

In their response to the Covid-19 pandemic, both the Canadian government and the Ontario government have announced financial assistance measures for individuals and businesses, including farm business. Below is a summary of some existing and new financial assistance measures that may be relevant to your Ontario farm business.¹

New Programs

Canada's farm employer cost-share funding for health and safety support of farm workers

Overview: As part of the July 31, 2020 federal announcement of \$58.6 million, Canada will provide \$35 million in 50:50 cost-share funding to assist farm employers with the costs of additional on-farm mitigation measures, including living quarters, to improve the health and safety of all farm workers and limit the spread of COVID-19. Eligible costs include infrastructure improvements to living quarters, temporary or emergency housing (on- or off-farm), as well as PPE, sanitary stations, and any other health and safety measures. The \$35 million fund extends supports beyond the mandatory 14-day quarantine period for workers entering Canada and the associated \$50 million Mandatory Isolation Support for Temporary Foreign Workers Program.

Who is eligible: Farm employers of Canadian and temporary foreign workers. Employers must confirm in writing that they will comply with any public health order and the regulations of the Temporary Foreign Worker Program, and they have a plan in place to prevent disease spread.

Website for more details: <https://www.canada.ca/en/employment-social-development/news/2020/07/government-of-canada-invests-in-measures-to-boost-protections-for-temporary-foreign-workers-and-address-covid-19-outbreaks-on-farms.html>

How to apply: Application details to be released. The Government of Canada will coordinate with interested provincial and territorial governments, as well as local health authorities.

Ontario-Canada Digital Main Street platform

Overview: On June 11, 2020, this \$57 million initiative was announced. It is targeted to assist 22,900 Ontario businesses create and enhance their online presence. Three programs are available under the initiative: **ShopHERE powered by Google** (to build online stores for small businesses); **\$2,500 Digital Transformation Grant** (to small businesses for adoption of new technologies and digital marketing; Municipalities, Chambers of Commerce and Businesses Improvement Areas may also apply for a Digital Service Squad grant and provide one-on-one support to businesses); **Future-Proofing Main Street** (to provide digital transformation services and support to help existing businesses create new online business models, develop and implement digital and e-commerce marketing strategies, and maximize digital tools, platforms and content). Also announced, the Toronto Region Board of Trade's **Recovery Activation Program** (RAP), offering digital consulting sessions, will be available province-wide.

Who is eligible: Ontario businesses should review requirements when applying.

¹ Readers are cautioned that this summary is provided for information purposes only and that program details may have been amended since this summary was drafted. Therefore, readers should rely on official program guidelines instead of this summary when applying.

Website for more details: <https://digitalmainstreet.ca/ontario/> and for details on the Recovery Activation Program: <http://supportbusiness.bot.com/RAP/>

How to apply: Sign up for application details using the above-noted website; (for the Recovery Activation Program, applications are available: <https://wtctoronto.com/scaleup/applynow-rap/>).

Ontario's Enhanced Agri-Food Workplace Protection Program

Overview: On June 12, 2020, the Ontario Government enhanced the previous \$2.25 million [Ontario-Canada Agri-Food Workplace Protection Program](#) by committing up to \$15 million. Farm businesses can apply for 70 per cent funding (up to a maximum of \$7,500) for initiatives like purchasing personal protective equipment, enhanced cleaning and disinfection, and redesigning workstations. The \$7,500 limit is calculated based on the amount of all payments made under both the Enhanced Agri-Food Workplace Protection Program and the previous Agri-Food Workplace Protection Program. Project costs incurred on or after March 15, 2020 will now be eligible under the enhanced programming. The program has been expanded to include operations that provide off-farm packing services (i.e. cooling, storing, washing, sorting, packing) for products such as fruit and vegetables, as well as organizations that offer corn detasseling services. Support is also now available for producers and other operations to assist with costs for short-term accommodation and transportation related to preventive measures, as well as those incurred in addressing an illness or outbreak.

Who is eligible: A registered Ontario farm business, with a valid FBR number or allowable exemption, with intensive use of labour where employees may operate within close proximity of one another, or where the operator is responsible for accommodating workers on- or off-site. Ontario corn detasseling businesses and Ontario off-farm primary packing businesses (e.g., cooling, washing, sorting, packaging, storing) for primary agricultural commodities (e.g., fruits and vegetables) are also eligible.

