

# Canada's COVID-19 response

## Province-by-province support for businesses and employers

In response to the COVID-19 pandemic, Canada's provincial governments have provided measures to support the federal economic response plan. This summary outlines the business and employer programs province-by-province.



# Table of contents



Alberta



Nova Scotia



British Columbia



Ontario



Manitoba



Prince Edward  
Island



New Brunswick



Saskatchewan



Newfoundland  
and Labrador



# Alberta



## Deferred tax filing and payments

---

- Income tax balance and installments due between March 18 and August 31, 2020 are deferred until August 31, 2020.
- Corporate income tax filings due between March 18 and before June 1, 2020 were extended to June 1, 2020.



## Education property tax

---

- There will be no increase per the 2020 budget; rates will remain at the 2019 level.
- Education property tax for businesses will be deferred for six months (until October 2020).



## WCB premiums deferral

---

- Private sector employers can defer WCB payment until early 2021; those that have already paid their WCB premiums for 2020 are eligible for a rebate or credit.
- For small and medium businesses with \$10 million or less in insurable earnings for 2020, the government will cover 50 percent of premiums due in 2021.
- Large employers can defer WCB payment until early 2021.



## Utility payments

---

Eligible commercial customers can defer electricity and natural gas bill payment until June 18, 2020.



## Canada Emergency Commercial Rent Assistance

---

This program is being funded jointly by the federal and provincial governments. Eligible businesses will receive rent relief and the program is expected to be delivered by Canada Mortgage and Housing Corporation (CMHC). Further details regarding this program can be found [here](#).



## Support for energy sector

---

- Site Rehabilitation Program – This program was launched to provide grants to oil field service contractors to perform well, pipeline and oil and gas site closures. Further information is available [here](#).
- Alberta Energy Regulator Levy – The provincial government will be funding the Alberta energy regulator industry levy for six months. It is expected that this will be for the period April 1, 2020 to September 30, 2020.
- Oil and gas tenures – Mineral agreements expiring between March 20, 2020 and March 31, 2021 have been extended by one year.
- Loan for Orphan Well Association – The provincial government has provided a \$100 million loan to the Orphan Well Association to help with decommissioning abandoned wells and initiating environmental assessments.



## International Fuel Tax Agreement (IFTA)

---

- Alberta is changing the IFTA credential requirements for Alberta carriers for the period March 26, 2020 to June 30, 2020. Further details regarding the changes can be found [here](#).
- Filing due date for the IFTA quarterly tax return for the calendar quarter of 2020 is extended from April 30, 2020 to June 30, 2020. Late filing penalties will not be assessed if these returns are received by TRA on or before June 30, 2020. However, the respective remittance of fuel tax was due on or before April 30, 2020.



## Tourism levy

---

Tourism levy balances due on or after March 27, 2020 for hotels and other lodging providers can be deferred until August 31, 2020.



## Support for charities and non-profit organizations

---

- For donations to designated charities and non-profits made between April 15, 2020 to May 31, 2020, the provincial government will match up to a maximum of \$2 million dollars.
- As of May 15, 2020, the provincial government had provided \$30 million in funding to charities, not-for-profits, food banks and civil society organizations. These entities will provide services to address the social well-being of those most affected by the pandemic. They will also provide services to enable the measures implemented to reduce the spread of the virus.



## Temporary ban on commercial evictions

---

The provincial government has introduced legislation to protect eligible businesses (whose landlords choose not to apply for CECRA program) from facing eviction, rent increases and late fees due to missed rent until August 31, 2020. Landlords and tenants are being encouraged to work on a repayment plan, as this legislation does not provide rent relief to impacted businesses. Also, the legislation does not reverse evictions that occurred prior to June 16, 2020.



# British Columbia



## Deferred tax filing and payments

---

- Businesses with payroll over \$500,000 can defer their 2019 employer health tax payment until September 30, 2020, while installment payments are not due until after September 30, 2020.
- Additionally, the following filing and payment due dates have been extended to September 30, 2020: carbon tax, motor fuel tax, provincial sales tax and tobacco tax
- Carbon tax rates will remain at their current levels until further notice.
- PST budget 2020 tax changes will be postponed until further notice.
- For logging tax returns due between March 18, 2020 and May 31, 2020, due dates were extended to June 1, 2020. If deferred payment requirements are met by the extended filing timeline then the provincial government has indicated that penalties and interest will not be charged.



