



## **COVID-19 Government of Canada Support for Individuals**

The Government of Canada is taking immediate, significant and decisive action to help Canadians facing hardship as a result of the COVID-19 outbreak. The Canada Revenue Agency will provide help to individuals with the following measures.

### **Extra time to file income tax returns**

For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020.

The Canada Revenue Agency will also allow any new income tax balances due, or instalments, to be deferred until September 1, 2020 without incurring interest or penalties.

If the 2019 tax return is not assessed in time, benefits and/or credits for the July to September 2020 payments will be based on information from 2018 tax returns. Once the 2019 return is filed, it is possible that the CRA will make adjustments based on the updated income information.

Learn more: [Income tax filing and payment deadlines: CRA and COVID-19](#)

### **Increase to the Canada Child Benefit (CCB)**

The Government of Canada is providing up to an extra \$300 per child through the Canada Child Benefit (CCB) for 2019-20. This benefit will be delivered as part of the scheduled CCB payment in May 2020.

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

Learn more: [Canada child benefit \(CCB\) payment increase: CRA and COVID-19](#)

### **Special GST/HST Credit payment**

The Government of Canada is providing a one-time special payment through the Goods and Services Tax credit for low- and modest-income families. The average additional benefit will be close to \$400 for single individuals and close to \$600 for couples. The payments were issued starting on April 9, 2020.

There is no need to apply for this payment. If you are eligible, you will get it automatically.

Learn more: FAQs – [Increase to the GST/HST credit amount: CRA and COVID-19](#)



## **Reduced minimum withdrawals for Registered Retirement Income Funds**

The Government of Canada is reducing the required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020.

Learn more: [Registered Retirement Income Funds \(RRIFs\) minimum withdrawal reduced: CRA and COVID-19](#)

## **Canada Emergency Response Benefit (CERB)**

### **What is the Canada Emergency Response Benefit (CERB)?**

The Canada Emergency Response Benefit provides temporary income support to workers who have stopped working and are without employment or self-employment income for reasons related to COVID-19 or to individuals who are eligible for Employment Insurance regular or sickness benefits.

The new Canada Emergency Response Benefit provides \$500 per week. A maximum 16 weeks of benefits can be paid.

The benefit is available from March 15, 2020, to October 3, 2020. You can apply no later than December 2, 2020.

### **What are the eligibility criteria for the CERB?**

The benefit will be available to workers:

- Residing in Canada, who are at least 15 years old;
- Who have stopped working because of COVID-19 or are eligible for Employment Insurance regular or sickness benefits;
- Who had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and
- Who have not quit their job voluntarily

When submitting the first claim, the applicant cannot have earned more than \$1,000 in employment and/or self-employment income for 14 or more consecutive days within the four-week benefit period of the claim.

When submitting subsequent claims, the applicant cannot have earned more than \$1,000 in employment and/or self-employment income for the entire four-week benefit period of the new claim.

The income of at least \$5,000 may be from any or a combination of the following sources: employment and self-employment. For those who are not eligible for Employment Insurance you may also include maternity and parental benefits under the



Employment Insurance program and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan as part of the calculation for income.

### **Under what circumstances can I apply for the CERB?**

The Canada Emergency Response Benefit is available to those who stop working for reasons related to COVID-19, for example:

- You have lost your job;
- You are in quarantine or sick due to COVID-19;
- You are taking care of others because they are in quarantine or sick due to COVID-19; and/or
- You are taking care of children or other dependents because their care facility is closed due to COVID-19.

There may be other reasons related to COVID-19 beyond these examples why you may have stopped working. However, you cannot voluntarily quit your job.

You can also apply for the Canada Emergency Response Benefit if you are eligible for Employment Insurance regular or sickness benefits.

To get the Canada Emergency Response Benefit, you may not earn more than \$1,000 for a period of at least 14 consecutive days within the initial four week period of your claim or \$1000 in total for each subsequent claim.

### **If I am already receiving Employment Insurance regular benefits, should I reapply for the CERB?**

No.

If you are already receiving Employment Insurance regular benefits, you will continue to receive these benefits until the end of your benefit period.

You cannot be paid Employment Insurance benefits and the Canada Emergency Response Benefit for the same period.

### **If I am on special benefits such as maternity/parental, am I eligible to apply for the CERB?**

It is expected that you will return to work when you are finished collecting maternity/parental or other special benefits under the Employment Insurance Program.

If work is not available as a result of reasons related to COVID-19 upon conclusion of your maternity/parental leave, you may be eligible to apply for the Canada Emergency Response Benefit, provided you meet the eligibility requirements.



### **What if I stopped working before March 15 but only applied for Employment Insurance after March 15 – which benefit will I receive?**

If you became eligible for EI regular or sickness benefits prior to March 15th, your claim will be processed under the pre-existing Employment Insurance rules.

