

# CNLA COVID-19 Updates for April 16, 2020

Please note that this information is changing almost daily and check the provided links for the most up to date information

## Today's Breaking News

### Changes to the CERB eligibility rules:

- Allow people to earn up to \$1,000 per month while collecting the CERB.
- Extend the CERB to seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work as a result of the COVID-19 outbreak.
- Extend the CERB to workers who have recently exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19.

These changes will be retroactive to March 15, 2020 . More details will be posted shortly.

Note: The issue of employer 'SUB' plans to top-up CERB is not mentioned, which means that while top-ups to CEWS are encouraged, top-ups to CERB remain prohibited.

The Federal government also announced a transfer will allow provinces and territories will to provide their low-income essential workers (those who earn less than \$2,500 per month), with a top up.

<https://pm.gc.ca/en/news/news-releases/2020/04/15/prime-minister-announces-expanded-access-canada-emergency-response>

<https://www.canada.ca/en/department-finance/news/2020/04/expanding-access-to-the-canada-emergency-response-benefit-and-proposing-a-new-wage-boost-for-essential-workers.html>

### Updated resource page for all Federal programs and supports

- <https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

Applications for **The Canada Emergency Response Benefit (CERB)** are now being accepted via the Canada Revenue Agency's My CRA Account portal [here](#) or via telephone at 1-800-959-2019 or 1-800-959-2041. *Please note, to manage the high volume of applications, your month of birth determines which day you can apply on:*

### Canada Emergency Business Account (CEBA) Update

CEBA provides much needed credit for small businesses to pay for immediate operating costs such as payroll, rent, utilities, insurance, property tax, or debt service. It is 100 per cent funded by the Government of Canada.

- **NEW!! - It is available to Canadian employers with \$20,000 to \$1.5 million in total payroll in 2019, and operating as of March 1, 2020. This includes smaller (i.e., micro) businesses and other eligible employers such as not-for-profits.** (This new range will replace the previous one of between \$50,000 and \$1 million, and will help address the challenges faced by small businesses to cover non-deferrable operating costs.)
- Under CEBA, financial institutions will be able to provide interest-free credit facilities of up to \$40,000 to eligible businesses.
- If the loan is repaid by December 31, 2022, 25 per cent (up to \$10,000) will be forgiven.
- If the loan is not repaid by December 31, 2022, the remaining balance will be converted to a three-year term loan at 5 per cent interest.

**This program is now available at various financial institutions and credit unions.**

## **Introducing Canada Emergency Commercial Rent Assistance Program**

-Announcing its intent to introduce the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses. 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. We are working with the provinces and territories to increase rent support for businesses that are most impacted by the pandemic and we will have more details to share soon.

## **Where to Start?**

To get the help you need:

1. **Visit the [website for businesses](#)** for information about supporting your employees and your business. It is constantly updated as the COVID-19 crisis evolves.
2. **Contact your local financial institution.** Since we know most small businesses have a relationship with their local financial institution already, we've worked with the financial sector to increase their lending capability to support you in this challenging time. They are a good first place to start for help.
3. **Download the [Canada Business App](#)** to find tailored supports to address your needs in the face of COVID-19.
4. **Consult the Canadian Chamber of Commerce's [pandemic preparedness guide](#)** to help prepare you business in the days and weeks to come.

## **3 Key Steps to take NOW!**

**Get setup on CRA My Business account if you aren't already.**

**[Get setup on direct deposit](#), if you aren't already.**

**Get your accounting current and keep it current, will need real time info to evaluate eligibility**

## **Helping people with mental health**

Today the government announced it will be launching a new mental health portal to help individuals who need help through this pandemic. Details will follow as released.

