

QUICK REFERENCE GUIDE TO ECONOMIC RELIEF PROGRAMS

Additional information on the programs listed below can be found at the following websites:

Government of Canada <https://www.canada.ca/en/department-finance/economic-response-plan.html>

Government of Alberta <https://www.alberta.ca/covid-19-supports-for-albertans.aspx>

City of Medicine Hat <https://www.medicinehat.ca/what-s-new/covid-19-economic-recovery-info>

RELIEF TARGET	PROVIDER	FUNDING (AVAILABLE / PENDING)	NAME OR DESCRIPTION OF FUNDING PROGRAM	WHAT TYPE OF RELIEF	WHO IS ELIGIBLE	AMOUNT	HOW TO ACCESS FUNDING	TIMELINE	OTHER DETAILS
BUSINESS SUPPORT	Government of Canada/Export Development Canada (EDC)	AVAILABLE	Business Credit Availability Program Mid-Market Financing Program	Junior Loans	Medium-sized businesses with annual revenues in excess of about \$100 million to \$500 million, from any sector or industry	Between \$12.5 million to \$60 million	https://www.bdc.ca/en/pages/mid-market-financing-program.aspx	Until September 30, 2020	**NEW** The EDC BCAP Guarantee is a partnership between EDC and approved financial institutions Program includes: Mid-Market Financing Program Provides junior loans ranging between \$12.5 million and \$60 million for medium-sized businesses particularly impacted by the COVID-19 pandemic and/or the recent decline in oil and gas prices To cover operational liquidity needs and business continuity activities Spanning four years, after which principal is to be repaid as a balloon payment. Interest payments for the first 12 months will be capitalized and due at maturity
BUSINESS SUPPORT	Government of Canada - BDC and Export Development Canada (EDC)	AVAILABLE	Business Credit Availability Program EDC Business Credit Availability Program (BCAP) Guarantee	New operating Lines of Credit or new Term Loans	Small and Medium-sized Businesses	Up to \$6.25 million in credit	Businesses should work with their current financial institution account manager https://www.bdc.ca/en/pages/edc-business-credit-availability-program-bcap-guarantee.aspx	Ongoing	Updated: 19 June 2020 The EDC BCAP Guarantee is a partnership between EDC and approved financial institutions Program includes: Loan Guarantee for Small and Medium-Sized Enterprises Up to \$6.25 million to help cover payroll and operating costs during a period where revenues have been temporarily reduced due to the COVID-19 pandemic Repay over 5 years and benefit from 6 months principal payment postponement EDC will guarantee 80% of your new operating line of credit or new term loan
BUSINESS SUPPORT	Government of Canada - BDC and Export Development Canada (EDC)	AVAILABLE	Business Credit Availability Program Co-Lending Program	Commercial Loans	Canadian businesses directly or indirectly impacted by COVID-19	Between \$1 million and \$ 12.5 million	Businesses should contact their current financial institutions https://www.bdc.ca/en/pages/co-lending-program.aspx	Until or before September 30, 2020	Updated: June 19, 2020 The EDC BCAP Guarantee is a partnership between EDC and approved financial institutions Program includes: Co-Lending Program Co-financed by BDC and your primary financial institution Between \$1 million and \$12.5 million for cashflow needs, including regularly scheduled principal and interest payments on existing debt Able to postpone principal payments for up to 12 months if circumstances require
BUSINESS SUPPORT	Government of Canada/Export Development Canada (EDC)	AVAILABLE	Business Credit Availability Program Canada Emergency Business Account	Interest-free loan	Small businesses and Not-for-Profits	Up to \$40,000	Apply through your financial institution https://www.bdc.ca/en/pages/canada-emergency-business-account-ceba.aspx or https://ceba-cuec.ca/	Ongoing	Updated: June 19, 2020 The EDC BCAP Guarantee is a partnership between EDC and approved financial institutions Program includes: Canada Emergency Business Account (CEBA) Provides interest-free loans up to \$40,000 to small business and not-for-profits, to help cover operating costs during a period where their revenues have been temporarily reduced due to the COVID-19 pandemic Program is meant to help pay non-deferrable operating expenses to allow a quick return to providing services and create employment Repaying 75% of the loan on or before December 31, 2022 will result in loan forgiveness of 25% (up to \$10,000) Principal payments can be made at the owner's pace, without fees or penalties, by December 31, 2022 If the loan cannot be repaid by December 31, 2022, it can be converted into a 3-year term loan with an interest rate of 5%
INDIGENOUS BUSINESS SUPPORT	Government of Canada	AVAILABLE	Relief Measures for Indigenous Business	Short-term interest-free loans and non repayable contributions	Small and Medium-sized Indigenous businesses	Up to \$40,000	https://www.sac-isc.gc.ca/eng/1588079295625/1588079326171	Ongoing	Financial support will be provided through Aboriginal Financial Institutions and administered by the National Aboriginal Capital Corporations Association, as well as the Métis Capital Corporations in partnership with Indigenous Services Canada. Up to \$40,000 will be available to small and medium-sized Indigenous businesses: -an interest-free loan up to \$30,000 -a non-repayable contribution up to \$10,000

