



Coronavirus Crisis: Federal and Provincial programs for employers and employees

By Electric Mobility Canada / March 23, 2020

There are different programs to help employers and employees that suffer financially from the COVID 19 pandemic.

Here are some useful information and links.

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At this point, there seems to be no programs from the other provinces.

Canada

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

Support for Businesses

The Government of Canada is taking immediate, significant and decisive action to support Canadian businesses facing financial hardship as a result of the COVID-19 pandemic.

On March 13, 2020, Minister of Finance Bill Morneau, Governor of the Bank of Canada Stephen Poloz, and Superintendent of Financial Institutions Jeremy Rudin outlined a coordinated package of measures to support the functioning of markets, the resilience of our financial sector, and continued access to financing for Canadian businesses. These actions will significantly increase the availability of credit to businesses of all sizes, sustain liquidity in key financial markets, and provide flexibility to businesses experiencing hardship.

On March 18, 2020 the government and its partners announced further measures to support businesses. These actions are part of Canada's whole-of-government response to COVID-19, and the significant stimulus program developed to stabilize Canada's economy, support businesses and to protect Canadians.

Supporting Canadian Business through the Canada Account

The government is changing the Canada Account so that the Minister of Finance would now be able to determine the limit of the Canada Account in order to deal with exceptional circumstances. The Canada Account is administered by Export Development Canada (EDC) and is used by the government to support exporters when deemed to be in the national interest. This will allow EDC to provide additional support to Canadian companies through loans, guarantees or insurance policies during these challenging times.

Helping Businesses Keep their Employees

To support businesses that are facing revenue losses and to help prevent lay-offs, the government is proposing to provide eligible small employers a temporary wage subsidy for a period of three months. The subsidy will be equal to 10% of the wages paid during that period, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer. Businesses will be able to benefit immediately from this support by reducing their remittances of income tax withheld on their employees' wages. . Employers benefiting from this measure will include corporations eligible for the small business deduction, as well as non-profit organizations and charities.

Flexibility for Businesses Filing Taxes

The Canada Revenue Agency will allow all businesses 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 instalments, under Part I of the *Income Tax Act*. No interest or penalties will accumulate on these amounts during this period.

The Canada Revenue Agency will not contact any small or medium (SME) businesses to initiate any post assessment GST/HST or Income Tax audits for the next four weeks. For the vast majority of businesses, the Canada Revenue Agency will temporarily suspend audit interaction with taxpayers and representatives.

The Liaison Officer service offers help to owners of small businesses to understand their tax obligations. Traditionally available in-person, this service is now available over the phone and will be customizing information during these challenging times by ensuring small businesses are aware of any changes such as filing and payment deadlines, proactive relief measures, etc.

Ensuring Businesses Have Access to Credit

The **Business Credit Availability Program (BCAP)** will allow the Business Development Bank of Canada (BDC) and Export Development Canada (EDC) to provide more than \$10 billion of additional support, largely targeted to small and medium-sized businesses. This will be an effective tool for helping viable Canadian businesses remain resilient during these very uncertain times. BDC and EDC are cooperating with private sector lenders to coordinate on credit solutions for individual businesses, including in sectors such as oil and gas, air transportation and tourism. The near-term credit available to farmers and the agri-food sector will also be increased through Farm Credit Canada.

The Office of the Superintendent of Financial Institutions (OSFI) announced it **is lowering the Domestic Stability Buffer by 1.25%** of risk-weighted assets, effective immediately. This action will allow Canada's large banks to inject \$300 billion of additional lending in to the economy.

The Bank of Canada also took a series of actions to support the Canadian economy during this period of economic stress, enhance the resilience of the Canadian financial system, and help ensure that financial institutions can continue to extend credit to both households and businesses. This included cutting the interest rate to 0.75% as a proactive measure in light of the negative shocks to Canada's economy arising from the COVID-19 pandemic and the recent sharp drop in oil prices.

Supporting Financial Market Liquidity

As a further proactive and coordinated measure to bolster the financial system and the Canadian economy, the government announced on March 16 that it is launching an Insured Mortgage Purchase Program (IMPP). Under this program, the government will purchase up to \$50 billion of insured mortgage pools through the Canada Mortgage and Housing Corporation (CMHC). This action will 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. Details of the terms of the purchase operations will be provided to lenders by CMHC later this week.

The IMPP enhances the already substantial set of measures announced on March 13 to support the economy and the financial system. CMHC stands ready to further support liquidity and the stability of the financial markets through its mortgage funding programs as necessary.

