

Canada's Response to COVID-19 Pandemic

May 20, 2020	GOVERNMENT OF CANADA	MANITOBA GOVERNMENT
Economic Response Plan	Canada's COVID-19 Economic Response Plan Support for individuals Support for Business Support for sectors	Manitoba Protection Plan Support for individuals Support for Business Manitoba Gap Protection Program (MGPP) open for applications from May 1 onwards
Info for Workplaces and Employees	Employment and Social Development Canada (UPDATED May 5) <ul style="list-style-type: none"> Risk- informed decision- making workplaces and businesses Preventing COVID-19 in the workplace: Employers, employees and essential service workers 	Manitoba Government Info for Workplaces and Employees (Apr 27) <ul style="list-style-type: none"> Key Responsibilities of Employees, Managers and Employers Workplaces Facemasks Workplace FAQ
Support for Businesses (Federal Government)	<p>Canada Emergency Business Account (CEBA) Loan (Apr 17 Click here for website) (Applications started on April 9)</p> <ul style="list-style-type: none"> Interest free loan up to \$40,000 to small businesses and not-for-profits (to cover operating costs during temp reduced revenues) To repay the balance of the loan on or before Dec 31, 2022 will result in loan forgiveness of 25% (up to \$10,000) To Qualify: The company's total employment income paid in the 2019 was between \$20,000 and \$1 million. <i>(Replaced previous \$50,000 and \$1 million)</i> <p>The company has an active business chequing/ operating a/c with the Lender, which is its primary financial institution. This account was opened on or prior to March 1, 2020. The company acknowledges its intention to continue to operate its business or to resume operations. <i>(Details of eligibility requirements can be found on the ceba-cuec.ca website)</i></p> <p>(Updates May 19) CEBA expansion (administrated by Export Development Canada) to include many owner-operated small businesses.</p> <p>Small businesses to access interest free loans that will help cover operating costs during a period when revenues have been reduced due to the pandemic. To qualify, applicants with payroll lower than \$20,000 would need:</p> <ul style="list-style-type: none"> A business operating account at a participating financial institution 	

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**Support for
Businesses
(Federal
Government)**

**For CEWS
calculator, click
[HERE](#).**

- A Canada Revenue Agency business number, and to have filed a 2018 or 2019 tax return.
- Eligible non-deferrable expenses* between \$40,000 and \$1.5 million. Eligible non-deferrable expenses could include costs such as rent, property taxes, utilities, employment costs and insurance.

**Expenses will be subject to verification and audit by the Government of Canada.*

More details, including the launch date for applications under the new criteria to follow.

[Canada Emergency Commercial Rent Assistance \(CECRA\)](#) for small businesses. (April 17)

- The program will seek to provide loans, including forgivable loans, to commercial property owners who in turn will lower or forgo the rent of small businesses for the months of April (retroactive), May, and June.
- Implementation of the program will require a partnership between the federal government and provincial and territorial governments, which are responsible for property owner-tenant relationships.
(Apr 24) Click [here](#) for news release
- The program will **provide forgivable loans** to qualifying commercial property owners to cover **50 per cent of three-monthly rent payments** that are payable by eligible small business tenants who are experiencing financial hardship during April, May, and June.
- **The loans will be forgiven if the mortgaged property owner agrees to reduce the eligible small business tenants' rent by at least 75 per cent for the three corresponding months** 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 per cent of the rent.

Federal government and provincial or territorial	50%	The forgivable loans would be disbursed directly to the mortgage lender. <i>(Under a forgiveness agreement, which include a term not to evict the tenant while the agreement in place.)</i>
Property owners	25%	
Tenants portion	25%	

- Impacted small business tenants are **businesses paying less than \$50,000 per month in rent** and who have **temporarily ceased operations** or have **experienced at least a 70 per cent drop in pre-COVID-19 revenues**. This support will also be available to non-profit and charitable organizations.
- CECRA will be operational by mid-May, with commercial property owners lowering the rents of their small business tenant's payable for the months of April, May, retroactively, and for June.
- To be notified by **CMHC** when the CECRA application process opens, register [here](#). (Just added May 11)
- [Canada Mortgage and Housing Corporation will administer and deliver the CECRA \(a collaboration between the deferral government and provincial and territorial governments\)](#)

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(UPDATES May 19)

The **Canada Mortgage & Housing Corporation (CMHC) expects to open application process for the CECRA** in the second half of May.

CMHC is taking staggered approach and asks property owners to register non the followings days once the application process has opened. Once registered, the portal will be available 24/7 for applicants to input the data and upload the documents. Deadline to apply August 31, 2020.

- **Monday:** Property owners who are located in Atlantic Canada, BC, Alberta and Quebec, with up to 10 tenants who are eligible for the program
- **Tuesday:** Property owners who are located in Manitoba, Saskatchewan, Ontario and the Territories, with up to 10 tenants who are eligible for the program
- **Wednesday:** All other property owners in Manitoba, Saskatchewan, Ontario and the Territories
- **Thursday:** All other property owners in Atlantic Canada, BC, Alberta and Quebec
- **Friday:** All property owners

(UPDATES May 20)

Canada Emergency Commercial Rent Assistance (CECRA) program will be opened for application beginning on May 25.

This program will provide forgivable loans to eligible commercial property owners, who in turn will give a rent reduction of at least 75 per cent for April and May (retroactive), and June, to their small business tenants.

Applications will be accepted through the Canada Mortgage and Housing Corporation [website](#) beginning on May 25, and application documents can be accessed now.

Have question about the CECRA?

Email: CECRA@cmhc.ca

Tel: **1-800-668-2642**

Work-Sharing Program

- Extending maximum duration from 38 weeks to 76 weeks.

Canada Emergency Wage Subsidy(CEWS) Click [here](#) for CEWS for application guide. (May 5)

(UPDATED May 15) CEWS extended until end of August 2020. For additional info, click [here](#).

