

COVID-19 EMERGENCY RESPONSE ACT

MARCH 25, 2020

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TABLE OF CONTENTS

	<i>Page</i>
Special WK COVID-19 Dispatch:	
Personal Income Tax Measures	v
Corporate Income Tax Measures	vii
Other Tax Measures	ix
Backgrounder: Canada’s COVID-19 Economic Response Plan: Support for Canadians and Businesses	xiii
News Release: Canada outlines measures to support the economy and the financial sector	xxiii
News Release: Government of Canada Announces Additional Measures to Support Continued Lending to Canadian Consumers and Businesses ..	xxvii
News Release: Government introduces Canada Emergency Response Benefit to help workers and businesses	xxxi
<i>NOTE: Bill C-13 — An Act respecting certain measures in response to COVID-19 restarts at page i</i>	
Bill C-13 — <i>An Act respecting certain measures in response to COVID-19</i>	i

Special WK COVID-19 Dispatch

Personal Income Tax Measures

Federal

- The Canada Revenue Agency will allow all taxpayers to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 18, 2020 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.
- For low- and modest-income families, there will be a one-time special payment by early May 2020 through the GST/HST credit. This will double the maximum annual GST/HST payment amounts for the 2019-2020 benefit year. The average boost to income for those benefitting from this measure will be close to \$400 for single individuals and close to \$600 for couples. (ITA s. 122.5(3.001), 122.5(3.02), 122.5(4.1))
- The government is increasing the maximum annual Canada Child Benefit (“CCB”) payment amounts, only for the 2019-2020 benefit year, by \$300 per child. The overall increase for families receiving CCB will be approximately \$550 on average; these families will receive an extra \$300 per child as part of their May payment. (ITA s. 122.61(1.01))
- Reducing required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020. Similar rules would apply to individuals receiving variable benefit payments under a defined contribution Registered Pension Plan. (ITA s. 146.3(1.4), (1.5); ITR s. 8506(7.1))
- For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020. However, the CRA encourages individuals who expect to receive benefits under the GSTC or the Canada Child Benefit not to delay the filing of their return to ensure their entitlements for the 2020-21 benefit year are properly determined.
- Effective March 18, 2020, the Canada Revenue Agency will recognize electronic signatures as having met the signature requirements of the *Income Tax Act*, as a temporary administrative measure. This provision applies to authorization form T183.
- The Canada Revenue Agency is adapting its Outreach Program to support individuals during COVID-19. Through this service, the Canada Revenue Agency offers help to individuals to better understand their tax obligations and to obtain the benefits and credits to which they are entitled. Traditionally available in-person, this service is now available over the phone, and through webinar, where possible.
- The government will establish the Canada Emergency Response Benefit (CERB). This taxable 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. (*Canada Emergency Response Benefit Act*, s. 1–14)
 - The CERB would be a simpler and more accessible combination of the previously announced Emergency Care Benefit and Emergency Support Benefit. The CERB would cover 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 would not otherwise be eligible for Employment Insurance (EI). Additionally, workers who are still employed, but are not receiving income because of disruptions to their work situation due to COVID-19, would also qualify for the CERB. This would help businesses keep their employees as they navigate these difficult times, while ensuring they preserve the ability to quickly resume operations as soon as it becomes possible.
- All Canadians who have ceased working due to COVID-19, whether they are EI-eligible or not, would be able to receive the CERB to ensure they have timely access to the income support they need.
- Canadians who are already receiving EI regular and sickness benefits as of March 25, 2020, would continue to receive their benefits and should not apply to the CERB. If their EI benefits end before October 3, 2020, they could apply for the CERB once their EI benefits cease, if they are unable to return to work due to COVID-19. Canadians who have already applied for EI and whose application has not yet been processed would not need to reapply. Canadians who are eligible for EI regular and sickness benefits would still be able to access their normal EI benefits, if still unemployed, after the 16-week period covered by the CERB.
- The portal for accessing the CERB would be available in early April.
- Canadians would begin to receive their CERB payments within 10 days of application. The CERB would be paid every four weeks and be available from March 15, 2020 until October 3, 2020.

(Canada Emergency Response Benefit Act, s. 1–14)

Quebec

- The deadline for producing and filing income tax returns is postponed to June 1, 2020.
- The tax balances and contributions of an individual for the 2019 taxation year due not later than April 30, 2020 can be paid after August 31, 2020.
- For those who must pay tax instalments, the payment of the June 15, 2020 tax instalment is suspended until September 1, 2020.

Corporate Income Tax Measures

Federal

- The Canada Revenue Agency will allow all taxpayers to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 18, 2020 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.
- To support businesses that are facing revenue losses and to help prevent layoffs, the government is proposing to provide eligible small employers a temporary wage subsidy for a period of three months. The subsidy will be equal to 10% of remuneration paid during that period, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer. Businesses will be able to benefit immediately from this support by reducing their remittances of income tax withheld on their employees' remuneration. Employers benefiting from this measure will include corporations eligible for the small business deduction, as well as non-profit organizations and charities. (ITA s. 153(1.02), 153(1.03), 153(1.04))
- Effective March 18, 2020, the Canada Revenue Agency will recognize electronic signatures as having met the signature requirements of the Income Tax Act, as a temporary administrative measure. This provision applies to authorization form T183CORP.
- The Canada Revenue Agency will not contact any small or medium (SME) businesses to initiate any post assessment GST/HST or Income Tax audits for the next four weeks (following March 18, 2020). For the vast majority of businesses, the Canada Revenue Agency will temporarily suspend audit interaction with taxpayers and representatives.

Quebec

- Quebec instalment and income tax payments due as of March 18, 2020, are suspended until September 1, 2020.

Alberta

- Alberta businesses with corporate income tax balances that become owing on or after March 19, 2020, or installment payments coming due between March 18, 2020 and August 31, 2020, can defer making these payments until August 31, 2020. Alberta will waive penalties and interest that would otherwise be payable in respect of these payments. However, businesses are expected to continue to file their tax returns as required by legislation.
- Alberta will also modify the provincial corporate income tax audit and collection practices during Alberta's Public Health Emergency (COVID-19).
- This deferral measure is not available in respect of tax balances or installment payments coming due during this period for which payments were made to government prior to March 18, 2020.

Other Tax Measures

Trust Income Tax Measures

- The Canada Revenue Agency will allow all taxpayers to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 18, 2020 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.
- For trusts having a taxation year ending on December 31, 2019, the return filing due date will be deferred until May 1, 2020. This applies for both federal and Quebec returns.
- Regarding Quebec, the tax balance of a trust for the 2019 taxation year due not later than March 30, 2020, can be paid after August 31, 2020.

British Columbia

- Effective March 23, 2020, B.C. is extending filing and payment deadlines for the following taxes until September 30, 2020:
 - Employer health tax
 - Provincial sales tax (including municipal and regional district tax)
 - Carbon tax
 - Motor fuel tax
 - Tobacco tax
- The following tax changes announced in Budget 2020 will be postponed until further notice:
 - Eliminating the PST exemption for carbonated beverages that contain sugar, natural sweeteners or artificial sweeteners
 - Expanded registration requirements for Canadian sellers of goods, along with Canadian and foreign sellers of software and telecommunication services
- Carbon tax rates will remain at their current levels until further notice. The tax measure announced in Budget 2020 aligning the carbon tax rates with the federal carbon pricing backstop is also postponed until further notice.
- School tax rates for commercial properties (Classes 4, 5, and 6) will be reduced by 50% for the 2020 tax year.
- An additional one-time payment will be made in July 2020 on top of the regular climate action tax credit amount for qualifying individuals and families. The previously scheduled credit increase effective July 2020 remains the same.

Alberta

- Residential education property tax rates will be frozen at last year's level – reversing the 3.4% population and inflation increase added in Budget 2020.
 - Collection of non-residential education property tax for businesses will be deferred for 6 months.
 - Municipalities are expected to set education property tax rates as they normally would, but defer collection.
 - Deferred amounts will be repaid in future tax years.

Saskatchewan

- Effective March 20, 2020, Saskatchewan businesses who are unable to remit their PST due to cashflow concerns will have relief from penalty and interest charges. Over the course of three months, the government estimates a potential deferral of up to \$750 million in PST collections. Businesses that are unable to file their provincial tax returns by the due date may submit a request for relief from penalty and interest charges on the returns affected.
- At this time, audit program and compliance activities have been suspended to allow businesses time to focus on the health and safety of their customers and staff, reduce impacts to their business operations, and minimize the spread of the virus through reduced audit travel.

Manitoba

- The province will extend the April and May filing deadlines for small and medium-sized businesses with monthly remittances of no more than \$10,000. The minister noted the department will work with businesses regarding flexible repayment options above the \$10,000 cap. Businesses will have up to two additional months to remit retail sales taxes and the Health and Post Secondary Education Tax Levy, commonly called the payroll tax.
 - Retail sales tax (RST) returns for small and medium businesses with monthly RST remittances of no more than \$10,000 per month that would normally be due on April 20th and May 20th will now be due on June 22, 2020.
 - Businesses that file on a quarterly basis that have a due date of April 20, 2020 will now have the due date extended to June 22, 2020.
 - Businesses that qualify for the above filing extension that were not able to file and remit their February sales tax return by the March 20th due date will not be assessed a late filing penalty and interest will not be applied until after June 22, 2020.
 - Interest will continue to apply on all outstanding tax debts established prior to the March remittance deadlines.
 - Businesses will still receive paper returns in the mail or web notice reminders by email for return periods March and April.

New Brunswick

- Though business property taxes must be paid by May 31, late penalties will be reviewed on a case-by-case basis to see if the penalty can be waived due to undue financial challenges, such as having to close a business due to COVID-19.

Prince Edward Island

- Taxation and Property Records has advised that they understand there may be impacts from following the recommendations of our Chief Health Officer in relation to COVID-19 and anticipate this may have changed some municipal meetings. To assist with these changes, Taxation and Property Records is accepting Municipal Rate Certificates by e-mail to taxandland@gov.pe.ca (link sends e-mail), with originals also sent by regular mail. Taxation and Property Records is also extending the deadline for receipt of these to April 8, 2020.
- Municipal Tax and Tax Credit payments will also go out as normally scheduled at the end of the month starting in April.

Toronto

- Pre-Authorized Property Tax and Utility Payments
 - The City will be suspending any pending automated withdrawals that have been scheduled within the next 60-day period (starting March 24, 2020) but not yet withdrawn. Customers will be advised in advance of any rescheduling of revised withdrawal due dates and amounts following the 60-day grace period.
 - Customers who pay their taxes through their mortgage should contact their mortgage company or financial institution to understand how this grace period will affect their mortgage amount and/or mortgage payment schedule.
 - For property owners who have submitted post-dated cheques for upcoming property tax instalments, post-dated cheques will be held and not cashed until 60 days after the original instalment due date – for example, post-dated cheques intended for the April 1 instalment will be cashed on June 1, and post-dated cheques for the May 1 instalment will be cashed on July 2, 2020. Any other post-dated cheques received before May 1, 2020 will be held for a period of 60 days from the date of the cheque before being cashed.
 - The City is providing a grace period for payments and payment penalties for 60 days, starting March 16, 2020.
- Property Tax Payments
 - for property owners on the regular three-instalment payment plan, the April 1 property tax instalment due date would be extended to June 1, 2020.
 - for property owners on the 11-instalment pre-authorized payment plan, Interim 2020 instalment due dates will be extended by 60 days.
 - late payment penalties (applied on the first day following the instalment due date where payment in full is not received) would be waived for 60 days, starting March 16, 2020.

- as Interim 2020 bills have already been mailed that specify the regular instalment due dates, the City will use other means (website, social media, other advertising), to identify this grace period to property owners. Property tax accounts will be adjusted as necessary to reflect these relief measures.

Canada's COVID-19 Economic Response Plan: Support for Canadians and Businesses

From: Department of Finance Canada

Backgrounder

The Government of Canada is taking immediate, significant and decisive action to help Canadians facing hardship as a result of the COVID-19 outbreak.

The Government of Canada is taking immediate, significant and decisive action to help Canadians facing hardship as a result of the COVID-19 outbreak.

On March 18, 2020, the Prime Minister announced a new set of economic measures to help stabilize the economy during this challenging period. These measures, delivered as part of the Government of Canada's COVID-19 Economic Response Plan, will provide up to \$27 billion in direct support to Canadian workers and businesses.

