



FINANCIAL SUPPORT COVID-19

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Note: anything in green or underlined is a website link. Please click it to open the link.

[Canada's COVID-19 Economic Response Plan](#)

[Canada Child Benefit \(CCB\)](#)

Providing up to an extra \$300 per child through the Canada Child Benefit for 2019-20. This will mean approximately \$550 more for the average family.

This benefit will be delivered as part of the scheduled CCB payment in May.

Those who already receive the CCB do not need to re-apply.

- [Apply for the Canada Child Benefit](#)

[Goods and Services Tax \(GST\) Credit Payment](#)

Providing a one-time special payment starting April 9 through the Goods and Services Tax credit for low- and modest-income families.

The average additional benefit will be close to \$400 for single individuals and close to \$600 for couples.

- **There is no need to apply for this payment. If you are eligible, you will get it automatically.**

[Extra Time to File Income Tax Returns](#)

The filing due date for 2019 income tax returns for individuals has been deferred until June 1, 2020. Any new income tax balances due, or instalments, are also being deferred until after August 31, 2020 without incurring interest or penalties.

- **Note:** If you expect to receive benefits under the Goods and Services Tax credit or the Canada Child Benefit, we encourage you not to delay filing your 2019 income tax return to ensure that your entitlements are properly determined.

Mortgage Deferral Support

Canadian banks have committed to work with their customers on a case-by-case basis to find solutions to help them manage hardships caused by COVID-19. This includes permitting lenders to defer up to six monthly mortgage payments (interest and principal) for impacted borrowers. Canadians who are impacted by COVID-19 and experiencing financial hardship as a result should contact their financial institution regarding flexibility for a mortgage deferral. This gives flexibility to be available – when needed – to those who need it the most. You are encouraged to visit your bank’s website for the latest information, rather than calling or visiting a branch.

- **Contact your financial institution for further mortgage assistance.**

The Canada Mortgage and Housing Corporation and other mortgage insurers offer [tools to lenders](#) that can assist homeowners who may be experiencing financial difficulty.

These include payment deferral, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements.

Canada’s mortgage insurers are committed to providing homeowners with solutions to mitigate temporary financial hardship related to COVID-19. This includes permitting lenders to defer up to six monthly mortgage payments (interest and principal) for impacted borrowers. Deferred payments are added to the outstanding principal balance and subsequently repaid throughout the life of the mortgage.

National Student Loan Deferral

Student loan repayment will be suspended until September 30th, 2020.

- You do not have to apply for this benefit
- No interest will be charged during this time

People Facing Unemployment

Canada Emergency Response Benefit (CERB)

A taxable benefit of \$2,000 a month for up to 4 months to eligible workers who have lost their income due to COVID-19.

Who is eligible?

To be eligible, you must meet the following requirements:

- You did not apply for, nor receive, CERB or EI benefits from Service Canada for the same eligibility period
- You have not quit your job voluntarily
- You reside in Canada
- You are 15 years old or more when you apply
- You earned a minimum of \$5,000 income in the last 12 months or in 2019 from one or more of the following sources:
 - employment income
 - self-employment income
 - provincial or federal benefits related to maternity or paternity leave

For your first CERB application:

- You have stopped or will stop working due to reasons related to COVID-19
- For at least 14 days in a row, during the period you are applying for, you will not receive:
 - employment income
 - self-employment income
 - provincial or federal benefits related to maternity or paternity leave

For your subsequent CERB applications:

- You continue to not work due to reasons related to COVID-19
- For the 4-week period you are applying for, you will not receive:
 - employment income;
 - self-employment income; or
 - provincial or federal benefits related to maternity or paternity leave.
- **This is a taxable benefit so remember to put some away for income tax**
 - You will need to report any payments received on next year's tax filing. An information slip will be made available for the 2020 tax year in My Account under Tax Information Slips (T4 and more).

Eligibility periods

Eligibility periods are in 4-week periods.

