COVID-19 Financial Supports

The Federal and Provincial governments have announced the following financial benefits for those whose ability to work and earn income have been impacted by the COVID-19 pandemic.

Applications must be made online through the government websites and will require government-issued identification, such as a driver’s license.

If you do not have government ID, call our Homeless Outreach Program Advocate at 403-716-6498 to discuss how to obtain government ID.

**Provincial Benefits** - [https://www.alberta.ca/emergency-isolation-support.aspx](https://www.alberta.ca/emergency-isolation-support.aspx)

- **Emergency Isolation Support** – ****CLOSED** As of April 6, you are no longer able to apply for the Emergency Isolation Support. If you need income support, you can apply for the federal government’s Canada Emergency Response Benefit (CERB). You can find more information on CERB below

- **Employment Standards Code** - Several temporary changes have been made to Employment Standards, including job-protected leave of up to 14 days to care children affected by school and daycare closures. Visit the Alberta Government website for more details. [https://www.alberta.ca/covid-19-support-for-employers.aspx](https://www.alberta.ca/covid-19-support-for-employers.aspx)

- **Utility Payment Deferrals** – Customers can defer (put off) payments on their electricity and natural gas bills for 90 days, regardless of service provider. You must contact your service provider directly to arrange this, if you have electricity and natural gas you must contact both.

- **Student Loan Payment Deferral** – All Alberta Student Loan payments are paused interest-free for 6 months, effective March 30th 2020. This will be done automatically, and you do not need to apply.

- **Alberta Treasury Branch Payment Deferral** – ATB Personal Banking customers can ask to defer payments on their loans, lines of credit, and mortgages for up to 6 months. Contact your branch directly to discuss making new payments arrangements.


- **Canada Emergency Response Benefit**- The Federal Government announced on March 25th 2020 the new Canada Emergency Response Benefit (CERB) to replace the Emergency Care Benefit and the Emergency Support Benefit that had been announced earlier. If your ability to work and
earn income is impacted by COVID-19 and you are not eligible for regular EI benefits, you may be able to access a benefit of $2,000/month for up to 4 months. This includes workers who:
- Are sick or quarantined with COVID-19, or are caring from someone who is sick or quarantined with COVID-19
- Have seasonal employment that has been affected by COVID-19
- Are now earning less than $1000/month due to COVID-19
- Must stop working due to COVID-19 and don’t qualify for regular paid leave or income support
- Are self-employed or contract workers that don’t qualify for Employment Insurance
- Have not been laid off but have reduced, or no work hours
- Are unable to work in order to care for children that are at home due to school and daycare closures.

**Important Notes about CERB**
- Eligibility guidelines are changing often to allow as many Canadians as possible to access the income support. For the most up to date eligibility criteria, visit the Government of Canada website here [https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html#who](https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html#who)
- You do not need to know ahead of time if you should apply for CERB or regular Employment Insurance benefits. All applications are made at the same place and you will be automatically directed to the income benefit that you are eligible for.
- You must pay income tax on the money that you get from CERB. This means that when you file your taxes at the end of 2020, you will need to pay tax (approximately 20-25%) on that money to the federal government.
- The Federal government is approving people for CERB and will review their applications later. This means that if you receive money from CERB but are not eligible, the government may ask you to pay that money back. Be sure to review eligibility carefully before you apply. If you are unsure if you are eligible, call the Calgary Legal Guidance Benefits Hotline at 403-716-6485

Applications for CERB and EI can be made here - [https://www.canada.ca/en/services/benefits/ei/cerb-application.html](https://www.canada.ca/en/services/benefits/ei/cerb-application.html)

- **Indigenous Community Support Fund** – The federal government will be issuing funds to governance groups like First Nations, Metis Nations, Inuit Nations, as well as Indigenous community resources for those who live away from their nations. Contact your nation or organization from more information.
- **Employment Insurance Sickness Benefits** – If you are eligible for sickness benefits, you no longer need to provide a medical certificate or doctor’s note with your application.
- **Canada Child Benefit Increase** – Families will be receiving an additional $300/month for each child. If you already receive the Canada Child Benefit, your May payment will be automatically updated and you do not need to apply for the increase.
- **Mortgage Payment Deferral** – Some national banks may be willing to arrange deferrals on mortgage payments for those who are most vulnerable. Contact your mortgage provider directly to discuss alternate payment arrangements.
• **RRIF Withdrawal Minimum** – Minimum withdrawals from RRIF accounts is reduced by 25% for 2020.

**Additional Supports and Information**

• If you are laid off from employment due to the impacts of COVID-19 and are eligible for Employment Insurance, you are encouraged to apply for regular EI benefits as soon as possible. The 1-week waiting period prior to applying has been waived for those who are in self-isolation. Speak with your employer to see if you are eligible for Employment Insurance.

• If you already receive income support through Alberta Works or Assured Income for the Severely Handicapped and want to know if your benefits will be affected, we suggest trying to contact your worker directly by phone or email. All Alberta Supports locations are currently closed to in-person visits. To find out if you may be eligible for additional COVID-19 benefits while on income support, contact our Benefits Hotline at 403-716-6485.

• Calgarians who qualify for the City of Calgary’s Fair Entry Program Low-Income Bus Pass can use their March pass until the end of May 2020. This does not apply to regular monthly bus passes. Applications for the Fair Entry Program are now done by phone, mail, fax, or online. The City recommends calling 311 for assistance.

• The Calgary Food Bank is still open and food hampers are available to be picked up by appointment only. If you’d like to request a food hamper, you must call 403-253-2055 and will be given a pick-up time. The Kerby Centre is also offering grocery delivery for vulnerable seniors and can be reached at 403-234-6571.

• Many banks and credit card companies are offering relief programs for their clients on a case-by-case basis. We suggest contacting them directly to discuss ways that they can help you ease your financial burden during this time.