

CNLA COVID-19 Updates for Sept 17, 2020

Please note that this information is changing often. Please check the provided links for the most up to date information

Please share this information with your associations and members.

Today's Breaking News

Government Announces Extension of Rent Relief for Small Businesses

Canadian business owners are resilient and working hard to adapt to these challenging and unprecedented times so they can serve their communities and provide good jobs. As we work together to recover from COVID-19, our government announced that the Canada Emergency Commercial Rent Assistance (CECRA) will be extended by one month to continue giving small business owners rent relief. Visit cmhc-schl.gc.ca to learn more!

The below new programs are for individuals, but as employers you need to be aware of what is available to employees.

Employment Insurance Program

The Government of Canada announced temporary changes to the Employment Insurance (EI) program to better support Canadians looking for work.

As of September 27, you may be eligible for EI if you:

- were employed for at least 120 insurable hours in the past 52 weeks
- received the CERB, the 52-week period to accumulate insured hours will be extended
- stopped working through no fault of your own
- have not quit your job voluntarily
- are ready, willing and capable of working each day (EI regular benefits)
- are temporarily unable to work while you care for someone else or yourself (EI maternity, parental, sickness, compassionate care, and family caregiver benefits)

[Learn more about the EI temporary changes](#)

If you become eligible for EI benefits on or after September 27, you will receive a minimum benefit rate of \$400 per week, or \$240 per week for extended parental benefits.

If you do not become eligible for EI, you may be eligible for the proposed new benefits:

- Canada Recovery Benefit (CRB)
- Canada Recovery Sickness Benefit (CRSB)
- Canada Recovery Caregiving Benefit (CRCB)

Canada Recovery Benefit (CRB)

The Government of Canada would provide \$400 per week for up to 26 weeks, to workers who are self-employed or are not eligible for Employment Insurance (EI) and who still require income support.

You may be eligible for this benefit if you:

- are not eligible for EI
- reside in Canada
- are at least 15 years old and have a valid Social Insurance Number (SIN)
- have stopped working due to the COVID-19 pandemic and are available and looking for work; or are working and have had a reduction in their employment/self-employment income for reasons related to COVID-19
- had employment and/or self-employment income of at least \$5,000 in 2019 or in 2020
- have not quit your job voluntarily

This benefit would be effective from September 27 for one year.

This benefit is pending the passage of legislation in the House of Commons and Senate. More details will be made available soon.

Canada Recovery Sickness Benefit (CRSB)

The Government of Canada would provide \$500 per week for up to two weeks, for workers who cannot work because they are sick or must self-isolate for reasons related to COVID-19.

You may be eligible for this benefit if you:

reside in Canada

are at least 15 years old and have a valid Social Insurance Number (SIN)

have earned at least \$5,000 in 2019 or in 2020

have been unable to work for at least 60% of their normally scheduled work within a given week because of being sick or required to self-isolate for reasons related to the COVID-19 pandemic

are not in receipt of paid leave from an employer in respect of the same week

are not in receipt of the CERB, the EI Emergency Response Benefit (ERB), the Canada Recovery Benefit, the Canada Recovery Caregiving Benefit, short-term disability benefits, workers' compensation benefits, or any EI benefits or Quebec Parental Insurance Plan (QPIP) benefits in respect of the same week.

This benefit would be effective from September 27, for one year.

This benefit is pending the passage of legislation in the House of Commons and Senate. More details will be made available soon.

Canada Recovery Caregiving Benefit (CRCB)

The Government of Canada would provide \$500 per week, for up to 26 weeks per household to eligible workers who cannot work because they must provide care to children or family members due to the closure of schools, daycares or care facilities.

You may be eligible for this benefit if you:

- ❑ reside in Canada
- ❑ are at least 15 years of age and have a valid Social Insurance Number (SIN);
- ❑ have earned at least \$5,000 in 2019 or in 2020
- ❑ have been unable to work for at least 60% of their normally scheduled work within a given week because of one of the following conditions:
 - must take care of a child who is under 12 years of age on the first day of the period for which the benefit is claimed:
 - because their school or daycare is closed or operates under an alternative schedule for reasons related to the COVID-19 pandemic
 - who cannot attend school or daycare under the advice of a medical professional due to being at high risk if they contract COVID-19
 - because the caregiver who usually provides care is not available for reasons related to the COVID-19 pandemic
 - must provide care to a family member with a disability or a dependent:
 - because their day program or care facility is closed or operates under an alternative schedule for reasons related to COVID-19
 - who cannot attend their day program or care facility under the advice of a medical professional due to being at high risk if they contract COVID-19; or
 - because the caregiver who usually provides care is not available for reasons related to the COVID-19 pandemic
- ❑ are not in receipt of paid leave from an employer in respect of the same week
- ❑ are not in receipt of the CERB, the EI Emergency Response Benefit (ERB), the Canada Recovery Benefit, the Canada Recovery Sickness Benefit, short-term disability benefits, workers' compensation benefits, or any EI benefits or Quebec Parental Insurance Plan (QPIP) benefits in respect of the same week

This benefit would be effective from September 27 for one year.

