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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

Read more on government programs, tools, insights, and advice on how to navigate your business through COVID-19 on [FBC's online COVID Resource Centre](#)

SUBJECT	SUMMARY	PROGRAM DETAILS
FARM Farm Credit Canada	<ul style="list-style-type: none">Farm Credit Canada will have an additional \$5 billion in lending capacity to producers, agribusinesses, and food processors	<ul style="list-style-type: none">Effective immediately, FCC has put the following deferrals and funding in place:<ul style="list-style-type: none">Deferral of principal and interest payments for six months; orDeferral of principal payments up to 12 monthsAccess to an additional credit line up to \$500,000, secured by general security agreementsImportant to note - FCC is not providing funds in the form of grants or other interest-free loansCredit Line Option:<ul style="list-style-type: none">A 24-month no-fee credit line up to \$500,000 at a rate of Prime +1%The loan is secured by general security agreements.The purpose is to ensure producers, agribusinesses, and food processors have access to the cash flow they need to manage through this challenging time.It is not intended to pay out other debts.Applicants will be subject to FCC's normal lending due diligence which evaluates:<ul style="list-style-type: none">Business viabilityCredit historyManagement integrity and historycall FCC Customer Service Centre at 1-888-332-3301FCC customers and non-customers are eligible to apply for FCC lending productsFarmers will continue to have support under the Canadian Agricultural PartnershipFBC Summary and Details

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SUBJECT	SUMMARY	PROGRAM DETAILS
FARM Advance Payments Program (Farm)	<ul style="list-style-type: none">Eligible farmers who have an outstanding Advance Payments Program (APP) loan due on or before April 30, 2020, will receive a Stay of Default	<ul style="list-style-type: none">Farmers with outstanding Advance Payments Program (APP) loan due on or before April 30 will receive a Stay of Default.The new deadlines for outstanding Advance Payments Program loans are:<ul style="list-style-type: none">September 30, 2020: 2018 cash advances for grains, oilseeds, and pulsesSeptember 30, 2020: 2018 cash advances for cattle and bisonOctober 31, 2020: 2019 cash advances on flowers and potted plantsEligibility Requirements for Advance Payments ProgramYou can apply for an APP advance through 35 Advance Payments Program Administrators across Canada.Farmers will continue to have support under the Canadian Agricultural PartnershipFBC Summary and Details
BUSINESS BDC Co-Lending Program	<ul style="list-style-type: none">A Business Credit Availability Program (BCAP) has been established to provide \$65 billion of additional support through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC).The loan is intended to help eligible businesses impacted by COVID-19 with a boost in liquidity to cover critical business expenses such as rent, payroll and utilities to maintain operational continuity.	<ul style="list-style-type: none">Overview of Program<ul style="list-style-type: none">EDC/BCAP Programs are available with eligible participating banks and financial institutions onlyBCAP Programs are subject to each financial institution's underwriting criteriaReview the BCAP-EDC guarantee on the EDC websiteIf you are interested in exploring financing opportunities for your business through the BCAP, please contact your financial institution directly and it will contact BDC and EDC where appropriateApplication, fees, and repayment details vary by financial institution.

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SUBJECT

SUMMARY

PROGRAM DETAILS

BUSINESS
Canada Emergency
Rent Subsidy (CERS)

- The Canada Emergency Rent Subsidy Program (CERS) is a replacement for the Canada Emergency Commercial Rent Assistance Program
- (CERS) provides a direct rent and mortgage subsidy of up to 65% of eligible expenses to qualifying businesses.
- This subsidy will provide payments directly to qualifying renters and property owners, without requiring the participation of landlords.