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BUSINESS & INDIVIDUAL SUPPORT	City of Medicine Hat	CLOSED	Utility Relief Program	Payment deferral	Individuals and businesses in Medicine Hat and surrounding service area	N/A	https://www.medicinehat.ca/what-s-new/covid-19-utility-bill-deferral	Ended June 18, 2020	<p>Update: June 19, 2020</p> <p>Normal collection process resumes June 19th:</p> <ul style="list-style-type: none"> - Pay your utility deferral in full if you are able - Pay your utility deferral by credit card. Call Customer Service at 403.529.8111 - Enter into a utility arrears repayment plan by spreading your payback up to 12 months. On this plan, customers would pay their current utility bills plus a portion of the deferred amount on each bill. Deferred plans will be set up through automatic withdrawal with the option of the monthly withdrawal dates being 1st, 8th, 15th, or 23rd - Customers who own their own property can transfer their deferred amount to their tax roll with the \$40 transfer fee waived <p>Contact collections@medicinehat.ca or call 403.529.8113 to discuss available options</p>
BUSINESS SUPPORT	City of Medicine Hat Community Futures Entre-Corp	AVAILABLE	Medicine Hat Business Innovation Grant	Grant	Businesses who have experience a material adverse impact on their business operations on or after March 15, 2020 due to the COVID-19 pandemic.	\$1000 to \$15,000	http://entre-corp.alberta.ca/mhbig	Phased approach starting in June	<p>Updated: June 19, 2020</p> <p>Submissions will be processed in order of fully completed applications received</p> <p>All applicants must complete a mandatory Hazard Assessment of their business</p> <p>Eligible Organizations:</p> <ul style="list-style-type: none"> - Established on or before March 1, 2019 and have been operating within the City of Medicine Hat - Operating with a valid business license issued by the City of Medicine Hat since March 1, 2020 - With an annual gross revenue of less than five million dollars (\$5,000,000) - Employing not less than two (2) full time equivalents as of March 1, 2020, except if you are an owner/operator of a retail storefront - That have a reasonable expectation of success and ongoing viability (must not be the subject of an insolvency event or more than 6 months in arrears with CRA)
BUSINESS SUPPORT	Government of Canada Government of Alberta Canada Mortgage and Housing Corporation (CMHC)	AVAILABLE	Canada Emergency Commercial Rent Assistance	Unsecured Forgivable Loans	Commercial Property Owners whose property is occupied by one or more impacted small business tenants	50% of monthly commercial rent amount	https://www.cmhc-schl.gc.ca/en/finance-and-investing/covid19-ccra-small-business	April to June	<p>Updated: June 19, 2020</p> <p>Properties with or without a mortgage are eligible</p> <p>As part of your application, you must provide rent reduction agreement(s) and landlord & tenant attestations.</p> <p>The program will provide forgivable loans to qualifying commercial property owners to cover 50% of three monthly rent payments that are payable by eligible small business tenants who are experiencing financial hardship during April, May, and June.</p> <p>The loans will be forgiven if the mortgaged property owner agrees to reduce the small business tenants' rent by at least 75% under a rent forgiveness agreement, which will include a term not to evict the tenant while the agreement is in place. The small business tenant would cover the remainder, up to 25% of the rent.</p> <p>Impacted small business tenants are businesses that pay no more than \$50,000 in monthly gross rent per location, generate no more than \$20 million in gross annual revenues, and have experienced at least a 70% drop in pre-COVID revenues.</p> <p>This support will also be available to non-profit and charitable organizations.</p>
BUSINESS SUPPORT	Government of Canada	AVAILABLE	Extra time to pay Income Tax balances due or installment payments	Income Tax payment deferral	Small or Medium businesses	Balances Due & Installments Payments	https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html	5 months (to September 1, 2020)	<p>Updated: June 19, 2020</p> <p>Deadline to pay any income tax amounts that become owing or due after March 18, 2020 and before September 1, 2020 has been extended to September 1, 2020.</p> <p>Businesses will not be assessed any penalties or interest provided your balance due is paid by September 1, 2020</p>
