



FIRST NATIONS LEADERSHIP COUNCIL

Quick Guide for Individuals: COVID-19 Response Plan

Updated on: June 3, 2020

The Government of Canada and the Province of BC have released stimulus packages in order to ensure that Canadians can weather the impending recession in the wake of COVID-19. We will be updating this information as the federal government releases more details regarding accessing the funding. Here is the main information that is useful for individuals and families.

Federal Supports for Individuals and Families

Temporary Income Support for Workers and Parents

- Temporary salary top-up for low-income essential workers making less than \$2,500 per month on a full time basis.
 - Details will be released shortly.
- Waiving the requirement to provide a medical certificate to access EI sickness benefits.
- Introducing the [Canada Emergency Response Benefit \(CERB\)](#) providing \$2000 per month, for up to 4 months. This flat-payment Benefit will be administered jointly through the Canada Revenue Agency (CRA) and Service Canada to provide income support to:

- Workers who must stop working due to COVID19 and do not have access to paid leave or other income support.
- Workers making less than \$1,000 a month due to COVID-related reduced hours.
- 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, these workers must:
 - a. Reside in Canada and be at least 15 years old;
 - b. Have stopped working because of COVID-19 and have not voluntarily quit their job or are eligible for EI regular or sickness benefits;
 - c. Have had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and
 - d. Are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, they expect to have no employment or self-employment income.
 - e. Have had their EI benefits run out since January 1, 2020
 - f. Are currently making less than \$1000 per month because of COVID-19 reduced hours or contracts.
 - g. Are seasonal workers who collect EI for part of the year and whose seasonal work has been cancelled or postponed due to COVID-19.
- For more information on CERB eligibility, please download **this CRA update**.
- There are two ways to apply to the [CERB](#):
 - a. [Online here](#)
 - b. Over the phone with an automated phone service: 1-800-959-2019 or 1-800-959-2041
**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.*

- The CERB benefit is available from March 15 to Oct. 3, 2020. The deadline for applications is Dec. 2, 2020.
- **Individuals need to re-apply for the CERB every four weeks, up to a maximum of 16 weeks (4 periods).**
- **CERB is taxable income. It is recommended that individuals save 20% of their CERB payments for income tax purposes, if they can afford to.**
- **For more information about the CERB and eligibility for First Nations individuals, please consult this FAQ:**
<https://www.fnlcemergency.ca/qa-cerb-eligibility>
- **The CRA will be verifying that individuals are eligible to receive CERB. In cases where claimants are found to be ineligible, they will be contacted to make arrangements [to repay any applicable amounts](#).** You must repay the CERB if you no longer meet the eligibility requirements for the 4-week period in question. This could happen if:
 - you earned employment or self-employment income earlier than expected
 - you applied for the CERB but later realize you're not eligible
 - you receive a CERB payment from both Service Canada and the CRA for the same period.
- Implementing the EI Work Sharing Program, which provides EI benefits to workers who agree to reduce their normal working hour as a result of developments beyond the control of their employers, by extending the eligibility of such agreements to 76 weeks, easing eligibility requirements, and streamlining the application process.
- Government is proposing a one-time special payment by early May 2020 through the Goods and Services Tax Credit (GSTC). Average boost to income for those benefiting from this measure will be approximately \$400 for individuals and \$600 for couples.
- An increase of \$300 to the maximum annual Canada Child Benefit (BBC) payment amounts will be provided.

Flexibility for Taxpayers

- For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020. However, the Agency encourages individuals who expect to receive benefits under the GSTC or the Canada Child Benefit not to delay the filing of their return to ensure their entitlements for the 2020-21 benefit year are properly determined.

- The Canada Revenue Agency will allow all taxpayers to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after today and before September 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the Income Tax Act. No interest or penalties will accumulate on these amounts during this period.
- Effective immediately the Canada Revenue Agency will recognize electronic signatures as having met the signature requirements of the Income Tax Act, as a temporary administrative measure.
- For trusts having a taxation year ending on December 31, 2019, the return filing due date will be deferred until May 1, 2020.

Federal Supports for Seniors

- Seniors will be receiving a one-time payment of up to \$500 to help with higher costs during COVID-19. Those who qualify for Old Age Security (OAS) will be eligible for \$300, and those eligible for the Guaranteed Income Supplement (GIS) will get an extra \$200.
 - Those eligible for both will receive \$500, tax-free. There's no need to apply. Seniors who are eligible will receive it automatically.
- Reducing required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020.
 - This will provide flexibility to seniors that are concerned that they may be required to liquidate their RRIF assets to meet minimum withdrawal requirements. Similar rules would apply to individuals receiving variable benefit payments under a defined contribution Registered Pension Plan.
- \$9 million through United Way Canada for local organizations to support practical services to Canadian seniors. These services could include the delivery of groceries, medications, or other needed items, or personal outreach to assess individuals' needs and connect them to community supports.
 - Contact your local United Way organization here: <http://www.unitedway.ca/how-we-help/find-your-uw/>

Federal Supports for Youth, Post-Secondary Students, and Recent Graduates

- Please consult this factsheet on accessing student financial benefits and support during COVID-19:

<https://www.fnlcemergency.ca/accessing-student-financial-benefits-and-support-during-covid-19>

