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Although we strive to provide accurate, relevant and timely information, there is no guarantee that the information will continue to be accurate in the future. Government programs, and other programs available to small businesses, can change daily. The information we provide you through this website is for educational and informational purposes only. For advice that pertains to your unique business situation, please get in touch with us at 1.800.265.1002 or email at [fbc@fbc.ca](mailto:fbc@fbc.ca)

Read more on government programs, tools, calculators and advice on how to navigate your business through COVID-19 on FBC's resource centre [www.fbc.ca/covid19-updates](http://www.fbc.ca/covid19-updates)

SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS <b>Alberta's Relaunch Strategy</b>	<ul style="list-style-type: none"><li>Per the Government of Alberta: "The plan to move forward requires careful monitoring and respecting all guidelines outlined by the chief medical officer of health."</li></ul>	<ul style="list-style-type: none"><li>Please refer to the stages and restrictions outlined in the document below for where your business falls in the relaunch strategy</li><li>Each stage of relaunch will depend on the province's ability to keep infection numbers low.<ul style="list-style-type: none"><li><a href="#">Alberta's Relaunch Strategy</a></li><li><a href="#">List of Restricted and Non-Restricted Services</a></li></ul></li><li>The government has released guidelines to assist businesses in understanding what is required of them as they prepare to re-open and safely resume operations:<ul style="list-style-type: none"><li><a href="#">Alberta Biz-Connect Guidance</a></li></ul></li></ul>
BUSINESS Government Mandated Business Restrictions, Closures and Essential Workplaces	<ul style="list-style-type: none"><li>Please refer to <b>Alberta's Relaunch Strategy</b> for updates on your business category (see line above)</li><li>Alberta has implemented public health orders restricting mass gatherings and certain businesses and workplace closures to protect Albertans' health and limit the spread of COVID-19.</li></ul>	<ul style="list-style-type: none"><li>Please refer to the Government orders relevant to your business category<ul style="list-style-type: none"><li><a href="#">Restrictions on Businesses</a></li><li><a href="#">Restrictions on Gatherings</a></li><li><a href="#">List of Essential Services</a></li></ul></li><li>Additional information related to business restrictions<ul style="list-style-type: none"><li><a href="#">Workplace Guidance for Business Owners</a></li><li><a href="#">Public Health Orders (enforceable by law)</a></li></ul></li></ul>

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## SUBJECT

## SUMMARY

## PROGRAM DETAILS

BUSINESS  
Small and Medium  
Enterprise Relaunch  
Grant

- Funding for small- and medium-sized businesses, co-ops and non-profits impacted by COVID-19 to offset a portion of their relaunch costs.

- Eligible organizations can apply for 15% of their pre-COVID-19 revenue, up to a maximum of \$5,000 in funding.
- These funds can be used for implementing measures to minimize the risk of virus transmission (physical barriers, personal protective equipment, and disinfecting supplies), rent, employee wages or replacing inventory.
- The grant is a taxable benefit and must be declared on your annual tax returns.
- Eligibility for Alberta businesses co-ops and non-profits
  - Must be a legal entity registered and in good standing in Alberta (registered under Corporation, Partnership, Companies, Societies, Agricultural Societies, or Cooperatives Acts) or be a Sole Proprietor with a tradename registered under the Partnership Act
  - Maintain a permanent establishment in Alberta
  - Be carrying on business/operations or were eligible to carry on business/operations in Alberta on February 29, 2020.
  - Have less than 500 employees (full-time, part-time, contract or combined)
  - Have been ordered to temporarily close or curtail operations through a COVID-19 public health order.
  - Have experienced a reduction in revenue of at least 50% in April and/or May 2020 in comparison to April 2019, May 2019, or February 2020 because of the public health orders.
  - Are open or plan to reopen as public health orders are lifted through Alberta's phased relaunch.
  - Have not received any payments, grants, or amounts from any other sources, including insurance, to replace or compensate for the loss of revenue/earned revenue other than amounts from government assistance programs
- Please refer to the [Alberta Relaunch Grant website](#) for complete eligibility and application requirements including for seasonal businesses
- Complete [Program Guidelines](#) (PDF)
- *Continued next page*