Further, the Bank of Canada has announced that it will adjust its market liquidity operations to maintain market functioning and credit availability during the current period of uncertainty in which conditions are evolving rapidly.

The Bank of Canada also announced that it will broaden eligible collateral for its term repo facility to include the full range of collateral eligible under the Standing Liquidity Facility, with the exception of the non-mortgage loan portfolio. This expansion of eligible collateral will provide support to funding conditions for financial institutions by providing a backstop to regular private funding.

The Bank also announced that it stands ready, as a proactive measure, to provide support to the Canada Mortgage Bond (CMB) market so that this important funding market continues to function well. This would include, as required, purchases of CMBs in the secondary market. Similar to the [increase in Government of Canada bond buybacks](#), this will support market liquidity and price discovery.

Support to workers and parents

Temporary Income Support for Workers and Parents

For Canadians without paid sick leave (or similar workplace accommodation) who are sick, quarantined or forced to stay home to care for children, the Government is:

- Waiving the one-week waiting period for those individuals in imposed quarantine that claim Employment Insurance (EI) sickness benefits. This temporary measure will be in effect as of March 15, 2020.
- Waiving the requirement to provide a medical certificate to access EI sickness benefits.

- Introducing the Emergency Care Benefit providing up to \$900 bi-weekly, for up to 15 weeks. This flat-payment Benefit would be administered through the Canada Revenue Agency (CRA) and provide income support to:
 - Workers, including the self-employed, who are quarantined or sick with COVID-19 but do not qualify for EI sickness benefits.
 - Workers, including the self-employed, who are taking care of a family member who is sick with COVID-19, such as an elderly parent, but do not qualify for EI sickness benefits.
 - Parents with children who require care or supervision due to school or daycare closures, and are unable to earn employment income, irrespective of whether they qualify for EI or not.

Application for the Benefit will be available in April 2020, and require Canadians to attest that they meet the eligibility requirements. They will need to re-attest every two weeks to reconfirm their eligibility. Canadians will select one of three channels to apply for the Benefit:

1. by accessing it on their CRA MyAccount secure portal;
2. by accessing it from their secure My Service Canada Account; or
3. by calling a toll free number equipped with an automated application process.

Longer-Term Income Support for Workers

For Canadians who lose their jobs or face reduced hours as a result of COVID's impact, the Government is:

- Introducing an Emergency Support Benefit delivered through the CRA to provide up to \$5.0 billion in support to workers who are not eligible for EI and who are facing unemployment.
- Implementing the EI Work Sharing Program, which provides EI benefits to workers who agree to reduce their normal working hour as a result of developments beyond the control of their employers, by extending the eligibility of such agreements to 76 weeks, easing eligibility requirements, and streamlining the application process. This was announced by the Prime Minister on March 11, 2020.

Income Support for Individuals Who Need It Most

For over 12 million low- and modest-income families, who may require additional help with their finances, the Government is proposing to provide a one-time special payment by early May 2020 through the Goods and Services Tax credit (GSTC). This will double the maximum annual GSTC payment amounts for the 2019-20 benefit year. The average boost to income for those benefitting from this measure will be close to \$400 for single

individuals and close to \$600 for couples. This measure will inject \$5.5 billion into the economy.

For over 3.5 million families with children, who may also require additional support, the Government is proposing to increase the maximum annual Canada Child Benefit (CCB) payment amounts, only for the 2019-20 benefit year, by \$300 per child. The overall increase for families receiving CCB will be approximately \$550 on average; these families will receive an extra \$300 per child as part of their May payment. In total, this measure will deliver almost \$2 billion in extra support.

Together, the proposed enhancements of the GSTC and CCB will give a single parent with two children and low to modest income nearly \$1,500 in additional short-term support.

To ensure that certain groups who may be vulnerable to the impacts of COVID-19 have the support they need, the Government is proposing targeted help by:

- Providing \$305 million for a new distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit, and Métis Nation communities.
- Placing a six-month interest-free moratorium on the repayment of Canada Student Loans for all individuals currently in the process of repaying these loans.
- Reducing required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020, in recognition of volatile market conditions and their impact on many seniors' retirement savings. This will provide flexibility to seniors that are concerned that they may be required to liquidate their RRIF assets to meet minimum withdrawal requirements. Similar rules would apply to individuals receiving variable benefit payments under a defined contribution Registered Pension Plan.
- Providing the Reaching Home initiative with \$157.5 million to continue to support people experiencing homelessness during the COVID-19 outbreak. The funding could be used for a range of needs such as purchasing beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters.
- Supporting women and children fleeing violence, by providing up to \$50 million to women's shelters and sexual assault centres to help with their capacity to manage or prevent an outbreak in their facilities. This includes funding for facilities in Indigenous communities.