### **If would be entitled to more than the \$500 per week under Employment Insurance, will I get the higher amount?**

No.

When you apply for the Canada Emergency Response Benefit, you will receive \$500 per week, regardless of what you may have been eligible to receive through Employment Insurance.

However, you retain your eligibility to receive for Employment Insurance after you stop receiving the Canada Emergency Response Benefit, and the period that you received the CERB does not impact your EI entitlement.

### **If I would have been entitled to less than the \$500 per week under Employment Insurance, will I get the \$500?**

Yes.

When you apply for the Canada Emergency Response Benefit, you will receive \$500 per week, regardless of what you may have been eligible to receive through Employment Insurance.

### **Where can I apply for the CERB with the CRA?**

There are two ways to apply:

Online: As of April 6, 2020, you can start your application at:  
<https://www.canada.ca/en/services/benefits/ei/cerb-application.html>.

Over the phone with an automated phone service: 1-800-959-2019 or 1-800-959-2041

To verify your identity over the phone, you will need your social insurance number (SIN) and postal code.

Both of these services are available 21 hours a day, 7 days a week. Both services are closed from 3:00 a.m. to 6:00 a.m. (Eastern time) for maintenance.

### **After you apply**

If you are eligible for the CERB, you can expect \$2,000 (\$500 per week) for a 4-week period.

The CERB is paid by direct deposit or by cheque if your direct deposit information is not on file.



After you apply, you should get your payment in 3 business days if you signed up for direct deposit. If you haven't, you should get it in about 10 business days. If your situation continues, you can re-apply for a payment for multiple 4-week periods, to a maximum of 16 weeks (4 periods).

### **Are CERB payments taxable?**

Yes.

You will need to report any payments received on next year's tax filing. An information slip will be made available for the 2020 tax year in My Account under Tax Information Slips (T4 and more).

Learn more: [Canada Emergency Response Benefit \(CERB\)](#)

## **Canada Emergency Student Benefit (CESB)**

### **What is the Canada Emergency Student Benefit (CESB)?**

The Canada Emergency Student Benefit (CESB) provides financial support to post-secondary students, and recent post-secondary and high school graduates who are unable to find work due to COVID-19.

This benefit is for students who do not qualify for the Canada Emergency Response Benefit (CERB) or Employment Insurance (EI).

From May to August 2020, the CESB provides a payment to eligible students of: \$1,250 for each 4-week period or \$2,000 for each 4-week period, if you have dependants or a disability.

### **What are the eligibility criteria for the CESB?**

You may be eligible for the CESB if you meet the following criteria.

- You did not apply, receive, nor qualify, for the CERB or EI benefits for the same eligibility period
- You are one of the following:
  - Canadian citizen
  - registered Indian
  - permanent resident
  - protected person
- You are studying in Canada or abroad
- One of the following applies:
  - you are enrolled in a post-secondary educational program (at least 12 weeks in duration) that leads to a degree, diploma, or certificate
  - you completed or ended your post-secondary studies in December 2019 or later



- you completed or expect to complete high school, or received, or expect to receive your high school equivalency in 2020, and have applied for a post-secondary educational program that starts before February 1, 2021
- One of the following applies:
  - you are unable to work due to COVID-19
  - you are looking for, but cannot find work due to COVID-19
  - you are currently working during the COVID-19 pandemic, but your income from employment and self-employment has been \$1,000 or less (before taxes) during the 4-week period you are applying for

### **What are the eligibility conditions for the benefit top-up?**

If you meet all of the conditions above, you may also be eligible for an extra \$750 for each 4-week period.

Additional support is available, if at least one of the following applies:

- you have a disability as defined for this benefit
- you have at least one child under the age of 12 or other dependants

### **Where can I apply for the CESB?**

There are two ways to apply:

Online: [CRA My Account](#)

Over the phone with an automated phone service: 1-800-959-2019 or 1-800-959-2041

To verify your identity over the phone, you will need your social insurance number (SIN) and postal code.

Both of these services are available 21 hours a day, 7 days a week. Both services are closed from 3:00 a.m. to 6:00 a.m. (Eastern time) for maintenance.

### **Which periods can I apply for?**

Each eligibility period is a 4-week period with a specific start and end date. When you apply, you will receive a payment for the specific eligibility period you applied for.

You can only apply for one eligibility period at a time. If your situation continues, you must re-apply for another 4-week eligibility period.

If you are able to work, you must be actively looking for a job to be eligible to receive the CESB. If you still cannot find work due to COVID-19, you can re-apply for each CESB eligibility period that you are eligible for.

### **When is the application deadline?**

All applications for this benefit must be submitted before September 30, 2020.



## **Are CESB payments taxable?**

The CESB is taxable. This means you will need to report any amounts you received from the CESB on next year's income tax return.