In addition to the timeline extension, new regulations will extend eligibility for the CEWS to the following groups:

- Partnerships that are up to 50-per-cent owned by non-eligible members;
- Indigenous government-owned corporations that are carrying on a business, as well as partnerships where the partners are Indigenous governments and eligible employers;
- Registered Canadian Amateur Athletic Associations;
- Registered Journalism Organizations; and Non-public colleges and schools, including institutions that offer specialized services, such as arts schools, driving schools, language schools or **flight schools**.

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The Government also intends to propose legislative amendments to ensure that the CEWS continues to meet its objectives. These proposed amendments would:

- Provide flexibility for employers of existing employees who were not regularly employed in early 2020, such as seasonal employees;
- Ensure that the CEWS applies appropriately to corporations formed on the amalgamation of two predecessor corporations and
- Better align the treatment of trusts and corporations for the purpose of determining CEWS eligibility.

(Updated May 8) **CEWS will be extended into summer 2020.** *More details on how much longer employers will be able to claim the federal funding past the current June 6 deadline will be unveiled next week.* Click [here](#) to read more

- **For qualifying businesses: -**
 - Subsidy up to **75% of salaries** of an employee's *first \$58,700 (up to \$847/ week)* for qualifying businesses **up to 3 months** (retroactive to March 15, 2020)
 - Applied to **businesses with at least a 15%** (Originally was 30%) **demonstratable decline in March 2020 (and 30% for the following months** in their gross revenue due to COVID-19 (Refer to eligible Periods table A) (Updated Apr 8, 2020)

Eligible Periods Table A

Eligible Periods	Claiming Period	Required reduction in revenue	Reference period for eligibility
Period 1	Mar 15 – Apr 11	15%	Mar 2020 over: <ul style="list-style-type: none"> • March 2019 or • Average of Jan & Feb 2020
Period 2	Apr 12 – May 9	30%	Apr 2020 over: <ul style="list-style-type: none"> • Apr 2019 or • Average of Jan & Feb 2020
Period 3	May 10 – Jun 6	30%	May 2020 over: <ul style="list-style-type: none"> • May 2019 or • Average of Jan & Feb 2020

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**Support for
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- **EI/ CPP/QPP Employer Contribution Refunds for Business using CEWS (April 8)**

Employers eligible for the CEWS are entitled to receive 100 % refund for certain employer-paid contributions to Employment Insurance, the Canada Pension Plan, the Quebec Pension Plan, and the Quebec Parental Insurance Plan.

The refund would apply to the entire amount of employer-paid contributions for furloughed employees in the period where the employer enrolled under the CEWS.

- **For businesses that do not qualify under CEWS: -**

May qualify for wage **subsidy of 10% of remuneration (up to \$1,375 per employee) and \$25,000 per employer** paid from **March 18 to before June 20, 2020.**

- **Temporary changes to Canada Summer Jobs Program (April 8)**

- a) **An increase to the wage subsidy** – private & public sector can receive up to 100% of the provincial or territorial minimum hourly wage for each employee
- b) **An extension to the end date** for employment to Feb 28, 2021
- c) Allowing employers to adapt their projects and job activities to **support essential services**
- d) Allowing employers to hire staff on a **part-time basis**,

(Apr 21) Employers can start applying for the CEWS starting **April 27** (Click [here](#) for the website)

(Apr 21) CRA **launched a new calculator on their website** to help businesses determine eligibility and claim amounts. Click [here](#) for the calculator.

(Apr 24) Click [here](#) for CEWS comprehensive FAQ page.

(NEW May 11) **Larger Employer Emergency Financing Facility (LEEFF)**

- Provide bridge financing to Canada's largest employers to keep their operations going.
- This support will not be used to resolve insolvencies or restructure firms, nor will it provide financing to companies that otherwise have the capacity to manage through the crisis.
- Companies must demonstrate how they intend to preserve employment and maintain investment activities.
- The LEEFF program will require strict limits to dividends, share buy-backs, and executive pay.
- The program will not be available to companies that have been convicted of tax evasion.
- The LEEFF financing is intended to be applicable to all eligible sectors.

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**Support for
Businesses
(Federal
Government)**

- Open to all large for-profit businesses – with the exception of those in the financial sector
- Open to certain not-for profit businesses such as airports
- Companies with annual revenues generally in the order of \$300 million or higher

To qualify:

- Eligible businesses must be seeking financing of \$60 million or more and have significant operations or workforce in Canada, and not be involved in active insolvency proceedings.

(UPDATED May 20) Additional information on the application process is available on the [CDEV website](#).

Business Credit Availability Program (BCAP) through BDC and EDC **(Updated May 11)**

- Expanding the BCAP to mid-sized companies with larger financing needs.
- Support **loans up to \$60 million per company** and guarantees of up to \$80 million. (Through BDC & EDC)

(A) Canada Emergency Business Account will provide **interest-free loans of up to \$40,000 to small businesses and not-for-profit organizations, to help cover operating costs** during a period where their revenue is temporarily reduced.

To qualify:

Organizations **need to demonstrate they paid between \$50,000 to \$1 million in total payroll in 2019.**

(B) Loan Guarantee for small and medium sized enterprises.

- new operating credit and cash flow term loans of up to \$6.25 million to SMEs.

(C) Co-Lending Program for small and medium sized enterprises.

- BDC working with financial institutions to co-lend term loan to SMEs for their operational cash flow requirements.

(Apr 24) COVID -19: Cash flow assessment tool kit (Available on BDC website, click [here](#))

EDC & BDC resource tool kit to help SMEs to assess cashflow/ burn rate.

