

# COVID-19 support

## Provincial response for individuals

Beyond the federal measures introduced in the wake of COVID-19, Canada's provinces are also offering a range of support to help employees and individuals navigate the ongoing pandemic. Here's a summary of the provincial responses for employees and individuals coast to coast.



# Table of contents



Alberta



Nova Scotia



British Columbia



Ontario



Manitoba



Prince Edward Island



New Brunswick



Saskatchewan



Newfoundland  
and Labrador



# Alberta

## Employees and individuals



### Job-protected leave

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Changes to the Employment Standards Code allow full- and part-time employees to take job-protected leave if they are

- required to self-isolate or
- caring for a child or dependent adult who is required to self-isolate.

To be eligible, employees

- are not required to have a medical note and
- do not need to have worked for an employer for 90 days.

The length of this leave is flexible and will be linked to guidance from the Chief Medical Officer. The leave does not apply to self-employed individuals or contractors. An employee can take this leave more than once.



### Student loan payment

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The province has suspended Alberta Student Loan payments from March 30, 2020 to September 30, 2020.



### Emergency isolation support (closed)

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- A one-time support payment of \$1,146 to employees required to self-isolate, or who are caring for a dependent who is required to self-isolate
- Was meant to bridge the gap until federal emergency payments begin in April
- Albertans could apply for this payment through the [alberta.ca](https://www.alberta.ca) website

## Homeowners



### Mortgage payment deferral

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This is a temporary measure, currently offered by all national banks, for individuals facing financial hardship due to COVID-19. The deferral is an agreement between the borrower and the lender. Generally, the agreement will indicate that the borrower and the lender have agreed to pause or suspend the mortgage payments for a certain amount of time.

The mortgage deferral agreement does not erase, cancel or eliminate the amount owed on the mortgage. At the end of the agreement, the borrower will have to resume payment according to their regular payment schedule.

- **ATB Financial customers:** Personal banking customers can apply for a deferral on their ATB loans, lines of credit and mortgages for up to six months.
- **Alberta credit unions:** Credit union members will have access to a variety of programs and solutions designed to ease difficulties with loan payments and short-term cash flow. Contact your credit union to work out a plan for your personal situation.



### Utility payments

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Residential, farm and small commercial customers can defer electricity and natural gas bill payments from March 18, 2020 to June 18, 2020.

## Renters



### Residential tenancy

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The province is encouraging landlords and tenants to work together to develop payment plans. The province has also introduced the following protections for tenants facing financial hardship due to COVID-19:

- Tenants cannot be evicted for non-payment of rent and/or utilities before May 1, 2020.
- Rents on residential properties or mobile home sites will not increase while the province's state of public health emergency remains in effect.
- Effective April 1, late fees cannot be applied to late rent payments until June 30 and cannot be collected retroactively for this time.



# British Columbia

## Employees and individuals



### BC emergency benefit for workers

This measure provides a tax-free \$1,000 payment to British Columbians whose ability to work has been affected by COVID-19. The benefit will be a one-time payment for BC residents who receive federal Employment Insurance (EI) or the new federal Canada Emergency Response Benefit (CERB).

Applications and details of eligibility are available [online](#). Payments of this benefit started in May 2020.



### BC COVID-19 temporary pandemic pay

The temporary pandemic pay is for eligible health, social services and corrections employees who are delivering in-person, front-line care during the COVID-19 pandemic. Effective March 15, 2020, eligible front-line workers can expect to receive a lump-sum payment equivalent to about \$4 per hour for straight-time hours worked anytime over a 16-week period.

Employers will receive funds from the government and will then distribute these funds to eligible employees as lump-sum payments.



### COVID-19 leave

As an employee, you can take unpaid, job-protected leave related to COVID-19 if you are unable to work for any of the following reasons:

- You have been diagnosed with COVID-19 and are following the instructions of a medical health officer or the advice of a doctor or nurse
- You are in isolation or quarantine and are acting in accordance with an order of the provincial health officer, an order made under the Quarantine Act (Canada), guidelines from the BC Centre for Disease Control or guidelines from the Public Health Agency of Canada
- You have been directed by your employer not to work due to concern about your exposure to others
- You need to provide care to a dependent adult who is your child or your minor child or former foster child for a reason related to COVID-19, including a school, daycare or similar facility closure
- You are outside of the province and are unable to return to work due to travel or border restrictions

This leave is retroactive to January 27, 2020.



