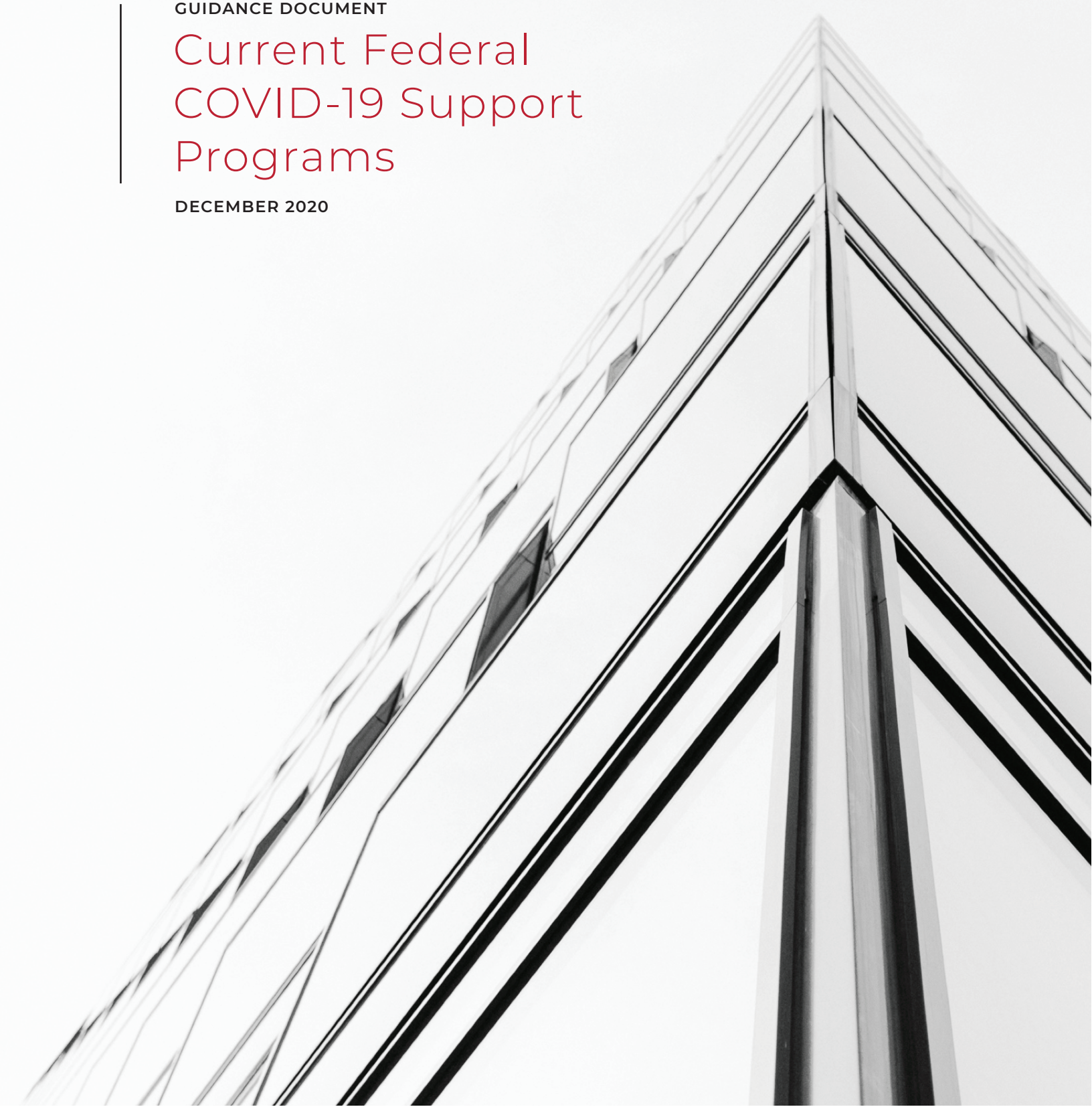
Hotel Association of Canada
Association des hôtels du canada

GUIDANCE DOCUMENT

Current Federal COVID-19 Support Programs

DECEMBER 2020



DETAILS	ELIGIBILITY	HOW TO APPLY
Canada Emergency Wage Subsidy (CEWS)		
• As of December 20, 2020, the CEWS program provides a maximum 75% wage subsidy to cover employee wages for businesses with revenue losses of 70% or more, and a sliding scale of support for those experiencing losses below 70% until March 13, 2021. • Employees on leave with pay (inactive employees on temporary furlough) are eligible to receive a maximum payment of $573 per week, in alignment with EI benefits.	To be eligible for CEWS, businesses must have a CRA payroll account on March 15, 2020 and have experienced a drop in revenue. Further details regarding eligibility can be accessed here.	Hoteliers can apply for CEWS directly on CRA's website.
Canada Emergency Rent Subsidy (CERS)		
• CERS offers a maximum 65% subsidy to cover eligible expenses such as mortgage interest, property taxes and insurance costs for hoteliers experiencing revenue losses of 70% or more, and a sliding scale of support for those experiencing losses below 70% until March 13, 2021. • The maximum claim amount for eligible expenses for each period is capped at $75,000 for individual businesses and $300,000 for affiliated entities.	To be eligible for CERS, hoteliers must have a CRA business number on September 27, 2020, or an active payroll account on March 15, 2020 or adhere to special asset acquisition rules Further details regarding eligibility and the sliding scale of support can be accessed here.	Hoteliers can apply directly on CRA's website.
Canada Emergency Business Account (CEBA)		
• CEBA provides interest-free loans of up to $60,000 to small businesses and not-for-profits. • Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 33 percent (up to $20,000). • The application deadline has been extended to March 31, 2021.	Every applicant must meet the following criteria: • Has an active CRA Business Number (BN) with an effective date of registration on or prior to March 1, 2020. • Has an active business chequing/operating account with the Lender at the time of applying for CEBA. • Has not previously used the Canada Emergency Business Account Program and will not apply for support under the Program at any other financial institution.	Hoteliers who would like to apply to CEBA must do so through their financial institution. For more information, please visit this link.

	• Intends to continue to operate its business or to resume operations.	
Regional Relief and Recovery Fund (RRRF)		
• The RRRF is a flexible, interest free loan program with forgivable relief administered by the Regional Development Agencies (RDA) across Canada. • The RRRF provides over $1.5 billion in assistance to businesses and communities that may require additional support to cope with and recover from the pandemic. • The Government is proposing to top up the RRRF with an additional $500 million to ensure the program continues to preserve jobs and businesses across the country, and to replicate newly announced loan limit increases in the Canada Emergency Business Account program. Upon parliamentary approval, this would bring total RRRF funding to over $2 billion. More details will be available soon.	The RRRF is complementary to existing federal programs. You must first apply for other federal support measures such as CEBA and CEWS, among others. Applicants are required to attest that they applied for other federal benefits and were approved, rejected or deemed ineligible Those who can apply include businesses and organizations that have either: • Applied for other federal relief measures and have not been able to secure funds; or • Accessed COVID-19 relief measures and continue to experience hardship. Each RDA has different terms and eligibility requirements. To review these requirements, you will need to contact your local regional development agency. More information can be found here.	To apply for support, please contact your local regional development agency. Contact details can be found here.