



# *Town of Duck Lake*

## COVID-19 Support Resource List

**There are a variety of supports available for individuals and businesses impacted by COVID-19.**

### **SUPPORT FOR INDIVIDUALS AND EMPLOYEES – effective immediately**

#### SASKATCHEWAN EMPLOYMENT SUPPLEMENT

Provincial Government

The [Saskatchewan Employment Supplement \(SES\)](#) provides assistance to families with lower-incomes who have children. It is a monthly payment that supplements income from a job, farming, self-employment, or from child or spousal support. To be eligible for SES you must:

- Have children under the age of 13 years;
- Receive more than \$125 each month from employment, self-employment, farming and/or child or spousal support;
- Reside in Saskatchewan and hold a valid Saskatchewan Health Services card.

#### UTILITY PAYMENT

Town of Duck Lake

The Town will continue to bill for utility services as normal. However, to best serve the Towns customers in these extraordinary times, the Town has made the following changes.

- Utility disconnections due to arrears will be suspended until September 30, 2020;
- The Town will continue to generate utility bill reminders and other related notices for customers who are in arrears to keep them informed of their current situation.

#### STUDENT LOAN REPAYMENT MORATORIUM

Provincial Government

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.

#### TAX FILING

Canadian Revenue Agency

The tax filing deadline has been extended to June 1, and all taxpayers are allowed 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.



# *Town of Duck Lake*

## **SUPPORT FOR INDIVIDUALS AND EMPLOYEES – proposed, estimated to be available April 2020**

### EMERGENCY SUPPORT BENEFITS (approved, effective April 6, 2020)

Federal Government

To support workers the Government of Canada has proposed legislation to establish the [Canada Emergency Response Benefit \(CERB\)](#). This taxable benefit would provide \$2,000 a month for up to four months to:

- Workers who must stop working due to COVID19 and do not have access to paid leave or other income support.
- Workers who are sick, quarantined, or taking care of someone who is sick with COVID-19.
- Working parents who must stay home without pay to care for children that are sick or need additional care because of school and daycare closures.
- Workers who still have their employment but are not being paid because there is currently not sufficient work and their employer has asked them not to come to work.
- Wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for Employment Insurance.

Application details will be available through My CRA and My Service Canada, beginning the first week of April.

### SELF-ISOLATION SUPPORT PROGRAM

Provincial Government

The [Self-Isolation Support Program](#) will provide \$450 per week, for a maximum of two weeks or \$900.

The 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. This will mostly benefit self-employed residents of Saskatchewan.

### ENHANCED CHILD CARE BENEFIT

Federal Government

A proposed increase to the maximum annual [Child Care Benefit \(CCB\)](#) payment amounts, only for the 2019-20 benefit year, by \$300 per child.

### GOODS AND SERVICES TAX CREDIT

Federal Government

A proposed one-time special payment for low-and modest-income families, who may require additional help with their finances, through the [Goods and Services Tax \(GSTC\)](#) credit. This will double the maximum annual GSTC payment amounts for the 2019-20 benefit year. Single individuals will receive close to \$400, and almost \$600 for couples benefiting from this measure.

### CANADA STUDENT LOANS

Federal Government

A plan to pause the repayment of [Canada Student Loans and Canada Apprentices Loans](#) until September 30, 2020, with no accrual interest.



# Town of Duck Lake

## REGISTERED RETIREMENT INCOME FUNDS

Federal Government

A reduction to the required minimum withdrawals from [Registered Retirement Income Funds](#) by 25% for 2020. This will provide flexibility to seniors that are concerned that they may be required to liquidate their RRIF assets to meet minimum withdrawal requirements.

## SUPPORT FOR BUSINESS – effective immediately

### BUSINESS CREDIT AVAILABILITY PROGRAM

Export Development Canada and Business Development Bank of Canada

The [Business Credit Availability Program](#) will provide \$10 billion of additional funding to Canadian businesses facing economic challenges brought on by COVID-19. This program helps Canadian businesses in all sectors and regions gain access to credit through EDC, BDC and private sector lenders. The short-term credit available to farmers and the agri-food sector will also be increased through Farm Credit Canada.

Note: Businesses must go to their current bank first, then that bank will refer the business to the BCAP only if the bank isn't able to help them. Businesses that are already a BDC client, can contact their account manager for information on BCAP.

### BUSINESS DEVELOPMENT BANK OF CANADA (BDC) RELIEF MEASURES

Business Development Bank of Canada

Effective March 18, 2020, new [BDC Relief Measures](#) for qualified businesses include:

- Working capital loans of up to \$2 million with flexible terms and payment postponements for up to 6 months for qualifying businesses;
- Postponement of payments for up to 6 months, free of charge, for existing BDC clients with total BDC loan commitment of \$1 million or less;
- Reduced rates on new eligible loans;
- Additional details regarding Business Credit Availability Program (BCAP) measures, including industry specific support, to be announced in the coming days.

### WORK SHARING PROGRAM

Federal Government

The [Work Sharing Program](#) is a three-way agreement that can be negotiated between Service Canada, the employer and the employee to provide EI benefits to workers who agree to reduce their normal working hours as a result of developments beyond the control of their employers. Changes to the program are:

- Extension of the maximum duration from 38 weeks to 76 weeks.
- The 30 day wait period will be waived for only those who have used the work-sharing program in the past.

### TEMPORARY WAGE SUBSIDY

Federal Government

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 will equal to 10% of remuneration paid during that period, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employers.



# *Town of Duck Lake*

## SUPPLEMENTAL UNEMPLOYMENT BENEFIT PROGRAM

Federal Government

The purpose of a [Supplemental Unemployment Benefit Program \(SUB\)](#) plan is to provide supplemental payments to Employment Insurance (EI) benefits during a period of unemployment due to: temporary stoppage of work, training or illness, injury or quarantine. Employers use SUB plans to increase the employee's weekly earnings during periods of unemployment. Payments from registered plans are not deducted from the employee's EI benefits. Payments under a registered SUB plan are not considered as insurable earnings; therefore, EI premiums are not deducted.

## CROWN UTILITY INTEREST DEFERRAL PROGRAMS

Provincial Government

The [Crown Utility Interest Deferral Program](#) is waving interest on late bill payments for up to six months. The program is available to all crown utility customers.

## THREE-MONTH PST REMITTANCE DEFERRAL AND AUDIT SUSPENSION

Provincial Government

Saskatchewan businesses who are unable to [Remit their PST](#) due to cash flow concerns will have relief from penalty and interest charges. 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.

## CHANGES TO EMPLOYMENT STANDARD REGULATIONS

Provincial Government

In addition to changes made 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.
- 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.

## TAX FILINGS

Federal Government

All businesses are able 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 installments, under Part I of the Income Tax Act. No interest or penalties will accumulate on these amounts during this period. This measure will result in businesses having more money available during this period.

## PANDEMIC PREPAREDNESS GUIDE

Canadian Chamber of Commerce

Preparedness, not panic, is the best way to mitigate the risks posed by a COVID-19 pandemic to the Canadian economy and our citizens. The [Pandemic Preparedness Guide](#) includes links to the some of the most relevant and credible information, best practice tools and resources.