

In their response to the Covid-19 pandemic, both the Canadian government and the Ontario government have announced financial assistance measures for individuals and businesses, including farm business. Below is a summary of some existing and new financial assistance measures that may be relevant to your Ontario farm business.<sup>1</sup>

## New Programs

### Canada United Small Business Relief Fund (CUSBRF)

**Overview:** Created by the Royal Bank of Canada (RBC), “Canada United” is a national fundraising campaign which aims to bring partners together to support local Canadian businesses. The Canada United Small Business Relief Fund (CUSBRF) will provide small businesses (including farmers) relief grants of up to \$5,000 to offset costs related to purchasing personal protective equipment, making physical modifications to their business to meet local health and safety requirements, and/or adopting digital technologies to move more of their business online. CUSBRF will be managed by the Ontario Chamber of Commerce on behalf of the national Chamber network in support of other chambers and partners. The federal government contributed \$12 million to the CUSBRF.

**Who is eligible:** Eligible small businesses (including farmers) must have between \$150,000 and \$3 million in annual sales; and have up to 75 employees. A [pre-application checklist](#) is available online.

Website for more details: <https://www.canada.ca/en/innovation-science-economic-development/news/2020/10/minister-ng-announces-support-for-small-businesses-through-the-canada-united-small-business-relief-fund.html>

**How to apply:** Starting on Oct 26, 2020, small businesses can apply online through the Ontario Chamber of Commerce website (<https://occ.ca/canada-united-small-business-relief-fund/>).

### Ontario-Canada’s Emergency On-Farm Support Fund

**Overview:** AAFC will invest \$11.6 million to compensate Ontario farmers for some costs associated with on-farm mitigation measures to prevent the spread of COVID-19 on farms. This funding originates from part of the \$35 million national funding announced July 31, 2020 in 50:50 cost-share funding to assist farm employers with the costs of additional on-farm mitigation measures, including living quarters, to improve the health and safety of all farm workers and limit the spread of COVID-19. Eligible costs include infrastructure improvements to living quarters, temporary or emergency housing (on- or off-farm), as well as PPE, sanitary stations, and any other health and safety measures. Ontario farmers can claim for preventive expenses including a combination of workplace modifications, PPE, transportation and temporary housing will double to \$15,000. The program will also include a new category for small capital projects of up to \$100,000 for housing modifications, workplace modifications and equipment to allow greater physical distancing for workers.

**Who is eligible:** Ontario farm employers of Canadian and temporary foreign workers.

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<sup>1</sup> Readers are cautioned that this summary is provided for information purposes only and that program details may have been amended since this summary was drafted. Therefore, readers should rely on official program guidelines instead of this summary when applying.

Website for more details: <https://www.canada.ca/en/employment-social-development/news/2020/07/government-of-canada-invests-in-measures-to-boost-protections-for-temporary-foreign-workers-and-address-covid-19-outbreaks-on-farms.html> & <https://news.ontario.ca/en/release/58785/governments-investing-266-million-to-further-protect-ontario-agri-food-workers-during-covid-19>

How to apply: (**Update: Oct 27, 2020**) – In Ontario, the \$11.6 million federal investment will be delivered through the Enhanced Agri-Food Workplace Protection Program (see below for details). OMAFRA intends to make updated program guidelines and submission forms available soon. (<http://www.omafra.gov.on.ca/english/about/agrifoodprogram.htm>)

## **Ontario's Northern Ontario Recovery Program (NORP)**

**Overview:** Announced on September 28, 2020, NORP is targeted to assist Northern Ontario businesses adapt to new COVID-19 public health guidelines and protect employees and customers. Eligible projects may include: Building renovations and new constructions; Customer and employee safety installations; Equipment purchases, including personal protective equipment (PPE); Marketing for new business initiatives; Restructuring of business operations.

**Who is eligible:** Northern Ontario businesses, opened for over one year as of March 17, 2020, that experienced a revenue loss or expense increase as a result of the COVID-19 outbreak, and were impacted by the March 24, 2020 Ontario Emergency Order that closed in-person workplaces/worksites for non-essential businesses (although a business would not have had to close down completely itself to qualify).

Website for more details: <https://nohfc.ca/en/news/2020/ontario-launches-recovery-program-for-northern-businesses-impacted-by-covid-19>

How to apply: Applications are available from the Northern Ontario Heritage Fund Corporation (NOHFC) until December 31, 2020.

## **Ontario's supports for small businesses in control or lockdown areas**

**Overview: (Updated)** - On November 20, 2020, the Ontario government announced an additional \$300 million in financial relief to support eligible businesses required to close or significantly restrict services due to enhanced public health measures. Combined with the funding announced on October 7, 2020, a total of \$600 million in financial relief is available. Eligible businesses could receive rebates for municipal and education property taxes, and energy costs, including electricity and natural gas (or where natural gas is not available, propane and heating oil). Funding will cover the entire length of time that regionally targeted public health restrictions are in place.

