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# Accessing Benefits

A Summary of  
Canada's COVID -19  
Economic Response Plan

[CANADA.CA/CORONAVIRUS](https://CANADA.CA/CORONAVIRUS)  
[CANADA.CA/LE-CORONAVIRUS](https://CANADA.CA/LE-CORONAVIRUS)



# TODAY'S PRESENTATION

## DISCUSSION OUTLINE

- Individual & Family Benefits
- Mortgage Deferrals & Rent
- Loans & Credit Cards
- Hydro, Internet, Cell phone
- Taxes

# Canada Emergency Response Benefit

Workers, including the self-employed, contractors, who are sick, quarantined, or who have been directed to self-isolate  
Workers who still employed but are not being paid because there is currently not enough work and their employer has asked them not to come to work.

**\$2000/month  
up to 4 months**

Workers, including the self-employed, contractors, who are taking care of a family member who is sick with COVID-19, such as an elderly parent or other dependents who are sick, but do not qualify for EI sickness benefits.

**Apply online or by  
phone starting  
April 06, 2020**

All EI-eligible and non EI-eligible working parents who must stay home without pay because of children who are sick or who need additional care because of school or day care closures.

## Canada Child Benefit

**\$300/Child**

**Additional assistance to individuals and families with low and modest incomes** with an extra \$300 per child. Delivery is scheduled for May 2020. Apply online if you are not applied in the past.

## GSTC

**\$400 Individual  
\$600 Couple**

**Additional assistance to individuals and families with low and modest incomes** with a special top-up payment of close to \$400 – Individual, close to \$600 - Couples. Payments will be automatic if you qualify. File you 2019 income tax early to avoid disruption.

## RRIFs

**Minimum withdrawal reduced 25%**

**Minimum withdrawals requirement from RRIFs will be reduced by 25% for 2020.** Similar rules apply to those receiving variable benefit payments under a defined contribution registered pension plan and a pooled registered pension plan.

# Employment Insurance Work-Sharing Program

**EI benefits for up to  
76 weeks**

Workers who agree to reduce their normal working hours due to the downturn in business as a result of COVID-19.

Prior to applying, employers must review the application guide and provide their employees with a copy of the employee annex.



**Submit Completed Applications To One Of The Following:**

**Atlantic Provinces – Fax: 1-902-566-7697**

**Quebec – Email: [QC-DPMTDS-LMSDPB-TP-WS-GD@servicecanada.gc.ca](mailto:QC-DPMTDS-LMSDPB-TP-WS-GD@servicecanada.gc.ca)**

**Ontario – Fax: 1-866-720-6094**

**Western Canada and Territories – Fax: 1-604-666-8920**

# CRA

## My Account

Sign up for  
Direct Deposit

Apply here for  
CERB (\$2000)  
April 06, 2020

Find tax notices &  
benefit schedules



[canada.ca/my-cra-account](https://canada.ca/my-cra-account)

**Option 1 – Log in or register with one of our Sign-In Partners**  
Use the same sign-in information you have for other online services  
(for example, online banking).

**Option 2 – Log in or register with your CRA user ID and password**

**Option 3 – Log in with your BC Services Card**



# Mortgage Assistance

Qualification is on a case by case basis

Deferral for a maximum of up to 6 months and must be paid back

Other options may be available - Ask

Request may take up to 5 days to process

NSF fees can apply for non-payment

Ok to apply if you have already had one deferral this year

Complete online forms or speak with an Advisor at your financial institution



## Rent Assistance

No federal payment deferral program exists for renters

Some provinces have temporary rent freezes. BC has a \$500 rent subsidy

Provincial social benefits remain the same. Some provinces have added discretionary funds or a one-time extra payment for existing clients

Provincial Emergency Assistance programs may be available to people who can not apply for E.I. Apply online





## Eviction

Northwest Territories, Ontario,  
P.E.I., Quebec, New Brunswick  
Nova Scotia, Saskatchewan  
Yukon

Have **suspended non-urgent evictions** ( i.e. not related to health and safety concerns).

# Credit & Loans

## Financial Relief

No Deferral

**Pay Day  
Loans**

Deferrals on  
minimum payment  
by request

Interest is accrued  
on the deferred  
principle

Other options  
may be available

**Personal  
Loans**

Option to defer up  
to 6 payments until  
COVID-19 relief  
program is done

Property Tax and  
Insurance payments  
are still due

Option may be  
available to pay  
Credit Protection  
Insurance premium

No fees or penalties  
apply for skipped  
payments

Mortgage payments  
may change after  
the deferral period

**Mortgages**

Payment deferral  
on the minimum  
balance for up to 6  
months on multiple  
cards

Interest will accrue  
on the balance

Credit card limits  
can be increased

Rewards points can  
still be earned &  
redeemed

Deferrals will not  
impact your credit  
score

**Credit  
Cards**



## **Utilities: Hydro / Telephone / Internet**

Bills can be reduced with new COVID-19 initiatives and existing programs such as grants, reductions and installment payment plans.

# Taxes

**Filing date for 2019 tax year  
Extended to June 1, 2020**

**Payment date for 2019 tax year  
Extended to September 1, 2020**

**Penalties and interest will not be charged if  
your balance is paid by September 1, 2020**

# 4 Ways To File Your Tax Return

## **Electronic Software**

Free and paid certified desktop, online, and mobile software products at [canada.ca/netfile-software](https://canada.ca/netfile-software).

## **Paper**

Download or order forms at <https://www.canada.ca/taxes-general-package>

## **By phone with File my Return**

For eligible Canadians who have low or fixed incomes

An invitation letter is mailed to the recipient in mid-February

## **The Community Volunteer Income Tax Program**

Free in person tax clinics [Canada.ca/taxes-help](https://Canada.ca/taxes-help)

Must have modest income and a simple tax situation

# Key Takeaways

01

Register for your  
Canada Revenue  
Agency (CRA) account

02

Register for online  
access to your bank  
account

03

Help elders learn how  
to bank and enrol for  
benefits online

**THANK YOU**

