

PROGRAM	ELIGIBILITY	RESPONSE MEASURE	APPLICATION	OTHER INFO
Support for those facing unemployment / work interruption				
Canada Emergency Response Benefit (CERB)	<p>Available to Workers, regardless of whether eligible for EI, who:</p> <ul style="list-style-type: none"> • are resident in Canada; • are at least 15 years old; • have earned income of at least \$5,000 in 2019 calendar year or 12 month period preceding date of application; and • Have / expect to have no income for 14 consecutive days for reasons related to COVID-19. <p>The \$5,000 of earnings may come from any of the following sources: employment, self-Employment, maternity and parental benefits under the EI program or similar benefits paid in Quebec.</p> <p>Those who have stopped working because of COVID-19 should apply for CERB regardless of whether eligible for EI. Those who applied for EI regular or sickness benefits on or after March 15, 2020 will automatically be processed through CERB.</p>	<p>CERB provides \$500 per week for up to 16 weeks. Payments are made in increments of \$2,000 covering a 4 week period starting on or after March 15, 2020 and ending October 3, 2020.</p>	<p>Starting Monday April 6, 2020, apply via CRA's My Account or via toll-free phone number 1-800-959-2019.</p> <p>Benefits will be paid within 10 days of application.</p>	Apply for CERB with CRA
Support for individuals and families				
Income Tax Filing and Payment Dates	Individual taxpayers, including self-employed individuals.	<p>Individuals</p> <ul style="list-style-type: none"> - Tax return filing deadline extended to June 1, 2020. - Balances of income tax (including year end balances and instalments) otherwise due between March 18 and August 31 are extended to September 1, 2020. <p>Self-employed Individuals</p> <ul style="list-style-type: none"> - Tax returns are still due June 15, 2020. - Balances of income tax (including year end balances and instalments) otherwise due between March 18 and August 31 are extended to September 1, 2020. 	<p>No application required.</p> <p>* Please note delay in filing 2019 personal income tax return will delay CCB or GSTC payments noted above</p>	
Canada Child Benefit (CCB) increase (CCB)	<p>Individuals who:</p> <ul style="list-style-type: none"> • Live with child < 18 years old; • Primarily responsible for care and upbringing of child; • Resident of Canada; and • the individual or their spouse must be: <ul style="list-style-type: none"> • Canadian citizen; or • Permanent resident; or • Temporary resident in Canada for last 18 months <p>CCB payments are calculated based on family net income, and the amount of CCB payments is reduced as family net income increases.</p>	<p>Those eligible for CCB will automatically receive an additional \$300 per child with regular their May CCB payment.</p> <p>This is a one-time increase and CCB will return to regular payments thereafter.</p>	<p>Those already receiving CCB do not need to apply. The increase will be automatic.</p> <p>For those not yet receiving CCB, apply via birth registration, CRA's My Account or by mail using RC66 Form within 11 months of the birth of your child.</p>	Apply for CCB

PROGRAM	ELIGIBILITY	RESPONSE MEASURE	APPLICATION	OTHER INFO
Goods and Services Tax credit (GSTC)	<p>Canadian resident one month before and at the beginning of month in which CRA makes a payment and one of the following:</p> <ul style="list-style-type: none"> • Parent and living with a child; • Have a spouse/common-law partner; or • At least 19 years old <p>The GSTC is calculated based on family net income, and the amount of GSTC payments is reduced as family net income increases.</p> <p>Eligibility for the one-time special GSTC payment is based on the filing of the individuals 2018 personal income tax return.</p>	<p>One-time special payment equal to double the maximum payment for the 2019-2020 benefit year. This is expected to be paid in April 2020.</p>	<p>No application required - the one-time GSTC is automatically added to the regular GSTC payments for those eligible for the GSTC based on the filing of their 2018 personal income tax return.</p>	GSTC Eligibility and Calculator
Registered Retirement Income Fund (RRIF) minimum withdrawal reduction	All individuals with RRIF accounts.	Reduce required minimum withdrawals from RRIF by 25% due to economic downturn. This allows funds to remain invested during volatile market activity.	Contact financial institution directly.	
Mortgage and financing support	Individuals impacted by COVID-19.	Financial institutions are offering immediate relief on mortgages, lines of credit and loans, commonly deferring payments up to 6 months.	Apply directly with your financial institution.	
Canada Student Loans (CSL) and Canada Apprentice Loans (CAL)	Individuals with CSL and CAL subject to repayments	No CSL/CAL payments required from March 30 to September 30, 2020. No interest will accrue during this time.	Automatic application with any pre-authorized debits stopped automatically.	
Toronto property tax and utility bills	Individuals subject to these payments	The City of Toronto has provided 60 day extensions for property tax payments and utilities (water/sewer services and solid waste management)	No application required.	