BUSINESS SUPPORT	Government of Canada	AVAILABLE	Canada Emergency Wage Subsidy	Subsidy	<p>Eligible employers include:</p> <ul style="list-style-type: none"> - individuals - taxable corporations - persons that are exempt from corporate tax (Part I of the Income Tax Act), other than public institutions (non-profit organizations, agricultural organizations, boards of trade, chambers of commerce, non-profit corporations for scientific research and experimental development, labour organizations or societies, and benevolent or fraternal benefit societies or orders) - registered charities - certain Indigenous government-owned corporations that carry on a business - registered Canadian amateur athletic associations - registered journalism organizations - private schools or private colleges - partnerships consisting of eligible employers 	Up to 75% of salaries	<p>Current claim periods open for application:</p> <p>March 15 to April 11 (period 1)</p> <p>April 12 to May 9 (period 2)</p> <p>May 10 to June 6 (period 3)</p> <ul style="list-style-type: none"> • Most businesses apply using CRA 'My Business Account' portal • If you represent a business, you may apply using 'Represent a Client' <ul style="list-style-type: none"> • Web Form Application <p>https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html</p>	March 15, 2020 to August 29, 2020	<p>Updated: June 19, 2020</p> <p>Program has been extended until August 29, 2020. Any potential changes would commence as of periods 5 (July 5 to August 1) and/or 6 (August 2 to August 29).</p> <p>Subsidy generally covers 75% of an employees wages - up to \$847 per week - for employers of all sizes and across all sectors who have suffered a drop in gross revenues of at least:</p> <ul style="list-style-type: none"> - 15% in March; and - 30% in April & May <p>Employers who are eligible for CEWS are entitled to receive a 100% refund for certain employer contributions to Employment Insurance, the Canada Pension Plan, the Quebec Pension Plan, and the Quebec Parental Insurance Plan paid in respect of employees who are on leave without pay.</p> <p>For employers who are eligible for both CEWS and the 10% Temporary Wage Subsidy for a period, any benefit from the Temporary 10% Wage Subsidy for remuneration paid in a specific period will generally reduce the amount available to be claimed under the CEWS in that same period.</p>

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BUSINESS SUPPORT	Southern Alberta Newspaper Group	AVAILABLE	Community Marketing Fund	Matching Advertising Fund	Businesses in southern Alberta	\$250 to \$10,000	Applications must be submitted via online form: http://medicinehatnews.com/community-grant/	May 1, 2020 to July 31, 2020	Updated: June 19, 2020 Southern Alberta Newspapers has established a \$1.9 million marketing fund to help locally owned and operated businesses in southern Alberta with their recovery. - Grants are available for a minimum of \$250 to maximum of \$10,000 of matching funds each month - Matching dollar grants will be available in May, June and July and the grant must be used within the month. - Grant can be used for print or online advertising between May 1, 2020 and July 31, 2020 - All locally-owned and operated businesses impacted by COVID-19 are encouraged to apply, whether they are an existing advertising client, or not
EMPLOYEE SUPPORT	Government of Canada	AVAILABLE	Canada Emergency Response Benefit	INCOME (short-term relief)	Workers: - Residing in Canada, who are at least 15 years old; - Who have stopped working because of reasons related to COVID-19 or are eligible for EI regular or sickness benefits or have exhausted their EI regular benefits between December 29, 2019 and October 3, 2020; - Who had employment and/or self-employment income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and - Who have not quit their job voluntarily	\$500 a week for up to 16 weeks	Apply through either Service Canada or the Canada Revenue Agency (CRA) - NOT BOTH https://www.canada.ca/en/services/benefits/ei/cerb-application.html	Up to 24 weeks	Updated: June 19, 2020 Extended from 16 weeks to 24 weeks for workers who: - stopped working due to COVID-19 or - are eligible for Employment Insurance regular or sickness benefits or - have exhausted their Employment Insurance regular benefits between December 29, 2019 and October 3, 2020 When submitting your first claim, you cannot have earned more than \$1,000 in employment and/or self-employment income for 14 or more consecutive days within a four-week benefit period of your claim When submitting subsequent claims, you cannot have earned more than \$1,000 in employment and/or self-employment income for 14 or more consecutive days within a four-week benefit period of your claim
BUSINESS SUPPORT	Government of Alberta	AVAILABLE	WCB premium payment deferral	Payment deferral	Private Sector Employers	Varies	No need to apply, payments will automatically stop and monies will be refunded automatically https://www.wcb.ab.ca/assets/pdfs/employers/EFS_Premium_relief.pdf	Until 2021	Updated: June 19, 2020 All private sector employers will have their 2020 WCB premiums deferred to 2021. When we resume invoicing for 2020 premiums in 2021, small- and medium-sized private sector employers will have 50 per cent of their 2020 premiums waived Invoices for 2020 premiums have been stopped for the remainder of the year and WCB will refund employers who have already made payments towards their 2020 premiums. No interest charges will be applied for unpaid 2020 premiums.
