

# INFORMATION AND RESOURCES REGARDING COVID-19

## Federal Supports and Subsidies:

All information regarding Federal Supports and Subsidies is taken from  
*Canada's Covid-19 Economic Response Plan*.

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

## 2019 Tax Returns for Individuals

- Deadline is deferred to June 1, 2020
- If you are receiving Canada Child Benefit or GSTC, you should not delay in filing your return to ensure their entitlements for the 2020-21 benefit year are properly determined.
- The Canada Revenue Agency will allow all taxpayers to defer the payment of any income tax amounts that become owing on or after today and before September 2020.

## Options For Filing:

- NETFILE: If you can access a computer or a mobile device, you can file online using CRA certified tax-filing software.  
These include: H&R Block Online, TurboTax, CloudTax, TaxTron, and Simple Tax. For a full list, visit the [www.canada.ca](http://www.canada.ca).
- Paper filing: You can view, download and order forms at [canada.ca/taxes-general-package](http://canada.ca/taxes-general-package) or call the CRA at 1-855-330-3305 to order a copy.
- File my Return: Eligible people with low income or a fixed income whose situations remain unchanged from year to year, have received an invitation letter in the mail or in their T1 income tax and benefit

# Federal Supports and Subsidies:

All information regarding Federal Supports and Subsidies is taken from *Canada's Covid-19 Economic Response Plan*.

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

## **Mortgage Support:**

- Payment deferral
- Loan re-amortization
- Capitalization of outstanding interest arrears
- Other eligible expenses
- Special payment arrangements
- 6-month payment deferral for mortgages, and the opportunity for relief on other credit products.

**Contact your bank for more information**

## **Canada Child Benefit**

- Increasing payment amounts for 2019/20 benefit year by \$300 per child. This will be part of their May payment.

## **Improved Access to Employment Insurance**

- The Government is waiving the one-week waiting period and the requirement to provide a medical certificate for those individuals in quarantine who are:
  - without paid sick leave
  - quarantined or need to stay home to care for children.

This temporary measure will be in effect as of March 15, 2020.

**To apply for Employment Insurance, visit:**

**<https://www.canada.ca/en/services/benefits/ei/>**



# Federal Supports and Subsidies:

All information regarding Federal Supports and Subsidies is taken from *Canada's Covid-19 Economic Response Plan*.

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

## Emergency Care Benefit

- \$900 bi-weekly, for up to 15 weeks.
- Available through the Canada Revenue Agency (CRA) and 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.
  - 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.
  - Parents with children who require care or supervision due to school or daycare closures, and are unable to earn employment income.
- Applications will be available in April 2020, and require Canadians to attest that they meet the eligibility requirements. Canadians will select one of three channels to apply for the Benefit:
  - by accessing it on their CRA MyAccount secure portal;
  - by accessing it from their secure My Service Canada Account; or
  - by calling a toll free number equipped with an automated application process.



# Provincial Supports and Subsidies:

All information regarding Federal Supports and Subsidies is taken from  
*Canada's Covid-19 Economic Response Plan*.

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

## **Increased Goods and Services Tax Credit**

- The Government is proposing to double the maximum annual GST Credit payment amounts for the 2019-20 benefit year. The average boost to income for those benefitting from this measure will be close to \$400 for single individuals and close to \$600 for couples.

## **Eased the Rules for Registered Retirement Income Funds**

- The Government of Canada is reducing required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020. This will provide flexibility to seniors that are concerned that they may be required to liquidate their RRIF assets to meet minimum withdrawal requirements.

## **A Moratorium on the Repayment of Canada Student Loans**

- The Government of Canada is placing a six-month interest-free moratorium on the repayment of Canada Student Loans for all individuals currently in the process of repaying these loans.

# Provincial Supports and Subsidies:

All information regarding Provincial Supports and Subsidies is from the *Covid-19*

*Supports for Albertans*

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

## **Emergency Isolation Support**

- A temporary program for working adults who must self-isolate because they meet the Government of Alberta's published criteria for self-isolation, including persons who are the sole caregiver 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.

## **To register and apply for MyAlberta Emergency Isolation Supports:**

<https://www.alberta.ca/emergency-isolation-support.aspx>

## **For further supports see:**

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



# Provincial Supports and Subsidies:

All information regarding Provincial Supports and Subsidies is from the *Covid-19*

*Supports for Albertans*

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

## Utility Payment Deferral

- This program is available to Albertans who are experiencing financial hardship as a direct result of COVID-19.
- For example, those who have lost their employment or had to leave work to take care of an ill family member.
- Call your utility provider directly to arrange for a 90-day deferral on all payments.

All deferred bill payments must still be paid within the 90-day limit.

## Student Loans Repayment Deferral

- 6-month, interest free, moratorium on Alberta student loan payments for all Albertans in the process of repaying these loans.
- Alberta Student Loan repayments will be paused for 6 months, beginning March 30, 2020.
- Interest will not accrue during this period.
- Students do not need to apply for the repayment pause.



# Provincial Supports and Subsidies:

All information regarding Provincial Supports and Subsidies is from the *Covid-19 Supports for Albertans*

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

## **ATB Financial**

- Personal banking customers can apply for a deferral on their ATB loans, lines of credit and mortgages for up to 6 months.

## **Alberta Credit Unions**

- Credit union members will have access to a variety of programs and solutions designed to ease difficulties with loan payments and short-term cash flow.
- Contact your credit union to work out a plan for your personal situation

**If your bank is not listed, contact the banks customer service or visit their web page for more information.**



# Local Supports and Subsidies:

All information regarding each organization was collected from their website or Facebook page. If there are any questions or concerns, please contact the organization directly.

## Vegreville Food Bank Society

- The Food Bank will not be delivering hampers to homes.
- An appointment must be made to allow for pre-screening.
- Food Bank Hampers:
  1. Appointments and pre-screening: 780-632-6002. Messages checked up to 24 hours before our next open hour.
  2. Appointment times: 10 am - 11:50 am Friday.
- Clients must book an appointment by phone 780- 632-6002. Leave a message and a bookkeeper will contact you.
- On Good Friday, April 10, 2020, the Vegreville Food Bank will be closed.
- Food donations:
  - By appointment Tuesdays and Wednesdays by phoning 587-280-1499 (please give 24 hours notice for appointments).

Online donations:

<https://atbcares.benevity.org/communi.../.../124-892843848RR0001>

