

Accessing financial benefits and support during COVID-19

Adapted from Indigenous Services Canada information sheet



All First Nations, Inuit, Métis, no matter where they live, have access to these financial benefits:

IMPORTANT

Everyone is encouraged to file their 2018 and 2019 income tax return to ensure they receive the benefits and credits to which they are entitled. To access some of the benefits below, a tax return must be filed.

SUPPORT FOR INDIVIDUALS AND FAMILIES

[Increasing the Canada Child Benefit \(requires filed 2018 tax return\)](#)

- If you already receive the Canada Child Benefit payment and have an eligible child under your care in May 2020, you will receive \$300 more per child on top of your regular payment.
- To apply, click [here](#) or call 1-800-387-1193; or, for Yukon, Northwest Territories and Nunavut: 1-866-426-1527.
- **No need to re-apply.**

[Special Goods and Services Tax credit payment \(requires filed 2018 return\)](#)

- A one-time special Goods and Services Tax (GST) credit payment for low- and modest-income families was issued on April 9, 2020.
- The average additional payment is close to \$400 for single individuals and close to \$600 for couples.
- **There is no need to apply for this payment. If you are eligible, you are enrolled automatically when you file your income tax return.**



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Extra time to file 2019 income tax returns

- For individuals (other than trusts), the tax return filing due date will be pushed back until June 1, 2020.
- When you file in your income tax return, if you owe money, payment will only be due September 1, 2020, and interest and penalty-free.

Extending benefit payments

- Eligible Canadians who are presently receiving the Goods and Services Tax/Harmonized Sales Tax (GST/HST) Credit and/or Canada Child Benefit payments will continue to receive these payments until the end of September 2020.
- If the 2019 tax return is not assessed on time, and to allow time to calculate benefits and/or credits for the July to September 2020 payments, payment amounts will be based on information from 2018 tax returns.

Free Virtual tax clinics

- Community organizations will be hosting free virtual tax clinics in the coming weeks.
- Volunteers may be able to do taxes for free, by videoconference or phone, through the Community Volunteer Income Tax Program and the Income Tax Assistance – Volunteer Program in Quebec.
- [Find a free virtual tax clinic in your area.](#)

Mortgage Support

- Canadian banks have committed to work with their customers on a case-by-case basis to find solutions to help them manage hardships caused by COVID-19.
- If that is your situation, **contact your financial institution** to ask about flexibility for a mortgage delay.
- If a lender approves a payment delay on a Ministerial Loan Guarantee, no extra approval from ISC is needed, unless the terms and conditions of the postponed payment exceed the existing Ministerial Loan Guarantee.

Temporary wage top-up for low-income essential workers

- All provinces and territories have confirmed, or are in the process of confirming, plans to cost share wage top-ups for their essential workers.
- The Government of Canada will provide up to \$3 billion in federal support to increase the wages of low-income essential workers. Each province or territory will determine which workers would be eligible for support, and how much support they will receive.



SUPPORT FOR SENIORS/ELDERS

Reduced minimum withdrawals for Registered Retirement Income Funds

- The required minimum withdrawals from Registered Retirement Income Funds were reduced by 25% for 2020.

One-time payment for seniors eligible for Old Age Security and Guaranteed Income Supplement (tax-free)

- The Government of Canada is providing additional financial support of \$2.5 billion for a one-time tax-free payment of \$300 for seniors eligible for the Old Age Security (OAS) and an additional \$200 for seniors eligible for the Guaranteed Income Supplement (GIS). This measure would give a total of \$500 to individuals who are eligible to receive both the OAS and the GIS, and would help them cover increased costs caused by COVID-19.
- The Government of Canada is also temporarily extending GIS and Allowance payments if seniors' 2019 income information has not been assessed. This will ensure that the most vulnerable seniors continue to receive their benefits when they need them most. To avoid an interruption in benefits, seniors are encouraged to submit their 2019 income information as soon as possible and no later than October 1, 2020.

