

## 1. SUMMARY OF GOVERNMENT FINANCIAL SUPPORTS

(additional programs and details in the chart that starts on page 3)

### Federal

- Canada Emergency Response Benefit (CERB)
  - Provides a taxable benefit of \$2,000 per month for up to four months.
  - Expected to be available by early April.
- Employment Insurance (EI)
  - Various forms of EI benefits are available to Canadians.
  - Eligible individuals receive 55% of earnings up to a maximum of \$573/week.
  - Certain eligibility criteria are waived during the COVID-19 pandemic (e.g., one-week waiting period is waived for people in self-isolation).
- Canada Child Benefit
  - Families with children will get a \$300 boost to their May 2020 payment.
- Goods and Services Tax (GST) Credit
  - Canadians already receiving the GST Credit will receive a one-time special payment by early May 2020.
  - The average boost to income for those who are eligible will be close to \$400 for single individuals and close to \$600 for couples.
- Job Protected Leave
  - Canadians required to self-isolate due to COVID-19 may take up to 14 days of job-protected leave.
  - A medical note is not required.
  - A variety of other job-protected leaves are still available.
- Income Tax Deferral
  - Filing due date for 2019 individual tax returns is deferred until June 1, 2020.
  - Payment of any income tax amounts owing is deferred until after August 31, 2020.
  - No interest or penalties will accumulate on these amounts during this period.
- Student Loan Deferral (National Student Loans Service Centre)
  - All federal student loan repayment and interest charges will automatically be paused for six months.
  - Effective March 30, 2020.
- Registered Retirement Income Funds (RRIFs) Withdrawal Reduction
  - The required minimum withdrawal from RRIFs will be reduced by 25 per cent for the 2020 tax year.

### Provincial

- Emergency Isolation Support
  - Provides a one-time payment of \$1,146 to eligible Albertans.
  - Once approved, Albertans receive payment within 24-48 hours.
  - Available as of March 25, 2020.
- Student Loan Deferral (Alberta Student Aid)

- All provincial student loan repayment and interest charges will automatically be paused for six months.
- Effective March 30, 2020.
- Renter Protections
  - Evictions for non-payment of rent are banned until at least May 1. Evictions for other reasons such as damaging property are still permitted.
  - Rent increases are also frozen and landlords cannot charge late fees for three months.
  - Landlords are obliged to work with tenants to develop a payment plan where the tenant cannot pay full rent.

### Municipal

- Utility Payment Deferral
  - From March 18 to June 18, 2020, electricity and natural gas consumers can defer bill payments for 90 days, and utility companies cannot disconnect consumers' utilities.
  - ENMAX and City of Calgary water, waste, and recycling consumers have access to a COVID-19 Relief Program providing increased payment flexibility such as installment plans, extending payment dates, and suspension of collection-related activities.
- Property Tax Reduction and Deferral
  - Residential education property tax rates are frozen at last year's level, reversing a planned 3.4 per cent increase.
  - Some municipalities are offering property tax payment deferrals.
- Public Transportation Fare and Parking Fee Reductions
  - Some municipalities are offering reduced public transportation fares and public parking fees.

### Private

- Financial Institution Deferral and Relief
  - Effective immediately, Canada Mortgage and Housing Corporation (CMHC) is providing increased flexibility for homeowners facing financial difficulties to defer mortgage payments on homeowner CMHC-insured mortgage loans by permitting lenders to allow payment deferral, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements.
  - Canada's six largest banks (Bank of Montreal, CIBC, National Bank of Canada, RBC Royal Bank, Scotiabank, and TD Bank), along with ATB Financial and credit unions, are providing various options to pause/defer mortgage payments and manage other debt.
  - Many financial institutions are working with customers to provide other flexible solutions, on a case-by-case basis, including deferrals and relief on credit products.
  - In most instances, interest is still accrued on debts, even where deferrals are granted or minimum monthly fees do not have to be paid.

