

COVID-19 Supports for Non-Profit Organizations

Update as of January 12, 2021

A range of supports is available to non-profit organizations affected by COVID-19.

Loans and grants:

- **Canada Emergency Business Account (CEBA):**
 - Provides interest-free loans of up to \$60,000 to eligible non-profit organizations.
 - Repaying the loan on or before December 31, 2022 results in a loan forgiveness amount of up to \$20,000.
 - Applicants who have received the previous \$40,000 CEBA loan may apply for the recent \$20,000 expansion.
 - All applicants have until March 31, 2021 to apply for the \$60,000 CEBA loan or the \$20,000 expansion.
 - More information on CEBA is available at: <https://ceba-cuec.ca/>
- **Regional Relief and Recovery Fund (RRRF) – Community Futures Stream:**
 - Social enterprises located in rural communities may be eligible for interest-free loans of up to \$40,000, with up to \$10,000 forgivable if repaid before December 31, 2022 through Community Futures.
 - More information on this program is available at: <https://www.wd-deo.gc.ca/eng/20065.asp>

Rent relief:

- **Canada Emergency Rent Subsidy (CERS) & Lockdown Support:**
 - On November 23, 2020, applications for CERS and the Lockdown Support opened.
 - CERS provides a rent subsidy directly to eligible charities and non-profit organizations until June 2021 that have suffered a revenue drop.
 - For the three periods from September 27, 2020 to December 19, 2020, a rent subsidy up to 65% of eligible expenses is available.
 - Organizations temporarily shut down by a mandatory public health order may be eligible for the new Lockdown Support, which provides a rent subsidy of 25%, in addition to the 65% subsidy.
 - On November 30, 2020, the federal government announced that it intends to extend these subsidy rates for an additional three periods until March 13, 2021.
 - More information on CERS is available at: <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-rent-subsidy.html>

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Wage support:

- **Canada Emergency Wage Subsidy (CEWS):**
 - Until June 2021, a base subsidy of employee wages is available to non-profit organizations that are experiencing a decline in revenue, with the subsidy amount varying depending on the scale of revenue decline.
 - A top-up subsidy of up to an additional 25% is available for organizations that have been most adversely affected by COVID-19.
 - The CEWS maximum subsidy rate has increased to 75% of eligible wages until March 13, 2021.
 - More information on CEWS is available at:
<https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html>
- **B.C. Increased Employment Incentive:**
 - Offers a refundable tax credit for all private sector B.C. employers, including most charities and non-profit organizations, who increase their B.C. remuneration by creating new jobs or increasing the pay of their existing low- or medium-income employees over the last quarter of 2020 (October to December).
 - More information on the incentive is available at:
<https://www2.gov.bc.ca/gov/content/taxes/employer-health-tax/employer-health-tax-overview/increased-employment-incentive>
- **Employment Insurance (EI) Work Sharing Program:**
 - Provides EI benefits to workers who agree to reduce their normal working hours as a result of developments beyond the control of their employers.
 - Non-profit employers experiencing a shortage of work due to COVID-19 are eligible to access the program.
 - More information on the program is available at:
<https://www.canada.ca/en/employment-social-development/services/work-sharing/notice-covid-19.html>