

UNDERSTANDING THE COVID-19 ECONOMIC RESPONSE PLAN

There have been many measures put in place by our Federal, Provincial and Municipal Governments to help Canadians during the COVID-19 pandemic. These measures involve a variety of supports for both individuals and business including financial relief, payment deferrals and filing extensions. We know it can be complicated and, at times, overwhelming to determine which measures may be relevant to you and what they mean. In light of that, we would like to provide this practical outline in an easy-to-read format. Our hope is that this will allow you to see what is available and then search out more information on those specific measures that may apply to you and your family.

The information contained herein is not to be construed as tax advice. Programs are changing rapidly and, in some cases, may be more nuanced than represented below, so please check with your tax advisor.

We suggest you start by reviewing the Table of Contents and skip to the sections you believe are most relevant to your personal circumstance¹. If you would like any additional help, do not hesitate to contact your Senior Consultant at Prime Quadrant.

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¹ Version as at April 6, 2020

INDIVIDUALS

Support for Individuals & Families		
Benefit	Description	How to Access
Increasing Canada Child Tax Benefit	Provides an extra \$300 per child through the Canada Child Benefit (CCB) for 2019-20.	This benefit will be delivered as part of the scheduled CCB payment in May. Those who already receive the Canada Child Benefit do not need to re-apply.
Special GST Credit Payment	A one-time special payment by early May through the GST credit for low- and modest-income families. The average additional benefit will be close to \$400 for single individuals and close to \$600 for couples.	If you are eligible, you will get it automatically. If you expect to receive benefits under the Goods and Services Tax credit or the Canada Child Benefit, you should speak to your tax advisor about your 2019 personal tax return as soon as possible to ensure that your entitlements are properly determined.
Extra Time to File Tax Returns and Pay Taxes²	Enables individuals to defer filing their 2019 tax returns until June 1, 2020 CRA will also allow any new income tax balances due, or instalments, to be deferred until after August 31, 2020 without incurring interest or penalties.	n/a
Mortgage Support	Canadian banks have committed to work with their customers on a case-by-case basis to find solutions regarding mortgages. Solutions may include payment deferral for up to 6 months, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements.	Contact your financial institution regarding flexibility for a mortgage deferral.

² Refer to Appendix 1 for further details.

Support for People Facing Unemployment

Canada Emergency Response Benefit (CERB)	<p>A taxable benefit of up to \$2,000/month (\$500/week) for up to 4 months. Individuals potentially eligible for this benefit are:</p> <ul style="list-style-type: none"> • 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 enough work and their employer has asked them not to come to work. <p>This will include wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for Employment Insurance.</p>	<p>Applications will be accepted starting April 6, 2020. Prior to this date, individuals who are without work and are eligible for EI can apply via standard methods.</p> <p>CERB will be accessible through a secure web portal. Applicants will also be able to apply via an automated telephone line or via a toll-free number. In order to streamline applications, the CRA has set out specific days of the week to apply based on the individual's birth month. Click here for more details.</p>
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Support for People Who Are Sick, Quarantined, or in Self-Isolation

Canada Emergency Response Benefit (CERB)	See above	See above
Improved Access to EI Sickness Benefits	<p>The government has waived the requirement to provide a medical certificate to access EI sickness benefits.</p> <p>EI sickness benefits provide up to 15 weeks of income replacement and is available to eligible claimants who are unable to work because of illness, injury or quarantine, to allow them time to restore their health and return to work.</p>	Apply online via standard methods.

Support for People Who Are Unable to Work		
Canada Emergency Response Benefit (CERB)	See above	See above
Support for Indigenous, Homeless and Woman's Shelters		
Indigenous Community Support Fund	\$305 million has been committed for a new distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit, and Métis Nation communities.	Enhanced services will be provided by local/community support systems.
Enhanced Reaching Home Initiative	\$157.5 million has been committed to the Reaching Home initiative which will be used by service providers for a range of needs such as purchasing beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters.	Enhanced services will be provided by local/community support systems.
Support for Women's Shelters and Sexual Assault Centres	\$50 million has been committed to women's shelters and sexual assault centres to help with their capacity to manage or prevent an outbreak in their facilities.	Enhanced services will be provided by local/community support systems.
Support for Seniors		
Reduced Minimum Withdrawals for Registered Retirement Income Funds	Minimum withdrawals from Registered Retirement Income Funds (RRIFs) have been reduced by 25% for 2020.	Contact your Prime Quadrant Senior Consultant or other financial advisor as appropriate.
Practical Services	Contribution of \$9 million through United Way Canada for local organizations to support practical services to Canadian seniors. These services could include the	Enhanced services will be provided by local United Way organizations.

