

# **Unemployment or Reduced Wages**

There are several federal financial supports that are available to all Canadians who are experiencing hardship as a result of the COVID-19 pandemic.

## **Individuals and families**

Increasing the Canada Child Benefit <u>https://www.canada.ca/en/revenue-agency/services/child-family-benefits.html</u><sup>o</sup> This can provide up to an extra \$300 per child through the Canada Child Benefit

(CCB) in 2020/21.  $^{\circ}$  This benefit will be delivered as part of the scheduled CCB payment in May.  $^{\circ}$  Those who already receive the CCB do not need to re-apply.

Special Goods and Services Tax credit payment <a href="https://www.canada.ca/en/revenue-agency/services/child-family-benefits/gsthstc-eligibility.html">https://www.canada.ca/en/revenue-agency/services/child-family-benefits/gsthstc-eligibility.html</a> A onetime special payment starting April 9 through the Goods and Services Tax

(GST) credit for low-and modest-income families.  $^{\circ}$  The average additional benefit will be close to \$400 for single individuals and close to \$600 for couples.

- <sup>o</sup> There is no need to apply for this payment. If you are eligible, you will get it automatically.
- Extra time to file income tax returns <a href="https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html">https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html</a> The filing due date for 2019 income tax returns for individuals has been extended to June 1, 2020. Any new income tax balances due, or installments, are also being extended until after August 31, 2020 without resulting in interest or penalties.
  - Note: If you expect to receive benefits under the Goods and Services Tax credit or the Canada Child Benefit, do not delay filing your 2019 income tax return to ensure that your entitlements are properly determined.
- Mortgage support <u>https://cba.ca/mortgage-deferral-to-help-canadians-experiencing-financial-hardship-due-to-covid-19</u> Canadian banks have committed to work with their customers on a case-by-case basis to find solutions to help them manage hardships caused by COVID-19. This includes delaying mortgage payments up to six months (interest and principal). It

is important to note that deferred payments are added to the outstanding principal balance and must be repaid over the life of the mortgage. This may increase the total interest costs over the duration of your mortgage.

- Contact your financial institution for further mortgage assistance and information. People facing loss of income https://www.canada.ca/en/services/benefits/ei/cerb-application.html
- Canada Emergency Response Benefit (CERB) 
   The CERB is a taxable benefit of \$2,000 every four weeks for up to 16 weeks to eligible workers who have lost their income due to COVID-19.
  - <sup>o</sup> You must meet all the following conditions:
    - live in Canada and are at least 15 years old
    - stopped working because of COVID-19 or are eligible for EI regular or sickness benefits
    - have not voluntarily quit your job
    - had income of at least \$5,000 in 2019 or in the 12 months before the date of their application.
  - <sup>o</sup> In addition, changes were made to the eligibility rules to:
    - Allow people to earn up to \$1,000 per month while collecting the CERB.
    - Extend the CERB to seasonal workers who have used all their EI regular benefits and are unable to do their regular seasonal work because of COVID-19.
    - Extend the CERB to workers who have recently used all their EI regular benefits and are unable to find a job because of COVID-19.
  - You can find more information here: <u>https://www.canada.ca/en/services/benefits/ei/cerb-application.html</u>
  - You can also apply over the phone: 1-800-959-2019 or 1-800-959-2041.
    Do not apply for the CERB if you have already applied for EI.

## Students and recent graduates

- Repayment and interest on the federal portion of Canada Student Loans and Canada Apprentice Loans have been suspended until September 30, 2020: <u>https://www.csnpenslsc.canada.ca/en/what-is-new</u> Borrowers should check with their provincial or territorial student loan provider to see if payment is required on the provincial or territorial portion.
- Temporary changes to Canada Summer Jobs program <u>https://www.canada.ca/en/employment-social-development/services/funding/canada-summer-jobs.html</u>
- The end date for student employment has been extended to February 28, 2021.

### Nunatsiavut Government

The NG is providing funding focused on individuals and communities including:

Emergency Food Supplement Support Program

- Emergency Heat Subsidy
- Harvesters Support Program to stock community freezers
- Other initiatives include: <sup>o</sup> Providing households with a variety of cleaning supplies
  - Providing packages of coloring books and crayons, and a variety of games, to support mental and social wellness.
  - <sup>o</sup> Implementing modified counseling supports
  - <sup>o</sup> Support for food banks, and community freezer programs.

### Makivik Corporation

Makivik has distributed COVID-19 supports to communities for elders, vulnerable individuals, food security mental health, as well as support for Inuit in Montreal. It is not providing funding directly to individuals.

### Nunavut Tunngavik Inc.

NTI is providing support across Nunavut for clean water and pandemic preparedness. It has also allocated additional funding to the Regional Inuit Associations. Please use these links for more information or contact your RIA directly.

Updates and announcements - <u>https://www.tunngavik.com/news/gn-and-nti-provide-2m-forcommunity-food-programs-during-covid-19/</u>

Regional KIA - <u>http://kivalliqinuit.ca/news/</u> QIA - <u>https://www.qia.ca/covid-19-news-updates/</u>

#### **Government of Nunavut**

News and updates <u>https://gov.nu.ca/</u> Resources <u>https://gov.nu.ca/health/information/covid-19-novel-coronavirus</u>

## **Inuvialuit Regional Corporation**

IRC is providing food supportdirectly to elders and families in need. You can contact them directly at <u>covid@inuvialuit.com</u>

They also have a comprehensive list of resources at: <u>https://www.irc.inuvialuit.com/news/covid-19-resource-page</u>