This benefit is pending the passage of legislation in the House of Commons and Senate. More details will be made available soon.

Canada Employment Insurance Commission sets 2021 Employment Insurance Premium Rate and Maximum Insurable Earnings

The Canada Employment Insurance Commission (CEIC) today set the 2021 Employment Insurance (EI) premium rate at \$1.58 per \$100 of insurable earnings for employees and \$2.21 for employers who pay 1.4 times the employee rate, which is unchanged from the 2020 premium rate.

Each year on or before September 14, the CEIC is responsible for setting the annual premium rate based on the seven-year break-even rate forecasted by the EI Senior Actuary. The Senior Actuary's report on the 2021 EI premium rate and the CEIC's summary of that report are available online to ensure continued transparency and accountability in the rate-setting process.

The Senior Actuary forecasted the seven-year break-even premium rate to be \$1.93 per \$100 of insurable earnings, an increase of 35 cents. The forecasted increase is mainly attributable to a rise in unemployment resulting from the pandemic, that is the Government of Canada's response through the Canada Emergency Response Benefit (29 cents) and temporary measures to support transition back to the EI program (6 cents).

However, as a result of the economic impact of the COVID-19 pandemic, the Government of Canada used its authority under the Employment Insurance Act to temporarily limit the change in the premium rate to zero in order to freeze the EI premium rate for 2021 and 2022 at the 2020 level. In addition, the Government of Canada has confirmed to the Commission that it will be crediting the EI Operating Account for the costs related to the Canada Emergency Response Benefit. The Senior Actuary will be issuing a memorandum as an addition to the 2021 Actuarial Report on the Employment Insurance Premium Rate to update projections based on this new information. The memorandum will be available this fall.

The CEIC also announced that the Maximum Insurable Earnings (MIE) for 2021 will increase to \$56,300 from \$54,200 in 2020. The MIE is indexed on an annual basis and represents the ceiling up to which EI premiums are collected and the maximum amount considered in applications for EI benefits. The maximum annual EI contribution for a worker will increase by \$33.18 to \$889.54 (up \$46.46 for employers to \$1,245.36 per employee).

Furthermore, the Premium Reduction Program (PRP) will provide roughly \$1.055 billion in premium reductions in 2021 to registered employers and their employees, shared

7/12 and 5/12 respectively, in recognition of savings generated to the EI program by employer registered short-term wage-loss plans.

Finally, for self-employed Canadians who have opted-in to the EI program, the annual earnings required in 2020 will increase to \$7,555 for claims filed in 2021. The level of earnings required for self-employed Canadians to be eligible for EI special benefits is indexed annually to the MIE.

The premium rate in 2021 for residents of Quebec covered under the Quebec Parental Insurance Plan (QPIP) will be \$1.18 per \$100 of insurable earnings, while their employers will pay \$1.65 per \$100 of insurable earnings. The maximum annual contribution for a worker in Quebec will increase by \$13.94 to \$664.34 (up \$19.52 for employers to \$930.08 per employee). EI premium rates are different for residents of Quebec, because the province of Quebec administers its own parental insurance plan, which is financed by Quebec workers and their employers.

Mobile app to help notify Canadians of potential COVID-19 exposure now available

Over the past several months, Canadians have been following public health advice and doing their part to help prevent the spread of COVID-19. Now, as we take steps to ease restrictions and safely restart our economy, we need to continue to work together to contain the virus and keep Canadians safe and healthy.

The Prime Minister, Justin Trudeau, and the Premier of Ontario, Doug Ford, today announced that COVID Alert, a new national mobile app, is now available to Canadians for free download. The app, first developed in Ontario, helps notify users if they may have been exposed to someone who has tested positive for COVID-19.

Use of COVID Alert is voluntary, and serves as another tool to help limit the spread of COVID-19. Once the app is fully functioning in their province or territory, users who test positive for COVID-19 will receive a one-time key from their health authority that they can enter into the app. When the key is entered, COVID Alert will notify other users who may have come in close contact with that person for at least 15 minutes in the past 14 days, so they can contact their local public health authority for guidance.

