



Professional Photographers of Canada Photographes Professionnels du Canada

Promoting Excellence in Professional Imaging / Promouvoir l'excellence en imagerie professionnelle

The COVID-19 pandemic is having a significant impact on all sectors of the global economy. **PPOC** recognizes that many photographers are self-employed individuals who will be in need of assistance to maintain operation as the world moves through these challenging times. We have compiled a list of links to information and services that may be of assistance to photographers. Please feel free to share it widely, and stay well.

FREE ACCESS

- **Adobe:** Two free months of Creative Cloud
- **Adobe:** Free at-home access to Creative Cloud for students during campus closures.
- **Affinity:** Three months of free access to Affinity Photo, Designer and Publisher.
- **PPA:** Two weeks of free access to 1,100 classes for everyone worldwide.
- **Creative Live:** Health & Wellness classes streaming for free.

EDUCATION

- [How to Disinfect Camera Equipment and Spaces](#)
- NPPA COVID-19 [Safety Help Sheet](#)
- **ASMP Webinar:** Potential Business Ramifications of COVID-19
- **PPA Webinar:** How to Navigate Contract Cancellations

FINANCIAL RELIEF

- **Home Internet:** Roger, Bell and Telus remove data caps for home internet.
- **Banks:** Up to a 6-month payment deferral for mortgages, Opportunity for relief on other credit products
 - [BMO](#)
 - [CIBC](#)
 - [National Bank](#)
 - [RBC](#)
 - [Scotiabank](#)
 - [TD](#)

FEDERAL HELP

- [All Federal Measures](#)
- **Canada Emergency Response Benefit:** a taxable benefit of \$2,000 a month for up to 4 months to:
 - workers who must stop working due to COVID19 and do not have access to paid leave
 - workers who are sick, quarantined, or taking care of someone who is sick with COVID-19
 - working parents who must stay home without pay to care for children that are sick or need additional care because of school and daycare closures
 - workers who still have their employment but are not being paid because there is currently not sufficient work and their employer has asked them not to come to work
 - wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for Employment Insurance

The Canada Emergency Response Benefit will be accessible through a secure web portal starting in early April. Applicants will also be able to apply via an automated telephone line or via a toll-free number.

- **Temporary Wage Subsidy for Employers:** 10% wage subsidy for the next 90 days (March 18 to June 20, 2020), up to a maximum of \$1,375 per employee and \$25,000 per employer.
- **Tax Filing:**
 - Individuals have until June 1, 2020, to submit their income tax return.
 - Taxpayers have until September 1, 2020 to pay any 2019 income tax amounts owed.
 - Companies have until September 1, 2020 to pay tax balance due and instalments.
- **Emergency Care Benefit:** up to \$900 bi-weekly for up to 15 weeks to provide income support to workers including the self-employed. Apply in April 2020.
 - [On CRA MyAccount secure portal](#)
 - [On My Service Canada Account](#)
- **Canada Child Benefit:** increased by \$300
- **Special Goods and Services Tax credit payment:** close to \$400 for single individuals and close to \$600 for couples. If you are eligible, you will get it automatically (no need to apply)
- **Employment Insurance:**
 - [Eligibility](#)
 - [Apply](#)
- **Employment Insurance sickness benefits:** if you are sick, quarantined or have been directed to self-isolate, medical certificate requirements are waived. [Apply here.](#)
- **Student Loans:** six-month interest-free moratorium on the repayment of Canada Student Loans for all student loan borrowers. No payment will be required, and interest will not accrue during this time.

PROVINCIAL HELP

Alberta

- [All Alberta Measures](#)
- [Support for Employers and Employees](#)
- **Corporate income tax:** balances and installment payments will be deferred until August 31, 2020.
- **Utility payment deferral:** residents, agri-businesses and small businesses can defer electricity and natural gas bill payments for the next 90 days to ensure no one will be cut off, regardless of the service provider.
- **Education property tax deferral:** the Alberta government has deferred education property tax for businesses for the next six months.
- **Workers Compensation Board premium deferral:** WCB premiums have been deferred until early 2021. Employers who have already paid their WCB premium payment for 2020 are eligible for a rebate or credit. For small and medium businesses, the government will cover 50% of the premium when it is due.
- **Emergency Isolation Support:** temporary program for working adult Albertans who must self-isolate because they meet the Government of Alberta's published criteria for self-isolation. A one-time payment of \$1,146 will be distributed to bridge the gap until the federal emergency payments begin in April.
- **Student loans repayment deferral:** six-month, interest free, moratorium on Alberta student loan payments for all Albertans.
- **Calgary:** If you are struggling to pay your water bill during this time you can contact ENMAX, our contracted billing provider, at 310-2010 to discuss options that are available to you. Water Utility customers will not have their water service disconnected for non-payment during this time.
- **Edmonton:** No late penalties will be charged to property tax payments made by August 31.
- **ATB Financial:** Customers can apply for a deferral on their ATB loans, lines of credit, and mortgages for up to six months.

