

# FINANCIAL SUPPORTS AVAILABLE FOR FORT SASKATCHEWAN RESIDENTS

## GOVERNMENT OF CANADA FINANCIAL SUPPORT

### Canada Emergency Response Benefit

The Government of Canada will provide a taxable benefit of \$2,000 a month for up to 4 months to:

- Workers who must stop working due to COVID19 and do not have access to paid leave or other income support.
- Workers who are sick, quarantined, or taking care of someone who is sick with COVID-19.
- 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.
- 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.
- Wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for Employment Insurance.

To be eligible, you must meet the following requirements:

- You reside in Canada
- You are 15 years old or more when you apply
- **For your first CERB application:**
  - You have stopped or will stop working due to reasons related to COVID-19
  - For at least 14 days in a row for the period you are applying for, you will not receive:
    - employment income
    - self-employment income
    - provincial or federal benefits related to maternity or paternity leave
- **For your subsequent CERB applications:**
  - You continue to not work due to reasons related to COVID-19
  - For the 4 week period you are applying for, you will not receive:
    - employment income;
    - self-employment income; or
    - provincial or federal benefits related to maternity or paternity leave.
- You have not quit your job voluntarily
- You did not apply for, nor receive, CERB or EI benefits from Service Canada for the same eligibility period
- You earned a minimum of \$5,000 income in the last 12 months or in 2019 from one or more of the following sources:
  - employment income
  - self-employment income
  - provincial or federal benefits related to maternity or paternity leave

The Canada Emergency Response Benefit will be accessible through [My CRA](#) or over the phone 1-800-959-2019 or 1-800-959-2041. You will need your SIN and postal code to use the phone options

| <i>Days To Apply For The Canada Emergency Response Benefit</i> |                                |                               |
|--|--------------------------------|-------------------------------|
| <b>Month you were born:</b>                                    | <b>Apply for CERB on</b>       | <b>Your best day to apply</b> |
| <b>January, February or March</b>                              | Mondays                        | April 6                       |
| <b>April, May, or June</b>                                     | Tuesdays                       | April 7                       |
| <b>July, August, or September</b>                              | Wednesdays                     | April 8                       |
| <b>October, November, or December</b>                          | Thursdays                      | April 9                       |
| <b>Any month</b>   | Fridays, Saturdays and Sundays |                               |

CERB will be available for up to 16 weeks. If you are still sick or unemployed after October 3, 2020 you can apply for Employment Insurance Benefits.

- To be eligible for EI regular benefits, you will need 420-700 hours of work over the year prior to receiving CERB.
- For EI sickness benefits, you will need 600 hours of work over the year prior to receiving CERB

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#### EMPLOYMENT INSURANCE:

- If you are already receiving EI you will continue to receive these benefits and do not need to reapply for CERB.
- If you have already applied for EI and your application is still being processed you do not need to reapply and your application will be automatically changed over to CERB.
- You will need a Record of Employment (ROE) to apply.

If you were not working prior to the Covid-19 outbreak and are not eligible for the CERB, you may still apply for EI benefits.

- The one-week waiting period for EI sickness benefits will be waived for new claimants who are quarantined so they can be paid for the first week of their claim
- Priority EI application processing for EI sickness claims for clients under quarantine
- People claiming EI sickness benefits due to quarantine will not have to provide a medical certificate
- People who cannot complete their claim for EI sickness benefits due to quarantine may apply later and have their EI claim backdated to cover the period of delay

Application Form: <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>

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#### GST REBATE INCREASE

- Provides low- and modest-income Albertans with a one-time special payment in May of up to \$400 for single people and \$600 for couples.

- There is no application process for this rebate – if you are eligible you will receive this payment automatically.

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#### INCREASE TO THE CHILD TAX BENEFIT

The Child Tax Benefit will be increased an extra \$300 per child. This will mean approximately \$550 more for the average family. This benefit will be delivered as part of the scheduled CCB payment in May.

Those who already receive the Canada Child Benefit do not need to re-apply.

If you do not currently receive the Child Tax Benefit you can apply here:

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-apply.html>

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#### EXTENDED INCOME TAX DEADLINES

For a complete list of tax filing deadlines for individuals, self employed individuals, and trusts visit the CRA website here: <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html>

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#### STUDENT LOAN DEFERRALS

Effective March 30, there will be a six-month interest-free moratorium on the repayment of Canada Student Loans for all student loan borrowers. No payment will be required and interest will not accrue during this time.

Students do not need to apply for this benefit and it will be automatically applied to all federal student loans in repayment.

#### CITY OF FORT SASKATCHEWAN SUPPORTS

In an effort to support residents and businesses during the COVID-19 response, the City of Fort Saskatchewan is waiving late fees and penalties on utility bills (water, sewer and waste) for the next 90 days (March 23 – June 22, 2020).

We encourage all of our customers to keep accounts in good standing. We will continue to send the utility bills each month. Please contact the City's utility billing staff at 780-992-6200 or by email at [utilityclerk@fortsask.ca](mailto:utilityclerk@fortsask.ca) as soon as possible if you need to make these arrangements.

#### I OWN MY HOME, ARE THERE ANY SUPPORTS AVAILABLE FOR HOME OWNERS?

##### **Mortgage Deferral:**

ATB financial customers:

- 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

#### Other Banks:

Banks in Canada have affirmed their commitment to working with customers to provide flexible solutions, on a case-by-case basis, for homeowners.

- Delay of 6 months on paying mortgages for hard-hit customers
  - This may include situations such as pay disruption, childcare disruption, or illness. Canada's large banks have confirmed that this support will include up to a 6-month payment deferral for mortgages, and the opportunity for relief on other credit products,
- Mortgage Default Management Tools: The Canada Mortgage and Housing Corporation (CMHC) and other mortgage insurers offer tools to lenders that can assist homeowners who may be experiencing financial difficulty. These include payment deferral, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements.
- The Government, through CMHC, is providing increased flexibility for homeowners facing financial difficulties to defer mortgage payments on homeowner CMHC-insured mortgage loans.

#### Utility Payment Deferral:

The 90-day deferral program is designed to provide temporary financial relief, and consumers will still have to pay for their deferred utilities.

- To arrange for a deferral, call your natural gas or electricity provider directly. You will need your account information. Please be patient as there may be higher-than-normal call volumes

#### I AM A RENTER – WHAT PROTECTIONS ARE AVAILABLE TO ME?

- Civil enforcements of evictions will be suspended for a month. No one in Alberta will be evicted for non-payment of rent in the month of April
- Eviction protection will continue thereafter for the duration of the public emergency for tenants who work with landlords to establish meaningful and reasonable partial payment plans.
- Evictions of tenants who had not been able to pay rent for the last few months will also be suspended.
- In addition, landlords will not be allowed to raise rents while the public state of emergency is in effect and any rent increases that had recently been announced will be frozen until the state of emergency is lifted.

- Landlords are not allowed to charge late fees between April 1 and June 30.

#### WHAT IF I NEED TO RENEW MY VEHICLE REGISTRATION OR DRIVERS LICENSE?

- Albertans with surnames or company names beginning with B, D, G, Y will now have until May 15, 2020 to renew their vehicle registrations.
- Albertans who have birthdays between March 17 and May 15 and whose cards expire this year, now have until May 15, 2020 to renew.

#### I AM A SENIOR, AM I ELIGIBLE FOR ANY BENEFITS?

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.

Seniors benefits have not been affected by Covid-19. If you were receiving OAS and CPP payments you will still receive these payments each month.