Support for Canadians

[Income Support for Individuals Who Need it Most](#)

[Flexibility for Taxpayers](#)

[Mortgage Default Management Tools](#)

[Role of Financial Institutions](#)

Support for Businesses

[Supporting Canadian Businesses Through the Canada Account](#)

[Helping Businesses Keep Their Workers](#)

[Flexibility for Businesses Filing Taxes](#)

[Ensuring Businesses have Access to Credit](#)

[Supporting Financial Market Liquidity](#)

Economic Response Plan – Cost and Implementation

Support for Canadians

Temporary Income Support for Workers and Parents

For Canadians without paid sick leave (or similar workplace accommodation) who are sick, quarantined or forced to stay home to care for children, the Government is:

- Waiving the one-week waiting period for those individuals in imposed quarantine that claim Employment Insurance (EI) sickness benefits. This temporary measure is in effect as of March 15, 2020.
- Waiving the requirement to provide a medical certificate to access EI sickness benefits.
- Introducing the Emergency Care Benefit providing up to \$900 bi-weekly, for up to 15 weeks. This flat-payment Benefit would be administered through the Canada Revenue Agency (CRA) and provide income support to:
 - Workers, including the self-employed, who are quarantined or sick with COVID-19 but do not qualify for EI sickness benefits.
 - Workers, including the self-employed, who are taking care of a family member who is sick with COVID-19, such as an elderly parent, but do not qualify for EI sickness benefits.
 - Parents with children who require care or supervision due to school closures, and are unable to earn employment income, irrespective of whether they qualify for EI or not.

Application for the Benefit will be available in April 2020, and require Canadians to attest that they meet the eligibility requirements. They will need to re-attest every two weeks to reconfirm their eligibility. Canadians will select one of three channels to apply for the Benefit:

1. by accessing it on their CRA MyAccount secure portal;
2. by accessing it from their secure My Service Canada Account; or
3. by calling a toll free number equipped with an automated application process.

Longer-Term Income Support for Workers

For Canadians who lose their jobs or face reduced hours as a result of COVID's impact, the Government is:

- Introducing an Emergency Support Benefit delivered through the CRA to provide up to \$5.0 billion in support to workers who are not eligible for EI and who are facing unemployment.
- Implementing the EI Work Sharing Program, which provides EI benefits to workers who agree to reduce their normal working hour as a result of developments beyond the control of their employers, by extending the eligibility of such agreements to 76 weeks,

easing eligibility requirements, and streamlining the application process. This was announced by the Prime Minister on March 11, 2020.

Income Support for Individuals Who Need It Most

For over 12 million low- and modest-income families, who may require additional help with their finances, the Government is proposing to provide a one-time special payment by early May 2020 through the Goods and Services Tax credit (GSTC). This will double the maximum annual GSTC payment amounts for the 2019-20 benefit year. The average boost to income for those benefitting from this measure will be close to \$400 for single individuals and close to \$600 for couples. This measure will inject \$5.5 billion into the economy.

For over 3.5 million families with children, who may also require additional support, the Government is proposing to increase the maximum annual Canada Child Benefit (CCB) payment amounts, only for the 2019-20 benefit year, by \$300 per child. The overall increase for families receiving CCB will be approximately \$550 on average; these families will receive an extra \$300 per child as part of their May payment. In total, this measure will deliver almost \$2 billion in extra support.

Together, the proposed enhancements of the GSTC and CCB will give a single parent with two children and low to modest income nearly \$1,500 in additional short-term support.

To ensure that certain groups who may be vulnerable to the impacts of COVID-19 have the support they need, the Government is proposing targeted help by:

- Providing \$305 million for a new distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit, and Métis Nation communities.
- Placing a six-month interest-free moratorium on the repayment of Canada Student Loans for all individuals currently in the process of repaying these loans.
- Reducing required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020, in recognition of volatile market conditions and their impact on many seniors' retirement savings. This will provide flexibility to seniors that are concerned that they may be required to liquidate their RRIF assets to meet minimum withdrawal requirements. Similar rules would apply to individuals receiving variable benefit payments under a defined contribution Registered Pension Plan.
- Providing the Reaching Home initiative with \$157.5 million to continue 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.
- Supporting women and children fleeing violence, by providing 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. This includes funding for facilities in Indigenous communities.

Flexibility for Taxpayers

In order to provide greater flexibility to Canadians who may be experiencing hardships during the COVID-19 outbreak, the Canada Revenue Agency will defer the filing due date for the 2019 tax returns of individuals, including certain trusts.

- For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020. However, the Agency encourages individuals who expect to receive benefits under the GSTC or the Canada Child Benefit not to delay the filing of their return to ensure their entitlements for the 2020-21 benefit year are properly determined.
- For trusts having a taxation year ending on December 31, 2019, the return filing due date will be deferred until May 1, 2020.

The Canada Revenue Agency will allow all taxpayers to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after today 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.

In order to reduce the necessity for taxpayers and tax preparers to meet in person during this difficult time, and to reduce administrative burden, effective immediately the Canada Revenue Agency will recognize electronic signatures as having met the signature requirements of the *Income Tax Act*, as a temporary administrative measure. This provision applies to authorization forms T183 or T183CORP, which are forms that are signed in person by millions of Canadians every year to authorize tax preparers to file taxes.

The Canada Revenue Agency is adapting its Outreach Program to support individuals during COVID-19. Through this service, the Canada Revenue Agency offers help to individuals to better understand their tax obligations and to obtain the benefits and credits to which they are entitled. Traditionally available in-person, this service is now available over the phone, and through webinar, where possible.

The Canada Revenue Agency fully expects that many community organizations are considering whether to significantly reduce or perhaps cancel the provision of services provided under the Community Volunteer Income Tax Program. Additional efforts to encourage individuals to file their tax and benefit returns electronically, or where possible, through the File My Return service, will be put forward.

Role of Financial Institutions

The Minister of Finance is in regular contact with the heads of Canada's large banks, and continues to encourage them to show flexibility in helping their customers whose personal or business finances are affected by COVID-19. The Superintendent of Financial Institutions has also made clear his expectation that banks will use the additional lending capacity provided by recent government actions to support Canadian businesses and households.

In response, banks in Canada have affirmed their commitment to working with customers to provide flexible solutions, on a case-by-case basis, for managing through hardships caused by recent developments. This may include situations such as pay disruption, childcare disruption, or illness. Canada's large banks have confirmed that this support will include up to a 6-month payment deferral for mortgages, and the opportunity for relief on other credit products. These targeted measures respond to immediate challenges being faced across the country and will help stabilize the Canadian economy.

Mortgage Default Management Tools

The Canada Mortgage and Housing Corporation (CMHC) 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.

The Government, through CMHC, is providing increased flexibility for homeowners facing financial difficulties to defer mortgage payments on homeowner CMHC-insured mortgage loans. CMHC will permit lenders to allow payment deferral beginning immediately.

Support for Businesses

The Government of Canada is taking immediate, significant and decisive action to support Canadian businesses facing financial hardship as a result of the COVID-19 pandemic.

On March 13, 2020, Minister of Finance Bill Morneau, Governor of the Bank of Canada Stephen Poloz, and Superintendent of Financial Institutions Jeremy Rudin outlined a coordinated package of measures to support the functioning of markets, the resilience of our financial sector, and continued access to financing for Canadian businesses. These actions will significantly increase the availability of credit to businesses of all sizes, sustain liquidity in key financial markets, and provide flexibility to businesses experiencing hardship.

On March 18, 2020 the government and its partners announced further measures to support businesses. These actions are part of Canada's whole-of-government response to COVID-19, and the significant stimulus program developed to stabilize Canada's economy, support businesses and to protect Canadians.

Supporting Canadian Business through the Canada Account

The government is changing the Canada Account so that the Minister of Finance would now be able to determine the limit of the Canada Account in order to deal with exceptional circumstances. The Canada Account is administered by Export Development Canada (EDC) and is used by the government to support exporters when deemed to be in the national interest.

This will allow the government to provide additional support to Canadian companies through loans, guarantees or insurance policies during these challenging times.

Helping Businesses Keep their Workers

To support businesses that are facing revenue losses and to help prevent lay-offs, the government is proposing to provide eligible small employers a temporary wage subsidy for a period of three months. The subsidy will be equal to 10% of remuneration paid during that period, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer. Businesses will be able to benefit immediately from this support by reducing their remittances of income tax withheld on their employees' remuneration. Employers benefiting from this measure will include corporations eligible for the small business deduction, as well as non-profit organizations and charities.

Flexibility for Businesses Filing Taxes

The Canada Revenue Agency will allow all businesses to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after today 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.

The Canada Revenue Agency will not contact any small or medium (SME) businesses to initiate any post assessment GST/HST or Income Tax audits for the next four weeks. For the vast majority of businesses, the Canada Revenue Agency will temporarily suspend audit interaction with taxpayers and representatives.

The Liaison Officer service offers help to owners of small businesses to understand their tax obligations. Traditionally available in-person, this service is now available over the phone and will be customizing information during these challenging times by ensuring small businesses are aware of any changes such as filing and payment deadlines, proactive relief measures, etc.

Ensuring Businesses Have Access to Credit

The **Business Credit Availability Program (BCAP)** will allow the Business Development Bank of Canada (BDC) and Export Development Canada (EDC) to provide more than \$10 billion of additional support, largely targeted to small and medium-sized businesses. This will be an effective tool for helping viable Canadian businesses remain resilient during these very uncertain times. BDC and EDC are cooperating with private sector lenders to coordinate on credit solutions for individual businesses, including in sectors such as oil and gas, air transportation and tourism. The near term credit available to farmers and the agri-food sector will also be increased through Farm Credit Canada.

The Office of the Superintendent of Financial Institutions (OSFI) announced it is **lowering the Domestic Stability Buffer by 1.25%** of risk-weighted assets, effective immediately. This action will allow Canada's large banks to inject \$300 billion of additional lending in to the economy.

The Bank of Canada also took a series of actions to support the Canadian economy during this period of economic stress, enhance the resilience of the Canadian financial system, and help ensure that financial institutions can continue to extend credit to both households and businesses. This included cutting the interest rate to 0.75% as a proactive measure in light of the negative shocks to Canada's economy arising from the COVID-19 pandemic and the recent sharp drop in oil prices.

Supporting Financial Market Liquidity

As a further proactive and coordinated measure to bolster the financial system and the Canadian economy, the government announced on March 16 that it is launching an Insured Mortgage Purchase Program (IMPP). Under this program, the government will purchase up to \$50 billion of insured mortgage pools through the Canada Mortgage and Housing Corporation (CMHC). 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. Details of the terms of the purchase operations will be provided to lenders by CMHC later this week.

The IMPP enhances the already substantial set of measures announced on March 13 to support the economy and the financial system. CMHC stands ready to further support liquidity and the stability of the financial markets through its mortgage funding programs as necessary.

Further, the Bank of Canada has announced that it will adjust its market liquidity operations to maintain market functioning and credit availability during the current period of uncertainty in which conditions are evolving rapidly.

The Bank of Canada also announced that it will broaden eligible collateral for its term repo facility to include the full range of collateral eligible under the Standing Liquidity Facility, with the exception of the non-mortgage loan portfolio. This expansion of eligible collateral will provide support to funding conditions for financial institutions by providing a backstop to regular private funding.

The Bank also announced that it stands ready, as a proactive measure, to provide support to the Canada Mortgage Bond (CMB) market so that this important funding market continues to function well. This would include, as required, purchases of CMBs in the secondary market. Similar to the increase in Government of Canada bond buybacks, this will support market liquidity and price discovery.

Economic Response Plan – Cost and Implementation

Economic Response Plan – Cost and Implementation

Measure	2020-2021 Cost/Impact	Implementation
Emergency Care Benefit	Up to \$10 billion	Early April *requires Royal Assent
Emergency Support Benefit	Up to \$5 billion	Early April *requires Royal Assent
GST Credit	\$5.5 billion	By Early May *requires Royal Assent
Enhanced Canada Child Benefit	\$1.9 billion	May * requires Royal Assent
Temporary Business Wage Subsidy	\$3.8 billion	Immediately Supporting legislation to follow
Canada Student Loan Payments	\$190 million	Early April * requires Royal Assent
Support for Indigenous Communities	\$305 million	April *requires Royal Assent
Support for people experiencing homelessness (through Reaching Home)	\$157.5 million	April *requires Royal Assent
Support for women’s shelters and sexual assault centres including on reserve	\$50 million	April *requires Royal Assent
Lower Registered Retirement Income Fund Minimum Withdrawal Amounts	\$495 million	Immediately Supporting legislation to follow
Total	\$27.4 billion	
Other supports		
Flexibility for individual and corporate taxpayers (tax payment deferral until September)	\$55 billion	Immediately

Business Credit Availability Program (BCAP) through BDC and EDC	\$10 billion +	Immediately
Credit and liquidity support through financial Crown corporations, Bank of Canada, OSFI, CMHC and commercial lenders (e.g., Domestic Stability Buffer, Insured Mortgage Purchase Program, Banker's Acceptance Purchase Facility)	In the range of \$500 billion	Immediately

Date modified: 2020-03-18



Government
of Canada

Gouvernement
du Canada

Canada outlines measures to support the economy and the financial sector

From: Department of Finance Canada

News release

Today, Minister of Finance Bill Morneau, Governor of the Bank of Canada Stephen Poloz, and Superintendent of Financial Institutions Jeremy Rudin outlined a coordinated package of measures being taken by financial sector partners to support the functioning of markets and continued access to financing for Canadian businesses.

March 13, 2020 - Ottawa, Ontario - Department of Finance Canada

The health and welfare of all Canadians is a priority for the Government of Canada. The Prime Minister, Justin Trudeau, has outlined Canada's whole-of-government response to COVID-19 across the country, including new investments to respond in Canada and around the world.