- Canada Emergency Student Benefit (CESB) provides support to students and new graduates who are not be eligible for the Canada Emergency Response Benefit or Employment Insurance or unable to work due to COVID-19.
 - \$1,250 per month for eligible students or \$1,750 per month for eligible students with dependents or disabilities.
 - It is available from May 10 until August 29, 2020. Applications will be accepted until September 30, 2020.
 - The CESB is available to:
 - students who are enrolled in a post-secondary education program leading to a degree, diploma, or certificate, at any time between December 1, 2019 and August 31, 2020; or
 - students who completed or ended their post-secondary studies in December 2019 or later; or
 - students who graduated or are expected to graduate from secondary school in 2020 (or received an equivalent qualification) and have applied for enrollment in a post-secondary educational program scheduled to begin before February 1, 2021.
 - Students or recent graduates receiving the Canada Emergency Response Benefit (CERB) or Employment Insurance (EI) are not eligible.
 - If you do not have an existing profile with the Canada Revenue Agency (CRA), you must call 1-800-959-8281 to register your Social Insurance Number (SIN) before you can apply for the CESB.
 - Students who are eligible for the CESB must reapply for it every four weeks. Click [here](#) to apply.
- The Government of Canada is allocating an additional \$75.2M to the Post-Secondary Student Support Program for First Nations, Inuit, and Métis Nation students pursuing post-secondary education.
 - To determine your eligibility contact your band council office or the organization that administers the Post-Secondary Student Support Program.
- Placing a six-month interest-free moratorium on the repayment of Canada Student Loans.
- Placing a six-month interest-free moratorium on the repayment of Canada Student Loans for all individuals currently in the repayment process.
- Launching the Canada Student Service Grant (CSSG), which will help students gain valuable work experience and skills while they help their communities during the COVID-19 pandemic.

- For students who choose to do national service and serve their communities, the new CSSG will provide up to \$5,000 for their education in the fall.
- More information will also be made available on the “I Want to Help” platform over the coming weeks to provide specific details about the CSSG, including more detailed information about eligibility, the levels of funding available under the grant, how to apply for a national service position, and how applications will be assessed.
- Changes to the Canada Student Loans Program (CSLP) to allow more students to qualify for support and be eligible for greater amounts.
 - doubling the Canada Student Grants for all eligible full-time students to up to \$6,000 and up to \$3,600 for part-time students in 2020-21. The Canada Student Grants for Students with Permanent Disabilities and Students with Dependents would also be doubled.
 - broadening eligibility for student financial assistance by removing the expected student’s and spouse’s contributions in 2020-21.
 - raising the maximum weekly amount that can be provided to a student in 2020-21 from \$210 to \$350.
- Additional support for student researchers and post-doctoral fellows through the federal granting councils.
 - Support a one-semester extension for eligible students whose research scholarships or fellowships end between March and August 2020 and who intend to continue their studies.
 - Provide a 3-month extension in funding for holders of federal research grants to support eligible trainees and staff paid out of these awards.
- Remove the restriction that allows international students to work only a maximum of 20 hours per week while classes are in session, provided they are working in an essential service or function, such as health care, critical infrastructure, or the supply of food or other critical goods, until August 30, 2020.
- The Canada Service Corps (CSC) is increasing the number of available micro-grants from 1,800 micro-grants last year, to up to 15,000 over the coming months.
 - Youth can apply to receive \$250, \$750 or \$1,500 to support projects in their communities. Youth design the projects with support from partner organizations and then deliver them in their communities.
 - Youth will be able to apply for the grants by following a link on the [Canada Service Corps website](#) or directly through the [Taking it Global Website](#).

First Nations individuals are able to access all of these resources and we encourage them to do so.

Applications are through the CRA website here:

<https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>

BC Provincial Supports for Individuals and Families

BC's COVID-19 Action Plan for Individuals

- New BC Emergency Benefit for Workers provides a tax-free \$1000 payment to British Columbians whose ability to work has been affected by COVID-19. Applications are now open through the BC Government's [online portal](#). To be eligible, applicants must:
 - Have been a resident of British Columbia on March 15, 2020
 - Meet the eligibility requirements for the [Canada Emergency Response Benefit \(CERB\)](#)
 - Have been approved for the Canada Emergency Response Benefit, even if you haven't received a federal benefit payment yet
 - Be at least 15 years old on the date you apply
 - Have filed, or agree to file, a 2019 B.C. income tax return
 - Not be receiving provincial income assistance or disability assistance
 - Not be incarcerated in a provincial or federal correctional facility for a period of 90 days or longer that includes March 15, 2020
- Expanding the BC Climate Action Tax Credit in July 2020.
 - Eligible families of four will receive up to \$564, compared to \$112.50.
 - Eligible individuals will receive up to \$218, compared to \$43.50.
- Freezing BC student loans (which are already interest free) for six months, starting March 30, 2020.
- [ICBC is extending deferrals to up to 90 days.](#)
- [BC Hydro's Customer Crisis Fund grant program](#) may provide up to \$600 for people dealing with income loss.
- The [temporary rent supplement](#) provides up to \$500 per month.

- It will be available to low to- moderate-income renters who are facing financial hardship as a result of the COVID-19 crisis, but do not qualify for existing rental assistance programs.
- The supplement will be paid directly to landlords
- Apply for the rent supplement here: <https://bchousing.org/bctrs>
- Evictions halted for any reason except major safety concerns.

More information on BC's supports for individuals here:

<https://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/covid-19-provincial-support>

Please contact BCAFN Economic Development Policy Analyst, Maggie Mills at: margaret.mills@bcfn.ca if you have any questions that we may be able to assist with.