

COVID-19- Government Support Programs For EMCC Businesses and Employees

The Government of Canada recognized in the early stages of the Covid-19 pandemic that Canadian businesses and their employees would need practical and financial assistance in order to meet their corporate and individual/family obligations. From the start of the pandemic, the government has introduced a wide variety of programs in an attempt to provide such assistance.

Over time, some programs have been discontinued, (e.g., Canada Emergency Response Benefit-CERB), while new programs have been created and some existing programs have been expanded.

While the government has introduced more programs than those listed below, the ones outlined here provide a brief summary of the various active programs that may be available to EMCC, its churches, colleges, camps and their employees. The details of some of these programs are too extensive to include in the summary. However, the purpose of this document is to make you aware of these programs, provide a general overview of each and include links where you can apply for applicable programs and/or find out more information.

A. Support for EMCC and Its Churches, Camps and Colleges

1. Canada Emergency Wage Subsidy Program (CEWS)

As a Canadian employer who has seen a drop in revenue due to the COVID-19 pandemic, you may be eligible for a subsidy to cover part of your employee wages. This subsidy will enable you to re-hire workers, help prevent further job losses, and ease you back into normal operations.

The program covers up to 65% of an employee's wages for qualifying eligible employers, with this 65% subsidy rate in effect until December 19, 2020. The wage subsidy supports employers to keep and re-hire employees and avoid layoffs. The CEWS program has been extended until June 2021.

Eligible organizations include those who:

- a. Had a CRA payroll account on March 15, 2019
- b. Are individual organizations, corporations including non-profit organizations, charitable organizations, private schools or private colleges, and
- c. Have experienced a drop in revenue due to effects of the pandemic

There is a process for qualifying and applying for the CEWS program directly through the Government of Canada website. More information can be found at: <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html>. Click on the tabs under “Sections” to complete the process.

2. Work-Sharing Program (WS)

Work-Sharing (WS) is a program that helps employers and employees avoid layoffs when there is a temporary decrease in business activity beyond the control of the employer. The program provides Employment Insurance (EI) benefits to eligible employees who agree to reduce their normal working hours and share the available work while their employer recovers. Work-Sharing is an agreement between employers, employees and the Government of Canada.

The Program allows employers to:

- retain qualified and experienced workers, and
- avoid recruiting and training new employees

The Program allows employees to:

- keep their jobs, and
- maintain their work skills

For more information on the program details and how to apply, go to: https://www.canada.ca/en/employment-social-development/services/work-sharing/notice-covid-19.html#_Employers

3. Canada Emergency Business Account (CEBA) Interest Free Loans

The Canada Emergency Business Account (CEBA) provides interest-free, partially forgivable, loans of up to \$40,000, to small businesses and not-for-profits, that have experienced diminished revenues due to COVID-19 but face ongoing non-deferrable costs, such as rent, utilities, insurance, taxes and wages. \$10,000 of the loan is forgivable if the loan is repaid by December 31, 2022.

The government has recently expanded CEBA to include an additional interest-free \$20,000 loan, 50% of which would be forgivable if repaid by December 31, 2022.

This means the additional loan effectively increases CEBA loans from the existing \$40,000 to \$60,000 for eligible businesses, of which a total of \$20,000 will be forgiven if the balance of the loan is repaid by December 31, 2022.

Business owners can apply for support until March 31, 2021 through their banks and credit unions.

4. Canada Emergency Rent Subsidy (CERS)

The Canada Emergency Rent Subsidy (CERS) provides a direct and easy-to-access rent and mortgage subsidy of up to 65% of eligible expenses to qualifying businesses, charities and non-profits. The 65% subsidy rates are in effect until December 19, 2020. This support is available directly to tenants.

Lockdown Support

Qualifying organizations (businesses, non-profits or charities) that have been significantly restricted by a mandatory public health order issued by a qualifying public health authority can receive an additional 25% of rent support through the Lockdown Support.