**Who is eligible:** Support is available for businesses that were required to close or significantly restrict services in public health areas categorized as [control or lockdown](#) (or formerly categorized as "modified Stage 2").

Website for more details: <https://news.ontario.ca/en/release/58790/ontario-continues-to-support-restaurants-during-covid-19-pandemic> & <https://www.ontario.ca/page/businesses-get-help-covid-19-costs>

How to apply: Applications are now available online: <https://www.app.grants.gov.on.ca/msrf/#/>

## **Ontario Main Street Relief Grant: PPE support**

**Overview:** On [October 7, 2020](#), this \$60 million initiative was announced as part of the proposed *Main Street Recovery Act, 2020*. It will provide a one-time grant of up to \$1,000 for eligible main street small businesses — in retail, food and accommodations, and other service sectors — with two to nine employees to help offset the unexpected costs of personal protective equipment (PPE).

**Who is eligible:** Ontario businesses should review requirements when applying.

Website for more details: <https://www.ontario.ca/page/businesses-get-help-covid-19-costs>

How to apply: Applications are now available online: <https://www.app.grants.gov.on.ca/msrf/#/>

## Ontario-Canada Digital Main Street platform

**Overview:** On June 11, 2020, this \$57 million initiative was announced. It is targeted to assist 22,900 Ontario businesses create and enhance their online presence. Three programs are available under the initiative: **ShopHERE powered by Google** (to build online stores for small businesses); **\$2,500 Digital Transformation Grant** (to small businesses for adoption of new technologies and digital marketing; Municipalities, Chambers of Commerce and Businesses Improvement Areas may also apply for a Digital Service Squad grant and provide one-on-one support to businesses); **Future-Proofing Main Street** (to provide digital transformation services and support to help existing businesses create new online business models, develop and implement digital and e-commerce marketing strategies, and maximize digital tools, platforms and content). Also announced, the Toronto Region Board of Trade's **Recovery Activation Program** (RAP), offering digital consulting sessions, will be available province-wide.

**Who is eligible:** Ontario businesses should review requirements when applying.

**Website for more details:** <https://digitalmainstreet.ca/ontario/> and for details on the Recovery Activation Program: <http://supportbusiness.bot.com/RAP/>

**How to apply:** Sign up for application details using the above-noted website; (for the Recovery Activation Program, applications are available: <https://wtctoronto.com/scaleup/applynow-rap/>).

## Ontario's Enhanced Agri-Food Workplace Protection Program

**Overview:** On June 12, 2020, the Ontario Government enhanced the previous \$2.25 million [Ontario-Canada Agri-Food Workplace Protection Program](#) by committing up to \$15 million. Farm businesses can apply for 70 per cent funding (up to a maximum of \$7,500) for initiatives like purchasing personal protective equipment, enhanced cleaning and disinfection, and redesigning workstations. The \$7,500 limit is calculated based on the amount of all payments made under both the Enhanced Agri-Food Workplace Protection Program and the previous Agri-Food Workplace Protection Program. Project costs incurred on or after March 15, 2020 will now be eligible under the enhanced programming. The program has been expanded to include operations that provide off-farm packing services (i.e. cooling, storing, washing, sorting, packing) for products such as fruit and vegetables, as well as organizations that offer corn detasseling services. Support is also now available for producers and other operations to assist with costs for short-term accommodation and transportation related to preventive measures, as well as those incurred in addressing an illness or outbreak.

**Who is eligible:** A registered Ontario farm business, with a valid FBR number or allowable exemption, with intensive use of labour where employees may operate within close proximity of one another, or where the operator is responsible for accommodating workers on- or off-site. Ontario corn detasseling businesses and Ontario off-farm primary packing businesses (e.g., cooling, washing, sorting, packaging, storing) for primary agricultural commodities (e.g., fruits and vegetables) are also eligible.

**Website for more details:** <http://www.omafra.gov.on.ca/english/about/agrifoodprogramguide.htm>

**How to apply:** Apply online: <http://www.omafra.gov.on.ca/english/about/agrifoodprogram.pdf>  
Applications will be continuously processed upon submission, while funding is still available.

## Canada Emergency Rent Subsidy

**Overview:** (Oct 9, 2020) The federal government announced its intention to introduce legislation to provide rent and mortgage support until June 2021 directly to qualifying businesses, charities and non-profits that have suffered a revenue drop. The program will subsidize a percentage of their expenses, on a sliding scale, up to a maximum of 65 per cent of eligible expenses until December 19, 2020. Organizations will be able to make retroactive claims for the period beginning September 27 and ending October 24, 2020. A top-up Canada Emergency Rent

Subsidy of 25 per cent for organizations temporarily shut down by a mandatory public health order issued by a qualifying public health authority, in addition to the 65 per cent subsidy.

