

Canada's COVID-19 Economic Response Plan

NAME	PROGRAM DETAILS	ELIGIBILITY CRITERIA	APPLICATION PROCESS
SUPPORT FOR INDIVIDUALS AND FAMILIES			
1. Canada Child Benefit	<p>Extra \$300 per child will be available through the Canada Child Benefit (CCB) for 2019-20. This will mean approximately \$550 more for the average family.</p> <p>This benefit will be delivered as part of the scheduled CCB payment in May.</p>	<p>You are eligible for this benefit if you live with a child who is under 18 years of age and are primarily responsible for the care and upbringing of the child. You must also be a resident of Canada for tax purpose.</p> <p>To learn more about your eligibility, please click here.</p>	<p>Regular CCB application process is described here.</p> <p>Those who already receive the Canada Child Benefit do not need to re-apply.</p>
2. Special Goods and Services Tax Credit Payment	<p>Starting on April 9th, a one-time special payment is being provided through the Goods and Services Tax credit for low- and modest-income families.</p> <p>The average additional benefit will be close to \$400 for single individuals and close to \$600 for couples.</p>	<p>If you are considered a Canadian resident for income tax purposes the month before and at the beginning of the month in which the Canada Revenue Agency makes a payment, you are generally eligible.</p> <p>You also need to meet one of the following criteria:</p> <ul style="list-style-type: none"> • You are at least 19 years old • You have (or had) a spouse or common-law partner • You are (or were) a parent and live (or lived) with your child. <p>Parents in a shared custody situation may also be eligible for half of the GST/HST credit for that child.</p> <p>Child welfare agencies that are legally, physically, or financially responsible for a child, are not generally eligible for the GST/HST credit for that child.</p>	<p>There is no need to apply for this payment. If you are eligible, you will get it automatically.</p> <p>For more information on application process, visit this link.</p>
3. Income Tax Returns	<p>Deferring the filing due date for the 2019 tax returns of individuals. For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020.</p> <p>Will also allow any new income tax balances due, or instalments, to be deferred until after August 31, 2020 without incurring interest or penalties.</p>	<p>N/A</p>	<p>To know more this initiative, please click here.</p>