Website for more details: <http://www.omafra.gov.on.ca/english/about/agrifoodprogramguide.htm>

How to apply: Apply online: <http://www.omafra.gov.on.ca/english/about/agrifoodprogram.pdf>

Applications will be continuously processed upon submission, while funding is still available.

Canada enhances Youth Employment and Skills Program (YESP)

Overview: Increased funding of \$9.2 million is to assist in helping to create up to 700 new positions in agriculture for youth (ages 15 to 30). The YESP will provide agriculture employers up to 50% of the cost of hiring a Canadian youth up to \$14,500. Ag employers will receive up to 80% of their costs for indigenous applicants and applicants facing barriers.

Who is eligible: Farmers, agri-businesses, and industry associations are eligible. Employers may apply for funding retroactive to Apr 1, 2020, with projects to be completed by Mar 31, 2021.

Website for more details: <https://www.canada.ca/en/agriculture-agri-food/news/2020/05/government-of-canada-enhances-youth-employment-and-skills-program-to-help-create-new-positions-for-youth-in-the-agriculture-sector.html>

How to apply: Applications are available through the Youth Employment and Skills Program: <http://www.agr.gc.ca/eng/agricultural-programs-and-services/youth-employment-and-skills-program/step-3-how-to-apply/?id=1558438660663>, Email: aa.fc.yesp-pecj.aac@canada.ca, or call: 1-866-452-5558

Canada's Agriculture and Food Business Solutions Fund

Overview: The federal government announced \$100 million for Farm Credit Canada to be the sole investor in a new Venture Capital Fund, in partnership with Forage Capital Inc. This Fund can provide companies with the stability and flexibility they need to rebuild their business models during challenging times. The fund will primarily offer convertible debt investments, as well as other flexible financing solutions. Convertible debt investments give companies the flexibility of paying down debt or providing the investor with equity in the business.

Who is eligible: The Fund will consider investments along the entire Agri-Food system with a focus on companies that have suffered a significant disruption to their business model and have a well-defined need for new capital.

Website for more details: <https://www.fcc-fac.ca/en/about-fcc/media-newsroom/news-releases/2020/fcc-invests-150-million-into-canadas-agriculture-and-food-industry.html>

How to apply: Contact Forage Capital Inc. (<http://www.foragecapitalpartners.com/>)

Canada's Regional Relief and Recovery Fund

Overview: The federal government announced a \$962 million fund specifically targeted to those businesses and organizations that have been unable to access existing support measures. The initiative includes \$675 million to support regional economies, businesses, organizations, and communities across Canada and \$287 million to support Community Futures Development Corporations to specifically target small businesses and rural communities.

Who is eligible: Businesses and organizations unable to access existing support measures.

Website for more details: https://www.ic.gc.ca/eic/site/icgc.nsf/eng/h_07682.html

How to apply: For loans up to \$40,000, contact your local Community Futures Office: <https://cfontario.ca/find-cfdc-office-pf-en>;

For loans over \$40,000, contact your Regional Development Agency, in Southern Ontario: http://www.feddevontario.gc.ca/eic/site/723.nsf/eng/h_02581.html?OpenDocument; in Northern Ontario: http://fednor.gc.ca/eic/site/fednor-fednor.nsf/eng/h_fn04591.html;

Canada's Emergency Processing Fund

Overview: The \$77.5 million program will provide project funding to assist food businesses to implement changes required by COVID-19 to ensure the health and safety of workers, including plant retrofits. The program will also provide repayable contributions (loans) to assist businesses with Strategic Investments to improve, automate, and modernize food processing or manufacturing facilities to manage surplus stock; increase production; or that are operating at less than full capacity or closed, including conversion or adaptation of existing greenhouses to increase horticultural production.

Who is eligible: Eligible applicants are for-profit organizations (including cooperatives) involved in agricultural food manufacturing or processing, This includes agricultural producers growing or rearing product which have a processing line to processes products grown or reared at the facility. For example, greenhouses that also clean, sort and package their or other greenhouses production. Also eligible are agricultural producers that are converting or adapting existing greenhouses to increase year-round horticultural production. Activities can be retroactive to March 15, 2020 and must be completed by September 30, 2020.

Website for more details: <http://www.agr.gc.ca/eng/agricultural-programs-and-services/emergency-processing-fund/?id=1591291974693>

How to apply: Online applications are available on the above-noted website.