## **Financial Links**

**The Canada Emergency Wage Subsidy** <https://www.canada.ca/en/department-finance/news/2020/04/the-canada-emergency-wage-subsidy.html>

**How to apply** <https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

**FAQs on the Canada Emergency Response Benefit**

<https://www.canada.ca/en/services/benefits/ei/cerb-application/questions.html>

**Canada Emergency Business Account (CEBA)**

<https://www.canada.ca/en/department-finance/news/2020/04/minister-morneau-and-minister-ng-mark-the-launch-of-the-canada-emergency-business-account.html>

**Temporary Wage Subsidy** <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html>

**Resources for Canadian Business - Trade Commissioner Service:**

<https://www.canada.ca/en/services/business/maintainingimprovebusiness/resources-for-canadian-businesses.html>

**Employment and Social Development Canada:**

<https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

**Canada's COVID-19 Economic Response Plan:**

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

**Supports for small businesses:** <http://canada.ca/covid-19-business>.

**AgriInvest:** <http://www.agr.gc.ca/eng/agricultural-programs-and-services/agriinvest/?id=1291828779399>

**AgriStability:** <http://www.agr.gc.ca/eng/?id=1291990433266>

**Advanced Payment Programs:** <http://www.agr.gc.ca/eng/agricultural-programs-and-services/advance-payments-program/?id=1462198969862>

## **Health Links**

**Public Safety Canada** - <https://www.publicsafety.gc.ca/cnt/ntnl-scrt/crtcl-nfrstrctr/esf-sfe-en.aspx>

**Public Health Agency of Canada** : <https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/prevention-risks.html>

**World Health Organization**: <https://www.who.int/news-room/q-a-detail/q-a-coronaviruses>

**Ontario Government Online, Self-Testing Tool - COVID-19 Self Assessment** :  
<https://covid-19.ontario.ca/self-assessment/#q0>

**Health Canada OHS Guidelines** - <https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus-occupational-health-safety.html>

**Work Safe BC - Construction**

<https://www.worksafebc.com/en/about-us/covid-19-updates/covid-19-industry-information/construction>

**Work Safe BC – Agriculture**

<https://www.worksafebc.com/en/about-us/covid-19-updates/covid-19-industry-information/agriculture>

## **Access The Latest Government Updates**

Canada

- [Canada](#)

Provinces

- [Newfoundland](#)
- [Prince Edward Island](#)
- [New Brunswick](#)
- [Nova Scotia](#)
- [Quebec](#)
- [Ontario](#)
- [Manitoba](#)
- [Saskatchewan](#)
- [Alberta](#)
- [British Columbia](#)

## **Territories**

- [Nunavut](#)
- [Northwest Territories](#)
- [Yukon](#)

## **Downloads:**

### **Handwashing Poster - Public Health Agency of Canada:**

<https://www.canada.ca/content/dam/phac-aspc/documents/services/diseases-maladies/reduce-spread-covid-19-wash-your-hands/eng-handwashing.pdf>

**Handwashing Poster #2:** [https://www.ifallsjournal.com/essentia-health/pdf\\_7ca6b7be-aa78-5de5-b60b-02f7d03adaaa.html](https://www.ifallsjournal.com/essentia-health/pdf_7ca6b7be-aa78-5de5-b60b-02f7d03adaaa.html)

### **About Coronavirus Fact Sheet - Public Health Agency of Canada :**

<https://www.canada.ca/content/dam/phac-aspc/documents/services/publications/diseases-conditions/about-coronavirus-disease-covid-19/about-coronavirus-disease-covid-19.pdf>

## **Association Links:**

Canadian Federation of Agriculture (CFA): <https://www.cfa-fca.ca/>

Canadian Agriculture Human Resource Council (CAHRC) : <https://cahrc-ccrha.ca/#>

Canadian Federation of Independent Business (CFIB): <https://www.cfib-fcei.ca/en>

## **Mental Health Information**

We want to also remind you that this is a very strange and stressful time where information is changing hour by hour it seems. It is normal to feel anxious and overwhelmed. Please remember to look after your **Mental Health** as well. Check in with yourself, your co-workers, friends and family to make sure they are doing ok. If you need additional resources please go to <https://www.canada.ca/en/public-health/services/mental-health-services/mental-health-get-help.html>

<https://cmha.ca/news/covid-19-and-mental-health>