**Who is eligible:** Organizations should review requirements when applying.

Website for more details: <https://www.canada.ca/en/departement-finance/news/2020/11/canada-emergency-rent-subsidy.html>

**How to apply:** Application details to be released after [Bill C-9](#) receives Royal Assent.

## Canada's Agriculture and Food Business Solutions Fund

**Overview:** The federal government announced \$100 million for Farm Credit Canada to be the sole investor in a new Venture Capital Fund, in partnership with Forage Capital Inc. This Fund can provide companies with the stability and flexibility they need to rebuild their business models during challenging times. The fund will primarily offer convertible debt investments, as well as other flexible financing solutions. Convertible debt investments give companies the flexibility of paying down debt or providing the investor with equity in the business.

**Who is eligible:** The Fund will consider investments along the entire Agri-Food system with a focus on companies that have suffered a significant disruption to their business model and have a well-defined need for new capital.

Website for more details: <https://www.fcc-fac.ca/en/about-fcc/media-newsroom/news-releases/2020/fcc-invests-150-million-into-canadas-agriculture-and-food-industry.html>

**How to apply:** Contact Forage Capital Inc. (<http://www.foragecapitalpartners.com/>)

## Canada's Regional Relief and Recovery Fund

**Overview:** The federal government announced a \$962 million fund specifically targeted to those businesses and organizations that have been unable to access existing support measures. The initiative includes \$675 million to support regional economies, businesses, organizations, and communities across Canada and \$287 million to support Community Futures Development Corporations to specifically target small businesses and rural communities.

**Who is eligible:** Businesses and organizations unable to access existing support measures.

Website for more details: [https://www.ic.gc.ca/eic/site/icgc.nsf/eng/h\\_07682.html](https://www.ic.gc.ca/eic/site/icgc.nsf/eng/h_07682.html)

**How to apply:** For loans up to \$40,000, contact your local Community Futures Office: <https://cfontario.ca/find-cfdc-office-pf-en>;

For loans over \$40,000, contact your Regional Development Agency, in Southern Ontario: [http://www.feddevontario.gc.ca/eic/site/723.nsf/eng/h\\_02581.html?OpenDocument](http://www.feddevontario.gc.ca/eic/site/723.nsf/eng/h_02581.html?OpenDocument);  
in Northern Ontario: [http://fednor.gc.ca/eic/site/fednor-fednor.nsf/eng/h\\_fn04591.html](http://fednor.gc.ca/eic/site/fednor-fednor.nsf/eng/h_fn04591.html);

## Ontario-Canada AgriRecovery (cattle & hog) Initiatives

**Overview:** The federal government launched national AgriRecovery initiatives of up to \$125 million in funding to help producers faced with additional costs incurred by COVID-19. This includes set-asides for cattle and hog management programs to manage livestock backed-up on farms, due to the temporary closure of food processing plants. This new federal funding will help beef and pork producers and processors adapt to a changing market, and help farmers and ranchers keep their animals longer before marketing. **(Update: June 17, 2020)** - The governments of Canada and Ontario has announced they will invest up to \$10 million in emergency assistance for beef and hog farmers. The **beef cattle set-aside program** will provide beef farmers with up to \$5 million in support. Farmers will be able to claim \$2 per head of cattle per day to help pay for additional maintenance costs should they have to keep their market-ready animals on their farms for extended periods of time. The **hog sector support program** will provide hog farmers with up to \$5 million to help cover additional maintenance costs. Ontario is also providing up to \$1.5 million to process and package surplus pork for food banks, to provide those in need with fresh, locally produced pork products.

**Who is eligible:** Details still to be released.

Website for more details: <https://pm.gc.ca/en/news/news-releases/2020/05/05/supporting-canadas-farmers-food-businesses-and-food-supply> & <https://news.ontario.ca/omafra/en/2020/06/canada-and-ontario-support-beef-and-hog-farmers-during-covid-19.htm>  
How to apply: Application details still to be released.

## Canada's \$5 billion increase to Farm Credit Canada's lending capacity

**Overview:** Farm Credit Canada (FCC) received an enhancement to its capital base that will allow for an additional \$5 billion in lending capacity. Focus will be on assisting the industry in addressing cash flow challenges so that businesses can remain focused on business-critical functions.

**Who is eligible:** Farmers, agri-businesses, and food processors.

Website for more details: <https://www.fcc-fac.ca/en/covid-19.html>

**How to apply:** Customers facing financial pressure may contact their FCC relationship manager or the FCC Customer Service Centre at 1-888-332-3301.

