

COVID-19 Response Plan

Ontario Government – Support for Canadians

Last updated January 27, 2021, 4:00 pm MST

ON Support for Businesses

Program	Eligibility	Benefit	Action Needed
Ontario Small Business Support Grant	<ul style="list-style-type: none"> Eligible small businesses include those that: <ul style="list-style-type: none"> Are required to close or significantly restrict services due to provincial shutdown imposed effective 12:01AM on December 26, 2020 Have fewer than 100 employees at the enterprise level Have experienced a minimum 20% revenue decline in April 2020 compared to April 2019 Alternative months for comparing revenue decline exist for small businesses not in operation in April 2019 or April 2020. Businesses required to close prior to introduction of modified Stage 2 measures (October 10, 2020), and essential businesses permitted to operate with capacity restrictions, will not be eligible for grant 	<ul style="list-style-type: none"> Starting at \$10,000 for all eligible businesses, the grant will provide dollar for dollar funding to a maximum of \$20,000 to help cover decreased revenue expected as a result of the shutdown 	<ul style="list-style-type: none"> The application can be made here
Property tax and energy cost rebates	<ul style="list-style-type: none"> Businesses that are, or were, required to shut down or significantly restrict services due to provincial public health measures can apply for rebates, provided in the form of grants, to help with their fixed costs 	<ul style="list-style-type: none"> Eligible businesses could get rebates for: (i) Municipal and education property tax; (ii) energy costs, including electricity and natural gas 	<ul style="list-style-type: none"> The application can be made here
Main Street Relief Grant: PPE Support	<ul style="list-style-type: none"> To be eligible, the small business must have two to nine employees and be in one of the of the following sectors: retail, accommodation and food services, repair and maintenance, personal and laundry services, gyms and yoga studios 	<ul style="list-style-type: none"> One-time grants of up to \$1,000 	<ul style="list-style-type: none"> The application can be made here



Employer Health Tax (EHT)	<ul style="list-style-type: none"> Available to private-sector employers with annual payroll up to \$5 million 	<ul style="list-style-type: none"> Permanent increase to EHT exemption from \$490,000 to \$1 million for 2020 Instalment threshold doubled from \$600,000 to \$1.2 million beginning with 2021 tax year 	<ul style="list-style-type: none"> No action required
COVID-19 Energy Assistance Program – Small Business (CEAP-SB)	<ul style="list-style-type: none"> Small business and registered charity electricity or natural gas customers meeting all criteria: <ul style="list-style-type: none"> Active account (within determined class) with an electricity distributor, a USMP or a natural gas distributor Has registered business number or charitable registration number The customer has overdue amounts owing from one or more electricity or gas bills since March 17, 2020. 	<ul style="list-style-type: none"> Eligible Small business and registered charity customers may qualify for a one-time CEAP-SB credit for the electricity or natural gas charges that are overdue on the date of their application for CEAP-SB, up to a maximum of \$1,500 	<ul style="list-style-type: none"> Must apply for CEAP-SB through utility or USMP
Pension contribution deferral and extension	<ul style="list-style-type: none"> For employer contributions to be eligible for deferral, plans must: <ul style="list-style-type: none"> Be single-employer, private-sector defined benefit pension plans Not already benefit from existing special relief measures 	<ul style="list-style-type: none"> Employers can elect to defer one or consecutive monthly payments of employer contributions due beginning October 1, 2020 and ending on March 31, 2021 Deferred payments must be repaid with interest within specified timeframes 	<ul style="list-style-type: none"> Employers are required to file an election and schedule of payments with Financial Services Regulatory Authority of ON More information can be found here
Penalty and Interest Relief (closed – program has ended)	<ul style="list-style-type: none"> Applies to Ontario businesses filing under the following provincially administered tax programs: <ul style="list-style-type: none"> EHT Tobacco Tax Fuel Tax Gas Tax Beer, Wine and Spirits Tax Mining Tax Insurance Premium Tax International Fuel Tax Agreement Retail Sales Tax on Insurance Contracts and Benefit Plans Race Track Tax 	<ul style="list-style-type: none"> Beginning April 1, 2020, penalties and interest will not apply to missed filing or remittance deadlines Relief will continue for a period of five months, up until August 31, 2020 	<ul style="list-style-type: none"> No action required Businesses will not be required to provide any documentation supporting their reasons for late-filing returns or payments Also not required to advise ON Ministry of Finance of inability to meet deadline
New Regional Opportunities Investment Tax Credit	<ul style="list-style-type: none"> Eligible business is a Canadian-controlled private corporation (CCPC) making eligible expenditures for capital property included in Class 1 and Class 6 for capital cost allowance purposes <ul style="list-style-type: none"> Includes expenditures for constructing, renovating or acquiring qualifying commercial and industrial 	<ul style="list-style-type: none"> 10% refundable corporate income tax credit available for expenditures in excess of \$50,000 and up to a limit of \$500,000 for qualifying investments that become available for use by CCPC in the taxation year on or after March 25, 2020 	<ul style="list-style-type: none"> Applicable at time of filing of 2020 corporate income tax return