Today, Minister of Finance Bill Morneau, Governor of the Bank of Canada Stephen Poloz, and Superintendent of Financial Institutions Jeremy Rudin outlined a coordinated package of measures being taken by financial sector partners to support the functioning of markets and continued access to financing for Canadian businesses.

At this time of global uncertainty, Canadians can be assured that the government is committed to addressing the challenges faced by individuals and businesses.

While Canada's financial sector remains sound, well-capitalized and resilient, the government and its partners are taking action to ensure that Canadian families are safe, jobs are protected and the economy remains strong.

To support businesses during this extraordinary time, the government is establishing a **Business Credit Availability Program (BCAP)**. The program will further support financing in the private sector through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC). Under this program, BDC and EDC will enhance their cooperation with private sector lenders to coordinate financing and credit insurance solutions for Canadian businesses.

This will allow BDC and EDC to provide more than \$10 billion of additional support to businesses.

The Office of the Superintendent of Financial Institutions (OSFI) is **lowering the Domestic Stability Buffer requirement for domestic systemically important banks** by 1.25% of risk

weighted assets, effective immediately. This action will increase the lending capacity of Canada's large banks and support the supply of credit to the economy during the period of disruption related to COVID-19. The release of the buffer will support in excess of \$300 billion of additional lending capacity.

The Bank of Canada is committed to providing sufficient liquidity to the Canadian financial system and to supporting business and consumer confidence.

Today, the Bank announced a new **Bankers' Acceptance Purchase Facility**. This will support a key funding market for small- and medium-size businesses at a time when they may have increased funding needs and credit conditions are tightening.

On Thursday, the Bank announced it is broadening the scope of the Government of Canada bond buyback program to add market liquidity and support price discovery. The Bank also committed to proactively support interbank funding by temporarily adding new Term Repo operations with terms of 6 and 12 months, in addition to its regular 1-month and 3-month Term Repo operations.

In the coming weeks, the Bank of Canada will launch the **Standing Term Liquidity Facility** (STLF). Announced in November 2019, the STLF complements the Bank's current tools for the provision of liquidity and will strengthen the Bank's efforts to enhance the resilience of the Canadian financial system. Under the STLF, the Bank could provide loans to eligible financial institutions in need of temporary liquidity support and where the Bank has no concerns about their financial soundness.

Canadian financial institutions play an essential role in the stability and health of Canada's financial system and economy. In the face of current global developments, financial institutions should focus on managing this uncertainty rather than devoting resources to previously announced regulatory changes.

OSFI also announced it will suspend all consultations on regulatory matters, including on the proposed new Benchmark Rate for the minimum qualifying rate for uninsured mortgages until conditions stabilize. As a result, the government is **suspending the coming into force of the new Benchmark Rate for the minimum qualifying rate for insured mortgages until further notice**.

In addition to actions by financial sector authorities, Minister Morneau has been in regular communication with the CEOs of Canada's large banks, who have confirmed that government actions to support functioning markets will help maintain the flow of lending to Canadian business.

Canadian banks recognize the negative impact that COVID-19 may be having on some of their customers. They have made a commitment to the government that they will support businesses and individuals through these difficult times. Businesses that may be facing hardship are encouraged to contact their financial service providers early on.

Quotes

“The government is preparing a significant stimulus program, to stabilize our economy, support businesses and protect Canadians. We are ready and nimble in our responses to protect Canadians. To all Canadians, our government wants you to know that we have your back. We will take every necessary step to give you confidence.”

- *Bill Morneau, Minister of Finance*

“The Bank of Canada is taking concerted action to support the Canadian economy during this period of economic stress. The Bank’s Governing Council stands ready to do what is required to support economic growth and keep inflation on target, and we will continue to ensure that the Canadian financial system has sufficient liquidity and credit markets can continue to function well.”

- *Stephen S. Poloz, Governor of the Bank of Canada*

“OSFI is focusing its efforts on issues in the environment that require continued vigilance. OSFI is committed to being a risk-based and agile regulator that calibrates responses that are fit for purpose.”

- *Jeremy Rudin, Superintendent of Financial Institutions*

Associated links

- [Prime Minister outlines Canada’s COVID-19 response](#)
- [OSFI announces measures to support the resilience of financial institutions](#)
- [Bank of Canada statement](#)

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Date modified: 2020-03-13



Government
of Canada

Gouvernement
du Canada

Government of Canada Announces Additional Measures to Support Continued Lending to Canadian Consumers and Businesses

From: Department of Finance Canada

News release

Today, Minister of Finance Bill Morneau announced amendments to mortgage insurance eligibility criteria, set out in regulations made under the National Housing Act and Protection of Residential Mortgage or Hypothecary Insurance Act. These changes will help provide stable funding and liquidity to financial institutions and mortgage lenders and support continued lending to Canadian businesses and consumers.

March 20, 2020 - Ottawa, Ontario - Department of Finance Canada

The Government of Canada is taking immediate and significant action to support Canadian individuals and businesses facing financial hardship as a result of the economic impacts of the global COVID-19 outbreak.

Today, Minister of Finance Bill Morneau announced amendments to mortgage insurance eligibility criteria, set out in regulations made under the *National Housing Act* and *Protection of Residential Mortgage or Hypothecary Insurance Act*. These changes will help provide stable funding and liquidity to financial institutions and mortgage lenders and support continued lending to Canadian businesses and consumers.

This announcement is in support of Canada Mortgage and Housing Corporation's (CMHC) March 16, 2020 launch of a \$50 billion Insured Mortgage Purchase Program (IMPP) and CMHC's March 20, 2020 announcement on program details. The amendments allow mortgage lenders to pool previously uninsured mortgages into *National Housing Act* Mortgage-Backed Securities (NHA MBS) for CMHC to purchase these securities through the IMPP. The impact of this measure will provide financial institutions with more liquidity. This, in turn, will allow financial institutions to continue lending to businesses as well as individuals, while assisting customers who face hardship and need flexibility, on a case by case basis.

This program builds on other measures announced by the government and Bank of Canada to support liquidity and credit to businesses and borrowers in these extraordinary times. These actions are an important part of Canada's COVID-19 Economic Response Plan.

To complement the IMPP, the Minister of Finance is announcing today that the eligibility criteria for portfolio insurance are being temporarily relaxed to help mortgage lenders access the IMPP. This will allow previously uninsured mortgage loans that were funded before March 20, 2020, to be eligible for mortgage insurance and to be included in future NHA MBS issuance.

Effective March 24, 2020, the following low loan-to-value mortgages funded prior to the date of this announcement, March 20, 2020, are eligible for government-guaranteed insurance:

1. Low loan-to-value mortgages with a maximum amortization term up to 30 years commencing from when the loan was funded.
2. Low loan-to-value mortgages whose purpose includes the purchase of a property, subsequent renewal of such a loan, or refinancing.

All other eligibility criteria for government-guaranteed insurance will continue to apply to these mortgages. The above amendments will remain in force until December 31, 2020, at which time the eligibility criteria will revert to the existing rules. The Minister of Finance reserves the right to make amendments prior to this date, should circumstances change.

These changes will not apply to low loan-to-value mortgage loans funded on or after March 20, 2020. The other existing criteria which apply for transactional mortgage insurance will remain unchanged.

Quotes

“These are extraordinary times and we are taking extraordinary measures. As a result of this measure, banks and lenders will have more liquidity—which, in turn, will enable them to work on a case by case basis with Canadian businesses and individuals who face hardship at this time. A co-ordinated approach is critical for making sure our economy remains strong and stable. The government will do whatever it takes to support Canadians and we are prepared to take further action as necessary to meet the challenges ahead.”

- *Bill Morneau, Minister of Finance*

Quick facts

- Federal statutes require federally regulated lenders to obtain mortgage default insurance (“mortgage insurance”) for homebuyers who make a down payment of less than 20 per cent of the property purchase price, known as “high loan-to-value” or “high-ratio” insurance. Lenders also have the option to purchase mortgage insurance for homebuyers who make a down payment of at least 20 per cent of the property purchase price, known as “low-ratio” insurance because the loan amounts are generally low in relation to the value of the home.

- Under the IMPP, CMHC will purchase insured mortgages in the form of *National Housing Act* Mortgage-Backed Securities—a securitization product that pools insured mortgages for resale as marketable securities.

Related products

- [CMHC releases additional details on IMPP purchase offering](#)

Associated links

- [Prime Minister announces more support for workers and businesses through Canada’s COVID-19 Economic Response Plan](#)
- [Canada’s COVID-19 Economic Response Plan: Support for Canadians and Businesses](#)
- [Government of Canada Announces Further Measures to Support Continued Lending to Canadian Consumers and Businesses](#)
- [Prime Minister outlines Canada’s COVID-19 response](#)
- [Government of Canada takes action on COVID-19](#)
- [Canada outlines measures to support the economy and the financial sector](#)

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Date modified: 2020-03-20



Government introduces Canada Emergency Response Benefit to help workers and businesses

From: Department of Finance Canada

News release

To support workers and help businesses keep their employees, the government has proposed legislation to establish the Canada Emergency Response Benefit (CERB).

March 25, 2020 - Ottawa, Ontario - Department of Finance Canada

The Government of Canada is taking strong, immediate and effective action to protect Canadians and the economy from the impacts of the global COVID-19 pandemic. No Canadian should have to choose between protecting their health, putting food on the table, paying for their medication or caring for a family member.

To support workers and help businesses keep their employees, the government has proposed legislation to establish the Canada Emergency Response Benefit (CERB). This taxable 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 be a simpler and more accessible combination of the previously announced Emergency Care Benefit and Emergency Support Benefit.

The CERB would cover 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 would not otherwise be eligible for Employment Insurance (EI).

Additionally, workers who are still employed, but are not receiving income because of disruptions to their work situation due to COVID-19, would also qualify for the CERB. This would help businesses keep their employees as they navigate these difficult times, while ensuring they preserve the ability to quickly resume operations as soon as it becomes possible.

The EI system was not designed to process the unprecedented high volume of applications received in the past week. Given this situation, all Canadians who have ceased working due to COVID-19, whether they are EI-eligible or not, would be able to receive the CERB to ensure they have timely access to the income support they need.

Canadians who are already receiving EI regular and sickness benefits as of today would continue to receive their benefits and should not apply to the CERB. If their EI benefits end before October 3, 2020, they could apply for the CERB once their EI benefits cease, if they are unable to return to work due to COVID-19. Canadians who have already applied for EI and whose application has not yet been processed would not need to reapply. Canadians who are eligible for EI regular and sickness benefits would still be able to access their normal EI benefits, if still unemployed, after the 16-week period covered by the CERB.

The government is working to get money into the pockets of Canadians as quickly as possible. The portal for accessing the CERB would be available in early April. EI eligible Canadians who have lost their job can continue to apply for EI [here](#), as can Canadians applying for other EI benefits.

Canadians would begin to receive their CERB payments within 10 days of application. The CERB would be paid every four weeks and be available from March 15, 2020 until October 3, 2020.

This benefit would be one part of the government's COVID-19 Economic Response Plan, to support Canadian workers and businesses and help stabilize the economy by helping Canadians pay for essentials like housing and groceries, and helping businesses pay their employees and bills during this unprecedented time of global uncertainty.

Quotes

“We know that people are worried about their health, their jobs and their financial situations. Our government is doing whatever it takes to protect the health and safety of Canadians, and to support workers, families and businesses. The Canada Emergency Response Benefit would make sure that money gets in the hands of workers as quickly as possible to support them in their time of need, and would help businesses keep their employees during this difficult period. Canadians can rest assured that the government stands ready to take any and all necessary actions as we continue to confront these challenging times together.”

- Bill Morneau, Minister of Finance

“Through the Canada Emergency Response Benefit, the Government of Canada would be helping support those Canadians who are unable to work due to the COVID-19 pandemic. It is during these difficult times that Canadians should not have to choose between protecting their health and continuing to support their families. We recognize this, and are there for them.”

- Carla Qualtrough, Minister of Employment, Workforce Development and Disability Inclusion

“The government understands that the outbreak of COVID-19 is having a significant impact on all Canadians. Through the Canada Emergency Response Benefit, we would provide much-needed financial support to those who have lost their income because of COVID-19. The

Canada Revenue Agency is playing an important role by getting benefit payments to Canadians quickly and efficiently.”

- Diane Lebouthillier, Minister of National Revenue

Associated links

- [Notice of Ways and Means Motion](#)
- [Canada’s COVID-19 Economic Response Plan](#)
- [Prime Minister announces more support for workers and businesses through Canada’s COVID-19 Economic Response Plan](#)
- [Prime Minister outlines Canada’s COVID-19 response](#)
- [Government of Canada takes action on COVID-19](#)
- [Canada outlines measures to support the economy and the financial sector](#)

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Date modified: 2020-03-25

First Session, Forty-third Parliament,
68-69 Elizabeth II, 2019-2020

HOUSE OF COMMONS OF CANADA

BILL C-13

An Act respecting certain measures in
response to COVID-19

AS PASSED

BY THE HOUSE OF COMMONS

MARCH 24, 2020

RECOMMENDATION

Her Excellency the Governor General recommends to the House of Commons the appropriation of public revenue under the circumstances, in the manner and for the purposes set out in a measure entitled "*An Act respecting certain measures in response to COVID-19*".