## One-time enhanced July 2020 payment for the Climate Action Tax Credit

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The province is increasing and expanding the BC Climate Action Tax Credit in July 2020.

- An adult will receive up to \$218 (an increase of up to \$174.50 from the regular tax credit amount).
- A child will receive \$64 (an increase of up to \$51.25 from the regular tax credit amount).
- Eligible families of four will receive up to \$564. This boosts the regular Climate Action Tax Credit payment of up to \$112.50 per family of four and up to \$43.50 per adult.

The enhanced payment will be sent in July 2020 along with the federal goods and services tax/harmonized sales tax (GST/HST) credit.



## BC student loans

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The province has suspended British Columbia Student Loan payments from March 30, 2020 to September 30, 2020.



## Insurance Corporation of British Columbia (ICBC)

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ICBC customers on a monthly payment plan who are facing financial challenges due to COVID-19 may defer their payment for up to 90 days with no penalty.

Information about additional temporary changes can be found [here](#).



## Support for income and disability assistance

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An automatic \$300 supplement in each of April, May and June will be paid to individuals who are not receiving federal Employment Insurance or Canada Emergency Response Benefit and are on

- income assistance
- disability assistance
- comforts allowance
- BC senior's supplement

Individuals on disability assistance and receiving the BC Bus Pass will automatically receive the \$52 Transportation Supplement which started April 2020. This will continue to be added to monthly cheques while BC Transit and Translink have suspended fares for the duration of the fare suspension.

Further information regarding this can be found [here](#).



## Emergency Relief Support Fund

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The Ministry of Children and Family development has established the Emergency Relief Support Fund. This fund is set up to provide a payment of \$225 per month to eligible families for children and youth with special needs during the period April 1, 2020 to June 30, 2020. Further information regarding this fund can be found [here](#).



## Homeowners



### Mortgage payment deferral

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The mortgage deferral agreement does not erase, cancel or eliminate the amount owed on the mortgage. At the end of the agreement, the borrower will have to resume payment according to their regular payment schedule.



### Extended utility company grace period

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Numerous utility companies (like BC Hydro and Fortis BC) have provided options to defer payments. It is recommended to confirm further details with the respective municipality/company.

Effective April 1, 2020, BC Hydro has reduced rates by one percent. Also, eligible customers will receive credits to cover electricity bills – three times their average monthly bill over the past year at their home. The credit does not have to be repaid.

BC Hydro's customers facing temporary financial hardship and possible disconnection of their service due to job loss, illness or loss of a family member may also be eligible for the company's Customer Crisis Fund, which provides access to grants of up to \$600 to pay their bills.

Further details and application information can found [here](#).

Residential customers who have lost employment or have become unable to work due to COVID-19 may also be eligible for the COVID-19 Relief Fund, which offers a free credit on their BC Hydro bill.

Further details and application information can found [here](#).

FortisBC has introduced the COVID-19 Customer Recovery Fund. Eligible customers can have their bills deferred from April 1, 2020 to June 30, 2020.



## Temporary rent supplement

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The temporary rent supplement will provide up to \$500 per month for April, May and June 2020. Specifically, it offers up to \$300/month for households without dependents and up to \$500/month for households with dependents.

Landlords of eligible households will be paid directly.

To be eligible, the renter must meet all the following criteria

- 2019 gross household income below \$74,150, where no dependents or \$113,040 where dependents;
- be eligible for EI, receiving CERB or experiencing a 25 percent reduction in monthly employment income due to COVID and;
- must be paying >30 percent of current household income as rent

Applications must be made [online](#) by the tenant. Applicants should organize documentation prior to preparing the online forms (e.g., identification, proof of income, proof of income loss, etc.). Visit the link above for a comprehensive list of documentation required.



## The Rental Assistance Program (RAP) and shelter aid for elderly renters

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This program is typically available to renters with household incomes of \$35,000 or less, who have less than \$100,000 in assets. Impacted households may request a short-term adjustment to their monthly benefits.

For detailed information, including application and eligibility procedures, visit [BC Housing](#).



## Halting evictions and freezing rent increases

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The province has implemented measures that halt evictions (with a few exceptions) and prevent annual rent increases during the state of emergency.