To safeguard the confidentiality and privacy of all Canadians, the app uses strong measures to protect any data it collects, and does not track a user's location or collect personally identifiable information. The Privacy Commissioners of Canada and Ontario were consulted on the development of COVID Alert, to ensure the highest level of privacy for Canadians using the app.

The Government of Canada has been working in close partnership with the Province of Ontario to launch the COVID Alert app. Health authorities in Ontario will be the first to begin distributing one-time keys. The Government of Canada is also working with the

other provinces and territories to bring their jurisdictions on board in the coming weeks and months.

An expert Advisory Council will ensure the app meets the highest standards in public health outcomes, privacy, and technology. The members of the Council reflect Canada's regional and cultural diversity, and cover a wide range of expertise, including health, privacy, data governance, science, and innovation. Their advice will inform the implementation and rollout phases of the app.

The new COVID Alert app is just one example of how the Government of Canada is working with the provinces, territories, and other partners to protect the health of all Canadians, and support efforts to restart the economy gradually and safely.

□ [Download COVID Alert](#)

Canada Emergency Business Account (CEBA) Sole proprietors and family-owned corporations now qualify for CEBA - **Extended through to end of October**

The Government of Canada launched CEBA to ensure that small businesses have access to the capital they need to see them through the current challenges, and better position them to quickly return to providing services to their communities and creating employment.

This \$55 billion program provides interest-free loans of up to \$40,000 to small businesses and not-for-profits.

Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25 percent (up to \$10,000).

As of June 26, 2020, businesses eligible for CEBA now include owner-operated small businesses that do not have a payroll, sole proprietors receiving business income directly, as well as family-owned corporations remunerating in the form of dividends rather than payroll. This means that more small businesses can access it.

Applicants without at least \$20,000 in payroll in 2019 will have to demonstrate having eligible non-deferrable expenses between Cdn.\$40,000 and Cdn.\$1,500,000 in 2020.

The expanded CEBA is being made available gradually by more than 230 financial institutions across the country, starting with the larger banks. Other participating financial institutions will start offering the program over the coming weeks.

All applications are administered through your financial institution. Please visit your institution's website for more information or the FAQs.

Canada Emergency Wage Subsidy (CEWS) Update

The federal government has launched an updated calculator to help employers estimate what help they may receive from the next phase of the Canada Emergency Wage Subsidy (CEWS).

The calculator was made available in August. Employers enter information about their business situation to get an estimate of the subsidy they can expect to receive. Knowing the amount will help companies make informed decisions about retaining or rehiring workers.

***** Important to also note, if you have been approved for CEWS in any period, the government will automatically make you eligible for the next period. (Always check with your accountant) Information can be found at the Government's FAQs page under 3.8 <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy/cews-frequently-asked-questions.html>**

3-8. Can an eligible employer that hires a third party to facilitate the administration of its payroll, qualify for the wage subsidy? Updated: August 11, 2020

Yes. However, each eligible employer must make their wage subsidy application for a claim period in the prescribed form and manner. This means that each eligible employer requires their own business number and payroll program account to apply for and receive the wage subsidy.

Eligible employers who did not have their own payroll program account with the CRA on or before March 15, 2020, but on March 15, 2020 employed one or more individuals and allowed a third party with a business number to make payroll remittances on their behalf, through the third party's account, will need to [register for their own payroll program account](#). Eligible employers may also need to register for their own business number if they did not previously have one.

Once the payroll program account (and business number if applicable) is opened, the CRA will require information from the third party to verify that remittances were previously made on behalf of the eligible employer. This would include a listing of each employer the third party made remittances on behalf of, and the remittances that can be attributed to each of those employers from January 1, 2020. The listing should also include the new business number and payroll program account for each eligible employer.

The third party can provide this information to the CRA by sending an email to CEWSINFOG@cra-arc.gc.ca. Please note that this mailbox is only used to receive the applicable information from third parties. General enquiries will not be responded to.

After the information is received and verified, the CRA will transfer the applicable remittances from the third party to the eligible employer's new account, and advise when the eligible employer can proceed with their wage subsidy application. Employers will be expected to continue using their new business number and payroll program account for all future payroll remittances.

The new CEWS Calculator can be found at <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy/cews-calculate-subsidy-amount.html>

There may be some misconceptions around about the CEWS. CRA has confirmed that seasonal staff are eligible, treated in the same way as new employees, provided they are at arm's length. (Also see link at bottom of CRA answer to CEWS FAQ question 22).

Seasonal staff are not eligible if they are non-arm's length employees, re-hired for the season or newly hired after March 15. Clearly the reason for the non-arm's length rule is that the government does not want to set up a situation where, for example, a bunch of family members could be brought on to payroll in order to enjoy CEWS support. (See CEWS FAQ question 23).