(UPDATED May 14) The BCAP will extend to small-mid sized businesses, mid-size companies with larger financing needs will include loans up to \$60 mil per company and guarantees of up to \$80 mil, through BDC and EDC. [Read more.](#)

Loan Guarantee for Small and Medium Sized Enterprises

Through the BCAP, EDC is working with financial institutions to guarantee 80% new operating credit and cash flow term loans of up to \$6.25 million to small and medium sized enterprises. (SMEs)

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**Support for
Businesses
(Federal
Government)**

Co-Lending Program for Small and Medium Sized Enterprises

Through the BCAP, [BDC](#) is working with financial institutions to co-lend term loans to SMEs for their operational cash flow requirements.

- 80% provided by BDC
- 20% provided by financial institutions
- Support is available until or before Sept 30, 2020

BDC's Mid-Market Financing Program

Commercial loans ranging between \$12.5 million and \$60 million to medium sized enterprises whose credit needs exceed what is already available through the BCAP and other measures.

EDC's Mid-Market Guarantee and Financing Program

- Bringing liquidity to companies who tend to have revenues of between \$50 million to \$300 million.
- EDC will continue to work with Canadian financial Institutions to guarantee 75% of new operating credit and cash-flow loans (ranging from \$16.75 million to a max of \$80 million)
- These expanded guarantees are available to exporters, international investors and businesses that sell their products or services within Canada.
- More details to follow.

[Canadian Federation of Independent Business](#)

CFIB providing info to help small businesses through these difficult times.

[Western Economic Diversification Canada](#) (Apr 17)

COVID-19: WD support for western Canadian businesses, click [here](#)

[\(UPDATED May 13, the new Regional Relief and Recovery Fund RRRF is now OPEN for applications\)](#)

This new fund will help businesses, organizations and communities relieve the economic impact of COVID-19 and help businesses prepare for recovery.

Specifically, the Fund will help firms to:

- mitigate financial pressures so that you can continue your operations and keep paying employees
- support business projects to prepare for a successful recovery

Through the existing Community Futures Program, the RRRF will provide struggling small businesses with financial support, offer technical aid and resources and support local economic diversification initiatives.

[\(May 13\) A total of \\$1 billion will be available through Canada's six regional development agencies.](#)

[Prairie region work with Western Economic Diversification Canada. Click here.](#)

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**Support for
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[National Research Council Canada](#)

(Apr 21) [NRC IRAP Innovation Assistance Program](#) – small and medium-sized Canadian businesses unable to secure funding under the Canada Emergency Wage Subsidy (CEWS) and the Business Credit Availability Program (BCAP) can apply for financial assistance. Click [here](#) to receive more details.

(NEW) Support for business. Find COVID-19 support and other programs and services by answering a few details to find the best matches. Click [here](#).

(May 8) New Industry Strategy Council (Click [here](#) to read more)

Federal government has announced a new Industry Strategy Council, which is tied to Economy Strategy Tables. The Tables are chaired by industry leaders in the following key sectors:

- Advanced Manufacturing
- Agri-Food
- Clean Tech
- Digital Industries
- Health and Bio-Science
- Resources of the Future,
- Tourism and Hospitality
- Retail **(NEW)**
- Transportation sector **(NEW)**

(NEW May 13) The **NEW Premier's Economic Opportunities Advisory Board** was established to lead Manitoba's Economic Recovery and Growth.

- The 18-member advisory board includes leaders in Manitoba in transportation, real estate, agriculture, education and manufacturing, among a range of other sectors.
- The board will report to the premier, and will be supported by staff of Executive Council, the Economic Development Office and the Office of the Clerk of the Executive Council and Cabinet Secretary to ensure a whole-government approach.

(MAY 15) SUPPORT FOR RESEARCH STAFF

[PM announces support for research staff in Canada](#) \$450 million in funding to help Canada's academic research community

Support to universities and health research institutes to retain research staff who are unable to access some of the govt. existing support.

75% per individual, with a maximum of \$847 per week.

The program is designed to help universities and health research institutes to maintain essential research-related activities and ramp up to full research operations once physical distancing measures are lifted. Funding will cover 75% of total eligible costs. Red more: [PM website](#)

Support for
Businesses
(Provincial
government)

(Apr 22) [The Manitoba Gap Protection Plan \(MGPP\)](#) **(NEW May 1: MGPP OPEN FOR APPLICATION, click [here](#))**

Manitoba businesses that do not qualify for the various federal government assistance programs and wage subsidies created because of COVID-19 are invited to apply.

The province will advance each eligible businesses the **non-interest bearing, forgivable MGPP loan of \$6,000**, for a total up to \$120 million.

The loan will be forgiven on Dec 31, 2020, if the recipient attests at that time the business has not received any non-repayable federal support (CEWS and the CEBA), as well as sector-specific federal grant programs.

If recipient received benefits under federal COVID program, then the loan will be added to the recipient's 2020 tax bill

To be eligible for the **MGPP** funding, a business must:

- have been operational on March 20, 2020, the date the Manitoba government declared a provincewide state of emergency under The Emergency Measures Act because of COVID-19;
- have temporarily ceased or curtailed operations because of a COVID-19 public health order and have been harmed by the health order;
- be registered and in good standing with the Manitoba Business and Corporate Registry;
- have not qualified for federal government COVID-19 grant support; and
- have an email address and a bank account.

For more info, click [here](#) or call **1-888-805-7554** and speak with an agent at the Manitoba Economic Support Centre.

(May 1) Contact info for questions about Phase One of re-opening businesses:

Tel: 204-945-3744

Toll Free in North America: 1-866-626-4862

Email: mgi@gov.mb.ca

Q&A: <http://www.engagemb.ca>

Manitoba Restoring Safe Services: <https://manitoba.ca/covid19/restoring/approach.html>

(Apr 21) [Workers Compensation Board of Manitoba \(WCB\)](#)

The WCB board of directors has approved and authorized further relief for employers who fund the WCB by returning approximately \$37 million in surplus funds.

In May, eligible employers will receive a credit to their account based on 20% of their 2019 premium.