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<p>4. Mortgage Support</p>	<p>Canadians who are impacted by COVID-19 and experiencing financial hardship as a result should contact their financial institution regarding flexibility for a mortgage deferral.</p> <p>Canada Mortgage and Housing Corporation and other mortgage insurers offer tools to lenders that can assist homeowners who may be experiencing financial difficulty. These include payment deferral, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements.</p>	<p>Different Banks have different policies, please refer to your respective bank for details.</p> <p>More details can be found at this link.</p>	<p>To know more about the application process for your bank, please refer to your respective bank's website:</p> <ul style="list-style-type: none"> • BMO • CIBC • NBC • Scotia • RBC • TD 																		
SUPPORT FOR PEOPLE FACING LOSS OF INCOME																					
<p>5. Canada Emergency Response Benefit (CERB)</p>	<p>Temporary income support of \$2,000 over a 4-week period for up to 16 weeks available to eligible workers who stopped working as a result of reasons related to COVID-19.</p> <p>If you are looking for a job but have not stopped working because of COVID-19, you are not eligible for CERB.</p>	<p>The benefit will be available to eligible workers who:</p> <ul style="list-style-type: none"> • Reside in Canada and are at least 15 years old • Have stopped working because of COVID-19 and have not voluntarily quit their jobs or are eligible for EI regular or sickness benefits • Had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application • Are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, they expect to have no employment income. <p>More details on the eligibility can be found here.</p> <p>You cannot apply for CERB if you have already applied for Employment Insurance (EI).</p>	<p>Please watch this video to learn more about how to apply.</p> <p>Applicants are encouraged to submit their applications based on the month they were born in as follow:</p> <table border="1" data-bbox="1763 899 2529 1135"> <thead> <tr> <th>Birth month</th> <th>Days to apply</th> <th>Best day</th> </tr> </thead> <tbody> <tr> <td>January, February or March</td> <td>Mondays</td> <td>April 6</td> </tr> <tr> <td>April, May or June</td> <td>Tuesdays</td> <td>April 7</td> </tr> <tr> <td>July, August or September</td> <td>Wednesdays</td> <td>April 8</td> </tr> <tr> <td>October, November or December</td> <td>Thursdays</td> <td>April 9</td> </tr> <tr> <td>Any Month</td> <td>Fri, Sat & Sun</td> <td>N/A</td> </tr> </tbody> </table> <p>Applications are to be made online through CRA's website using CRA My Account or they can be done over the phone at 1-800-959-2019. You will need you SIN and postal code if you call in.</p> <p>If you are eligible for CERB, it is recommended that you register now with CRA My Account and choose the direct deposit option to receive you payments within 3 business days from the day you submitted your application.</p>	Birth month	Days to apply	Best day	January, February or March	Mondays	April 6	April, May or June	Tuesdays	April 7	July, August or September	Wednesdays	April 8	October, November or December	Thursdays	April 9	Any Month	Fri, Sat & Sun	N/A
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<p>6. Employment Insurance (EI)</p>	<p>You can apply for EI, only if you have lost your job through no fault of your own (for example, due to shortage of work, seasonal or mass lay-offs) and are available for and able to work, but cannot find a job.</p> <p>If you have stopped working because of COVID-19, you should apply for the Canada Emergency Response Benefit, whether or not are eligible for Employment Insurance. The Benefit is available for the period from March 15, 2020 to October 3, 2020.</p> <p>If you applied for EI regular or sickness benefits on March 15, 2020 or later, your claim will be automatically processed through the Canada Emergency Response Benefit.</p>	<p>For reasons other than COVID-19, you may be entitled to EI regular benefits if you:</p> <ul style="list-style-type: none"> • were employed in insurable employment • lost your job through no fault of your own • have been without work and without pay for at least seven consecutive days in the last 52 weeks • have worked for the required number of insurable employment hours in the last 52 weeks or since the start of your last EI claim, whichever is shorter • are ready, willing and capable of working each day • are actively looking for work (you must keep a written record of employers you contact, including when you contacted them). <p>For more information, please click here.</p>	<p>To apply visit, you must submit an online application through this link.</p>
SUPPORT FOR PEOPLE WHO ARE SICK, QUARANTINED, OR IN DIRECTED SELF-ISOLATION			
<p>7. Canada Emergency Response Benefit (CERB)</p>	<p>Same as #5 above</p>	<p>Same as #5 above</p>	<p>Same as #5 above</p>
<p>8. Employment Insurance - Sickness Benefits</p>	<p>If you are sick or quarantined because of COVID-19, you should apply for the Canada Emergency Response Benefit (CERB), whether or not are eligible for Employment Insurance. The Benefit is available for the period from March 15, 2020 to October 3, 2020.</p> <p>If you applied for benefits on March 15, 2020 or later, your claim will be automatically processed through the CERB.</p>	<p>For reasons other than COVID-19, you need to demonstrate:</p> <ul style="list-style-type: none"> • you are unable to work for medical reasons • your regular weekly earnings from work have decreased by more than 40% for at least one week • you accumulated 600 insured hours of work in the 52 weeks before the start of your claim or since the start of your last claim, whichever is shorter <p>For more details on your eligibility, please click here.</p>	<p>To apply and learn more about the application process, please visit this link.</p>