# Manitoba

## Employees and individuals



### Temporary exception to employment standards layoff rules

Under the present employment standards legislation, employees who have been laid off for eight or more weeks in a 16-week period are deemed to have been terminated and are entitled to wages in lieu of notice.

Employment standards have been temporarily amended to ensure any period of layoff occurring after March 1, 2020 will not be counted toward the period after which a temporary layoff would become a permanent termination.

This is a temporary measure and specific to situations where employees will eventually be rehired once the COVID-19 crisis has subsided.



### Child care support

The provincial government has established a new \$18 million grant to ensure dedicated child care spaces are available and prioritized for healthcare and other essential frontline workers. This would also give early childhood educators affected by the suspension of child care services access to immediate funds. It will enable them to begin independently offering child care services in the community or at their homes.

Further information regarding this grant and its application form can be found [here](#).



### Manitoba Summer Student Recovery Jobs Program

The program provides a wage subsidy of \$7 per hour (up to a maximum of \$5,000 per student) to eligible employers. Students (aged 15 to 29) must be employed between May 1, 2020 and September 4, 2020.

Further information regarding this program can be found [here](#).



## Manitoba student aid loans

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Effective April 1, 2020, the provincial government is suspending repayments of these loans until September 30, 2020.



## Seniors Economic Recovery Credit

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This credit will provide every Manitoban aged 65 and older with a one-time, refundable tax credit of \$200.

Further information regarding this credit can be found [here](#).



## Provincial income tax filing deadlines and payments

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The provincial filing and payment deadlines have been extended to August 31 from the initial deadline of April 30. After this date, interest and penalties will begin to accrue.



## PST on insurance for residential and business properties

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Effective July 1, 2020, certain residential and commercial property insurance contracts will not be subject to sales tax.

## Homeowners



### Mortgage payment deferral

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The mortgage deferral agreement does not erase, cancel or eliminate the amount owed on the mortgage. At the end of the agreement, the borrower will have to resume payment according to their regular payment schedule.



### Extended grace period by utility companies and City of Winnipeg

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Utility companies like Manitoba Hydro and Centra Gas have provided options to defer payments up to October 1, 2020. It is recommended to confirm further details with the respective company.

For qualifying individuals, City of Winnipeg is waiving penalties for unpaid property taxes up to three months following their due date.

## Renters



### Eviction hearings and rent increases

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Any rent increases scheduled to take effect on April 1 or later are suspended.

Effective March 24, 2020, to protect Manitobans from evictions during the pandemic, all scheduled Residential Tenancies Branch (RTB) and Residential Tenancies Commission (RTC) hearings were delayed with certain exceptions to deal with urgent issues that involve the health and safety of tenants.

These measures were in place until May 31 and further information is expected soon.



# New Brunswick

## Employees and individuals



### Job protection for workers

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To provide job protection for workers who must take a leave of absence due to COVID-19, legislative and regulatory amendments have been introduced. Further information regarding this measure can be found [here](#).



### Child care support

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The Department of Education and Early Childhood Development will cover the fees of anyone who has lost their income due to COVID-19. It will also continue to provide parent subsidies as scheduled.

Parents who are essential service workers will not have to pay double fees for their child care services. If they are paying to reserve a space at their usual child care facility but their child is attending one of the emergency child care facilities, the department will cover the costs of emergency child care.



### Student loans

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The province has suspended New Brunswick Student Loan payments from March 30, 2020 to September 30, 2020. Further details regarding this are available [here](#).



### New Brunswick Public Drug Plan

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In response to the COVID 19 pandemic, the province has introduced changes to the New Brunswick Drug Plan. Under certain circumstances, claims may be eligible to have their co-payment reduced to zero. Further details regarding these changes are available [here](#).



### The New Brunswick Workers Emergency Income Benefit (closed)

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Workers or self-employed people in New Brunswick who have lost their job due to the state of emergency will be provided a one-time income benefit of \$900 by the provincial government. This benefit will be administered by the Red Cross.



## Homeowners



### Mortgage payment deferral

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This is a temporary measure, currently being offered by all national banks, for individuals facing financial hardship due to COVID-19. The deferral is an agreement between the borrower and the lender. Generally, the agreement will indicate that the borrower and the lender have agreed to pause or suspend the mortgage payments for a certain amount of time.