## Utility payments

---

- BC Hydro is providing commercial customer options to defer payment without penalties. Small businesses that were forced to close due to COVID-19 can apply to have their bill forgiven for electricity use between April and June 2020. Major industries, like pulp and paper mills and mines, can defer 50 percent of their bill payments for three months.
- FortisBC is providing small businesses that were forced to close due to COVID-19 bill credits to offset any charges incurred. Businesses that remain open with reduced revenues can sign up to for the COVID-19 Customer Recovery Fund to automatically have their bills deferred from April 1 to June 30, 2020.



## Relief for commercial property owners and tenants

---

- School tax rates for commercial properties (class 4, 5, 6, 7 and 8) will be reduced by 50 percent for the 2020 tax year, which means property tax bills for most of these businesses will be reduced by approximately 25 percent.
- Late payment penalties for these commercial properties have been postponed to October 1, 2020.



## Canada Emergency Commercial Rent Assistance

---

This program is being funded jointly by the federal government and the provincial government. Eligible businesses will receive rent relief and the program is expected to be delivered by Canada Mortgage and Housing Corporation (CMHC). Further details regarding this program can be found [here](#).



## Commercial evictions

---

The provincial government has announced that eligible businesses whose landlords choose not to apply for the federal CECRA program will be protected from evictions due to unpaid rent payments through to the end of June 2020. Further information regarding the announcement can be found [here](#).



# Manitoba



## Deferred tax filing and payments

---

- The RST payment and filing deadline has been extended to June 22, 2020. This extension applies to businesses with monthly remittances of no more than \$10,000 (with due dates of April 20 and May 20) and businesses with quarterly remittances (with due dates of April 20). Interest and penalties for RST March 20 filings that are late will not be applied until after June 22, 2020.
- The Health and Post-Secondary Education Tax Levy (HE Levy) payment and filing deadline has been extended to June 15, 2020 for business with monthly remittances of no more than \$10,000 (with due dates of April 15 and May 15). March 16 filings (i.e., February HE Levy tax return) that are late will not incur interest and penalties until after June 22, 2020.
- Until October 1, 2020, no interest or penalties will be charged on Manitoba Hydro, Central Gas, WCB, MPI and on Manitoba liquor and lotteries receivables.
- The International Fuel Tax Agreement (IFTA) first-quarter 2020 tax return has been extended from a due date of April 30 to July 31, 2020.



## Temporary exception to employment standards layoff rules

---

Under the present employment standards legislation, employees who have been laid off for eight or more weeks in a 16-week period are deemed to have been terminated and are entitled to wages in lieu of notice. Employment standards have been temporarily amended to ensure any period of layoff occurring after March 1, 2020 will not be counted toward the period after which a temporary layoff would become a permanent termination. This is a temporary measure and specific to situations where employees will eventually be rehired once the COVID-19 crisis has subsided.



## Credit for businesses

---

Manitoba Gap Protection Plan will provide a \$6,000 non-interest-bearing forgivable loan to businesses that do not qualify under the federal program.



## Workers Compensation Board of Manitoba

---

- Premium payments are deferred until the end of May
- No interest and/or penalties will be charged for non-payment until October.
- Payroll reporting deadline is extended until the end of May



## Provincial Corporate Income Tax filing deadlines and payments

---

These have been extended to August 31, 2020



## PST on insurance for residential and business properties

---

Effective July 1, 2020, certain residential and commercial property insurance contracts will not be subject to sales tax.



## Canada Emergency Commercial Rent Assistance

---

This program is being funded jointly by the federal and provincial governments. Eligible businesses will receive rent relief and the program is expected to be delivered by Canada Mortgage and Housing Corporation (CMHC). Further details regarding this program can be found [here](#).