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Small and Medium Enterprise Relaunch Grant (continued)	<ul style="list-style-type: none"><li>Funding for small- and medium-sized businesses, co-ops and non-profits impacted by COVID-19 to offset a portion of their relaunch costs. (continued)</li></ul>	<ul style="list-style-type: none"><li><i>Continued from previous page</i></li><li>In order to access the online application portal, applicants must have a <a href="#">My Alberta Digital ID (MADI) user account</a> with a secure login name and password.</li><li>Access the <a href="#">online Application Portal</a></li><li>Deadline to apply is 4 weeks following the start of Phase 3 of <a href="#">Alberta's Relaunch Strategy</a></li><li>Information required to apply:<ul style="list-style-type: none"><li>Legal Business Name</li><li>Corporate Access Number (CAN)</li><li>Permanent Establishment Address</li><li>Financial details of pre-COVID revenue and COVID-impacted revenue</li><li>Social Insurance Number (for Sole Proprietors only)</li><li>Banking Information</li><li>Financial Information including Branch, Transit and Account Numbers</li><li>Financial Institution Address</li></ul></li><li>You will also be required to provide the following:<ul style="list-style-type: none"><li>a completed Application Form with basic information to establish eligibility</li><li>an affirmative Attestation(s)</li><li>agreement to comply with the program's terms and conditions, including audit and compliance controls</li></ul></li><li>The program aims to process applications and issue payments within 10 business days following submission.</li><li>Approved applicants will receive funds via Electronic Fund Transfer directly into their bank account.</li><li>Please ensure the banking information provided at the time of application is accurate to avoid payment delays.</li><li>Refer to the step-by-step instructions on how to check the status of your application using the <a href="#">Relaunch Companion Guide</a> (PDF)</li></ul>

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Alberta Education Property Tax	<ul style="list-style-type: none"><li>The Province has deferred the collection of the Education property tax on non-residential properties for 6 months</li><li>Education property tax rates will be frozen at last year's level</li></ul>	<ul style="list-style-type: none"><li>Government has asked municipalities to defer the collection of non-residential education property tax for businesses for 6 months.<ul style="list-style-type: none"><li>Municipalities are expected to set education property tax rates as they normally would but defer collection.</li><li>Deferred amounts will be repaid in future tax years</li><li>Commercial landlords are encouraged to pass savings on to their tenants through reduced or deferred payments.</li><li>Businesses capable of paying their taxes in full are encouraged to do so</li></ul></li><li>The previously budgeted 3.4% population and inflation increase has been reversed for both non-residential and residential properties</li><li><a href="#">Non-Residential Property Tax Deferral Guidelines</a></li><li><a href="#">FBC Summary and Details</a></li></ul>
BUSINESS Provincial Corporate Income Tax Deferral	<ul style="list-style-type: none"><li>The Government of Alberta is permitting Alberta businesses to defer the filing and payment of corporate tax balances or corporate tax instalments.</li></ul>	<ul style="list-style-type: none"><li>Payments or instalments due between March 18 and September 30, 2020 are deferred until September 30, 2020</li><li>Tax and Revenue Administration (TRA) will waive penalties and interest accruing from March 18, 2020 to September 30, 2020 on existing debts owing pursuant to the Alberta Corporate Tax Act.</li><li>This deferral measure is not available in respect of tax balances or installment payments coming due during this period for which payments were made to government prior to March 18, 2020</li><li><a href="#">FBC Summary and Details</a></li></ul>
BUSINESS Provincial Corporate Income Tax Deadline Extension	<ul style="list-style-type: none"><li>The Government of Alberta is extending the filing due date for an Alberta Corporate Income Tax Return (AT1)</li></ul>	<ul style="list-style-type: none"><li>The filing deadline for Alberta Corporate Tax Returns has been extended to:<ul style="list-style-type: none"><li>June 1, 2020 for AT1 returns due after March 18, 2020 and before June 1, 2020</li><li>September 1, 2020 for AT1 returns due in June, July, or August 2020</li></ul></li><li>The filing deadline for a Notice of Objection (AT97) has been extended to June 30, 2020 if it would otherwise have been due after March 18 and before June 30, 2020</li><li><a href="#">FBC Summary and Details</a></li></ul>