- Canadian businesses, non-profit organizations, or charities who have seen a drop in revenue due to the COVID-19 pandemic may be eligible for a subsidy to cover part of their commercial rent or property expenses, starting on September 27, 2020, until June 2021.
- CERS is taxable and must be claimed as income on your business tax returns.
- Eligibility: your business will need to meet all four of the following criteria:
 1. At least one of the following
 - You had a CRA business number on September 27, 2020 OR
 - You had a payroll account on March 15, 2020 or another person/partnership made payroll remittances on your behalf
 - You purchased the business assets of another person or partnership who meets the second condition above and have made an election under the [special asset acquisition rules](#) OR
 - You meet other prescribed conditions that might be introduced. Note: if you don't have a business number but you qualify under condition b or c, you will need to set up a business number before you are able to apply for CERS. You do not need a payroll account to apply for CERS.
 2. You are an [eligible business, charity or non-profit](#) (eligible entity).
 3. You have experienced a drop in revenue.
 - Your drop in revenue is calculated by comparing your eligible revenue during the reference period with your eligible revenue from a previous period (baseline revenue)
 - There is no minimum revenue drop required to qualify for the subsidy. The rate your revenue has dropped is only used to calculate how much subsidy you receive for these periods.
 - Calculate your revenue online using the [Government's online calculator](#) or you read the in-depth details of how the [revenue drop is calculated](#)
 4. Have eligible expenses
 - To apply for CERS, you must have a qualifying property. [Only certain expenses you pay for qualifying properties are eligible for CERS](#)

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Canada Emergency Rent Subsidy (CERS)	<ul style="list-style-type: none">• The Canada Emergency Rent Subsidy Program (CERS) is a replacement for the Canada Emergency Commercial Rent Assistance Program• (CERS) provides a direct rent and mortgage subsidy of up to 65% of eligible expenses to qualifying businesses.• This subsidy will provide payments directly to qualifying renters and property owners, without requiring the participation of landlords.	<p><i>Continued from previous page.</i></p> <ul style="list-style-type: none">• Applications for the subsidy must be submitted in claim periods. Note that a CERS application must be filed no later than 180 days after the end of a claim period.• There are 9 claim periods as follows:<ul style="list-style-type: none">○ September 27 to October 24, 2020○ October 25 to November 21, 2020○ November 22 to December 19, 2020○ December 20, 2020 to January 17, 2021○ January 17 to February 13, 2021○ February 14 to March 13, 2021○ March 14 to April 10, 2021○ April 11 to May 8, 2021○ May 9 to June 5, 2021• The CERS covers a portion of eligible expenses in respect of a claim period for each qualifying property, subject to certain maximums. The CERS is calculated on a property by property basis.• For each claim period, you can claim eligible expenses up to a maximum of<ul style="list-style-type: none">○ \$75,000 per business location (base and top-up)○ \$300,000 in total for all locations (including any amounts claimed by affiliated businesses)<ul style="list-style-type: none">▪ applies to the base subsidy only▪ there is no maximum for the top-up subsidy• For a list of eligible expenses for qualifying properties, please visit the Government of Canada website• Applications are now being accepted through CRA My Business Account<ul style="list-style-type: none">○ You will be required to create a CERS number once you have logged in to CRA My Business Account• For a list of information you will be required to provide for your applications, please visit the Government of Canada website• FBC Members, please contact FBC if you need assistance in applying for CERS.• FBC Summary and Details



SUBJECT

SUMMARY

PROGRAM DETAILS

BUSINESS
Canada Emergency
Business Account

- The Canada Emergency Business Account Loan is an interest-free loan of up to \$40,000 for eligible small businesses and non-profits. The loan is intended to help cover operating costs if your revenue has been temporarily reduced due to the COVID19 crisis.
- **FBC Members: You can receive assistance with your application through [FBC's Reboot Program](#)**
- **The deadline to apply for the loan is June 30, 2021.**
- Loan Amount for eligible small businesses and non-profits:
 - Up to \$60,000 interest-free
 - Applicants who have received the \$40,000 CEBA loan may apply for the \$20,000 expansion even if they have already repaid the original \$40,000
 - New applicants will apply for \$60,000 (\$40,000 loans will no longer be available once your financial institution begins to offer the \$60,000)
 - If repaid by December 31, 2022, 33% of the loan (up to \$20,000) could be forgiven.
 - The forgivable portion of the loan will be considered taxable income in the year it was taken.
- Eligibility: your business will need to meet the following requirements:
 - Be a Canadian operating business as of March 1, 2020
 - Have a federal tax registration
 - Demonstrate you had payroll expenses between \$20,000 to \$1.5 million in the 2019 calendar year
 - Apply to the Canada Emergency Business Account through your primary financial institution and have an active business chequing/operating account with them.
 - If you have been using a personal account, you must open a new business account before you apply for CEBA.
 - Have not applied for the loan through any other financial institution or have not previously used the CEBA Program.
 - Acknowledge your intentions to continue to operate your business or resume operations
 - Agree to participate in post-funding surveys conducted by the Government of Canada or any of its agents