The mortgage deferral agreement does not erase, cancel or eliminate the amount owed on the mortgage. At the end of the agreement, the borrower will have to resume payment according to their regular payment schedule.



### NB Power

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NB Power will defer bill payments for residential, seasonal and small business customers for up to 90 days from March 19, 2020. Their website also indicates that, for impacted customers, they will waive interest for past due balances and late payment charges issued after March 19, 2020.

## Renters



### Residential tenancies

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For the period March 19, 2020 to May 31, 2020, landlords did not have the right to evict tenants for non-payment of rent.

This did not excuse any tenant from their obligation to pay rent.

Eviction protection has ended on May 31, 2020. Further information regarding this can be found [here](#).



# Newfoundland & Labrador

## Employees and individuals



### Amendments to the Labour Standards Act

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The amendments provide for a leave of absence without pay and job protection during the absence where an employee is unable to work due to COVID-19.

Further details regarding this amendment are available [here](#).



### Student loans

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The province has suspended Newfoundland and Labrador Student Loan payments from March 30, 2020 to September 30, 2020.

If a student loan is in default and the individual files their income tax return with Canada Revenue Agency during the period April 9, 2020 to September 30, 2020, then the refund (if any) will be sent directly to the individual.

Further details are available [here](#).



### Essential worker support program

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Eligible essential workers may qualify for a lump sum payment amount during the period from March 15 to July 4, 2020. The lump sum payment amount is based on the total hours worked during the 16-week eligibility period and the maximum monthly gross income.

Individuals who have received the Canada Emergency Response Benefit (CERB) are not eligible for this program.

Employers will be required to apply on behalf of all qualifying employees between July 6, 2020 to July 30, 2020. The application process will be administered by the Department of Advanced Education, Skills and Labour. Employers will receive an additional 10 percent of the eligible amount from the province to offset mandatory related payroll costs from the process.

Further information regarding this is available [here](#).

## Homeowners



### Mortgage payment deferral

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The mortgage deferral agreement does not erase, cancel or eliminate the amount owed on the mortgage. At the end of the agreement, the borrower will have to resume payment according to their regular payment schedule.



### NL Hydro and Newfoundland Power

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These companies have suspended disconnection for most customers. Customers need to contact them to discuss payment arrangements.



### Extended grace period for property tax and utility bills

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Numerous municipalities, like City of St. John's and City of Mount Pearl, have waived interest on utility and property tax bills for the next few weeks/months. It is recommended to confirm further details with the respective municipality.

## Renters



### Residential tenancies

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Newfoundland has implemented measures to ensure tenants of rental properties cannot be evicted if they have lost income due to COVID-19 and are unable to pay rent.





# Nova Scotia

## Employees and individuals



### Essential Health Care Workers Program

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This program is being funded jointly by the federal and provincial governments. Eligible healthcare employees could receive a maximum bonus of \$2,000.

Further details regarding this program are expected soon.



### Worker Emergency Bridge Fund

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This program provides a one-time payment of \$1,000 for individuals who are out of work or laid off and don't qualify for Employment Insurance.

Further details regarding eligibility and the application process can be found [here](#).







## Income assistance

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Starting March 20, 2020, every individual and family member on income assistance will receive a one-time payment of \$50. This payment will be sent automatically.

Contact information for further information regarding income assistance can be found [here](#).



## Student loans

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Payments on Nova Scotia student loans have been suspended for six months, from March 30 to September 30. Students do not have to apply to receive this suspension.

# Homeowners



## Mortgage payment deferral

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This is a temporary measure, currently being offered by all national banks, for individuals facing financial hardship due to COVID-19. The deferral is an agreement between the borrower and the lender. Generally, the agreement will indicate that the borrower and the lender have agreed to pause or suspend the mortgage payments for a certain amount of time.

The mortgage deferral agreement does not erase, cancel or eliminate the amount owed on the mortgage. At the end of the agreement, the borrower will have to resume payment according to their regular payment schedule.



## Nova Scotia Power and Halifax Water

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These companies have suspended disconnection for most customers. Customers need to contact them to discuss payment arrangements.

# Renters



## Residential tenancies

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Nova Scotia has implemented measures to ensure tenants of rental properties cannot be evicted until June 30, 2020 if they have lost income due to COVID-19 and are unable to pay rent.