Additional Investments through the New Horizons for Seniors Program

- The Government of Canada will invest an additional \$20 million through the New Horizons for Seniors Program to fund projects that support seniors affected by the pandemic.
- Organizations that had received funding through the 2019-2020 Call for Proposals were given the flexibility to use their funding to provide immediate and essential services to seniors impacted by COVID-19. Funded organizations not able to provide their project's services during to the pandemic will have up to two years to finish their projects.
- The Government of Canada also announced an investment of \$9 million in funding to the United Way Centraide Canada to work with communities in each province and territory to support isolated, vulnerable seniors. Funding to the United Way Centraide Canada will be channeled through its regional and local partners to community-based charities and non-profit organizations working with Canadian seniors. Projects will provide practical services to Canadian seniors, such as delivering groceries, medications and other needed items, or calling them to assess their needs and connect them to community supports.

In some areas of Canada, Seniors and Elders can call 211 for support to help them through COVID-19, connecting them with information and services in a confidential way.



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SUPPORT FOR STUDENTS AND RECENT GRADUATES

Canada Emergency Student Benefit

- 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 or are currently working, but making less than \$1,000 (before taxes) during the 4-week period applied for.
- It provides \$1,250 every four weeks for eligible students or \$2,000 every four weeks for eligible students with disabilities or those with children under 12 or other dependants.
- 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.

Post-Secondary Education for First Nations, Inuit and Métis Nation students

- 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:
 - First Nations students: contact your band council office or the organization that administers the Post-Secondary Student Support Program.
 - Inuit students: contact your respective Inuit land-claim organization.
 - Métis Nation students: contact your respective Governing Member.



Canada Student Loans Program

- Under the Canada Student Loans Program, current post-secondary students and new students starting post-secondary education will have access to the following supports in 2020-21, starting with the fall session:
 - the amount of Canada Student Grants (CSG) will be doubled for full- and part-time students, students with a permanent disability and for students with dependents (children under 12);
 - expected student and spousal contributions will be exempted from the calculation of a student's financial need, which means more students will qualify for financial support; and
 - the cap on Canada Student Loans will be increased from \$210 to \$350 per week of study.

A pause on the repayment of Canada Student Loans

- Starting March 30, 2020, repayments of Canada Student Loans are paused for six months for all borrowers. No payment will be required and no interest will be charged on outstanding loans during this time.
- The repayment pause will happen automatically, and students do not need to apply.
- Information on Canada Student Grants and Loans is available on www.Canada.ca/student-financial-assistance.

SUPPORT FOR PEOPLE FACING UNEMPLOYMENT, WHO ARE SICK, QUARANTINED, IMPACTED BY SELF-ISOLATION OR ARE UNABLE TO WORK

The Canada Emergency Response Benefit

- This temporary income support provides a taxable benefit of \$2,000 a month for up to 4 months.
- If you are sick, quarantined or have been directed to self-isolate, you do not need a medical certificate to access this benefit.
- Click [here](#) for more information and to apply.

Employment Insurance

- If you became eligible for Employment Insurance regular or sick benefits prior to March 15th, you will receive the Employment Insurance benefits. You do not get to choose to receive the Canada Emergency Response Benefit.
- If you became eligible for Employment Insurance regular or sickness benefits March 15th onward, you will receive the Canada Emergency Response Benefit.



If you require assistance accessing services, please complete an online request.
A Service Canada officer will contact you within 2 business days.

Canada.ca/service-canada-e-service



If you do not have access to a computer or need more support, you can get help by calling the Service Canada Outreach Support Centre for your region:

Western Region: 1-877-631-2657
Ontario Region: 1-877-355-2657
Quebec Region: 1-877-760-2657
Atlantic Region: 1-877-464-2657