British Columbia

- [All British Columbia Measures](#)
- **Provincial tax filings:** deferred to September 30, 2020 for: Employer Health Tax, Payment of Provincial Sales Tax, Regional District taxes, Carbon tax, Motor fuel tax, Tobacco tax.
- **BC Emergency Benefit for Workers:** will provide a one-time \$1,000 payment to people who lost income because of COVID-19. Applications will open in April 2020
- **BC Climate Action Tax Credit:** A one-time enhancement to the climate action tax credit will be paid in July 2020 for moderate to low-income families: an adult will receive up to \$218.00 (increased from \$174.00), a child will receive \$64.00 (increased from \$51.00)
- **Eviction Suspension:** BC Housing has temporarily suspended evictions of tenants in subsidized and affordable housing due to non-payment of rent.
- **B.C. Student Loans:** Starting March 30, 2020, B.C. student loan payments are automatically frozen for six months.

- **BC Hydro:**
 - Customers can [defer bill payments](#) or arrange for flexible payment plans with no penalty through the COVID-19 Customer Assistance Program.
 - Customers experiencing job loss, illness or lost wages due to COVID-19 can [access grants up to \\$600](#) to pay their hydro bills through the Customer Crisis Fund.
- **ICBC:** Customers on a monthly payment plan who are facing financial challenges due to COVID-19 may defer their payment for up to 90 days with no penalty.

Manitoba

- **Tax Filing:** Manitoba Government extends tax payment filing deadline for businesses by two months
- **RST Filing:** 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 20, 2020.
- **HE Levy:** monthly HE Levy remittances of no more than \$10,000 per month that would normally be due on April 15th and May 15th will now be due on June 15, 2020.
- **Manitoba Hydro:** payment arrangements through MyBill, by emailing credit@hydro.mb.ca, or by calling 1-204-480-5900.

New Brunswick

- **Restrictions**
- **WorksafeNB:** deferred premium payments for 3 months.
- **Child care:** The Government of New Brunswick has committed to covering the child-care fees of anyone who has lost their income due to the ongoing COVID-19 outbreak.
- **Property Taxes:** late penalties will be reviewed on a case-by-case basis to see if the penalty can be waived due to COVID-19.
- **Provincial Loans:** loan and interest repayments deferred for up to six months on existing provincial loans, on a case-by-case basis. Businesses can request deferrals by contacting the department that issued the loan.
- **New operating loans for small businesses:** up to \$200,000 through Opportunities New Brunswick. Payments of interest and principal will not be required during the first 12 months.
- **NB Power:** NB Power will defer electricity bill payments for residential and small business customers for up to 90 days for impacted customers.

Newfoundland & Labrador

- [General COVID-19 resources](#)
- **Business Loans:** Loan payments on business loans administered by the Innovation and Business Investment Corporation are deferred by three months.
- [WorkplaceNL](#): workers' compensation premium payment deferral until June 30, 2020.

Nova Scotia

- [All Nova Scotia Measures](#)
- **Government Loans:** Government will defer payments until June 30 for all government loans.
- **Small Business Fees:** Government will defer payments until June 30 for small business renewal fees.
- **Small Business Loan Guarantee Program:** principal and interest payments are deferred until June 30, businesses get easier access to credit up to \$500,000, and the government will guarantee the first \$100,000.
- **Workers' Compensation:** premiums are being deferred until July 2020.
- **Income Assistance:** Every individual and family member on income assistance will receive an additional \$50 starting Friday, 20 March. People do not need to apply.
- **Student Loans:** payments on Nova Scotia student loans are deferred until September 30th.
- **Government Payments:** Small businesses which do business with the government will be paid within five days instead of the standard 30 days.
- [Rent deferral:](#) government has created a rent deferral agreement to help business tenants engage landlords.

Ontario

- [All Ontario Measures as of March 25](#)
- **Child Benefit:** one-time payment of \$200 per child up to 12 years of age, and \$250 for those with special needs, including children enrolled in private schools.
- **Guaranteed Annual Income System:** double the GAINS payment for low-income seniors for six months
- **Electricity:** setting electricity prices for residential, farm and small business time-of-use customers at the lowest rate, known as the off-peak price, 24 hours a day for 45 days
- **Low-income Energy Assistance Program:** expanding eligibility for LEAP and ensuring that their electricity and natural gas services are not disconnected for nonpayment.
- **Student Loans:** six months of Ontario Student Assistance Program (OSAP) loan and interest accrual relief for students.
- **Provincial Business Taxes:** five months of interest and penalty relief for businesses to file and make payments for the majority of provincially administered taxes.
- **WSIB:** payments deferred for up to six months
- [Support for employers:](#) employers have the option to temporarily lay off employees for up to 13 weeks. After 13 weeks, the lay off becomes permanent and severance pay rules will apply.