The combined effect of the rent subsidy and the Lockdown Support is that hard-hit businesses, non-profits and charities subject to a lockdown can receive rent support of up to 90%.

This subsidy will provide payments directly to qualifying **renters and property owners**, without requiring the participation of landlords.

The rent subsidy and the Lockdown Support are available until June 2021. To see if you are eligible and to apply, go to: <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-rent-subsidy.html> and click on the tabs under “Sections” to complete the process.

B. Support for EMCC Employees

In addition to financial supports for businesses, the government has also developed financial relief programs for employees to assist with their individual and family obligations. The programs that pertain to EMCC employees are outlined below:

1. Employment Insurance Program (EI)

The government has made temporary changes to the Employment Insurance (EI) program to better support Canadians who need financial assistance. As of September 27, 2020, the minimum benefit rate is \$500 per week before taxes in most cases and in order to qualify, you will only require 120 insured hours worked.

These changes will be in effect for one (1) year. Go to [EI benefits and leave](#) to find the benefit type that applies to your situation.

For more information, go to:

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

Note: On February 19, 2021, the government announced that people will be able to collect EI benefits for up to 50 weeks (previously the maximum was 26 weeks)

2. Canada Recovery Benefit (CRB)

The CRB provides \$500 per week for up to 26 weeks for workers who have stopped working or had their income reduced by at least 50% due to COVID-19, and who are not eligible for [Employment Insurance \(EI\)](#).

To see if you are eligible and to apply for this benefit, go to:

<https://www.canada.ca/en/revenue-agency/services/benefits/recovery-benefit/crb-how-apply.html>

Note: On February 19, 2021, the maximum number of weeks that individuals may collect the CRB was increased to 38 weeks.

3. Canada Recovery Sickness Benefit (CRSB)

The CRSB provides \$500 per week for up to a maximum of two weeks, for workers who:

- Are unable to work for at least 50% of the week because they contracted COVID-19
- Are self-isolated for reasons related to COVID-19, or
- have underlying conditions, are undergoing treatments or have contracted other sicknesses that, in the opinion of a medical practitioner, nurse practitioner, person in authority, government or public health authority, would make them more susceptible to COVID-19.

To see if you are eligible and to apply for the benefit, go to:

<https://www.canada.ca/en/revenue-agency/services/benefits/recovery-sickness-benefit/crsb-how-apply.html>

Note: On February 19, 2021, the maximum number of weeks that an individual can collect the CRSB was increased to four (4) weeks.

4. Canada Recovery Caregiving Benefit (CRCB)

The CRCB provides \$500 per week for up to 26 weeks per household for workers:

- unable to work for at least 50% of the week because they must care for a child under the age of 12 or family member because schools, day-cares or care facilities are closed due to COVID-19, or
- because the child or family member is sick and/or required to quarantine or is at high risk of serious health implications because of COVID-19.

To see if you are eligible and to apply, go to:
<https://www.canada.ca/en/revenue-agency/services/benefits/recovery-caregiving-benefit/crcb-how-apply.html>

Note: On February 19, 2021, the maximum number of weeks that an individual can collect the CRCB was increased to four (4) weeks.

5. Mortgage Payment Deferral

Homeowners facing financial hardship may be eligible for a mortgage payment deferral of up to six months.

The deferral is an agreement between you and your lender. Typically, the agreement indicates that you and your lender have agreed to pause or suspend your mortgage payments for a certain amount of time. After the agreement ends, your mortgage payments return to normal and the deferred payments — including principal and accumulated interest — are added to the outstanding principal balance and subsequently repaid throughout the life of the mortgage.

To know if you are eligible for a mortgage payment deferral or to learn what options are available, contact your lender — your bank or your mortgage professional.

For detailed information on any of these programs as well as **all** of the other programs and initiatives undertaken by the Canadian Government, please visit the Government of Canada website at www.canada.ca, then select **Covid-19 Financial Assistance**.