## Canada's Income Tax Payment Deferral

**Overview: (Update: Sept 23, 2020)** – CRA further extended the payment due date for 2019 individual tax returns and 2019 or 2020 corporation, or trust returns, as well as for installment payments to Sept 30, 2020. CRA will waive late-filing penalties where a 2019 individual return or a 2019 or 2020 corporation, trust return is filed late if it is filed by Sept 30, 2020. CRA will also waive arrears interest on existing tax debts related to individual, corporation, and trust income tax returns from April 1, 2020 to Sept 30, 2020, and from April 1, 2020 to June 30, 2020 for Harmonized Sales Tax (HST) returns.

**Who is eligible:** All businesses owing income taxes.

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

**How to apply:** Check the above website for filing due dates and extended payment due dates.

## Canada's Work-Sharing program

**Overview:** Work-Sharing is an adjustment program designed to help employers and employees avoid layoffs when there is a temporary reduction in the normal level of business activity that is beyond the control of the employer. It provides income support to employees eligible for Employment Insurance benefits who work a temporarily reduced work week while their employer recovers. Effective March 15, 2020 to March 14, 2021, and not limited to one specific sector or industry, the government is introducing temporary special measures, including the extension of the maximum possible duration of an agreement from 38 weeks to 76 weeks.

**Who is eligible:** The measure provides income support to employees eligible for Employment Insurance benefits who work a temporarily reduced work week.

Website for more details: <https://www.canada.ca/en/employment-social-development/services/work-sharing.html>

**How to apply:** Ontario employers should email completed applications (available on the website noted above) to [ESDC.ON.WS-TP.ON.EDSC@servicecanada.gc.ca](mailto:ESDC.ON.WS-TP.ON.EDSC@servicecanada.gc.ca)

## Canada Emergency Wage Subsidy (CEWS)

**Overview:** The Canada Emergency Wage Subsidy (CEWS) is a temporary wage subsidy for employers that aims to prevent further job losses, encourage employers to re-hire workers previously laid off as a result of COVID-19. **(Update: Oct 9, 2020)** - The federal government extended CEWS until June 2021. The subsidy would remain at the current subsidy rate of up to a maximum of 65 per cent of eligible wages until December 19, 2020.

Who is eligible: Individuals, taxable corporations, partnerships consisting of eligible employers, non-profit organizations and registered charities.

Website for more details: <https://www.canada.ca/en/revenue-agency/news/2020/08/canada-revenue-agency-opens-applications-for-enhanced-canada-emergency-wage-subsidy.html>

How to apply: Applications are online: <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html>

## **Canada's 10% Temporary Wage Subsidy for Employers**

**Overview:** Organizations that do not qualify for the Canada Emergency Wage Subsidy (noted above) may qualify for the previously announced wage subsidy of 10 per cent of remuneration paid from March 18 to before June 20, 2020. The Temporary Wage Subsidy for Employers is 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 (CRA). The subsidy is equal to 10% of the remuneration you pay 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.

**Who is eligible:** Eligible employers are individuals, partnerships, non-profit organizations, charities, or Canadian-controlled private corporation (including a cooperative corporation), who are eligible for the small business deduction; and have an existing business number and payroll program account with the CRA on March 18, 2020; and pay salary, wages, bonuses, or other remuneration to an eligible employee.

Website for more details: <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html>

**How to apply:** Whoever is responsible for making your payroll remittances must manually calculate the subsidy. Your current payroll remittance of federal, provincial, or territorial income tax that you send to the CRA can be reduced by the subsidy amount.

## **Canada Recovery Benefit (CRB)**

**Overview:** The CRB provides \$500 per week for up to 26 weeks for workers who have stopped working or had their income reduced by at least 50% due to COVID-19, if they are not eligible for Employment Insurance (EI).

**Who is eligible:** Self-employed individuals and those previously employed, who are not entitled to EI benefits.

Website for more details: <https://www.canada.ca/en/revenue-agency/services/benefits/recovery-benefit.html>

**How to apply:** Apply online (website above) through the Canada Revenue Agency (CRA).

## **Canada Recovery Sickness Benefit (CRSB)**

**Overview:** The CRSB is for workers who are unable to work because they are sick or need to self-isolate for reasons related to COVID-19 (\$500 per week for up to a maximum of two weeks).

**Who is eligible:** Workers who are unable to work for at least 50% of the week because they contracted COVID-19; are self-isolated for reasons related to COVID-19; or have underlying conditions, are undergoing treatments or have contracted other sicknesses that would make them more susceptible to COVID-19.

Website for more details: <https://www.canada.ca/en/revenue-agency/services/benefits/recovery-sickness-benefit.html>

**How to apply:** Apply online (website above) through either the Canada Revenue Agency (CRA).

## Canada Recovery Caregiving Benefit (CRCB)

**Overview:** The CRCB is for care givers who are unable to work because of care giving responsibilities (\$500 per week for up to 26 weeks per household).

**Who is eligible:** Workers unable to work for at least 50% of the week because they must care for a child under the age of 12 or family member because schools, day-cares or care facilities are closed due to COVID-19; or because the child or family member is sick and/or required to quarantine or is at high risk of serious health implications because of COVID-19.