Ontario-Canada AgriRecovery (cattle & hog) Initiatives

Overview: The federal government launched national AgriRecovery initiatives of up to \$125 million in funding to help producers faced with additional costs incurred by COVID-19. This includes set-asides for cattle and hog management programs to manage livestock backed-up on farms, due to the temporary closure of food processing plants. This new federal funding will help beef and pork producers and processors adapt to a changing market, and help farmers and ranchers keep their animals longer before marketing. **(Update: June 17, 2020)** - The governments of Canada and Ontario has announced they will invest up to \$10 million in emergency assistance for beef and hog farmers. The **beef cattle set-aside program** will provide beef farmers with up to \$5 million in support. Farmers will be able to claim \$2 per head

of cattle per day to help pay for additional maintenance costs should they have to keep their market-ready animals on their farms for extended periods of time. The **hog sector support program** will provide hog farmers with up to \$5 million to help cover additional maintenance costs. Ontario is also providing up to \$1.5 million to process and package surplus pork for food banks, to provide those in need with fresh, locally produced pork products.

Who is eligible: Details still to be released.

Website for more details: <https://pm.gc.ca/en/news/news-releases/2020/05/05/supporting-canadas-farmers-food-businesses-and-food-supply> & <https://news.ontario.ca/omafra/en/2020/06/canada-and-ontario-support-beef-and-hog-farmers-during-covid-19.htm>

How to apply: Application details still to be released.

Canada's Surplus Food Rescue Program

Overview: Agriculture and Agri-Food Canada (AAFC) launched the \$50 million program on June 15, 2020. This time-limited program will assist eligible participants to purchase (at cost or below cost) surplus food commodities from producers and food processors. The food is then to be distributed to vulnerable Canadians. No profits should be derived from the projects undertaken through this program and all benefits should return to the targeted vulnerable populations. Surplus food may be fresh (such as produce), or in need of further processing due to its highly perishable nature (fish or meat).

Who is eligible: Community or charitable organizations/municipal government and agencies who can acquire and deliver the most surplus product to vulnerable Canadians.

Website for more details: <https://www.canada.ca/en/agriculture-agri-food/news/2020/06/government-of-canada-implements-surplus-food-rescue-program-to-help-alleviate-food-concerns-of-vulnerable-canadians.html>

How to apply: Applications are being accepted now until July 15 2020:

<https://www.agr.gc.ca/eng/agricultural-programs-and-services/surplus-food-rescue-program/?id=1591298974329>

Ontario-Canada Agri-Food Open for E-Business initiative

Overview: Eligible agriculture, agri-food and agri-products businesses/organizations (such as farmers, processors, individual farmers markets, on-farm markets, retailers, garden centres, greenhouses, nurseries and agricultural associations) that are looking to bring their business online quickly can apply for a Canadian Agricultural Partnership grant of up to \$5,000 in order to capture business opportunities and address marketing challenges through a new, expanded or enhanced online e-business and marketing presence.

Who is eligible: An applicant must have a Canada Revenue Agency Business Number; be involved in the agriculture, agri-food and agri-products sectors; and be engaged in the project and be contributing cash towards the project.

Website for more details: <http://www.omafra.gov.on.ca/english/cap/ebusiness.htm#eligible>

How to apply: Due to high demand, the intake was paused while applications that were submitted by May 25, 2020 at 2:30 p.m. are reviewed and funding decisions made. If funding is still available following the review of the remaining applications, OMAFRA will re-open the application intake.

Ontario-Canada Emergency Commercial Rent Assistance Program

Overview: Announced \$900 million to help Ontario business tenants through forgivable loans to eligible commercial property owners experiencing potential rent shortfalls because their small business tenants have been heavily impacted by the COVID-19 crisis. The forgivable loan would be conditional on the property owner and tenant entering into a rent forgiveness agreement (including a moratorium on eviction for three-months) pursuant to which the property owner would reduce the tenant's monthly rent to 25 per cent of rent that relates to fixed costs for three months. The property owner would be responsible for the remaining 25 per cent.

(Updated) - The program has been extended through to the end of July 2020. Only those tenants approved in the April, May and June application are eligible for [the July extension](#).
Who is eligible: An eligible small business tenant is one that: Pays monthly rent not exceeding \$50,000 in gross rent payments; and is, A non-essential small business that has temporarily closed, or who is experiencing a 70 per cent drop in pre-COVID-19 revenues (determined by comparing revenues in April, May or June to the same month in 2019 or alternatively compared to average revenues for January and February 2020).