# Ontario

## Employees and individuals



### Temporary pandemic pay

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The Ontario government is providing eligible frontline staff with a temporary financial support. The pandemic pay consists of two payments.

First, eligible staff will receive four dollars per hour worked in addition to their hourly wages. Second, eligible employees working over 100 hours per month will receive lump sum payments of \$250 per month for each of the next four months. The pandemic pay will be effective for 16 weeks, from April 24, 2020 until August 13, 2020. It does not apply to management.

Eligible employers will be contacted by May 15, 2020 and are not required to apply for the pandemic pay.

A complete list of eligible workplaces and workers can be found [here](#).



### Infectious Disease Emergency Leave

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During the COVID-19 outbreak, non-unionized workers who have had their hours temporarily reduced by their employer due to COVID-19 will be put on Infectious Disease Emergency Leave. This will prevent employers from incurring payout expenses that usually arise from terminating employees once the temporary layoff period has expired. It would also ensure that workers remain employed.



### Workers

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Job-protected leave is available to employees in isolation or quarantine, or those caring for children because of school or daycare closures.

An additional \$100 million in funding will also be provided for skills training programs.

The province is also looking for ways to support apprentices and enable businesses to retain skilled trade workers.



### Seniors

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Low-income seniors will receive double the Guaranteed Annual Income System (GAINS) maximum payment for six months starting April 2020. This increases the maximum payment to \$166 per month for individuals and \$332 per month for couples.

The province is also looking to subsidize deliveries of meals, medicines and other essentials.



## Parents

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This one-time payment is \$200 per child up to 12 years of age and \$250 for those with special needs, including children enrolled in private schools, to help parents with extra costs due to the closure of schools and daycares.

Parents can apply [online](#).



## Students

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The Ontario Student Assistance Program (OSAP) temporarily suspended loan repayment and interest accrual between March 30 and September 30, 2020.



## Indigenous peoples

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The Ontario government is providing emergency assistance for urban Indigenous peoples in financial need, as well as covering transportation costs for out-of-town health care professionals and supplies required by remote First Nations areas.



## Vulnerable people

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The Ontario government is enhancing support for vulnerable people such as those who are homeless, unemployed or living in poverty by

- expanding access to the [emergency assistance program](#) to provide financial support for basic needs (e.g., food and rent) during a public health emergency; and
- enhancing funding for charitable and non-profit social service organizations, such as food banks, homeless shelters, churches and emergency services.

## Homeowners



### Mortgage payment deferral

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The mortgage deferral agreement does not erase, cancel or eliminate the amount owed on the mortgage. At the end of the agreement, the borrower will have to resume payment according to their regular payment schedule.



### Extended grace period for property tax and utility bills

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The City of Toronto is providing a grace period for payments and payment penalties for 60 days, starting March 16, 2020. This applies to property tax and utility payments.

Other municipalities (like the Region of Peel) have also deferred water bills due from April 1 to June 30. During this time, no late payment charges will be applied.



### Electricity relief

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Electricity prices for all customers who pay Time-of-Use (TOU) electricity rates have been fixed to 12.8 ¢/kWh (COVID-19 Recovery Rate), 24 hours a day, until October 31, 2020.

## Renters



### Residential tenancy

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Landlords and tenants are encouraged to work together to establish rent deferral arrangements.

Counter services of the Landlord and Tenant Board are closed, but the most common types of applications can still be filed [online](#).

Unless a matter relates to an illegal act or serious safety concerns, no new eviction orders will be issued until further notice.



# Prince Edward Island

## Employees and individuals



### Support for essential workers

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The province has announced that eligible essential workers, making less than \$3,000 per four-week period, will receive a one-time payment of \$1,000 through their employers. Employers will be required to fill out an application form on behalf of their eligible employees. Further information regarding eligibility and the application process is expected soon.



### Employee gift card program

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Sobeys and the government of PEI have partnered to offer \$100 Sobeys gift cards to employees who were laid off as a result of COVID-19 between April 15 and April 30, 2020. The online application is to be filled by the employer. The employer will then distribute the gift card letters (with a unique gift card number) to the impacted employees.

Further information and online application for this program can be found [here](#).



### Student loans

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The province has suspended provincial student loan payments from March 30, 2020 to September 30, 2020.