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SUPPORT FOR PEOPLE WHO ARE UNABLE TO WORK			
9. Canada Emergency Response Benefit (CERB)	Same as #5 above	Same as #5 above	Same as #5 above
SUPPORT FOR INDIGENOUS PEOPLES			
10. Indigenous Community Support Fund	<p>This fund has \$305 million to address immediate needs in First Nations, Inuit, and Métis Nation communities. It will also provide support to regional, urban and off-reserve Indigenous organizations.</p> <p>These funds will flow directly to Indigenous communities and organization serving Indigenous peoples and could be used for measures including, but not limited to:</p> <ul style="list-style-type: none"> • support for elders and vulnerable community members • measures to address food insecurity • educational and other support for children • mental health assistance and emergency response services • preparedness measures to prevent the spread of COVID-19 	<p>The fund supports:</p> <ul style="list-style-type: none"> • First Nations communities (including self-governing and modern treaty nations) • Inuit communities in Inuit Nunangat • Métis governing members in British Columbia, Alberta, Saskatchewan, Manitoba and Ontario • Urban and off-reserve Indigenous organizations including Friendship Centres, Métis Settlements General Council of Alberta and Métis in the Northwest Territories <p>More information can be found at this link.</p>	<p>Communities identified jointly by Indigenous Services Canada, the National Indigenous Organizations and other Indigenous leaders, based on emergency needs, do not need to apply:</p> <ul style="list-style-type: none"> • On-reserve and self-governing First Nations communities will receive funding directly from ISC • Inuit Nunangat Regions will receive funding directly from ISC. • Métis will receive funding through existing mechanisms to facilitate the speed at which funding can be received. <p>Regional, urban and off-reserve Indigenous organizations need to apply through a call for proposals launched on April 6. Deadline to submit proposals is April 13, 2020</p>
11. Supporting Preparedness in First Nations and Inuit Communities	<p>This fund has \$100 million to support federal health measures, including support for preparedness in communities. For example:</p> <ul style="list-style-type: none"> • respond to identified needs to update and activate pandemic plans • support allocation of public health and primary health care capacity • align response efforts with science • address short-term immediate needs 	<p>This fund supports Indigenous communities that are:</p> <ul style="list-style-type: none"> • First Nations • Inuit <p>To complement these funds, there are supports available to communities through the First Nation and Inuit Health Branch (FNIHB), Emergency Management Assistance Program (EMAP) and Child and Family Services, and Jordan's Principle. For more information, please click here.</p>	<p>Please, consult your ISC regional office when submitting your request.</p> <p>To submit a request for funding or reimbursement for costs incurred to update and/or activate your pandemic or all-hazard plan beyond your current funding levels, submit a list of planned expenses or keep a list of incurred expenses that includes information related to items purchased, cost, essential function it provides in response to COVID-19</p>

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12. Families Choosing to Stay on the Land	To support Indigenous families in the Northwest Territories who are choosing to be on the land as part of the territory's response to COVID-19	This unique program is for Indigenous communities in the Northwest Territories only.	For more details on the program, please follow this link .
13. Making Personal Hygiene and Nutritious Food more Affordable	To support Indigenous people in the North, Canada has allocated an additional \$25 million to Nutrition North Canada to increase subsidies so families can afford much-needed personal hygiene products and nutritious food	Nutrition North Canada provides a food subsidy in 116 isolated northern communities. To determine whether your community is eligible or not, please visit this link .	The subsidy is provided through retailers and suppliers that apply, and are selected, to register with the program. These businesses must pass on the full subsidy to consumers. Customers in eligible communities can purchase subsidized food from registered northern retailers or directly from registered southern suppliers or country food processors. For more details on how the program works, please visit here .
SUPPORT FOR PEOPLE WHO NEED IT MOST			
14. Improving Access to Essential Food Support	This fund of \$100 million is for national, regional and local organizations across Canada to improve access to essential food support and necessities	The organizations such as, but not limited to, Food Banks Canada and Salvation Army will work with partners to meet the urgent food needs of Canadians.	N/A
15. Enhancing the Reaching Home Initiative	Up to \$157.5 million dedicated to support people experiencing homelessness during the COVID-19 outbreak. The funding could be used for a range of needs such as purchasing beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters.	This program is a community-based program aimed at preventing and reducing homelessness across Canada. It provides funding to urban, Indigenous, rural and remote communities to help them address their local homelessness needs and support the most vulnerable Canadians in maintaining safe, stable and affordable housing and to reduce chronic homelessness.	The Reaching Home initiative has several key components as described below: <ul style="list-style-type: none"> • Outcomes-based approach • Coordinated Access system • Homeless Individuals and Families Information System • Increasing the understanding of homelessness • Addressing Indigenous homelessness • Address homelessness in the territories • Addressing homelessness in rural and remote areas • Expanding the program's reach
16. Women's Shelters and Sexual Assault Centres	Up to \$50 million to women's shelters and sexual assault centres to help with their capacity to manage or prevent an outbreak in their facilities.	Up to \$10 million will be provided to Indigenous Services Canada's (ISC) network of 46 emergency shelters on reserve and in Yukon to support Indigenous women and children fleeing violence. Remaining \$40 million will be administered through the Women and Gender Equality Canada (WAGE), which works with various women's shelters and sexual assault centres across Canada.	Eligible organizations will be contacted directly in early April.

