



Federal Benefit Update: October 2, 2020

Federal Benefits for Organizations

As COVID-related benefits and programs begin to approach their conclusion dates, the federal government has decided to terminate certain benefits while extending others. Recent developments, such as the extension of CEWS to summer 2021, updated grant programs, and anticipated announcements regarding subsidized rent programs could prove useful to organizations operating in Alberta's Community Disability Services sector.

Canada Emergency Wage Subsidy (CEWS)

Who is eligible? Organizations that are eligible for CEWS include **corporations, non-profit organizations, and registered charities that have experienced reduced revenue** over a given monthly period. No minimum drop in revenue is required to qualify for the subsidy and the rate your revenue has dropped is used to calculate the subsidy amount received. Employees that have been laid off can now become eligible for wage subsidies retroactively if they have been rehired and paid in the claim period.

What is available? The amount available to organizations is based on the rate their revenue has dropped and repays a percentage of each eligible employee's wage. Organizations that have had revenue drop of over 50% are eligible for an additional top-up subsidy.

[Click here for more information on CEWS](#)

Emergency Community Support Fund (ECSF)

Who is eligible? Non-profits and charities are eligible for ECSF. More information on applications and eligibility will be available on October 5, 2020.

What is available? The final installment of the \$350 million fund provided by the federal government will be released to the United Way, the Red Cross, and Community Foundations of Canada on October 5. **Multiple grant programs** will be available for organizations as well as free PPE and disease prevention training.

[Click here for more information on ECSF](#)

Work-Sharing Program

Who is eligible? Canadian businesses, public corporations, and not-for-profit employers are eligible for work-sharing agreements. Non-profits must have experienced work shortages directly associated with a reduction in the organization's normal level of business activity to be eligible. Employees must be year-round, permanent, full-time or part-time workers that carry out the day-to-day functions of the business and must agree to **reduce their normal working hours by the same percentage and to share available work**.

What is available? A work-sharing unit must reduce their hours of work between 10% to 60% for between 6 consecutive weeks and 76 weeks, **allowing eligible workers to supplement their income by collecting Employment Insurance benefits while still keeping their job** and maintaining their work skills.

[Click here for more information on the Work-Sharing Program](#)



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Other Federal Benefits for Organizations

Though the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses concluded at the end of September, **additional federal rental assistance is expected to be announced in the near future.**

Other financial supports are available such as Canada Emergency Business Account (CEBA) interest-free loans of up to \$40,000 for small businesses and not-for-profits, as well as loan guarantees and co-lending programs for small and medium-sized enterprises.

[Click here for more information on all Government of Canada COVID-19 financial supports.](#)

New Federal Benefits for Employees

As Canadians transfer off of CERB (Canada Emergency Response Benefit) in early October 2020, three new temporary recovery benefits were introduced by the Canadian government in Bill C-4 to promote economic recovery while keeping employees safe.

Canada Recovery Sickness Benefit (CRSB)

Who is eligible? Employees are eligible for CRSB if they are unable to work for at least 50% of the time they would have otherwise been working in any given week between September 27, 2020 and September 25, 2021. These employees must have contracted or might have contracted COVID-19, have underlying conditions, or have **isolated themselves on the advice of their employer** or medical practitioner. Workers are only eligible for CRSB if they are not receiving income from EI or other Canada recovery benefits. The CRSB was created to **ensure all Canadian workers have access to paid sick leave.**

What is available? The Canada recovery sickness benefit is \$500 per week for a maximum of 2 weeks.

Canada Recovery Caregiving Benefit (CRCB)

Who is eligible? Employees are eligible for CRCB if they are unable to work for at least 50% of the time they would have otherwise been working in any given week between September 27, 2020 and September 25, 2021 due to **caring for a child under 12 years old or a family member who requires supervised care.** Caregiving can be due to the closure or unavailability of a school, day program, or facility normally attended by the family member, if the family member is at risk of serious health complications from COVID-19, if the family member is in isolation due to having contracted COVID-19, or if the family member is required to isolate on the advice of their employer or medical practitioner.

What is available? The Canada recovery caregiving benefit is \$500 per week for a maximum of 26 weeks per household.

Canada Recovery Benefit (CRB)

Who is eligible? Employees are eligible for CRB if they are unable to work for reasons related to COVID-19, or if they are at a reduction of at least 50% in their average weekly employment or self-employment income for a given two-week period between September 27, 2020 and September 25, 2021. The CRB supports **workers that do not qualify for EI or workers who are self-employed** but still require income support. Workers receiving CRB must be available, looking for work, and must accept work where it is reasonable to do so.

What is available? The Canada recovery benefit is \$500 per week for a maximum of 26 weeks.

Changes to Employment Insurance

Temporary changes were made to EI to help Canadians access benefits more easily as CERB comes to an end on October 3, 2020. As of September 27, 2020, the following changes have been implemented in order to aid access to benefits:

- Workers will receive a minimum of \$500 per week before taxes.
- A minimum unemployment rate of 13.1% applies to all regions across Canada.
- Only 120 insured hours are required to qualify for benefits.
- The 52-week period used to accumulate insured hours has been extended for people who received CERB.

[Click here for more information on Employment Insurance](#)

References

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