



Resources for Individuals, Businesses, and Not-For-Profits During the COVID-19 Crisis

March 24, 2020

Considering the recent financial struggles many individuals, businesses, and organizations have encountered as a result of COVID-19, governments have put measures in place to assist during this crisis.

The **Government of Canada** announced financial support measures via their Economic Response Plan, including...

- Increasing the child benefit this year,
- Extending income tax deadlines until June 1st,
- A moratorium on Canada student loan repayment for six months,
- Providing flexible solutions to mortgage holders,
- Improving access to EI, and EI Sickness Benefit,
- Creating a new Emergency Support Benefit,
- Creating a new Emergency Care Benefit,
- Increased GST tax credit this year,
- Reducing the minimum required withdrawals for RRIF's,
- Creating a new Indigenous Community Support Fund,
- Improving the Reaching Home program for supporting people experiencing homelessness,
- \$50 million for women's shelters and sexual assault support centres,
- Providing small businesses with wage subsidies,
- Creating a Business Credit Availability Program,
- Cutting the interest rate,
- Creating the Insured Mortgage Purchase Program to purchase \$50 billion in mortgages under CMHC,
- Deferring business income tax payments until after August 31¹.

The **Alberta government** announced financial support measures, including...

- \$50 million for emergency isolation support which will involve a one-time payment to bridge the financial gap until federal funding is available in April,
- Utility (electricity and natural gas) payment deferral for the next 90 days for individuals, farms, and small commercial customers,

¹ <https://www.canada.ca/en/department-finance/economic-response-plan.html>



- Student loan repayment deferral, interest-free for six months,
- ATB financial customers would be able to apply for repayment deferral on ATB loans and lines of credit (for personal bankers and small businesses), access to additional working capital for small businesses, and provide one-on-one support to larger businesses and agriculture customers to meet their needs,
- Credit union customers would have access to a variety of loan payment and short-term cash supports,
- Alberta employers will receive a deferral in the collection of their corporate income tax and installment payments²,
- Opening select licensed child care centres for core service workers³,
- WCB premiums payment deferral, and refund of 2020 premium payments,
- Changes to employment standards meaning 14-day job protection leave for employees who must isolate so job loss does not occur⁴.

Many **municipalities** across the province have announced their own financial support measures, including Calgary who is offering deferral of payments for waste and recycling, and Edmonton who is offering property tax deferral, suspension of parking fees in EPark zones, and suspension of fare collection on Edmonton Transit services.⁵ Please visit your local municipal government page, or contact your local city/town councillor for financial measures in your own region.

But where does all of this leave not-for-profits? Support specific to not-for-profits has not been totally clear. The Government of Alberta has stated that “funding support is being provided to civil society organizations, adult homeless shelters, and women’s emergency shelters to help keep front-line critical services operating and provide support for vulnerable population”, reported to be in the amount of \$60 million (in addition to the \$3.9 billion already budgeted to community and social services)⁶. How this additional funding of \$60 million is accessed by charities remains unclear (although some reports state that the application for this funding will open the week of March 23rd). They have also created an advisory council, known as the

² <https://www.alberta.ca/release.cfm?xID=698455D70096B-DF57-A62A-778266237F3241C8>

³ <https://www.alberta.ca/release.cfm?xID=698961F75D711-E7AE-D923-C5CF0505F9BF0860>

⁴ <https://www.alberta.ca/covid-19-support-for-employers.aspx>

⁵ https://www.edmonton.ca/programs_services/emergency_preparedness/covid-19.aspx

⁶ <https://www.alberta.ca/release.cfm?xID=69831287F86B2-0CDB-543B-1137EAA2AD56F3D4>,
<https://www.alberta.ca/release.cfm?xID=698455D70096B-DF57-A62A-778266237F3241C8>



Premier's Council on Charities and Civil Society to “ensure civil society organizations are supported in protecting Albertans and providing supports to vulnerable citizens”⁷. ALIGN, in partnership with Edmonton Chamber of Voluntary Organizations (ECVO) and Alberta Council of Disability Services (ACDS) has reached out to the Government of Alberta, Government of Canada, as well as Edmonton and Calgary municipal governments regarding supports for not-for-profits during this critical time, as well as advocating for the unique needs of this sector. Presently, it is unclear if not-for-profits can apply for the same support as businesses, such as utility deferrals, credit union and ATB loan payment deferrals and credit supports, and wage subsidies. We will report our findings once communication from these bodies is received. ALIGN is also working particularly closely with the Ministry of Children’s Services to develop a rapid response team to address the critical staffing needs of child welfare related programs. Stay tuned for more information on this subject.