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Canada Emergency Business Account	<ul style="list-style-type: none">• The Canada Emergency Business Account Loan is an interest-free loan of up to \$40,000 for eligible small businesses and non-profits. The loan is intended to help cover operating costs if your revenue has been temporarily reduced due to the COVID19 crisis.• FBC Members: You can receive assistance with your application through FBC's Reboot Program• The deadline to apply for the loan is June 30, 2021	<p><i>Continued from previous page</i></p> <ul style="list-style-type: none">• Eligibility criteria for applications with payroll lower than \$20,000:<ul style="list-style-type: none">○ Eligible non-deferrable expenses in 2020 between \$40,000 and \$1.5 million. Eligible non-deferrable expenses could include costs such as rent, property taxes, utilities, and insurance.○ Expenses will be subject to verification and audit by the Government of Canada○ The application process using expenses is now available. Download our CEBA Loan Tip Sheet to learn more about how to prepare.• Applicants can check the status of their CEBA Loan online at https://status-statut.ceba-cuec.ca/.• FBC Members: Please contact FBC if you need assistance to apply for CEBA.• FBC Summary and Details• CEBA Program Overview

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SUBJECT

BUSINESS
Regional Relief and
Recovery Fund

SUMMARY

- The Regional Relief and Recovery Fund (RRRF) has been established to support business owners and organizations that have not been able to access other federal emergency support measures.

PROGRAM DETAILS

- The RRRF will provide interest-free repayable contributions to help support businesses that have suffered a financial hardship resulting from the COVID-19 pandemic.
- This initiative is implemented by the [six regional development agencies](#), (RDA) which are familiar with their regions' economic realities.
- **The RRRF is complementary to existing federal programs**
 - You must first apply for other federal support measures such as the Canada Emergency Business Account benefit, the Wage Subsidy benefit, and the Commercial Rent Assistance for small businesses, among others.
- Application, eligibility, and payment processes vary by region:
 - [Atlantic Canada Opportunities Agency](#)
 - [Federal Economic Development Agency for Southern Ontario](#)
 - [Federal Economic Development Initiative for Northern Ontario](#)
 - [Canadian Northern Economic Development Agency \(CanNor\)](#)
 - [Western Economic Diversification Canada \(WD\)](#)
 - [Canada Economic Development for Quebec Regions](#)
- Businesses that are already receiving support from the RRRF could now receive up to \$20,000 in additional funding if they meet the eligibility criteria.
- Contact your RDA for additional information.

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SUBJECT

BUSINESS
Highly Affected Sector
Credit Availability
Program (HASCAP)

SUMMARY

- The HASCAP Loans program is designed to provide guaranteed, low interest, loans between \$25,000 to \$1 million to Canadian small businesses that were heavily impacted by COVID-19.

