

Government Benefits for Alberta's REALTORS®

A high-level overview of government programs relevant to the profession.

Government programming has multiple evolving and moving parts. This is done to improve access to relief during the COVID-19 pandemic. Every REALTOR® case has its own confines and limitations, and it is best advised to seek answers from the government itself. For specific guidance on programming, refer to the closing portion of this document.

MONEY FOR PERSONAL & LIVING EXPENSES

Likely Best Fit:	Canada Emergency Response Benefit (CERB)
Who Applies:	YOU, the individual
Benefits:	Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020. This is seen as taxable income.
More Information:	https://www.canada.ca/en/services/benefits/ei/cerb-application/questions.html
Apply Via Phone:	Toll Free @ 1-833-966-2099
Apply Online:	https://www.canada.ca/en/services/benefits/ei/cerb-application.html

MONEY TO PAY STAFF

Likely Best Fit:	Canada Emergency Wage Subsidy (CEWS)
Who Applies:	Company / Brokerage
Benefits:	Federal government covers 75% of standard wages for employees still working. Note: This will help with staff but not agents on commission. As well if an employee cannot receive CEWS and CERB supports.
More Information:	https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy/cews-frequently-asked-questions.html

For more information visit AREA's [COVID-19 resource page](#).

LOANS TO KEEP BROKERAGES OPERATING

Likely Best Fit:	Canada Emergency Business Account (CEBA)
Who Applies:	Company / Brokerage through their financial institution
Benefits:	An interest free loan up to \$40,000. Note: Repaying the balance of the loan on or before Dec 31, 2022 will result in loan forgiveness up to 25%.
More Information:	https://ceba-cuec.ca/
Alternatives:	The government has additional business programming to improve access to credit, reduce pressure from commercial rent, and more. To see a full roster of Federal programming refer to: https://www.canada.ca/en/department-finance/economic-response-plan.html#businesses

THINK YOU ARE FALLING THROUGH THE CRACKS?

Just like COVID-19, these programs are new and developing. There is a chance you may feel left out, but the government needs to hear it so they can improve their programs and your personal situation. Western Economic Diversification Canada is ready to hear you so reach out to them at WD.contactus-contactez-nous.DEO@canada.ca or call 1-888-338-WEST (9378).

Who can I call for more information or to ask specific questions from our governments?

Federal Government

1-800-O-Canada (1-800-622-6232)
CRA help with MyAccount | 1-800-959-8281
CRA help with Benefits | 1-800-387-1193

Provincial Government

1-310-0000 | For outside AB (780) 427-2711
Business Link | 1-800-272-9675
Information & Referral System | 2-1-1

Constituency Support

Your local MLA and MP's office can offer additional one-on-one support.

Who is my MP | <https://www.ourcommons.ca/members/en/search>

Who is my MLA | https://www.assembly.ab.ca/lao/mla/mla_help.htm

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