Flexibility for Taxpayers

In order to provide greater flexibility to Canadians who may be experiencing hardships during the COVID-19 outbreak, the Canada Revenue Agency will defer the filing due date for the 2019 tax returns of individuals, including certain trusts.

- For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020. However, the Agency encourages individuals who expect to receive benefits under the GSTC or the Canada Child Benefit not to delay the filing of their return to ensure their entitlements for the 2020-21 benefit year are properly determined.
- For trusts having a taxation year ending on December 31, 2019, the return filing due date will be deferred until May 1, 2020.

The Canada Revenue Agency will allow all taxpayers 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 instalments, under Part I of the *Income Tax Act*. No interest or penalties will accumulate on these amounts during this period.

In order to reduce the necessity for taxpayers and tax preparers to meet in person during this difficult time, and to reduce administrative burden, effective immediately the Canada Revenue Agency will recognize electronic signatures as having met the signature requirements of the *Income Tax Act*, as a temporary administrative measure. This provision applies to authorization forms T183 or T183CORP, which are forms that are signed in person by millions of Canadians every year to authorize tax preparers to file taxes.

The Canada Revenue Agency is adapting its Outreach Program to support individuals during COVID-19. Through this service, the Canada Revenue Agency offers help to individuals to better understand their tax obligations and to obtain the benefits and credits to which they are entitled. Traditionally available in-person, this service is now available over the phone, and through webinar, where possible.

The Canada Revenue Agency fully expects that many community organizations are considering whether to significantly reduce or perhaps cancel the provision of services provided under the Community Volunteer Income Tax Program. Additional efforts to encourage individuals to file their tax and benefit returns electronically, or where possible, through the File My Return service, will be put forward.

Role of Financial Institutions

The Minister of Finance is in regular contact with the heads of Canada's large banks, and continues to encourage them to show flexibility in helping their customers whose personal or business finances are affected by COVID-19. The Superintendent of Financial Institutions has also made clear his expectation that banks will use the additional lending

capacity provided by recent government actions to support Canadian businesses and households.

In response, banks in Canada have affirmed their commitment to working with customers to provide flexible solutions, on a case-by-case basis, for managing through hardships caused by recent developments. This may include situations such as pay disruption, childcare disruption, or illness. Canada's large banks have confirmed that this support will include up to a 6-month payment deferral for mortgages, and the opportunity for relief on other credit products. These targeted measures respond to immediate challenges being faced across the country and will help stabilize the Canadian economy.

Mortgage Default Management Tools

The Canada Mortgage and Housing Corporation (CMHC) and other mortgage insurers offer tools to lenders that can assist homeowners who may be experiencing financial difficulty. These include payment deferral, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements.

The Government, through CMHC, is providing increased flexibility for homeowners facing financial difficulties to defer mortgage payments on homeowner CMHC-insured mortgage loans. CMHC will permit lenders to allow payment deferral beginning immediately.

Ontario

<https://news.ontario.ca/opo/en/2020/03/employment-standards-amendment-act-infectious-disease-emergencies-2020.html>

The Ontario Legislature has passed the *Employment Standards Amendment Act (Infectious Disease Emergencies), 2020* to provide job-protected leave to employees in isolation or quarantine due to COVID-19, or those who need to be away from work to care for children because of school or day care closures or to care for other relatives.

Job-protected leave

The act provides job protection for employees unable to work for the following reasons:

- The employee is under medical investigation, supervision or treatment for COVID-19.
- The employee is acting in accordance with an order under the *Health Protection and Promotion Act*.
- The employee is in isolation or quarantine in accordance with public health information or direction.
- The employer directs the employee not to work due to a concern that COVID-19 could be spread in the workplace.
- The employee needs to provide care to a person for a reason related to COVID-19 such as a school or day-care closure.
- The employee is prevented from returning to Ontario because of travel restrictions.

An employee will be able to take infectious disease emergency leave to care for the following individuals:

- The employee's spouse.
- A parent, step-parent or foster parent of the employee or the employee's spouse.