Website for more details: <https://news.ontario.ca/opo/en/2020/4/ontario-canada-emergency-commercial-rent-assistance-program.html>

How to apply: Applications are online: <https://www.cmhc-schl.gc.ca/en/finance-and-investing/covid19-ccra-small-business>

Canada's Temporary Foreign Worker Quarantine Assistance Program

Overview: The announced \$50 million is to help farmers, fish harvesters, and all food production and processing employers with temporary foreign workers (TFWs) with the costs associated with the measures necessary to follow the mandatory 14-day isolation period required of all workers arriving from abroad. Up to \$1,500 per TFW will be provided to employers or those working with them to ensure isolation protocols are fully met.

Who is eligible: Above-noted employers with TFWs adhering to the upon-arrival 14-day isolation protocol.

Website for more details: <http://www.agr.gc.ca/eng/agricultural-programs-and-services/mandatory-isolation-support-for-temporary-foreign-workers-program/?id=1588186409721>

How to apply: Online applications are available on the above-noted website.

Canada's \$5 billion increase to Farm Credit Canada's lending capacity

Overview: Farm Credit Canada (FCC) received an enhancement to its capital base that will allow for an additional \$5 billion in lending capacity. Focus will be on assisting the industry in addressing cash flow challenges so that businesses can remain focused on business-critical functions.

Who is eligible: Farmers, agri-businesses, and food processors.

Website for more details: <https://www.fcc-fac.ca/en/covid-19.html>

How to apply: Customers facing financial pressure may contact their FCC relationship manager or the FCC Customer Service Centre at 1-888-332-3301.

Canada's Advance Payment Program

Overview: The federal government announced up to \$173 million in loan repayment deferrals under the Advance Payments Program (APP) to help farmers with an APP loan due by April 30.

Who is eligible: Farmers with APP loans.

Website for more details: https://www.agcreditcorp.ca/what_advance_payments_program_app

How to apply: APP borrowers in Ontario should contact the Agricultural Credit Corporation

Canada's Income Tax Payment Deferral

Overview: All businesses can defer, until August 31, 2020, the payment of any income tax amounts that become owing on or after March 18 and before September 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the *Income Tax Act*. No interest or penalties will accumulate on these amounts during this period.

Who is eligible: All businesses owing income taxes.

Website for more details: <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html>

How to apply: Check the above website for extended filing dates.

Canada's Work-Sharing program

Overview: 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. It provides income support to employees eligible for Employment Insurance benefits who work a temporarily reduced work week while their employer recovers. Effective March 15, 2020 to March 14, 2021, and not limited to one specific sector or industry, the government is introducing temporary special measures, including the extension of the maximum possible duration of an agreement from 38 weeks to 76 weeks.

Who is eligible: The measure provides income support to employees eligible for Employment Insurance benefits who work a temporarily reduced work week.

Website for more details: <https://www.canada.ca/en/employment-social-development/services/work-sharing.html>

How to apply: Ontario employers should email completed applications (available on the website noted above) to ESDC.ON.WS-TP.ON.EDSC@servicecanada.gc.ca

Canada Emergency Wage Subsidy (CEWS)

Overview: The Canada Emergency Wage Subsidy (CEWS) is a temporary wage subsidy for employers that aims to prevent further job losses, encourage employers to re-hire workers previously laid off as a result of COVID-19. It will cover up to 75% of an employee's salary on the first \$58,700 earned – amounting to up to \$847 a week. Funds will be retroactive to March 15. If able, employers can pay employees the remaining 25% of salaries. For employers that are eligible for both the CEWS and the 10% Temporary Wage Subsidy (noted below) for a period, any benefit from the 10 per cent wage subsidy for remuneration paid in a specific period would generally reduce the amount available to be claimed under the CEWS in that same period.

Who is eligible: Individuals, taxable corporations, partnerships consisting of eligible employers, non-profit organizations and registered charities, may be eligible if they see a drop of at least 15 per cent of their revenue in March 2020 and 30 per cent for the following months.

Website for more details: <https://www.canada.ca/en/department-finance/news/2020/04/additional-details-on-the-canada-emergency-wage-subsidy0.html>

How to apply: Applications are online: <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy/cews-how-apply.html#h-2>.

