

Here is a good place to start for overview of new benefits:

<https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html>

*NOTE that all of these benefits/changes require Royal Assent and are not yet confirmed. They are expected to be confirmed. If so, they will be available in April (Emergency Care Benefit, Emergency Support Benefit) and May (GST Credit, enhanced CCB).

*NOTE that this is a concise review of what is readily available online. PLEASE CONTACT ME AT katrina.cherney@mail.mcgill.ca if you notice any inaccuracies.

*NOTE that text underlined in [blue](#) is hyperlinked

For workers WHO DO NOT QUALIFY FOR EI SICKNESS BENEFITS OR EMPLOYER-PAID SICK LEAVE:

To clarify, this is who **DOES qualify for EI sickness benefits**:

- The overarching guidelines to qualify for EI sick benefits are:
 - You can't work for medical reasons
 - Your regular weekly earnings from work have decreased by more than 40% for at least one week
 - You accumulated 600 insured hours* of work in the 52 weeks before the start of your claim or since the start of your last claim
- [Contact a Service Canada agent](#) to be sure that you're eligible

If you qualify for EI, then you are not qualified for the benefits below. **EXCEPTION:** IF YOU HAVE A CHILD AND ARE UNABLE TO WORK/EARN INCOME DUE TO CHILDCARE NEEDS (see point below), YOU QUALIFY FOR THE BENEFITS BELOW EVEN IF YOU ALSO QUALIFY FOR EI.

The benefits below are for workers **without paid sick leave (i.e. who do not qualify for EI sickness benefits)** who are **sick, quarantined, or forced to stay home to care for children.**

- Accessing benefits:
 - **No waiting period** to claim EI benefits if claiming EI sickness benefits (i.e. in quarantine)

- **No medical note** required to claim benefits
- Emergency Care Benefit:
 - **What** do you get?
 - **\$900 bi-weekly** (i.e. every two weeks), for up to **15 weeks**
 - Who is **eligible**?
 - Workers (including self-employed) who are **quarantined or sick with COVID-19** but **do not qualify for EI sickness benefits**
 - Workers (including self-employed) who are **taking care of a family member who is sick with COVID-19** (e.g. elderly parent) **but who do not qualify for EI sickness benefits**
 - ******Parents with children** who require care or supervision due to school closures and are **unable to earn employment income, whether or not they qualify for EI sickness benefits**
 - **When** can you apply?
 - Benefits will be available in **April 2020**
 - **What will you need to do?**
 - Attest that you meet the eligibility requirements, then **re-attest every two weeks**
 - **How** can you apply?
 - Through [CRA MyAccount](#) portal
 - [My Service Canada Account](#)
 - Toll free number (not provided yet)

For workers in QUEBEC who are not eligible for any federal government programs:

- **Note that it's not yet clear how this interacts with new federal government benefits:
- The **Temporary Aid for Workers Program**
 - **What** do you get?
 - Lump-sum amount of \$573 per week for a period of 14 days of isolation (up to 28 days long quarantine is needed due to state of health)
 - **Who** is eligible?
 - Workers who reside in Quebec and **are in isolation for one of the following reasons:**
 - Have **contracted virus** or **presenting symptoms**
 - **Have had contact with an infected person**
 - Have **returned from abroad**
 - **Note that the order for self-isolation must have been given by the Government of Canada, the Government of Quebec or another responsible authority

- **AND** who **meet the following criteria**:
 - You are **not receiving compensation** from your employer
 - You **do not have private insurance**
 - **You are not covered by another government program** (e.g. EI from federal government)
 - You are **18 or over**
- How do you apply?
 - Seems like the application will be available [here](#) as of March 19, 2020

For people who lose their job or face reduced hours as a result of COVID-19:

- The government is creating the Emergency Support Benefit and the EI Work Sharing Program. These details of these programs are not yet clear – keep an eye out for these.

For low- and modest-income individuals and families:

- **One-time special payment through the GST** credit (expected May 2020) – expected to be close to \$400 for single people, and \$600 for couples

For families:

- **Increasing the Canada Child Benefit (CCB)** payments for the 2019-2020 year **by \$300 per child**.

For all taxpayers (federal):

- You can **file your return by June 1, 2020**.
 - EXCEPTION: if you expect to receive benefits under the GST credit or CCB, don't wait to file your taxes to ensure that you get proper benefits you're entitled to for 2020-201
- You can **wait to pay income tax amounts owing** until **after August 31, 2020**
 - NOTE: This applies to any amounts that become owing on or after today and before September 2020

- Some other details:
 - CRA will recognize electronic signatures used to authorize tax preparers to file taxes
 - The CRA is using its Outreach Program to help people figure out their tax obligations and determine their benefits. This will be available online, over the phone, through Webinars, etc.

For taxpayers in Quebec:

- You can **file your return** by **June 1, 2020**
- The new deadline for making **income tax payments still owing** is **July 31, 2020**
- For those who have to pay tax instalments, the June 15, 2020 payment is suspended until July 31, 2020 (date and terms to be announced shortly)
- Some other details:
 - Revenue Quebec will recognize electronic signatures used to authorize tax preparers to file taxes

For small business owners:

To support businesses that are facing revenue losses and to help prevent lay-offs, the government is proposing to provide **eligible small employers** a **temporary wage subsidy** for a **period of three months**. The subsidy will be **equal to 10% of remuneration paid during that period**, up to a **maximum subsidy of \$1,375 per employee** and **\$25,000 per employer**. Businesses will be able to benefit **immediately** from this support by **reducing their remittances of income tax withheld on their employees' remuneration**. Employers benefiting from this measure will include **corporations eligible for the small business deduction**, as well as non-profit organizations and charities.

Can also look into the **Business Credit Availability Program (BCAP)** to see if you qualify for loans.

You **can defer payment of income tax amounts** that become owing on or after today and before September 2020. These can be deferred until after August 31, 2020. The relief applies to tax balances due and instalments. There will be no interests or penalties on amounts accumulated. You contact the Liaison Officer over the phone for more information about this

Also...

Increased funding through existing initiatives targeted to vulnerable groups:

- Funding for initiatives to support vulnerable groups through the Reaching Home initiative (for people experiencing homelessness) and to women's shelters and sexual assault centres.
- A distinctions-based "Indigenous Community Support Fund" to First Nations, Inuit and Metis Nation communities.