**Website for more details:** <https://www.canada.ca/en/revenue-agency/services/benefits/recovery-caregiving-benefit.html>

**How to apply:** Apply online (website above) through the Canada Revenue Agency (CRA).

## Canada's Business Credit Availability Program (BCAP)

**Overview:** The BCAP will support access to financing for Canadian businesses in all sectors and regions. Business Development Canada (BDC) and Export Development Canada (EDC) will employ their internal risk management practices to provide more than \$65 billion in financing at market rates to businesses with viable business models.

**Who is eligible:** All credit-worthy businesses with viable business models whose activities fall within the mandate of either BDC and/or EDC are eligible to benefit from BCAP.

**Website for more details:** <https://www.bdc.ca/en/special-support/special-support-edc-business-credit-availability-program-bcap-guarantee>

**How to apply:** Contact your financial institution. **(Update: Aug 31, 2020)** - The extended application deadline is June 2021.

## Canada Emergency Business Account (CEBA)

**Overview:** The CEBA is being expanded to a \$60,000 interest-free loan. Up to \$20,000 of that amount will be eligible for complete forgiveness if the remaining amount is fully repaid on or before Dec 31, 2022.

**Who is eligible:** Businesses and not-for-profits can determine their eligibility by using the CEBA Pre-Screen Tool (<https://verify-verifier.ceba-cuec.ca/>). As of Oct 26, 2020, eligible Canadian businesses that currently operate through a personal bank account can apply for CEBA, but they must open a business bank account at their financial institution. **(Update: Nov 17, 2020)** - **The announced CEBA loan limit increase to up to \$60,000 will be available soon to all eligible previous and new applicants.**

**Website for more details:** <https://ceba-cuec.ca/>

**How to apply:** Contact your financial institution to apply. The government's CEBA Call Centre number is: 1-888-324-4201 (Monday to Friday, from 8 a.m. to 9 p.m. EST). The extended application deadline is Dec 31, 2020.

## Ontario's support for industrial and commercial electricity users

**Overview:** (June 26, 2020) - The Government of Ontario announced that companies that participate in the Industrial Conservation Initiative (ICI) will not be required to reduce their electricity usage during peak hours, as their proportion of Global Adjustment (GA) charges for these companies will be frozen, providing more stable electricity pricing for two years.

**Who is eligible:** Industrial and Commercial electricity users participating in the Industrial Conservation Initiative (ICI).

**Website for more details:** <http://www.ieso.ca/en/Sector-Participants/Settlements/Global-Adjustment-Class-A-Eligibility>

**How to apply:** Applies automatically – customers will not need to anticipate and reduce their electricity demand during peak hours.

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## **Ontario's new fixed electricity price for time-of-use rates**

**Overview:** Effective Nov 1<sup>st</sup>, Winter time-of-use (TOU) prices are: Off-Peak at 10.5 ¢/kWh, Mid-Peak at 15.0 ¢/kWh, and On-Peak at 21.7 ¢/kWh.

**Who is eligible:** Residential, farm and small business customers on time-of-use pricing.

**Website for more details:** <https://www.oeb.ca/newsroom/2020/ontario-energy-board-sets-new-electricity-prices-households-and-small-businesses>

**How to apply:** Pricing applies automatically – no customer action is required.

## **Ontario's COVID-19 Energy Assistance Program (CEAP)**

**Overview:** Ontario government's \$9 million CEAP for residential customers provides a one time, on-bill credit to eligible residential electricity and natural gas customers to help them catch up on their energy bills and resume regular payments. The program is being delivered by electricity distributors, gas distributors and unit sub-meter providers. The government also announced \$8 million for the COVID-19 Energy Assistance Program for Small Business (CEAP-SB) to help small businesses that are struggling to pay their energy bills because of the COVID-19 emergency. Through CEAP-SB, small business and registered charity customers may be eligible for up to \$850 in support towards their electricity bill if they primarily use electricity for heating, or up to \$425 otherwise. Small business and registered charity customers could also be eligible for up to \$425 in support towards their natural gas bill.

**Who is eligible:** Residential electricity and gas customers (or spouse) who have received Employment Insurance or the Canada Emergency Response Benefit (CERB) since March 17, 2020. Eligibility details for small business customers through CEAP-SB are available on the website noted below.

