

FEDERAL FINANCIAL ASSISTANCE

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

<https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

Employment Insurance (EI)

- To apply, [visit the website](#)
- Call 1-833-381-2725 after applying, as this is where the Medical Note, and waiting period is waived
- Waiving the one-week waiting period
- Waiving needing a medical certificate
- **Emergency Care Benefit** (\$900 bi-weekly flat rate for 15 weeks) - normally would not qualify for EI because of self-employment (Available April 1, 2020)
 - Self-employed individuals who are ill or quarantined
 - Taking care of a family member who is ill or quarantined
 - Parents who require child care due to school closures and are now unable to work
 - **Will need to attest every 2 weeks to ensure they meet eligibility for the Emergency Care Benefit**
- **EI Work Sharing Program**
 - Provides EI Benefits to workers who agree to reduce their normal working hours as a result of factors beyond their control
 - Extending eligibility to 76 weeks
 - Easing eligibility requirements
 - Streamlining the application process

Service Canada

- Separate number for COVID-19-related cases: 1-833-381-2725

- Canada Emergency Funds for COVID-19: <https://www.canada.ca/en/department-finance/economic-response-plan.html?fbclid=IwAR0BgbtBHKfm1S7PUFpAN28AsUeKaVvFr6Z19EPY3tpVffXQWCrQ-O2K5k#individual>

Goods and Services Tax (GST)

- Low to modest income families will see an additional payment by early May 2020
- Approximately \$300 for singles; \$600 for couples

Personal Income Tax

- Payment before September 1, 2020; extended deadline for income tax payments owed
- Filing deadline for Income Tax – June 1, 2020

Canadian Child Tax Benefit

- For the remainder of the benefit year, an increase of approximately \$300/child beginning in May 2020.

Emergency Care Benefit

- Quarantined or caring for sick family member
- Providing \$900 bi weekly
- Payment via direct deposit
- Will not require medical documentation
- Starting early April

Additional Assistance

- **Indigenous Community Support Fund** for First Nations, Inuit and Metis communities
- 6 month interest-free moratorium on the repayment of **Canada Student Loans**
- Reducing required minimum withdrawals from **Registered Retirement Income Funds (RIFs)** by 25% in 2020

- **Reaching Home initiative** to assist and support people experiencing homelessness (buying beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters)
- Supporting women and children fleeing **domestic violence** (providing financial supports to shelters and assault centres to manage or prevent outbreak)

Flexibility for Taxpayers

- **Income Tax filing date** deferred to June 1, 2020, but do sooner than later as CCTB and GST can be properly determined.
- For **Trusts** having a taxation year end on December 31, 2019, the return filing date is extended to May 1, 2020
- All **Income Tax amounts owed** to Canada Revenue Agency will have an extended due date until September 2020. No interest or penalties will accrue during this period.

- CRA will accept **electronic signatures** to authorize tax preparers to file taxes.
- CRA is adapting its **Outreach Program** which offers to help individuals understand their tax obligations and obtain benefits and credits. (offered by phone, & webinar where possible)

Roles of Financial Institutions

- Canada's large banks will use the additional lending capacity provided by government action to support Canadian Businesses and households. Everything will be reviewed case by case to provide flexible solutions.
- **Mortgage** insurers are offering tools such as payment deferral, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses and special payment arrangements. This can happen immediately.

PROVINCIAL FINANCIAL ASSISTANCE

<https://www.alberta.ca/covid-19-support-for-employers.aspx>

Utility Deferrals

- Residential, farm and small commercial 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.

Job Protection

Changes to the **Employment Standards Code** will allow full and part-time employees to take 14 days of job-protected leave if they are:

- required to self-isolate
- caring for a child or dependent adult that is required to self-isolate

To be eligible, employees:

- will not be required to have a medical note
- do not need to have worked for an employer for 90 days

This leave covers the 14-day self-isolation period recommended by Alberta's chief medical officer. This leave may be extended if the advice of the chief medical officer changes.

The leave does not apply to self-employed individuals or contractors.

Emergency Isolation Support

<https://www.alberta.ca/covid-19-supports-for-albertans.aspx>

Emergency Isolation Support: \$50 million

- This will be a temporary program for working adult Albertans who must self-isolate because they meet the Government of Alberta's published criteria for self-isolation, including persons who are the sole care-giver for a dependent who must self-isolate because they meet the public health criteria, and who will not have another source of pay or compensation while they are self-isolated.

- A one-time payment of \$1,146 will be distributed to bridge the gap until the federal emergency payments begin in April.
- The program will be available for a simple online application through Alberta.ca by next week. Funds will be deposited in the accounts of eligible recipients beginning at that time.

Student Loan Deferral Program

There will be a six-month, interest free, moratorium on Alberta student loan payments for all Albertans in the process of repaying these loans.

- All repayments of Alberta student loans are paused for six months starting March 30, 2020.
- Interest will not accrue in this period, mirroring the Canada Student Loans Program approach.
- Students do not need to apply for the repayment pause.
- Borrowers may continue making payments during this period if they choose and this will not affect their eligibility to receive the benefit.

Banks and Credit Unions

Every individual affected should contact their bank. Many are offering flexible solutions at this time

Alberta Works – Income Support

<https://www.alberta.ca/income-support-what-you-get.aspx>

Available benefits

Depending on your needs, ability to work and size of your family, you may get money for:

- [basic expenses like food, clothing and shelter](#)
- [childcare](#)
- [special diets](#)
- [utility connection fees](#)
- [work-related expenses](#)
- [unexpected emergencies](#)
- [costs to leave family violence](#)
- [school expenses for children](#)

Alberta Income Support: 1-877-644-9992

- <https://www.alberta.ca/income-support-how-to-apply.aspx>
- Currently, only online applications accepted

Alberta Emergency Financial Assistance: 1-866-644-5135

- <https://www.alberta.ca/emergency-financial-assistance.aspx>

Communications

Data caps have been lifted. Long distance and roaming packages have changed. Assurances have been made that disconnection will not happen if affected.

Those affected by COVID-19 should contact their provider, as plans, contracts and assistance differ.