### COVID-19 Income Support Fund (CLOSED)

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This fund provided a one-time lump sum payment of \$750 to eligible individuals who have lost their primary source of income (including self-employed individuals). This emergency payment was available between March 13, 2020 and April 30, 2020.

Further information regarding this measure can be found [here](#).



### COVID-19 Special Situation Fund for individuals (CLOSED)

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This fund aimed to provide up to \$1,000 for residents of PEI, who had lost their income as a result of COVID-19 and were not eligible for any other federal and provincial support.

Further information regarding this measure can be found [here](#).

## Homeowners



### Mortgage payment deferral

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This is a temporary measure, currently being offered by all national banks, for individuals facing financial hardship due to COVID-19. The deferral is an agreement between the borrower and the lender. Generally, the agreement will indicate that the borrower and the lender have agreed to pause or suspend the mortgage payments for a certain amount of time.

The mortgage deferral agreement does not erase, cancel or eliminate the amount owed on the mortgage. At the end of the agreement, the borrower will have to resume payment according to their regular payment schedule.



### Real Property Tax Act regulations

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The province has amended these regulations and is now

- deferring fee payments and provincial property tax payments until December 31, 2020;
- extending property assessment appeal deadlines for assessment year 2020 to December 31, 2020;
- providing interest relief for the 2020 tax year; and
- suspending tax sale processes for 2020.

## Renters



### Temporary rental assistance benefit (CLOSED)

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Eligible tenants will receive a total benefit of \$1,000 to cover the cost of rent for a three-month period. Payment of \$500 for the first month followed by payments of \$250 for the following two months will be paid directly to the landlords of eligible tenants.



# Saskatchewan

## Employees and individuals



### Self-Isolation Support Program

The Self-Isolation Support Program will provide \$450 per week for a maximum of two weeks or \$900. Any resident of Saskatchewan, aged 18 and up, is eligible if they meet one of the following criteria:

- They have contracted COVID-19 or are showing symptoms
- They have been in contact with an individual infected with COVID-19
- They have recently returned from international travel and have been required to self-isolate

As this program is meant to provide financial assistance to workers during a period of self-isolation where they would not have access to another source of income, workers will not be eligible for the program if any of the following apply:

- They are eligible for compensation, including sick leave and vacation leave from their employer
- They have private insurance covering such disruptions
- They are covered by other programs, such as Employment Insurance or the Canada Emergency Response Benefit

Those who qualify can apply by completing the [application form](#) on the Government of Saskatchewan's website.



### Temporary wage supplement

Essential workers can access an income supplement of \$400 for each 4-week period for up to 16 weeks, from March 15 to July 4.

Based on the type of essential care facility, there are two sets of eligibility criteria:

- **Wage Supplement Program Form A**  
Workers must earn wages less than \$24 per hour at an eligible essential care facility in the 4-week period and have total gross earnings less than \$2,500. A list of eligible essential care facilities is available in the link provided below.
- **Wage Supplement Program Form B**  
Applicants must be employed by a Personal care home or Special-care home. Owner/Operator of an approved private-service home or an unlicensed family child care home can also apply using Form B.

Further information regarding this is available [here](#).





## Changes to the Saskatchewan Employment Act

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The province recently announced a new unpaid public health emergency leave. It includes

- the removal of the 13-consecutive-week employment requirement for sick leave access; and
- the removal of the requirement for a doctor's note to access sick leave.



## Student loan repayment moratorium

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The province has suspended provincial student loan payments from March 30, 2020 to September 30, 2020.



## Homeowners



### Mortgage payment deferral

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### Property tax and utility bills

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The [City of Saskatoon](#) has extended the 2020 property tax deadline to September 30, 2020. Residents will not incur any late payment penalties on their 2020 property tax if they pay the full amount due by September 30, 2020.

The [City of Regina](#) has also extended its 2020 property tax deadline to September 30, 2020, with no penalties if amounts are paid by that date.

Utility disconnections in Saskatoon due to arrears will be suspended until September 30, 2020 and late payment charges will be suspended on all utility accounts until September 30, 2020. Customers will continue to receive utility bill reminders and other related notices so that they have information of their current situation.