You will receive a T4A tax slip for the amount of CESB you receive. The tax slip will also be available in your CRA My Account for the 2020 tax year.

Learn more: [Canada Emergency Student Benefit \(CESB\)](#)

## **Canada Emergency Wage Subsidy (CEWS)**

Canadian employers whose business has been affected by COVID-19 may be eligible for a subsidy of 75% of employee wages for up to 24 weeks, retroactive from March 15, 2020, to August 29, 2020.

This wage subsidy will enable employers to re-hire workers previously laid off as a result of COVID-19, help prevent further job losses, and to better position themselves to resume normal operations following the crisis.

Learn more: [Canada Emergency Wage Subsidy \(CEWS\)](#)

## **My Account for Individuals**

My Account is a secure portal that lets you view your personal income tax and benefit information and manage your tax affairs online. You can also apply for benefits including the new Canada Emergency Response Benefit and Canada Emergency Student Benefit.

To [register for My Account](#), you will need your social insurance number, date of birth, current postal code and information you entered on one of your previous income tax and benefit returns. Note that the line amount requested will vary. It could be from the current tax year or the previous one. You will also be asked to create a CRA user ID and password, as well as security questions and answers.

After you complete step one of the registration process, you will have access to limited tax information on My Account. You will then receive an access code in the mail which will be required to access the full suite of services available in My Account. Alternatively, you may contact the [Individual tax enquiries](#) line to have a CRA security code issued to you.

Learn more: [Register for My Account](#)





## **Outreach Support for Organizations & Individuals**

The Outreach Program at the CRA provides educational sessions to improve tax literacy and benefit and credit awareness. This service provides information and education to Canadians and those organizations and institutions that support them. Traditionally, Outreach Officers have provided this service by delivering in-person information sessions, workshops, and exhibiting at fairs and conferences in both urban and remote communities.

The CRA has adapted its Outreach Program to support organizations as they serve their clients during COVID-19. Community organizations are being encouraged to follow guidance from public health authorities at the local, provincial, and national levels when planning events. As such, the CRA now offers information sessions virtually by phone and webinar, where possible, to help your clients understand their tax obligations and how to access benefits and credits.

Outreach Officers are available to assist organizations and their clients with any planned educational activities. They can provide tailored products with information, links, and documents to help inform the clients you serve, where possible.

Organizations can complete an online request for an information session at the following link: [www.canada.ca/cra-outreach](http://www.canada.ca/cra-outreach)

For more information on CRA's Outreach activities during COVID-19, visit this link: <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-outreach-liaison-officer-services.html>

## **Support for small businesses & self-employed individuals**

The Canada Revenue Agency (CRA) offers a free Liaison Officer service to owners of small businesses and self-employed individuals to help them understand their tax obligations with no tax consequences. Traditionally, Liaison Officers have provided in-person visits and group seminars to small business owners and self-employed individuals.

To ensure the safety of Canadians during the COVID-19 pandemic, the CRA has temporarily suspended all in-person visits and seminars. However, Liaison Officers are available by phone to talk about current tax relief measures that may help you.

Businesses and self-employed individuals can request this service by completing the online Liaison Officer Service Request Form at the following link: <https://www.canada.ca/en/revenue-agency/programs/about-canada-revenue-agency-cra/compliance/liaison-officer-initiative-loi.html>





## Resources

Contact the Canada Revenue Agency by phone:

- Personal taxes, benefits and trusts (Individual tax enquiries): 1-800-959-8281
- Canada Child Benefit and related benefits: 1-800-387-1193
- Ontario Trillium Benefit (OTB) payment, Ontario Senior Homeowners' Property Tax Grant (OSHPTG) payment, Ontario Sales Tax Transition Benefit (OSTTB) : 1-877-627-6645
- Order your 2019 income tax package: 1-855-330-3305
- Business Enquiries: 1-800-959-5525

Apply for Canada Emergency Response Benefit (CERB) with CRA:

<https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html>

Questions and Answers on the Canada Emergency Response Benefit:

<https://www.canada.ca/en/services/benefits/ei/cerb-application/questions.html>

Apply for the Canada Emergency Student Benefit (CESB) with CRA:

<https://www.canada.ca/en/revenue-agency/services/benefits/emergency-student-benefit/cesb-how-apply.html>

Changes to taxes and benefits: CRA and COVID-19:

<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update.html>

**Don't get scammed!** Beware of tax fraud schemes. If you get a call, text or an email that sounds like a scam, it probably is! When in doubt, verify your information in My Account or call the CRA. For more information, go to [www.canada.ca/taxes-fraud-prevention](http://www.canada.ca/taxes-fraud-prevention).

**Important Note:** The information contained in this document is accurate as of May 25, 2020. For the most recent updates, please see the links to the Government of Canada COVID-19 Resources: <https://www.canada.ca/coronavirus>