To be eligible: employers **MUST** have fulfilled their payroll reporting responsibilities for 2019 and paid a WCB premium in 2019. Employers can still report their 2019 payroll to receive the surplus distribution. Click [here](#) for Surplus Distribution FAQ.

Support for Businesses (Provincial government)

(NEW May 13) B2B Manitoba is an online marketplace to connect Manitoba businesses with suppliers that distribute non-medical PPE and other COVID related products, so that the businesses can open and keep customers and employees as safe as possible in this pandemic. Click www.B2BManitoba.ca to access the online portal.

(NEW May 16) [New Manitoba Works Capital Incentive](#) – is a new approach to tax increment financing (TIF) that levers incremental education property tax rebates to stimulate economic growth and job creation.

A new or existing business interested in getting established or expanding in Manitoba may apply to the program if:

- The business is prepared to make a minimum capital investment of \$10 million to specific property, which will be designated for tax increment financing benefits;
- A minimum of 65% of total projects costs are from private sources; and
- There is demonstrable potential to create and/ or maintain jobs in Manitoba, or the new business activity will have a substantial and measurable net economic benefit to the province.

Support for Individuals

Application for the **CERB** period started on **April 6, 2020**

#1 eligible period starts the week of April 6

Month of Birth	Apply for CERB on	Best day to apply
Jan, Feb, Mar	Mondays	
Apr, May, Jun	Tuesdays	
Jul, Aug, Sept	Wednesdays	
Oct, Nov, Dec	Thursdays	
Any month	Fri, Sat & Sundays	

#2 eligible period starts the week of April 13

Month of Birth	Apply for CERB on	Best day to apply
Jan, Feb, Mar	Mondays	
Apr, May, Jun	Tuesdays	
Jul, Aug, Sept	Wednesdays	
Oct, Nov, Dec	Thursdays	
Any month	Fri, Sat & Sundays	

- [Rent Increase Freeze](#) between Apr 1 and May 31.
- Introducing [a temporary exception to Employment Standards regulations](#) to ensure temporary layoffs after Mar 1 do not automatically convert to a termination (**March 27**)
- Suspending repayment of Manitoba Student Aid loans until Sept 30 effectively Apr 1 to reduce financial burden on post-secondary students.
- Continue to extend supports to all youth currently in care who turn 18 between March 20 and Sept. 30. This includes extending foster care placements and ensuring that youth who choose to move out of foster care continue to receive financial support
- Deferring increases in Manitoba Pharmacare deductible rates schedule for Apr 1

(Continue)
**Support for
Individuals**

#3 eligible period starts the week of April 27

Month of Born	Apply CERB on	Best day to apply
Jan, Feb, Mar	Mondays	
Apr, May, Jun	Tuesdays	
Jul, Aug, Sept	Wednesdays	
Oct, Nov, Dec	Thursdays	
Any month	Fri, Sat & Sundays	

(May 5)

Previous eligibility period (Apr 12 to May 9)

Current eligibility period (May 10 to June 6)

Next eligibility period (June 7 to Jul 4)

IMPORTANT:

- Eligibility periods are fixed in 4-week periods. You need to re-apply for CERB for multiple 4-week periods, if your situation continues. **Max 16 weeks or 4 periods is the threshold.**
- These benefits are taxable! Make sure to report any payments received on next year's tax return.

For employees eligible for EI:

Canada Emergency Response Benefit (CERB)

- Taxable benefit of \$2,000 a month for up to 4 months
- **(Apr 16)** Eligibility expanded to include part-time workers, frontline health care workers (earn less than \$2,500 per month) working in long-term care facilities.
- Reside in Canada, who are at least 15 years old
- Employed and/ or self-employment income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application
- Who have not quit their job voluntarily.

CERB Expansion of eligibility (April 17)

- Allow **people to earn up to \$1,000 per month** while collecting CERB

- Manitoba Hydro, Centra Gas and Manitoba Public Insurance (MPI) will **not charge interest or penalties** in the event Manitobans are unable to pay at this time.
- Instructing MPI to relax ordinary practices on policy renewals and collections
- **Request to Workers Compensation Board (WCB) to do the same and asking WCB to extend relief from penalties for late payments**
- Direct Manitoba Hydro and Central Gas to NOT disconnect customer during these times
- Working with Municipalities to **NOT charge interest on provincial education taxes and school division fees**

[Worker Compensation Board of Manitoba](#)

Click here on [How WCB is responding to COVID-19 FAQ page](#)

[Providing training and grants to child-care experts](#) to become entrepreneurs by **opening their own small-scale daycares (part of the Additional Procurement Fund announced Apr 17)**

(May 2) Child Care Resources

For Manitobans that are eligible to access the temporary child-care system to find a location that meets their needs:

<https://eswchildcare.ca>

(Just added May 11) For Manitoban businesses that are thinking of reopening their businesses. Click [here](#) for the **Workplace Guidance for Business Owners.**

(Continue)
**Support for
Individuals**

- Extend the CERB to workers (including seasonal) who recently **exhausted their EI regular benefits and are unable to find a job or return to work** because of COVID-19
- Federal government to work with provinces and territories **to cost-share a temp top-up to the salaries of workers that are deemed essential** in the fight against COVID-19 and are currently **making less than \$2,500 per month.**

Eligibility periods (April 7)

4-week period cycle	Period dates
1	Mar 15 – Apr 11
2	Apr 12 – May 9
3	May 10 – Jun 6
4	Jun 7 – Jul 4
5	Jul 5 – Aug 1
6	Aug 2 – Aug 29
7	Aug 30 – Sept 26

Note:

If your situation continues, you can re-apply for CERB for multiple 4-week periods, to a maximum of 16 weeks (4 periods)

For individuals that ARE NOT eligible for EI:
[CERB with CRA](#)

Increasing the Canada Child Benefit (CCB)

- Extra \$300 per child through CCB for 2019-2020

(Just added May 11) Manitoba government lifting one-month supply limit on prescription drugs effective May 11.