SUMMARY

Part 1 implements, as part of the response to the coronavirus disease 2019 (COVID-19), certain income tax measures by

- (a) introducing a one-time additional payment under the GST/HST tax credit;
- (b) providing temporary additional amounts under the Canada Child Benefit;
- (c) reducing required minimal withdrawals from registered retirement income funds by 25% for 2020; and
- (d) providing eligible small employers a temporary wage subsidy for a period of three months.

Part 2 enacts the *Canada Emergency Response Benefit Act* to authorize the making of income support payments to workers who suffer a loss of income for reasons related to the coronavirus disease 2019.

Part 3 enacts the *Public Health Events of National Concern Payments Act*, which authorizes payments to be made out of the Consolidated Revenue Fund in relation to public health events of national concern. It also provides for the repeal of the Act on September 30, 2020.

Part 4 amends the *Canada Deposit Insurance Corporation Act* to allow the Minister of Finance to increase the deposit insurance coverage limit until September 30, 2020.

Part 5 amends the *Canada Mortgage and Housing Corporation Act* to authorize the Minister of Finance, with the approval of the Governor in Council, to make payments to the Canada Mortgage and Housing Corporation out of the Consolidated Revenue Fund for the purpose of increasing the Corporation's capital.

Part 6 amends the *Export Development Act* to broaden the purposes for which Export Development Canada is established and to permit the Minister of Finance, until September 30, 2020, to determine the amount of Export Development Canada's authorized capital as well as the amount of certain limits applicable to Export Development Canada. It broadens the transactions for which the Minister of International Trade, with the concurrence of the Minister of Finance, may grant an authorization. It also provides for the suspension of certain provisions of the *Export Development Canada Exercise of Certain Powers Regulations*.

COVID-19 Emergency Response Act
SUMMARY

Part 7 amends the *Federal-Provincial Fiscal Arrangements Act* to authorize additional payments to the provinces and territories for the fiscal year beginning on April 1, 2019.

Part 8 amends Part IV of the *Financial Administration Act* to authorize the Minister of Finance, until September 30, 2020, to borrow money under that Act for certain payments without the authorization of the Governor in Council, and it also amends that Part to extend the time for the tabling of the report on that Minister's plans in relation to the management of the public debt. It also amends Part IV.1 of that Act to authorize that Minister to make payments to an entity and to procure the incorporation of a corporation or establish an entity, other than a corporation, for the purposes of promoting the stability or maintaining the efficiency of the financial system in Canada. Finally, it makes related amendments to the *Borrowing Authority Act* and a consequential amendment to the *Canada Deposit Insurance Corporation Act*.

Part 9 amends the *Food and Drugs Act* to, among other things, authorize the Governor in Council to make regulations

- (a) requiring persons to provide information to the Minister of Health; and
- (b) preventing shortages of therapeutic products in Canada or alleviating those shortages or their effects, in order to protect human health.

Part 10 amends the *Canada Labour Code* to, among other things, create a regime which provides for a leave related to COVID-19 of up to 16 weeks. It also amends that Act to provide for the repeal of that regime and to provide for a quarantine leave under the medical leave regime.

Part 11 amends the *National Housing Act* to increase, for a period of five years, the maximum total for the outstanding insured amounts of all insured loans.

Part 12 amends the *Patent Act* to, among other things, provide that the Commissioner must, on the application of the Minister of Health, authorize the Government of Canada and any person specified in the application to make, construct, use and sell a patented invention to the extent necessary to respond to a public health emergency that is a matter of national concern.

Part 13 amends the *Canada Student Loans Act* to provide that, during the period that begins on March 30, 2020 and ends on September 30, 2020, no interest is payable by a borrower on a guaranteed student loan and no amount on account of principal or interest is required to be paid by the borrower.

Part 14 amends the *Farm Credit Canada Act* to authorize the Minister of Finance to determine the limit on the amounts that the Minister of Finance may pay to Farm Credit Canada out of the Consolidated Revenue Fund.

Part 15 amends the *Canada Student Financial Assistance Act* to provide that, during the period that begins on March 30, 2020 and ends on September 30, 2020, no interest is payable by a borrower on a student loan and no amount on account of principal or interest is required to be paid by the borrower.

Part 16 amends the *Business Development Bank of Canada Act* to authorize the Minister of Finance to determine the limit on the aggregate of the paid-in capital — and any related contributed surplus — of the Business Development Bank and any proceeds prescribed as equity.

Part 17 amends the *Apprentice Loans Act* to provide that, during the period that begins on March 30, 2020 and ends on September 30, 2020, no interest is payable by a borrower on an apprentice loan and no amount on account of principal or interest is required to be paid by a borrower.

COVID-19 Emergency Response Act
SUMMARY

Division 1 of Part 18 amends the *Employment Insurance Act* to give the Minister of Employment and Social Development the power to make interim orders for the purpose of mitigating the economic effects of COVID-19.

Division 2 of Part 18 provides that every reference in any provision of the *Employment Insurance Act* and of regulations made under it to a certificate issued by a medical doctor or other medical professional or medical practitioner or by a nurse practitioner is deemed to be of no effect and that any benefit that would have been payable to a claimant had such a certificate been issued is payable to the claimant if the Canada Employment Insurance Commission is satisfied that the claimant is entitled to the benefit.

TABLE OF PROVISIONS

An Act respecting certain measures in response to COVID-19

Short Title

- 1 *COVID-19 Emergency Response Act*

PART 1

Income Tax Act and Income Tax Regulations

2

PART 2

Canada Emergency Response Benefit Act

- 8 Enactment of Act

An Act respecting income support payments for workers (coronavirus disease 2019)

- 1 *Canada Emergency Response Benefit Act*
2 Definitions
3 Regulations — definition of *worker*
4 Payment
5 Application
6 Eligibility
7 Amount of payment
8 Maximum number of weeks
9 Social Insurance Number
10 Provision of information and documents
11 Payments cannot be charged, etc.
12 Return of erroneous payment or overpayment
13 Limitation or prescription period
14 No interest payable

PART 3

Public Health Events of National Concern Payments Act

- 9 Enactment of Act

	An Act to authorize the making of payments in relation to public health events of national concern
	Short Title
1	<i>Public Health Events of National Concern Payments Act</i>
	Public Health Event of National Concern
2	Payments — public health event of national concern
	PART 4
	Canada Deposit Insurance Corporation Act
12	
	PART 5
	Canada Mortgage and Housing Corporation Act
16	
	PART 6
	Export Development Act
17	
	PART 7
	Federal-Provincial Fiscal Arrangements Act
22	
	PART 8
	Financial Administration Act
23	
	PART 9
	Food and Drugs Act
33	
	PART 10
	Canada Labour Code
36	

COVID-19 Emergency Response Act
TABLE OF PROVISIONS

	PART 11
	National Housing Act
47	
	PART 12
	Patent Act
51	
	PART 13
	Canada Student Loans Act
52	
	PART 14
	Farm Credit Canada Act
53	
	PART 15
	Canada Student Financial Assistance Act
54	
	PART 16
	Business Development Bank of Canada Act
55	
	PART 17
	Apprentice Loans Act
56	
	PART 18
	Employment Insurance
57	

1st Session, 43rd Parliament,
68-69 Elizabeth II, 2019-2020

HOUSE OF COMMONS OF CANADA

BILL C-13

An Act respecting certain measures in response to
COVID-19

Her Majesty, by and with the advice and consent of
the Senate and House of Commons of Canada, en-
acts as follows:

Short Title

Short title

1 This Act may be cited as the *COVID-19 Emergency Re-
sponse Act*. 5

PART 1

Income Tax Act and Income Tax Regulations

R.S., c. 1 (5th Supp.)

Income Tax Act

**2 (1) Section 122.5 of the *Income Tax Act* is
amended by adding the following after subsec-
tion (3):**

COVID-19 — additional deemed payment

(3.001) An eligible individual in relation to a month 10
specified for a taxation year who files a return of income
for the taxation year is deemed to have paid during the
specified month on account of their tax payable under
this Part for the taxation year an amount determined by
the formula

$$0.5(A - B)$$

15

where

A is the total of

(a) \$580,

- (b) \$580 for the qualified relation, if any, of the individual in relation to the specified month,
- (c) if the individual has no qualified relation in relation to the specified month and is entitled to deduct an amount for the taxation year under subsection 118(1) because of paragraph (b) of the description of B in that subsection in respect of a qualified dependant of the individual in relation to the specified month, \$580, 5
- (d) \$306 times the number of qualified dependants of the individual in relation to the specified month, other than a qualified dependant in respect of whom an amount is included under paragraph (c) in computing the total for the specified month, 10 15
- (e) if the individual has no qualified relation and has one or more qualified dependants, in relation to the specified month, \$306, and
- (f) if the individual has no qualified relation and no qualified dependant, in relation to the specified month, the lesser of \$306 and 2% of the amount, if any, by which the individual's income for the taxation year exceeds \$9,412; and 20
- B is 5% of the amount, if any, by which the individual's adjusted income for the taxation year in relation to the specified month exceeds \$37,789. 25

(2) Section 122.5 of the Act is amended by adding the following after subsection (3.01):

COVID-19 — shared-custody parent

(3.02) Notwithstanding subsection (3.001), if an eligible individual is a *shared-custody parent* (within the meaning assigned by section 122.6, but with the words *qualified dependant* in that section having the meaning assigned by subsection (1)) in respect of one or more qualified dependants at the beginning of a month, the amount deemed by subsection (3.001) to have been paid during the specified month is equal to the amount determined by the following formula: 30 35

$$0.5(A + B)$$

where

- A** is the amount determined by the formula in subsection (3.001), calculated without reference to this subsection; and 40
- B** is the amount determined by the formula in subsection (3.001), calculated without reference to this subsection and subparagraph (b)(ii) of the definition *eligible individual* in section 122.6. 45

(3) Section 122.5 of the Act is amended by adding the following after subsection (4):

COVID-19 — month specified

(4.1) Notwithstanding subsection (4) and for the purposes of this section, the month specified in subsection (3.001) is May 2020 (or an earlier month designated by the Minister) and the taxation year is the 2018 taxation year. 5

3 Section 122.61 of the Act is amended by adding the following after subsection (1):

COVID-19 — additional amount

(1.01) If the month referred to in subsection (1) is May 2020, each amount expressed in dollars referred to in paragraphs (a) and (b) of the description of E in subsection (1) is deemed, for that month, to be equal to that amount (as adjusted under subsection (5)) plus an additional amount of \$3,600. For greater certainty, the adjustment in subsection (5) shall not take into account this additional amount. 10 15

4 Section 146.3 of the Act is amended by adding the following after subsection (1.3):

Adjusted minimum amount for 2020

(1.4) The minimum amount under a retirement income fund for 2020 is 75% of the amount that would, in the absence of this subsection, be the minimum amount under the fund for the year. 20

Exceptions

(1.5) Subsection (1.4) does not apply to a retirement income fund for the purposes of subsections (5.1) and 153(1) and the definition *periodic pension payment* in section 5 of the *Income Tax Conventions Interpretation Act*. 25

5 (1) Paragraph 152(1)(b) of the Act is replaced by the following: 30

(b) the amount of tax, if any, deemed by subsection 120(2) or (2.2), 122.5(3) or (3.001), 122.51(2), 122.7(2) or (3), 122.8(4), 122.9(2), 122.91(1), 125.4(3), 125.5(3), 125.6(2), 127.1(1), 127.41(3) or 210.2(3) or (4) to be paid on account of the taxpayer's tax payable under this Part for the year. 35

(2) Paragraph 152(1.2)(d) of the Act is replaced by the following:

(d) if the Minister determines the amount deemed by subsection 122.5(3) or (3.001) to have been paid by an individual for a taxation year to be nil, subsection (2) does not apply to the determination unless the individual requests a notice of determination from the Minister. 5

(3) Paragraph 152(4.2)(b) of the Act is replaced by the following: 10

(b) redetermine the amount, if any, deemed by subsection 120(2) or (2.2), 122.5(3) or (3.001), 122.51(2), 122.7(2) or (3), 122.8(4), 122.9(2), 122.91(1), 127.1(1), 127.41(3) or 210.2(3) or (4) to be paid on account of the taxpayer's tax payable under this Part for the year or deemed by subsection 122.61(1) to be an overpayment on account of the taxpayer's liability under this Part for the year. 15

6 (1) Section 153 of the Act is amended by adding the following after subsection (1.01): 20

COVID-19 — deemed remittance

(1.02) For the purposes of this Act, if an eligible employer pays, at a particular time that is within the eligible period, eligible remuneration in respect of which a particular amount is required to be deducted or withheld under subsection (1), then the eligible employer is deemed to have remitted to the Receiver General at the particular time in respect of the particular amount, an amount equal to the least of 25

(a) the amount determined by the formula

$$A - B$$
 30

where

A is the prescribed amount, and
B is the total of all amounts, each of which is an amount deemed to have been remitted by the eligible employer under this subsection prior to the particular time (and, if more than one such payment is made at the particular time, the eligible employer may designate the order in which the amounts are considered to have been paid), 35

(b) the amount determined by the formula

$$C \times D$$
 40

where

C is the prescribed percentage, and

D is the amount of the eligible remuneration, and

(c) the amount determined by the formula

$$E \times F$$

where

E is the prescribed amount, and 5

F is the total number of eligible employees employed by the eligible employer during the eligible period.

