

Government of Canada Measures. Updated April 6th 2020

Measure	What is it?	Note
Canada Emergency Response Benefit (CERB)	<p>\$2000 a month for 4 months for:</p> <p>Workers who must stop working due to COVID-19 and do not have access to paid leave or other income support.</p> <p>Workers who are sick, quarantined, or taking care of someone who is sick with COVID-19.</p> <p>Working parents who must stay home without pay to care for children that are sick <b>or need additional care because of school and daycare</b> closures.</p> <p>Workers who still have their employment but are not being paid because there is currently not sufficient work and their employer has asked them not to come to work.</p> <p>Wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for Employment Insurance.</p>	<p><b>Individuals making \$47,500 or more who ARE eligible to receive EI should apply for EI NOT this benefit</b></p> <p>Apply from April 6th 2020</p> <p>No medical certificate is required. Applicants must attest that they meet eligibility requirements and reconfirm their eligibility biweekly.</p> <p>Available in the following places: Accessing online account on CRA 'MyAccount' OR 'My Service Canada' Account Calling 1-833-381-2725</p> <p><a href="https://www.canada.ca/en/services/benefits/ei/cerb-application.html">https://www.canada.ca/en/services/benefits/ei/cerb-application.html</a></p>
School and Daycare Closures Benefit	<p>While schools and child care centres are closed, parents can apply for direct funding Eligible guardians will receive a one-time per child payment of \$200 for children aged 0 to 12 and \$250 for children or youth aged 0 to 21 with special needs.</p>	<p>Apply online :</p> <p><a href="https://www.ontario.ca/page/get-support-families">https://www.ontario.ca/page/get-support-families</a></p>
Goods and Service Tax Credit (GSTC)	<p>One-time special payment (average between <b>\$600-\$800</b> for two child family) by early May 2020. Low and modest income families - family income, number of children in family's care and age of children affect amount of total benefit.</p>	<p>Amount calculated automatically based on income no need to apply</p>
Canada Child Benefit (CCB)	<p><b>\$300</b> per child in May payment. Canada Child Benefit amount is based on family income from previous year, number of children in families care and age of children</p>	<p>Amount calculated automatically based on income no need to apply</p>
Extra time to file income tax returns	<p>CRA is deferring the filing due date for the 2019 tax returns of individuals.</p> <p>For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020.</p> <p>CRA will allow any new income tax balances due, or instalments, to be deferred until after August 31, 2020 without incurring interest or penalties.</p>	<p><b>If you expect to receive benefits under the Goods and Services Tax credit or the Canada Child Benefit, we encourage you not delay your 2019 return filing to ensure that your entitlements are properly determined.</b></p>

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.	Your bank or mortgage adviser may do the following: <ol style="list-style-type: none"> <li>1. Convert a variable interest rate mortgage to a fixed interest rate mortgage in order to protect you from a sudden interest rate increase, should one occur.</li> <li>2. Offer a temporary short-term payment deferral.</li> <li>3. Extend the original repayment period (amortization) in order to lower your monthly mortgage payments.</li> <li>4. Add any missed payments (arrears) to the mortgage balance spreading them over the remaining mortgage repayment period.</li> </ol>
Support for students and recent graduates	Effective March 30 the government is placing a 6 month interest-free pause 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 and graduates do not need to apply for the repayment pause.
Extending the Work-Sharing program	The Work-Sharing program is offered to workers who agree to reduce their normal working hours because of developments beyond the control of their employers.	Work-Sharing (WS) is a program that helps employers and employees avoid layoffs when there is a temporary decrease in business activity beyond the control of the employer. The program provides EI benefits to eligible employees who agree to reduce their normal working hours and share the available work while their employer recovers. Work-Sharing is an agreement between employers, employees and the Government of Canada
75% Wage subsidy	A 75 per cent wage subsidy for qualifying businesses, for up to 3 months, retroactive to March 15, 2020. This will help businesses to keep and return workers to the payroll.	The government is offering to pay 75% of employees salary on the first \$58,700 which could mean payments of up to \$847 a week

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