

## COVID-19 GOVERNMENT SUPPORTS

### PROVINCIAL

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For a full overview of programs provided by the Ontario provincial government, [click here](#).

To contact the government with questions about the supports, call 1-866-668-8297 (1-866-ONT-TAXS).

Call centres are open Monday to Friday: 8:30 a.m. to 5:00 p.m.

- Tel: 416-325-6691
- Toll-free: 1-855-216-3090
- TTY: 416-325-3408
- Toll-free TTY: 1-800-268-7095

#### [Ontario COVID-19 Small Business Relief Grant](#)

- Small businesses that are subject to closure under the modified Step Two of Roadmap to Reopen may be eligible to receive a one-time grant of \$10,000.
- Eligibility:
  - Businesses that were required to close due to the public health orders implemented on January 5, 2022
  - Be an active business as of January 14, 2022; and
  - Have fewer than 100 employees as of December 31, 2021.
- If an organization previously qualified for the Ontario Small Business Support Grant, they will be pre-screened to verify eligibility and do not need to apply for this modified program.
- The following small businesses may be eligible:
  - Restaurants and bars
  - Facilities for indoor sports and recreational fitness activities (including fitness centres and gyms)
  - Performing arts venues and cinemas, museums, galleries, aquariums, zoos, science centres, landmarks, historic sites, botanical gardens, and similar attractions
  - Meeting or event spaces
  - Tour and guide services
  - Conference centres and convention centres
- **Timeline:** Applications opened February 9, 2022 and will remain open until March 11, 2022. [Click here to apply](#).

#### [Ontario Business Costs Rebate Program](#)

- Organizations impacted by lockdown measures and closures can receive a portion of their property tax and energy costs in form of rebate payments during the period of being subjected to lockdown measures.
  - Organizations with capacity reduced to 50% will obtain 50% in rebates for their costs.

- Organizations closed will obtain 100% in rebates for their costs.
- **Eligibility:** A comprehensive list of eligible business types will be available in mid-January.
- **Timeline:** Applications opened January 18, 2022, with retroactive payments dating back to December 19, 2021. [Click here to apply.](#)

### Cash Flows

- Organizations will have a six-month interest and penalty-free period for most provincially administered taxes.
- **Timeline:** January 1, 2022, until July 1, 2022.
- **Eligibility:** The option to delay tax payments applies to the following taxes:
  - Employer Health Tax
  - Beer, Wine & Spirits Taxes
  - Tobacco Tax
  - Insurance Premium Tax
  - Fuel Tax
  - International Fuel Tax Agreement
  - Gas Tax
  - Retail Sales Tax on Insurance Contracts & Benefit Plans
  - Mining Tax
  - Race Tracks Tax

### COVID-19 Worker Income Protection Benefit Program

- Ontario employers must provide eligible employees with up to three days of paid infectious disease emergency leave due to COVID-19 related reasons.
- Direct hotline for questions: 1-888-999-2248
- **Timeline:** Extended to July 31, 2022.

### **Electricity-Rate Relief**

- As of January 18, 2022, electricity prices will be set to the current off-peak rate of 8.2 cents per kilowatt-hour for 24 hours a day.
  - This is less than half the cost of the current on-peak rate.
  - The updated rate will be in effect for 21 days
- This will be applied automatically to residential, small businesses, and farms who are paying regulated rates set by the Ontario Energy Board and get a bill from a utility.
  - Applies to both Time-of-Use and Tiered rate plans.

## FEDERAL

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For a full overview of programs provided by the Canadian government, [click here](#).

To access the Business Benefits Finder to determine the best program and service for your organization, [click here](#).

**Note:** The repayment deadline for the Canada Emergency Business Account (CEBA) is being extended to December 31, 2023.

- This applies to all eligible borrowers in good standing.
- Repayment on or before the new deadline will result in loan forgiveness of up to a third of the value of loans (up to \$20,000).

**Note:** The repayment deadline to qualify for partial forgiveness of the Regional Relief and Recovery Fund is being extended to December 31, 2023.

**Note:** The expanded access for the Local Lockdown Program and the Canada Worker Lockdown Benefit is being extended until March 12, 2022.