SUPPORT FOR INDIGENOUS COMMUNITIES AND PEOPLE WHO ARE IN VULNERABLE SITUATIONS

A new Indigenous Community Support Fund

- The [Indigenous Community Support Fund](#) provides \$305 million to help Indigenous communities prevent, prepare and respond to coronavirus disease 2019 (COVID-19).
- This funding will help Indigenous communities to address their unique priorities and needs such as support for Elders, food insecurity, educational and other support for children, mental health assistance and emergency response services.
- Through this fund, \$290 million has been allocated to First Nations, Inuit and Métis communities. The remaining \$15 million was allocated to regional and urban Indigenous organizations supporting their members living away from their communities. A call for proposals was held for the regional and urban Indigenous organizations fund.
- On May 21, 2020, the Government of Canada committed an additional \$75 million in new funding for Indigenous organizations providing services to First Nations living off reserve and Inuit and Métis living in urban centres.
- Indigenous Services Canada will be working with partners to confirm how this additional \$75 million will be disbursed. We expect this funding will start rolling out in the coming weeks.



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Support for charities and non-profit organizations

- The [Emergency Community Support Fund](#) will provide \$350 million to support vulnerable Canadians through charities and non-profit organizations that deliver essential service to those in need
- This funding will be provided through national organizations that have the ability to get funds quickly to local organizations that serve vulnerable populations.
- More information on how and when to apply can be found on the websites of [United Way](#), [Centraide Canada](#), [Canadian Red Cross](#) and [Community Foundations of Canada](#).

Enhancing the Reaching Home initiative

- To support people across Canada experiencing homelessness during the COVID-19 outbreak by providing \$157.5 million to the Reaching Home initiative.
- This support can help address needs such as purchasing beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters.
- Shelters and other non-profit organizations can apply for funding [here](#).

Support for women's shelters and sexual assault centres

- Up to \$50 million will be provided to women's shelters and sexual assault centres across Canada to help with their capacity to manage or prevent an outbreak in their facilities.
- This funding includes up to \$10M to be provided to Indigenous Service Canada's existing network of 46 emergency shelters on reserve and in Yukon to support Indigenous women and children fleeing violence.
- An additional \$44.8 million over 5 years has been allocated to build 12 new shelters, which will bring the total number of program-funded shelters to 58. This investment will help protect and support Indigenous women and girls experiencing and fleeing violence.
- The Government of Canada will also provide \$40.8 million to support operational costs for these new shelters over the first five years, and \$10.2 million annually ongoing.
- A further \$1 million a year ongoing has been announced, starting this year, to support engagement with Métis leaders and service providers on shelter provision and community-led violence prevention projects for Métis women, girls, and LGBTQ and two-spirit people.

Support for Emergency Management on Reserve

- First Nation communities on reserve may need emergency assistance services that can be provided through the [Emergency Management Assistance Program \(EMAP\)](#).
- At this time, EMAP assistance is dedicated to ensure the immediate health and safety response of First Nations related to COVID-19, in addition to other expenses that would typically be supported by the EMAP.



Support for First Nations and Inuit health

- Funding requests for community public health needs in First Nations and Inuit communities can be submitted to First Nations and Inuit Health Branch offices in each of the regions (in British Columbia, through the First Nations Health Authority).
- Funding applications can be for measures including but not limited to:
 - Identified needs to update and/or activate pandemic plans
 - Public health and primary health care capacity to respond to the COVID-19 outbreak
 - Align response efforts with evidence
 - Align response efforts with evidence
 - Address immediate needs in the short term
- [A community guide](#) has been developed to assist First Nations with accessing these funds and regular discussions are occurring with the Inuit Public Health Task Group (comprised of Inuit representational organizations, federal and provincial and territorial governments).

Support for On-reserve Income Assistance

- The Government of Canada is investing \$270 million to supplement the [On-Reserve Income Assistance Program](#) to address increased demand on the program, which will help individuals and families meet their essential living expenses. It will also help hire additional staff to better serve First Nations communities and connect individuals to other government programs.

SUPPORT FOR INDIGENOUS BUSINESSES

There are additional measures to support businesses, including specific supports for Indigenous businesses. These include support to avoid layoffs, access to credit, and more. Visit the Government of Canada's [COVID-19 Economic Response Plan](#) for details.

For more information, visit the Government of Canada's [COVID-19 Economic Response Plan](#)

**For Spirit Bear's #Hibernating4Health
Covid-Friendly Resources, click [here!](#)**



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