BUSINESS SUPPORT	Government of Canada	AVAILABLE	Call To Action	Direct support	Canadian manufacturer or business that can assist Canada in meeting the need for medical supplies	Varies	https://www.canada.ca/en/services/business/maintaingrowimprovebusiness/manufacturers-needed.html	Ongoing	Updated: June 19, 2020 Government of Canada is requesting assistance from any Manufacturer or business that can assist in meeting the need for medical supplies. Must meet the following criteria: - manufacture in Canada and/or have ready access to necessary inputs through your supply chain - have equipment of facilities that can be rapidly re-tooled to meet medical needs, including for personal protective equipment (PPE) such as gloves, masks and surgical gowns; sanitizers; wipes; ventilators; and other medical equipment and supplies - have skilled workers who are able to respond and who could be available for work in the current circumstances
EMPLOYEE SUPPORT	Government of Alberta	AVAILABLE	Job-Protected Leave Personal and Family Responsibility Leave (related to COVID-19)	Job protection	Employees caring for children affected by school and daycare closures or ill or self-isolated family members due to COVID-19	N/A	https://www.alberta.ca/personal-family-responsibility-leave.aspx	Ongoing	Updated: June 19, 2020 The 90-day employment requirement is waived The leave length is flexible and linked to guidance from the Chief Medical Officer A medical note is not required Regular personal and family responsibility leave rules continue to apply for all other circumstances
EMPLOYEE SUPPORT	Government of Alberta	AVAILABLE	Job-Protected Leave COVID-19 Leave	Job protection	All employees recommended or directed by the Chief Medical Officer to self-isolate related to COVID-19 regardless of their length of service	N/A	https://www.alberta.ca/covid-19-leave.aspx	Ongoing	Updated: June 19, 2020 Employees can take this leave more than once Employees can take this leave, and any other job-protected leave, more than once consecutively Employers and employees may explore alternate work arrangements such as working from home SPECIAL NOTE: Employees can request using their vacation pay or banked overtime, but employers are not required to grant the request. Provincial employment rules only require employers to provide vacation pay, vacation leave or pay banked overtime within a year of it being earned Employers can request employees voluntarily take vacation leave and/or use their vacation pay or banked overtime, but cannot force them to do so under provincial employment rules

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BUSINESS SUPPORT	Government of Alberta	AVAILABLE	Corporate Income Tax changes	Income Tax payment deferral	Corporations	N/A	https://www.alberta.ca/corporate-income-tax.aspx	March 18, 2020 to August 31, 2020	Update: June 19, 2020 Filing deadlines for Alberta Corporate Income Tax Returns (AT1) have been extended to: June 1, 2020 for AT1 returns due after March 18, 2020 and before June 1, 2020 September 1, 202 for AT1 returns due in June, July, or August 2020 The filing deadline for Notice of Objection (AT97) has been extended to June 20, 2020 if it would otherwise have been due after March 18 and before June 30, 2020 Corporate income tax balances and instalment payments will be deferred from March 19 until August 31, 2020 to increase employers' access to cash so they can pay employees, address debts and continue operations.