PROGRAM DETAILS

- HASCAP loans are for small and medium-sized businesses that have seen their revenues decrease by 50% or more due to COVID-19.
- BDC has been mandated by the Government of Canada to provide a guarantee to your financial institution for 100% of the value of your loan, to help you access additional liquidity and cover operating costs, as follows:
 - loans ranging from \$25,000 to \$1 million to qualifying businesses;
 - low-interest loans and repayment terms of up to 10 years;
 - up to a 12-month postponement on principal repayments at the start of the loan.
- Your primary financial institution will determine whether you qualify for this program, based on the eligibility criteria established by the Government of Canada:
 - Your business is Canadian based.
 - Your business must have been financially stable and viable prior to the current economic situation.
 - You must have received payments either from the Canada Emergency Subsidy (CEWS) or the Canada Emergency Rent Subsidy (CERS) by having demonstrated a minimum 50% revenue decline for at least three months (not necessarily consecutive) within the eight-month period prior to the date of the HASCAP Guarantee application.
 - If your business does not qualify for CEWS and CERS, but otherwise meets all HASCAP eligibility criteria, you must provide financial statements that reflect at least three months (not necessarily consecutive) in which monthly year-over-year revenue decreased by at least 50% within the eight-month period prior to the date of application.
 - The loan will be used to continue or resume operations.
 - The loan cannot be used to pay or refinance existing debts.
 - Minimum risk ratings will apply, varying by size of new loan.
 - You can apply for a loan under the HASCAP Guarantee for each legal entity you own, up to a maximum combined amount of \$6.25 million (all legal entities combined).
 - Other conditions may also apply.
- [A list of financial institutions accepting applications can be found online.](#)

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Canada Emergency Wage Subsidy	<ul style="list-style-type: none">• The Canada Emergency Wage Subsidy will cover up to 75% of employee salaries for qualifying businesses.• The CEWS has been extended to June 21, 2020• FBC Members: If you need assistance with applying for CEWS, you can get help through FBC's REBOOT Program.	<ul style="list-style-type: none">• Program details available in this summary are for current periods only. Please contact the Government of Canada for information on previous periods.• To be eligible to receive the wage subsidy, you must meet all three of the following criteria:<ol style="list-style-type: none">1. Have had a CRA Payroll account on March 15, 2020.<ul style="list-style-type: none">▪ If you didn't have a payroll account, you may still qualify if another person or partnership made remittances on your behalf OR you purchased all (or almost all) of another person's or partnership's business assets2. Be of the following types of employers including:<ul style="list-style-type: none">▪ Individuals▪ Taxable corporations or trusts▪ persons that are exempt from corporate tax (Part I of the Income Tax Act), other than public institutions:<ul style="list-style-type: none">• non-profit organizations• agricultural organizations• boards of trade• chambers of commerce• non-profit corporations for scientific research and experimental development• labour organizations or societies• benevolent or fraternal benefit societies or orders▪ registered charities▪ partnerships consisting of eligible employers▪ Full list is available on the Government of Canada website3. Have experienced a drop in revenue<ul style="list-style-type: none">▪ Your drop in revenue is calculated by comparing your eligible revenue during the crisis with your eligible revenue from a previous period (baseline revenue)• When applying for CEWS, you will need to know which of your employees can be included in your calculation. You will also need to know how much their pay (eligible remuneration) was. Review employee eligibility here <p><i>Continued next page</i></p>

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Canada Emergency Wage Subsidy	<ul style="list-style-type: none">The Canada Emergency Wage Subsidy will cover up to 75% of employee salaries for qualifying businesses.The CEWS has been extended to June 21, 2020FBC Members: If you need assistance with applying for CEWS, you can get help through FBC's REBOOT Program.	<p><i>Continued from previous page</i></p> <ul style="list-style-type: none">Each CEWS claim period is for a specific period of 4 weeks, beginning on a Saturday.The wage subsidy does not renew automatically.Each period, you must confirm that you're eligible and calculate your amount according to that period's rules before you apply.You can review claim period eligibility requirements for revenue reductions when you choose the claim period on the Government of Canada websiteYou can use the online calculator to calculate your subsidy amount <p>How to Apply:</p> <ul style="list-style-type: none">Apply through CRA My Business Account orBusiness representatives may apply using Represent a Client<ol style="list-style-type: none">Only representatives authorized at Level 2 or 3 will be able to applyThe employer or person financially responsible for the company must sign this attestation form (PDF). Keep it on file as the CRA may request a copyOr sign in using the Web Forms Application<ol style="list-style-type: none">You will need a Web Access Code in order to use Web Forms.As part of the application process, employers will be required to attest to the requisite reduction in revenue.FBC Summary and Details FBC Members: If you need assistance with applying for CEWS, you can get help through FBC's Reboot Program.

