



COVID-19 FEDERAL SUPPORT

Tansi,

The Federal government has announced a number of programs in efforts to support people who have been affected by COVID-19. We have provided some information and links to these programs.



Please remember, MESC is not responsible for delivery of these programs, we are only providing information for those who require financial assistance and feel free to share this information with others.

1) Canada Emergency Response Benefit Act (CERB)

The CERB program is a financial support which has been refined to be easier for workers who have lost income due to reasons related to COVID-19. The program is:

- temporary and provides \$2,000 per month to a maximum of 16 weeks
- expires on October 3, 2020
- subject to change by government regulation
- This is taxable income.

Who is eligible for CERB?

- Person at least 15 years of age
- Who was a resident of Canada in 2019
- Had total income of at least \$5,000 from employment or self-employment in either 2019 or in the 12 months immediately preceding their application.
- If work has ceased for at least 14 consecutive days within the four-week application period, due to reasons related to COVID-19.
- The reasons for ceasing work would include: a lay-off, sickness, quarantine, closure of business, taking care of an ill family member, or taking care of children due to closure of schools and daycares.
- Wage earners
- Contract workers
- Self-employed individuals who would not otherwise be eligible for EI
- People who are still employed but are not receiving income due to disruption of their work situation due to COVID-19.

Note: A person cannot receive EI benefits or other income and the CERB for the same period. As described in the March 25, 2020 Press Release, those who are already receiving EI regular and sickness benefits as of today should not apply for the CERB and will continue to receive their EI benefits. Such people would apply for the CERB once their EI benefits cease and they are unable to return to work due to COVID-19, if prior to October 3, 2020.



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Where a person has applied for EI benefits but their application has not been processed, an application for the CERB should be made. If eligible for EI benefits, these would be received after the 16 weeks of CERB benefits.

How and when to apply?

- A person must make an application, if eligible, for every four-week period
- CERB payments will be made within 10 days of the application
- Application must be made no later than December 2, 2020
- The portal for accessing the CERB will be available in early April.

More information can be found at: [Government introduces Canada Emergency Response Benefit to help workers and businesses](#)

2) Employment Insurance (EI)

Government has removed the 1 week waiting period for EI recipients. EI recipients qualify for 55% of their income to a maximum of \$573/week. More information can be found at: [EI Regular Benefits - Overview](#)

3) Goods and Services Tax

Person(s) who qualify for the GST rebate, there will be a one-time special payment by early May 2020 through the Goods and Services Tax credit (GSTC). The average amount received by those benefiting from this measure will be close to \$400 for single individuals and close to \$600 for couples. More information can be found at:

[Government introduces Canada Emergency Response Benefit to help workers and businesses](#)

4) Canada Child Benefit (CCB)

Families who qualify for the Child Care Benefit (CCB), the maximum annual CCB payment amounts will increase by \$300 per child (only for the 2019-20 benefit year). More information can be found at: [Coronavirus disease \(COVID-19\) – Benefits and services](#)

5) Registered Retirement Income Funds (RRIFs)

Retirees currently withdrawing income from their retirement fund, for 2020 only, the required minimum withdrawals from RRIFs has been reduced by 25 per cent, in recognition of volatile market conditions and the impact on many seniors' retirement savings. Similar rules would apply to individuals receiving variable benefit payments under a defined contribution Registered Pension Plan. More information can be found at: [Canada's COVID-19 Economic Response Plan: Support for Canadians and Businesses](#)



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6) 2019 Tax filing extension

Individual tax deadline for 2019 has been extended to June 1, 2020 and any taxes owed is now payable on August 31, 2020. More information can be found at: [Canada's COVID-19 Economic Response Plan: Support for Canadians and Businesses](#)

7) Mortgage Deferrals

Person(s) who have lost jobs/income, depending on individual circumstances, may be able to qualify for up to 6 months mortgage deferral. Please contact your financial institutions for more information. More information can be found at: [Canada's COVID-19 Economic Response Plan: Support for Canadians and Businesses](#)

8) Canada Student Loans

There has been a six-month interest-free moratorium on the repayment of Canada Student Loans for all individuals currently in the process of repaying these loans. Effective March 30,2020:

- no loan payments until September 30,2020
- no interest accrued for this period

More information can be found at: [Coronavirus disease \(COVID-19\) – Benefits and services](#)

These current programs are subjected to change by the Federal Government.