	buildings in designated rural regions of ON		
Ontario Together Fund	<ul style="list-style-type: none"> Businesses and individuals 	<ul style="list-style-type: none"> One-time funding from a \$50 million fund to help businesses provide innovative solutions or retool their operations in order to manufacture essential medical supplies and equipment, including gowns, coveralls, masks, face shields, testing equipment and ventilators 	<ul style="list-style-type: none"> Apply online at: https://covid-19.ontario.ca/how-your-organization-can-help-fight-coronavirus/#innovations
Workplace Safety and Insurance Board (WSIB)	<ul style="list-style-type: none"> Employers 	<ul style="list-style-type: none"> All employers covered by the WSIB's workplace insurance could defer premium reporting and payments for amounts due between March to August 2020. Repayment of deferred WSIB premiums for Schedule 1 employer, due between March to August 2020, can be made between January 1 and June 30, 2021. Repayment of deferred WSIB claim payments and administrative fees for Schedule 2 employers, due between March to August 2020, can be made between January 1 and June 30, 2021. Definition of Schedule 1 and 2 employers is set out at: https://www.wsib.ca/en/operational-policy-manual/schedules-1-2 	<ul style="list-style-type: none"> Reporting for deferred amounts can be made by: <ul style="list-style-type: none"> i. (using WSIB online services; ii. emailing WSIB at employeraccounts@wsib.on.ca with each outstanding period clearly defined. For example: August 2020 – payroll = \$100, premiums = \$10; iii. completing the premium remittance form for the corresponding reporting period and mailing to P.O. Box 4115 Station A Toronto M5W 2V3

ON Support for Individuals

Program	Eligibility	Benefit	Action Needed
Guaranteed Annual Income System (GAINS) (closed – program has ended)	<ul style="list-style-type: none"> Applicable to seniors in ON currently eligible for the GAINS 	<ul style="list-style-type: none"> Benefit were doubled for six months beginning in April 2020; maximum payment increased to \$166 per month for individuals and \$332 per month for couples 	<ul style="list-style-type: none"> No action required



Automobile Insurance Act	<ul style="list-style-type: none"> Individuals 	<ul style="list-style-type: none"> The Ontario government is enabling automobile insurance companies to provide temporary insurance premium rebates to drivers during the pandemic 	<ul style="list-style-type: none"> Individuals should contact their insurance companies
Government of Ontario Electricity Relief (closed – program has ended)	<ul style="list-style-type: none"> Individuals and businesses 	<ul style="list-style-type: none"> From March 24 to May 31, 2020, residential, farm and small business time-of-use customers paid the lowest rate (also known as the off-peak price) 24 hours a day. From June 1 to October 31, 2020, time-of-use (TOU) electricity rates continued to be suspended, and customers will be billed on a new fixed Covid-19 Recovery Rate of \$0.128 per kilowatt hour. 	<ul style="list-style-type: none"> No action needed; rate will automatically be applied to invoices
Low-income Energy Assistance Program (LEAP)	<ul style="list-style-type: none"> Intended for low-income customers who are behind on electricity and/or natural gas bills and may have service disconnected 	<ul style="list-style-type: none"> Direct support to pay bills - \$500 for electricity bills (\$600 if home is heated electrically) and \$500 for natural gas bills 	<ul style="list-style-type: none"> Contact electricity and/or natural gas utility
COVID-19 Energy Assistance Program (CEAP)	<ul style="list-style-type: none"> Residential customers struggling to pay energy bills as a result of COVID-19 Beginning in January 2021 available credit amounts increased and more families are eligible to access funding 	<ul style="list-style-type: none"> Residential customers may be eligible for up to \$750 in support towards overdue electricity and natural gas bills 	<ul style="list-style-type: none"> Contact electricity and/or natural gas utility to apply
Support for Families (closed – program has ended)	<ul style="list-style-type: none"> Individuals with children 	<ul style="list-style-type: none"> One-time payment of \$200 per child 0-12 years of age, and \$250 for those 0-21 years of age with special needs 	<ul style="list-style-type: none"> Apply online at: https://www.ontario.ca/page/get-support-families (program closed August 31, 2020)
Support for Learners	<ul style="list-style-type: none"> Individuals with children 	<ul style="list-style-type: none"> One-time payment of \$200 per child or youth up to Grade 12, and \$250 for each child or youth up to age 21 with special needs 	<ul style="list-style-type: none"> Apply online at: https://www.ontario.ca/page/get-support-learners (deadline is February 8, 2021)
Pandemic Pay for Ontario Frontline Workers (closed – program has ended)	<ul style="list-style-type: none"> Frontline workers. A listing of eligible workers is available at: https://news.ontario.ca/opo/en/2020/04/pandemic-pay-provides-support-for-frontline-workers-fighting-covid-19.html 	<ul style="list-style-type: none"> The government is providing a temporary pandemic pay of \$4/hour worked on top of their regular wages. In addition, the government will be providing monthly lump sum payments of \$250 for four months to eligible frontline workers who work over 100 hours per month. The pandemic pay will be effective for 16 weeks, from April 24, 2020 until August 	<ul style="list-style-type: none"> The program was closed August 13, 2020



		13, 2020, and is expected to support over 350,000 frontline workers.	
Ontario Tools Grant	<ul style="list-style-type: none"> New eligible apprentices 	<ul style="list-style-type: none"> The government is providing funding to help new eligible apprentices purchase the equipment they need to start their careers The funding amounts will be distributed as follows: <ul style="list-style-type: none"> \$1,000 for those in motive power sector trades; \$600 for those in construction and industrial sector trades; \$400 for those in service trades. To be eligible for the new grant, apprentices must have: <ul style="list-style-type: none"> Completed level 1 training on or after April 1, 2020; An active registered training agreement; Been registered as an apprentice for at least 12 months. 	<ul style="list-style-type: none"> Details on application process available here

Federal Support for Canadians

- For our summary of the Federal support programs for businesses and individuals, please visit [HERE](#)