# New Brunswick



## Deferred tax filing and payments

---

- WorkSafeNB assessment premiums related to employer payroll payments for February, March and April 2020 (due March, April and May) have been deferred for three months without interest charges. This is applicable for businesses that pay their premiums monthly. Payments will resume in June.
- Loan and interest repayments on provincial loans can be deferred for up to six months. This is available on a case-by-case basis.
- For property taxes with deadlines of May 31, 2020, late penalties may be waived for June and July on a case-by-case basis.
- Income tax payments owed on or after March 18, 2020 and before September 2020 may be deferred until after August 31, 2020.
- NB Power has deferred electricity bill payments for small businesses for up to 90 days.



## Credit for businesses

---

- Small businesses with less than 50 employees and sales less than \$10 million can apply for a working capital loan up to \$100,000 through the NB Small Business Emergency Working Capital Program. The annual interest rate is four percent, no interest or principal payments will be required for the first six months and, following that, payments will be interest-only for six months.
- Working capital loans in excess of \$100,000 (up to \$1 million) will be available through Opportunities NB (ONB). The business must have employees and cannot be a public company to qualify for this loan. The annual interest rate is four percent, no interest or principal payments will be required for the first six months and the following six months are interest-only payments.



## Canada Emergency Commercial Rent Assistance

---

This program is being funded jointly by the federal and provincial governments. Eligible businesses will receive rent relief and the program is expected to be delivered by Canada Mortgage and Housing Corporation (CMHC). Further details regarding this program can be found [here](#).



# Newfoundland & Labrador



## Deferred tax filing and payments

---

- International Fuel Tax Agreement returns and payments for the first quarter of 2020 (i.e., with an April 30 due date) from interjurisdictional carriers have been deferred until June 1, 2020.
- The following filing and payment due dates have been extended to June 23, 2020:
  - gasoline tax
  - carbon tax
  - health and post-secondary education tax
  - insurance companies' tax
  - mining and mineral rights tax
  - tax on insurance premiums
  - tobacco tax
- WorkplaceNL is deferring the collection of employer assessment payments and waiving interest and penalties until June 30, 2020. As well, workers' safety training certificates with expiration dates on or after February 28, 2020 will remain valid until June 30, 2020.



## Employer compensation for workers in self-isolation due to COVID-19 travel restrictions

---

- This program reimburses private sector employers and those who are self-employed. It provides up to \$500 per week for each employee, provided the combined maximum received by the employer from both federal and provincial funding does not exceed \$1,000 per week for each employee. Further information and application forms for this program are available [here](#).



## Canada Emergency Commercial Rent Assistance

---

This program is being funded jointly by the federal and provincial governments. Eligible businesses will receive rent relief and the program is expected to be delivered by Canada Mortgage and Housing Corporation (CMHC). Further details regarding this program can be found [here](#).



# Nova Scotia



## Deferred tax filing and payments

- Payments on all provincial government loans have been deferred until June 30, 2020.
- Program and service fees for small business have been deferred until June 30, 2020 (this includes WCB premiums and registration renewal fees).
- The Small Business Loan Guarantee Program (administered through 16 credit unions) has deferred principal and interest payments until June 30, 2020.



## Canada Emergency Commercial Rent Assistance

This program is being funded jointly by the federal and provincial governments. Eligible businesses will receive rent relief and the program is expected to be delivered by Canada Mortgage and Housing Corporation (CMHC). Further details regarding this program can be found [here](#).



## COVID-19 Rent Deferral Support Program

This program is aimed to indemnify qualified landlords for losses as a result of granting rent deferral during the period April 1, 2020 to June 30, 2020. To be eligible for this program, landlords must have registered with the Department of Business by April 3, 2020. Further details are available [here](#).



## Small Business Reopening and Support Grant

This program provides funding to eligible businesses who were ordered to stay close or greatly reduce their operations due to COVID-19. The funding includes a one-time grant of up to \$5,000 and a business continuity voucher of up to \$1,500. Further information regarding eligibility and application process can be found [here](#).



## Closed programs

- **Small Business Credit and Support Program (CLOSED):** This temporary program provided eligible businesses a loan of up to \$25,000, one-time grant of up to \$1,500 and a business continuity voucher of up to \$1,500. Further information regarding eligibility and application process can be found [here](#).
- **Impact grant for small businesses (CLOSED):** Eligible small businesses, NPOs, charities and social enterprises that have closed or have reduced operation due to COVID-19 may be eligible for a one-time grant equal to 15 percent of their revenues from sale (based on revenues from April 2019 or February 2020) to a maximum of \$5,000.