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17. Youth Support: Mental Health	Up to \$7.5 million in funding to Kids Help Phone to provide young people with the mental health support they need during this difficult time.	N/A	N/A
SUPPORT FOR SENIORS			
18. Reduced Minimum Withdrawals for Registered Retirement Income Funds	Reducing the required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020.	For more information on the eligibility, please click here .	To set up a RRIF, please click here .
19. Delivery of Items and Personal Outreach	<p>Contributing \$9 million through United Way Canada for local organizations to support practical services to Canadian seniors.</p> <p>These services could include the delivery of groceries, medications, or other needed items, or personal outreach to assess individuals' needs and connect them to community supports.</p>	N/A	Contact your local organization by clicking here .
20. New Horizons for Seniors Programs	<p>The goals of this program are:</p> <ul style="list-style-type: none"> • Empowering seniors • Encouraging them to share their knowledge, skills and experience with others in the community • Enhancing seniors' social well-being and community vitality 	<p>There are two streams of funding:</p> <ul style="list-style-type: none"> • Community-based Grants • Pan-Canadian Grants and Contributions <p>As part of COVID-19 response, Canada is providing more flexibility to Community-based recipients with flexibility to use their approved funding to respond to the current pandemic.</p>	<p>For more information and to apply for the Community-based Grants, please contact the Program through this link.</p> <p>For more information and to apply for the Pan-Canadian Grants, please contact the Program through this link.</p>
SUPPORT FOR STUDENTS AND RECENT GRADUATES			
21. Temporary Changes to Canada Summer Jobs Program	Canada has increased wage subsidy, extended the end date employment, allowed for flexibility and hiring of part-time youth. These changes will create more employment opportunities for youth.	Youth between ages of 15 to 30 years can apply for various jobs in qualifying organizations and recipients. More information can be accessed at this link .	Application can be submitted using online, in person or by mail. More information on the application process is described here .

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22. Suspension on Repayment of Canada Student Loans and Canada Apprentice Loans	<p>All student loan borrowers will automatically have their loan repayments and interest suspended until September 30, 2020.</p> <p>This moratorium applies to the federal portion of student loans. Borrowers should check with their provincial or territorial student loan provider to see if payment is required on the provincial or territorial portion.</p>	<p>Students already have student loan repayments due.</p>	<p>Students do not need to apply for the repayment pause.</p>
SUPPORT FOR BUSINESSES AVOIDING LAYOFFS AND REHIRING EMPLOYEES			
23. Canada Emergency Wage Subsidy	<p>Coverage of 75% wage subsidy for qualifying businesses, for up to 3 months, retroactive to March 15, 2020. This will help businesses to keep and retain workers on the payroll.</p> <p>For more details on the program, please visit this link.</p>	<p>Eligible employers would include individuals, taxable corporations, and partnerships consisting of eligible employers as well as non-profit organizations and registered charities.</p> <p>Public bodies would not be eligible for this subsidy. Public bodies include municipalities and local governments, Crown corporations, public universities, colleges, schools and hospitals.</p> <p>This subsidy would be available to eligible employers that see a drop of at least 30 per cent of their revenue. In applying for the subsidy, employers would be required to attest to the decline in revenue.</p>	<p>Eligible employers would be able to apply for the Canada Emergency Wage Subsidy through the Canada Revenue Agency's My Business Account portal as well as a web-based application. Employers would have to keep records demonstrating their reduction in arm's-length revenues and remuneration paid to employees.</p> <p>More details about the application process will be made available shortly.</p>
24. Temporary 10% Wage Subsidy	<p>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 to a maximum of \$25,000 total per employer. It helps to reduce the amount of payroll deduction required to be remitted to the CRA.</p>	<p>You are an eligible employer if you are an individual (excluding trusts, partnership, non-profit organization, registered charity, or Canadian-controlled private corporation (including a cooperative corporation)), are eligible for the small business deduction, have an existing business number and payroll program account with the CRA on March 18, 2020 and pays salary, wages, bonuses, or other remuneration to an eligible employee.</p> <p>For more information click here.</p>	<p>You do not need to apply for the subsidy. You will continue deducting income tax, Canada Pension Plan (CPP) contributions, and Employment Insurance (EI) premiums from salary, wages, bonuses, or other remuneration paid to your employees, as you currently do.</p> <p>The subsidy is calculated when you remit these amounts to the CRA. For more information click here.</p>