Definitions — subsection (1.02)

(1.03) The following definitions apply for the purposes of this subsection and subsection (1.02). 10

eligible employee means an individual who is employed in Canada. (*employé admissible*)

eligible employer means a person or partnership that

(a) employs one or more eligible employees;

(b) has, on March 18, 2020, a business number in respect of which the person or partnership is registered with the Minister to make remittances required under this section; and 15

(c) is any of

(i) a Canadian-controlled private corporation for the purposes of section 125 that 20

(A) would have a business limit for its last taxation year that ended before the start of the eligible period greater than nil, if the amount determined for paragraph 125(5.1)(b) were deemed to be nil, or 25

(B) if the corporation does not have a taxation year that ended before the start of the eligible period, would meet the condition in clause (A) if its taxation year ended immediately before the start of the eligible period, 30

(ii) an individual (other than a trust),

(iii) a partnership, all of the members of which are described in subparagraphs (i) to (iii) or (v),

(iv) a person exempt from tax under Part I because of paragraph 149(1)(l), and 35

(v) a registered charity. (*employeur admissible*)

eligible period means the period beginning on March 18, 2020 and that ends on June 19, 2020. (*période d'admissibilité*)

eligible remuneration means salary, wages or other remuneration paid to an eligible employee during the eligible period. (*rémunération admissible*) 5

Deemed remittances under subsection (1.02)

(1.04) For greater certainty, amounts deemed under subsection (1.02) to have been remitted to the Receiver General are deemed to not be held in trust under subsections 227(4) and (4.1). 10

C.R.C., c. 945

Income Tax Regulations

7 Section 8506 of the *Income Tax Regulations* is amended by adding the following after subsection (7):

(7.1) The minimum amount for a member's account under a money purchase provision of a registered pension plan for 2020 is 75% of the amount that would, in the absence of this subsection, be the minimum amount for the account for the year. 15

PART 2

Canada Emergency Response Benefit Act

Enactment of Act

8 The *Canada Emergency Response Benefit Act* is enacted as follows: 20

An Act respecting income support payments for workers (coronavirus disease 2019)

Short title

1 This Act may be cited as the *Canada Emergency Response Benefit Act*.

Definitions

2 The following definitions apply in this Act. 25

COVID-19 means the coronavirus disease 2019. (*COVID-19*)

Minister means the Minister of Employment and Social Development. (*ministre*)

week means the period of seven consecutive days beginning on and including Sunday. (*semaine*)

worker means a person who is at least 15 years of age, 5
who is resident in Canada and who, for 2019 or in the 12-
month period preceding the day on which they make an
application under section 5, has a total income of at
least \$5,000 — or, if another amount is fixed by regula- 10
tion, of at least that amount — from the following
sources:

(a) employment;

(b) self-employment;

(c) benefits paid to the person under any of subsections 22(1), 23(1), 152.04(1) and 152.05(1) of the *Em- 15*
ployment Insurance Act; and

(d) allowances, money or other benefits paid to the
person under a provincial plan because of pregnancy
or in respect of the care by the person of one or more 20
of their new-born children or one or more children
placed with them for the purpose of adoption. (*travailleur*)

Regulations — definition of worker

3 With the consent of the Minister of Finance, the Minister may, by regulation, fix an amount for the purposes of the definition *worker* in section 2. 25

Payment

4 The Minister must make an income support payment to a worker who makes an application under section 5 and who is eligible for the payment.

Application

5 (1) A worker may, in the form and manner established by the Minister, apply for an income support payment for any four-week period falling within the period beginning 30
on March 15, 2020 and ending on October 3, 2020.

Limitation

(2) No worker is permitted to file an application after December 2, 2020.

Information

(3) An applicant must provide the Minister with any information that the Minister may require in respect of the application. 35

Eligibility

6 (1) A worker is eligible for an income support payment if

- (a) the worker, whether employed or self-employed, ceases working for reasons related to COVID-19 for at least 14 consecutive days within the four-week period in respect of which they apply for the payment; and 5
- (b) they do not receive, in respect of the consecutive days on which they have ceased working,
 - (i) subject to the regulations, income from employment or self-employment, 10
 - (ii) *benefits*, as defined in subsection 2(1) of the *Employment Insurance Act*,
 - (iii) allowances, money or other benefits paid to the worker under a provincial plan because of pregnancy or in respect of the care by the worker of one or more of their new-born children or one or more children placed with them for the purpose of adoption, or 15
 - (iv) any other income that is prescribed by regulation. 20

Exclusion

(2) An employed worker does not cease work for the purpose of paragraph (1)(a) if they quit their employment voluntarily.

Regulations

(3) The Minister may, by regulation,

- (a) exclude a class of income from the application of subparagraph (1)(b)(i); and 25
- (b) prescribe any other income for the purposes of subparagraph (1)(b)(iv).

Amount of payment

7 (1) The amount of an income support payment for a week is the amount fixed by regulation for that week. 30

Regulations

(2) With the consent of the Minister of Finance, the Minister may, by regulation, fix the amount of an income support payment for a week specified in the regulation.

Distinguishing — classes

(3) Regulations made under subsection (2) may distinguish among different classes of workers.

Maximum number of weeks

8 (1) The maximum number of weeks for which income support payments may be made to a worker is 16 weeks or, if another number of weeks is fixed by regulation, that number of weeks. 5

Regulations

(2) With the consent of the Minister of Finance, the Minister may, by regulation, fix a number of weeks for the purpose of subsection (1).

Social Insurance Number

9 The Minister is authorized to collect and use, for the purposes of the administration and enforcement of this Act, the Social Insurance Number of a person who makes an application under this Act. 10

Provision of information and documents

10 The Minister may, for any purpose related to verifying compliance or preventing non-compliance with this Act, by notice served personally or by confirmed delivery service, require that any person provide any information or document within the reasonable time that is stated in the notice. 15

Payments cannot be charged, etc.

11 An income support payment 20

(a) is not subject to the operation of any law relating to bankruptcy or insolvency;

(b) cannot be assigned, charged, attached or given as security;

(c) cannot be retained by way of deduction, set-off or compensation under any Act of Parliament other than this Act; and 25

(d) is not garnishable moneys for the purposes of the *Family Orders and Agreements Enforcement Assistance Act*. 30

Return of erroneous payment or overpayment

12 (1) If the Minister determines that a person has received an income support payment to which the person is not entitled, or an amount in excess of the amount of such a payment to which the person is entitled, the

person must repay the amount of the payment or the excess amount, as the case may be, as soon as is feasible.

Recovery as debt due to Her Majesty

(2) The amount of the erroneous payment or overpayment, as determined by the Minister, constitutes a debt due to Her Majesty in right of Canada, as of the day on which it was paid, that may be recovered by the Minister. 5

Certificate of default

(3) The amount of any debt referred to in subsection (2) may be certified by the Minister, and registration of the certificate in the Federal Court has the same effect as a judgment of that Court for the amount specified in the certificate and all related registration costs. 10

Limitation or prescription period

13 (1) Subject to subsections (2) to (7), no action or proceedings are to be taken to recover money owing under this Act after the expiry of the six-year limitation or prescription period that begins on the day on which the money becomes due and payable. 15

Deduction, set-off or compensation

(2) Money owing by a person under this Act may be recovered at any time by way of deduction from, set-off against or compensation against any sum of money, including an income support payment under this Act, that may be due or payable by Her Majesty in right of Canada to the person, other than an amount payable under section 122.61 of the *Income Tax Act*. 20

Acknowledgment of liability

(3) If a person's liability for money owing under this Act is acknowledged in accordance with subsection (5), the time during which the limitation or prescription period has run before the acknowledgment does not count in the calculation of that period. 25

Acknowledgment after expiry of limitation or prescription period

(4) If a person's liability for money owing under this Act is acknowledged in accordance with subsection (5) after the expiry of the limitation or prescription period, an action or proceedings to recover the money may, subject to subsections (3) and (6), be brought within six years after the date of the acknowledgment. 30

Types of acknowledgment

(5) An acknowledgment of liability means 35

- (a) a promise to pay the money owing, made by the person or their agent, mandatory or other representative;
- (b) an acknowledgment of the money owing, made by the person or their agent, mandatory or other representative, whether or not a promise to pay can be implied from it and whether or not it contains a refusal to pay; 5
- (c) a part payment by the person or their agent, mandatory or other representative of any money owing; or 10
- (d) an acknowledgment of the money owing, made in the course of proceedings under the *Bankruptcy and Insolvency Act* or any other legislation dealing with the payment of debts by the person, their agent, mandatory or other representative or the trustee or administrator. 15

Limitation or prescription period suspended

(6) The running of a limitation or prescription period in respect of money owing under this Act is suspended during any period in which it is prohibited to commence or continue an action or other proceedings against the person to recover money owing under this Act. 20

Enforcement proceedings

(7) This section does not apply in respect of an action or proceedings relating to the execution, renewal or enforcement of a judgment.

No interest payable

14 No interest is payable on any amount owing to Her Majesty in right of Canada under this Act as a result of an erroneous payment or overpayment. 25

PART 3

Public Health Events of National Concern Payments Act

Enactment of Act

Enactment

9 The *Public Health Events of National Concern Payments Act* is enacted as follows:

An Act to authorize the making of payments in relation to public health events of national concern 30

Short Title

Short title

1 This Act may be cited as the *Public Health Events of National Concern Payments Act*.

Public Health Event of National Concern

Payments — public health event of national concern

2 (1) If, after consulting with the Chief Public Health Officer, appointed under subsection 6(1) of the *Public Health Agency of Canada Act*, and any of the officers in the provinces and territories occupying a similar position that the Minister of Health considers appropriate in the circumstances, the Minister of Health determines that there is a public health event of national concern, then there may be paid out of the Consolidated Revenue Fund, on the requisition of a federal minister and with the concurrence of the Minister of Finance and the Minister of Health, all money required to do anything in relation to that public health event of national concern.

Examples

(2) Things that may be done in relation to a public health event of national concern include

- (a)** acquiring medical supplies;
- (b)** providing assistance to provinces and territories to help cover the cost of safety and emergency response needs;
- (c)** providing income support, including the Canada emergency response benefit; and
- (d)** funding public health-related federal programs or covering expenses incurred by federal departments and agencies.

Definition of *public health event of national concern*

(3) In this section, *public health event of national concern* means an extraordinary event that constitutes a public health risk to Canadians through the spread of an infectious disease, such as the coronavirus disease 2019 (COVID-19), that requires a coordinated national or international response to prevent or control its spread or to protect against it.

Repeal

Repeal

10 The *Public Health Events of National Concern Payments Act* is repealed.

Coming into Force

September 30, 2020

11 Section 10 comes into force on September 30, 2020.

PART 4

R.S., c. C-3

Canada Deposit Insurance Corporation Act

Amendments to the Act

12 (1) Paragraph 12(c) of the *Canada Deposit Insurance Corporation Act* is replaced by the following: 5

(c) so much of any one deposit as exceeds the amount set out in subsection 12.01(1).

(2) Paragraph 12(c) of the Act is replaced by the following: 10

(c) so much of any one deposit as exceeds one hundred thousand dollars.

13 The Act is amended by adding the following after section 12: 15

Amount

12.01 (1) The amount referred to in paragraph 12(c) is one hundred thousand dollars, unless the Minister determines a greater amount, in which case the amount referred to in that paragraph is the amount that the Minister determines. 20

Publication in *Canada Gazette*

(2) As soon as feasible after making a determination under subsection (1), the Minister shall publish the amount in the *Canada Gazette*.

14 Section 12.01 of the Act is repealed.

Coming into Force

October 1, 2020

15 Subsection 12(2) and section 14 come into force on October 1, 2020.

PART 5

R.S., c. C-7

Canada Mortgage and Housing Corporation Act

16 Section 16 of the *Canada Mortgage and Housing Corporation Act* is replaced by the following:

Capital of Corporation

16 (1) The capital of the Corporation consists of the amount obtained by adding twenty-five million dollars and the aggregate of any amounts paid under subsection (2). 5

Authority to make capital payments

(2) At the request of the Corporation, the Minister of Finance may, with the approval of the Governor in Council, pay to the Corporation, out of the Consolidated Revenue Fund, amounts not exceeding the aggregate of 10

(a) ten billion dollars, and

(b) any additional amounts that may be authorized from time to time under an appropriation Act. 15

PART 6

R.S., c. E-20; 2001, c. 33, s. 2(F)

Export Development Act

Amendments to the Act

17 (1) Subsection 10(1) of the *Export Development Act* is amended by adding the following before paragraph (b):

(a) supporting and developing, directly or indirectly, domestic business, at the request of the Minister and the Minister of Finance for a period specified by those Ministers; 20

(2) Section 10 of the Act is amended by adding the following after subsection (1):

Publication in *Canada Gazette*

(1.01) As soon as feasible after a request is made under paragraph (1)(a), the Minister shall publish in the *Canada Gazette* a notice of that fact as well as the dates 5 on which the period to which the request relates begins and ends.