	delivery of groceries, medications, or other needed items, or personal outreach to assess individuals' needs and connect them to community supports.	
Support for Students and Recent Graduates		
Moratorium on the Repayment of Canada Student Loans	Effective March 30, there is a six-month interest-free moratorium on the repayment of Canada Student Loans for all student loan borrowers.	No payments will be required, and interest will not accrue during this time. Students do not need to apply for the repayment pause, pre-authorized debits will be stopped.
Support for Youth		
Mental Health Support	\$7.5 million in funding committed to Kids Help Phone to provide young people with the mental health support they need during this difficult time.	n/a

BUSINESSES

Avoiding Layoffs		
Benefit	Description	How to Access
Extending the Work-Sharing Program	<p>The Work-Sharing program is offered to workers who agree to reduce their normal working hours because of developments beyond the control of their employers.</p> <p>The government has extended the maximum duration of the Work-Sharing Program from 38 weeks to 76 weeks. Additionally, the pre-existing 30-day application period has been shortened to 10 days.</p> <p>The program is available to eligible employers who:</p> <ul style="list-style-type: none"> - are public, private or not for profit - have been in year-round business in Canada for >2yrs - demonstrate a decrease in business activity of 10% or more - demonstrate that the work shortage is temporary and beyond their control (not cyclical) - submit and implement a recovery plan 	Apply online .
Temporary Wage Subsidy (10%)	<p>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.</p> <p>Eligible employers include individuals, partnerships, non-profit organizations, registered charities and certain private corporations. Eligible employees must be employed in Canada.</p> <p>The subsidy is equal to 10% of the remuneration paid from March 18, 2020 to June 19, 2020, up to \$1,375 for each eligible employee and to a maximum of \$25,000 total per employer.</p> <p>The CRA will not automatically calculate the allowable subsidy. The employer must manually calculate the amount.</p>	<p>You do not need to apply for the subsidy.</p> <p>You will continue deducting income tax, Canada Pension Plan (CPP) contributions, and Employment Insurance (EI) premiums from salary, wages, bonuses, or other remuneration paid to your employees, as you currently do.</p> <p>Once you have calculated your subsidy, you can reduce your current payroll remittance of federal, provincial, or territorial income tax that you send to the CRA by the amount of the subsidy.</p> <p>You can start reducing payroll remittances of federal,</p>

		<p>provincial, or territorial income tax in the first remittance period that includes remuneration paid from March 18, 2020 to June 19, 2020.</p> <p>More information is available here.</p>
<p>Canada Emergency Wage Subsidy (75%)</p>	<p>A subsidy of up to 75% of the employee's pre-crisis remuneration, to be paid between March 15 and June 6, 2020, up to a maximum benefit of \$847 per week (\$58,700 in total). It will be available to qualifying businesses, for up to 3 months, retroactive to March 15, 2020. Employers will be expected where possible to maintain existing employees' pre-crisis employment earnings by topping up the 75% subsidy.</p> <p>Eligible employers include individuals, taxable corporations and partnership consisting of eligible employers as well as non-profit organizations and registered charities. Public bodies are not eligible for this subsidy (municipalities, local governments, Crown corporations, schools, hospitals).</p> <p>Eligibility criteria will be dependant on the ability to demonstrate that an employer's revenue has decreased by 30% or more as a result of COVID-19 as compared to the same months in 2019. Employers will be required to repay amounts paid under the Canada Emergency Wage Subsidy if they do not meet the eligibility requirements and pay their employees accordingly. Penalties may apply in cases of fraudulent claims.</p> <p>It is expected to take approximately 6 weeks before the funds are available and start flowing to the eligible employers. Those registered for direct deposit with CRA will receive the funds quicker.</p> <p>Employers that don't qualify for this wage subsidy may still qualify for the 10% wage Subsidy.</p> <p>Organizations that qualify for this wage subsidy and the 10% wage subsidy and have</p>	<p>Eligible employers would be able to apply for the Canada Emergency Wage Subsidy through the Canada Revenue Agency's My Business Account portal as well as a web-based application.</p> <p>More information is available here.</p>