BUSINESS SUPPORT	ATB Financial	AVAILABLE	COVID -19 Customer Relief Program	Payment deferrals, working capital	Small Business	Varies	https://www.atb.com/company/news/stories/customer-relief-program/	Ongoing	Updated: June 19, 2020 Payment deferrals on loans, lines of credit and MasterCard® we can also provide access to additional working capital Starting April 13, help with savings on credit card interest owed with a reduced interest rate of 9.95% for three months on any eligible ATB MasterCard.** You can request access to this option on it's own, or in combination with a request to defer your MasterCard payments.
STUDENT SUPPORT	Government of Canada National Student Loans Service Centre	AVAILABLE	Canada Student Loan Repayments	Repayment deferral	Student Loan recipients	Varies	https://www.csnpe-nslsc.canada.ca/en/what-is-new	March 30, 2020 to September 30, 2020	Update: June 19, 2020 No payment will be required and interest will not accrue from March 30, 2020 to September 30, 2020 Payments will resume October 2020
STUDENT SUPPORT	Government of Alberta	AVAILABLE	Alberta Student Loan Repayments	Repayment deferral	Student Loan recipients	Varies	No need to apply, payments will automatically stop	Six months starting March 30, 2020	Placing a six-month interest-free moratorium on the repayment of Alberta Student Loans for all Albertans currently in the process of repaying these loans. Mirrors the approach of the Canada Student Loans Program; Borrowers may continue making payments during this period if they choose and this will not affect their eligibility to receive the benefit
BUSINESS SUPPORT	Government of Canada	AVAILABLE	Large Employer Emergency Financing Facility (LEEFF)	Bridge Financing	Large Canadian employers who (a) have a significant impact on Canada's economy, as demonstrated by (i) having significant operations in Canada or (ii) supporting a significant workforce in Canada; (b) can generally demonstrate approximately \$300 million or more in annual revenues; and (c) require a minimum loan size of about \$60 million. Certain not-for-profit enterprises, such as airports, could also be eligible.	Minimum \$60 Million	https://www.cdev.gc.ca/home-ceefc/	Open while the current economic situation persists	Updated: May 26, 2020 Provide short-term liquidity assistance in the form of interest-bearing term loans to large Canadian employers who have been affected by the COVID-19 outbreak. The intent of LEEFF is to provide bridge financing to large Canadian employers to help these enterprises to preserve their employment, operations and investment activities until they can access more traditional market financing. LEEFF will be delivered through Canada Enterprise Emergency Funding Corporation (CEEFC), a subsidiary of Canada Development Investment Corporation (CDEV), in cooperation with Innovation, Science and Economic Development Canada (ISED) and the Department of Finance.
BUSINESS SUPPORT	Government of Canada Western Economic Diversification Canada (WD)	AVAILABLE	Regional Relief and Recovery Fund (RRRF)	Conditionally repayable loans	Businesses unable to access existing support measures	Two categories: Up to \$40,000 or Over \$40,000	Apply through Western Economic Diversification Canada https://www.wd-deo.gc.ca/eng/20059.asp	Ongoing until funding is depleted	Updated: May 26, 2020 Provides nearly \$962 million through the Regional Relief and Recovery Fund (RRRF) to help more businesses and organizations in sectors such as manufacturing, technology, tourism and others that are key to the regions and to local economies. This fund is specifically targeted to those that may require additional help to recover from the COVID-19 pandemic, but have been unable to access existing support measures. Additional Information from Western Economic Diversification Canada: 1. Up to \$40,00 - Western Economic Diversification Canada (WD) will provide eligible small- and medium-sized enterprises (SMEs) with an interest-free repayable contribution of up to \$40,000 to help alleviate financial hardship resulting from COVID-19. The objective of this program is to assist western Canadian SMEs that do not qualify for the Canadian Emergency Business Account (CEBA) program or the RRRF – Community Futures Stream. 2. Over \$40,000 - To ensure that small businesses have access to the capital they need to see them through the current challenges resulting from COVID-19, Western Economic Diversification Canada (WD) will provide eligible businesses with interest free repayable funding of up to \$1,000,000 under the Regional Relief and Recovery Fund (RRRF).