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25. Extending the Work-Sharing Program	<p>Maximum duration of the Work-Sharing program is being extended from 38 weeks to 76 weeks for affected employers.</p> <p>Work-Sharing program is offered to workers who agree to reduce their normal working hours because of developments beyond the control of their employers.</p>	<p>To be eligible, employers must:</p> <ul style="list-style-type: none"> • be a year-round business in Canada for at least 1 year • be a private business or a publicly held company, or • have at least 2 employees in the Work-Sharing unit <p>For employees to be eligible they must:</p> <ul style="list-style-type: none"> • be year-round, permanent, full-time or part-time employees needed to carry out the day-to-day functions of the business (your "core staff") • be eligible to receive EI benefits, and • agree to reduce their normal working hours by the same percentage and to share the available work <p>Additional criteria for employers and employees can be found at this link.</p>	<p>Employers are now requested to submit their applications 10 calendar days prior to the requested start date. The streamlined measures undertaken by Service Canada will aim to reduce the processing time to 10 calendar days.</p> <p>To apply, employers must submit:</p> <ul style="list-style-type: none"> • Application for a Work-Sharing Agreement • Work-Sharing Unit Attachment <p>More information can be accessed here.</p>
26. Temporary Changes to Canada Summer Jobs Program	<p>Changes allow employers to:</p> <ul style="list-style-type: none"> • receive an increased wage subsidy, so that private and public sector employers can also receive up to 100 per cent of the provincial or territorial minimum hourly wage for each employee; • extend the end date for employment to February 28, 2021; • adapt their projects and job activities; • hire staff on a part-time basis. 	<p>For employer eligibility details, please click here.</p>	<p>Applications for employers are closed, however the Members of Parliament may identify organizations that provide essential services in the community and could provide youth jobs but did not apply for the Canada Summer Jobs program in 2020.</p>
SUPPORT FOR BUSINESSES FOR REDUCED AND DEFERRED PAYMENTS			
27. More Time to Pay Income Taxes	<p>All businesses are now allowed to defer, without interest or penalty, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 18 and before September 2020.</p>	<p>N/A</p>	<p>To know more about the income tax filing and payment dates, please refer to this link.</p>

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28. Deferral of Sales Tax Remittance and Customs Duty Payments	<p>Businesses, including self-employed individuals, are now allowed to defer until June 30, 2020 payments of the Goods and Services Tax / Harmonized Sales Tax (GST/HST), as well as customs duties owing on their imports.</p> <p>Any GST/HST payment that becomes owing from March 27 until the end of May can be deferred until the end of June. For GST and customs duty payments for imported goods, deferral will include amounts owing for March, April and May. These amounts were normally due as early as end of March 2020.</p>	<p>N/A</p>	<p>To know more about the tax filing and payment dates, please refer to this link.</p>
SUPPORT FOR BUSINESSES FOR ACCESS TO CREDIT			
29. Business Credit Availability Program (BCAP)	<p>\$65 billion of additional support has been established through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC).</p> <p>The program includes:</p> <ul style="list-style-type: none"> • Loan Guarantee for Small and Medium-Sized Enterprises • Co-Lending Program for Small and Medium-Sized Enterprises 	<p>BCAP will support access to financing for Canadian businesses in all sectors and regions. The objective of the Business Credit Availability Program is to improve access to financing for credit-worthy Canadian businesses with viable business models whose access to financing would otherwise be restricted.</p> <p>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.</p>	<p>These programs will roll out in mid-April, and businesses interested in accessing the BCAP should first contact their financial institution, which will contact BDC and/or EDC where appropriate.</p>
30. Canada Emergency Business Account	<p>Provides interest-free loans of up to \$40,000 to small businesses and not-for-profits, to help cover their operating costs during a period where their revenues have been temporarily reduced.</p>	<p>To qualify, small businesses and not-for-profits will need to demonstrate they paid between \$50,000 to \$1 million in total payroll in 2019.</p>	<p>This program will roll out in mid-April, and interested businesses should work with their current financial institutions.</p>

