



General and COVID-Related Financial Assistance

(Revised April 22 2020)

The information below is provided as a summary only – please see the links for complete, up to date information

Benefit	Eligibility	\$ Funding	Apply	
CERB Canadian Emergency Response Benefit	Workers who are not on EI AND are not currently working due to COVID-19. See: https://www.canada.ca/en/services/benefits/ei/cerb-application.html	\$500/week for up to 16 weeks	Apply here: https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html	FOR INDIVIDUALS
EI (Employment Insurance)	Workers who are not working See: https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/eligibility.html	Up to 55% of your avg earnings (up to max of \$573/week)	https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html	
EI Working while on Claim	Workers on EI who are working (In some circumstances you can work part-time while earning EI)	Earnings + 50% of EI (up to 90% of your earnings)	https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/working-while-claim.html	
Canadian Emergency Wage Subsidy	Canadian businesses, non profits and charities who have seen a 15 or 30% decrease in revenue: https://www.canada.ca/en/departement-finance/economic-response-plan/wage-subsidy.html	75% of wages for up to 12 weeks (up to \$847/week per employee)	TBA. Apply through your CRA <i>My Business Account</i> portal as well as a web-based application. https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html	FOR BUSINESSES
Temporary Wage Subsidy	Canadian businesses, non profits and charities paying employees from March 18, 2020, to June 20, 2020. See: https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html#h2	10% reduction in payroll remittance to CRA (Canada Revenue Agency)	Calculate manually and apply the reduction when remitting payroll payments to CRA https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html#h4	
Supplemental Unemployment Benefit Program	Employers can top up their employees' EI amount for workers who are not working	Tops up EI amount (up to max of 95% of earnings)	https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/ei-employers-supplemental-unemployment-benefit.html	
Work Share	Workers eligible for EI who agree to work reduced hours (Employers must create a plan and apply)	Earnings and EI benefits (amount varies)	Employers must create a plan and apply https://www.canada.ca/en/employment-social-development/services/work-sharing.html	
Business Credit Availability Program (BCAP)	Canadian Businesses. See: https://www.canada.ca/en/departement-finance/programs/financial-sector-policy/business-credit-availability-program.html	Improves access to financing	Contact your bank/ financial institution directly (They may be able to help defer mortgage payments or other measures)	
Canada Emergency Business Account	Canadian Businesses (small businesses and not-for-profits) who paid between \$20,000 to \$1.5 million in total payroll in 2019	Loans up to \$40,000	Contact your bank/ financial institution directly https://www.canada.ca/en/departement-finance/programs/financial-sector-policy/business-credit-availability-program.html	

ISAO International Society of Arboriculture Ontario Chapter

7856 Fifth Line South, Milton, Ontario L9T 2X8 info@isaontario.com Ph 1-888-463-2316



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Emergency Commercial Rent Assistance	Canadian Small Businesses (details TBD)	Loans to lower rent for April, May, June	Details TBD https://pm.gc.ca/en/news/news-releases/2020/04/16/prime-minister-announces-additional-support-small-businesses	
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