	<p>claimed a reduction in their withholding tax remittance under the 10% wage subsidy, will get an equivalent reduction in the amount available under the Canadian Emergency Wage Subsidy (i.e. you can't receive both subsidies).</p>	
<p style="text-align: center;">Access to Credit</p>		
<p>Establishing a Business Credit Availability Program (BCAP)</p>	<p>\$65 billion of additional support has been committed through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC).</p> <p>This program includes Canada Emergency Business Account - interest-free loans of up to \$40,000 to small businesses and not-for-profits, to help cover their operating costs during a period where their revenues have been temporarily reduced. To qualify, these organizations will need to demonstrate they paid between \$50,000 to \$1 million in total payroll in 2019.</p> <p>Working capital loans of up to \$2 million and flexible repayment terms, such as postponement of principal payments for up to 6 months, for existing BDC clients with total BDC loan commitment of \$1 million or less.</p> <p>Loan Guarantees for Small and Medium Sized Enterprises - new operating credit and cash flow term loans of up to \$6.25 million to SMEs. SME's are generally defined as Canadian businesses with fewer than 500 employees.</p> <p>Co-Lending Program for Small and Medium Sized Enterprises - term loans to SMEs for their operational cash flow requirements. Eligible businesses may obtain incremental credit amounts.</p> <p>Additional funding and flexible arrangements may be available for business that have received RDA funding and are adversely affected by COVID-19.</p>	<p>Business Development Bank of Canada and Export Development Canada are working with private sector lenders to coordinate on credit solutions for individual businesses.</p> <p>These programs will roll out in the three weeks after March 27, 2020. Interested businesses should work with their current financial institutions.</p>

Support for Farmers		
Increasing Credit Available	Additional support has been provided to Farm Credit Canada by allowing an additional \$5 billion in lending capacity to producers, agribusinesses, and food processors.	Those interested should contact their FCC relationship manager or the FCC Customer Service Centre at 1-888-332-3301 to discuss their individual situation and options.
Supporting Financial Stability		
Launching an Insured Mortgage Purchase Program	<p>The government will purchase up to \$150 billion of insured mortgage pools through the Canada Mortgage and Housing Corporation to provide long-term stable funding to banks and mortgage lenders, help facilitate continued lending to Canadian consumers and businesses, and add liquidity to Canada's mortgage market.</p> <p>Amendments were also made to mortgage insurance eligibility criteria which provide financial institutions with more liquidity to continue lending to those in need.</p>	n/a
Bank of Canada Actions	The Bank of Canada has responded to the pandemic by lowering interest rates, intervening to support key financial markets and providing liquidity support for financial institutions.	n/a
Lowering the Domestic Stability Buffer	The Office of the Superintendent of Financial Institutions announced it is lowering the Domestic Stability Buffer by 1.25% of risk-weighted assets. This action will allow Canada's large banks to inject \$300 billion of additional lending into the economy.	n/a
Flexibility for Tax Filings and Payments		
More Time to File and Pay Taxes³	New measures to allow all businesses to defer the payment of any income tax amounts that become due on or after March 18 and before	Contact your tax advisor to determine if these measures apply to you.

³ Refer to Appendix 1 for more details.

	<p>September 2020. Refer to Appendix 1 for details.</p> <p>This relief measure applies to tax balances due, as well as instalments, under Part I of the <i>Income Tax Act</i>.</p>	<p>Penalties and interest will not be charged if the deferred payment requirements are met by September 1, 2020.</p> <p>Any penalties and interest on income tax balances that are not covered by the COVID-19 relief provisions will be considered on a case-by-case basis.</p>
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APPENDIX 1⁴

TAX FILING AND PAYMENT DEADLINES

Individuals – Due dates	
Filing date for 2019 tax year	June 1, 2020 extended
Payment date for 2019 tax year	September 1, 2020 extended Includes the June 15, 2020, instalment payment for those who have to pay by instalments.
Self-employed and their spouse or common law partner – Due dates	
Filing date for 2019 tax year	June 15, 2020 unchanged
Payment date for 2019 tax year	September 1, 2020 extended Includes the June 15, 2020, instalment payment for those who have to pay by instalments.
Corporations – Due dates	
Filing date for current tax year	June 1, 2020 extended Applies to corporations that would otherwise have a filing due date after March 18 and before June 1, 2020.
Payment date for current tax year	September 1, 2020 extended Applies to balances and instalments under Part 1 of the Income Tax Act due on or after March 18 and before September 1, 2020.
Trusts – Due dates	
Filing date for current tax year (including the associated T3 information return)	May 1, 2020 extended Applies to trusts with a tax year end date of December 31, 2019
	June 1, 2020 extended Applies to trusts that would otherwise have a filing due date in April or May.
Payment date for current tax year	September 1, 2020 extended Applies to income tax balances and instalments due on or after March 18 and before September 1, 2020

