



New financial supports announced this week: What you need to know

This information was compiled by the East Scarborough Storefront on March 25th, 2020.

The Canada Emergency Response Benefit

Announced by the federal government on Wednesday March 25th, 2020

What is the Canada Emergency Response Benefit (CERB)?

The Canada Emergency Response Benefit (CERB) will provide \$2,000 per month for 4 months to **workers** impacted by COVID19 for up to four months.

Important note: This is a simpler and easier to access combination of two other federal benefits that were announced last week, and will replace those two previously-announced benefits (the Emergency Care Benefit and the Emergency Support Benefit).

Who is eligible to receive the supports?

These supports are for workers. You can receive these supports if:

- If you have lost your job
- If you are still employed, but you have lost income because of the COVID19 disruptions
- If you are sick, quarantined, or caring for someone sick with COVID19 and missing work
- If you are a working parent staying home to care for children due to closures/sickness

Important note: You can receive these funds even if you are an independent worker who is not eligible for EI (for example, freelance, self-employed, contract, or other gig economy workers).

What amount can I expect to receive?

\$2,000 per month for up to four months. The CERB benefit will be paid every four weeks and be available from March 15, 2020 until October 3, 2020.

How do I apply to access the funds?

If you are already receiving EI: Canadians who are already receiving EI regular and sickness benefits as of today would continue to receive their benefits and should not apply to this CERB benefit. If your current EI benefits will end before October 3, 2020, you could apply for this emergency benefit once your current EI benefits stop, if you cannot return to work due to COVID-19.

If you have recently applied to EI due to COVID19: Canadians who have already applied for EI and whose application has not yet been processed do not need to reapply for the new CERB benefit, it will be issued to you automatically once your application is processed.

If you are now eligible for EI due to COVID19 but have not yet applied: Visit [Service Canada's website](#) to submit your online EI application as soon as possible, to receive the CERB benefit and any other EI benefits. There is a COVID19 EI hotline you can call for assistance, however, Service Canada recommends that you fill out your online application *first* before calling the hotline, to prevent any delays to processing your application. 1-833-381-2725.

If you are a worker affected by COVID19 but you are not eligible for EI (for example, freelance, contract, self-employed, and some part-time workers): An online portal where you can apply directly to access this emergency fund will be available in early April via [MyCRA](#) and [MyServiceCanada](#). [Check the Canada COVID19 Economic Response website for the latest details.](#)

Important note: You do not need a doctor's note to apply for these benefits.

When can I expect to receive the funds?

The government has said that these emergency funds will begin to flow out to communities as early as April 6th. You will receive your funds as soon as 10 days after you apply.

Expansion of Ontario's Emergency Assistance and changes to Ontario Works

[Announced by the provincial government](#) on Monday March 23, 2020

If I'm already receiving Ontario Works (OW) or Ontario Disability Support Program (ODSP), what has changed to support me through COVID19?

- Payments to recipients will no longer be suspended because of a recipient's failure to report income. The Eligibility Verification Process reviews are also put on hold.
- **You may also be able to access additional benefit funds that have been made available to OW and ODSP administrators to support people through COVID19 on a discretionary basis. Contact your OW or ODSP caseworker to find out more, or access these benefits online at [Ontario.ca/community](#).**

If I'm not receiving OW or ODSP, how can I access Emergency Assistance to support me through COVID19?

- Low-income families and individuals not already receiving OW or ODSP may qualify for Emergency Assistance in emergency situations where they can't meet basic needs/expenses
- Due to COVID19, Ontario is expanding Emergency Assistance for people who do not qualify for emergency financial support being offered by federal programs. Emergency Assistance is now available for up to 48 days at a time, and you can apply more than once in 6 months.
- **To apply for COVID19 Emergency Assistance, go to [Ministry of Children, Community & Social Services website](#) & click the button "Apply for COVID-19 Emergency Assistance"**



Other financial supports you may receive directly in the coming months

The provincial government announced [additional supports for seniors, parents and students, among other financial supports, on March 25th](#). Here's what you need to know for now:

- Parents in Ontario will receive a one-time payment of **\$200 per child up to 12 years of age**, and \$250 for those with special needs (details on how/when to access still to be announced)
- Low-income seniors will receive **double their Guaranteed Annual Income System (GAINS) payment** for six months (details on how/when to access still to be announced)
- There is now a six-month, interest-free grace period on OSAP payments.

The federal government announced [additional supports for people who receive certain existing tax benefits last week, on March 18th](#). Here's what you need to know:

- Low and modest-income individuals and families will receive a **one-time special payment in early May through the Goods and Services Tax credit (GST cheque)**: average of \$400 for single individuals and \$600 for couples.
- Families will receive a **one-time top-up to their Canada Child Benefit payments**, receiving an extra \$300 per child with their May payment

Information about doing your 2019 taxes

What do I need to know about COVID19 and 2019 tax season?

- The tax filing deadline is extended to June 1st, giving you an extra month to get your returns submitted: however, **the CRA encourages individuals who expect to receive benefits under the GST credit, the Canada Child Benefit, or other tax benefits to do their 2019 taxes as soon as possible, to ensure that they experience no disruptions to their benefits.**
- A coalition of Financial Empowerment agencies across Canada is now advocating to stop tax benefits from being cut off due to late tax filing. Nothing confirmed but they're optimistic!
- Taxpayers are allowed to postpone any tax payments until after August 31st
- If you did not file taxes for 2018, it's not too late: you can file your taxes from past years (up to 10 years past) and receive the benefits owed to you in those years!

What resources are available to help me navigate financial supports and do my taxes?

- If you'd like to try doing your taxes yourself, there are some tools that can help:
 - If you have access to a computer and internet access, consider doing your taxes using free tax software: multiple options on [Canada.ca under "Certified Tax Software"](#).
 - You may also be eligible for using the CRA's automated tax filing system over the phone, [File My Return](#). Note that only people who received an invitation letter in the mail from the CRA by February 2020 are eligible to use this service.
- Woodgreen's Financial Empowerment Counsellors are available for telephone appointments to discuss any of your financial concerns, whether related to COVID-19 or not. 416-645-6000 ext. 1330 or email fe@woodgreen.org to make an appointment.
- See a list of other [free tax help resources compiled by the East Scarborough Storefront here](#)

