EDC measures for companies who have arrangements and agreements in place.
- Focus is on the current crisis, but the government is exploring recovering stimulus post-crisis.
- The Quebec government introduced the concerted action program for job retention (PACME) which would provide funding for businesses to invest in job training sessions and workforce management.
 - The program will cover 100% of eligible business expenses, up to a limit of \$100,000. The expenses may include, for example, trainer's fees, purchases of equipment and any costs related to HR management.
 - In addition, PACME will pay all salaries of workers in training, up to a maximum of \$25 an hour, from 25% to 100% of total paid hours. This will be adjusted according to the Emergency Wage Subsidy Program implemented by the federal government.
 - All businesses are eligible, regardless of size. Businesses are encouraged to submit their requests to Services Québec until September, 30.

Support for workers

Quebec has also partnered with the Red Cross to offer financial assistance to workers and families affected by the crisis in the province. The program includes a lump-sum amount granted to an eligible person of \$573 per week, for 14 days of isolation. The coverage could be extended to 28 days depending on the individual health condition.

BRITISH COLUMBIA

Support for businesses

The BC government announced a \$5 billion financial assistance package in income supports, tax relief and direct funding for people, businesses and services. The plan dedicates \$2.8 billion to help workers and families and \$2.2 billion to provide relief to businesses. The support package builds on the federal government's economic stimulus announced last week and includes:

- Health tax payments deferral to September 30, 2020, for businesses with a payroll of over \$500,000.
- Tax filing and payment deadlines deferral to September 30, 2020, for the provincial sales tax (PST), municipal and regional district tax on short-term accommodation, tobacco tax, motor fuel tax and carbon tax.
- 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.
- Provincial scheduled April 1 carbon tax increase is also deferred to September 30, 2020.
- Businesses will see their school tax cut in half. This will provide \$500 million in immediate relief for businesses that own their property and allow commercial landlords to immediately pass savings on to their tenants in triple-net leases.

Support for workers

- A new B.C. Emergency Benefit for Workers will provide a tax-free \$1,000 payment to those workers affected by the outbreak. The benefit will be a one-time payment for workers in BC who receive federal Employment Insurance (EI), or the new federal Emergency Care Benefit or Emergency Support Benefit.
- Expansion of the BC Climate Action Tax Credit in July 2020.
- Workers 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.
- The Employment Standards Act has changed so workers can take unpaid, job-protected leave if they are unable to work because of COVID-19, retroactive to Jan. 27, 2020. Workers now have 3 days of unpaid, job-protected leave each year.
- Workers who provide essential services cannot be held liable for damages caused by exposure to COVID-19 if they comply with orders from the provincial health officer and other authorities.

ALBERTA

Support for businesses

The government of Alberta introduced several measures last week to provide immediate funding for businesses in Alberta. These measures include:

- Corporate income tax balances and instalment payments deferral from March 19 until August 31, 2020, to increase liquidity and cash flow and to support business continuity during this crisis.
- Education property tax rates are frozen at last year's level – reversing the 3.4% population and inflation increase added in Budget 2020.
- Collection of non-residential education property tax for businesses is deferred for 6 months.
- Small, medium and large private-sector employers can defer Workers Compensation Board (WCB) premium payments until 2021.
- Employers who have already paid WCB premiums in 2020 are eligible for a rebate or credit.
- Small businesses can defer electricity and natural gas bill payments for the next 90 days to ensure no one will be cut off, regardless of the service provider.
- The Alberta Government announced tax relief measures for the tourism industry. Hotels and other lodging providers can delay paying the tourism levy until August 31 for amounts that become due to government on or after March 27, 2020.

Support for workers

- Employees who are required to self-isolate or are caring for someone with COVID-19 are entitled to take 14 days of paid job-protected leave to cover the recommended self-isolation period.
- Typical legislative requirements to qualify for a leave of absence, such as obtaining a medical note or having worked for at least 90 days, will not be required.
- Emergency isolation support through a temporary program for working adult Albertans who must self-isolate according to the published criteria for self-isolation in Alberta, including persons who are the sole caregiver for a dependent who must self-isolate and who will not have another source of pay or compensation while they are self-isolated. A one-time payment of \$1,146 will be distributed to bridge the gap until the federal emergency payments begin in April.

