

Boundless horizons, unbreakable spirit.

Stay strong, Saskatoon

COVID-19 Support Resource List



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There are a variety of supports available for individuals and businesses impacted by COVID-19.

SUPPORT FOR INDIVIDUALS AND EMPLOYEES - effective immediately

SASKATCHEWAN EMPLOYMENT SUPPLEMENT

Provincial Government

The [Saskatchewan Employment Supplement \(SES\)](#) provides assistance to families with lower-incomes who have children. It is a monthly payment that supplements income from a job, farming, self-employment, or from child or spousal support. To be eligible for SES you must:

- Have children under the age of 13 years;
- Receive more than \$125 each month from employment, self-employment, farming and/or child or spousal support;
- Reside in Saskatchewan and hold a valid Saskatchewan Health Services card.

UTILITY PAYMENT

City of Saskatoon

The City will continue to bill for utility services as normal. However, to best serve the City's customers in these extraordinary times, the City has made the following changes to current [Utility Services](#):

- Utility disconnections due to arrears will be suspended until September 30, 2020;
- Late payment charges will be suspended on all utility accounts until September 30, 2020; and
- The City will continue to generate utility bill reminders and other related notices for customers who are in arrears to keep them informed of their current situation.

PROPERTY TAXES

City of Saskatoon

The City is extending a three-month grace period, allowing taxpayers additional time to pay their [2020 Property Tax](#) amount due. Individuals will not incur any penalties on their 2020 taxes if the property tax payment is made in full before September 30, 2020.

STUDENT LOAN REPAYMENT MORATORIUM

Provincial Government

A six-month [Student Loan Repayment Moratorium](#) has been put in place, mirroring a similar federal provision. This provides individuals with student loans immediate relief.

TAX FILING

Canadian Revenue Agency

The tax filing deadline has been extended to June 1, and all taxpayers are allowed to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after today and before September 2020.

PASSPORT SERVICES

Federal Government

Allowing Canadians with urgent travel needs to obtain [Passport Services](#), if they:

- Have a serious illness, or must tend to the serious illness or death of another individual they have had a relationship with;
- Suffer from economic hardships due to loss of job or business (the cost of an airline, bus or train ticket does not constitute economic hardship); or
- Must travel for humanitarian grounds, supported by the requesting organization.

SUPPORT FOR INDIVIDUALS AND EMPLOYEES – proposed, estimated to be available April 2020

EMERGENCY SUPPORT BENEFITS (approved, effective April 6, 2020)

Federal Government

To support workers the Government of Canada has proposed legislation to establish the [Canada Emergency Response Benefit \(CERB\)](#). This taxable benefit would provide \$2,000 a month for up to four months to:

- Workers who must stop working due to COVID19 and do not have access to paid leave or other income support.
- Workers who are sick, quarantined, or taking care of someone who is sick with COVID-19.
- Working parents who must stay home without pay to care for children that are sick or need additional care because of school and daycare closures.
- Workers who still have their employment but are not being paid because there is currently not sufficient work and their employer has asked them not to come to work.
- Wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for Employment Insurance.

Application details will be available through My CRA and My Service Canada, beginning the first week of April.

SELF-ISOLATION SUPPORT PROGRAM

Provincial Government

The [Self-Isolation Support Program](#) will provide \$450 per week, for a maximum of two weeks or \$900. The program is targeted at Saskatchewan residents forced to self-isolate that are not covered by recent federally announced employment insurance programs and other supports. The program is designed to ensure that all Saskatchewan residents are covered by either a federal or provincial program to ensure no one is faced with choosing to work instead of protecting their family and community from COVID-19 by self-isolating. This will mostly benefit self-employed residents of Saskatchewan.

ENHANCED CHILD CARE BENEFIT

Federal Government

A proposed increase to the maximum annual [Child Care Benefit \(CCB\)](#) payment amounts, only for the 2019-20 benefit year, by \$300 per child.

(continued - SUPPORT FOR INDIVIDUALS AND EMPLOYEES - proposed, estimated to be available April 2020)

GOODS AND SERVICES TAX CREDIT

Federal Government

A proposed one-time special payment for low-and modest-income families, who may require additional help with their finances, through the [Goods and Services Tax \(GSTC\)](#) credit. This will double the maximum annual GSTC payment amounts for the 2019-20 benefit year. Single individuals will receive close to \$400, and almost \$600 for couples benefiting from this measure.