To have a **Manitoba Pharmacare** deductible reviewed, visit www.gov.mb.ca/health/pharmacare/forms.html to submit a form, or call 204-786-7141 or (toll-free) at 1-800-297-8099

(May 12)

GREEN TEAM PROJECTS

INFORMATION FOR YOUTH

Summer Jobs with Urban/ Hometown Green Team

- Green Team grants are awarded to non-profit organizations & municipal govts. to hire youth aged between 15 to 29 to work on community projects between May and August.

Summer Jobs within provincial parks

- Jobs available: general maintenance duties to assisting with wildlife and forestry. Interpretive assistant.
- Positions available between May and August each year
- Youth age between 15 and 20 eligible to apply.

Click [here](#) to apply.

INFORMATION FOR ORGANIZATIONS

- Preference will be given to organization that have not received funding in the current program year.
- Application for a second intake for the 2020 summer season is now open. Click here to submit your application.
- To receive funding, organizations must comply with physical distancing requirements and practices for

<p>(Continue) Support for Individuals</p>	<p>(UPDATED May 16) Increase to Canada Child Benefit (CCB) <u>Increased of CCB in July</u></p> <p>Examples of payments for the 2020-21 benefit year:</p> <ul style="list-style-type: none"> ○ A single-parent family with one child under the age of 6 and earning \$25,000 will receive an additional \$126, bringing their new yearly total benefit to \$6,765. ○ A two-parent family with two children aged between 4 and 9 and earning \$55,000 will receive an additional \$174, bringing their new yearly total benefit to \$9,329. ○ A two-parent family with two children under the age of 6 and earning \$90,000 will receive an additional \$136, bringing their new yearly total benefit to \$7,322. 	<p>the pandemic as directed by the chief provincial public health officer.</p> <p>For more details, click here. Click here for grant application.</p> <p>(NEW May 12) Reduce Vehicle Registration Fees by 10 percent effectively July 1</p> <p>(May 11) MPI Rebate cheque will be based on what policyholders paid last year and are expected to be around 11%, or around \$140 to \$160 per average policyholder. Rebate cheque will reach policyholders at the end of May or early June.</p> <p>If you need to change your mailing address, please call Autopac agent or MPI's Contact Centre line 204-985-7000 or 1-800-665-2410 before MAY 16.</p>
<p>Support for Seniors</p>	<p>Registered Retirement Income Fund (RRIF)</p> <ul style="list-style-type: none"> • Reducing the required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020 <p>New Horizons for Seniors Program (NHSP)</p> <ul style="list-style-type: none"> • Community-based projects up to \$25,000 • Community-based projects (small grants) up to \$5,000 • Pan-Canadian projects <p>(UPDATED May 12) Expanding New Horizons for Seniors Program with an additional investment of \$20 million.</p>	<p>(May 5) Seniors Economy Recovery Credit Seniors Economy Recovery Credit provides a \$200 one-time, refundable tax credit to MB seniors facing additional costs due to pandemic</p> <p>Deadline to update any mailing address changes: May 12</p> <p>Seniors that did not receive cheque in the mail in May, will be able to claim the \$200 Seniors Economy Recovery Credit on their 2020 income tax return.</p> <p>Eligibility Criteria:</p> <ul style="list-style-type: none"> • Seniors aged 65+ in 2020 • Seniors who live in Manitoba in 2020 • Seniors who file an income tax return as a Manitoba resident.

<p>(Continue) Support for Seniors</p>	<p>(NEW May 12)</p> <ul style="list-style-type: none"> • One-time tax-free payment of \$300 for seniors eligible for the Old Age Security (OAS) pension, with an additional \$200 for seniors eligible for the Guaranteed Income Supplement (GIS) • A total of \$500 will be given to an individual senior who is eligible to receive both the OAS and GIS. • Temporarily extending GIS and Allowance payments if seniors' 2019 income info has not been accessed. <i>(2019 income info to be submit no later than by Oct 1,2020 to avoid benefits interruption)</i> 	
<p>Tax Ramifications for Businesses</p>	<p><u>More time to pay income taxes</u></p> <ul style="list-style-type: none"> • All businesses can defer, until Aug 31,2020, the payment of any income tax amounts that become owing on or after March 18 and before Sept 2020. • No interest or penalties will accumulate on these amounts during this period. <p><u>Deferral of Sales Tax Remittance and Customs Duty Payments</u></p> <ul style="list-style-type: none"> • Businesses, including self-employed individuals, can defer until June 30, 2020 payments of the Goods and Services Tax/ Harmonized Sales Tax (GST/ HST), as well as customs duties owing on their imports. • The deferral will apply to GST/ HST remittances for the month of Feb, Mar & April 2020 (for monthly filers) • The deferral will apply to GST/ HST remittances from Jan 1 through Mar 31, 2020 (for quarterly filers) • For business amounts collected and owing for their previous fiscal year and installments of GST/ HST in respect of the filer's current fiscal year (for annual filers) • For GST and customs duty payments for imported goods, deferral will include amounts owing for March, April and May 	
<p>Tax Ramifications for Individuals</p>	<p><u>Extra time to file income tax returns</u></p> <ul style="list-style-type: none"> • New return due date: June 1, 2020 • Income tax payment to be deferred until Aug 31, 2020 <i>(without incurring interest or penalties)</i> 	<ul style="list-style-type: none"> • Deferring provincial income tax and corporate tax filing deadlines and payments to coincide with the current revised federal deferral of income tax to Aug 31 and willing to extend to Oct 1 (should the federal government agree).