Complementary to commercial products and services

(1.02) The Corporation shall carry out its purposes, with regard to domestic business, in a manner that complements the products and services available from commercial financial institutions and commercial insurance providers. 10

(3) Subsections 10(3) and (3.1) of the Act are replaced by the following:

Limit of liability

(3) Subject to subsection (4), the contingent liability of the Corporation in respect of the principal amount owing under all outstanding arrangements entered into under paragraph (1.1)(b) shall at no time exceed 15

(a) for the period beginning on the day on which this subsection comes into force and ending on September 30, 2020, the amount that the Minister of Finance determines during that period, or, if that Minister redetermines the amount during that period, the most recently determined amount; and 20

(b) on and after October 1, 2020, an amount equal to the amount determined by the Minister of Finance under paragraph (a), or, if that Minister redetermined the amount under that paragraph, an amount equal to the last amount so determined. 25

Publication in *Canada Gazette*

(3.1) As soon as feasible after determining or redetermining an amount under paragraph (3)(a), the Minister of Finance shall publish a notice of that amount in the *Canada Gazette*. 30

18 Subsection 11(1) of the Act is replaced by the following: 35

Authorized capital

11 (1) The authorized capital of the Corporation is

(a) for the period beginning on the day on which this subsection comes into force and ending on September 30, 2020, the amount that the Minister of Finance

determines during that period, or, if that Minister re-determines the amount during that period, the most recently determined amount; and

(b) on and after October 1, 2020, an amount equal to the amount determined by the Minister of Finance under paragraph (a), or, if that Minister redetermined the amount under that paragraph, an amount equal to the last amount so determined. 5

Each share has a par value of \$100.

Publication in *Canada Gazette*

(1.1) As soon as feasible after determining or re-determining an amount under paragraph (1)(a), the Minister of Finance shall publish a notice of that amount in the *Canada Gazette*. 10

19 Subsection 23(1) of the Act is replaced by the following: 15

Authorization of the Minister

23 (1) If the Corporation advises the Minister that it will not, without an authorization made under this section, enter into any transaction or class of transactions that it has the power to enter into under subsection 10(1.1) and the Minister is of the opinion that it is in the national interest that the Corporation enter into any such transaction or class of transactions, the Minister, with the concurrence of the Minister of Finance, may authorize the Corporation to do so. 20

20 (1) The portion of subsection 24(1) of the Act before paragraph (a) is replaced by the following: 25

Limit of liability

24 (1) Subject to subsection (2), in respect of transactions entered into under section 23, the total of the following liabilities and obligations shall at no time exceed the amount referred to in paragraph (1.1)(a) or (b), as the case may be: 30

(2) Section 24 of the Act is amended by adding the following after subsection (1):

Determination of amount

(1.1) The amount which the total liabilities and obligations referred to in subsection (1) shall at no time exceed is 35

(a) for the period beginning on the day on which this subsection comes into force and ending on September 30, 2020, the amount that the Minister of Finance 40

determines during that period, or, if that Minister re-determines the amount during that period, the most recently determined amount; and

(b) on and after October 1, 2020, an amount equal to the amount determined by the Minister of Finance under paragraph (a), or, if that Minister redetermined the amount under that paragraph, an amount equal to the last amount so determined. 5

Publication in *Canada Gazette*

(1.2) As soon as feasible after determining or re-determining an amount under paragraph (1.1)(a), the Minister of Finance shall publish a notice of that amount in the *Canada Gazette*. 10

Suspension of Certain Provisions of
 the Export Development Canada
 Exercise of Certain Powers
 Regulations

Suspension

21 (1) If the Minister, as defined in section 2 of the *Export Development Act*, and the Minister of Finance specify a period under paragraph 10(1)(a) of that Act, subsections 5(2) and 6(2) and (3) of the *Export Development Canada Exercise of Certain Powers Regulations* do not apply for that period. 15

Transactions entered into during specified period

(2) Subsections 5(2) and 6(2) and (3) of the *Export Development Canada Exercise of Certain Powers Regulations* do not apply to a new transaction that Export Development Canada enters into during a period referred to in subsection (1), even after the expiry of that period. Even after the expiry of that period, Export Development Canada may take any steps and do anything that it considers necessary or desirable to implement the transaction or that it considers related to the transaction. 20 25 30

Arrangement entered into before expiry of specified period

(3) The expiry of a period referred to in subsection (1) has no effect on any arrangement Export Development Canada entered into in order to carry out its purpose referred to in paragraph 10(1)(a) of the *Export Development Act*. Even after the expiry of that period, Export 35

*COVID-19 Emergency Response Act***PART 6** Export Development Act

Suspension of Certain Provisions of the Export Development Canada Exercise of Certain Powers Regulations

Sections 21-22

Development Canada may take any steps and do anything that it considers necessary or desirable to implement the arrangement or that it considers related to the arrangement.

PART 7

R.S., c. F-8; 1995, c. 17, s. 45

Federal-Provincial Fiscal Arrangements Act

22 The *Federal-Provincial Fiscal Arrangements Act* is amended by adding the following after section 24.703: 5

Additional Payments for Fiscal Year 2019–2020

Total payment of \$500 million

24.71 The Minister may pay an additional cash payment 10 for the fiscal year beginning on April 1, 2019 equal to

- (a) for Ontario, \$193,721,000;
- (b) for Quebec, \$112,871,000;
- (c) for Nova Scotia, \$12,922,000;
- (d) for New Brunswick, \$10,340,000; 15
- (e) for Manitoba, \$18,216,000;
- (f) for British Columbia, \$67,464,000;
- (g) for Prince Edward Island, \$2,089,000;
- (h) for Saskatchewan, \$15,627,000;
- (i) for Alberta, \$58,141,000; 20
- (j) for Newfoundland and Labrador, \$6,952,000;
- (k) for Yukon, \$543,000;
- (l) for the Northwest Territories, \$598,000; and
- (m) for Nunavut, \$516,000.

PART 8

R.S., c. F-11

Financial Administration Act

Amendments to the Act

23 Section 44 of the *Financial Administration Act* is amended by adding the following after subsection (2):

Maximum — exception

(2.1) Any money borrowed under section 47 is not to be taken into account for the purpose of calculating the aggregate principal amount of money borrowed by the Minister under this section in any fiscal year. 5

24 The Act is amended by adding the following after section 46.1:

Exception

47 During the period beginning on the day on which this section comes into force and ending on September 30, 2020, the Minister may borrow money for 10

(a) the payment of any amount that is required to be paid in that period in respect of any money borrowed under the authority of this Act or any other Act of Parliament; or 15

(b) the payment, by Her Majesty, of any amount in extraordinary circumstances, including in the event of a natural disaster or to promote the stability or maintain the efficiency of the financial system in Canada, if the Minister is of the opinion that the borrowing of money is necessary in those circumstances. 20

25 (1) Subsection 49(1) of the Act is amended by striking out “and” at the end of paragraph (a.1) and by adding the following after that paragraph: 25

(a.2) the money that is borrowed under paragraph 47(b) and that is due; and

(2) The portion of subsection 49(2) of the Act before paragraph (a) is replaced by the following:

Report on Minister’s plans

(2) The Minister shall cause to be tabled in each House of Parliament for every fiscal year, not later than the 30th 30

day on which that House is sitting after the start of the fiscal year to which the report relates, a report on the Minister's plans in relation to the following:

(3) Paragraphs 49(2)(a) and (b) of the English version of the Act are replaced by the following: 5

(a) the money to be borrowed in that fiscal year and the purposes for which the moneys will be borrowed; and

(b) the management of the public debt in that fiscal year. 10

26 Section 49.1 of the Act is renumbered as subsection 49.1(1) and is amended by adding the following:

Report — borrowings in respect of extraordinary circumstances

(2) The Minister shall cause to be tabled in each House of Parliament a report on the money borrowed or to be borrowed under paragraph 47(b) within the first 30 days on which that House is sitting after the day on which the Minister first borrows money under that paragraph. 15

27 (1) The portion of subsection 60.2(1) of the Act before the first definition is replaced by the following: 20

Definitions

60.2 (1) The following definitions apply in this Part.

(2) The definition *entity* in subsection 60.2(1) of the Act is replaced by the following:

entity means an entity, including a trust, that, in the Minister's opinion, is operating in Canada. (*entité*) 25

(3) Subsection 60.2(2) of the Act is replaced by the following:

Contracts and payments

(2) Subject to subsection (3), the Minister may, taking into account the interests of taxpayers, 30

(a) with the Governor in Council's authorization, enter into, on behalf of Her Majesty in right of Canada, any contract that in the Minister's opinion is necessary to promote the stability or maintain the efficiency of the financial system in Canada, including such a contract to 35

- (i) purchase, acquire, hold, lend or sell or otherwise dispose of securities of an entity,
- (ii) create a charge on, or right or interest in, securities of an entity held by the Minister,
- (iii) make a loan to an entity, 5
- (iv) provide a line of credit to an entity,
- (v) guarantee any debt, obligation or financial asset of an entity, or
- (vi) provide loan insurance or credit insurance for the benefit of an entity in respect of any debt, obligation or financial asset of the entity; and 10
- (b) make payments to a province or territory — or, after consultation with a province or territory, to an entity — for the purposes of responding to a situation of significant and systemic economic and financial distress. 15

Contract with Her Majesty

(2.1) The Minister may enter into a contract under paragraph (2)(a) with Her Majesty in right of Canada.

Without Governor in Council's authorization

(2.2) The Minister may enter into a contract under paragraph (2)(a) without the Governor in Council's authorization until September 30, 2020. 20

Accountability to Parliament

(2.3) The Minister is to exercise his or her powers under subsection (2) within the framework of the Minister's accountability to Parliament.

(4) The portion of subsection 60.2(3) of the Act before paragraph (a) is replaced by the following: 25

Non-application to certain entities

(3) Subparagraph (2)(a)(i) does not apply to

(5) Subsections 60.2(4) to (6) of the Act are replaced by the following:

Section 90 does not apply

(4) Section 90 does not apply if the Minister purchases, acquires or sells or otherwise disposes, under subparagraph (2)(a)(i), of shares within the meaning of that section. 30

Section 61 and *Surplus Crown Assets Act* do not apply

(5) Section 61 and the *Surplus Crown Assets Act* do not apply if the Minister holds, loans or sells or otherwise disposes of securities under subparagraph (2)(a)(i).

Payments out of C.R.F.

(6) Any amount payable under or in connection with a contract entered into under this section or any payment made under paragraph (2)(b) may be paid out of the Consolidated Revenue Fund, on the requisition of the Minister, at the times and in the manner that the Minister considers appropriate. 5

28 The Act is amended by adding the following after section 60.2: 10

Incorporation

60.3 (1) If, in the Minister's opinion, it is necessary to promote the stability or maintain the efficiency of the financial system in Canada, the Minister may, with the Governor in Council's authorization, procure the incorporation of a corporation, all of the shares of which are held by the Minister on behalf of Her Majesty in right of Canada. 15

Not agent of Her Majesty

(2) The corporation is not an agent of Her Majesty in right of Canada unless it is declared to be an agent of Her Majesty under an Act of Parliament. 20

Application of Part X

(3) Subject to any regulations made under subsection (4), Part X does not apply to the corporation.

Regulations

(4) The Minister may make regulations respecting the governance of the corporation, including regulations that adapt any provisions of this Act or the *Canada Business Corporations Act* and any regulations made under those Acts for the purpose of applying those provisions as adapted to the corporation. 25

Directives

(5) The Minister may give a directive to the corporation. 30

Implementation

(6) The directors of the corporation shall ensure that a directive is implemented in a prompt and efficient manner.

Best interests

(7) Compliance by the corporation with a directive is deemed to be in the best interests of the corporation.

Terms and conditions

(8) The Minister may, by order, establish terms and conditions in accordance with which the corporation shall enter into financial transactions. 5

Contract with Her Majesty

(9) The corporation may enter into a contract with Her Majesty in right of Canada.

Payments out of C.R.F.

(10) The Minister may make payments to the corporation out of the Consolidated Revenue Fund, at the times and in the manner that the Minister considers appropriate. 10

Loans to corporation

(11) The Minister may, out of the Consolidated Revenue Fund, lend money to the corporation on any terms and conditions that the Minister may fix.

Powers of Minister

(12) The Minister may merge, sell, wind-up or dissolve the corporation, dispose of any or all shares of the corporation or take other similar measures in respect of the corporation. 15

Statutory Instruments Act

(13) The *Statutory Instruments Act* does not apply to a directive given under subsection (5) or to an order made under subsection (8). 20

Publication in *Canada Gazette*

(14) The Minister shall publish a directive given under subsection (5) or an order made under subsection (8) in the *Canada Gazette*.