BUSINESS SUPPORT	Government of Alberta	AVAILABLE	Tourism Levy Deferral	Forgiveness & Payment Deferral	Hotels & other Lodging Providers	Varies	No application required https://www.alberta.ca/tourism-levy.aspx#toc-0	Until December 31, 2020	Updated: May 22, 2020 GOA announced additional assistance that allows hotels and other accommodation providers to keep the tourism levy amounts collected between March 1 and December 31, 2020. A deferral of the tourism levy remittances remains in place until August 31, 2020 for unpaid amounts that became due to the government on or after March 27, 2020, (amounts collected prior to March 1, 2020) but are not eligible for this additional assistance. Hotels and other lodging providers are still expected to file returns throughout 2020, as required by legislation, and will be expected to resume regular tourism levy payments in 2021. More details to follow in coming weeks.

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BUSINESS SUPPORT	Government of Canada	AVAILABLE	Mandatory Isolation Support for Temporary Foreign Workers Program	Subsidy	Employers in the farming, fish harvesting, and food production and processing sectors	Up to \$1500 per temporary foreign worker	http://www.agr.gc.ca/eng/agricultural-programs-and-services/mandatory-isolation-support-for-temporary-foreign-workers-program/?id=1588186409721	Ongoing until funding is depleted or the mandatory quarantine order is rescinded	The Mandatory Isolation Support for Temporary Foreign Workers Program (MISTFWP) is a one-time \$50-million program to help with the impacts of the COVID-19 pandemic on food supply in Canada by assisting the farming, fish harvesting, and food production and processing sectors. The program will assist Canadian employers with some of the incremental costs associated with the mandatory 14-day isolation period imposed under the Quarantine Act on temporary foreign workers upon entering Canada. The MISTFWP will provide a maximum non-repayable contribution amount of \$1,500 for each temporary foreign worker. Should an applicant receive assistance from a provincial or territorial government to help cover these costs, or the \$1,500 exceeds their incremental costs per employee, the total contribution may be reduced. The federal investment of up to \$50-million will be available until fully depleted and, as long as the order under the Quarantine Act is in force and the isolation protocol has to be followed.
BUSINESS & INDIVIDUAL SUPPORT	City of Medicine Hat	AVAILABLE	COVID Hat Support	Community Funding	Business Owners, Residents, & Community Groups	Varies	https://www.medicinehat.ca/Home/Components/News/News/4309/30	Phased approach starting in June	The package includes up to \$8.2 million dollar in support consisting of the following: <ul style="list-style-type: none"> • \$3.9M COVID property tax credit for all classes (subject to final 2020 Assessment values completed early May). This will be achieved by maintaining all municipal taxes at 2019 rates (originally set to increase by 3.5% for 2020) • \$0.3M relating to three-month payment deferral of property taxes and utilities with a 12-month repayment plan for arrears (up to 24-month repayment plan on a case-by-case basis.) • Up to \$2M grant for reinvestment into local businesses. The fund will be facilitated by Community Futures Entre-Corp in \$500,000 tranches. Entre-Corp is a trusted and capable entity, and is well-equipped to facilitate fund redistribution as per their current mandate. The City will provide criteria to ensure appropriate adjudication of applicants. • Up to \$1M support for vulnerable residents. Offered via \$250,000 tranches as needed, the contribution will be shared between Community Warmth and Community Foundation of Southeastern Alberta. • Up to \$1M for inducements to achieve / expedite economic development, and financial amendments to existing contractual arrangements on a case-by-case basis. This fund will be facilitated by the CAO office.
BUSINESS & EMPLOYEE SUPPORT	Government of Canada	AVAILABLE	EI Work Sharing Program - COVID 19	INCOME (long-term support)	Employers must: <ul style="list-style-type: none"> - be a year-round business in Canada for at least one year - be a private business or publically held company, or - have at least two employees in the WS* unit Eligibility was also extended to: <ul style="list-style-type: none"> - Government Business Enterprises (GBEs), also referred to as public corporations - not-for-profit employers experiencing a shortage of work due to a reduction in business activity and/or a reduction in revenue levels due to COVID-19 	Varies	Employers requested to submit their application 10 calendar days prior to the requested start date. Online application forms available at: https://www.canada.ca/en/employment-social-development/services/work-sharing/notice-covid-19.html	March 15, 2020 to March, 14, 2021	Updated: April 24, 2020 *WS unit: A WS unit is a group of employees with similar job duties who agree to reduce their hours of work over a specific period of time Equal sharing of work: All members of a WS unit agree to reduce their hours of work by the same percentage and to share the available work Expected work reduction: A WS unit must reduce its hours of work by at least 10% to 60%. The reduction of hours can vary from week to week, as long as the average reduction over the course of the agreement is from 10% to 60%. Work-Sharing temporary special measures to support employers and workers affected by COVID-19 Effective March 15, 2020 to March 14, 2021, and not limited to one specific sector or industry, the Government of Canada is introducing temporary special measures: <ul style="list-style-type: none"> - Extension of the maximum possible duration of an agreement from 38 weeks to 76 weeks - Mandatory cooling off period has been waived for employers who have already used the Work-Sharing program so that eligible employers may immediately enter into a new agreement - Reduce the previous requirements for a Recovery Plan to a single line of text in the application form - Reduce the requirement and expand eligibility to employers affected by accepting business who have been in business for only 1 year rather than 2, and eliminate the burden of having to provide sales/production figures at the same time, and - Expand eligibility for staff who are essential to recovery, Government Business Enterprises (GBEs) and not-for-profit organization employers.