- A child, step-child or foster child of the employee or the employee's spouse.
- A child who is under legal guardianship of the employee or the employee's spouse.
- A brother, step-brother, sister or step-sister of the employee.
- A grandparent, step-grandparent, grandchild or step-grandchild of the employee or the employee's spouse.
- A brother-in-law, step-brother-in-law, sister-in-law or step-sister-in-law of the employee.
- A son-in-law or daughter-in-law of the employee or the employee's spouse.
- An uncle or aunt of the employee or the employee's spouse.
- A nephew or niece of the employee or the employee's spouse.
- The spouse of the employee's grandchild, uncle, aunt, nephew or niece.
- A person who considers the employee to be like a family member, provided the prescribed conditions, if any, are met.
- Any individual prescribed as a family member for the purposes of this section.

The act also makes it clear that an employee will not be required to provide a medical note if they need to take the leave. However, the employer may require the employee to provide other evidence that is reasonable in the circumstances, at a time that is reasonable in the circumstances. This could include such requests as a note from the daycare or for evidence that the airline cancelled a flight, but not a medical note.

These measures are retroactive to January 25, 2020, the date that the first presumptive COVID-19 case was confirmed in Ontario. They will remain in place until COVID-19 is defeated.

Who does this apply to?

Most employees and employers in Ontario are covered by the provisions in this legislation, whether they work full-time, part-time, are students, temporary help agency assignment employees, or casual workers.

It does not apply to people in sectors that fall under federal jurisdiction, including employees working for banks, airports, inter-provincial and international rail, and federal crown corporations.

Helping ensure the health and safety of Ontario workers and workplaces

Employers and workers in the health sector should be following the Ministry of Health . Workers in other settings should be following the Ministry of Health's recommendations on how to protect yourself. For the most up-to-date information on how individuals can protect themselves and what to do if they suspect they may be at risk, please visit [Ontario.ca/coronavirus](https://ontario.ca/coronavirus).

Employer Obligations

Employers are required to report all occupational illnesses, including COVID-19, to the Ministry of Labour, Training and Skills Development in writing within four days. Employers are also required to notify their joint health and safety committee or a health and safety representative and a trade union, if they exist.

Nova Scotia

<https://novascotia.ca/coronavirus/#support>

The province has made the following announcements to help businesses:

- Government will defer payments until June 30 for all government loans, including those under the Farm Loan Board, Fisheries and Aquaculture Loan Board, Jobs Fund, Nova Scotia Business Fund, Municipal Finance Corp. and Housing Nova Scotia.

- Government will defer payments until June 30 for small business renewal fees, including business registration renewal fees and workers compensation premiums (a list of fees will be posted online early next week).
- Changes to the Small Business Loan Guarantee Program, administered through credit unions, include deferring principal and interest payments until June 30, enhancing the program to make it easier for businesses to access credit up to \$500,000, and for those who might not qualify for a loan, government will guarantee the first \$100,000.
- Small businesses which do business with the government will be paid within five days instead of the standard 30 days
- Suspending payments on Nova Scotia student loans for six months, from March 30 to Sept. 30 and students do not have to apply
- Ensuring more Nova Scotians can access the internet to work from home, by providing \$15 million as an incentive to providers to speed up projects under the Internet for Nova Scotia Initiative and complete them as soon as possible

Saskatchewan

<https://www.saskatchewan.ca/government/news-and-media/2020/march/20/covid-19-financial-support>

Today, Premier Scott Moe announced a significant financial support plan for Saskatchewan employers and employees hit by the impacts of the COVID-19 pandemic.

“During this time of great uncertainty, it is of the utmost importance that Saskatchewan people know their government is here to provide support,” Moe said. “This plan supports businesses and employees. Most importantly, it supports the opportunity to come back to work when we emerge from the COVID-19 crisis.”

The financial support plan outlines a number of mechanisms for reducing costs for businesses and individuals, providing support to self-employed individuals not covered by new federal support measures, and establishes a Business Response Team designated to support Saskatchewan businesses during this time of uncertainty.

Self-Isolation Support Program

Administered by the Ministry of Finance, the Self-Isolation Support Program will provide \$450 per week, for a maximum of two weeks or \$900. The Self-Isolation Support

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.

The program is anticipated to cost a total of \$10 million and will mostly benefit self-employed residents of Saskatchewan that meet the following eligibility criteria:

- They have contracted COVID-19 or are showing symptoms;
- They have been in contact with an individual infected with COVID-19;
- They have recently returned from international travel and have been required to self-isolate;

AND

- If they are not eligible for compensation including sick leave, vacation leave from their employer
- If they do not have private insurance covering such disruptions
- If they are not covered by other programs such as federal employment insurance that has been updated.