**Website for more details:** <https://www.oeb.ca/rates-and-your-bill/covid-19-energy-assistance-program-ceap>

**Residential CEAP details:** <https://www.oeb.ca/rates-and-your-bill/covid-19-energy-assistance-program-ceap/covid-19-energy-assistance-program-0>

**CEAP-SB details:** <https://www.oeb.ca/rates-and-your-bill/covid-19-energy-assistance-programs/covid-19-energy-assistance-program-small>

**How to apply:** Apply for CEAP (both Residential and Small Business applications) through your utility.

## **Ontario-Canada Emergency Commercial Rent Assistance Program (Now closed)**

**Overview:** Announced \$900 million to help Ontario business tenants through forgivable loans to eligible commercial property (retail, industrial, office) owners experiencing potential rent shortfalls because their small business tenants have been heavily impacted by the COVID-19 crisis. The forgivable loan would be conditional on the property owner and tenant entering into a rent forgiveness agreement (including a moratorium on eviction for three-months) pursuant to which the property owner would reduce the tenant's monthly rent to 25 per cent of rent that relates to fixed costs. The property owner would be responsible for the remaining 25 per cent.

**Who is eligible:** An eligible small business tenant is one that: Pays monthly rent not exceeding \$50,000 in gross rent payments; and is, a non-essential small business that has temporarily closed, or who is experiencing a 70 per cent drop in pre-COVID-19 revenues.

**Website for more details:** <https://news.ontario.ca/opo/en/2020/4/ontario-canada-emergency-commercial-rent-assistance-program.html>

**How to apply:** Application intake is now closed: <https://www.cmhc-schl.gc.ca/en/finance-and-investing/covid19-cecra-small-business>

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## **Canada Emergency Response Benefit (CERB) (Now closed – However retroactive applications (Aug 30 – Sep 26) are being accepted until Dec 2, 2020)**

**Overview:** To support workers and help businesses keep their employees, this benefit would provide \$2,000 a month for up to four months for workers who lose their income as a result of the COVID-19 pandemic. The CERB replaced the previously announced Emergency Care Benefit and Emergency Support Benefit. **(Update: Aug 20, 2020):** Access to additional 4 weeks of CERB (for maximum of 28 weeks). On Sept 27, CERB beneficiaries will transition to Employment Insurance benefits. The government intends to create 3 new programs: The **Canada Recovery Benefit** for self employed workers and workers not eligible for EI (\$400 per week), the **Canada Recovery Care Giving Benefit** for care givers who are unable to work because of care giving responsibilities (\$500 per week), and the **Canada Recovery Sickness Benefit** for workers who are unable to work because they are sick or need to self-isolate for reasons related to Covid-19 (\$500).

**Who is eligible:** The CERB covers Canadians who have lost their job, are sick, quarantined, or taking care of someone who is sick with COVID-19, as well as working parents who must stay home without pay to care for children who are sick or at home because of school and daycare closures. The CERB would apply to wage earners, as well as contract workers and self-employed individuals who cease working for reasons related to COVID-19 for at least 14 consecutive days within the four-week period in which they apply for the payment, and for those who would not otherwise be eligible for Employment Insurance (EI). Workers earning up to \$1,000 a month and those who have recently run out of employment insurance will now also be eligible. Eligibility is proposed for seasonal workers who have exhausted their EI benefits and can't find their usual seasonal work as a result of the pandemic.

**Website for more details:** <https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

**How to apply:** Apply online (website above) through either Service Canada or the Canada Revenue Agency (CRA).

## **Ontario-Canada Agri-Food Open for E-Business initiative (now closed)**

**Overview:** Eligible agriculture, agri-food and agri-products businesses/organizations (such as farmers, processors, individual farmers markets, on-farm markets, retailers, garden centres, greenhouses, nurseries and agricultural associations) that are looking to bring their business online quickly can apply for a Canadian Agricultural Partnership grant of up to \$5,000 in order to capture business opportunities and address marketing challenges through a new, expanded or enhanced online e-business and marketing presence.

**Who is eligible:** An applicant must have a Canada Revenue Agency Business Number; be involved in the agriculture, agri-food and agri-products sectors; and be engaged in the project and be contributing cash towards the project.

**Website for more details:** <http://www.omafra.gov.on.ca/english/cap/ebusiness.htm#eligible>

**How to apply:** Due to high demand, the intake was paused while applications that were submitted by May 25, 2020 at 2:30 p.m. are reviewed and funding decisions made. If funding is still available following the review of the remaining applications, OMAFRA will re-open the application intake.

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## **Ontario's Electricity Disconnection Ban Extension (now closed)**

**Overview:** The Ontario Energy Board (OEB) extended the winter ban on electricity disconnections for non-payment for residential customers until July 31, 2020.

**Who is eligible:** Residential, farm and low-volume small business electricity customers.

**Website for more details:** <https://www.oeb.ca/newsroom/2020/oeb-covid-19-update>

**How to apply:** Contact your electricity utility.

## **Canada's Deferral of HST Remittance and Customs Duty Payments (now closed)**

**Overview:** Businesses, including self-employed individuals, could defer until June 30, 2020 their remittances of the Harmonized Sales Tax (HST), as well as customs duties owing on their imports.

