

In this challenging business environment, information is what will help us navigate our way forward. Here are highlights to share with you of what have been gathered from a number of sources and links:

Who Does This Apply To	Name of Benefit	Description	How to Qualify	Link to Apply
Canadians who are not eligible for EI and lose their job or face reduced hours due to COVID-19	Emergency Support Benefit	Will provide up to \$5.0 billion in support to workers who are not eligible for EI and who are facing unemployment*	More details to come	Applications will open in April 2020. They will be administered through CRA myaccount and through a toll free number not yet released
Canadians who agree to reduce their normal working hours as a result of developments beyond the control of their employers	EI Work Sharing Program	The measure provides income support to employees eligible for Employment Insurance benefits who work a temporarily reduced work week while their employer recovers	Must be eligible to receive Employment Insurance Must face a temporary downturn in business activity that is out of the control of the Employer	Both employee and employer must apply together. Employers may call: 1-800-367-5693 Employees may call: 1-800-206-7218
Employed/Self-Employed Workers and Parents	Emergency Care Benefit	Provides up to \$900 biweekly for up to 15 weeks+	You must be Employed/Selfemployed You also must be ineligible to receive EI You must be sick or quarantined or taking care of a family member who is You may also qualify if: You are a parent with children who require care or supervision due to school/daycare closures and are unable to earn employment income	Applications will open in April 2020 and will be administered through the CRA
Available to Everyone	Income Tax Filings and	Individuals now have until June 1, 2020 to	Automatically qualify	Not required to apply

	Payments - Individual	submit their Income Tax returns		
Available to Everyone	Income Tax Payments and Instalments	Income tax and Instalment payments have been deferred to August 31, 2020	Deferral applies to amounts that become owing on or after March 18, 2020 and before September 2020	Not required to apply
Available to Everyone	GST Credit	One time special payment by early May 2020 This will double the maximum annual GST credit payment amounts for the 2019- 20 benefit year	File your 2019 tax return	Not required to apply
Parents with Children under the age of 18	Canada Child Benefit (CCB)	Maximum CCB Payment amount for the 2019-20 benefit year will be increase by \$300/child	File your 2019 tax return	You can apply through: Birth registration CRA My Account Or by Mail
Available to Retirees	RRIF Minimum Withdrawal	The government of Canada has reduced the minimum withdrawal from RRIFs by 25% for 2020	Automatically qualify	Not required to apply
Available to Albertans	Utility Payment Deferral	90 day utility payment deferral that allows Albertans who are experiencing financial hardship as a direct result of COVID-19 This program came into effect on March 18, 2020 and will run through June 18, 2020	Albertan who is experiencing financial hardship due directly to COVID-19	Contact your utility provider to apply
Students	Student Loans	Six months interest-free moratorium on the repayment of Canada Student Loans	Must be currently in the process of repaying these loans	Not required to apply

Home Owners	Canada Mortgage and Housing Corporation (CMHC)	The CMHC along with other mortgage insurers are offering tools that can assist homeowners with payment deferrals, loan re-amortization, and special payment arrangements	Contact your mortgage broker for more information if you require relief	Contact your mortgage broker for more information if you require relief
Corporations/ Business owners	3-Month Temporary Wage Subsidy	Decrease payroll remittances by 10%, up to a maximum of \$1,375/employee and \$25,000/employer	Automatically qualify	Must calculate and deduct your subsidy manually
Corporations/ Business owners	Income Tax Payment Deferral	Business will be allowed to defer until August 31, 2020, any amounts that become owing on or after March 18, 2020 and before September 2020. Applies to tax balances due as well as instalments	Automatically Qualify	Not required to apply

CRA encourages individuals who are relying on receiving benefits under the GST Credit and Canada Child Benefit not to delay the filing of their returns.

The Canada Revenue Agency will not contact small/medium size corporations to initiate any post assessment GST/HST or Income Tax audits for the next four weeks.

Due to the Trust filing deadline being pushed back to May 1st, clients may experience some delays in receiving their T3s.

FEDERAL:

*The Emergency Care Benefit will provide up to \$900 bi-weekly, for up to 15 weeks. This flat-payment Benefit would provide income support to:

Workers, including the self-employed, who are quarantined or sick with COVID-19 but do not qualify for EI sickness benefits or

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

Parents with children who require care or supervision due to school closures, and are unable to earn employment income, irrespective of whether they qualify for EI or not.

+The Canada Emergency Response Benefit (CERB) (past by the Senate Mar 25) will provide workers who have lost their income due to the pandemic with \$2,000 a month for up to four months.

It covers those who have lost their jobs permanently or temporarily – including contract workers and the self-employed – as well as those who are sick, those who are caring for someone who is sick, parents who are staying home to care for children whose schools are closed.

Once the four months are up, the regular EI program will resume, as things stand now.

Canadians will be able to apply in April through [CRA MyAccount](#) or [My Service Canada Account](#) or by calling a toll-free number that has not yet been made public.

The government says successful applicants will start to receive CERB payments within 10 days of their application.

Please refer to the links below for more information regarding any of the above:

Government of Canada Economic Response Plan: https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-forcanadians-and-businesses.html#Income_Support_for

Media Update (Mar 25 noon): <https://www.ctvnews.ca/health/coronavirus/how-to-apply-for-ei-sickness-benefits-and-the-new-emergency-worker-fund-1.4858089>

PROVINCIAL:

You are eligible for the Emergency Isolation Support Program if you:

have experienced total or significant loss of income and are not receiving compensation from any other source because you have been diagnosed with COVID-19 or

have been directed by health authorities (Health Link 811) to self-isolate or

are the sole caregiver of a dependent who is in self-isolation / Alberta is open for applications deadline Mar 31

ANY self-employed person who does not qualify for EI and has lost work due to the virus can get a one-time payment of \$1,142.00 as early as next week by going to the online Service Alberta portal and creating a MyAlberta online ID. This ends March 31 so do it now.

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

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

General information regarding COVID-19 in Alberta: <https://www.alberta.ca/covid-19-alberta-data.aspx>