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS WCB Premium Deferral Program	<ul style="list-style-type: none"><li>Small, medium, and large private sector employers can defer WCB premium payments until 2021.</li></ul>	<ul style="list-style-type: none"><li>All private sector employers will have their 2020 WCB premiums deferred to 2021.</li><li>When invoicing for 2020 premiums is resumed in 2021, small- and medium-sized private sector employers will have 50 per cent of their 2020 premiums waived.</li><li>No interest charges will apply on unpaid balances for 2020.</li><li>Payments already made towards 2020 premiums will be automatically refunded to employers (there is no need to apply).</li><li>Invoices will be sent out in or after February 2021 and will include your premium balance for 2020 in addition to any new balance owing for 2021.</li><li><a href="#">WCB Fact Sheet for Employers</a></li><li><a href="#">FBC Summary and Details</a></li></ul>
BUSINESS INDIVIDUAL Vacation Pay, Leave or Banked Overtime	<ul style="list-style-type: none"><li>Employers and employees may consider using other available leaves should an employee be required to self-isolate</li></ul>	<ul style="list-style-type: none"><li>Employees can request using their vacation pay or banked overtime, but employers are not required to grant the request.</li><li>Provincial employment rules only require employers to provide vacation pay, vacation leave or pay banked overtime within a year of it being earned.</li><li>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.</li><li><a href="#">FBC Summary and Details</a></li></ul>
BUSINESS INDIVIDUAL Job Protected and Personal/Family Responsibility Leave	<ul style="list-style-type: none"><li>Changes to the Employment Standards Code allow full and part-time employees to job or family protected leave</li></ul>	<ul style="list-style-type: none"><li>Employees are eligible for 14-day job-protected leave if they are:<ul style="list-style-type: none"><li>required to self-isolate as recommended by the CMO</li></ul></li><li>Employees are eligible for 5-day leave if they are required to take time to meet family responsibilities in relation to a family member.</li><li>For eligibility and guidelines please refer to:</li><li><a href="#">Alberta Job Protected Leave for COVID-19</a></li><li><a href="#">Alberta Personal and Family Responsibility Leave for COVID-19</a></li></ul>

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS INDIVIDUAL Access to Credit	<ul style="list-style-type: none"><li>Starting immediately, ATB personal and business customers will be able to apply for deferred payments for mortgages, personal and business loans.</li></ul>	<ul style="list-style-type: none"><li>ATB small business customers can:<ul style="list-style-type: none"><li>apply for a payment deferral on loans and lines of credit until September 30, 2020</li><li>access additional working capital for ATB customers</li></ul></li><li>Other ATB business and agriculture customers can access support on a one-on-one basis.</li><li>For provincially regulated credit unions, personal and business members will be offered various financial relief solutions to ease their burdens on a case-by-case basis</li><li>Personal customers of ATB Financial can apply to have their loans, lines of credit and mortgage payments deferred for up to six months</li><li><a href="#">FBC Summary and Details</a></li></ul>
BUSINESS INDIVIDUAL Utility Payment Deferral	<ul style="list-style-type: none"><li>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.</li><li><b>This program ended June 18, 2020. See page 5 for information on deferral repayment.</b></li></ul>	<ul style="list-style-type: none"><li>This program runs from March 18, 2020 to June 18, 2020</li><li>You are eligible if you are experiencing financial hardship and cannot make your regular payments as a result of the COVID-19 pandemic. For example, you:<ul style="list-style-type: none"><li>have been diagnosed with COVID-19</li><li>have been directed by health authorities to self-isolate</li><li>have lost your job</li><li>are taking care of a family member</li></ul></li><li>Albertans in arrears or behind in payments before the deferral program launched on March 18 are also eligible for a deferral</li><li>Call your utility provider directly to arrange for a 90-day deferral on all payments. You will need your account information.</li><li>You can sign up for the deferral at any time; however, the deferral ends on June 18, 2020.</li><li>After June 19, the agreed upon repayment plan will be implemented</li><li>In situations where rent and utilities are combined, contact your landlord directly to discuss the circumstances</li><li><a href="#">FBC Summary and Details</a></li></ul>