<p>Mental Health Support Program</p>	<p><u>KidsHelpPhone</u> is a 24/7, national support service that offers professional counselling, information and referrals and volunteer, text-based support to young people (Available in both English and French) 1-800-668-6868</p> <p><u>Wellness Together Canada</u>: Mental Health and Substance Use Support provides free online resources, tools, apps and connections to trained volunteers and qualified mental health professionals when needed. (NEW)</p>	<p><u>AbilitiCBT</u> (Mental Health Virtual Therapy Program is NOW AVAILABLE) Online digital therapy program by <u>Morneau Shepell</u> is available now.</p> <p>Click <u>here</u> to sign up</p>
<p>Other resources for managing stress/ support victims of family violence during pandemic</p>	<p>(May 5) <u>Hope for Wellness helpline</u> Toll-free help Line at 1-855-3310 (24/7)</p>	<p><u>SMART Recovery Toolbox</u> SMART provides a variety of methods, worksheets, and exercises to help you self-manage your addiction recovery and your life.</p> <p><u>Sara Riel Inc.</u></p> <p>(NEW May 20) <u>Family Violence Prevention Program (FVPP)</u> plans and develop community programs that help stop family violence. Toll-free crisis line: 1-877-977-0007 (24/7) Text 204-792-5302 or 204-805-6682 Website: <u>www.gov.mb.ca/familyviolence</u></p>
<p>Other resources to support local communities and local businesses</p>	<p>COVID-19 App and Self-Assessment Tool (Apr 28)</p> <p>Click <u>here</u> for App download Available on Appstore and GooglePlay</p> <p>For web version, click <u>here</u></p>	<p><u>Help Next Door MB</u> is a network of helpers coming together as a community. Can register as a volunteer or submit request for help through this platform.</p> <ul style="list-style-type: none"> • If you are a volunteer ready to provide your support or • Someone who needs a helping hand through these difficult times <p>This is a FREE service.</p> <p><u>Buy Local</u> is FREE directory that matches shoppers with local restaurants, shops and services who are open for business with pick up and delivery options during this time.</p>

<p>(Continue) Other resources to support local communities and local businesses</p>		<p>My Learning at Home is a NEW website to supports for parents as they help teach their kids at home.</p> <p>24/7 InTouch (Apr 16) Manitoba-based business 24/7 InTouch will launch a secure call centre to help inform and guide stakeholders during COVID-19 pandemic.</p> <p>Community Screening Locations Click here for the list of screening locations.</p> <p>Please note: Individuals who are NOT experiencing signs/symptoms of COVID-19 will NOT be tested. Community screening locations are now accepting walk-in patients who are showing signs/symptoms of COVID-19.</p>
<p>Support for students and recent graduates</p>	<p>A moratorium on the repayment of Canada Student Loans</p> <ul style="list-style-type: none"> • 6-month interest-free moratorium on the repayment of Canada Student Loans for all student loan borrowers. • NSLSC National Student Loans Service Centre • CALSC Canadian Apprenticeship Loan Service Center <p>(April 17) New Changes to the Canada Student Loan Program Doubling the Canada Student Grants for all eligible full-time students to up to \$6,000 and up to \$3,600 for part-time students in 2020-2021. The Canada Student Grant are deemed essential in the fight against COVID-19 for Students with Permanent Disabilities and Students with Dependents would also be doubled.</p> <p>Broadening eligibility for student's and spouse's contributions inn 2020-2021. Raising the maximum weekly amount that can be provided to a student in 2020-21 from \$210 to \$350.</p>	<p>University of Manitoba Student Emergency Fund The purpose of this fund is to provide some financial support in the form of a bursary to students facing financial hardship due to the current COVID-19 Pandemic crisis.</p> <ul style="list-style-type: none"> • Undergraduate COVID-19 Student Emergency Fund Application • Graduate COVID-19 UM Student Emergency Fund Application <p>(April 13) Red River College COVID-19 Emergency Student Support Fund Through the COVID-19 Emergency Student Support Fund, support is available for students who are:</p> <ul style="list-style-type: none"> • Enrolled full-time or were enrolled full-time at the time of the transition to alternative delivery methods for courses and/ or cancellation of practicum/ clinical courses. • Are maintaining academic eligibility to continue their program • Can demonstrate the need for assistance resulting from the pandemic. • Application Form

(Continue)
Support for
students and
recent
graduates

(Apr 23)

Canada Emergency Student Benefit (CESB)

(UPDATED MAY 13) students can start applying starting May 15. New website for **CESB**, click [here](#).

Deadline for all CESB application is Sept 30,2020.

CESB would provide support to students and new graduates who are not eligible for the CERB or EI or are unable to work due to CIVD-19.

Benefit would provide \$1,250 per month for eligible students or **\$2,000** (previously was) \$1,750 per month for eligible students with dependents or disabilities.

The benefit would be available from May to August 2020.

To find out if you are eligible to apply for the CESB, click [here](#).

IMPORTANT! You can not apply for the CESB if you already applied for the CERB or EI.

Canada Student Service Grant (CSSG)

Help students gain valuable work experience and skills while they help their communities during the COVID-19 pandemic.

For students who choose to do national service and serve their communities, the new CSSG will provide up to **\$5,000** for their education in the fall.

More details will be made available on the "I Want to Help" platform soon.

International Students **(Just added May 6)**

The restriction that allows international students to work only a **maximum of 20 hours per week while classes are in session will be temporary removed until Aug 31, 2020**, provided they are working in an essential service or function, such as health care, critical infrastructure, or the supply of food or other critical goods.

Suspending repayment of Manitoba Student Aid loans until Sept 30 effectively Apr 1 to reduce the financial burden on post-secondary students.

(Apr 24) **Province announces up to \$120 million for Manitoba Summer Student Recovery Job Plan**

Click [here](#) for more info.