CANADA STUDENT LOANS

Federal Government

A plan to pause the repayment of [Canada Student Loans and Canada Apprentice Loans](#) until September 30, 2020, with no accrual interest.

REGISTERED RETIREMENT INCOME FUNDS

Federal Government

A reduction to the required minimum withdrawals from [Registered Retirement Income Funds](#) by 25% for 2020. This will provide flexibility to seniors that are concerned that they may be required to liquidate their RRIF assets to meet minimum withdrawal requirements.

SUPPORT FOR BUSINESS – effective immediately

BUSINESS CREDIT AVAILABILITY PROGRAM

Export Development Canada and Business Development Bank of Canada

The [Business Credit Availability Program](#) will provide \$10 billion of additional funding to Canadian businesses facing economic challenges brought on by COVID-19. This program helps Canadian businesses in all sectors and regions gain access to credit through EDC, BDC and private sector lenders. The short-term credit available to farmers and the agri-food sector will also be increased through Farm Credit Canada.

Note: Businesses must go to their current bank first, then that bank will refer the business to the BCAP only if the bank isn't able to help them. Businesses that are already a BDC client, can contact their account manager for information on BCAP.

BUSINESS DEVELOPMENT BANK OF CANADA (BDC) RELIEF MEASURES

Business Development Bank of Canada

Effective March 18, 2020, new [BDC Relief Measures](#) for qualified businesses include:

- Working capital loans of up to \$2 million with flexible terms and payment postponements for up to 6 months for qualifying businesses;
- Postponement of payments for up to 6 months, free of charge, for existing BDC clients with total BDC loan commitment of \$1 million or less;
- Reduced rates on new eligible loans;
- Additional details regarding Business Credit Availability Program (BCAP) measures, including industry specific support, to be announced in the coming days.



(continued - SUPPORT FOR BUSINESS - effective immediately)

WORK SHARING PROGRAM

Federal Government

The [Work Sharing Program](#) is a three-way agreement that can be negotiated between Service Canada, the employer and the employee to provide EI benefits to workers who agree to reduce their normal working hour as a result of developments beyond the control of their employers. Changes to the program are:

- Extension of the maximum duration from 38 weeks to 76 weeks.
- The 30 day wait period will be waived for only those who have used the work-sharing program in the past.

Note: Applications take a minimum of 30 days to negotiate. If you do not have 30 days than this program is likely not for you.

TEMPORARY WAGE SUBSIDY

Federal Government

The [Temporary Wage Subsidy for Employers](#) is a three-month measure that will allow eligible employers to reduce the amount of payroll deductions required to be remitted to the Canada Revenue Agency (CRA). The subsidy will equal to 10% of remuneration paid during that period, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employers.

SUPPLEMENTAL UNEMPLOYMENT BENEFIT PROGRAM

Federal Government

The purpose of a [Supplemental Unemployment Benefit Program \(SUB\)](#) plan is to provide supplemental payments to Employment Insurance (EI) benefits during a period of unemployment due to: temporary stoppage of work, training or illness, injury or quarantine. Employers use SUB plans to increase the employee's weekly earnings during periods of unemployment. Payments from registered plans are not deducted from the employee's EI benefits. Payments under a registered SUB plan are not considered as insurable earnings; therefore, EI premiums are not deducted.

CROWN UTILITY INTEREST DEFERRAL PROGRAMS

Provincial Government

The [Crown Utility Interest Deferral Program](#) is waving interest on late bill payments for up to six months. The program is available to all crown utility customers.

THREE-MONTH PST REMITTANCE DEFERRAL AND AUDIT SUSPENSION

Provincial Government

Saskatchewan businesses who are unable to [Remit their PST](#) due to cash flow concerns will have relief from penalty and interest charges. Businesses that are unable to file their provincial tax return(s) by the due date may submit a request for relief from penalty and interest charges on the return(s) affected.

