

## Financial Help During COVID-19 Federal and Provincial Measures of Interest to Community Groups and Not-for-Profit Organizations

Please find below information on federal and provincial measures that may interest you. Note: All information on federal and provincial measures is drawn from government websites and all information is current as of Wednesday, November 4, 2020. We recommend you monitor the programs by visiting their associated websites below.

### Federal measures of interest to community groups and not-for-profit organizations:

Program	Description	Who is eligible
<a href="#">Canada Recovery Benefit (CRB)</a>	<ul style="list-style-type: none"> <li>• Income support for employed or self-employed individuals directly affected by COVID-19 and not entitled to EI.</li> <li>• Benefits are \$1000.00 gross for a 2 week period (\$900.00 after taxes)</li> <li>• Eligibility up to 26 weeks between Sept 27, 2020 and Sept 25, 2021</li> <li>• If your situation continues past 2 weeks you will need to apply again.</li> </ul>	<p>Individuals who are not employed or self-employed during the application period for reasons relating to COVID-19 Or Individuals with a 50% reduction in average weekly income due to COVID-19 And Individuals who have not applied for or received CRSB, CRCB, Short term disability, WSIB, EI or QPIP for the same time period</p> <p>For more information on eligibility please click <a href="#">here</a></p>
<a href="#">Canada Recovery Caregiving Benefit (CRCB)</a>	<ul style="list-style-type: none"> <li>• Income support for employed or self-employed individuals who are unable to work because they must care for a child under 12 or a family member who needs supervised care</li> <li>• Benefits are \$500.00 for one week (\$450.00 after taxes)</li> <li>• If your situation continues past 1 week you will need to apply again.</li> <li>• You may apply for up to 26 weeks between Sept 27, 2020 and Sept 25, 2021</li> </ul>	<p>Individuals who are unable to work at least 50% of their scheduled workweek because they are caring for family member And The individual is caring for a child under 12 or family member who requires supervised care And Individuals have not applied for or received CRB, CRSB, Short term disability, WSIB, EI or QPIP for the same time period.</p> <p>For More information on eligibility criteria, please click <a href="#">here</a></p>

Program	Description	Who is eligible
<a href="#">Canada Recovery Sickness Benefit (CRSB)</a>	<ul style="list-style-type: none"> <li>Income support for employed or self-employed individuals who are unable to work because they are sick or need to self-isolate due to COVID-19, or have an underlying health condition that puts them at greater risk of getting COVID-19.</li> <li>Benefits are \$500.00 for a 1 week period. (\$450.00 after taxes)</li> <li>If your situation continues past 1 week you will need to apply again.</li> <li>You may apply for up to 2 weeks between Sept 27, 2020 and Sept 25, 2021.</li> </ul>	<p>Individuals unable to work at least 50% of their scheduled work week because they are self-isolating or sick with COVID-19</p> <p>Or</p> <p>Individuals who have an underlying health condition that puts them at greater risk of getting COVID-19)</p> <p>For more information on eligibility criteria, please click <a href="#">here</a></p>
<a href="#">Canada Emergency Wage Subsidy (CEWS)</a>	<ul style="list-style-type: none"> <li>A proposal has been made to continue this benefit until June 21, 2020</li> <li>Subsidy to cover a Canadian business's employee wages retroactive to March 15, 2020.</li> <li>Intended to enable employers to re-hire workers and help prevent further job losses.</li> </ul>	<p>For Canadian businesses with a CRA payroll account on March 15, 2020 and have experienced a drop in revenue</p> <p>For more information on eligibility criteria, please click <a href="#">here</a>.</p>
<a href="#">Federal Work-Sharing Program</a>	<ul style="list-style-type: none"> <li>Work-Sharing agreements will be extended by 38 weeks for a total of 76 weeks.</li> <li>Work-Sharing provides income support to employees eligible for Employment Insurance benefits who work a temporarily reduced work week while their employer recovers from a temporary reduction in business activity.</li> <li>The program involves three parties: employers, employees, and Service Canada. An agreement must be reached for a reduced schedule of work by the three parties.</li> </ul>	<p>Eligible employers must prove a recent decline in business activity of at least 10% that is directly or indirectly related to the impact of COVID-19.</p> <p>Eligible employees must be part of a business' core staff (e.g. year-round, permanent, full-time or part-time employees) and be eligible to receive EI benefits.</p> <p>For more information on eligibility criteria, please click <a href="#">here</a>.</p>
<a href="#">Canada Emergency Business Account (CEBA)</a>	<ul style="list-style-type: none"> <li>Interest free loans for up to \$40,000 for small businesses. Pay back of loan by December 31, 2022 will result in loan forgiveness of 25% (up to \$10,000).</li> <li>Interested businesses should contact their current financial institutions.</li> </ul>	<p>To qualify, organizations will need to demonstrate they paid between \$20,000 to \$1.5M in total payroll in 2019.</p> <p>For more information on eligibility criteria, please click <a href="#">here</a></p>