- Wage subsidy program for high school and post-secondary students in the private and non-profit sectors.
- Employers hire up to **five students between May 1 – Sept 4**
- **Access a \$7 per hour wage subsidy up to \$5,000 per student.**
- Manitoba **students aged 15 to 29.** (*International students will be eligible for this program*)
- Reimbursement will be provided at the end of the employment period, upon proof of payment of student wages.
- Priority will be given to employers who do not qualify for the various fed govt. assistance programs (First 2 weeks of the program)
- **In addition:** Deferring payments on student loans which will assist post-secondary students

(NEW May 6) Manitoba Government will be directly **matching all fund raised for scholarships and bursaries** for post-secondary institutions in the province.

The program will be in plan for one year.

Click [here](#) for news release from MB govt.

	<p><i>International students and their employers are advised to consult Public Safety and Emergency Preparedness Canada's Guidance on Essential Services and Functions in Canada during COVID-19 Outbreak for more info.</i></p>															
<p>Mortgage Support</p>	<p>Mortgage Deferral (Apr 20)</p> <table border="1" data-bbox="373 363 1824 467"> <tr> <td>TD bank</td> <td>National Bank</td> <td>Steinbach Credit Union</td> <td>Crosstown Civic Credit Union</td> </tr> <tr> <td>RBC</td> <td>CIBC</td> <td>Assiniboine Credit Union</td> <td>Cambrian Credit Union</td> </tr> <tr> <td>Scotiabank</td> <td>BMO</td> <td>Westoba Credit Union</td> <td>Sunova Credit Union</td> </tr> </table>				TD bank	National Bank	Steinbach Credit Union	Crosstown Civic Credit Union	RBC	CIBC	Assiniboine Credit Union	Cambrian Credit Union	Scotiabank	BMO	Westoba Credit Union	Sunova Credit Union
TD bank	National Bank	Steinbach Credit Union	Crosstown Civic Credit Union													
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<p>Business Travel and Movement of Goods</p>	<p>Travel restrictions and exemptions</p> <p>Emergency order under Quarantine Act, applies to all travellers arriving in Canada.</p> <ul style="list-style-type: none"> Mandatory isolation for 14 days Canadian or a permanent resident with COVID-19 symptoms may enter Canada by land, rail or sea. You MAY NOT enter by air. Violation of any instructions provided when you entered Canada is an OFFENCE could lead up to 6 months in prison and/or \$750,000 in fines. A person who causes a risk of imminent death or serious bodily harm to another person while willfully or recklessly contravening this act or the regulations could be liable for: a fine up to \$1 million or imprisonment of up to 3 years or both The Contraventions Act (has been changed) to give police (including RCMP, provincial and local police) more power to enforce Quarantine Act. Fines range from \$275 to \$1,000 if failure to comply with the act. 		<p>(Apr 20) Extension of State of Emergency for a further period of 30 days (commencing as of 4:00 pm. On Apr 18,2020) Click here for the official document.</p> <p>Click here for State of Emergency info & FAQ.</p> <p>(UPDATED May 15) Manitoba extension of State of Emergency went into effect at 4pm, Sunday May 17 for a period of 30 days.</p> <ul style="list-style-type: none"> For more info on The Emergency Measures Act and state of emergency, click here <p>Enforcement Information (Apr 9) Breaching of emergency orders will be set at \$486 for individuals and \$2,542 for businesses</p> <p>New Public Health Orders (Apr 17)</p> <p>Effective Apr 17, 2020 (and in effect until at least May 1)</p> <p>Mandatory self-isolation for 14 days (International or domestic travellers)</p> <p>Travel to Northern Manitoba (north of the 53rd parallel of latitude) is prohibited with the following exceptions:</p> <ul style="list-style-type: none"> Residents of northern and remote communities may continue to move within the north: 													

(Continue)
**Business Travel
and Movement
of Goods**

Avoid all NON-ESSENTIAL travel within and outside of Canada.

- Delivery of goods and services may continue and;
- Exceptions include those who travel to the north for employment, medical treatment or to facilitate child custody agreements.

Please see the [order](#) for the complete list of exceptions.

The new **orders maintain the gathering size of not more than 10 people at any indoor and outdoor premises.**

Additional updates include:

- A clarification that businesses not listed as critical may operate, and have customers attend to pick up ordered items, providing social distancing measures are in place

Additional updates include: (Apr 17)

- hotel may operate, but must close common areas such as pools, hot tubs and game rooms
- Campgrounds can provide accommodation to recreational vehicles that act as a primary residence
- garden centres and farmer's markets can operate, providing social distancing measures are in place.

Please see the [order](#) for a complete list of the restrictions and the list of business that may remain open.

[Canada-U.S. border restrictions](#)


(UPDATED May 19) [Canada- U.S. Border to remain closed to non-essential travel for another month \(extended until June 21\)](#)

The extension on the existing agreement means that the border restrictions will stay in place until June 21, 2020, even as parts of both countries begin gradually reopening.

(April 27) The non-essential travel restriction between Canada and the United States has been extended to May 21, 2020.

U.S Travel On March 18, Canada and United States agreed [to temporarily restrict non-essential travel](#) across Canada-U.S.Border. These restrictions, however, will not affect trade, or workers involved in essential work, since preserving supply chains is critical for both countries.

The U.S Department of Homeland Security also publishes information on [COVID-19 travel restrictions](#) which includes details on the US-Canada restrictions for non-essential travel.

