

## Government of Canada's Economic Response to COVID-19 (Current as of March 30, 2020)

Measure	Who It's For	Implementation and How to Apply	Benefit	More Info
<p><b>Canada Emergency Response Benefit Act (CERB)</b></p> <p>The CERB is intended to be a simpler and more accessible combination of the previously announced Emergency Care Benefit and Emergency Support Benefit.</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 or need additional care because of school and daycare 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>May apply for payment for any four-week period falling within the period beginning March 15, 2020 and ending on October 3, 2020.</p> <p>No application may be made after December 2, 2020.</p> <p>The portal for accessing the CERB would be available in early April.</p> <p>Canadians would begin to receive their CERB payments within 10 days of application. The CERB would be paid every four weeks and be available from March 15, 2020 until October 3, 2020.</p>	<p>The taxable benefit would provide \$2,000 a month for up to four months for workers who lose their income as a result of the COVID-19 pandemic.</p>	<p>Maximum number of weeks for which income support payments may be made is 16 weeks (4 x 4-week periods).</p> <p>A person who is at least 15 years of age, who is resident in Canada and who, for 2019 or in the 12-month period preceding the day on which they make an application for CERB has a total income of at least \$5,000.</p> <p>Individuals whether employed, self-employed, or contract workers cease to work for reasons related to COVID-19 for at least 14 consecutive days within the 4-week period provided they have not received certain types of income, benefits or allowance during that period.</p> <p>Workers will not be eligible for the CERB if they have quit their employment voluntarily.</p>
<p><b>Employment Insurance (EI)</b></p> <p>EI eligible Canadians who have lost their job can continue to apply.</p>	<p>If you were recently laid off or have reduced hours and qualify for EI benefits, you can submit your request today.</p>	<p><b>EI eligible Canadians who have lost their job can continue to apply here:</b>  <a href="https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA">https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA</a></p> <p>Canadians who have already applied for EI after March 18, 2020 due to COVID-19 and whose application has not yet been processed would not need to reapply under the new CERB.</p> <p>Canadians who are eligible for EI regular and sickness benefits would still be able to access their normal EI benefits, if still unemployed, after the 16-week period covered by the CERB.</p>	<p>More information:</p> <p><b>Regular benefits:</b>  <a href="https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html">https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html</a></p> <p><b>Sick benefits:</b>  <a href="https://www.canada.ca/en/services/benefits/ei/ei-sickness.html">https://www.canada.ca/en/services/benefits/ei/ei-sickness.html</a></p>	<p>Waiving of the one-week waiting period for individuals claiming EI sickness benefits.</p> <p><b>No requirement for medical certificate when claiming sickness benefits due to quarantine.</b></p> <p>If application for EI sickness benefit has already been completed and you want to waive the one-week period, call 1-833-381-2725. It is important to note that no other request will be actioned on this phone line (volume of calls may cause disruption of service).</p> <p>Canadians who are already receiving EI regular and sickness benefits as of March 25, 2020 would continue to receive their benefits and should not apply to the CERB</p> <p>If their EI benefits end before October 3, 2020, they could apply for the CERB once their EI benefits cease.</p>
<p><b>EI Work-Sharing (WS) program enhancements</b></p> <p>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.</p>	<p>For employers and their employees willing to participate in the program as long as the employer can demonstrate a decrease of at least 10% in sales and/or production levels directly or indirectly related to the impact of COVID-19.</p>	<p>COVID-19 temporary special measures are effective March 15, 2020 to March 14, 2021.</p> <p>In general, program is for eligible employers and their employees where the employer can demonstrate a recent decline in business activity of at least 10%, and a temporary decrease of employee hours of work in the range of 10% to 60%. Note that there are multiple eligibility criteria that must be met for both the employer and the employees. Temporary measures are available where the decrease is directly or indirectly related to the impact of COVID-19.</p>	<p>Extend the qualifying weeks for the EI WS program from 38 to 76.</p> <p>Waive the mandatory waiting period between agreements.</p> <p>Ease the recovery plan requirements.</p>	<p><b>Temporary special measures:</b>  <a href="https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html#work-share">https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html#work-share</a></p> <p><b>General information about the WS program:</b>  <a href="https://www.canada.ca/en/employment-social-development/services/work-sharing.html">https://www.canada.ca/en/employment-social-development/services/work-sharing.html</a></p> <p><b>Applicant guide:</b>  <a href="https://www.canada.ca/en/employment-social-development/services/work-sharing/guide-applicant.html">https://www.canada.ca/en/employment-social-development/services/work-sharing/guide-applicant.html</a></p>
<p><b>GST Credit (GSTC)</b></p>	<p>Anyone who already receives the GSTC based on the 2018 taxation year.</p>	<p>There is no need to apply for this payment. If you are eligible, you will get it automatically.</p> <p>Will automatically receive in the same manner you receive your current payment.</p>	<p>This one-time payment is set to pay an additional amount of \$290 per person or \$580 per couple and \$153 per child.</p> <p>This one-time GST credit begins phasing out at 5 cents for every dollar of family income earned in 2018 over \$37,789.</p>	<p>One-time special payment scheduled for early May.</p>