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS INDIVIDUAL Utility Payment Deferral Repayment information	<ul style="list-style-type: none"><li>Residential, farm and small commercial customers that deferred their utility payments and continue to experience financial hardship related to COVID-19 will have until June 18, 2021 to repay their deferred payments.</li></ul>	<ul style="list-style-type: none"><li>Consumers and businesses in the utility deferral payment program will have until June 18, 2021 to repay their deferred payments.</li><li>Default repayment plan is 12 equal monthly installments</li><li>Participants may begin to see the first of these instalments on their next bill.</li><li>If this repayment plan does not work with your financial situation, you can contact your utility provider to discuss an alternate repayment plan.</li><li>Provided you meet the terms of your repayment plan, you will not pay interest on deferred payments.</li><li>If you were in arrears on payments before the deferral program, any outstanding utility charges will still need to be repaid.</li><li>If you require support negotiating a repayment plan that fits your budget or in resolving any service or billing issues, contact the <a href="#">Utilities Consumer Advocate</a>.</li></ul>
INDIVIDUAL Student Loan Repayment Deferral	<ul style="list-style-type: none"><li>The repayment of Student Loans will be deferred for six months</li></ul>	<ul style="list-style-type: none"><li>Effective March 30, 2020 student loan repayments will be suspended for a period of six months (to September 30, 2020)</li><li>Interest will not accumulate on deferred payments</li><li>This applies to student loan borrowers in good standing and those in collections.</li><li>If you are making pre-authorized debit payments, payments will not be withdrawn from your account.</li><li>If you are making payments through online banking or cheque, you are not required to send in payments due during this period.</li><li>You may continue making payments during this period if you choose and this will not affect your eligibility to receive the benefit</li><li>Repayment will commence, effective on your normal due date after September 30, 2020.</li><li>For more information on payment deferrals and other arrangements, visit <a href="#">Alberta Student Aid Online</a></li><li><a href="#">FBC Summary and Details</a></li></ul>

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SUBJECT	SUMMARY	PROGRAM DETAILS
INDIVIDUAL Education Property Tax Rate	<ul style="list-style-type: none"><li>The Education Property Tax Rate will be frozen at last year's level</li></ul>	<ul style="list-style-type: none"><li>Rates will be frozen at last year's level – reversing the 3.4% population and inflation increase added in Budget 2020</li><li><a href="#">FBC Summary and Details</a></li></ul>
INDIVIDUAL Emergency Isolation Support	<ul style="list-style-type: none"><li>Financial support for working Albertans who are experiencing a loss of income resulting from self-isolation due to COVID-19</li><li><b>PROGRAM ENDED</b></li></ul>	<ul style="list-style-type: none"><li>This was a temporary program to bridge the gap until the Federal Emergency Care Benefit came into effect</li><li>The Government of Alberta's Emergency Isolation Support program is now closed after successfully distributing funds to over 79,596 eligible Albertans since the launch of the program.</li><li><a href="#">FBC Summary and Details</a></li></ul>