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SUBJECT

SUMMARY

PROGRAM DETAILS

BUSINESS
INDIVIDUAL
Extending Work Sharing
Program

- 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.
- The program provides income support to employees eligible for Employment Insurance benefits who work a temporarily reduced work week while their employer recovers.
- Employees participating in a Work-Sharing agreement must agree to a reduced schedule of work and to share the available work over a specified period of time.
- **UPDATE: The Work-Sharing Program has been extended to September 26, 2021.**

- Effective March 15, 2020 to September 26, 2021, and not limited to one specific sector or industry, the Government of Canada is introducing temporary special measures:
 - Extension of the maximum possible duration of an agreement from 38 weeks to 76 weeks
 - Mandatory cooling off period has been waived for employers who have already used the Work-Sharing program so that eligible employers may immediately enter into a new agreement
 - Reduce the previous requirements for a Recovery Plan to a single line of text in the application form
 - Reduce the requirement and expand eligibility to employers affected by accepting business who have been in business for only 1 year rather than 2, and eliminate the burden of having to provide sales/production figures at the same time, and
 - Expand eligibility for staff who are essential to recovery, Government Business Enterprises (GBEs) and non-for-profit organization employers
- To be eligible for a work-sharing program, your business must:
 - be a year-round business in Canada for at least 1 year
 - be a private business or a publicly held company, or
 - have at least 2 employees in the WS unit
- Eligible employees:
 - must be “core employees”
 - agree to a reduction in normal working hours
 - be eligible to receive Employment Insurance benefits
- It is important to understand the Work-Sharing [eligibility criteria](#) and program terms and conditions before applying.
 - Please consult the [Work-Sharing Applicant Guide](#) and provide your employees with a copy of the [Employee Annex](#) before applying
 - The application method varies based on location of the employer.
 - An application for a Work-Sharing agreement must be submitted a minimum of 10 days prior to the requested start date.
- [FBC Summary and Details](#)

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SUBJECT

BUSINESS
INDIVIDUAL
Canada Recovery
Benefit (CRB)

SUMMARY

- This benefit would provide \$1,000 for a 2-week period for self-employed workers and other workers not eligible for EI.

PROGRAM DETAILS

- The CRB is for self-employed workers and other workers not eligible for EI and who still require income support. [Eligibility requirements](#) for each two-week period applied for:
 - Not working for reasons related to COVID-19
OR
 - Had a 50% reduction in average weekly income compared to previous year due to COVID-19
 - Have not applied for or received any of the following:
 - Canada Recovery Sickness Benefit (CRSB)
 - Canada Recovery Caregiving Benefit (CRCB)
 - short-term disability benefits
 - workers' compensation benefits
 - Employment Insurance (EI) benefits
 - Ineligible for EI
 - Reside and present in Canada
 - At least 15 years old with a valid Social Insurance Number (SIN)
 - Had employment and/or self-employment income of at least \$5,000 in 2019, 2020 or in the 12 months before the date you apply from any of the following sources:
 - Employment income (total or gross pay)
 - Net self-employment income (after deducting expenses)
 - Maternity and parental benefits from EI
 - *Note: disability, loans, scholarships, pension and amounts from other COVID-19 benefits do NOT count as income*
 - Have not voluntarily quit or reduced hours on or after September 27, 2020
 - Must be seeking work during the period, either as an employee or in self-employment
 - Have not turned down reasonable work during the two-week period applied for
- Note: Workers may earn employment or self-employment income while receiving CRB.
 - The CRB has an income threshold of \$38,000
 - Workers will have to reimburse \$0.50 for every dollar of net income earned above \$38,000 on their income tax return for that year

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SUBJECT

BUSINESS
INDIVIDUAL
Canada Recovery
Benefit (CRB)

SUMMARY

- This benefit would provide \$1,000 for a 2-week period for self-employed workers and other workers not eligible for EI.