# Ontario



## Deferred tax filing and payments

---

- Effective April 1, 2020, no interest or penalties will be applied to businesses with a tax obligation for a five-month period. This applies to the majority of provincial administrative taxes. The filing and remittance due dates have not been extended.
- Workplace Safety and Insurance Board (WSIB) has allowed employers to defer premiums until August 31, 2020 for Schedule 1 and Schedule 2 employers.



## Employer Health Tax (EHT)

---

The EHT exemption threshold was raised to \$1 million from \$490,000 (retroactive to January 1, 2020).



## Investment tax credit

---

Eligible CCPCs making qualified investments in capital properties that become available for use on or after March 25, 2020 in specified regions of Ontario will qualify for a 10 percent refundable corporate income tax credit.



## Electricity relief

---

Electricity prices for all customers who pay Time-of-Use (TOU) electricity rates have been fixed to 12.8 ¢/kWh (COVID-19 Recovery Rate), 24 hours a day, until October 31, 2020.



## Commercial rent assistance for small businesses (CECRA)

---

This program to provide rent relief for small businesses is being funded jointly by the federal and provincial governments and administered by Canada Mortgage and Housing Corporation (CMHC). Eligible commercial property owners will be entitled to receive forgivable loans to cover 50 percent of commercial rent for the months of April, May and June. The loans will be forgiven if the landlord provides the tenant with rent forgiveness of at least 75 percent of their rent. In Ontario, the program will specifically cover rent related to fixed costs and will not cover any profit element of the landlord.



## Infectious Disease Emergency Leave

---

During the COVID-19 outbreak, non-unionized workers who have had their hours temporarily reduced by their employer due to COVID-19 will be put on Infectious Disease Emergency Leave. This will prevent employers from incurring payout expenses that usually arise from terminating employees once the temporary layoff period has expired. It would also ensure that workers remain employed.



## Temporary ban on commercial evictions

---

The provincial government has introduced legislation that would retroactively suspend commercial evictions for eligible businesses from May 1, 2020 to September 1, 2020. This temporary measure prevents landlords that are or would be eligible for CECRA to evict eligible businesses or seize their assets. Further information can be found [here](#).



# Prince Edward Island



## Emergency working capital financing

---

Eligible small businesses can apply for a working capital loan up to \$100,000 to assist with fixed operating cost. The loan has a fixed annual interest rate of four percent and no interest or principal payments will be required for the first 12 month. Further information regarding this program can be found [here](#).



## COVID-19 Business Adaptation Advice Program

---

Businesses can apply for non-repayable funding to access professional advice and support to adapt or recover from the impact of COVID-19. The assistance can cover up to 100 percent of the cost of professional services to a maximum of \$2,500. Further information and online application for this program can be found [here](#).



## Tourism Assistance Loan Program

---

Eligible Island tourist operators can apply for a repayable loan up to \$1 million through Finance PEI and Tourism PEI. The loan has an annual interest rate of four percent and is amortized over 20 years. Principal repayments will be deferred for a maximum of 18 months and Tourism PEI may pay the first 18 months of interest payments through the Tourism Interest Relief Program. Further details regarding this program are available [here](#).



## Tourism Interest Relief Program

---

Finance PEI and Tourism PEI will reimburse interest expenses related to term debt for every month the tourism operator demonstrates they have either had a minimum of 30 percent decrease in tourism-related revenue compared to the prior year or no tourism revenue for that month. Further information and application details for this program are available [here](#).



## Prince Edward Island Fish Emergency Loan Program

---

This program is offered by Finance PEI and the PEI Credit Unions. It aims to provide loans up to a maximum of \$25,000 to harvesters at four percent interest for five years. The principal will be deferred for the first 18 months and the Department of Fisheries will pay interest on behalf of the borrower for the first 18 months. Further information regarding this program and application process is expected soon.



## Interest Relief Program

---

This program aims to provide interest relief to fish harvesters that can demonstrate a 30 percent or more decrease in fish-related revenues for the 2020 fishing season. Further information regarding this program is expected soon.