⁴ <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html>

Charities – Due dates	
Filing date	December 31, 2020 extended Applies to charities with Form T3010 due between March 18, 2020 and December 31, 2020
Payment date	Not Applicable
Part XIII non-resident tax – Due dates	
Filing date for the 2019 NR4 information return	May 1, 2020 extended
Payment date	The 15th of each month following an amount paid or credited by residents of Canada to non-resident persons. unchanged
Payroll remittances – Due dates	
Payment date	Filing and payment deadlines remain unchanged. unchanged
Information returns	
Filing date for the 2019 T5013 Partnership Information Return	May 1, 2020 extended
Filing date for the 2019 NR4, Statement of Amounts Paid or Credited to Non-Residents of Canada information return	May 1, 2020 extended
Other information returns	June 1, 2020 extended Applies to other information returns that would otherwise be due after March 18, 2020, and before June 2020.

APPENDIX 2

ONTARIO / TORONTO RESPONSE PLAN

Province of Ontario Support Measures⁵		
Benefit	Description	How to Access
Double Guaranteed Annual Income System Payment for Seniors	Proposal in place to double the Guaranteed Annual Income System (GAINS) maximum payment for low-income seniors, for six months starting in April 2020. This would increase the maximum payment to \$166 per month for individuals and \$332 per month for couples.	More information to come
Childcare Subsidy	<p>A one-time payment of \$200 per child up to 12 years of age, and \$250 for those with special needs, including kids enrolled in private schools.</p> <p>Ontario is also providing emergency childcare options to enable parents who are front-line workers to report for work, such as health care workers, police officers, fire fighters and correctional officers.</p>	Parents will be able to apply for assistance under a portal that will soon be launched.
Suspending Ontario Student Assistance Program Repayments	Temporary suspension of all Ontario Student Assistance Program (OSAP) loan repayments between March 30, 2020 and September 30, 2020, during which time borrowers will not be required to make any loan or interest payments.	n/a
Job-Protected Leave	Currently passing legislation to provide job-protected leave to employees in isolation or quarantine, or those who need to be away from work to care for children because of school or daycare closures due to the COVID-19 outbreak.	More information to come
Electricity Relief	<p>Providing \$9 million in direct support to families for their energy bills by expanding eligibility for the Low-income Energy Assistance Program (LEAP) and by ensuring that their electricity and natural gas services are not disconnected for nonpayment during the COVID-19 outbreak; and</p> <p>Supporting more affordable electricity bills for eligible residential, farm and small business</p>	n/a

⁵ <https://budget.ontario.ca/2020/marchupdate/>

	<p>consumers, by providing approximately \$5.6 billion for electricity cost relief programs in 2020–21.</p> <p>The Province is also setting electricity prices for residential, farm and small business time-of-use customers at the lowest rate, known as the off-peak price, 24 hours a day for 45 days</p>	
Changes to Employer Health Tax	<p>The Employer Health Tax (EHT) exemption for 2020 has been from \$490,000 to \$1 million. This will be retroactive to January 1, 2020 for the 2020 tax year. The EHT exemption will return to \$490,000 on January 1, 2021. Only the exemption amount is changing; eligibility for the tax exemption, tax rates and everything else remains the same.</p> <p>Employers, including associated groups of employers, with total Ontario remuneration over \$5 million are not eligible for the increase exemption, just as they are not eligible for the exemption currently.</p>	<p>You will begin making your instalment payments after your payroll has exceeded the new \$1 million exemption level.</p> <p>For more information, click here.</p>
Deferral of Provincially Administered Taxes	<p>The government is providing a five-month interest and penalty-free period for businesses to make payments for the majority of provincially administered taxes.</p> <p>For this period, the Province will not apply any penalty or interest on any late-filed returns or incomplete or late tax payments under select provincially administered taxes, including:</p> <ul style="list-style-type: none"> • Employer Health Tax • Tobacco Tax • Fuel Tax • Gas Tax • Beer, Wine & Spirits Tax • Mining Tax • Insurance Premium Tax • International Fuel Tax Agreement • Retail Sales Tax on Insurance Contracts and Benefit Plans • Race Tracks Tax 	<p>If a business is unable to file their return or remittance during the relief period, they do not need to contact or notify the Ministry of Finance. Penalties and interest will be waived automatically for all late returns or remittances by Ontario businesses during the relief period.</p> <p>The initiative and relief period complement the relief from interest and penalties from not remitting Corporate Income Tax owing that was announced by the federal government on March 18, 2020</p>
Deferral of Workplace	<p>Workplace Safety and Insurance Board (WSIB) will allow employers to defer payments for a period of six months.</p>	<p>All employers covered by the WSIB's workplace insurance are</p>