CHANGES TO EMPLOYMENT STANDARD REGULATIONS

Provincial Government

In addition to changes made to the [Saskatchewan Employment Act](#) that introduced a new unpaid public health emergency leave and removed the 13-week employment requirement to access sick leave and the requirement for a doctor's note to access sick leave, The Employment Standard Regulations have been amended to:

- Ensure that during a public emergency, businesses will not have to provide notice or pay in lieu of notice when they lay-off staff if it is for a period of 12 weeks or less in a 16-week period.



(continued - Changes to Employment Standard Regulations, SUPPORT FOR BUSINESS - effective immediately)

- If an employer lays off employees periodically for a total of more than 12 weeks in a 16-week period, the employees are considered to be terminated and are entitled to pay instead of notice as outlined in the Act. This will be calculated from the date on which the employee was laid off.

TAX FILINGS

Federal Government

All businesses are able to defer, until after August 31, 2020, the payment of any [Income Tax](#) amounts that become owing on or after today and before September 2020. This relief would apply to tax balances due, as well as installments, under Part I of the Income Tax Act. No interest or penalties will accumulate on these amounts during this period. This measure will result in businesses having more money available during this period.

FACEBOOK SMALL BUSINESS GRANTS PROGRAM

Facebook

The [Small Business Grants Program](#) is offering \$100 million in cash grants and advertising credits for up to 30,000 eligible small businesses in over 30 countries.

ISC Suspension Order for Strike Off Provisions

Information Services Corporation

The Information Services Corporation (ISC) has [Suspended the Strike Off Provisions](#) for non-profit corporations, co-operative and new generation co-operative entities. The suspension is meant to assist organizations that are not in a position to file annual returns and financial statements at the Corporate Registry due to delays in annual meeting caused by the restrictions and recommendations on public gatherings. To further lessen the impact of being unable to file in a timely manner, annual return late filing fees for Not-For-Profit corporations and co-operatives will be suspended.

SUPPORT FOR BUSINESS – proposed, estimated to be available April 2020

PST REBATE ON NEW HOME CONSTRUCTION (approved, available April 1, 2020)

Provincial Government

The [PST Rebate on New Home Construction](#) will provide up to 42% of the PST paid on a new house contract up to \$350,000 (excluding land) for new homes purchased after March 31, 2020, and before April 1, 2023. This not only helps the construction industry, Saskatchewan's home builders and associated trades that are important job creators, it helps families afford a newly built home.

OIL INFRASTRUCTURE INVESTMENT PROGRAM (approved, to be released)

Provincial Government

The [Oil Infrastructure Investment Program](#), a SaskFirst new growth tax incentive administered by the Ministry of Energy and Resources, will support new and expanded pipelines, as well as new pipeline terminals, to flow oil to markets.



CALLS FOR A SOLUTION

CALLING ALL SUPPLIERS - HELP CANADA COMBAT COVID-19

Federal Government

The Government of Canada is asking suppliers that have products and services that can support Canada's response to COVID-19 to consider completing a [COVID-19 Products and Services submission form](#).

COVID-19 CHALLENGES PROCUREMENT PROGRAM (yet to be released)

National Research Council

This program will post COVID-19 related challenges seeking near-to-market solutions from small and medium-sized businesses (fewer than 500 staff). Financial support is available from the [National Research Council of Canada Industrial Research Assistance Program \(NRC IRAP\)](#) to refine and sell products or solutions to meet a COVID-19 related need.

GUIDES FOR BUSINESS

LABOUR PROGRAM AND FEDERALLY REGULATED WORKPLACES

Federal Government

An [online guide](#) for workplaces wanting more information on how to handle the virus in the workplace.

BUSINESS CONTINUITY PLAN TEMPLATES

Business Development Bank of Canada

Creating and maintaining a business continuity plan helps ensure that businesses have the resources and information needed to deal with an emergency. BDC has developed [Business Continuity Plan Templates](#) for businesses to plan for business continuity and mitigate the potential effects of an emergency.

PANDEMIC PREPAREDNESS GUIDE

Canadian Chamber of Commerce

Preparedness, not panic, is the best way to mitigate the risks posed by a COVID-19 pandemic to the Canadian economy and our citizens. The [Pandemic Preparedness Guide](#) includes links to the some of the most relevant and credible information, best practice tools and resources.