## COVID-19 Workspace Adaption Assistance Fund

---

To safeguard employees and customers, small businesses can receive up to \$2,000 from this fund to purchase and install plexiglass dividers and hand washing stations. Further information regarding this fund is expected soon.



## Canada Emergency Commercial Rent Assistance

---

This program is being funded jointly by the federal and provincial governments. Eligible businesses will receive rent relief and the program is expected to be delivered by Canada Mortgage and Housing Corporation (CMHC). Further details regarding this program can be found [here](#).



## Closed programs

---

- **Worker Assistance Program (CLOSED):** Eligible employers will receive a maximum of \$250 per week for each employee that has experienced a reduction of at least eight hours per week due to COVID-19 during the period of March 16, 2020 to April 11, 2020 [i.e., compared to their pre-COVID working hours].
- **Emergency Income Relief for the Self-Employed (CLOSED):** This measure was aimed to support self-employed who were significantly impacted by COVID-19. Further information regarding this program can be found [here](#).
- **Commercial Lease Rent Deferral Program (CLOSED):** Landlords have been encouraged to defer rent payments from their commercial tenants for three months. Further details regarding this program can be found [here](#).



# Saskatchewan



## Deferred tax filing and payments

---

- Provincial sale tax returns should still be filed; however, monthly filers may defer February, March and April 2020 payments to July 31, 2020 and quarterly filers may defer January 1 to March 3, 2020 payment to July 31, 2020.
- Businesses do not need to request interest and penalty relief as long as a full payment is made, or a payment arrangement is in place, by July 31, 2020.



## Saskatchewan Small Business Emergency Payment (SSBEP)

---

- The SSBEP is a one-time grant based on 15 percent of the business's monthly sales revenue in either April 2019 or February 2020, to a maximum of \$5,000 per eligibility period.
- Eligible recipients are small and medium-sized businesses (less than 500 employees) that had to close, or had a significant reduction in operations, because of COVID-19. Not-for-profit organizations also qualify.
- Seasonal businesses can also qualify under modified requirements.
- Payments can be used by the business for any purpose.
- Businesses had to be carrying on business in Saskatchewan on February 29, 2020 and must commit to reopen business operations following the cancellation of the COVID-19 public health order.
- SSBEP has been extended through the month of May. Applications must be made on or before July 31, 2020 through the [Government of Saskatchewan's website](#).



## Workers' Compensation Board (WCB) relief measures

---

- Penalties and interest will be waived on late payments from April 1 to June 30, 2020.
- Penalties and interest for late payments applied for the month of March will be forgiven.
- Employers that have had a reduced workforce should submit a revision to their 2020 assessable payroll estimate to reduce their WCB premiums.
- Payroll audits are being suspended until further notice, except if an employer is eligible for a refund.





## Utility payments

---

All Crown utilities will implement a bill-deferral program, allowing all bills to be deferred for up to six months with zero interest.



## Oil and gas sector

---

- A series of filing and other deadlines have been extended, mainly related to routine reporting activities.
- Mineral rights scheduled to expire in 2020 will be extended by one year.
- The industry portion of the Oil and Gas Administrative Levy will be reduced by 50 percent during the current fiscal period and invoicing on the remaining balance will be deferred until October 1, 2020.



## Canada Emergency Commercial Rent Assistance

---

This program is being funded jointly by the federal and provincial governments. Eligible businesses will receive rent relief and the program is expected to be delivered by Canada Mortgage and Housing Corporation (CMHC). Further details regarding this program can be found [here](#).