**Who is eligible:** Business who must remit HST and Customs Duties.

**Website for more details:** <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-gst-hst.html>

**How to apply:** New deadlines applied automatically.

## **Canada's Temporary Foreign Worker Quarantine Assistance Program (now closed)**

**Overview:** The announced \$50 million is to help farmers, fish harvesters, and all food production and processing employers with temporary foreign workers (TFWs) with the costs associated with the measures necessary to follow the mandatory 14-day isolation period required of all workers arriving from abroad. Up to \$1,500 per TFW will be provided to employers or those working with them to ensure isolation protocols are fully met.

**Who is eligible:** Above-noted employers with TFWs adhering to the upon-arrival 14-day isolation protocol.

**Website for more details:** <http://www.agr.gc.ca/eng/agricultural-programs-and-services/mandatory-isolation-support-for-temporary-foreign-workers-program/?id=1588186409721>

**How to apply:** Online applications are available on the above-noted website. **(Update: Sept 23, 2020)** - Applications were to be submitted by Sept 15, 2020.

## **Canada's Surplus Food Rescue Program (now closed)**

**Overview:** Agriculture and Agri-Food Canada (AAFC) launched the \$50 million program on June 15, 2020. This time-limited program will assist eligible participants to purchase (at cost or below cost) surplus food commodities from producers and food processors. The food is then to be distributed to vulnerable Canadians. Surplus food may be fresh (such as produce), or in need of further processing due to its highly perishable nature (fish or meat).

**Who is eligible:** Community or charitable organizations/municipal government and agencies who can acquire and deliver the most surplus product to vulnerable Canadians.

**Website for more details:** <https://www.canada.ca/en/agriculture-agri-food/news/2020/06/government-of-canada-implements-surplus-food-rescue-program-to-help-alleviate-food-concerns-of-vulnerable-canadians.html>

**How to apply:** Application intake for the Surplus Food Rescue Program is now closed.

### **Canada's Emergency Processing Fund (now closed)**

**Overview:** The \$77.5 million program will provide project funding to assist food businesses to implement changes required by COVID-19 to ensure the health and safety of workers, including plant retrofits. The program will also provide repayable contributions (loans) to assist businesses with Strategic Investments to improve, automate, and modernize food processing or manufacturing facilities to manage surplus stock; increase production; or that are operating at less than full capacity or closed, including conversion or adaptation of existing greenhouses to increase horticultural production.

**Who is eligible:** Eligible applicants are for-profit organizations (including cooperatives) involved in agricultural food manufacturing or processing, This includes agricultural producers growing or rearing product which have a processing line to processes products grown or reared at the facility. For example, greenhouses that also clean, sort and package their or other greenhouses production. Also eligible are agricultural producers that are converting or adapting existing greenhouses to increase year-round horticultural production. Activities can be retroactive to March 15, 2020 and must be completed by Sept 30, 2020.

**Website for more details:** <http://www.agr.gc.ca/eng/agricultural-programs-and-services/emergency-processing-fund/?id=1591291974693>

**How to apply:** Application intake for the Emergency Processing Fund is now closed.

### **Canada's Youth Employment and Skills Program (YESP) (now closed)**

**Overview:** Increased funding of \$9.2 million is to assist in helping to create up to 700 new positions in agriculture for youth (ages 15 to 30). The YESP will provide agriculture employers up to 50% of the cost of hiring a Canadian youth up to \$14,500.

**Who is eligible:** Farmers, agri-businesses, and industry associations are eligible. Employers may apply for funding retroactive to Apr 1, 2020, with projects to be completed by Mar 31, 2021.

**Website for more details:** <https://www.canada.ca/en/agriculture-agri-food/news/2020/05/government-of-canada-enhances-youth-employment-and-skills-program-to-help-create-new-positions-for-youth-in-the-agriculture-sector.html>

**How to apply:** Due to a high demand, the application intake closed July 6, 2020.

### **Ontario's Workplace Safety and Ins. Board's Financial Relief Package (now closed)**

**Overview:** The Workplace Safety and Insurance Board (WSIB) deferred premium payments for six months for all businesses in the province. Employers participating in the financial relief package must report deferred amounts by Oct 31, 2020. Any repayment of deferred WSIB premiums will not begin before Jan 2021. WISB to release repayment installment schedule for deferred amounts this fall.

**Who is eligible:** All employers covered by the WSIB's workplace insurance were eligible to defer WSIB premium payments until Aug 31, 2020.

**Website for more details:** <https://www.wsib.ca/en/financialrelief>

**How to apply:** Deferral period has now past.

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## Existing Programs

### **Ontario's Risk Management Program (RMP) (including SDRM)**

**Overview:** Ontario's Risk Management Program (RMP) provides financial assistance when market commodity prices fall below established support levels for eligible livestock and grains and oilseeds commodities. As part of the RMP program, Self-Directed Risk Management (SDRM) accounts enable eligible horticultural producers to receive Ontario government contributions when producer deposits are made, up to the maximum indicated on the deposit notice. The SDRM deposit maximum is based on eligible Allowable Net Sales. **(Update July 16, 2020)** Ontario has increased funding for Ontario's Risk Management Program by \$50 million, to provide up to \$150 million per year starting in the 2020 program year.