Back to Work Resources

The Canadian Centre for Occupational Health and Safety has released numerous resources to support workplaces in understanding and managing the risks associated with COVID-19. You may find these tools useful as your business develops a plan to reopen when it is safe to do so:

- [Reopening for Businesses Tip Sheet](#)
- [Preventing Stigma in the Workplace](#)
- [COVID-19 Screening Tool](#)
- [COVID-19: Tools for helping workplaces prevent the spread and reopen for business](#)

WSPS information

Health & Safety Guidance Documents:

- [COVID-19 Health & Safety Guidance: Agriculture Workers \(Spanish\)](#)
- [COVID-19 Health & Safety Guidance: Agriculture Supervisors \(Spanish\)](#)

Helping people with mental health

Last week the government announced it will be launching a new mental health portal to help individuals who need help through this pandemic. Details will follow as released.

Financial Links

The Canada Emergency Wage Subsidy <https://www.canada.ca/en/department-finance/news/2020/04/the-canada-emergency-wage-subsidy.html>

How to apply <https://www.canada.ca/en/services/benefits/ei/cewb-application.html>

FAQs on the Canada Emergency Response Benefit

<https://www.canada.ca/en/services/benefits/ei/cewb-application/questions.html>

Canada Emergency Business Account (CEBA)

<https://www.canada.ca/en/department-finance/news/2020/04/minister-morneau-and-minister-ng-mark-the-launch-of-the-canada-emergency-business-account.html>

Temporary Wage Subsidy <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html>

Resources for Canadian Business - Trade Commissioner Service:

<https://www.canada.ca/en/services/business/maintaingrowimprovebusiness/resources-for-canadian-businesses.html>

Employment and Social Development Canada:

<https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

Canada's COVID-19 Economic Response Plan:

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

Supports for small businesses: <http://canada.ca/covid-19-business>.

AgriInvest: <http://www.agr.gc.ca/eng/agricultural-programs-and-services/agriinvest/?id=1291828779399>

AgriStability: <http://www.agr.gc.ca/eng/?id=1291990433266>

Advanced Payment Programs: <http://www.agr.gc.ca/eng/agricultural-programs-and-services/advance-payments-program/?id=1462198969862>

Health Links

Public Safety Canada - <https://www.publicsafety.gc.ca/cnt/ntnl-scr/crtcl-nfrstrctr/esf-sfe-en.aspx>

Public Health Agency of Canada : <https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/prevention-risks.html>

World Health Organization: <https://www.who.int/news-room/q-a-detail/q-a-coronaviruses>

Ontario Government Online, Self-Testing Tool - COVID-19 Self Assessment : <https://covid-19.ontario.ca/self-assessment/#q0>

Health Canada OHS Guidelines - <https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus-occupational-health-safety.html>

Work Safe BC - Construction

<https://www.worksafebc.com/en/about-us/covid-19-updates/covid-19-industry-information/construction>

Work Safe BC – Agriculture

<https://www.worksafebc.com/en/about-us/covid-19-updates/covid-19-industry-information/agriculture>

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Downloads:

Handwashing Poster - Public Health Agency of Canada:

<https://www.canada.ca/content/dam/phac-aspc/documents/services/diseases-maladies/reduce-spread-covid-19-wash-your-hands/eng-handwashing.pdf>

Handwashing Poster #2: https://www.ifallsjournal.com/essentia-health/pdf_7ca6b7be-aa78-5de5-b60b-02f7d03adaaa.html

About Coronavirus Fact Sheet - Public Health Agency of Canada :

<https://www.canada.ca/content/dam/phac-aspc/documents/services/publications/diseases-conditions/about-coronavirus-disease-covid-19/about-coronavirus-disease-covid-19.pdf>

Association Links:

Canadian Federation of Agriculture (CFA): <https://www.cfa-fca.ca/>

Canadian Agriculture Human Resource Council (CAHRC) : <https://cahrc-ccrha.ca/#>

Canadian Federation of Independent Business (CFIB): <https://www.cfib-fcei.ca/en>

Mental Health Information

We want to also remind you that this is a very strange and stressful time where information is changing hour by hour it seems. It is normal to feel anxious and overwhelmed. Please remember to look after your **Mental Health** as well. Check in with yourself, your co-workers, friends and family to make sure they are doing ok. If you need additional resources please go to <https://www.canada.ca/en/public-health/services/mental-health-services/mental-health-get-help.html>

<https://cmha.ca/news/covid-19-and-mental-health>