If your situation continues, you can re-apply for CERB for multiple 4-week periods, to a maximum of 16 weeks (4 periods/ months). *For example, if you apply March 15th you will receive money until July 4th.*

If you start working again after you get a CERB payment, and then stop working, you need to re-apply for the CERB. When you re-apply, you must confirm that for at least 14 days in a row, during the period you are applying for, you won't receive:

- employment income
- self-employment income
- provincial or federal benefits related to maternity or paternity leave

4-week eligibility periods

4-week period cycle	Period dates
1	March 15, 2020 to April 11, 2020
2	April 12, 2020 to May 9, 2020
3	May 10, 2020 to June 6, 2020
4	June 7, 2020 to July 4, 2020
5	July 5, 2020 to August 1, 2020
6	August 2, 2020 to August 29, 2020
7	August 30, 2020 to September 26, 2020

There are **two** ways to apply:

- **Online** If you are applying online, you will **need a CRA My Account**
- Over the phone with an automated phone service:
1-800-959-2019 or 1-800-959-2041

- Both of these services are available 21 hours a day, 7 days a week. Both services are closed from 3:00 a.m. to 6:00 a.m. (Eastern time) for maintenance.

Apply for Employment Insurance

If you have stopped working because of COVID-19, you should apply for the Canada Emergency Response Benefit, whether or not you are eligible for Employment Insurance. The Benefit is available for the period from March 15, 2020 to October 3, 2020.

If you applied for EI regular or sickness benefits on March 15, 2020 or later, your claim will be automatically processed through the Canada Emergency Response Benefit.

If you receive AISH, you may not qualify.

- Apply Online

Improved Access to Employment Insurance Sickness Benefits

If you are sick or quarantined because of COVID-19, you should apply for the Canada Emergency Response Benefit, whether or not you are eligible for Employment Insurance. The Benefit is available for the period from March 15, 2020 to October 3, 2020.

If you applied for EI regular or sickness benefits on March 15, 2020 or later, your claim will be automatically processed through the Canada Emergency Response Benefit.

Starting now, there will be a single portal to assist you with the application process.

For the EI sickness benefits, we have waived the one-week waiting period for EI sick.

- EI Sick Benefits
- Have you worked 600 hours in the past 6 months
- If you receive AISH, you will not qualify

Alberta's Response Plan

The Government of Alberta's [Emergency Isolation Support program](#) is now closed.

Utility payment deferral

Residential customers 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.

This program is available to Albertans who are experiencing financial hardship as a direct result of COVID-19. For example, those who have lost their employment or had to leave work to take care of an ill family member.

Call your utility provider directly to arrange for a 90-day deferral on all payments.

Student loan repayment deferral

Alberta Student Loan repayments will be paused for 6 months, beginning March 30, 2020.

- Students do not need to apply for the repayment pause.
- Interest will not accrue during this period.

Borrowers may continue making payments during this period if they choose and this will not affect their eligibility to receive the benefit.

Renters

New protections are in place for residential and mobile homes site tenants facing financial hardship due to COVID-19:

- Tenants cannot be evicted for non-payment of rent and/or utilities before May 1, 2020.
- Rents on residential properties or mobile home sites will not increase while Alberta's State of Public Health Emergency remains in effect.
- Late fees cannot be applied to late rent payments until June 30 and cannot be collected retroactively for this time.
- Landlords and tenants need to work together to develop payment plans while COVID-19 is being managed.

Edmonton's Economic Response Plan

Edmonton EXPO Centre

In response to the public health need created by the COVID-19 pandemic, the City of Edmonton, Community and Social Services, Alberta Health Services, Homeward Trust and community partners are working together to create a safe space at the [Edmonton EXPO Centre](#) for community members experiencing homelessness.

Transit Changes

Effective March 21, The City of Edmonton will temporarily suspend fare collection on all Edmonton Transit Service buses, LRT and DATS service. In addition, all entry (unless otherwise required) will be through the rear doors only. For more information go to [ETS Fares and Passes](#).

Property Tax Delay

The City is delaying penalties to property tax payments for Edmontonians experiencing major financial difficulties due to the health emergency. Tax notices will be mailed in May and no late fees will be charged to tax payments made by August 31. Edmontonians who are able to pay their property taxes on schedule are encouraged to do so to help keep the City of Edmonton running during these challenging times.