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SUPPORTING FINANCIAL STABILITY			
31. Insured Mortgage Purchase Program	Canada will purchase up to \$150 billion of insured mortgage pools through the Canada Mortgage and Housing Corporation. This action will provide long-term stable funding to banks and mortgage lenders, help facilitate continued lending to Canadian consumers and businesses, and add liquidity to Canada's mortgage market.	N/A	For more details, please click on this link .
32. Bank of Canada Actions	The Bank of Canada has responded by lowering interest rates, intervening to support key financial markets and providing liquidity support for financial institutions.	N/A	For more details, please click on this link .
33. Lowering the Domestic Stability Buffer	Canada is lowering the Domestic Stability Buffer by 1.25% of risk-weighted assets. This action will allow Canada's large banks to inject \$300 billion of additional lending into the economy.	N/A	To learn more about what Canada's Office of Superintendent of Financial Institutions is doing, please visit this link .
SUPPORT FOR SELF-EMPLOYED INDIVIDUALS			
34. Canada Emergency Response Benefit (CERB)	Same as #5 above	Same as #5 above	Same as #5 above
35. Deferral of Sales Tax Remittance and Customs Duty Payments	Same as #28 above	Same as #28 above	Same as #28 above
36. More Time to Pay Income Taxes	Same as #27 above	Same as #27 above	Same as #27 above
SUPPORT FOR BUSINESSES IN THE TERRITORIES			
37. Support for Operating Costs	\$15 million is available in non-repayable support for businesses in the territories to help address the impacts of COVID-19. This support will assist businesses with operating costs not already covered by other Government of Canada measures	N/A	N/A

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SUPPORT FOR INDUSTRIES			
38. Increasing Credit Availability for Agriculture, Fisheries and Aquaculture	Additional \$5 billion in lending capacity to producers, agribusinesses, and food processors.	This will offer increased flexibility to farmers who face cashflow issues and to processors who are impacted by lost sales, helping them remain financially strong during this difficult time.	To learn more about how Canada is doing this, please visit here .
39. Waiving Ground Lease Rents for Airports	Canada is waiving ground lease rents from March 2020 through to December 2020 for 21 airport authorities that pay rent to the federal government.	This support will help airports reduce cost pressures and preserve their cash flow as they deal with the effects of COVID-19 on their revenue streams. This will provide relief up to \$331.4 million, reflecting payments in the same period of 2018.	To learn more about how Canada is doing this, please visit here .
40. Waiving Licence Fees for Broadcasters	Canadian Radio-television and Telecommunications Commission (CRTC) will not issue letters requesting payment for Part I licence fees by broadcasters for the 2020–21 fiscal year. Canada will provide the CRTC with an equivalent amount to the waived Part I licence fees to support CRTC's operations.	N/A	N/A
41. Deferring Leases for Tourism Operators	Tourism operators in national parks, historic sites, and marine conservation areas will have the opportunity to defer payments on commercial leases and licences of occupation without interest until September 1, 2020.	N/A	N/A
42. Northern Air Carriers	Canada is providing up to \$17.3 million to governments of Yukon, Northwest Territories and Nunavut to support critical air services to Northern and remote communities to ensure continued supply of food, medical supplies and other essential goods/services to remote and fly in communities.	N/A	N/A