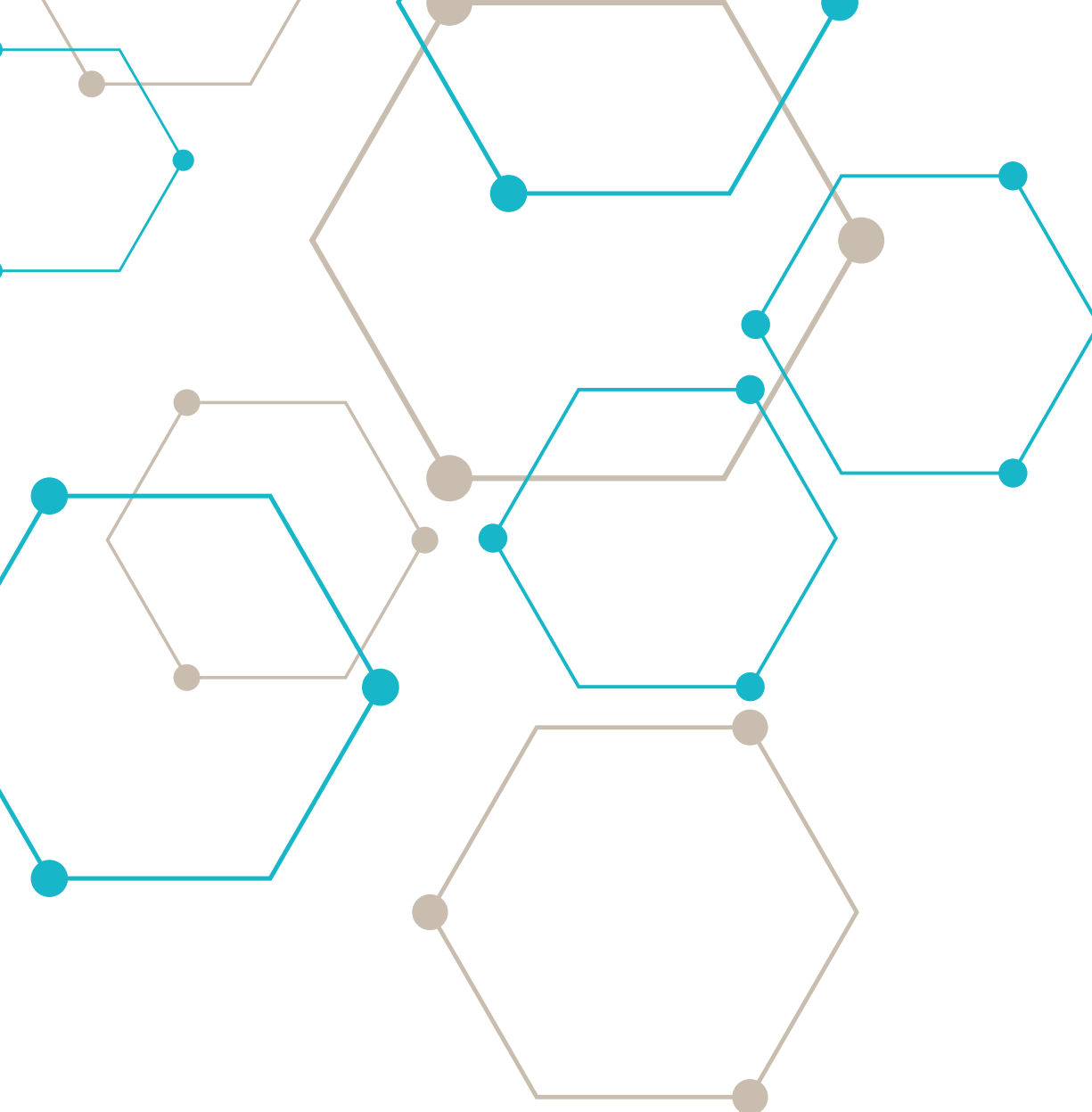


## Protection for small business tenants

---

The provincial government announced temporary commercial eviction protection for small business tenants during the COVID-19 emergency. This will prevent landlords that are eligible to apply for the CECRA program but choose not to, from evicting small business tenants. Further information regarding the announcement can be found [here](#).





Visit our [COVID-19 Hub](#) for timely information and resources and connect with your [Grant Thornton advisor](#) to learn more.



**Grant Thornton**

[grantthornton.ca](http://grantthornton.ca)

**Audit | Tax | Advisory**

© 2020 Grant Thornton LLP. A Canadian Member of Grant Thornton International Ltd. All rights reserved.

**About Grant Thornton LLP in Canada**

Grant Thornton LLP is a leading Canadian accounting and advisory firm providing audit, tax and advisory services to private and public organizations. We help dynamic organizations unlock their potential for growth by providing meaningful, actionable advice through a broad range of services. Grant Thornton LLP is a Canadian member of Grant Thornton International Ltd, whose member and correspondent firms operate in over 100 countries worldwide.