BUSINESS SUPPORT	Government of Alberta	AVAILABLE	Canada-Alberta Job Grant	Funding for Employee Training	Private Sector Employers, Non-Profit Sector Employers, First Nations & Metis Settlements, Agriculture Financial Services Corporation, and Alberta Treasury Branches	Up to \$15,000 per trainee	https://www.alberta.ca/canada-alberta-job-grant.aspx	3 month extension for current approved grants & ongoing acceptance of new grant applications	Eligible employers can get government funding to help employees access training opportunities. Employers are required to contribute a minimum of one-third of the total training costs for existing employees. Government contributes two-thirds of the cost to a maximum of \$10,000 per trainee per fiscal year. If hiring and training an unemployed Albertan, up to 100% of training costs could be covered up to \$15,000 per trainee. Employee wages cannot be reimbursed
BUSINESS & INDIVIDUAL SUPPORT	Government of Alberta	N/A	Agricultural Job Connector Website	Support	Agricultural Employers & Workers	N/A	https://www.alberta.ca/agriculture-job-connector.aspx	Ongoing	Updated: April 15, 2020 Agriculture employers and workers can use these tools and resources to find jobs, skilled workers, financial help and other supports.

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BUSINESS & INDIVIDUAL SUPPORT	BMO CIBC National Bank Sociabank RBC TD	AVAILABLE	Mortgage Support	Payment deferral	Customers who are currently in good standing and have been impacted by COVID-19	Varies	Visit your financial institution's website https://cba.ca/mortgage-deferral-to-help-canadians-experiencing-financial-hardship-due-to-covid-19?l=en-us	Up to 6 months	Updated: April 14, 2020 Canadian Banks have committed to work with their customers on a case-by-case basis to find solutions to help manage hardships caused by COVID-19. Lenders are permitted to defer up to six monthly mortgage payments (interest and principal).
EMPLOYEE SUPPORT	Government of Canada	AVAILABLE	Temporary Wage Subsidy	Subsidy	Small Employers (Corporations eligible for the Small Business Deduction, non profit organizations and charities)	10% of gross pay paid up to a max of \$1375 per employee / \$25,000 per employer	Employers can access immediately by reducing their remittances of income tax withheld on their employees remuneration https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html	Between March 18, 2020 & June 19, 2020	Updated: April 2, 2020 Allows employers to reduce the amount of payroll deductions required to be remitted to the CRA Regular payroll remittance to CRA is reduced by the manually calculated subsidy You can only reduce the Income Tax portion of the remittance, not CPP or EI Must have an existing business number and payroll program account with CRA on March 18, 2020
INDIVIDUAL SUPPORT	Government of Canada	AVAILABLE	Extra time to file income tax returns	Income Tax filing due date extension and payment of new balances owed deferral	Individuals	N/A	https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html	June to September	For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020 Any new income tax balances due, or installments, can be deferred until after August 31, 2020 without incurring interest or penalties
SENIORS SUPPORT	Government of Canada	AVAILABLE	Registered Retirement Income Fund	Reduced Registered Retirement Income Fund withdrawals	Retired Seniors	N/A	TBD	TBD	Reducing required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020, in recognition of volatile market conditions and their impact on many seniors' retirement savings. This will provide flexibility to seniors that are concerned that they may be required to liquidate their RRIF assets to meet minimum withdrawal requirements. Similar rules would apply to individuals receiving variable benefit payments under a defined contribution Registered Pension Plan