Three Month PST Remittance Deferral and Audit Suspension

Effective immediately, Saskatchewan businesses who are unable to remit their PST due to cashflow concerns will have relief from penalty and interest charges. Over the course of three-months; government estimates a potential deferral of up to \$750 million in PST collections. 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.

At this time, audit program and compliance activities have been suspended to allow businesses time to focus on the health and safety of their customers and staff, reduce impacts to their business operations, and minimize the spread of the virus through reduced audit travel.

Crown Utility Interest Deferral Programs

Earlier this week, government announced a crown utility interest deferral program waving interest on late bill payments for up to six months. Effective immediately, the crown utility interest deferral program is available to all crown utility customers.

Student Loan Repayment Moratorium

Effective immediately, 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, and comes at a \$4 million cost to the provincial government.

Changes to Employment Standard Regulations

In addition to changes made to changes 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.
- And 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.

These amendments create a balance for employers and employees where the difficult decision may be made to lay-off employees due to public health emergencies. In this circumstance, employees would have immediate access to new federal employment insurance programs, while keeping employers financially stable to ensure employees have a job to return to.

Business Response Team to be Established

To provide support to Saskatchewan businesses seeking to navigate the uncertain

conditions caused by COVID-19, the Government of Saskatchewan will be establishing a single window information webpage for businesses to access information and receive timely updates on provincial support initiatives. This will be complemented by the establishment of a Business Response Team, led by the Ministry of Trade and Export Development, which will work with businesses to identify program supports relevant to particular businesses. Once the Business Response Team has been established, contact information will be communicated to the public, and to local chambers of commerce for dissemination to chamber membership.

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For more information, contact:

Media Services
Executive Council
Regina
Phone: 306-787-6281

Alberta

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

The Alberta government will provide immediate funding and supportive measures to support local businesses, employers and employees.

Support for employers

Corporate income tax changes

- Corporate income tax balances and instalment payments will be deferred from March 19 until August 31, 2020 to increase employers' access to cash so they can pay employees, address debts and continue operations.

Utility payment deferral

- 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.
- Call your utility provider directly to arrange for a 90-day deferral on all payments.

Banks and credit unions

Credit unions

- Business members should contact their credit union directly to work out a plan for their personal situation

ATB Financial

- Small business customers can:
 - apply for a payment deferral on loans and lines of credit for up to 6 months
 - access additional working capital
- Other businesses and agriculture customers can access support on a one-on-one basis. Further solutions are being considered at this time

Job-protected leave

Changes to the Employment Standards Code will allow full and part-time employees to take 14 days of job-protected leave if they are:

- required to self-isolate
- caring for a child or dependent adult that is required to self-isolate

To be eligible, employees:

- will not be required to have a medical note
- do not need to have worked for an employer for 90 days

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.

The leave does not apply to self-employed individuals or contractors.

Vacation pay, leave or banked overtime

Employers and employees may consider using other available leaves should an employee be required to self-isolate.

- Employees can request using their vacation pay or banked overtime, but employers are not required to grant the request. Provincial employment rules only require employers to provide vacation pay, vacation leave or pay banked overtime within a year of it being earned.
- Employers can request employees voluntarily take vacation leave and/or use their vacation pay or banked overtime, but cannot force them to do so under provincial employment rules.

Employment insurance benefits

Employees may consider applying for [federal Employment Insurance benefits](#).

- Allows up to 15 weeks of assistance if a person cannot work due to medical reasons such as self-isolation or self-quarantine.
- The one-week waiting period for Employment Insurance benefits has been waived by the federal government.

Business continuity plans

Employers should consider their business continuity plans and how COVID-19 could impact their workplace. To prepare, make plans to:

- protect employees
- limit spread in workplaces
- ensure continuity of critical services if staff are ill or self-isolating
- explore alternate working arrangements, such as:
 - working from home or remotely
 - doing work that doesn't require contact with other people

Québec

<https://www.quebec.ca/en/health/health-issues/a-z/2019-coronavirus/>

Temporary aid for workers program / Outline of the program

This program offers financial assistance to meet the needs of workers who, because they are in isolation to counter the propagation of the COVID-19 virus, cannot earn all of their work income and are not eligible for another financial assistance program.

Important

Before applying for financial assistance, make sure that you are not eligible for either compensation from your employer or private insurance, and that you are not covered

by other government programs, such as [employment insurance](#) from the federal government.