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<b>Enhanced Canada Child Benefit (CCB)</b>	Anyone who already receives the CCB based on the 2018 taxation year.	Those who already receive the CCB do not need to re-apply.  Will automatically receive in the same manner you receive your current payment.	This one-time payment is set to pay an additional amount of \$300/child.	Families that receive the CCB will get the extra \$300 per child as a single payment in May.
<b>Canada Student Loan Payments</b>  <b>Apprentice Loan Payments</b>	Anyone who currently pays Canada student loans or apprentice loans.	During the period from March 30, 2020 to September 30, 2020.  No need to apply as all repayments, both interest and principal, will be suspended including pre-authorized payments.  All payments will resume on or after September 30, 2020.	A six-month principal and interest-free moratorium on the repayment of Canada student loans and apprentice loans for all individuals currently in the process of repaying these loans. There will be no accrual of interest during this period.	Check your provincial student loan program, as most provinces are following the Canada student loan moratorium.
<b>Canada Mortgage &amp; Housing Protection Program</b>  Offering tools to lenders that can assist homeowners who may be experiencing financial difficulty.	Anyone who holds a mortgage.	Effective immediately.  Tools to include payment deferral, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements.	Please contact your bank and/or lender – it will be on a case-by-case basis.  Canada's large banks have confirmed that this support will include up to a 6-month payment deferral for mortgages, and the opportunity for relief on other credit products.	For more information on:  <b>Dealing with mortgage payment difficulties:</b> <a href="https://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/the-resource/dealing-with-mortgage-payment-difficulties">https://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/the-resource/dealing-with-mortgage-payment-difficulties</a>  <b>Mortgage deferrals:</b> <a href="https://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/the-resource/covid19-understanding-mortgage-payment-deferral">https://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/the-resource/covid19-understanding-mortgage-payment-deferral</a>
<b>Personal income tax return and payment deferral</b> (March 18, 2020 announcement)	<b>Tax return deferral</b> Individuals who file a personal tax return with the normal due date of April 30, 2020 (excludes self-employed and certain deceased returns).  <b>Tax payment deferral</b> Individuals with personal income tax payments (including 2020 tax installments) that become owing on or after March 18, 2020 and before September 1, 2020.	<b>Tax return deferral</b> no application required.  <b>Tax payment deferral</b> no application required.  No penalties or interest will apply to any tax returns filed or payments made on or before the extended due dates.	Personal tax return due date deferred from April 30, 2020 to June 1, 2020.  Personal tax payment due dates deferred to September 1, 2020.	If you expect to receive benefits under GSTC or Canada Child Benefit you are encouraged to NOT delay the filing to ensure your entitlements for 2020-21 are properly determined.  The criteria for this deferral is not established in the Income Tax Act. The administration of this measure will be based on Ministerial discretion through the CRA relying on policy announcements made by the Government and the CRA