In the meantime, **here is some important information and action items for not-for-profits** around the province:

Alberta Nonprofit Network (ABNN) has heard concerns from its members surrounding issues of staff management, service delivery, and funding continuity during the COVID-19 crisis, and has requested that we share [this letter](#) which they have sent to the Government of Alberta to advocate on these issues. ABNN would also like to encourage not-for-profits to share this letter and their concerns with their local MLA’s.

Canadian Society of Association Executives (CSAE) has been following the details of Federal government stimulus support, and has been advocating for fiscal support for their not-for-profit associations. They are also encouraging associations to share [their letter](#) with their local MP’s.

The Muttart Foundation has written a letter to Premier Kenney and would also like to encourage not-for-profits to share this letter and their concerns with their local MLA’s. You can read it [here](#).

Imagine Canada has a [shared drive](#) with a number of charitable organization letters regarding the crisis, and has also written a letter to the Prime Minister and the Finance Minister. You can share the letter [here](#). They also have additional resources [here](#).

⁷ <https://www.alberta.ca/premiers-council-on-charities-and-civil-society.aspx>



United Way of Calgary and Area is offering a COVID-19 Community Response Fund. Charities can apply. Email rfp@calgaryunitedway.org to request an application. ALIGN has reached out to the United Way of the Alberta Capital Region for possible funding opportunities through their Rapid Response Fund and we will report our findings when we hear back.

Calgary Foundation has a handy tool where charities can list their needs during the COVID-19 crisis. List your needs [here](#). Additionally, they have provided a list of resources for not-for-profits [here](#). Edmonton Community Foundation has not indicated any specific resources in regard to the COVID-19 crisis. ALIGN has reached out to Calgary Foundation and Edmonton Community Foundation to learn of granting opportunities during the crisis and will provide an update when we hear back.

Volunteer Alberta has a list of grant directories in Alberta, Canada and beyond. Check out their lists [here](#). Note: Before applying from additional funding via grant opportunities it is recommended to contact the grant provider to determine if they are accepting applications during the crisis.

ACDS has some valuable resources for not-for-profits on pandemic planning, business continuity, and staff sharing and MOU's. Check out their resources [here](#).

Alberta Counsel provides regular updates on government responses and rulings in relation to the COVID-19 crisis. [Subscribe to their newsletter](#), or follow them on social media for updates. Alberta Counsel is also offering a free service to organizations to explain the ever-changing government policies that are resulting from this crisis, and how they impact your organization. Questions can be asked [here](#).

B&M LLP. has provided two important information documents for employers during this crisis. Check them out [here](#) and [here](#).

TechSoup offers discounted computer software to registered charities as well as tips and tricks for managing remote workers during the crisis. Check them out [here](#).

Whole Whale offers a template for not-for-profits to create a work from home policy, as well as tips and tricks, and product discounts to allow for a more seamless transition for office employees working at home. Check them out [here](#).

Tamarack Institute has a handy guide for employees working remotely. Check it out [here](#).



Psychologists Association of Alberta has lots of resources and trainings on handling pandemic situations. Check them out [here](#).

For not-for-profits who have no other options but to temporarily lay off staff, please advise them of the benefits and supports they may be eligible for, and instruct them on how to apply.

- For EI applications, individuals should visit <https://www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html>
- For Federal emergency support and care benefits, individuals should visit their [CRAMyAccount](#) or [My Service Canada Account](#).
- For provincial emergency isolation support, visit <https://emergencyisolationsupport.alberta.ca/>
- Laid off employees should contact your utility provider directly to arrange for payment deferral.

For up-to-date messaging on the COVID-19 outbreak, and its impacts on our sector, please visit our resource pages at...

- <https://ecvo.ca/covid-19/>
- <https://acds.ca/recent-news.html> and https://acds.ca/resources/pandemic_planning_resources.html
- <https://alignab.ca/covid-19/> and <https://alignab.ca/align-covid-19-resources/>