The program is offered by the Gouvernement du Québec, in partnership with the Red Cross. You will be able to apply starting March 19, 2020.

On this page:

- [Eligibility](#)
- [Financial assistance](#)
- [Applying](#)

Eligibility

This program is for workers who reside in Québec and are in isolation for one of the following reasons:

- they have contracted the virus or present symptoms
- they have been contact with an infected person
- they have returned from abroad

In addition, workers who are in isolation or likely to be under the above criteria are eligible for the PATT COVID-19 if

- you are not receiving compensation from your employer
- you do not have private insurance
- you are not covered by another government program, such as [employment](#)

[insurance](#) from the federal government

The program only applies to adult workers aged 18 or over.

The order to self-isolate must have been given by the Government of Canada, the Gouvernement du Québec or another responsible authority.

Financial assistance

The lump-sum amount granted to an eligible person is \$573 per week, for a period of 14 days of isolation. If justified by your state of health, the coverage period for an eligible person could be extended to a maximum of 28 days.

End of financial assistance

You are no longer entitled to financial assistance:

- when the financial assistance has been paid in full
- if you have not respected your [obligations](#).

Applying

Start by filling out the [registration form](#) . Once your registration is completed, you will be sent an email containing a link to the application form. If there is more than one adult in your family, each adult must submit his or her own application.

Steps for filing an application

1. Start by completing the online registration form so that we can validate your identity.
2. Once your identification is validated, you will receive an email containing a link to the application form for financial assistance.
 - The email will be sent to you as quickly as possible.
 - Check your spam folder if it does not arrive in your inbox.
3. Once you have filed your application, it will be studied as quickly as possible.
4. If your application for financial assistance is accepted, the first payment will be made by bank transfer.

Due to the language choice of your browser settings, the language of the form can be different from your usual preference. In this case, please change the language preference on the right side of the menu above.

Applying

Don't have an email address or Internet access? You can also apply by telephone, by speaking with a Red Cross agent at [1-800-863-6582](tel:1-800-863-6582) (starting at 8:20 a.m., 7 days a week).

You must consent to information about you being exchanged between ministries and agencies of the Government for verification and compliance purposes. Note that excess assistance paid may be claimed back, and that charges could apply.

<https://www.investquebec.com/quebec/en/financial-products/all-our-solutions.html>

For businesses whose liquidity is affected by the repercussions of COVID-19

This new emergency funding measure provides ad hoc and exceptional support for businesses affected by the repercussions of COVID-19.

Eligible Businesses

This financial assistance is available to businesses operating in Québec, including cooperatives and other social economy enterprises with commercial activities. Eligible businesses are those that find themselves in a precarious situation and temporary difficulty as a result of COVID-19. They must show that their financial structure offers realistic prospects for profitability.

Eligible Projects

Businesses must show that their cash flow issues are temporary and that the liquidity shortage stems from:

- A problem involving the supply of raw materials or products (goods or services)
 - An inability, or a substantially decreased ability, to deliver goods, products or services
- Applications will be reviewed on a case-by-case basis, according to the business's circumstances and Investissement Québec's management practices.

Eligible Industries

All industries are eligible, except for the following:

- Weapons manufacturing or distribution
- Games of chance and gambling, combat sports, bars, racing and other similar activities
- Production and sale of tobacco and drugs along with services related to their use, except for projects involving pharmaceutical-grade products approved by Health Canada and having a DIN, or their ingredients, as well as R&D projects licensed by Health Canada
- Any activity whose main purpose is protected by the Canadian Charter of Rights and Freedoms (religion, politics, human rights advocacy, etc.)
- Any other activity that may offend public morals.

Details of Financial Assistance

- A loan guarantee is the preferred form of financing. Financing can also take the form of a loan from Investissement Québec.
- Investissement Québec aims to work in close cooperation with financial institutions and federal authorities in order to share risks
- The minimum funding amount is \$50,000.
- Refinancing is prohibited.
- This measure is designed to shore up the business's working capital.

Special conditions may apply.

Learn More

A loan guarantee is the preferred form of financing. Financing can also take the form of an Investissement Québec loan.

- For businesses that are already Investissement Québec clients, contact your account manager or project manager directly by e-mail or telephone, using our **online directory**.
- For non-clients seeking a loan guarantee, contact your financial institution first. It will get in touch with one of our account managers.

For any other situation, please contact Customer Service at 1 844-474-6367.

To reach an account manager or project manager, refer to our **online directory**.

For the other provinces, there seems to be no particular help for businesses or employees other than what the federal government has announced.