SASKATCHEWAN

The Government of Saskatchewan introduced host measures and an economic action plan to help businesses and workers cope with the COVID-19 crisis. These measures include amendments to The Saskatchewan Employment Act ensuring employees have access to job-protected leaves during a public health emergency and direct funding to workers and businesses affected.

Support for businesses

- Three-month PST remittance deferral and audit suspension. Saskatchewan businesses who are unable to remit their PST due to cash flow 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.
- The province announced a crown utility interest deferral program waving interest on late bill payments for up to six months.
- The province recently introduced the Saskatchewan Small Business Emergency Payment program. This program will provide a one-time grant for small and medium-sized enterprises directly affected by government public health orders related to COVID-19. Grants will be paid based on 15 per cent of a business' monthly sales revenue, to a maximum of \$5,000.

Support for workers

- Self-Isolation Support Program. The 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.
- Job protected leave. Employees can access unpaid public health emergency leave; Removal of the requirement of 13 consecutive weeks of employment with an employer prior to accessing sick leave; and Removal of the provision requiring a doctor's note or certificate.



MANITOBA

Support for businesses

- The province has extended tax filing deadlines for businesses impacted by COVID-19. This will extend the April and May filing deadlines for small and medium-sized businesses with monthly remittances of no more than \$10,000
- Manitoba Gap Protection Program: To help small businesses who are not eligible for federal programs, with \$6,000 in immediate provincial support. April 22, 2020 Province to Provide \$120 Million of Support to Small and Medium-Sized Businesses Harmed by COVID-19
- Tax filing and payments deferral to August 31, 2020 to coincide with the federal government deadlines.
- Two-month deferral for small businesses that remit up to \$10,000 in Manitoba payroll tax or \$10,000 in sales tax.

Support for workers

- The Manitoba government is adding a temporary exception to employment standards regulations to give employers more time to recall employees laid off as a result of COVID-19.

NOVA SCOTIA

Support for businesses

- Small Business Impact Grant. Eligible small businesses and social enterprises will receive a grant of 15 per cent of their revenue from sales -- 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.
- Small Business Credit and Support Program. Eligible small businesses can apply for a loan of up to \$25,000 through participating provincial credit unions. The loan application is available from 29 April to 30 June 2020.
- 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.
 - Those who might not qualify for a loan, government will guarantee the first \$100,000.

Support for workers

- The province introduced the Worker Emergency Bridge Fund to help the self-employed and those laid-off workers who do not qualify for Employment Insurance. Nova Scotia 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.



NEW BRUNSWICK

Support for businesses

- Elimination of interest on WorkSafe NB assessment premiums: WorkSafe NB is deferring the collection of assessment premiums for three months. The current interest rate is prime plus three per cent. The rate will be reduced to zero per cent to align with the three-month deferral.
- The province is deferring interest and principal payments on existing Government of New Brunswick loans. 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 for this support.
- 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

Support for workers

- New Brunswick Introduced legislation that 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.
- The Government of New Brunswick will provide a one-time \$900 income benefit to either workers or self-employed people in New Brunswick who have lost their job due to the pandemic. The benefit will be administered through the Red Cross and is meant to bridge the time between the when people lose their employment and when they receive their federal benefits.

PRINCE EDWARD ISLAND

Support for businesses

- Property taxes deferral to December 31, 2020.
- Extension of the property assessment appeal deadlines for assessment year 2020 to December 31, 2020.
- Interest relief for tax year 2020, including all past due amounts.
- Suspension of the tax sale processes for the remainder of 2020.
- Commercial Lease Rent Deferral Program. To support small and medium-sized businesses, landlords are encouraged to defer rent payments from their commercial tenants for 3 months, spreading the deferred rent amount over the rest of the lease term

Support for workers

- The province introduced the COVID-19 Income Support Program which 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.

NEWFOUNDLAND AND LABRADOR

Support for businesses

- To compensate for the requirement that anyone returning after travelling outside the country is required to self-isolate for a period of 14 days upon their return to Canada, the Newfoundland and Labrador Government will provide compensation to private sector employers to ensure continuation of pay for employees affected by this decision.

Support for workers

- The province has introduced legislation to protect workers from losing their job if they must take time away from work as a result of COVID-19.