Entity other than corporation

60.4 (1) If, in the Minister's opinion, it is necessary to promote the stability or maintain the efficiency of the financial system in Canada, the Minister may, with the Governor in Council's authorization, establish an entity, other than a corporation, on any terms and conditions that the Minister considers appropriate. 25 30

Payments out of C.R.F.

(2) The Minister may make payments to the entity out of the Consolidated Revenue Fund, at the times and in the manner that the Minister considers appropriate.

Loans to entity

(3) The Minister may, out of the Consolidated Revenue Fund, lend money to the entity on any terms and conditions that the Minister may fix.

2017, c. 20, s. 103

Related Amendments to the Borrowing Authority Act

29 Section 5 of the *Borrowing Authority Act* is amended by striking out “and” at the end of paragraph (a) and by replacing paragraph (b) with the following: 5

(b) amounts borrowed by the Minister under an order made under paragraph 46.1(a) of that Act for the payment of any amount in respect of a debt that was originally incurred under 10

(i) an order made under paragraph 46.1(c) of that Act, or

(ii) paragraph 47(b) of that Act;

(c) amounts borrowed by the Minister under paragraph 47(b) of that Act; and 15

(d) amounts borrowed by the Minister under paragraph 47(a) of that Act for the payment of any amount in respect of a debt that was originally incurred under paragraph 47(b) of that Act. 20

30 Section 6 of the Act is replaced by the following:

Exception — maximum amount exceeded

6 The Minister may borrow an amount under an order made under paragraph 46.1(a) or (b) of the *Financial Administration Act* or an amount under paragraph 47(a) of that Act even if that borrowing causes the maximum amount referred to in section 4 of this Act to be exceeded. 25

31 Subsection 8(1) of the Act is amended by striking out “and” at the end of paragraph (b) and by adding the following after that paragraph: 30

(b.1) the total amount of money borrowed under each of paragraphs 47(a) and (b) of that Act; and

R.S., c. C-3

Consequential Amendment to the Canada Deposit Insurance Corporation Act

32 The portion of subsection 10.1(3) of the Canada Deposit Insurance Corporation Act before paragraph (a) is replaced by the following:

Total indebtedness

(3) The total principal indebtedness outstanding at any time in respect of borrowings by the Corporation under subsections (1) and (2), excluding the borrowings under subparagraph 60.2(2)(a)(iii) of the *Financial Administration Act*, shall not exceed 5

PART 9

R.S., c. F-27

Food and Drugs Act

Amendments to the Act

33 (1) Subsection 30(1) of the Food and Drugs Act is amended by adding the following after paragraph (k.1): 10

(k.2) requiring persons to provide information to the Minister in respect of food, drugs, cosmetics or devices — or in respect of activities related to food, drugs, cosmetics or devices — in circumstances other than those provided for in this Act and authorizing the Minister to determine the information to be provided and the time and manner in which it is to be provided; 15

(2) Paragraph 30(1)(k.2) of the Act is repealed.

(3) Section 30 of the Act is amended by adding the following after subsection (1.3): 20

Regulations — preventing or alleviating shortages

(1.4) Without limiting the power conferred by any other subsection of this section, the Governor in Council may make any regulations that the Governor in Council considers necessary for the purpose of preventing shortages of therapeutic products in Canada or alleviating those 25

shortages or their effects, in order to protect human health.

(4) Subsection 30(1.4) of the Act is repealed.

34 (1) Subsection 37(1.2) of the Act is replaced by the following: 5

Exception — regulations

(1.2) Despite subsection (1), any prescribed provision of the regulations applies to any food, drug, cosmetic or device.

(2) Subsection 37(1.2) of the Act is replaced by the following: 10

Exception — regulations

(1.2) Despite subsection (1), any prescribed provision of the regulations respecting the method of manufacture, preparation, preserving, packaging, storing and testing of any food, drug, cosmetic or device applies to any packaged food, drug, cosmetic or device. 15

Coming into Force

October 1, 2020

35 Subsections 33(2) and (4) and 34(2) come into force on October 1, 2020.

PART 10

R.S., c. L-2

Canada Labour Code

Amendments to the Act

36 The *Canada Labour Code* is amended by adding the following after section 168:

Leave — entitlement without certificate

168.1 (1) Despite any provision of this Part and the regulations made under this Part, an employee may exercise their entitlement to and shall be granted a leave of absence under section 206.3, 206.4 or 239 even if a certificate is not issued by a health care practitioner. The conditions and requirements in those sections with respect to such a certificate are deemed to be of no effect. 20 25

Documentation not required

(2) Despite subsection 207.3(4), an employee is not required to provide the employer with any documentation referred to in that subsection in respect of a leave of absence taken under section 206.4.

Repeal

(3) This section is repealed on September 30, 2020. 5

37 (1) Subsection 187.1(1) of the Act is replaced by the following:

Interruption

187.1 (1) An employee may interrupt a vacation granted to them under this Division in order to permit them to take a leave of absence under Division VII or VIII or section 247.5 or to be absent due to a reason referred to in subsection 239(1), 239.01(1) or 239.1(1). 10

(2) Subsection 187.1(1) of the Act is replaced by the following:

Interruption

187.1 (1) An employee may interrupt a vacation granted to them under this Division in order to permit them to take a leave of absence under Division VII or VIII or section 247.5 or to be absent due to a reason referred to in subsection 239(1) or (1.1) or 239.1(1). 15

(3) Subsection 187.1(3) of the Act is replaced by the following: 20

Application of subsection 239(7)

(3) If an employee interrupts a vacation to be absent due to a reason referred to in subsection 239(1) or (1.1) and resumes the vacation immediately at the end of that leave, subsection 239(7) applies to them as if they did not resume the vacation before returning to work. 25

(4) Section 187.1 of the Act is amended by adding the following after subsection (3):

Application of subsection 239.01(7)

(3.1) If an employee interrupts a vacation to be absent due to a reason referred to in subsection 239.01(1) and resumes the vacation immediately at the end of that leave, subsection 239.01(7) applies to them as if they did not resume the vacation before returning to work. 30

(5) Subsection 187.1(3.1) of the Act is repealed.

38 (1) Subsection 187.2(1) of the Act is replaced by the following:

Postponement

187.2 (1) Despite paragraph 185(a) or any term or condition of employment, an employee may postpone their vacation until after the day on which a leave of absence taken under Division VII or VIII or section 247.5, or an absence due to a reason referred to in subsection 239(1), 239.01(1) or 239.1(1), ends. 5

(2) Subsection 187.2(1) of the Act is replaced by the following: 10

Postponement

187.2 (1) Despite paragraph 185(a) or any term or condition of employment, an employee may postpone their vacation until after the day on which a leave of absence taken under Division VII or VIII or section 247.5, or an absence due to a reason referred to in subsection 239(1) or (1.1) or 239.1(1), ends. 15

39 (1) Subsection 206.1(2.1) of the Act is replaced by the following:

Extension of period

(2.1) The period referred to in subsection (2) is extended by the number of weeks during which the employee is on leave under any of sections 206.3 to 206.5 and 206.9, is absent due to a reason referred to in subsection 239(1), 239.01(1) or 239.1(1) or is on leave under any of paragraphs 247.5(1)(a), (b) and (d) to (g). 20

(2) Subsection 206.1(2.1) of the Act is replaced by the following: 25

Extension of period

(2.1) The period referred to in subsection (2) is extended by the number of weeks during which the employee is on leave under any of sections 206.3 to 206.5 and 206.9, is absent due to a reason referred to in subsection 239(1) or (1.1) or 239.1(1) or is on leave under any of paragraphs 247.5(1)(a), (b) and (d) to (g). 30

(3) Subsection 206.1(2.4) of the Act is replaced by the following:

Interruption

(2.4) The employee may interrupt the leave referred to in subsection (1) in order to permit the employee to take leave under any of sections 206.3 to 206.5 and 206.9, to be absent due to a reason referred to in subsection 239(1), 239.01(1) or 239.1(1) or to take leave under any of paragraphs 247.5(1)(a), (b) and (d) to (g). 35
40

(4) Subsection 206.1(2.4) of the Act is replaced by the following:

Interruption

(2.4) The employee may interrupt the leave referred to in subsection (1) in order to permit the employee to take leave under any of sections 206.3 to 206.5 and 206.9, to be absent due to a reason referred to in subsection 239(1) or (1.1) or 239.1(1) or to take leave under any of paragraphs 247.5(1)(a), (b) and (d) to (g). 5

(5) Subsection 206.1(4) of the Act is replaced by the following: 10

Exception — medical leave

(4) Except to the extent that it is inconsistent with subsection 239(7), section 209.1 applies to an employee who interrupted the leave referred to in subsection (1) in order to be absent due to a reason referred to in subsection 239(1) or (1.1). 15

(6) Section 206.1 of the Act is amended by adding the following after subsection (4):

Exception — leave related to COVID-19

(4.1) Except to the extent that it is inconsistent with subsection 239.01(7), section 209.1 applies to an employee who interrupted the leave referred to in subsection (1) in order to be absent due to a reason referred to in subsection 239.01(1). 20

(7) Subsection 206.1(4.1) of the Act is repealed.

40 (1) Subsection 207.02(1) of the Act is replaced by the following: 25

Interruption

207.02 (1) An employee may interrupt a leave of absence referred to in any of sections 206.3 to 206.5 in order to be absent due to a reason referred to in subsection 239(1), 239.01(1) or 239.1(1).

(2) Subsection 207.02(1) of the Act is replaced by the following: 30

Interruption

207.02 (1) An employee may interrupt a leave of absence referred to in any of sections 206.3 to 206.5 in order to be absent due to a reason referred to in subsection 239(1) or (1.1) or 239.1(1). 35

(3) Subsection 207.02(3) of the Act is replaced by the following:

Exception — medical leave

(3) Except to the extent that it is inconsistent with subsection 239(7), section 209.1 applies to an employee who interrupted the leave in order to be absent due to a reason referred to in subsection 239(1) or (1.1).

(4) Section 207.02 of the Act is amended by adding the following after subsection (3): 5

Exception — leave related to COVID-19

(3.1) Except to the extent that it is inconsistent with subsection 239.01(7), section 209.1 applies to an employee who interrupted the leave in order to be absent due to a reason referred to in subsection 239.01(1). 10

(5) Subsection 207.02(3.1) of the Act is repealed.

41 Section 239 of the Act is amended by adding the following after subsection (1):

Entitlement to leave — quarantine

(1.1) Every employee is entitled to and shall be granted a medical leave of absence from employment of up to 16 weeks as a result of quarantine. 15

42 (1) The Act is amended by adding the following after section 239:

DIVISION XIII.01

Leave Related to COVID-19 20

Entitlement to leave

239.01 (1) Subject to subsection (2), every employee is entitled to and shall be granted a leave of absence from employment of up to 16 weeks — or, if another number of weeks is fixed by regulation, that number of weeks — if the employee is unable or unavailable to work for reasons related to the coronavirus disease 2019 (COVID-19). 25

Notice to employer

(2) An employee who intends to take a leave of absence under this Division must, as soon as possible, give written notice to the employer of the reasons for the leave and the length of the leave that they intend to take. 30

Change in length of leave

(3) An employee must, as soon as possible, give written notice to the employer of any change in the length of the leave of absence taken under this Division.

Written declaration

(4) The employer may require an employee to provide a written declaration in support of the reasons for the leave of absence taken under this Division and of any change in the length of that leave.

Employment opportunities

(5) An employee is entitled, on written request, to be informed in writing of every employment, promotion or training opportunity that arises during the period when the employee is on a leave of absence under this Division and for which the employee is qualified, and on receiving that request, the employer must provide the information to the employee.

Prohibition

(6) Subject to subsection (7), an employer is prohibited from dismissing, suspending, laying off, demoting or disciplining an employee because the employee intends to take or has taken a leave of absence under this Division or taking such an intention or absence into account in any decision to promote or train the employee.

Exception

(7) An employer may assign to a different position, with different terms and conditions of employment, any employee who, after a leave of absence under this Division, is unable to perform the work performed by the employee prior to the absence.

Benefits continue

(8) The pension, health and disability benefits and the seniority of an employee who is absent from work due to a leave of absence under this Division accumulate during the entire period of the leave.

Contributions by employee

(9) If contributions are required from an employee in order for the employee to be entitled to a benefit referred to in subsection (8), the employee is responsible for and must, within a reasonable time, pay those contributions for the period of any leave of absence under this Division unless, at the commencement of the absence or within a reasonable time after, the employee notifies the employer of the employee's intention to discontinue contributions during that period.

Contributions by employer

(10) An employer who pays contributions in respect of a benefit referred to in subsection (8) must continue to pay those contributions during an employee's leave of absence under this Division in at least the same proportion as if the employee were not absent, unless the employee does not pay the employee's contributions, if any, within a reasonable time. 5

Failure to pay contributions

(11) For the purposes of calculating the pension, health and disability benefits of an employee in respect of whom contributions have not been paid as required by subsections (9) and (10), the benefits do not accumulate during the leave of absence under this Division and employment on the employee's return to work is deemed to be continuous with employment before the employee's absence. 10

Deemed continuous employment

(12) For the purposes of calculating benefits, other than benefits referred to in subsection (8), of an employee who is absent from work due to a leave of absence under this Division, employment on the employee's return to work is to be deemed to be continuous with employment before the employee's absence. 15 20

Regulations

(13) The Governor in Council may, by regulation,

- (a) define terms for the purposes of this Division; and
- (b) fix a number of weeks for the purpose of subsection (1).

