

INDIVIDUAL SUPPORT MEASURES

The following are programs and benefits that have been offered to individuals from various sources. At this point, details are not necessarily complete and may change daily. We encourage you to continue to check the various website links included below to ensure you have the most up-to-date information.

Fraud:

Please be aware that the Government of Canada will not communicate directly to you via telephone, email or text regarding these measures. Be careful of scams relating to COVID-19. The Canadian Anti-Fraud Centre has a list of current known scams here:

<https://www.antifraudcentre-centreantifraude.ca/features-vedette/2020/covid-19-eng.htm>

My Account and Direct Deposit:

As well, we recommend that everyone sign up for CRA's "My Account" service. You will be able to apply for some of these supports directly through "My Account". The registration process can be started here:

<https://www.canada.ca/en/revenue-agency/services/e-services/cra-login-services.html> .

You should also have direct deposit set up with CRA, so that if you are eligible for any supports you will receive them quicker. If you have "My Account" you can set direct deposit up through that system. If not, there are a few other ways detailed here:

<https://www.canada.ca/en/revenue-agency/services/about-canada-revenue-agency-cra/direct-deposit.html>

Supports offered to individuals from the Government of Canada include:

- The Canada Emergency Response Benefit (CERB) is a taxable benefit of \$2,000 per month for up to 4 months. The CERB replaces the previously announced Emergency Care Benefit and the Emergency Support Benefit. If you are already receiving Employment Insurance (EI) benefits, you should not apply for the CERB. You will have to apply for the CERB via a web portal or telephone starting April 6, 2020. This benefit is available to people who are at least 15 years of age, resident in Canada and, for 2019 or in the 12-month period preceding the day the application is made had total income of at least \$5,000 from employment, self-employment, EI maternity or parental benefits. It is to cover lost wages for those who:
 - Contract COVID-19 and can't work,
 - Are quarantined or taking care of someone who has contracted COVID-19,
 - Must stay home with young children due to school and daycare closures,
 - Are not getting paid due to lack of work at your place of employment, or
 - Self-employed or contract workers who are not eligible for Employment Insurance.

More information can be found here, including your best day to apply based on birth month:

https://www.canada.ca/en/services/benefits/ei/cerb-application.html?utm_campaign=not-applicable&utm_medium=vanity-url&utm_source=canada-ca_coronavirus-cerb

- If you have been laid off or have had your hours reduced, or are under quarantine, you may qualify for Employment Insurance benefits.
- A one-time increase the Canada Child Benefit by \$300 per child as part of the May payment. This increase will be automatic if you already receive the benefit.
- A one-time payment starting April 9th of the Goods and Services Tax Credit of approximately \$400 for single individuals and approximately \$600 for couples. This additional benefit will be given automatically if you are eligible, and is based on your 2018 personal income tax return.
- The minimum required withdrawals from your Registered Retirement Income Funds (RRIFs) is reduced by 25% for 2020. You can discuss this option with your investment advisor. More information is here:

<https://www.canada.ca/en/revenue-agency/services/tax/registered-plans-administrators/registered-retirement-savings-plans-registered-retirement-income-funds-rrsps-rrifs/economic-statement-measure-annuitants-rrsp-rrif.html>

- Starting March 30, 2020 there will be a six-month interest-free period on Canada Student Loans. No payment will be required and no interest will accrue during this six-month period.
- The deadline for filing your 2019 personal tax return has been extended from April 30, 2020 to June 1, 2020. But we request that personal tax information is brought in as soon as possible for our preparation. Self-employed individual's tax returns remain due June 15th.
- If you have a balance owing on your 2019 personal income tax return, you have until September 1, 2020 to pay without incurring any interest or penalties.
- If you have to pay personal tax instalments, your June 15, 2020 payment can be deferred until September 1, 2020 without incurring any interest or penalties.

Further details on all these supports can be found at:

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

Supports offered to individuals from the Government of Ontario include:

- A proposed one-time payment of \$200 per child (up to 12 years of age), or \$250 for children with special needs, to help cover extra costs associated with school and daycare closures.

- A proposed six-month interest-free period on loans under the Ontario Student Assistance Program between March 30 and September 30, 2020, in partnership with the federal government.
- A proposed reduction in hydro costs by setting the rate at the off-peak price for 24 hours a day for 45 days.

Further details on all these supports can be found at:

https://budget.ontario.ca/2020/marchupdate/index.html?_ga=2.267428295.838449773.1585169045-945237380.1575474727

Supports offered to individuals from other sources include:

- Mortgage deferrals, loan re-amortization and special payment arrangements for your home mortgage. Please ensure that you read the fine print as we are unsure how these measures will affect your credit score in the future. Contact your financial lender for details.