## 2. DETAILED CHART OF GOVERNMENT FINANCIAL SUPPORTS

Support Type	Jurisdiction	Description
Canadian Emergency Response Benefit (CERB)	Federal	<ul style="list-style-type: none"> <li>Provides \$2000 a month for Canadians who have lost their job, are sick, quarantined, or taking care of someone who is sick with COVID-19, as well as working parents who must stay home without pay to care for children who are sick or at home because of school and daycare closures.</li> <li>All EI applications dated back to March 15, 2020 will automatically be changed to CERB applications if it relates to COVID19 as the application process for CERB won't even be available until early April.</li> <li>Canadians who are already receiving EI regular and sickness benefits as of today will continue to receive their benefits and should not apply to the CERB. If their EI benefits end before October 3, 2020, they could apply for the CERB once their EI benefits cease, if they are unable to return to work due to COVID-19.</li> <li>Criteria: <ul style="list-style-type: none"> <li>Workers who must stop working due to COVID-19 and do not have access to paid leave or other income support.</li> <li>Workers who are sick, quarantined, or taking care of someone who is sick with COVID-19.</li> <li>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.</li> <li>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.</li> <li>Wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for Employment Insurance</li> </ul> </li> </ul> <p><a href="https://www.canada.ca/en/department-finance/news/2020/03/introduces-canada-emergency-response-benefit-to-help-workers-and-businesses.html">https://www.canada.ca/en/department-finance/news/2020/03/introduces-canada-emergency-response-benefit-to-help-workers-and-businesses.html</a></p>
Employment Insurance (EI)	Federal	<ul style="list-style-type: none"> <li>EI provides regular benefits to individuals who lose their jobs through no fault of their own (for example, due to shortage of work, seasonal or mass lay-offs) and are available for and able to work, but can't find a job.</li> <li>Individuals receive 55% of earnings up to a maximum of \$573/week.</li> </ul> <p><a href="https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/benefit-amount.html">https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/benefit-amount.html</a></p>
EI Work Sharing Program	Federal	<ul style="list-style-type: none"> <li>Provides EI benefits to workers who agree to reduce their normal working hour as a result of developments beyond the control of their employers, by extending the eligibility of such agreements to 76 weeks, easing eligibility requirements, and streamlining the application process.</li> </ul>

		<p><a href="https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html">https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html</a></p>
EI Sickness Benefit	Federal	<ul style="list-style-type: none"> <li>• Provides up to 15 weeks of income replacement for eligible Albertans who are unable to work due to illness, injury, or quarantine (self-isolation).</li> <li>• One-week waiting period is waived for people in self-isolation.</li> </ul> <p><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>
EI Caregiving Benefit	Federal	<ul style="list-style-type: none"> <li>• Provides financial assistance of up to 55% of earnings, to a maximum of \$573 a week. These benefits will help one take time away from work to provide care or support to a critically ill or injured person or someone needing end-of-life care.</li> <li>• As a caregiver, one doesn't have to be related to or live with the person they care for or support, but they must consider them to be like family.</li> </ul> <p><a href="https://www.canada.ca/en/services/benefits/ei/caregiving.html">https://www.canada.ca/en/services/benefits/ei/caregiving.html</a></p>
Job Protected Leave	Federal	<ul style="list-style-type: none"> <li>• If you required to self-isolate, you can take up to 14 days of job protected leave. You do not need a medical note. If the quarantine, illness, or recovery period lasts longer than 14 days, you may be eligible to access other job-protected leaves.</li> <li>• Job protected leave for other health issues, family responsibilities, and emergencies remain in place – e.g., bereavement, critical illness, long-term illness, injury, domestic violence, compassionate care, personal and family responsibility, etc.</li> </ul> <p><a href="https://www.alberta.ca/job-protected-leaves.aspx">https://www.alberta.ca/job-protected-leaves.aspx</a></p>
Emergency Care Benefit	Federal	<ul style="list-style-type: none"> <li>• Provides up to 15 weeks of \$900 bi-weekly payments to workers without paid sick leave (or similar workplace accommodation) who are sick, quarantined, or forced to stay home to care for children.</li> <li>• Administered through the CRA and provides income support to: <ul style="list-style-type: none"> <li>– Workers, including the self-employed, who are quarantined or sick with COVID-19 but do not qualify for EI sickness benefits.</li> <li>– 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.</li> </ul> </li> </ul>

		<ul style="list-style-type: none"> <li>Parents with children who require care or supervision due to school or daycare closures, and are unable to earn employment income, irrespective of whether they qualify for EI or not.</li> </ul> <p><a href="https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html">https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html</a></p>
Canada Child Benefit	Federal	<ul style="list-style-type: none"> <li>Families with children will get a \$300 boost to their May 2020 payment of the Canada Child Benefit to help with added childcare or other household costs.</li> </ul> <p><a href="https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html#Income_Support_for">https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html#Income_Support_for</a></p>
Goods and Services Tax (GST) Credit	Federal	<ul style="list-style-type: none"> <li>Canadians already receiving the GST credit will receive a one-time special payment by early May 2020.</li> <li>This will double the maximum annual GST credit payment amounts for the 2019-20 benefit year.</li> </ul> <p>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.</p> <p><a href="https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html">https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html</a></p>
Support for Indigenous Communities	Federal	<p><a href="https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html">https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html</a></p>
Support for people experiencing homelessness (through Reaching Home)	Federal	<p><a href="https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html">https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html</a></p>
Support for women's shelters and sexual assault	Federal	<p><a href="https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html">https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html</a></p>