<p>(Continue) Business Travel and Movement of Goods</p>	<p><u>Canadian Transportation System</u> (Apr 17)</p> <p>Minister of Transport, the Honourable Marc Garneau, announced new measures requiring all air passengers to have a non-medical mask or face covering to cover their mouth and nose during travel. These measures come into effect at noon EDT on April 20, 2020. Click here for Public Health Agency of Canada's guidance on face coverings.</p> <p>(NEW May 4) Coronavirus Digital Tools</p> <div data-bbox="373 378 516 505">  </div> <p>ArriveCAN</p> <p>Mobile app to help reduce wait times at Canadian ports of entry and to limit points of contact when you arrive in Canada.</p>
<p>Support for the air transportation sector</p>	<p>Waiving ground lease rents from March 2020 through to December 2020 for the 21 airport authorities in Canada.</p> <p>Guidance Material for Air Operators Managing Travellers during the Check-In Procedure for Flight Departing from an Aerodrome in Canada</p>
<p>Support for Canadian abroad</p>	<p><u>COVID-19: Financial help if you are outside Canada</u></p> <p>How to apply: Eligible Canadians currently outside Canada who need financial assistance can contact the nearest Government of Canada office</p> <p>OR</p> <p>Global Affairs Canada's 24/7 Emergency Watch and Response Centre in Ottawa at +1 613-996-8885 or CAN.finances.CV19@international.gc.ca</p> <p>For all other consular emergencies, contact the nearest Government of Canada office or Global Affairs Canada's 24/7 Emergency Watch and Response Centre in Ottawa at +1 613-996-8885 (call collect where available) or email SOS@international.gc.ca</p>

(May 1) Provincial Re-Opening Frameworks (Updated May 19)

Alberta Reopening Framework	Newfoundland and Labrador Reopening Framework	Ontario Reopening Framework	Yukon Reopening Framework
British Columbia Reopening Framework	Northwest Territories Reopening Framework	PEI Reopening Framework	
Manitoba Reopening Framework	Nova Scotia Reopening Framework	Quebec Reopening Framework	
New Brunswick Reopening Framework	Nunavut Reopening Framework	Saskatchewan Reopening Framework	

[Government announces support for air transportation sector during COVID-19 pandemic.](#) **(March 30, 2020)**

Government of Canada intends to waive rent for 21 of the biggest airports and will provide comparable support to Billy Bishop airport. The 21 airport authorities that will receive relief are:

<ol style="list-style-type: none"> 1. St. John's International Airport Authority 2. Gander International Airport Authority Inc. 3. Halifax International Airport Authority 4. Charlottetown Airport Authority Inc. 5. Saint John Airport Inc. 6. Greater Moncton International Airport Authority Inc. 7. Fredericton International Airport Authority 8. Aéroport de Québec Inc. 9. Aéroports de Montréal 10. Ottawa Macdonald-Cartier International Airport Authority 11. Greater Toronto Airports Authority 12. Greater London International Airports Authority 	<ol style="list-style-type: none"> 13. Thunder Bay International Airports Inc. 14. Winnipeg Airports Authority Inc. 15. Regina Airport Authority 16. Saskatoon Airport Authority 17. Edmonton Regional Airports Authority 18. Calgary Airport Authority 19. Prince George Airport Authority Inc. 20. Vancouver International Airport Authority 21. Victoria Airport Authority
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Manitoba Protection Plan (The following protections are in place for the next six months - until Oct 1)

- Manitoba Hydro, Centra Gas and Manitoba Public Insurance (MPI) do **not charge interest or penalties** in the event Manitobans are unable to pay at this time.
- Instructing MPI to relax ordinary practices on policy renewals and collections
- Support Workers Compensation Board (WCB) to do the same and asking WCB to extend relief from penalties for late payments
- Direct Manitoba Hydro and Centra Gas to NOT disconnect customer during these times
- Working with Municipalities DO NOT charge interest on provincial education taxes and school division fees

Deferring provincial income tax and corporate tax filing deadlines and payments to coincide with the current revised federal referral of income tax to Aug 31, and willing to extend these deferrals until Oct 1 (should the federal government agree).

Accelerating removal of \$75 million of annual PST from residential and business properties, effective July 1.

Manitoba COVID-19 Procurement Fund (\$400 million) will support outbreak planning, prevention and mitigation efforts, and allow the province to secure the supplies and resources needed to deliver the best care possible for Manitoba patients.

Funds are being used for purposes such as:

- purchasing significant amounts of essential medical supplies and equipment, including personal protective equipment;
- developing hotel capacity for those requiring isolation;
- preparing for large-scale low acuity medical overflow for hospitals;
- supporting the local, made-in-Manitoba production of gowns, scrubs, gloves and other medical equipment including an RFP to award \$15 million of production to Manitoba-designed reusable silicone N95 masks;
- providing training and grants to child-care experts to become entrepreneurs by opening their own small-scale daycares;
- establishing a COVID-19 research fund through Research Manitoba;
- providing a new digital online service for mental health support;
- creating <https://helpnextdoormb.ca/> to link Manitobans needing help with volunteers;
- engaging local call centre, 24-7 Intouch, to contact Manitobans to drive awareness of government support programs to small businesses, charities and not-for-profits; and
- opening multiple provincewide testing sites to bolster the response to this health crisis.

**COVID-19
City of Winnipeg
Financial Relief**

Tax Relief

[Assessment & Taxation](#)

- Property taxes due on June 30, 2020 (fees waived until Sept 30, 2020)
- Business taxes due on May 29, 2020 (fees waived until Aug 31, 2020)

Residents and business still able to make their tax payment on time are encouraged to do so.

If you are on the Tax Instalment Payment Plan (TIPP)

- Enrolment and non-sufficient fund penalty fees are being waived from April 1, 2020 until Sept 30, 2020
- No late fees will apply to delayed payments and you'll remain enrolled in the program

Residents and business still able to make their tax payment on time are encouraged to do so.

Water & Waste (Apr 17)

The City has suspended the following utility services as a result of COVID-19:

- Water meter inspections
- Water meter returns, removals, and replacements
- On-site meter reading by City employees

City of Winnipeg is suspending all late payment charges and turn-offs for non-payments to provide temporary financial relief for customers.

These changes in billing and services are in effect until June 30, 2020, but subject to changes as situations evolves.

(NEW MAY 1) City of Winnipeg to restore safe services. Click [here](#) for the list of business or services under Phase ONE, beginning May 4.