

How the Federal COVID-19 programs have changed - Current as of February 9, 2022

BUSINESS SUPPORT																		
PROGRAMS UNTIL OCTOBER 23, 2021	CHANGE	PROGRAMS APPLICABLE UNTIL MAY 7, 2022	WHAT YOU NEED TO KNOW															
			Eligibility	Requirements	Rate	Examples												
Canada Emergency Wage Subsidy (CEWS) & Canada Emergency Rent Subsidy (CERS)	Reduced wage & rent subsidies now available to businesses through three (3) programs.	1. Hardest-Hit Business Recovery Program	Available to all businesses who meet the significant revenue drop test.	i. A minimum average loss of 50% of revenue between March 2020 and February 2021, and ii. A revenue loss of <u>at least 50%</u> in the current claim period.	Wage and rent subsidy of 50% maximum which is reached when a business has a 75% or higher revenue loss.	<table border="1"> <thead> <tr> <th>Revenue loss</th> <th>Subsidy</th> </tr> </thead> <tbody> <tr> <td>49%</td> <td>0%</td> </tr> <tr> <td>50%</td> <td>10%</td> </tr> <tr> <td>60%</td> <td>26%</td> </tr> <tr> <td>75%</td> <td>50%</td> </tr> <tr> <td>80%</td> <td>50%</td> </tr> </tbody> </table>	Revenue loss	Subsidy	49%	0%	50%	10%	60%	26%	75%	50%	80%	50%
		Revenue loss	Subsidy															
		49%	0%															
		50%	10%															
		60%	26%															
		75%	50%															
		80%	50%															
		2. Tourism and Hospitality Recovery Program	Available to tourism and hospitality industries (includes hotels, tour operators, travel agencies, festivals, convention centres and restaurants) who meet the significant revenue drop test.	i. A minimum average loss of 40% revenue between March 2020 and February 2021 (month exclusions allowed for seasonal companies), and ii. A revenue loss of <u>at least 40%</u> in the current claim period.	Wage and rent subsidy of 75% maximum which is reached when a business has a 75% or higher revenue loss.	<table border="1"> <thead> <tr> <th>Revenue loss</th> <th>Subsidy</th> </tr> </thead> <tbody> <tr> <td>40%</td> <td>40%</td> </tr> <tr> <td>50%</td> <td>50%</td> </tr> <tr> <td>75%</td> <td>75%</td> </tr> <tr> <td>80%</td> <td>75%</td> </tr> </tbody> </table>	Revenue loss	Subsidy	40%	40%	50%	50%	75%	75%	80%	75%		
		Revenue loss	Subsidy															
		40%	40%															
		50%	50%															
		75%	75%															
80%	75%																	
3. Lockdown Support Program	Original Program Available to businesses who face new, temporary, local lockdowns regardless of losses over the course of the pandemic.	i. Revenue loss of <u>at least 40%</u> in the current claim period, and ii. One or more locations temporarily closed, or have activities significantly restricted for a week or longer due to a COVID-19-related public health order .	Wage and rent subsidy of 75% maximum which is reached when a business has a 75% or higher revenue loss +	<table border="1"> <thead> <tr> <th>Revenue loss</th> <th>Subsidy</th> </tr> </thead> <tbody> <tr> <td>20%</td> <td>0%</td> </tr> <tr> <td>25%</td> <td>25%</td> </tr> <tr> <td>75%</td> <td>75%</td> </tr> <tr> <td>85%</td> <td>75%</td> </tr> </tbody> </table>	Revenue loss	Subsidy	20%	0%	25%	25%	75%	75%	85%	75%				
Revenue loss	Subsidy																	
20%	0%																	
25%	25%																	
75%	75%																	
85%	75%																	
Temporary Expansion Applicable from December 19, 2021 to March 11, 2022	Available to businesses who face new, temporary, local lockdowns regardless of losses over the course of the pandemic.	i. Revenue loss of <u>at least 25%</u> in the current claim period, and ii. Business subject to capacity-limiting restrictions of 50 per cent or more for a week or longer due to a COVID-19-related.	Lockdown support (subsidy top-up) of 25%.															
Canada Recovery Hiring Program (CRHP)	Extended	Canada Recovery Hiring Program (CRHP)	The CRHP subsidy rate increases to 50%. Eligibility and requirements continue to be the same for this program which subsidizes increased payroll in comparison to payroll recorded between March 14 to April 10, 2021.															

How the Federal COVID-19 programs have changed - Current as of February 9, 2022

Canada Emergency Business Account (CEBA)	No change	N/A	<ul style="list-style-type: none"> Government announced the extension of the CEBA repayment deadline and interest-free period to December 31st, 2023. No extensions or expansions have been made to the loan amount despite our work to increase this program. If you think the government has let you down, let your voice be heard by signing our COVID-19 Petition.
Regional Relief and Recovery Fund (RRRF)	Reduced support since June 30, 2021	<ol style="list-style-type: none"> Tourism Relief Fund Jobs and Growth Fund Canada Community Revitalization Fund Major Festivals and Events Support Initiative Canada Seafood Stabilization Fund 	<ul style="list-style-type: none"> Government announced the extension of the Regional Relief and Recovery Fund repayment deadline and interest-free period from December 31st, 2022, to December 31st, 2023. For added support, the Regional Development Agencies (RDA) have transitioned the RRRF to help more specific sectors. To find out more information contact your RDA.

EMPLOYEE SUPPORT

PROGRAMS UNTIL OCTOBER 23, 2021	CHANGE	PROGRAMS APPLICABLE UNTIL MAY 7, 2022	WHAT YOU NEED TO KNOW	
Canada Response Benefit (CRB)	Reduced employee income support	Canada Worker Lockdown Benefit	<p>Original Program Strictly available to workers whose work interruption is a direct result of government-imposed public health lockdown, provided they do not receive Employment Insurance (EI) in the same period.</p> <p>Temporary Expansion</p> <p>Applicable from December 19, 2021 to February 12, 2022</p> <p>Including workers in regions where provincial or territorial governments have introduced a capacity-limiting restriction of 50% or more, provided they do not receive Employment Insurance (EI) in the same period.</p>	\$300 per week
Canada Recovery Sickness (CRSB) and Caregiver Benefits (CRCB)	Extended	Canada Recovery Sickness (CRSB) and Caregiver Benefits (CRCB)	Two additional weeks are added to the maximum number of weeks that recipients can benefit. <ul style="list-style-type: none"> CRSB: 4 to 6 weeks CRCB: 42 to 44 weeks 	\$500 per week