Canada's 10% Temporary Wage Subsidy for Employers

Overview: Organizations that do not qualify for the Canada Emergency Wage Subsidy (noted above) may qualify for the previously announced wage subsidy of 10 per cent of remuneration paid from March 18 to before June 20, 2020. The Temporary Wage Subsidy for Employers is a three-month measure that will allow eligible employers to reduce the amount of payroll deductions required to be remitted to the Canada Revenue Agency (CRA). The subsidy is equal to 10% of the remuneration you pay from March 18, 2020 to June 19, 2020, up to \$1,375 for each eligible employee and to a maximum of \$25,000 total per employer.

Who is eligible: Eligible employers are individuals, partnerships, non-profit organizations, charities, or Canadian-controlled private corporation (including a cooperative corporation), who are eligible for the small business deduction; and have an existing business number and payroll program account with the CRA on March 18, 2020; and pay salary, wages, bonuses, or other remuneration to an eligible employee.

Website for more details: <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html>

How to apply: Whoever is responsible for making your payroll remittances must manually calculate the subsidy. Your current payroll remittance of federal, provincial, or territorial income tax that you send to the CRA can be reduced by the subsidy amount.

Canada Emergency Response Benefit (CERB)

Overview: To support workers and help businesses keep their employees, this benefit would provide \$2,000 a month for up to four months for workers who lose their income as a result of the COVID-19 pandemic. The CERB would replace the previously announced Emergency Care Benefit and Emergency Support Benefit.

Who is eligible: The CERB covers Canadians who have lost their job, are sick, quarantined, or taking care of someone who is sick with COVID-19, as well as working parents who must stay home without pay to care for children who are sick or at home because of school and daycare closures. The CERB would apply to wage earners, as well as contract workers and self-employed individuals who cease working for reasons related to COVID-19 for at least 14 consecutive days within the four-week period in which they apply for the payment, and for those who would not otherwise be eligible for Employment Insurance (EI). Workers earning up to \$1,000 a month and those who have recently run out of employment insurance will now also be eligible. Eligibility is proposed for seasonal workers who have exhausted their EI benefits and can't find their usual seasonal work as a result of the pandemic.

Website for more details: <https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

How to apply: Apply online (website above) through either Service Canada or the Canada Revenue Agency (CRA).

Canada's Business Credit Availability Program (BCAP)

Overview: The BCAP will support access to financing for Canadian businesses in all sectors and regions. Business Development Canada (BDC) and Export Development Canada (EDC) will employ their internal risk management practices to provide more than \$65 billion in financing at market rates to businesses with viable business models.

Who is eligible: All credit-worthy businesses with viable business models whose activities fall within the mandate of either BDC and/or EDC are eligible to benefit from BCAP.

Website for more details: <https://www.canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html>

How to apply: Contact your financial institution.

Canada Emergency Business Account (CEBA)

Overview: The CEBA is a \$40,000 interest-free loan. Up to \$10,000 of that amount will be eligible for complete forgiveness if \$30,000 is fully repaid on or before December 31, 2022.

Who is eligible: Businesses and not-for-profits with an active business chequing/operating account (opened March 1st or earlier) with their primary financial institution (the lender) are eligible if any existing loans they have with the lender are not in arrears by 90 days or more as at March 1, 2020. **(Update: June 17, 2020)** Initially applicants were required to have paid total employment income in the 2019 calendar year between \$20,000 and \$1.5 million. However, the eligibility criteria were expanded for applicants with \$20,000 or less in total employment income paid in the 2019 calendar year. Applicants with less than \$20,000 in total employment paid must have: a Canada Revenue Agency business number; filed a 2018 or 2019 tax return; and eligible non-deferrable expenses between \$40,000 and \$1,500,000.

Website for more details: <https://ceba-cuec.ca/>

How to apply: Contact your financial institution.

Canada's Deferral of HST Remittance and Customs Duty Payments

Overview: Businesses, including self-employed individuals, can defer until June 30, 2020 their remittances of the Harmonized Sales Tax (HST), as well as customs duties owing on their imports. The deferral will apply to GST/HST remittances for the February, March and April 2020 reporting periods for monthly filers; the January 1, 2020 through March 31, 2020 reporting

period for quarterly filers; and for annual filers, the amounts collected and owing for their previous fiscal year and instalments of GST/HST in respect of the filer's current fiscal year. For GST and customs duty payments for imported goods, deferral will include amounts owing for March, April and May.