PROGRAM DETAILS

Continued from previous page

- Workers would receive \$1,000 every two-weeks for a maximum of 26 weeks (13 periods).
 - Note: 10% taxes will be withheld so workers will receive \$900 for a two-week period
 - The 10% tax withheld at source may not be all the tax you need to pay. The total tax due will be dependent upon income earned.
 - CRB payments must be reported as income when filing personal tax return
 - CRA will provide recipients with a T4A tax information slip
- CRA is now accepting applications through [CRA My Account for Individuals](#)
 - Applications can be submitted on the first Monday after the 2-week period the worker is applying for has ended
 - [Period dates are listed online](#)
 - Each period must be applied for separately
 - Applications may be submitted for up to 60 days after the period has ended
- It is recommended that Direct Deposit is set up to receive payments as cheques take 10 to 12 business days to be delivered
- Applications are also being accepted through the toll-free service at 1-800-959-2019, or 1-800-959-2041 from 6AM to 3PM Eastern time
- CRB payments must be returned if workers:
 - applied for the CRB and later found they are not eligible
 - received a payment in error
 - are found to have made a fraudulent claim
 - received one of the following for the same eligibility period:
 - Canada Recovery Caregiving Benefit
 - Canada Recovery Sickness Benefit
 - short-term disability benefits
 - workers' compensation benefits
 - Employment Insurance (EI) benefits
- [Instructions on repayment are provided by the CRA online](#)
- [FBC Summary and Details](#)



SUBJECT

SUMMARY

PROGRAM DETAILS

BUSINESS
INDIVIDUAL
Canada Recovery
Sickness Benefit (CRSB)

- This benefit would provide \$500 per week for up to two weeks, for workers who are sick or must self-isolate due to COVID-19.

- The Canada Recovery Sickness Benefit (CRSB) gives income support to employed and self-employed individuals who are unable to work because they are sick or need to self-isolate due to COVID-19, or have an underlying health condition that puts them at greater risk of getting COVID-19.
- The following [eligibility requirements](#) must be met for each 1-week period you are applying for:
 - You are unable to work at least 50% of your scheduled work week because you're self-isolating for one of the following reasons:
 - You are sick with COVID-19 or may have COVID-19
 - You are advised to self-isolate due to COVID-19
 - You have an underlying health condition that puts you at greater risk of getting COVID-19
 - You did not apply for or receive any of the following for the same period:
 - Canada Recovery Benefit (CRB)
 - Canada Recovery Caregiving Benefit (CRCB)
 - Short-term disability benefits
 - Workers' compensation benefits
 - Employment Insurance (EI) benefits
 - You reside in and are present in Canada
 - You are at least 15 years
 - You have a valid Social Insurance Number (SIN)
 - You earned at least \$5,000 in 2019, 2020 or in the 12 months before the date you apply from any of the following sources:
 - Employment income (total or gross pay)
 - Net self-employment income (after deducting expenses)
 - Maternity and parental benefits from EI
 - *Note: disability, loans, scholarships, pension and amounts from other COVID-19 benefits do NOT count as income*
- You are not receiving paid leave from your employer for the same period

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PROGRAM DETAILS

BUSINESS
INDIVIDUAL
Canada Recovery
Sickness Benefit (CRSB)

- This benefit would provide \$500 per week for up to two weeks, for workers who are sick or must self-isolate due to COVID-19.