centres (including on reserve)		
Lower Registered Retirement Income Fund Minimum Withdrawal Amounts	Federal	<a href="https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html">https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html</a>
Income Tax Deferral	Federal	<ul style="list-style-type: none"> <li>• The Canada Revenue Agency (CRA) will defer the filing due date for the 2019 tax returns of individuals, including certain trusts. For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020. For trusts having a taxation year ending on December 31, 2019, the return filing due date will be deferred until May 1, 2020.</li> <li>• The CRA will allow all taxpayers to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after today and before September 2020. No interest or penalties will accumulate on these amounts during this period.</li> </ul> <a href="https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html">https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html</a>
Registered Retirement Income Funds (RRIFs)	Federal	<ul style="list-style-type: none"> <li>• The required minimum withdrawal from Registered Retirement Income Funds (RRIFs) will be reduced by 25% in 2020 in recognition of the impact of volatile market conditions on many seniors' retirement savings.</li> </ul> <a href="https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#eased_rules_registered_retirement_income_funds">https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#eased_rules_registered_retirement_income_funds</a>
Student Loan Deferral	Provincial / Federal	<ul style="list-style-type: none"> <li>• As of March 30, 2020, all student loan repayment and interest charges will automatically be paused for 6 months for both national (via National Student Loans Service Centre) and provincial (via Alberta Student Aid) student loans.</li> </ul> <a href="https://www.alberta.ca/covid-19-supports-for-albertans.aspx">https://www.alberta.ca/covid-19-supports-for-albertans.aspx</a>
Emergency Isolation Support	Provincial	<ul style="list-style-type: none"> <li>• Anyone in Alberta who is self-isolating or the sole caregiver of someone who is self-isolating can apply for the province's emergency isolation support payments. Announced on March 18, the program offers one-time payments of \$1,146.</li> </ul>

		<ul style="list-style-type: none"> <li>• There is not a limit to the number of people in a household who can be found eligible.</li> <li>• Albertans who weren't working before self-isolation, or who are receiving other benefits like federal employment insurance or employer sick leave, or who are staying at home to care for kids who are not self-isolating are not eligible.</li> <li>• Eligibility: have experienced total or significant loss of income and are not receiving compensation from any other source because you: <ul style="list-style-type: none"> <li>– have been diagnosed with COVID-19;</li> <li>– have been directed by health authorities to self-isolate; and/or</li> <li>– are the sole caregiver of a dependent who is in self-isolation.</li> </ul> </li> </ul> <p><a href="https://www.alberta.ca/emergency-isolation-support.aspx">https://www.alberta.ca/emergency-isolation-support.aspx</a></p>
Workers' Compensation Board of Alberta	Provincial	<ul style="list-style-type: none"> <li>• If a worker contracts COVID-19 as a direct result of their employment, they are entitled to compensation if certain conditions are met.</li> </ul> <p><a href="https://www.alberta.ca/assets/documents/wcb-covid-19-worker-fact-sheet.pdf">https://www.alberta.ca/assets/documents/wcb-covid-19-worker-fact-sheet.pdf</a></p>
Alberta Income Support	Provincial	<ul style="list-style-type: none"> <li>• Albertans who qualify for Income Support remain eligible for this benefit.</li> </ul> <p><a href="https://www.alberta.ca/income-support.aspx">https://www.alberta.ca/income-support.aspx</a></p>
Emergency Financial Assistance	Provincial	<ul style="list-style-type: none"> <li>• Albertans facing an unexpected emergency can apply for emergency financial assistance if all of the following conditions are met: a) a situation is caused by unforeseeable circumstances beyond the individual's control, b) it presents a severe health risk, and c) the individual cannot access other resources or wait until their next paycheck or Income Support benefit cheque.</li> </ul> <p><a href="https://www.alberta.ca/emergency-financial-assistance.aspx">https://www.alberta.ca/emergency-financial-assistance.aspx</a></p>
Utility Payment Deferral	Provincial / Municipal / Private	<ul style="list-style-type: none"> <li>• Residential, farm, and small commercial customers can defer electricity and natural gas bill payments for the next 90 days to ensure no one will be cut off, regardless of the service provider. This program came into effect on March 18, 2020 and will run through June 18, 2020.</li> <li>• GoA has directed utility companies that they cannot cut off consumers' utilities.</li> <li>• ENMAX (water, waste, recycling) has announced a COVID-19 Relief Program to assist those affected, which includes increased payment flexibility such as installment plans, extending payment dates, and</li> </ul>