Who is eligible: Business who must remit HST and Customs Duties. Note that GST/HST rebates that are late filed may be considered for processing. They will be reviewed on a case by case basis when operations resume.

Website for more details: <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-gst-hst.html>

How to apply: New deadlines apply automatically.

Ontario's support for industrial and commercial electricity users

Overview: (June 26, 2020) - The Government of Ontario announced that companies that participate in the Industrial Conservation Initiative (ICI) will not be required to reduce their electricity usage during peak hours, as their proportion of Global Adjustment (GA) charges for these companies will be frozen. The government previously announced on May 1st that it was providing temporary relief for industrial and commercial electricity consumers that do not participate in the Regulated Price Plan (RPP) by deferring a portion of GA charges for April, May and June 2020.

Who is eligible: Industrial and Commercial electricity users participating in the Industrial Conservation Initiative (ICI).

Website for more details: <http://www.ieso.ca/en/Sector-Participants/Settlements/Global-Adjustment-Class-A-Eligibility>

How to apply: Applies automatically – customers will not need to anticipate and reduce their electricity demand during peak hours.

Ontario's new fixed electricity price for time-of-use rates

Overview: The Government of Ontario introduced a new fixed electricity price of 12.8 ¢/kWh for customers that are on time-of-use (TOU) prices. Effective June 1, 2020, the new price applies to electricity used at all hours of the day, seven days a week.

Who is eligible: Residential, farm and small business customers on time-of-use pricing.

Website for more details: <https://www.oeb.ca/newsroom/2020/new-electricity-pricing-tou-customers-begins-june-1-2020>

How to apply: Pricing applies automatically – no customer action is required.

Ontario's Electricity Disconnection Ban Extension

Overview: The Ontario Energy Board (OEB) extended the winter ban on electricity disconnections for non-payment for residential customers to July 31, 2020. Low-volume, small business customers will now also be protected by the ban. In addition, the OEB is calling on distributors to be more flexible on arrears payment arrangements.

Who is eligible: Residential, farm and low-volume small business electricity customers.

Website for more details: <https://www.oeb.ca/newsroom/2020/oeb-covid-19-update>

How to apply: Contact your electricity utility.

Ontario's COVID-19 Energy Assistance Program (CEAP)

Overview: Ontario government's \$9 million CEAP for residential customers provides a one time, on-bill credit to eligible residential electricity and natural gas customers to help them catch up on their energy bills and resume regular payments. The program is being delivered by electricity distributors, gas distributors and unit sub-meter providers. The government also announced \$8 million for the COVID-19 Energy Assistance Program for Small Business (CEAP-SB) to help

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small businesses that are struggling to pay their energy bills because of the COVID-19 emergency. CEAP-SB details for Small Businesses will be available later this summer.

Who is eligible: Residential electricity and gas customers (or spouse) who are unemployed on the date of their application for CEAP; and have received Employment Insurance or the Canada Emergency Response Benefit (CERB) since March 17, 2020. Eligibility details for Small Businesses are not yet available.

Website for more details: <https://www.oeb.ca/rates-and-your-bill/covid-19-energy-assistance-program-ceap>

How to apply: Utilities will accept residential CEAP applications starting July 13, 2020.

Ontario's Workplace Safety and Ins. Board's Financial Relief Package

Overview: The Workplace Safety and Insurance Board (WSIB) will defer premium payments for six months for all businesses in the province. Additionally, the WSIB will cease interest accrual on all outstanding premium payments. They will not charge penalties during this six-month deferral period. There will be no negative consequences for businesses who defer premium reporting and payments. The WSIB will continue to fully cover workers at eligible workplaces.

Who is eligible: All employers covered by the WSIB's workplace insurance are automatically eligible for the provisions of the relief package and can defer premium reporting and payments until August 31, 2020. They will not be required to opt in to receive this benefit.

Website for more details: <https://www.wsib.ca/en/financialrelief>

How to apply: WSIB will automatically enroll all WSIB's insured workplaces. Employers are not required to apply.