### Business

#### *Wage and hiring supports*

- Employers may be eligible for a subsidy to cover part of employee wages. In each applicable claim period, employers can claim one of the following- whichever gives the highest amount:
  - Tourism and Hospitality Recovery Program
  - Hardest-Hit Businesses Recovery Program
  - Canada Recovery Hiring Program
- To calculate the amount available to your organization in wage/hiring support, [click here](#).
- To apply to the wage and hiring support, [click here](#).
- [Tourism and Hospitality Recovery Program](#)
  - Organizations in the tourism, hospitality, arts, entertainment, and recreation sectors affected by a qualifying public health restriction may be eligible for funding.
    - **Eligibility:** Must meet 3 conditions: More than 50% of eligible revenue comes from the tourism/entertainment sector, a 12-month average revenue drop of at least 40% from March 2020 to February 2021, and a claim period revenue drop of at least 40%.
    - **Timeline:** Effective until May 7, 2022.
  - OR qualify under the [Local Lockdown Program](#)
    - Available for eligible organizations, regardless of the sector (organizations do not need to be in the tourism, hospitality, arts, entertainment, and recreation sectors.)
    - **Eligibility:** Organization was affected by capacity-limiting restrictions of 50%, a qualifying public health restriction and a claim period revenue drop of at least 25%. **(Expanded access until March 12.)**

- Eligible employers will receive wage and rent subsidies from 25% up to a maximum of 75%, depending on their degree of revenue loss.
- [Hardest-Hit Business Recovery Program](#)
  - Organizations that do not qualify for the Tourism and Hospitality Recovery program may qualify for funding.
  - **Eligibility:** Must meet 2 conditions: a 12-month average revenue drop of at least 50% from March 2020 to February 2021 and have a claim period revenue drop of at least 50%.
  - **Timeline:** Effective until May 7, 2022.
- [Canada Recovery Hiring Program](#)
  - Each claim period, eligible employers can claim either the higher of the Canada Recovery Hiring Program or the wage portion of the Tourism and Hospitality Recovery Program or the Hardest-Hit Business Recovery Program.
  - **Timeline:** Effective until May 7, 2022.

### *Other Business Supports*

- [Jobs and Growth Fund](#)
  - Eligible businesses, not-for-profits, and indigenous organizations may be eligible for funding to support the transition to a green economy, activities supporting an inclusive recovery, digital adoption projects, and projects supporting Canada's economic growth.
  - **Eligibility:** Interest-free repayable contributions for up to 50% of eligible costs and eligible not-for-profit organizations could receive non-repayable contributions for up to 90% of eligible costs.
    - Indigenous clients may be eligible for 100% of eligible project costs for projects.
  - **Timeline:** Applications are accepted on a continuous intake basis until funding is allocated.
  - [Click here](#) to contact a FedNor Officer for further details on eligibility and how to apply.
- [Work-Sharing Program](#)
  - A Work-Sharing agreement is a 3-party agreement involving employers, employees, and Service Canada to help employers and employees avoid layoffs when: there is a temporary decrease in the normal level of business activity, and the decrease is beyond the control of the employer
  - Special measures for COVID-19 include extending the duration of agreements by an additional 38 weeks. That brings the total to 76 weeks (regardless of how many weeks a business has used before March 14, 2020) followed by a possible new 26-week subsequent agreement. Additional flexibility during COVID-19 is provided.
  - **Timeline:** Special COVID-19 measures are in effect until September 24, 2022.

- [Highly Affected Sectors Credit Availability Program](#)
  - Organizations operating in the tourism, restaurant, and in-person services may be eligible for guaranteed, low-interest loans of \$25,000 to \$1 million to cover operational cash flow needs.
  - **Eligibility:** Organization's financial institution will determine eligibility based on the eligibility criteria.
  - **Timeline:** Applications open until March 31, 2022.
- [Large Employer Emergency Financing Facility](#)
  - Eligible large employers may qualify for bridge financing to meet needs that are not being met with conventional financing.
  - **Eligibility:** Organization has a significant impact on Canada's economy, demonstrates approximately \$300 million or more in annual revenues, and requires a minimum loan size of about \$60 million.