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- The CRSB provides a payment of \$500 (before taxes withheld) for each 1-week period you apply for.
 - Note: 10% taxes will be withheld so workers will receive \$450 for each one-week period you apply for
 - The 10% tax withheld at source may not be all the tax you need to pay. The total tax due will be dependent upon income earned.
 - CRSB payments must be reported as income when filing personal tax return
 - CRA will provide recipients with a T4A tax information slip
- You may apply for a maximum of 2 weeks between September 27, 2020 and September 25, 2021
 - The two weeks do not have to be taken consecutively
 - If you become sick or have to self-isolate due to COVID-19 part-way through a period, you can only apply for the period if you missed more than 50% of that work week. If you miss less than that, you need to wait to apply for the next eligibility period.
- CRA is now accepting applications through [CRA My Account for Individuals](#)
 - Applications can be submitted on the first Monday after the 1-week period the worker is applying for has ended
 - [Period dates are listed online](#)
 - Each period must be applied for separately
 - Applications may be submitted for up to 60 days after the period has ended
- It is recommended that Direct Deposit is set up to receive payments as cheques take 10 to 12 business days to be delivered
- Applications are also being accepted through the toll-free service at 1-800-959-2019, or 1-800-959-2041 from 6AM to 3PM Eastern time
- The CRA will accept repayments for CRSB payments received in error or if found you are ineligible.
- [Instructions on repayment provided by the CRA online.](#)
- [FBC Summary and Details](#)



SUBJECT

SUMMARY

PROGRAM DETAILS

BUSINESS
INDIVIDUAL
Canada Recovery
Caregiving Benefit
(CRCB)

- This benefit 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, day cares or care facilities.

- The CRCB gives income support to employed and self-employed individuals who are unable to work because they must care for their child under 12 years old or a family member who needs supervised care.
- To be eligible, you must meet all the following conditions for the 1-week period you're applying for:
 - You are unable to work at least 50% of your scheduled work week because you are caring for a family member
 - You are caring for your child under 12 years old or a family member who needs supervised care because they are home for one of the following reasons:
 - Their school, daycare, day program, or care facility or regular care services is closed or unavailable due to COVID-19
 - The person under your care is sick with COVID-19 or has symptoms of COVID-19; is at risk of serious health complications if they get COVID-19, as advised by a medical professional; are self-isolating due to COVID-19
 - You did not apply for or receive any of the following for the same period:
 - Canada Recovery Benefit (CRB)
 - Canada Recovery Sickness Benefit (CRSB)
 - short-term disability or workers' compensation benefits
 - EI benefits
 - You reside in and were present in Canada
 - You are at least 15 years old with a valid Social Insurance Number
 - You earned at least \$5,000 in 2019, 2020 or in the 12 months before the date you apply from any of the following sources:
 - Employment income (total or gross pay)
 - Net self-employment income (after deducting expenses)
 - Maternity and parental benefits from EI
 - You are the only person in your household applying for the benefit for the week
 - You are not receiving paid leave from your employer for the same period

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BUSINESS
INDIVIDUAL
Canada Recovery
Caregiving Benefit
(CRCB)

- This benefit 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, day cares or care facilities.

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- The CRCB provides a payment of \$500 (before with taxes withheld) **per household** for each 1-week period applied for.
 - Note: 10% taxes will be withheld so workers will receive \$450 for each one-week period you apply for
 - The 10% tax withheld at source may not be all the tax you need to pay. The total tax due will be dependent upon income earned.
 - CRCB payments must be reported as income on personal tax return
 - CRA will provide recipients with a T4A tax information slip
 - Only one eligible individual in the same household (living as a family at the same address) can apply for the benefit per week.
- If you're eligible, your payment amount will be the same for each period you've applied for, even if:
 - you are caring for more than one family member who needs supervised care
 - you worked for less than 50% of the work week
- Each household may apply up to a maximum of 26 1-week periods between September 27, 2020 and September 25, 2021
 - The 26 weeks do not have to be taken consecutively
- CRA is now accepting applications through [CRA My Account for Individuals](#)
 - Applications can be submitted on the first Monday after the 1-week period the worker is applying for has ended
 - [Period dates are listed online](#)
 - Each period must be applied for separately and may be submitted for up to 60 days after the period has ended
- It is recommended that Direct Deposit is set up to receive payments as cheques take 10 to 12 business days to be delivered
- The CRA will accept repayments for CRCB payments received in error or if found you are ineligible.
- [Instructions on repayment provided by the CRA online.](#)
- [FBC Summary and Details](#)