Safety Expenses	Schedule 1 employers with premiums owed to the WSIB will be allowed to defer reporting and payments until August 31, 2020. The deferral will also apply to Schedule 2 businesses that pay WSIB for the cost related to their workplace injury and illness claims. In addition, no interest will be accrued on outstanding premium payments and no penalties will be charged during this six-month deferral period.	automatically eligible for the financial relief package.
Postponement of Property Tax Reassessments	Postponement of the planned property tax reassessment for 2021 (property taxation is based on the assessed value of properties and in Ontario those assessments are updated every four years).	n/a
Suspension of Tax Audits	Temporary suspension of audit interactions with most Ontario business and representatives for the month of April 2020 as it relates to provincial taxes.	n/a

City of Toronto Support Measures⁶

Benefit	Description	How to Access
Pre-Authorized Property Tax and Utility Payments	<p>The City will be suspending all pending automated withdrawals that have been scheduled for all City residents and businesses within the next 60-day period but not yet withdrawn.</p> <p>Customers who pay their taxes through their mortgage should contact their mortgage company or financial institution to understand how this grace period will affect their mortgage amount and/or mortgage payment schedule.</p> <p>For all property owners who have submitted post-dated cheques for upcoming property tax instalments, all post-dated cheques will be held and not cashed until 60 days after the original instalment due date</p> <p>The City is extending the due date for all utility bills issued by an additional 60 days, to give utility customers an additional 60 days to make payment to take advantage of the early payment discount.</p>	Customers who wish to remit property tax or utility bill payments as originally scheduled can still do so any time through their bank or financial institutions, using online banking services, telephone banking, or via ATM payments.
Property Tax Relief	Homeowners can apply for property tax relief if they experience illness that results in loss of work, or if they are experiencing extreme poverty.	Apply online
Toronto Hydro Rate Changes	The Government of Ontario is providing temporary 45-day emergency relief to support Ontarians impacted by the global COVID-19 outbreak. As of March 24, 2020, households, farms and small businesses that pay time-of-use electricity rates will be charged the off-peak rate of 10.1¢ per kWh, 24 hours a day, seven days a week.	n/a
Banking Solutions	All major banks have made a commitment to work with personal and small business banking customers on a case-by-case basis to provide flexible solutions as required.	Contact your financial institution

⁶ <https://www.toronto.ca/home/covid-19/economic-support-recovery/>

APPENDIX 3

ALBERTA / CALGARY RESPONSE PLAN

Province of Alberta Support Measures ⁷		
Benefit	Description	How to Access
Emergency Isolation Support	<p>Eligible working Albertans can receive a one-time emergency isolation support payment of \$1,146 if they:</p> <ul style="list-style-type: none"> experienced total or significant loss of income as a result of having to self-isolate, or are the sole caregiver of a dependent who is self-isolating, and have no other source of compensation, such as workplace sick leave benefits or federal employment insurance benefits <p>This is a temporary program to bridge the gap until the Canada Emergency Response Benefit is available in April. If you are eligible for federal Employment Insurance benefits, you are strongly encouraged to apply immediately.</p>	Apply online .
Deferral of Corporate Provincial Income Tax Balances and Instalments	Corporate income tax balances and instalment payments coming due between March 18, 2020 and August 31, 2020 are deferred until August 31, 2020 to increase employers' access to cash so they can pay employees, address debts and continue operations.	n/a
Education Property Tax Deferral	<p>Education property tax rates will be frozen at last year's level – reversing the 3.4% population and inflation increase added in Budget 2020.</p> <ul style="list-style-type: none"> Collection of non-residential education property tax for businesses will be deferred for 6 months. <ul style="list-style-type: none"> Municipalities are expected to set education property tax rates as they normally would, but defer collection. Deferred amounts will be repaid in future tax years. 	n/a