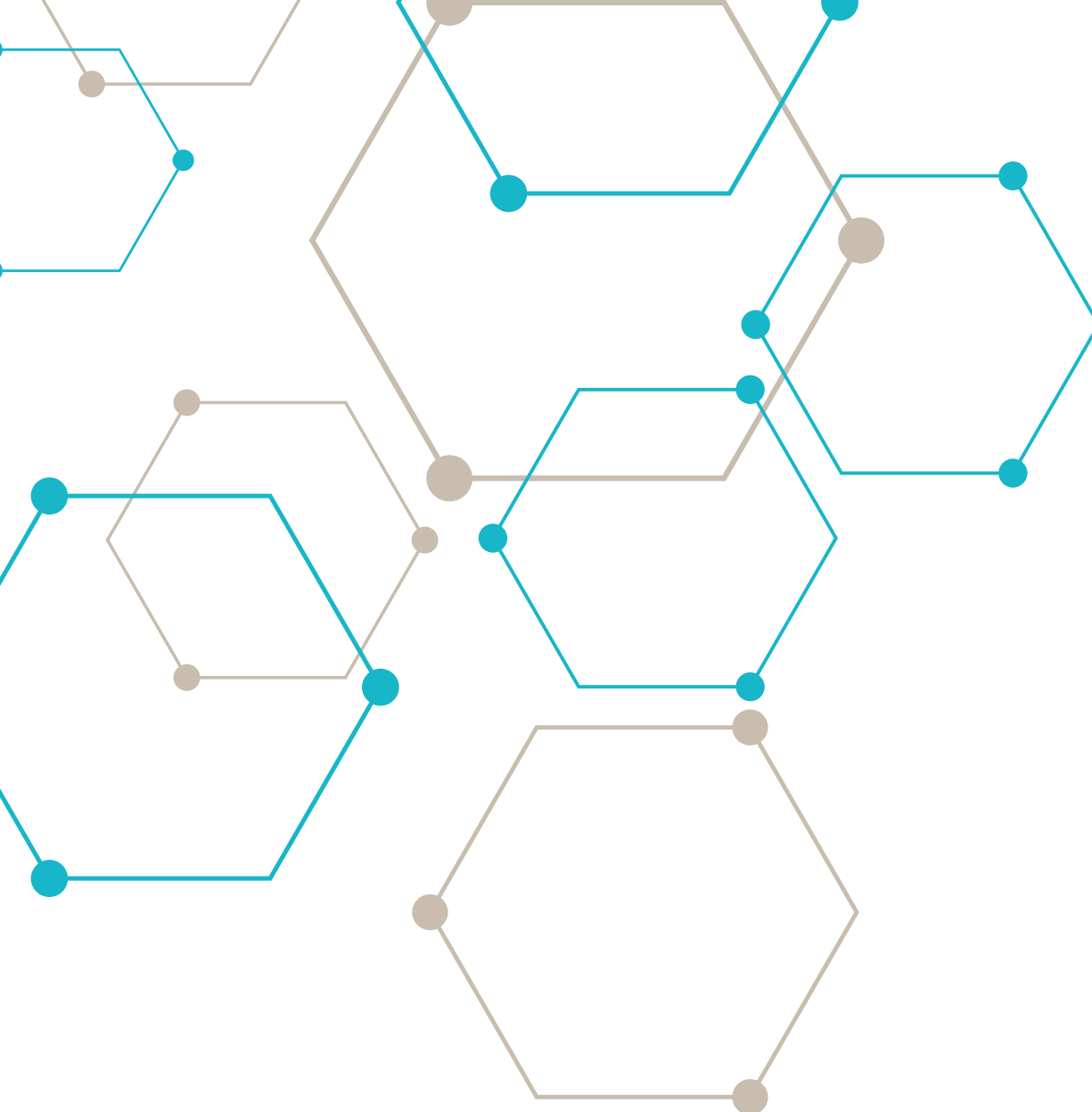
## Renters



### Temporary measures

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- Evictions related to missed or late rent or for other non-urgent claims are suspended during state of emergency.
- Landlords and tenants should communicate with each other about their individual situations so they can come to mutually agreeable solutions. Tenants who can't pay their rent in the coming weeks will be expected to pay in full once the state of emergency is over.



Visit our [COVID-19 Hub](#) for timely information and resources and connect with your [Grant Thornton advisor](#) to learn more.



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