**Who is eligible:** Livestock, grains & oilseed, edible horticulture producers of eligible commodities can participate in the RMP program. Applicants must meet the eligibility criteria outlined in the program guidelines (available from Agricorp).

**Website for more details:** <https://www.agricorp.com/en-ca/Programs/RMP/Pages/Overview.aspx>

**How to apply:** Contact Agricorp at 1-888-247-4999. Ontario farmers had until July 30, 2020, to apply for or make changes to coverage under RMP for livestock and RMP: Grains and Oilseeds.

### **Canada/Ontario's Agri-Invest Program**

**Overview:** The Agri-Invest program allows farmers to make an annual deposit into an account based on their Allowable Net Sales (ANS) and then receive matching government contributions up to a maximum government contribution of \$10,000 per year. Participants can withdraw funds from their account at any time after the matching funds have been received.

**Who is eligible:** Farmers reporting farming income for tax purposes are eligible. However, a yearly minimum ANS of \$25,000 is required to trigger the minimum matchable deposit of \$250. Also, sales of supply-managed commodities are excluded from the ANS calculation.

**Website for more details:** <https://www.agricorp.com/en-ca/Programs/AgriInvest/Pages/Overview.aspx>

**How to apply:** To participate, farming individuals must submit a T1163 income tax form to Canada Revenue Agency. Corporations must submit a Statement A to Agricorp.

### **Canada/Ontario's Agri-Stability Program**

**Overview:** The Agri-Stability Program is a whole-farm, margin-based program available to eligible farmers regardless of the commodities they produce. Under the Agri-Stability Program, a farm operation's current year margin (eligible income minus eligible expenses) is compared to the farm operation's reference margin. A government payment is made to the farmer when the farm's margin in the current year (program year margin) is lower by an amount that exceeds 30% of the farm's reference margin.

**Who is eligible:** Farmers reporting farming income for tax purposes are eligible as long as they have completed a production cycle and have completed at least six consecutive months of farming activity in the program year.

**Website for more details:** <https://www.agricorp.com/en-ca/Programs/AgriStability/Pages/Overview.aspx>

**How to apply:** Contact Agricorp at 1-888-247-4999. Ontario farmers had until July 3, 2020 to enrol. Participants who apply for a 2020 AgriStability interim payment will now receive 75 per cent of their estimated final payment (<https://www.agricorp.com/en-ca/News/2020/Pages/AgriStability-HowToApplyForAnInterimPayment.aspx>).

## **Canada/Ontario's Production Insurance Program**

**Overview:** Production Insurance coverage provides financial compensation for production losses caused by eligible perils. Some of these eligible perils include drought, flood, wind, frost, excessive rain, heat, snow, uncontrolled disease, insect infestations and wildlife. **(Update: July 9, 2020)** Ontario farmers already enrolled in an eligible production insurance plan, who suffer crop losses due to labour disruptions during the 2020 growing season, should notify Agricorp to access enhanced insurance coverages for: (1) an inability to attract sufficient on-farm labour due to COVID-19; and (2) illness or quarantine of on-farm labour and the producer due to COVID-19.

**Who is eligible:** Farmers producing an insurable agricultural commodity.

**Website for more details:** <https://www.agricorp.com/en-ca/Programs/ProductionInsurance/Pages/Default.aspx>

**How to apply:** For plans with typical enrolment deadlines of April 1, May 1, and May 10, Ontario farmers had until June 1, 2020, to apply to Agricorp (1-888-247-4999) for coverage under Production Insurance or make changes to existing coverage.

## **Canada's Advance Payment Program**

**Overview:** The federal government announced up to \$173 million in loan repayment deferrals under the Advance Payments Program (APP) to help farmers with an APP loan due by April 30.

**Who is eligible:** Farmers with APP loans.

**Website for more details:** [https://www.agcreditcorp.ca/what\\_advance\\_payments\\_program\\_app](https://www.agcreditcorp.ca/what_advance_payments_program_app)

**How to apply:** APP borrowers in Ontario should contact the Agricultural Credit Corporation

## **Ontario's Food Donation Tax Credit for Farmers**

**Overview:** Provides farmers with a tax credit worth 25% of the fair market value of the agricultural products donated to eligible community food programs

**Who is eligible:** Ontario farmers (or their spouse or common-law partner) who have donated agricultural products to an eligible Ontario community food program. This tax credit is also available to Ontario Farm Corporations.

**Website for more details:** <http://www.omafra.gov.on.ca/english/about/info-taxcredit.htm>

**How to apply:** This credit can be claimed on personal/corporate income tax returns.