(2) Division XIII.01 of the Act is repealed. 25

43 (1) Paragraph 246.1(1)(a) of the Act is replaced by the following:

- (a) the employer has taken action against the employee in contravention of subsection 173.01(5), 174.1(4) or 177.1(7) or of section 208, 209.3, 238, 239, 239.01, 239.1 or 247.96; 30

(2) Paragraph 246.1(1)(a) of the Act is replaced by the following:

- (a) the employer has taken action against the employee in contravention of subsection 173.01(5), 174.1(4) or 177.1(7) or of section 208, 209.3, 238, 239, 239.1 or 247.96; 35

2018, c. 27

Consequential Amendment to the Budget Implementation Act, 2018, No. 2

44 Section 493 of the *Budget Implementation Act, 2018, No. 2* is amended by replacing the paragraph 246.1(1)(a) that it enacts with the following:

- (a) the employer has taken action against the employee in contravention of subsection 173.01(5), 174.1(4), 177.1(7), 182.2(3) or 203.3(3) or of section 208, 209.3, 238, 239, 239.01, 239.1 or 247.96;

Coordinating Amendments

2018, c. 27

45 (1) In this section, *other Act* means the *Budget Implementation Act, 2018, No. 2*.

(2) If section 493 of the other Act comes into force before subsection 43(2) of this Act, then, on the day on which that subsection 43(2) comes into force, paragraph 246.1(1)(a) of the *Canada Labour Code* is replaced by the following:

- (a) the employer has taken action against the employee in contravention of subsection 173.01(5), 174.1(4), 177.1(7), 182.2(3) or 203.3(3) or of section 208, 209.3, 238, 239, 239.1 or 247.96;

(3) If subsection 43(2) of this Act comes into force before section 493 of the other Act, then, on the day on which that section 493 comes into force, paragraph 246.1(1)(a) of the *Canada Labour Code* is replaced by the following:

- (a) the employer has taken action against the employee in contravention of subsection 173.01(5), 174.1(4), 177.1(7), 182.2(3) or 203.3(3) or of section 208, 209.3, 238, 239, 239.1 or 247.96;

(4) If subsection 43(2) of this Act and section 493 of the other Act come into force on the same day, then that subsection 43(2) is deemed to come into force before that section 493 and subsection (3) applies as a consequence.

Coming into Force

October 1, 2020

46 Subsections 37(2), (3) and (5), 38(2), 39(2), (4), (5) and (7) and 40(2), (3) and (5), section 41 and

subsections 42(2) and 43(2) come into force on October 1, 2020.

PART 11

R.S., c. N-11

National Housing Act

Amendments to the Act

47 (1) Paragraph 11(a) of the *National Housing Act* is replaced by the following:

(a) three hundred billion dollars, and 5

(2) Paragraph 11(a) of the Act is replaced by the following:

(a) one hundred and fifty billion dollars, and

48 The Act is amended by adding the following after section 11: 10

Maximum total as of day section comes into force

11.1 For greater certainty, the amount that the total of the outstanding insured amounts of all insured loans may not exceed is, as of the day on which this section comes into force, seven hundred and fifty billion dollars.

49 Section 11.1 of the Act is repealed. 15

Coming into Force

Fifth anniversary

50 Subsection 47(2) and section 49 come into force on the fifth anniversary of the day on which subsection 47(1) comes into force.

PART 12

R.S., c. P-4

Patent Act

51 The *Patent Act* is amended by adding the following after section 19.3: 20

Application by Minister

19.4 (1) The Commissioner shall, on the application of the Minister of Health, authorize the Government of Canada and any person specified in the application to make, construct, use and sell a patented invention to the

extent necessary to respond to the public health emergency described in the application.

Contents of application

(2) The application must

- (a)** set out the name of the patentee and the number, as recorded in the Patent Office, of the patent issued in respect of the patented invention; 5
- (b)** include a confirmation that the Chief Public Health Officer, appointed under subsection 6(1) of the *Public Health Agency of Canada Act*, believes that there is a public health emergency that is a matter of national concern; 10
- (c)** include a description of the public health emergency; and
- (d)** specify a person, if any, that is to be authorized to make, construct, use and sell the patented invention for the purposes of responding to the public health emergency. 15

Cessation of effect

(3) The authorization ceases to have effect the earlier of

- (a)** the day on which the Minister of Health notifies the Commissioner that the authorization is no longer necessary to respond to the public health emergency set out in the application, and 20
- (b)** one year after the day on which it is granted.

Notice

- (4)** The Commissioner shall notify the patentee of any authorization that is granted under this section and provide them with the information referred to in subsection (2). 25

Payment of remuneration

- (5)** The Government of Canada and any person authorized under subsection (1) shall pay the patentee any amount that the Commissioner considers to be adequate remuneration in the circumstances, taking into account the economic value of the authorization and the extent to which they make, construct, use and sell the patented invention. 30

Authorization not transferable

- (6)** An authorization granted under this section is not transferable. 35

For greater certainty

(7) For greater certainty, the use or sale, in relation to a public health emergency, of a patented invention that is made or constructed in accordance with an authorization granted under this section is not an infringement of the patent. 5

Power of Federal Court

(8) On the application of the patentee, the Federal Court may make an order requiring the Government of Canada or any person authorized under subsection (1) to cease making, constructing, using or selling the patented invention in a manner that is inconsistent with the authorization granted under this section. 10

Restriction

(9) The Commissioner shall not make an authorization under subsection (1) after September 30, 2020.

PART 13

R.S., c. S-23

Canada Student Loans Act

52 The *Canada Student Loans Act* is amended by adding the following after section 11.1: 15

Period — March 30, 2020 to September 30, 2020

Suspension of interest and payments

11.2 During the period that begins on March 30, 2020 and ends on September 30, 2020,

- (a)** no interest is payable by a borrower on a guaranteed student loan; and 20
- (b)** no amount on account of principal and interest in respect of a guaranteed student loan is required to be paid by the borrower.

PART 14

1993, c. 14; 2001, c. 22, s. 2

Farm Credit Canada Act

53 (1) Subsection 11(1) of the *Farm Credit Canada Act* is replaced by the following:

Capital payments

11 (1) At the request of the Corporation, the Minister of Finance may pay to the Corporation out of the Consolidated Revenue Fund

5

(a) for the period beginning on the day on which this subsection comes into force and ending on September 30, 2020, amounts not exceeding in the aggregate the amount that the Minister of Finance determines during that period, or, if that Minister redetermines the amount during that period, the most recently determined amount; and

10

(b) on and after October 1, 2020, amounts not exceeding in the aggregate an amount equal to the amount determined by the Minister of Finance under paragraph (a), or, if that Minister redetermined the amount under that paragraph, the last amount so determined.

15

Publication in *Canada Gazette*

(1.1) As soon as feasible after determining or redetermining an amount under paragraph (1)(a), the Minister of Finance shall publish a notice of that amount in the *Canada Gazette*.

20

(2) Subsection 11(2) of the French version of the Act is replaced by the following:

Capital

(2) Le total des versements visés au paragraphe (1) constitue, avec le montant des bénéfices non répartis de la Société — lequel peut être négatif —, le capital de celle-ci.

25

(3) Subsection 11(3) of the Act is repealed.

PART 15

1994, c. 28

Canada Student Financial Assistance Act

54 The *Canada Student Financial Assistance Act* is amended by adding the following after section 9.2:

Period — March 30, 2020 to September 30, 2020 5

Suspension of interest and payments

9.3 During the period that begins on March 30, 2020 and ends on September 30, 2020,

(a) no interest is payable by a borrower on a student loan prescribed by regulations made under paragraph 15(1)(j); and 10

(b) no amount on account of principal and interest in respect of a student loan prescribed by regulations made under paragraph 15(1)(j) is required to be paid by the borrower.

PART 16

1995, c. 28

Business Development Bank of Canada Act

55 Subsection 23(1) of the *Business Development Bank of Canada Act* is replaced by the following: 15

Authorized capital

23 (1) The authorized capital of the Bank consists of an unlimited number of common shares with a par value of \$100 each and an unlimited number of preferred shares without par value, but the paid-in capital of the Bank, together with any contributed surplus relating to it and any proceeds referred to in paragraph 30(2)(d) that have been prescribed as equity, must not at any time exceed 20

(a) for the period beginning on the day on which this subsection comes into force and ending on September 30, 2020, the amount that the Minister of Finance determines during that period, or, if that Minister 25

redetermines the amount during that period, the most recently determined amount; and

(b) on and after October 1, 2020, an amount equal to the amount determined by the Minister of Finance under paragraph (a), or, if that Minister redetermined the amount under that paragraph, an amount equal to the last amount so determined. 5

Publication in *Canada Gazette*

(1.1) As soon as feasible after determining or redetermining an amount under paragraph (1)(a), the Minister of Finance shall publish a notice of that amount in the *Canada Gazette*. 10

PART 17

2014, c. 20, s. 483

Apprentice Loans Act

56 The *Apprentice Loans Act* is amended by adding the following after section 8:

Period — March 30, 2020 to September 30, 2020 15

Suspension of interest and payments

8.1 During the period that begins on March 30, 2020 and ends on September 30, 2020,

(a) no interest is payable by a borrower on an apprentice loan; and

(b) no amount on account of principal and interest in respect of an apprentice loan is required to be paid by a borrower. 20

PART 18

Employment Insurance

DIVISION 1

1996, c. 23

Employment Insurance Act

57 The *Employment Insurance Act* is amended by adding the following after section 153.2:

PART VIII.3

Interim Orders

COVID-19

153.3 (1) The Minister may, for the purpose of mitigating the economic effects of the coronavirus disease 2019 (COVID-19), make interim orders that 5

(a) add provisions, including provisions that provide for new benefits, to this Act or any regulation made under this Act;

(b) adapt provisions of this Act or any regulation made under this Act; or 10

(c) provide that any provisions of this Act or a regulation made under this Act do not apply in whole or in part.

Restriction

(2) An interim order is not to be made under subsection (1) in respect of Part IV or VII or in respect of a regulation made under this Act for the purposes of those Parts. 15

Condition precedent — Minister of Finance

(3) An interim order is not to be made under subsection (1) without the consent of the Minister of Finance.

Condition precedent — President of the Treasury Board

(4) An interim order is not to be made under subsection (1) in respect of Part III or in respect of a regulation made under this Act for the purposes of that Part without the additional consent of the President of the Treasury Board. 20

Consultation with Commission

(5) For greater certainty, the Minister may consult the Commission before making an interim order under subsection (1). 25

Retroactive effect

(6) An interim order made under subsection (1) may, if it so provides, have retroactive effect.

Cessation of effect

(7) An interim order made under subsection (1) must contain provisions that cause any provision added under paragraph (1)(a), any adaptation made under paragraph (1)(b) and any non-application provision made under paragraph (1)(c) to cease to apply on the earliest of 30

(a) the day, if any, specified in the interim order,

- (b) the day on which the interim order is repealed,
and
- (c) the Saturday after the first anniversary of the day
on which the interim order takes effect.

Conflict

(8) If an interim order made under subsection (1) or a provision added under paragraph (1)(a) provides that it applies despite any provision of this Act or any regulation made under this Act, the interim order or added provision prevails to the extent that it conflicts with this Act or any regulation made under this Act.

Restriction

(9) The power to make an interim order under subsection (1) is not to be exercised after September 30, 2020.

Accessory orders

153.4 The Minister may make orders for the purpose of ensuring that interim orders made under subsection 153.3(1) only have temporary effect, including orders that repeal any provision added under paragraph 153.3(1)(a).

DIVISION 2

Medical Certificates

Medical certificates

58 (1) Despite any provision of the *Employment Insurance Act* and of any regulations made under it,

- (a) every reference in any provision of that Act or those regulations to a certificate issued by a medical doctor or other medical professional or medical practitioner or by a nurse practitioner is deemed to be of no effect; and
- (b) any benefit that would have been payable to a claimant had such a certificate been issued is payable to them if the Commission is satisfied that they are entitled to the benefit.

Application of provisions

(2) The Commission is authorized to apply the provisions of the *Employment Insurance Act* and of the regulations in the manner that it considers most appropriate for the purpose of applying subsection (1).

Duration

(3) Subsections (1) and (2) apply until September 30, 2020.

Words and expressions

(4) Words and expressions used in this section and section 60 have the same meaning as in the *Employment Insurance Act*. 5

Repeal

59 Section 58 is repealed.

Transitional provision

60 Section 58, as it read immediately before the day fixed under section 61, continues to apply in respect of any claimant whose benefit period begins before that day. 10

October 1, 2020

61 Section 59 comes into force on October 1, 2020.