		<p>suspension of collection-related activities on ENMAX and City of Calgary municipal services. They have also suspended any disconnection of electricity service for non-payment until further notice.</p> <p><a href="https://www.alberta.ca/covid-19-supports-for-albertans.aspx">https://www.alberta.ca/covid-19-supports-for-albertans.aspx</a></p> <p><a href="https://www.alberta.ca/assets/documents/covid19-90-day-utility-deferral.pdf">https://www.alberta.ca/assets/documents/covid19-90-day-utility-deferral.pdf</a></p> <p><a href="https://www.enmax.com/news-events/news/reliable-service-customer-information">https://www.enmax.com/news-events/news/reliable-service-customer-information</a></p>
Property Tax Reduction and Deferral	Municipal / Provincial	<ul style="list-style-type: none"> <li>• Residential education property tax rates will be frozen at last year's level – reversing the 3.4% population and inflation increase added in Budget 2020</li> <li>• Edmonton: The City is delaying penalties to property tax payments for Edmontonians experiencing major financial difficulties due to the health emergency. Tax notices will be mailed in May and no late fees will be charged to tax payments made by August 31.</li> </ul> <p><a href="https://www.alberta.ca/covid-19-supports-for-albertans.aspx">https://www.alberta.ca/covid-19-supports-for-albertans.aspx</a></p>
Public Transportation Fare Reduction	Municipal	<ul style="list-style-type: none"> <li>• Some municipalities are reducing or eliminating public transportation fares.</li> <li>• Edmonton: Temporary suspension of fares for LRT, DATS, and bus transportation.</li> </ul> <p><a href="https://www.edmonton.ca/programs_services/emergency_preparedness/covid-19.aspx">https://www.edmonton.ca/programs_services/emergency_preparedness/covid-19.aspx</a></p>
Parking Fee Reduction	Municipal	<ul style="list-style-type: none"> <li>• Some municipalities are reducing or eliminating public parking fees.</li> <li>• Edmonton: Temporary suspension of public parking fees.</li> </ul> <p><a href="https://www.edmonton.ca/programs_services/emergency_preparedness/covid-19.aspx">https://www.edmonton.ca/programs_services/emergency_preparedness/covid-19.aspx</a></p>
Mortgage Deferral	Private / Federal	<ul style="list-style-type: none"> <li>• Canada Mortgage and Housing Corporation (CMHC) is providing increased flexibility for homeowners facing financial difficulties to defer mortgage payments on homeowner CMHC-insured mortgage loans.</li> <li>• CMHC will permit lenders to allow payment deferral, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements, beginning immediately.</li> </ul>



		<a href="https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html">https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html</a>
Financial Institution Deferral and Relief	Private	<ul style="list-style-type: none"> <li>• Canada's six largest banks (Bank of Montreal, CIBC, National Bank of Canada, RBC Royal Bank, Scotiabank and TD Bank), along with ATB Financial and credit unions, are providing various options to pause mortgage payments and manage other debt.</li> <li>• Canada's six big banks have agreed to allow people to defer mortgage payments for up to six months.</li> <li>• Many financial institutions are working with customers to provide other flexible solutions, on a case-by-case basis, including deferrals and relief on credit products. In most instances, interest is still accrued on debts, even where deferrals are granted or minimum monthly fees do not have to be paid.</li> <li>• ATB Financial customers will be able to apply for deferrals on their loans, lines of credit, and mortgages for six months.</li> <li>• 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.</li> </ul> <a href="https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html">https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html</a>
Airline	Private	<ul style="list-style-type: none"> <li>• Some airlines are offering free rescheduling, flight credits, or reimbursement.</li> </ul>
Auto Insurance	Private	<ul style="list-style-type: none"> <li>• Customers can adjust their policy if they are no longer commuting to work (e.g., occasional use or parking only instead of commuting)</li> </ul>
Daycare	Private	<ul style="list-style-type: none"> <li>• Select daycares will reopen to offer childcare for essential workers.</li> </ul>