

# COVID-19 RESOURCES - FEDERAL SUPPORTS FOR INDIVIDUALS

## COVID-19 Economic Response Plan

<https://www.canada.ca/en/department-finance/economic-response-plan.html>

### Increasing the Child Care Benefit

The Government of Canada is providing an extra \$300 per child through the Canada Child Benefit (CCB) for 2019-20. This benefit will be delivered as part of the scheduled Canada Child Benefit payment in May. Those who already receive the Canada Child Benefit do not need to re-apply.

For more information on the Canada Child Benefit, visit: [Canada Child Benefit](#)

### Support for people facing unemployment

**EI** - Canada's Employment Insurance program is available for Canadian workers who have been laid off and have been paying into EI benefits. For more information, including eligibility criteria, visit: <https://www.canada.ca/en/employment-social-development/programs/ei.html>

**CERB** - This Government of Canada COVID-19 emergency aid measure is aimed help get financial relief to Canadians quickly and efficiently. It is a taxable benefit that pays \$2,000 per month for up to four months, retroactive to March 15. For more information, including eligibility criteria, visit <https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

You need a "My Account" through the Canada Revenue Agency to apply for the Canada Emergency Response Benefit (CERB). Here's a short and video showing you how you can register for the My Account: [https://www.youtube.com/watch?v=xW\\_1xRux6bw&feature=youtu.be](https://www.youtube.com/watch?v=xW_1xRux6bw&feature=youtu.be)

Register for My Account: <https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>.

### Special Goods and Services Tax Credit

A one-time special payment will be provided by early May 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 for the Goods and Services Tax credit, you will get it automatically.

For more information on the Goods and Services Tax Credit, visit: [Goods and Services Tax credit](#)

### Extra time to file income tax returns

The Government of Canada is also deferring the filing due date for the 2019 tax returns of individuals. For individuals the return filing due date will be deferred until June 1, 2020. Canada will also allow any new income tax balances due, or instalments, to be deferred until after August 31, 2020 without incurring interest or penalties. *Be advised, if you expect to receive benefits under the Goods and Services Tax credit or the Canada Child Benefit, do not delay filing your 2019 return to ensure that your entitlements are properly determined.*

For more information on filing income tax returns, visit: <https://www.canada.ca/en/services/taxes/income-tax.html>

### Mortgage 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. 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 allows flexibility to be available – when needed – to those who need it the most.

For more information, visit: <https://cba.ca/mortgage-deferral-to-help-canadians-experiencing-financial-hardship-due-to->

*This document is intended to be a quick access resource to help identify possible provincial and federal supports*

*\*Updated as of April 8, 2020    \*\*Document will be updated and distributed weekly*

*\*\*\* All information collected and provided in this document was sourced from publicly available websites*

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covid-19

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### **Support for seniors**

Reducing the required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020.

For more information, visit: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-retirement-income-fund-rrif.html>

### **Support for students and recent graduates**

Effective March 30, the Government of Canada is placing a 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. Students do not need to apply for the repayment pause.

For more information, visit: <https://www.csnpe-nslsc.canada.ca/>

### **Mental Health Supports**

The Hope for Wellness Help Line offers immediate help to all Indigenous peoples across Canada. It is available 24 hours a day, 7 days a week to offer counselling and crisis intervention

Call the toll-free Help Line at **1-855-242-3310** or connect to the online chat at [hopeforwellness.ca](https://hopeforwellness.ca).

### **Access to Affordable Internet**

Families who are receiving the maximum Canada Child Benefit may be eligible under the Connecting Families Initiative to access more affordable internet services. For more information, visit: <https://www.ic.gc.ca/eic/site/111.nsf/eng/home>

*Updates for April 8:*

### **Supporting the delivery of items and personal outreach (seniors)**

The Government of Canada is contributing \$9 million through United Way Canada for local organizations to support practical services to Canadian seniors. These services could include the delivery of groceries, medications, or other needed items, or personal outreach to assess individuals' needs and connect them to community supports. For more information and to find your local organization, visit: <http://www.unitedway.ca/how-we-help/find-your-uwc/>

### **Immediate and essential services through the New Horizons for Seniors Program**

Organizations who received funding under the 2019-2020 New Horizons for Seniors Program community-based stream will be able to use their funding to provide immediate and essential services to seniors impacted by COVID-19. For more information, visit: <https://www.canada.ca/en/employment-social-development/programs/new-horizons-seniors.html>

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