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<a href="#">Support for those experiencing homelessness and women fleeing gender-based violence</a>	<ul style="list-style-type: none"> <li>• \$157.5 million investment to address needs of individuals experiencing homelessness through the Reaching Home program. <ul style="list-style-type: none"> <li>o Large cities in Ontario will receive: Ottawa (\$7.213 million), Toronto (\$22.1 million), Hamilton (\$2.5 million)</li> </ul> </li> <li>• \$40 million will be given to Women and Gender Equality Canada (WAGE) with \$30 million used to address the immediate needs of shelters and sexual assault centres.</li> <li>• \$10 million will be provided via Indigenous Services Canada to 46 emergency shelters on reserve and in Yukon for Indigenous women and children fleeing violence.</li> </ul>	<p>Communities and organizations that provide support for homelessness, and women and children fleeing violence.</p>
<a href="#">Support for food banks and local food organizations</a>	<ul style="list-style-type: none"> <li>• Additional support will be provided to national, regional, and local organizations that reach local communities and people who experience food insecurity.</li> <li>• Funding will be delivered through the Government of Canada's Local Food Infrastructure Fund.</li> <li>• \$100 million investment split into: <ul style="list-style-type: none"> <li>o \$50 million for Food Banks Canada</li> <li>o \$20 million divided evenly between Salvation Army, Second Harvest, Community Food Centres Canada, and Breakfast Club of Canada</li> </ul> </li> <li>• \$30 million for local-level organizations who serve people experiencing food insecurity</li> </ul>	<p>National, regional, and local organizations across Canada that help people and communities experiencing food insecurity.</p>
<a href="#">Women's shelters and sexual assault centres</a>	<ul style="list-style-type: none"> <li>• Funding to women's shelters and sexual assault centres to help with their capacity to manage or prevent an outbreak in their facilities. This includes funding for facilities in Indigenous communities.</li> </ul>	<p>Women's shelters and sexual assault centres.</p>
<a href="#">Indigenous Community Support Fund</a>	<ul style="list-style-type: none"> <li>• A new distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit and Métis communities.</li> <li>• Funds can be used to support vulnerable community members, address food insecurity, and more.</li> </ul>	<p>Communities identified jointly by Indigenous Services Canada, the National Indigenous Organizations and other Indigenous leaders do not need to apply.</p> <p>Regional, urban and off-reserve Indigenous organizations may apply separately by contacting their regional office.</p>

**Provincial Measures of interest to community groups and not-for-profit organizations:**

Program	Description	Who is eligible
<a href="#"><u>Employer Health Tax Relief</u></a>	Temporary increase to the Employer Health Tax (EHT) exemption from \$490,000 to \$1 million for 2020.	Eligible private-sector employers with annual payrolls up to \$5 million would be exempt from EHT on the first \$1 million of total Ontario remuneration in 2020. Includes non-profits but does not include registered charities.
<a href="#"><u>Pausing Commercial Evictions</u></a>	<ul style="list-style-type: none"> <li>• Temporary stop or reversal of commercial evictions or having assets seized during COVID-19</li> <li>• Does not apply to those participating in CECRA for small businesses</li> </ul>	
<a href="#"><u>Pension Contribution Deferral and Extension</u></a>	<ul style="list-style-type: none"> <li>• If you are an employer who sponsors certain defined pension plans you can defer contributions due between October 1, 2020 and March 31, 2021</li> </ul>	
<a href="#"><u>Ontario Helps Protect the Most Vulnerable</u></a>	<ul style="list-style-type: none"> <li>• Ontario is providing municipalities and Indigenous community partners over \$240 million to help more than 110,000 Ontarians affected by COVID-19, including those who are homeless or at risk of becoming homeless</li> </ul>	To be determined locally