- **Support for employees:** employers are restricted from asking for doctor's notes for COVID-19 related leaves, including quarantine, self-isolation or childcare responsibilities due to COVID-19 related school and daycare closures.
- **Toronto:** 60-day grace period on City of Toronto property tax, Toronto Water, and Solid Waste bill payments, as of March 16, 2020. Additionally, late payment penalties on business properties will be waived for 60 days, starting on March 16, 2020.
- **Toronto Arts Council COVID Response Fund:** up to \$1000 to self-employed, individual artists resident in Toronto whose creative work and income have been affected by the COVID-19 pandemic. Apply by April 30, 2020.

Prince Edward Island

- **All business resources:**
- **Worker Assistance Program:** A temporary program to provide financial support to employers to assist their workers who have been impacted by reduced hours at work as a result of COVID-19.
- **Emergency Income Relief for the Self-Employed:** The Emergency Income Relief Fund is a temporary program put in place to support the self-employed who have been significantly affected by COVID-19.
- **Emergency Working Capital Financing:** Program to help small businesses maintain normal business operations. Each qualified company is eligible to receive up to \$100,000.
- **Government Loans:** scheduled loan payments are deferred for the next 3 months for clients of Finance PEI, Island Investment Development Inc., and the PEI Century Fund.
- **Support for Employees:** a temporary allowance of \$200 per week for anyone who has experienced a significant drop in their working hours.
- **Student Loans:** repayments for provincial student loans deferred for the next six months.
- **Employee Gift Card Program:** \$100 Sobeys gift card to any employee, living and working on Prince Edward Island, who has received a lay-off notice as a direct result of the impacts associated with COVID-19.

Québec

- **[Temporary Aid for Workers Program](#)**: grants a lump sum of \$573 per week to an eligible person, for a period of 14 days of isolation.
- **[Taxes](#)**:
 - The deadline for individuals for filing provincial income tax returns is postponed to June 1, 2020.
 - For individuals and individuals in business, the deadline for 2019 balances due is postponed to September 1, 2020.
 - The deadline for 2020 instalment payments for is postponed to September 1, 2020.
 - The deadline for businesses to pay tax instalments and taxes due between March 18, 2020, and September 1, 2020, is suspended until September 1, 2020.
- **[Insurance](#)**: The deadline for 2019 Québec Pension Plan, Québec Parental Insurance Plan, Health Service Fund, and Québec drug insurance plan contributions is postponed to September 1, 2020.
- **[Student Loans](#)**: student loan debt repayments are postponed for 6 months.
- **[Fonds local d'investissement](#)**: three-month moratorium for the repayment (principal and interest) of loans already granted through the FLI.
- **[Hydro-Québec](#)**: starting March 23, 2020, it will suspend the application of charges for unpaid invoices for all its customers (individuals and businesses) until further notice.
- **[Montréal](#)**: Property tax deadline is postponed from June 1, 2020, to July 2, 2020:
- **[Québec](#)**: the May 4, 2020, municipal tax payment has been postponed to August 4, 2020; the July 3, 2020, municipal tax payment has been postponed to September 3, 2020; and the September 3, 2020, municipal tax payment has been postponed to November 3, 2020.
- **[Other cities](#)**: municipal taxes also postponed in Laval, Longueuil, Lévis, Trois-Rivières, Gatineau, Granby and Saint-Bruno-de-Montarville.

Saskatchewan

- **[All Saskatchewan Measures](#)**
- **[Penalty and Interest Waiver for Businesses](#)**: Businesses directly impacted by COVID-19 and that are unable to file their provincial sales tax returns by the due date may submit a request for relief from interest or penalties.
- **[PST](#)**: Three Month PST Remittance Deferral and Audit Suspension
- **[Crown Utility Interest Deferral Programs](#)**: program waving interest on late bill payments for up to six months.
- **[Self-Isolation Support Program](#)**: will provide \$450 per week for a maximum of two weeks (or \$900) for residents who are forced to self-isolate.
- **[Student Loans Repayment Deferral](#)**: six-month, interest free moratorium on Saskatchewan student loan payments.

Northwest Territories

- [All NWT Business Resources](#)
- **BDIC Loans:** current loan payments can be reduced or deferred without penalty or additional interest charges for up to 3 months.
- **Low interest loans:** loans of up to \$25,000 are available to NWT businesses at a rate of 1.75% through BDIC.

Yukon

- [All Yukon Measures](#)
- **Yukon Workers' Compensation Health and Safety Board:** assessment premiums can be deferred without penalty or interest charges to a date that is appropriate for an employer's business situation.
- **Paid sick leave rebate:** Yukon workers without sick leave can stay at home if they are sick or are required to self-isolate.
- **Events grant:** to cover irretrievable losses related to perishable goods and cancellation of accommodation and services as a result of major events cancelled due to this developing situation.