## Indigenous

- [Indigenous Community Business Fund](#)
  - Indigenous business owners can apply for non-repayable financial contributions to support their organizations impacted by COVID-19.
  - **Timeline:** Applications are accepted on a continuous basis until funding is allocated.
  - **Email:** [aadnc.ledontario.aandc@canada.ca](mailto:aadnc.ledontario.aandc@canada.ca)
  - **Telephone:** 647-920-9516
- [Indigenous Community Support Fund](#)
  - Indigenous leadership and organization can apply for funding to design and implement community-based projects to assist with COVID-19.
  - **Timeline:** The request process for needs-based support recently reopened.
    - For formula-based funding allocated directly to First Nation, Inuit, and Métis Nation communities, there is no deadline or request process. The funding is flowing through existing agreements.

## Individuals

### *Benefits*

- [Employment Insurance benefits and leave](#)
  - Individuals may be eligible for funding if they lost their job through no fault of their own or cannot find a job.
  - If an individual is not eligible or has received the maximum of EI, they may be eligible to apply for the following:
    - Canada Worker Lockdown Benefit
    - Canada Recovery Sickness Benefit
    - Canada Recovery Caregiving Benefit
- [Canada Worker Lockdown Benefit](#)
  - Employed and self-employed individuals who are not able to work due to a lockdown order in their region can apply for \$300 (\$270 after taxes withheld) a week.

- **Timeline:** In effect until May 7, 2022.
- [Canada Recovery Sickness Benefit](#)
  - Employed and self-employed individuals who are sick, isolating due to COVID-19, or have an underlying health condition may be eligible for \$500 (\$450 after taxes withheld) a week.
    - The maximum number of weeks individuals can apply for is 6 weeks.
  - **Timeline:** In effect until May 7, 2022.
- [Canada Recovery Caregiving Benefit](#)
  - Employed and self-employed individuals who are unable to work due to caring for a child under 12 years of age or a family member needing supervised care may be eligible for \$500 (\$450 after taxes withheld) a week.
    - The maximum number of weeks households can apply for is 44 weeks.
  - **Timeline:** In effect until May 7, 2022.

### *Other supports*

- [Mortgage payment deferral](#)
  - Homeowners facing financial stress may be eligible for a mortgage payment deferral of up to 6 months to help ease the financial burden.
- [Low-income workers and families](#)
  - The Canada Workers Benefit provides a refundable tax credit for individuals earning a low income and has expanded eligibility.
  - Low-income workers are now eligible for a tax credit of up to about:
    - \$1,400 for workers who are single and without children; and
    - \$2,400 for workers with families.

### Sector Specific

- **Aerospace**
  - [Aerospace Regional Recovery Initiative](#)
    - SMEs and not-for-profits can apply through regional development agencies for funding to become more sustainable, improve productivity and strengthen commercialization.
- **Aquaculture and fisheries**
  - [Employment Insurance \(EI\) fishing benefits](#)
    - Self-employed fishers who are seeking work may be eligible to receive fishing benefits.
- **Culture, Heritage, and Sport**
  - [Major Festivals and Events Support Initiative](#)
    - Festival organizations can apply through regional development agencies for funding to continue operations and position themselves for economic recovery.
    - **Eligible festivals and events:** Those with annual revenues exceeding \$10 million.
    - To contact FedDev Ontario, [click here](#).

- [Support for Independent production companies](#)
  - The Short-term Compensation Fund Initiative will compensate independent production companies for the lack of insurance coverage for COVID-19–related filming interruptions and production shutdowns in the sector.
  - Funding will be available until March 31, 2022.
- **Energy**
  - [Emissions Reduction Fund](#)
    - Funding is available for onshore and offshore oil organizations to invest in green opportunities to reduce greenhouse gas emissions.
- **Infrastructure**
  - [Investing in Canada Infrastructure Program \(COVID-19 Resilience Stream\)](#)
    - Apply through the province to get access to funding for an eligible infrastructure project that are near-term and quick-start programs starting no later than September 2023.
- **Tourism**
  - [Tourism Relief Fund](#)
    - Tourism organizations adapting their operations and investing in their future growth may be eligible for funding for projects focused on product or destination development.
    - For a full list of eligible applicants and activities [click here](#).
- **Transportation**
  - [Regional Air Transportation Initiative](#)
    - Air carriers, airports, and organizations in the air transportation industry can apply through regional development agencies to obtain funding for projects to ensure the industry remains operational.