Existing Programs

Ontario's Risk Management Program (RMP) (including SDRM)

Overview: Ontario's Risk Management Program (RMP) provides financial assistance when market commodity prices fall below established support levels for eligible livestock and grains and oilseeds commodities. As part of the RMP program, Self-Directed Risk Management (SDRM) accounts enable eligible horticultural producers to receive Ontario government contributions when producer deposits are made, up to the maximum indicated on the deposit notice. The SDRM deposit maximum is based on eligible Allowable Net Sales. **(Update July 16, 2020)** Ontario has increased funding for Ontario's Risk Management Program by \$50 million, to provide up to \$150 million per year starting in the 2020 program year.

Who is eligible: Livestock, grains & oilseed, edible horticulture producers of eligible commodities can participate in the RMP program. Applicants must meet the eligibility criteria outlined in the program guidelines. The program guidelines are available from Agricorp.

Website for more details: <https://www.agricorp.com/en-ca/Programs/RMP/Pages/Overview.aspx>

How to apply: Contact Agricorp at 1-888-247-4999. Ontario farmers had until July 30, 2020, to apply for or make changes to coverage under RMP for livestock and RMP: Grains and Oilseeds.

Canada/Ontario's Agri-Invest Program

Overview: The Agri-Invest program allows farmers to make an annual deposit into an account based on their Allowable Net Sales (ANS) and then receive matching government contributions up to a maximum government contribution of \$10,000 per year. Participants can withdraw funds from their account at any time after the matching funds have been received.

Who is eligible: Farmers reporting farming income for tax purposes are eligible. However, a yearly minimum ANS of \$25,000 is required to trigger the minimum matchable deposit of \$250. Also, sales of supply-managed commodities are excluded from the ANS calculation.

Website for more details: <https://www.agricorp.com/en-ca/Programs/AgriInvest/Pages/Overview.aspx>

How to apply: To participate, farming individuals must submit a T1163 income tax form to Canada Revenue Agency. Corporations must submit a Statement A to Agricorp.

Canada/Ontario's Agri-Stability Program

Overview: The Agri-Stability Program is a whole-farm, margin-based program available to eligible farmers regardless of the commodities they produce. Under the Agri-Stability Program, a farm operation's current year margin (eligible income minus eligible expenses) is compared to the farm operation's reference margin. A government payment is made to the farmer when the farm's margin in the current year (program year margin) is lower by an amount that exceeds 30% of the farm's reference margin.

Who is eligible: Farmers reporting farming income for tax purposes are eligible as long as they have completed a production cycle and have completed at least six consecutive months of farming activity in the program year.

Website for more details: <https://www.agricorp.com/en-ca/Programs/AgriStability/Pages/Overview.aspx>

How to apply: Contact Agricorp at 1-888-247-4999. Ontario farmers had until July 3, 2020 to enrol. Participants who apply for a 2020 AgriStability interim payment will now receive 75 per cent of their estimated final payment (<https://www.agricorp.com/en-ca/News/2020/Pages/AgriStability-HowToApplyForAnInterimPayment.aspx>).

Canada/Ontario's Production Insurance Program

Overview: Production Insurance coverage provides financial compensation for production losses caused by eligible perils. Some of these eligible perils include drought, flood, wind, frost, excessive rain, heat, snow, uncontrolled disease, insect infestations and wildlife. **(Update: July 9, 2020)** Ontario farmers already enrolled in an eligible production insurance plan, who suffer crop losses due to labour disruptions during the 2020 growing season, should notify Agricorp to access enhanced insurance coverages for: (1) an inability to attract sufficient on-farm labour due to COVID-19; and (2) illness or quarantine of on-farm labour and the producer due to COVID-19.

Who is eligible: Farmers producing an insurable agricultural commodity.

Website for more details: <https://www.agricorp.com/en-ca/Programs/ProductionInsurance/Pages/Default.aspx>

How to apply: For plans with typical enrolment deadlines of April 1, May 1, and May 10, Ontario farmers had until June 1, 2020, to apply to Agricorp (1-888-247-4999) for coverage under Production Insurance or make changes to existing coverage.

Ontario's Food Donation Tax Credit for Farmers

Overview: Provides farmers with a tax credit worth 25% of the fair market value of the agricultural products donated to eligible community food programs

Who is eligible: Ontario farmers (or their spouse or common-law partner) who have donated agricultural products to an eligible Ontario community food program. This tax credit is also available to Ontario Farm Corporations.

Website for more details: <http://www.omafra.gov.on.ca/english/about/info-taxcredit.htm>

How to apply: This credit can be claimed on personal/corporate income tax returns.