⁷ <https://www.alberta.ca/covid-19-support-for-employers.aspx>

	<ul style="list-style-type: none"> Commercial landlords are encouraged to pass savings on to their tenants through reduced or deferred payments to help employers pay their employees and stay in business. Businesses capable of paying their taxes in full are encouraged to do so. This will assist the province in supporting Albertans through the pandemic. 	
WCB Premium Payment Deferral	<p>Small, medium and large private sector employers can defer WCB premium payments until 2021.</p> <p>For small and medium businesses, the government will cover 50% of the 2020 premium when it is due in 2021 – saving businesses \$350 million.</p> <p>Large employers will have their 2020 WCB premium payments deferred until 2021, at which time their premiums will be due.</p> <ul style="list-style-type: none"> Employers who have already paid WCB premiums in 2020 are eligible for a rebate or credit. 	<p>You do not need to call in to request reimbursement.</p> <p>Invoices for 2020 premiums have been stopped for the remainder of the year.</p> <p>Payments already made towards 2020 premiums will be automatically refunded to employers.</p>
Utility Payment Deferral	<p>Residential, farm and small commercial customers can defer electricity and natural gas bill payments for the next 90 days to ensure no one will be cut off, regardless of the service provider.</p> <p>This program is available to Albertans who are experiencing financial hardship as a direct result of COVID-19. For example, those who have lost their employment or had to leave work to take care of an ill family member.</p>	<p>Call your utility provider directly to arrange for a 90-day deferral on all payments.</p>
Tourism Levy Deferral	<p>Hotels and other lodging providers can delay paying the tourism levy until Aug. 31 for amounts that become due to government on or after March 27, 2020. Payments deferred until Aug. 31 will not be subject to penalties or interest.</p> <p>Hotels and other lodging providers are still expected to file returns, as required by legislation, and must collect the tourism levy from guests staying at their properties during this period.</p>	n/a
Banks and Credit Unions	<p>Credit unions</p> <ul style="list-style-type: none"> Business members should contact their credit union directly to work out a plan for their personal situation 	n/a

	<p>ATB Financial</p> <ul style="list-style-type: none"> • ATB small business customers can: <ul style="list-style-type: none"> ○ apply for a payment deferral on loans and lines of credit for up to 6 months ○ access additional working capital for ATB customers • Other ATB business and agriculture customers can access support on a one-on-one basis. Further solutions are being considered at this time 	
Job-Protected Leave	<p>Changes to the Employment Standards Code allow full and part-time employees to take 14 days of job-protected leave if they are:</p> <ul style="list-style-type: none"> • required to self-isolate • caring for a child or dependent adult who is required to self-isolate <p>To be eligible, employees:</p> <ul style="list-style-type: none"> • are not required to have a medical note • do not need to have worked for an employer for 90 days <p>This leave covers the 14-day self-isolation period recommended by Alberta's chief medical officer. This leave may be extended if the advice of the chief medical officer changes.</p>	The leave does not apply to self-employed individuals or contractors.

City of Calgary Support Measures⁸

Benefit	Description	How to Access
Utility Payment Relief	<p>Water, waste and recycling customers have the option to defer payments of their utility bill for three months with no penalties or interest.</p> <p>Options include:</p> <ul style="list-style-type: none"> • Payment deferral for three months; • Payment plans to spread what you pay over the month. For example, making two or more smaller payments. • Extended payment dates so you can pay later in the month. 	Call ENMAX, The City's contracted customer care and billing provider, at 310-2010 to discuss the options available to you.
Business Improvement Area Late Payments	<p>City Council approved the cancellation of any Business Improvement Area (BIA) Tax penalties between April 1 and June 30.</p> <p>Any business that has not already paid their BIA tax has until June 30, 2020 to pay a penalty free. A penalty of 7% would apply to taxes outstanding as of July 1, 2020.</p>	n/a
Business Property Tax Deferral	<p>Non-residential property owners participating in the Tax Instalment Payment Plan (TIPP) will see a decrease in the April 1 instalment equal to the provincial property tax portion.</p> <p>This portion has been deferred for six months.</p>	n/a

⁸ <https://www.calgary.ca/CSPS/cema/Pages/Response-to-Coronavirus.aspx>